

OUTLINE

1 Submission

1.1 Introduction to Parties

1.2 Nature of Abuse

- Psychological
 - Emotional
 - Disability
 - Generational
 - Public abuse in workplace
- Financial
 - Compounded by unwillingness, often deliberate obstruction by authorities to understand/act including local council, police, banks, utilities, counsellors, professionals

1.3 What has happened so far

2 Gaps and Solutions

- 2.1. Lack of understanding of nonphysical abuse by public
- 2.2. Unwillingness / inability of authorities to act to protect victims, in fact tendency to often compound the problem
- 2.3. No Strategies for immediate help for victims
- 2.4. No strategies to deal with long-term effects of domestic abuse
- 2.5. Need to collate the reasons why men abuse woman and work to resolve these issues. Observe and act on the “Red Flags”, Rosie Batty.
- 2.6. Need access to solutions outside the expensive adversarial Family court.
- 2.7. Need to address the ripple impact on generations of families
- 2.8. Need to review the financial impact of DV for single seniors on pensions and limited superannuation.

1 ■■■ SUBMISSION:

Writing a report about my situation to others to read is confronting and extremely difficult. Maybe the time to prepare the submission may mean my combination of factors will be added to the mix and carry some weight.

At ■■■ rather than basking behind rose coloured glasses and sharing the wisdom of my years with my children and grandchildren my family has been destroyed by ■■■s controlled abuse. Why my husband of ■■■ years has decided on this path is incomprehensible. And why ■■■ has decided to add to follow his lead is beyond my comprehension.

I continue to ask Why?

■■■ individual submission to the Royal Commission into Family Violence will attempt to:

*“...improve the Royal Commission’s understanding of **gaps and problems** in the response of our system, and our society, to family violence..... to **highlight solutions** short medium and long term “.*

Although the Terms of Reference includes ‘*Psychological, financial, social and disability abuse of seniors in private or in the community*’ in reality little or no systems are in place to address these issues, individually and certainly not collectively.

It appears that the major concentration of effort has been and continues to be directed at violent physical abuse. This implies that physical abuse imposes a greater toll on victims than psychological abuse. As a result the system directs policy and focuses on prevention and safety. An expanded definition of both abuse and safety is required.

Victorian Action plan 2012-2015

Causes and contributing factors. P.27

.... in the 2009–2010 data, police identified alcohol as a definite factor in 43 per cent of family violence incidences (either party) and a possible factor in 27 per cent of incidences.²⁵ Alcohol is a contributing factor of individual men’s violence against women and children rather than a cause.

*Financial difficulties and psychological illness or depression were also identified in more than one in ten reports of family violence.²⁶ **These factors do not cause family violence** nor do they mean that a person who has a psychological illness or is experiencing financial difficulty will use violence against women.*

According to the current plan, financial difficulties, psychological illness and depression “ **do not cause family violence**” and that **alcohol contributes but is not a cause????**.

I question these statements. I believe statements like this impact on resources and facilities allocated to the impact of alcohol, financial, psychological and depression on domestic abuse.

”

Women who are most vulnerable:p 26

Older women experience an increasing vulnerability and risk of violence as they become increasingly frail. Older persons are more likely to report abuse from their children or another family member than their partners. However, the rates of abuse from a current partner is higher among older women than younger women, with 29 per cent aged between 45 and 55 years and 26 per cent aged 56 years and older.

What systems are in place to assist the older women? What ‘Change Programs’ for older men are in place?

1.1 INTRODUCTION TO PARTIES

Submission by [REDACTED] [REDACTED]

I have been controlled by domestic abuse and it is ongoing.

No information that may identify me to be disclosed as I wish to protect my grandchildren. Family violence does not stay within the boundaries of a family unit, the ripples extend and continues to be orchestrated by the abuser their grandfather.

Throughout this submission I refer to myself as [REDACTED], the perpetrator [REDACTED] as [REDACTED].

