

# Transcript for the podcast **Coming Home**

## Episode 2: Home Maker

**Kate:** A warning to listeners. This episode contains references to domestic abuse and violence.

This podcast was made on the lands of the Wurundjeri people of the Kulin Nation, and we pay our respect to elders past and present and any Aboriginal and Torres Strait Islander people who may be listening.

### INTRO

[Music]

**Kiara:** I guess I always envisioned, this is a thing, a picture, fairy tale where, you know, the white picket fence and growing kids and being old together.

**Neen:** You know, at first, there were little things that I'd notice. And I thought you know what? That's nothing. Compared to where you've been, that's nothing.

**Mary:** We pretty much kicked her off straight away. We got engaged six months later, and then we got married a year after that. I kinda just fell into a mould and was moulded.

### INTRO

**Kate:** This is Coming Home, where we follow the stories of three women, from childhood, through young adulthood, to their experiences of homelessness, and how they eventually found hope and safety, and a place to call home.

Coming Home will show how women's homelessness looks different from men's. We'll examine the systemic drivers that lead to women becoming homeless: the gender inequalities, women's economic disadvantage and family violence, and the profit-driven Australian housing system that can no longer provide enough affordable homes.

[Music]

Welcome back to this second episode of Coming Home. My name is Kate Lawrence. In this episode, we continue with the stories of Kiara, Neen and Mary as they move into adulthood and navigate the world around them. If this is your first time listening, I recommend you go back to episode one. The series will make much more sense.

So, let's get started.

[Music: Stem]

**Kate:** Last episode we heard that Kiara was brought up in a traditional Vietnamese family the third girl of four daughters and the one nominated to fill the role of son, who struggled, along with the whole family, after the eldest daughter was abducted and raped by a family friend when she was 12.

Again apologies in advance for the poor and varied quality of the audio for Kiara. Here she is.

[Music]

**Kiara:** I always loved the arts. My parents used to really not appreciate art as a career. Dad used to say, "Artists only are famous once they're dead. What are you gonna do, drawing?"

I was trying to convince him, "Dad, there's more to art, you know; there's design, architecture, graphic arts and that. There's a lot more to do than just drawing and painting."

Mum and Dad just, I mean, as much as sometimes when they saw me draw and that, they'd say, "Oh, that's nice," but, but they never really appreciate it as a career.

I got into nursing at RMIT. I did one year of that. I was going through a lot of things that I couldn't actually comprehend and understand.

It was also about acceptance of myself. Yeah, it was quite difficult. And a lot of things where I felt like everything, every time I tried, it was never good enough. And, uh, I battled with that for many years and then, because my parents, my dad used to say that, you know, "I expected so much more from you." And when I told them that, oh, I'm actually leaving and then going and doing beauty therapy and hairdressing.

And, uh, I remember Mum, Mum, Dad's just losing it. "We didn't bring you over here to do beauty and hairdressing," et cetera. So yeah, I copped an ear full over that. And then I still continued to do that. When I finished beauty therapy, I managed to land myself a job immediately. And interacting with staff and I felt good because I, people would walk in, clients became friends where they will come in, and they didn't have a good day, or they just felt really tense and that.

[Voices in a beauty salon]

I'm just going to do a facial or a little mini makeover. And just to ask how your day is and I felt good, so did they. I, just building a rapport. And I felt like that was an art form, too, was being able to do makeup and that was actually my way of expressing my art through, through that.

**Kate:** Kiara was not only determined and headstrong in relation to her study and career choices. She was responsible, hardworking, and practical, and by the time she was 26, she'd saved a deposit and purchased a house. But when it came to meeting a partner, she was largely acquiescent and indifferent.

**Kiara:** I didn't actually go on dates or go out much, and I was just study and work. Whoever I met was just by chance or through, through family or friends. A girlfriend invited me back to

her house for dinner. She invited me a few times, and I kept on declining. And then one day, I, uh, I agreed. And then obviously she actually tried to set me up with her brother, but then her brother ended up bringing his mate.

[People eating dinner]

So then I met both of them. Yeah. So instead of her brother actually asking for my number, it was actually, I didn't give him the number, it was my friend who gave him the number, and then yeah, he started contacting me.

