Relfective case study

Coercive Control financial abuse educational activity

Use the following scenario as an educational activity with your team. Read the case study then refer to Division 6A and section 54D of the Crimes Act 1900. Think about whether the offence could apply and what practical interventions may be available at different stages if Violet was your client.

Case Study 1:

Violet is a 35-year-old single mother of a son Chad (5) with her ex-partner Nathan (47).

They met through a dating app and had their first date at a cafe. On the date, Violet felt a genuine connection with Nathan and noticed an intensity in his attention for her. He would say things like “gee, you have the most beautiful eyes and the cutest smile”, was interested in the same music, art and sport as her. She also realised Nathan was in his early-40s and older than his profile suggested.

In the early stages, Violet found some of Nathan’s behaviours confusing. At times he would refuse to go to events with her and her friends or ignore her calls and messages for up to a week, and then he’d contact her, be charming and talk as though nothing had happened . Whenever they met up, he would look at Violet intensely and speak of their bond and connection. He would say he could give love but didn’t know how to receive it.

Initially Nathan paid for everything and splashed money around. After about 3 months, he would ask “what do you want to do? Where do you want to go?” and Violet would tell him, but they wouldn’t end up doing that. It started to become only his plans and his way. He began to ask her to pay for things which Violet did willingly as she thought it would balance out. Gradually, the amounts got bigger and bigger, and she found herself paying entirely for their weekend trips away and restaurant dinners which sometimes added up to more than $1,000.

About 6 months into the relationship Nathan moved into Violet's flat. Soon after, he started saying things to her like, "if you really love me, we'd join bank accounts" or "are you serious about us? It just makes better sense, and we can save so much more". They set up an account where their wages went and spending and bill-paying accounts. They consolidated their savings – his $35,000 and her $50,000 with Violet thinking they were going to try and save to buy a house together. Nathan always gave the impression he was doing well for himself.

Each pay cycle when Violet's pay went into the spending account Nathan had already spent all the money he had and would then spend some of hers, always promising to pay it back. He would talk about needing to have 'the best of the best'. He'd go out to dinner most nights, buy nice wines and thousands of dollars' worth of clothing for himself. Their combined savings got down to about $20,000 before Nathan mentioned his credit card was maxed out. What Violet didn't know was that Nathan also had a lot of other debt and a car loan.

Despite already working full-time, Violet started a cleaning business as a side hustle for extra money. Nathan also bought a handyman business on a handshake agreement for $15,000. They established a company and Violet was the Director. Nathan would always spend the money as fast as it came in on new tools, equipment, uniforms and bigger office space.

Nathan would often say Violet was "terrible with money" and accuse her of mismanaging the business. He became harassing, often calling a dozen times within 15 minutes and was focused on controlling all aspects of their money to the point of paying her an allowance. He would demand to have a complete rundown of her day, check all receipts and wanted to know every cent she spent.

Violet once went interstate for a work trip, but Nathan came and found her at the hotel. He arrived drunk, started shouting & accused her of cheating on him. He started to trash the hotel room, slashed her clothes, drank everything in the mini-bar and broke glasses. Nathan never hit Violet, but she was very frightened. He was very apologetic the next day.

While everything was happening with their work and businesses, Violet got pregnant. After initial excitement, the couple went to the first ultrasound. Nathan looked at the screen and said, "well that's going to be expensive, isn't it?". After coming home Nathan went wild, throwing stuff around the house. While this occurred, Violet locked herself in a room and out of concern for her baby decided to leave the next day.

After telling Nathan she was ending the relationship, they were separated but still lived under the same roof. It was a tense living arrangement and one day, Nathan took Violet's car keys, credit and debit cards from her wallet before he left for work. Nathan refused to move out unless she agreed to 50-50 shared care with the baby when it was born. She reluctantly agreed. Before moving out, he cleared all of their accounts. Violet had to contact a family member for money to put fuel in her car and to buy food for meals.

During separation Violet discovered Nathan had put her name down for all business-related expenses including an overdue tax debt. There were threats of legal action for debt recovery and because Violet was the director, she had the burden of everything.

Violet found a buyer for the business which would have paid all debts with a further $15,000 in the bank. When the potential buyers turned up however, Nathan arrived in a drunken state, threatened staff and Police were called. The sale then fell through.

Violet was forced to declare bankruptcy, lost her car, couldn't afford a rental and was forced to move back in with her parents. She was no longer able to obtain insurance for her cleaning business side-hustle which meant it took even longer to rebuild financially. She can no longer foresee a time she might get into the housing market.

Since Chad started school, Nathan suddenly stopped paying Child Support and no longer declares any income. When trying to pursue payments, Nathan would do things to strain Violet's relationship with Chad such as saying "Mum takes all my money". Due to the complexities of the system and wanting to keep her relationship with Chad, she opted out of the Child Support system.

**Adapted from CWES Case studies Joanne, Amelia, Christina & Lainie.