NAME: [REDACTED], [maiden name]
DOB [REDACTED]
Married [REDACTED] years, [REDACTED]
Separated [REDACTED].
Settlement: by law in [REDACTED] months. Abuser continues wall of silent control
Living Family home [REDACTED] [REDACTED].
Disability [REDACTED] - [REDACTED].
Professional Masters [REDACTED], [REDACTED]. Retrained every [REDACTED] years

HUSBAND [REDACTED]
DOB [REDACTED]
Separated [REDACTED] left family home [REDACTED], [REDACTED]
[REDACTED].
[REDACTED] Renting unit in [REDACTED].
Professional: Masters [REDACTED], [REDACTED] years, last [REDACTED] years as [REDACTED], early retirement [REDACTED].

Background to abuse:

After [REDACTED] years of [REDACTED] with [REDACTED], [REDACTED] took early retirement in [REDACTED].

Depression

[REDACTED] believes he is suffering from untreated depression due to failure to adapt to life outside his position of authority, he will not acknowledge he has a problem. He entraps others to expand the abuse.

Unresolved grief

[REDACTED]'s father died [REDACTED] after his early retirement. At the time we had been posted to [REDACTED] [as part of [REDACTED]], his father's death at [REDACTED] preyed heavily on his mind.

Alcohol

Prior to retirement and since [REDACTED] has developed a serious dependency on alcohol. He accepts no responsibility for the impact of his drinking on relationships or his actions. [REDACTED] attended Alcoholics Counselling. The alcohol has had a serious impact on his health and he now has ongoing health problems.

Gambling / Financial Wastage

[REDACTED] has always has poor financial management living from pay to pay, after [REDACTED] years of service his savings on retirement was \$[REDACTED] in a joint account. He wasted large amounts of money daily. I discovered a hidden spending pattern of daily withdrawals of money from ATMs and movement of large sums of money from our pension funds. He used a large sum of his pension as a short term slush fund. I sort advice from gambling bodies.

OUR CHILDREN

[REDACTED]

1.2 NATURE OF ABUSE

1.2.1 Psychological / Emotional Abuse

The underlying intention is destruction and total control both privately and publically. Initially the abuse started with light hearted teasing and sarcasm and developed into verbal abuse.

Verbal abuse: examples

- Family put down – “ [REDACTED] ” belittling my family. One of my first acts after separation was to reclaim my maiden name with pride and purpose. Yes I am a [REDACTED] and proud of it.
- He considered himself to be superior and used constant sarcasm
 - Academic achievements. “You got matric didn’t you?”
 - I continued to study which finally diluted this taunt.
 - “You are jealous”. I went on to travel extensively overseas [REDACTED].
- Hypersensitive to any social comment
- Car rage. Using the car as a capsule for abuse and aggression: I stopped travelling with him in the car. Drove grand children whilst still intoxicated as he refused to acknowledge his was drinking to excess.
- Lived in a secret world of affairs with colleagues, a pattern that started [REDACTED] years ago during my [REDACTED] difficult
- Isolating me from my immediate and extended family and my interests

I found a simple method to stop the verbal abuse, press record on my mobile phone. The transformation was astounding. It was like an act from a stage play an immediate change of tone, words, body language, to record his image of himself.

Silent Treatment:

[REDACTED]s main mode of control then became silence. Over the years the silence treatment would go on for days and weeks leaving [REDACTED] on a constant knife edge.

[REDACTED] never accepted responsibility or acknowledged his controlling behaviour. When I broke the silent treatment he had won, thus making it clear what he expected.

Public

In public [REDACTED] was charming, overtly supporting others with praise and flattery. Dedicated professional highly respected and trusted in the [REDACTED] community. As his depression increased he developed a grandiose sense of self worth [REDACTED].

Post separation

The silent treatment continues with no contact or communication re dealing with joint responsibilities [REDACTED].

[REDACTED] I have no idea what to do next. I have tried every avenue and the silence continues and nothing is resolved.

I have been unable to fulfil my own family responsibilities to share in the care of my elderly parents [REDACTED] and [REDACTED]. This is distressing and has caused division within my large family. [REDACTED]

I took the step to end the abuse by keeping him away from my home and after he removed the agreed ½ the contents of the house. I repaired the doors, windows and gates then and changed the locks. This inflamed my relationship with [REDACTED].