[Phone buzzing]

And then that was it because then he, uh.. I guess he was very persistent. I was, I didn't feel any attraction, to begin with. Yeah. I just basically went on a date, and then that was it. I just, basically stuck with him.

Back then, I didn't really question anything or question anyone and just went with whatever happened, I guess. Um, followed. And so that's one thing I guess, is that I think that I really didn't really get out there to actually meet and compare and get to know what is it that I was looking for in someone as a partner. Basically, accepted whatever person kinda fell at my doorstep.

[Music]

**Kate:** So at 26 years old, Kiara married pretty much the first man who came along, in a traditional Vietnamese wedding with 350 guests.

**Kiara:** Most of the people I didn't even know. It was, only had basically, um, my immediate family and a table of my, my friends and that was it. And the rest was actually yeah, on his side and my parents' friends and family and that.

But the main thing is actually more so the, uh, ceremony, traditional ceremony where we get our parents' blessing.

They did try to stop me even right to the day before the wedding. Because Mum and Dad can see that we were very different. And Dad would say that he seemed very immature, while my mum just wanted me to, I guess, I guess to be sure. I look back and I realise, a lot of the questions they asked me, I realised I couldn't actually answer myself.

[Music]

I guess I always envisioned, this is a thing, a picture fairy tale where, you know, the white picket fence and growing kids and being old together. I guess my world kind of shattered and crumbled when I realised that that was just probably naive thinking.

**Kate:** Kiara's strength and determination kept her on a path even she didn't fully understand - the story of happily ever after, fed to girls from the moment they're born.

[Fairy tale story being read aloud]

Much of this fantasy fairy tale is driven from within our own families and communities, but it also comes from broader social messages.

According to the international non-profit social impact media group Upworthy, Women around the world are constantly bombarded by traditional and outdated societal expectations when it comes to how they live their lives. It's: meet a man; get married; buy a home; have kids.

As American millennial writer Natalie Brooke says:

"We are all taught through expertly-crafted commercials and advertisements that it is of utmost importance for a woman to get a ring put on her finger."

Or as Indian writer, Varsha Chaudhary asks:

"Why are we still not able to decipher that marriage is not an achievement but one more relationship in life? And why is the idea of marriage still fed to our girls as a substitute for career, ambitions, and achievements?"

Kiara unquestioningly followed the rose petal path she'd been told to follow to get to happily ever after. At 28 she had her first child, and within five years, she'd had two more children.

**Kiara:** When I was actually pregnant and about, uh, to have my third daughter, that was when my second daughter was diagnosed with autism, and things just went downhill with that and the father was hardly around.

I was left to, to juggle the home, the kids. I was getting her assessments and everything done to get her some supports.

**Kate:** In our 21st century Australian culture, we are living with rigid and unfair stereotypes for men and women. Because women bear children, they are expected to carry the primary responsibility for raising children for free- a huge all-consuming task over many years of a child and a woman's life.

And we've made the raising of children, secondary to the main focus of human activity, which is the world of work, or more broadly speaking, the world of money.

[Music]

And it is the money sphere that is public, valued, praised, and invested in, while the world of child-rearing is private, hidden, unnoticed and certainly not paid.

It is a total arse-about from all other species, where the raising of the young is the goal smack bang in the middle of a species' purpose. If the raising of children was in the middle of the

human arena, it could become a shared focus, allowing everyone to pursue the human need for self-fulfilment and creative potential.

While traditional gender roles in relationships might work for some, and in recent years, couples have found workarounds, resisting and reinventing these rigid roles, generally, the world is still based on this underpinning model.

And for way too many, it is a recipe for disaster, because it expects women to raise children unpaid, to give up their autonomy and economy and become dependent, beholden and even subordinate to their partners. And any women, who for a million reasons are raising children on their own, are likely to join the most impoverished group in Australia.

At the same time it diminishes legitimacy to anyone who doesn't fit this mould. Women who don't bear children, don't marry or don't have heterosexual relationships.

It is this expectation that sees Kiara bear almost the sole responsibility for three children under six, one with significant disability.

**Kiara:** Knowing little at the time, I, it was like, I treated her as like having a common cold, running around from doctor to doctor, hoping they would just go away. But this is, as the doctor said, it's a lifelong commitment.

I had to force him to come, and he wouldn't come with me to see the doctor. And the paediatrician actually said the father needs to hear from me. And, uh, he finally went to this appointment with me and then was so in denial about everything, and there was nothing wrong with her.

She is now 12 going on 13. Still non-verbal, goes to special school and there was a lot of things that went wrong. Even though parents lived down the street, they had no idea. I never wanted to trouble them and worry Mum and Dad, especially Dad with high blood pressure and that. I just didn't want him to worry.

He was financially controlling everything, even from nappies to milk. When I went to Coles I used to having to place receipts on the fridge magnet attached to it, proof and show him everything I purchased. Groceries..

**Kate:** There is a growing general awareness that the terms family or domestic violence are inadequate to explain the full range of behaviours that might be used in abusive relationships.

Increasingly the term, 'coercive control' is being used, and there are calls for legislation to criminalise coercive control.

Last year in NSW, the parliament set up a Joint Select Committee on coercive control. The opening paragraph of that Committee's report reads:

“Coercive control is a form of domestic abuse. Perpetrators aim to take away their partner's autonomy and freedom. They do this by using a gradual escalation of tactics like isolating their partner from their family and friends, humiliating them and putting them down, controlling and tracking their movements, and taking away their ability to make decisions about things like what they wear and how they spend their money.

[Ominous music]

While coercive control does not always involve physical violence, it is a common factor in intimate partner homicides. Victims often say that the effects of coercive control last longer than the wounds inflicted by physical violence.”

**Kiara:** He was cheating on me as well, but I continued to ignore all the signs and that, even though his second phone, which he said that was his work phone, used to ring and messages, and then I never really questioned anything. I just believed, and believed that he was honest with me. And then yeah so, when I received these messages, I confronted him, and he's just like, oh, I know it's receptionists. It was like 1.30am, and that- the receptionist working at this hour?. Um, and then the fact that when he had his work phone and he would never answer it in front of me.

He took it to his, like his spare room, computer room. And then I can hear the female voice. And then he came out and told me that.

And then while we, he tried convinced me after that, that he'll work it out or work at the marriage and so forth. He got me to put our house on the market, which is under both of our names. That we'll move, move close to my, his parents for extra help and supports with my daughter. I believed him.

So while my house is on the market, he secretly bought a house with his brother, with him and his brother's name on it. My focus on my, on getting support and help from my daughter. It wasn't about assets, a house, whatever he wanted. I was a single mum anyway in a relationship, because he was never home.

It finally clicked to me when he finally, we sold off our house, he dragged me to the bank and that was where he got me to sign off, you know for the check. He cashed in the check for the house, which led to him having name and his brother's name.

**Kate:** Tricking women financially is not uncommon in abusive relationships. Kiara was focused on her children's needs, three children under six, one with a significant disability. She wanted and needed to trust her husband to make decisions that were in the best interest of their family as a whole.

This act of treachery by her husband, the man she'd been taught would provide for her, meant Kiara lost ownership of her house, a house she'd purchased on her own before she married, and that has had long-reaching consequences for her.

The thing she needs the most, the most important and expensive item of her marriage and her life, is a home to raise her children in.

**Kiara:** I felt really betrayed. All the money, the sales of the house that we had together went into this house, which I'm forced to move in with my children. And then he also forced his parents to come in, and I became typical kind of like, I had to be the, uh, respectful, hardworking, daughter-in-law, traditional values, which not only that they, you know, we'll have his brother's, his brother's girlfriend come over, they would eat and then I was left constantly with their mess and having to organise with my children as well, to the point where one day I just thought, what am I doing?

I just feel like you know, I had no voice. I had no say in anything. I just felt so alone and lost, putting on a face in front of my in-laws, try to be respectful and continue being that in the schools and everyone. And I finally, then one day I just took my kids, and I just drove.

[Car sounds]

It's not something that I wanted, but I really did try to work at the marriage, I really did, I guess so that the children can continue living with two parents.

And that's how my mum and dad worked. Despite everything you work together. I always wanted what my parents had. They had their moments, we had our family challenges, but we always try to get, come out of it. And I really, I guess I tried so much that I lost my sense of self in the process.