Disability Abuse:

[REDACTED]. The condition can be triggered at any time by any stimulus and impacts 24 hours a day with chronic pain, and includes cognitive impairment. The extreme pain is worsened by emotional stress, muscle spasms become overly painful and limb function is impacted causing temporary paralysis, either both legs and or arms. [REDACTED]

[REDACTED] Provision was made in superannuation planning for bathroom renovation to assist with independent living in our home. [REDACTED] has spent this money.

I have been classified as intermediate care by local council.

- 1.15 mins per fortnight.
- Some property maintenance
- Support rails have been installed
- [REDACTED], Health and Human Services submitted plans for urgent house renovations for ramp and bathroom modifications \$ [REDACTED] and applied for [REDACTED] funding \$ [REDACTED].

Over the [redacted] years [redacted]'s support to my illness has varied greatly from Initially providing care, to abuse and refusal to help, causing great anxiety. As the pain is out of proportion, it a complex and difficult condition for a partner to understand the condition and exhausting to try to explain it. But after [redacted] years [redacted] had a better understanding than others and aware that his actions would greatly impact on the condition.

As his depression and drinking escalated he withdrew support:

- [redacted]
- [redacted]
- [redacted]

Generation abuse:

[redacted] has influenced [redacted] who is now using the same emotional and social techniques .In particular [redacted] is using [redacted] children as part of the control. Thus whilst [redacted] is permitted nonstop contact, I am denied all but extremely limited access and only with [redacted] collecting the children. The children are hurt and confused.

Prior to [redacted] I had frequent contact with my grandchildren and developed a wonderfully strong bond from being present at their birth to being very involved in their lives. We shared a great love for our [redacted] precious grand children

[redacted] does not consider any of [redacted] father's actions as abusive. In contrast [redacted] although shocked, is very supportive. [redacted] has extended her control to [redacted] and thus my [redacted] children have lost a close relationship with each other and their children.

Actions taken by [redacted] to protect myself from the abuse have resulted in a ripple impact. This has caused a profound change in my relationship with my children. I am no longer the adult parent I need help and support. This has forever changed my role and my family life.

Public abuse in the workplace:

Both [redacted] and I are volunteers for the [redacted]
[redacted] has been a key developer [redacted] of the [redacted]
[redacted], he joined in [redacted].

He uses this position and his years of experience as a [redacted] to manipulate procedures and to influence [redacted] members of the executive who all control and abuse not only [redacted] but volunteers who work with [redacted].

[redacted]

[redacted]

Examples:

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-
-
-
-

If you are a victim of domestic violence and you talk about it it causes embarrassment. The current environment and establishment would prefer to leave it under the carpet and for the victims to fade away. It makes an interesting gossip tit bit then it is time to move on. This allows the abuser to continue and be empowered by his continued success.

One must not bring up unpleasant issueslet's just allow it to continue. I arranged a meeting with the [REDACTED] and [REDACTED], of [REDACTED] and explained I was a victim of domestic/public abuse. I was dashed yet again. [REDACTED] have no procedures or understanding of domestic abuse in a public.

Advice given:

- don't rock the boat....,
- walk away
- find a path of least resistance....
- come up with plan b.
- Ask a male to discuss your program

All of these actions absolve the perpetrator.

1.2.2 Financial Abuse Compounded by Police, Banks and other Public Authorities

After family meeting [REDACTED], [REDACTED] removed remaining money from our joint accounts. [REDACTED] visited bank to discuss the transaction that this was not authorized and discussed procedure to stop unauthorized withdrawals. With assistance of the bank [REDACTED] set up a control that all future transaction would require a verbal authority from [REDACTED]. I later discovered this did not cover direct debits, which cleared out that account. Again poor advise.

█ I approached Centre Link and prepared documents for living separately under one roof as a possible solution to our estranged marriage.

- I held out for █ refusing to sign the Partner Income and Assets forms, █ under pressure I signed the form which was blank.

- █ set up a private account █ and Centre Link was directed to move payments into his private account.
- █'s method of communication re signing forms was to present a blank form and once signed he would take control.
- █

To untangle this web requires a court order as I have no access to █'s private accounts. █

█ I have no paper trail and no money.