[Music]

**Kate:** Kiara's decision to leave her marriage was by no means easy. The desperate desire to keep the family together for the children's sake, meant she put up with a lot: having no say, no voice, her husband's infidelity, being tricked out of her home, domestically caring for three children on her own, and cooking and cleaning for her husband and his family.

Despite the act of leaving her husband being one of great strength and courage and care for herself and her children, the sense of failure and shame Kiara felt was overwhelming and would follow her for a long time.

[Music]

In the last episode, we heard from Neen about the large dysfunctional family she grew up in and her very difficult childhood in central Victoria. We saw gendered roles mean she was expected to care for her brothers and sisters. We also heard how she was sexually abused by a ring of men in her town.

Neen continues, beginning with the events of her life after she left school.

**Neen:** I left school, started work. I was 15. I was forced to leave school. I was struggling at school, I will say, by my mum. Because dad stopped paying maintenance, so we're losing money. "So, you need to get out and earn some money," and she took my pay.

If, if I did overtime, I was lucky I got to keep that. But then I spent it on, on things for my brothers and sisters and you know, myself a little bit. But if they needed clothes, I'd go and get them clothes and stuff like that and lost all my school friends. Never got a chance even to say goodbye to them.

So they sorta thought, oh, she must be sick. Or she's wagging school. You know that's something that I've really struggled with. I don't think I ever allowed myself to get too close to anyone. Coz see people saw the outside persona, which was, I could be quite bubbly and chatty and, but that deep stuff, I mean, I talk about things, but I talk a lot of shit. (laughs)

If you ever went near anything, that was too sort of, it'd be like, no. No, you know, like. We'll talk about the weather, or we'll talk about lots of other... Now this guy. I was 16. Now he told me he was 18 and I believed him because he had the red P's, on the, on his car. Okay. Yep. No problems. And we were going together for, oh nine months, nine or ten months or something like that.

[Car ignition starting]

Then one night, he picked me up, and we went out to his cousin's party and spent some time out there.

[Music and people]

And then he was dropping me off home, and he said to me, "I can't see you anymore."

[Car noise]

And I'm like, huh? "My wife's in the army. And she's coming back from Darwin."  
"Your wife? Yeah?" He said. "Yeah". And he was really 22. He wasn't 18, and I'm 16.

[Car door]

Anyway, I just got out of the car, and he said, if you've got anything to say, and I just slammed the door and walked off inside and nothing, there was, there was that ice again.

I met another guy. He was my brother's mate's brother. And I think I was 18 then. I didn't really go out anywhere or anything like that. Did go to a few parties and things, but they were very, oh you know, scary. (laughs).

And we'd had a bit of a chat, and he said to me, "I've just not long broken up with my girlfriend. I'm really pretty sorta upset about that." So he said, "I'll go out with you, but don't

get too close to me.” And I went, “That's fine.” (laughs) Because you ain't gonna get too close either, mate. (laughs)

And so that's how that started off. Um, we, we went out together for probably twelve months. So yeah, we ended up splitting up, and then I met my ex.

I thought to myself, you know, he's, he came from kind of a similar background. I thought okay, he understands, even though I didn't fill him in on a lot of my background. We were sitting at the front of his place, and I could hear his mum and dad absolutely, you know.

[Voices arguing]

And he said, “Oh, this goes on all the time.” And I thought, yeah, you get it. No. (laughs) You know, at first, there were little things that I'd notice. And I thought, you know what? That's nothing. Compared to when you've been, that's nothing. I mean, you know, if he had, if he'd have belted me, then it would have been, yeah, no, I'm not going there.

And it was like that gradual erosion. When we first got together, we were both working. He worked a lot of evening shifts. I worked during the day, so we'd sort of cross paths. One's coming in the door, one's coming out. I did used to get a bit annoyed, when he'd work day shift, I'd come home from work at about seven or six, seven o'clock at night sometimes and he'd be sitting there waiting for this tea to be cooked.

[Television noise]

And I'd be like, I said to him, once, I said, look, you know, you get home at like four o'clock, could you not peel a couple of, like just get things prepared and I'll cook it when I get home. I was fine with that. And I said that to him, and he said, “That's fucking women's work. I'm not doing that shit.”

**Kate:** When men balk at or refuse to do an activity that they deem to be women's work, stating or implying that it would demean them, lower their status or be beneath them, it speaks volumes about how women and what we do is viewed.

Whether it be cooking, knitting, changing a nappy or cleaning a bathroom, whether it's nursing, teaching, or secretarial work, if women do it, it is not as important, valuable or worthy. And this in turn, leads to a slippery slope of othering and devaluing and at the extreme end, coercive control and violence.

**Neen:** But, as I said, compared to what I had dealt with all my life, that seemed easy.

One night I came home, I'd been out somewhere, and he'd been drinking and he'd been drinking. You know, it was like two o'clock in the morning. And he. And he did put me up against the wall and brought the fist back. And I looked at him, and I said, “You'd want to make it good mate because if I get up, I'll kill you.” (laughs)

And he just went, oh. Very cool. I mean inside I was like, holy shit, brace yourself. There were all the memories of being hit up against the wall as a kid. That was, flashback, huge, kinda stuff. And don't ever put your hands on me again.

**Kate:** Family violence workers will tell you that many women in an abusive relationship have a line, a boundary, that if he crosses, then they'll leave. They say to themselves if he ever: hurts the children; tries to kill me; pulls a knife on me; puts me in hospital, then I'm going to leave. For Neen, the line was physical violence, being hit. But other than that, she put up with anything else.

**Beth:** Most women I've ever worked with talk about the emotional, psychological abuse as being the worst part of the family violence.

**Kate:** This is Beth. A family violence outpost worker with Juno. We'll hear more from Beth throughout this podcast.

**Neen:** I had the kids The first one was a boy, is a boy I should say and my daughter, and then I started sort of watching him with them, so I was kind of back into that protection mode. I was back trying to protect them from, from him. He could be really, and especially with my son, and I often look back now, and I think, you know, if I had taken him out of that situation when he was younger, would he have struggled the way that he did?

The negativity from his father was huge. Nothing was ever good enough. He was a kid that struggled anyway at school. He has ADHD and all those sorts of things. Dealing with that and dealing with a person who doesn't have anything nice to say or good to say. And that's a struggle that they still have to this day.

You know, they grew up watching him abuse me. It was more, the, um, mental and emotional stuff, but there was always the threat of the physical. Oh, I'm going to. I just want to line you up against that wall and smash the shit out of you and all that, all that kinda stuff. Financially, he made sure that I was totally dependent on him financially.

I started doing a bit of work from home. Nah, that wasn't allowed to continue, because I was at, uh, I would make some money see, that would mean I could be that little bit independent and that wasn't, as much as I was independent in, like I was standing up for myself a bit, I wasn't allowed to be independent or what he thought was independent.

I would come home from picking the kids up from school and all my bedding and stuff'd be thrown out in the front yard. What? You know, so I'd pick it up and bring it back inside. He started to do that with our son as well. Whenever, whenever he didn't like something that he did. You'd be like, what on earth is going on and all his bedroom would be out on the front lawn, and that it's just crazy stuff.

You know, my son would bring his friends home, and he would abuse them, get out of the house, get these f'k'n kids out of the house, you know? Rah, rah, rah. And I'm like, um, they are

allowed to bring their friends home, not that I would want to bring my friends here, but you know.

Cause my kids, my kids had been sort of saying to me, you know, like I hate kids, like they were in their teens, so they weren't babies, but the fact that they were sort of caught up in the middle of it, it's not, it's never right for kids or good for kids, but my two kids would say, "Mum, why don't you just, why don't you leave him?" And I said, if I could, if I had the money to get out, to rent a place, I would, but I don't have it.

[Music]

**Kate:** "Why doesn't she leave?" It's such a commonly asked question, and there are many answers, many different reasons women have for not leaving. It's not often as clear as it is Neen's case, but for her it was fundamentally about money, having access to the funds in order to be able to rent a house.

While Neen's answer to this question, why doesn't she leave, is simple, the reasons why she doesn't have enough money to rent a house are not.