Post separation

█ the marriage was over. The separation was not planned █ Thus I had no plans I just wanted some peace.

█ transferred the last \$\$\$ from joint account into his private account. The bank permitted this transaction with-out verbal permission.

In contrast █ had planned his financial control. It was absolute. I was demoralised that I had been totally unaware of his actions. I was concentrating on finding solutions.

Report to Police

After discovering yet again money had been removed from joint bank accounts the bank █ requested █ report transaction to police. █ anxious about reporting █ and along with unknown ramifications of making a police report.

Bank would take no action until report made. I do not understand why it was necessary to make a police report when it was the bank who had failed to carry out their procedures. Nor do I understand how an intervention order would help. I visited the magistrate court prepared a report, spoke to █ at █ and Legal Aid and gave up.

An example of why the police and the banks need educating about this issue"

- Requested to speak to female officer in private away from front counter

Both requests denied

- [REDACTED] presented material on front counter, to demonstrate the unauthorized removal of money from joint account as well as other large transactions and proof of daily withdrawals.

Response – “Prove that it was unauthorized”

It was not a police matter – “it was a domestic issue”

- Requested to speak to senior member
- [REDACTED]
- [REDACTED] was accused of taping police, explained it was a medical device and I was going into a spasm and I needed help.
Police dialled 000 and spoke to 000 staff.
- Senior Constable [REDACTED] handed over a card follow-up contact.
- Sgt [REDACTED] [?] and instructions to visit the magistrate court in [REDACTED]

My first attempt to be expose the abuse was a complete failure.

Second Report to Police

Working with [REDACTED]

- [REDACTED], [REDACTED] accompanied [REDACTED] to [REDACTED] Police station.
- Request to speak in private – agreed
- Same material presented to Constable [REDACTED], member no [REDACTED]
- I was believed. Report made and statement taken
- [REDACTED] charged with [REDACTED]

Although successful in my second attempt it illustrated the lack of control that I needed to have support from [REDACTED] for the report to be taken.

Bank [REDACTED]

I gave a copy of police report to bank. No follow up, [REDACTED], Banking Integrity Officer transferred \$\$ from [REDACTED]'s private account, and place it in joint account and froze money. The money can only be withdrawn with photo IDs by both parties.

- No discussion. The bank made a decision to freeze the money
- Total disbelief that reporting to police resulted in funds being frozen and I had no financial solution unless [REDACTED] approves.
- Money required for urgent modifications to house [REDACTED]

Bank procedures expects a victim to report husband to police rather than investigating the complaint and offered no help. In this case bank did not follow its own procedures.

It was and is a failure by the bank.

An example that the banks should have immediate controls in place to help the victim[customer] from further financial abuse.

Superannuation Funds

found a work around and used the fund as his free for all slush funds moving \$s of dollars for his personal use and setting up personal accounts. controlled all information; I was totally unaware of his expenditure.

An example in the Superannuation industry has no procedures to deal with Domestic abuse and females have no access to –their partners large super accounts.

Financial advisor :..... “it is s super”.

Service Providers

Individual companies varied with response to changes made her first major decision to revert back to maiden name after separation. A simple act that now on reflection seems to be the problem.

The worst company has been the problem started . In desperation I reported the complaint to TIO.

Resolved months later after stress, expence and anxiety. Another bash at my self confidence to deal with life.

Service providers do not consider equality in relationships. The practice of primary and secondary account holders combined with the privacy act make simple change to a maiden name a time consuming nightmare.

To be responsible for the account the victim has to obtain permission from the abuser. continues his wall of silence and will not answer calls emails text etc. He has not updated his contact details nor notified anyone. As he removed all records had no references which made every transaction another drawn out process.

- Fee queried after 30 minutes call was reversed, confirmed by text from
- Customer account no changed to lower priced service.
- Then started the continual billing for the \$50 along with additional late payment fees and collection agencies fees for months

- Reported to TIO [REDACTED]

How can a service provider charge a long standing customer a \$50 fee to move from a secondary to a primary username? And continue harassment for months to extract the payment.

1.3 What has been done so far

RCFV may make such recommendations arising from rcfv inquiry.....p3 Terms of Reference 10/p2....the expertise of professionals and academics working in the field of family violence including any relevant international and Australian family violence research, past inquiries, reports and evaluation that may inform your inquiry and avoid unnecessary duplication.

A simple Google search reveals extensive Australian research has already been conducted along with comprehensive recommendations many of which have not been implemented and meanwhile and domestic [family] violence continues to escalate.

My response to what has been done for my situation as a victim of psychological and financial abuse is “very little”. Public awareness of emotional and financial abuse is extremely limited.

To date my support has come from informal networks.

Formal systems have caused greater pain as [REDACTED] expected to be believed and to prove and explain over and over with little or no integration between services.

LEGAL SERVICES

(1) Police

According to police officers at [REDACTED] Police station, financial abuse is a matter for the magistrate’s court.

My first experience with the police at [REDACTED] completely shattered my confidence and had a major impact on my physical and mental health.

(2) Magistrate’s court

The magistrate’s court expects the victim to fill in an application and provide “evidence” and if called, be confronted by the perpetrator in court. What evidence can be presented for silent psychological abuse, and how many victims are able to face their abusers in court?

(3) Legal aid

I have had meetings with legal aid to discuss intervention orders and the family law.

- I cannot afford legal representation to the Family court.

What research has been conducted into the effectiveness of intervention orders for financial and psychological abuse?

How can an intervention order halt obsessive control, excessive consumption of alcohol and gambling?

(4) Law Institute of Victoria

Online legal referral service. [REDACTED]. 30 minutes of time gave me an insight into the impossible. As a victim of financial abuse [REDACTED] cannot afford legal representation.

SUPPORT SERVICES

Victoria places a strong emphasis on support services which incorporate mediation and lots of talking to counsellors. The counsellors are not matched to the victims nor evaluated.

1. MEDIATION

Family Mediation

Mediation relies on 2 parties ready to mediate. If one party refuses contact, participation the procedure cannot continue

Family mediation, [REDACTED]

Public mediation

[REDACTED] contacted the [REDACTED] for help at [REDACTED]

- “The person who has the authority within the organisation to implement change is the abuser”
- “Out of due consideration for the OHS of the mediators as the issue involves Domestic violence it is not safe for the mediators to attend”.

No action and the abuse continued.

Community mediation

Liaison Officer with bank major partner with [REDACTED]

[REDACTED] bank the [REDACTED]

- The [REDACTED] executives controlled by [REDACTED] did not wish the advocate from the bank to mediate. No action.
- Community liaison officer opted for a soft approach. Withdraw and find alternate areas to volunteer.

2 COUNSELLING:

In general these support services are word based. Little control or evaluation is in place to monitor the counsellors who in general are young and inexperienced. I have also accessed on-line telephone support. I found the regurgitation and repetition of the issues exhausting and of little help.

A clear counselling program agreed by both parties needs to be drawn up and tailored to meet the immediate needs of the victim. The program needs to be assed and evaluated.

GP:Mental Heath

[REDACTED] sessions per year. GP matched [REDACTED] with a suitable therapist ([REDACTED] Health Centre, a wise and supportive therapist.)

- “If you don’t stop protecting him you will die”

Depression: Beyond Blue the perpetrator has to seek help, accept he has a problem and be prepared to work on the problem.

Alcoholic Counselling EACH

Great advice but the perpetrator has to admit the problem and take responsibility.

Gambling

The perpetrator has to admit the problem and take responsibility.

Social worker [REDACTED]

"You are damaged goods" but you are strong, go for it".

[REDACTED]
After several sessions Case worker freely admit the service could not offer further help. Recommended [REDACTED]

[REDACTED] was an advocate at the Police station.

- Gave me the strength and support to try again

[REDACTED] Counselling

"Your life is over"- [REDACTED] Lodge a complaint that the comment was inappropriate and the counsellor lacked experience.

[REDACTED] programme

The program uses women survivors ([REDACTED]) as support over 12 months on a weekly basis. It is a strong program. The initial introduction and model over 12 months that should be template for every council in Australia, but only if similar dedicated leaders [REDACTED] organize the project.