**Katrina:** I'm Dr Katrina Raynor, and I'm a research fellow at the University of Melbourne and also the academic convener for the Hallmark Research Initiative for Affordable Housing.

Newstart or Jobseeker, it's now called, has been pegged to inflation and not to income level increases and not to house price increases.

And so what it means is that Newstart or whatever variation of that they call it at the time, really hasn't moved for decades, but we know that house prices have increased substantially, and wages have increased by more than inflation and by more than Newstart. And so where kind of Newstart and the poverty line were quite close to each other 20, 30 years ago, you're well below the poverty line now.

[Music]

**Kate:** As we heard last episode, Mary grew up in a Turkish immigrant family, the eldest of four girls. When Mary was 17, tragedy struck when her nearest in age sister died of cancer. We continue the story as Mary navigates her first jobs and young married life.

**Mary:** It was my first job, really. They put me in placement for three months. Someone was on long service leave. I was the pathologist at the outpatients at Royal Melbourne Hospital. I absolutely loved it. It was such an eye-opening job. It was a godsend.

It was the best thing I could have asked for, you know, seeing a different person come in every five seconds and.. from there I went on the, so like a government database. So any job that came up, full-time, part-time, casual. Again, it could be one month could be four months in government departments, I was on call for that.

[Music]

So I worked at St. Vincent's, Royal Melbourne, Royal Women's. I did admin work, reception work, plus uh, Department of Health and Human Services, Department of Education and Training. I was a finance assistant at Victorian Deaf Institute for four months. So that was a good one. I've worked at the Department of Land, Water and Planning, Arthur Riley Institute in Heidelberg.

Yeah, I've been around with that. I loved it. I didn't say no. I couldn't say no. It was just one beautiful experience after another. So, well I got married at 21.

[Dance music]

I met him at a nightclub, which was not probably ideal, but he seemed like a pretty genuine guy. He was Turkish as well. He had a good family, good brother. They had a good relationship.

We pretty much kicked her off straight away. We got engaged six months later, and then we got married a year after that. I can't say I regret it now, what was it, twelve years ago now or something. I can't say I regret it now, but I do wish I told myself to speak up and say, maybe we're not ready or let's postpone, or I kinda just fell into a mould, and was moulded I guess, by him and his family and you know his mum mainly, and the house that we bought together and all this kinda stuff.

**Kate:** I asked Mary, how her parents felt about her getting married.

**Mary:** Oh, they were ecstatic that I was getting married. They were so happy because it was, I was the first, and my mum was just more excited that she got to see my wedding and be around for it. She thought I'd never get married, because I loved working.

For some reason, I got a bit of a bad luck streak as soon as I got married. I wasn't working straight away, for probably for about a year. But he made me feel so bad for not working during that time, as if I was doing it on purpose, like, "Oh, I'm married now, I can sit back and do nothing." I'm not that type at all.

The young and dumb part of me have lasted a bit longer than it should have. In my life I personally think I was just young and dumb in certain areas within certain people, like relationships. I had this young and dumb part.

His mum would butt in to everything. I couldn't make a decision and go with it. She'd have to change it. It was everything. She didn't like the way I washed clothes. She didn't like the way I wash dishes. She didn't like the food that I made. She didn't like my outfit for my own job.

Coz we lived with them for the last few months of our marriage, the last year actually, of our marriage. The first year we were in our own house. but he wanted to pay it off quicker, so his parents offered us a room. So, we could rent out our house and live with them, which when

you're a young couple, probably seemed like a good idea, save some money and pay off your house quicker. It backfired.

**Mary:** It's worth pausing here for a moment to consider the Australian housing market at the time Mary bought a house with her husband in 2008, which was just four years after Kiara also bought a house, but on her own. Here's Dr Katrina Raynor again.

**Katrina:** If you look historically across Australia, you would see that wages and property prices kind of tracked along at a very similar rate, and houses, the median house was about three and a half times the median income. And through decades and decades that really was the case. When you get to the early nineties, mid-nineties, you start to see them separating. And by the time you get to the two-thousands, you're seeing huge increases in house prices and a pretty flatlined wage, kind of line on the graph. And what that means in the context of Victoria is that in 2001, 20 years ago, the median house price was about four and a half times the median household income.