[REDACTED]
Over the past [REDACTED] months [REDACTED] has provided a simple gift of time and support. This gift is beyond measure.

3 HEALTH SERVICES

During the last month I have made progress gaining longer term support and help from my GPs. Treating the symptoms not the cause.

Initial response for help "call the council"

"He has gone hasn't he"

2. GAPS AND SOLUTIONS

Gap 2.1

Lack of understanding of nonphysical abuse by public in general and above authorities in particular, especially of the more subtle(?) forms like gambling. Inability to see safety in this broader light. Having no money makes you vulnerable and therefore not safe especially in relation to disability.

Solution

Widespread discussion and advertising campaign re nonviolent abuse, similar to the 'Just Say no' campaign.

Already started with Background Briefing programme.

Great opportunity with Rosie Batty to spearhead this...

Specific training for financial institutions and service providers re nonphysical especially financial abuse

Gap 2.2

Unwillingness / inability of authorities to act to protect victims, in fact tendency to often compound the problem

Relying on existing systems that require co-operation by the perpetrators

Solution

Work on special financial category for abuse victims, including protocol for the behaviour of financial institutions and utilities, especially in relation to the change from joint to single signatures (surely current behaviour an example of gender discrimination...)

A development could be review and utilize current technological tools and share information between the organisations and service providers. A structured data base with a check list to map the progress of the victims would avoid the regurgitation of the same material over and over. Plus if managed could provide the victims with a one stop shop with options and outcomes and allow us to make informed choices. This would maximize the experienced providers to manage and reduce the impact of domestic violence. At the moment the system is fragmented.

Enforce coordination between authorities, and **centralised client records using data base as per medical system.**

Another approach would be for victims to be issued with an official document / electronic reference attesting to their status as a victim of abuse and separated. This document / tag would circumvent any need to refer back to the abuser or to other authorities. This process could be managed with apps or tablets on mobile phones, linked to central encrypted base.

Gap 2.3

No Strategies for immediate help for victims

No help is available for emergency care. Via the council it takes a month to have an appointment to be reviewed and assessed for 90 minutes and then I was denied additional time. [My care worker provides the support. A very special lady]

Solution

Need system of immediate emergency care.

Need for co-ordination between council care and disability care and victim of abuse. ■ salary prevented me having a disabled pension, this just added to the financial abuse as I could not work ■.

- Need to set up an organisation to provide immediate financial advice immediately after separation.
- Need help to understand legal rights
- The history of the financial abuse should be taken into account re access to immediate money and property settlement.
- Need to recognise gambling as a form of financial abuse

Gap 2.4

No strategies to deal with long-term effects of domestic abuse

At a recent workshop two of the five victims were still impacted by the abuse after leaving the relationship over 20 years ago. Three ■ in the workshop are denied contact with their grandchildren ■. A small sample but informative re the ripple impact of abuse. A different perspective was provided by another victim who pointed out that she did not want grandparent contact by the offender as they re-enforced his side.

Little long term strategy exists to address these kinds of long term impacts of the abuse. Efforts appear to concentrate on the immediate safety issues.

Solution

Properly trained counselling in relation to this form of abuse available for however long it takes...

Gap 2.5

Need to collate the reasons why men abuse woman and work to resolve these issues. Observe and act on the "Red Flags", Rosie Batty.

It is essential to treat and deal with the reasons and put the focus back on the perpetrator.

- Planning for productive retirement, work transition.
- Treatment for obsessions that do not rely upon the perpetrator to accept responsibility
- A path for families to seek help for the chronically depressed
- Impact of alcohol on domestic violence
- Impact of gambling

Gap 2.6

Need access to solutions outside the expensive adversarial Family court.

- Immediate financial help for DV victims
- Equality of access to grandchildren
- Restore equity and redress the abuse when making property settlement with victims of domestic and financial abuse.

Gap 2.7

Need to address the ripple impact on generation within families

Gap 2.8

Need to review the financial impact of DV for single seniors on pensions and limited superannuation.