**Kate:** So both Kiara and Mary did their level best to secure their future by working hard, saving their money and buying a house in their twenties, when average house prices were around four and a half times average incomes.

**Katrina:** If you fast-forward to this year, you're now looking at the median house price being nine times the median income, which means that that's just a mind-explodingly different context in which people are trying to enter into homeownership.

**Kate:** Wow. Nine times the average income. How on earth did we get here? There's a complex mix of factors that has contributed to this state of our housing system.

**Katrina:** There's a bunch of different things that are contributing to it. One of the big things from the nineties was the entrance of new lending organisations, like non-bank lenders, and suddenly there's competition in access to mortgages. And so, mortgages become more accessible, they become cheaper. And so you see a big uptick in demand. There's partially policy settings, like negative gearing, like capital gains tax concession, like first-time buyers grants, that are really predicated on supporting homeownership, both as an owner-occupier and as an investment product and I think that there the main things that are driving the way that we think about housing.

A lot of the house price growth through the nineties and early two thousands was also about the mining boom and general levels of increasing access to finance and wealth in Australia, more broadly. But I would say now, the major effect of this driving house prices is the fact that we think about it almost entirely as an asset, as an investment class, and it encourages people to do investment focused decision-making.

**Kate:** Here's some other factors from Dr Andrea Sharam from RMIT University, who we heard from in episode one.

**Andrea:** In the mid 1980s, we see the affordability started to decline and this ironically has gender aspect. The mid eighties is when women started to go into the workforce en masse. What that did was create, give households a lot more income. Once you've got a lot more money in your hand, you can afford to spend more on your housing. So we saw housing price inflation increasing from the 19, mid 1980s, as a result of that extra purchasing power that households had.

[Music]

**Mary:** I didn't understand finance as much back then. When I was working for myself, it was different. You know, I would give my mum money for groceries one week and then my sister would do the same or put petrol in everyone's car. Money was there for me, when I was working for myself. When I was working and he was working, we didn't have a joint account, but there were certain things he wanted done with the money.

So I was paying the mortgage. I was paying the bills. I was buying his cigarettes. I was putting petrol in his car, and I was paying for dinner every week. And I didn't realise that I was having nothing left over for myself. I just thought, yeah, we're getting everything paid. Woo hoo. But why am I the one paying everything? Thought about this afterwards again, too late, but where were my actual wages? And I was working three jobs in our last eight months of marriage. I had three jobs. He had none. He was working here and there for his uncle.

Yeah, it didn't last long, my first marriage. Turned out he was cheating on me for two and a half years. I didn't know. It's a slap in the face. Yeah, he was cheating on me since we got engaged, turned out. So, why would you do that to someone? Why do you want...it takes a lot of energy to have a double life. Isn't it? Like, why would you waste that? If you're not happy with one thing, just move on to the next, don't waste anyone else's time and energy. So, and then we got very ugly divorce.

**Kate:** Like Kiara, Mary also had to face her parents when the marriage ended.

**Mary:** They hated it. They blamed me in a way. Like, you know, why couldn't you make this thing last? It's not that hard, because they'd been married for 30 something years. So, why was it so hard? They thought his parents had a lot to do with it, which they did.

It took a lot for me to actually tell them, it took for a few years later, I told them what exactly had happened to me, 'cause that happened to me. That wasn't just something he did on his own. That was a slap in the face for me. So it was very embarrassing to say that I wasn't the only one for my husband.

I was probably single for six months, maybe eight months, but my divorce wasn't even finalised, until I started seeing one of my friend's older brothers. And I was, we were together for five years after that. He was from an Iraqi background. Um, he came here when he was 18.

He was 38 when we started seeing each other, nine years older than me. Yeah. He was completely different to my first husband. Completely, completely different. He was not jealous. He was not controlling. He was, he wouldn't need to know where I was every second of the day. My first husband did.

I didn't want to get married. I already knew that, but I did want some sort of commitment. I was coming up to being thirty years of age, and we were together for that long. We stayed at hotels. We went on weekends away, we did the whole couple thing. We got a dog together, and it would live with me in my mum's house. I didn't want to keep going like that. He was living with his parents. He was nearly 40.

And he was happy to continue life that way, which was a problem for me. I thought, we'll go hit the next step. You know, if not buy a property, at least rent something and move out together. He couldn't do it. He just wanted to be by his mum's side. And I've kind of think it was because of what he saw, his mum, his mum go through.

So, we broke up. It was such an easy decision to make. If I was worth it, why couldn't you do that? But I wasn't. The commitment was not there from the beginning right to the end. And I didn't see it.

[Music]

**Kate:** Mary's 20's and early 30's don't stand out as particularly unusual. She tried the traditional path of marriage, and it wasn't for her. That he was controlling and financially demanding and ultimately unfaithful was of course, a difficult and painful experience.

But Mary moved on from her divorce, and she had another relationship which, apart from an aversion to commitment, sounds like it was a pretty good one.

And generally, she had good work that she liked, she was always learning, having new experiences, having fun, socialising, she had money and freedom. There was nothing in her life to indicate the looming crisis she would face- pregnant, the single mother of a toddler and homeless.

But while there were no signs in Mary's life, there were definitely signs in Australia's housing system, creeping, subtle, number-crunching signs that housing was shifting from being a basic human necessity supported by society, to becoming a national wealth-speculating mania.

**Andrea:** The next big step up in house prices though, is at the end of the 1990s, under the Howard government, who changed the capital gains concession, making it much more lucrative to basically speculate on house prices. And so, as soon as you do give people, tax them less on their capital gains, the speculation started so house prices started to increase, reflecting that bidding up process that everyone engaged in. It wasn't just about investors. It was homeowners were doing the same things themselves. So, and therein lies the seed of the problem that we have today.

[Music]

**Kate:** As we've explored in this episode, gender inequality led to Neen being stuck for decades between a rock and a hard place, not allowed to earn her own money and with no control over what her husband earned. Abused and unable to protect her children from abuse, responsible for her children if she left, left with nowhere to go.

It was these gendered cultural forces that shamed and trapped and controlled Kiara,

leaving her to care for her children alone, and financially dependent on her abusive husband. And these gender issues are particularly relevant to the question of housing, because our housing system is the only thing that can provide 'somewhere to go'.

[Music]

Women and children in Australia can access excellent health care and education. They can get a subsistence income and access food, but a house, in 21st century Australia, one of the most fundamental needs of a human family, is unavailable, unaffordable or simply too remote and isolating.

The good news is of course, that if we - the collective we of Australia - made this happen, we can fix it. We can build more houses. make housing affordable, and support and empower women, and other marginalised and disempowered people, culturally, physically and economically.

## **OUTRO**

Next episode, on Coming Home, Neen faces what she calls “another fight of her life”. Kiera shares what happens after the end of her first marriage and Mary falls in love and gives birth to her first child.

[Music]

Thanks for listening to Coming Home, a podcast about the impact of Australia’s inequitable gender culture and failed housing system on three strong, yet ordinary women.

If this podcast has raised any issues for you, please call 1800 RESPECT on 1800 737 732 or see [juno.org.au](http://juno.org.au) for a list of support services. This podcast would not have been possible without the willingness of Kiara, Mary and Neen to so generously share their stories. It was time-consuming and not always easy. A deep and heartfelt thanks to each of you.

If you like this podcast, please tell people. Word of mouth is the most common way people learn about podcasts. But liking, reviewing and sharing on social media also helps. Podcasting can be like speaking into the void, so we love hearing from listeners.

This podcast is made by Juno, an intersectional feminist social change organisation run by women for women. Since 2002, Juno has been working with women and non-binary folk in Melbourne's north who are experiencing homelessness or family violence. Juno also advocates to improve systems and structures which contribute to gendered poverty, homelessness and family violence. You can find out more about Juno on their website [www.juno.org.au](http://www.juno.org.au), and follow them on social media.

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This podcast is created with script editing by Juno staff with special thanks to Pai Rittachai. Theme music 'Wanderlust' is written by Scott Buckley, [scottbuckley.com.au](http://scottbuckley.com.au), and released under a creative commons license.

This podcast is written and produced by me, Kate Lawrence.

[Music]

**ENDS**