

---

# ***Housing and Gender***

*Briefing from the UK Women's Budget Group on  
the gender impact of changes in housing policy  
since 2010*

**October 2018**

## Housing and gender

Briefing from the **UK Women's Budget Group** on the gender impact of changes in housing policy since 2010

### Key points

- *Housing is central to people's daily lives. Housing can contribute to living standards, opportunities and wellbeing. However, housing can also contribute to poverty, disadvantage and poor health.*
- **Women's housing situation differs from that of men, and is generally less good.**
- **67% of adults in households accepted as statutorily homeless are women<sup>1</sup>**, reflecting their risk of loss of secure housing, and their responsibility for caring for children.
- **60% of adults in households claiming housing benefit are women<sup>2</sup>** reflecting women's lower incomes.
- **55% of adults in social renting are women<sup>3</sup>**, reflecting women's lower incomes.
- **Since 2010 there has been 1) a sharp reduction in overall government spending on housing, 2) reductions in housing benefit rates and eligibility, and 3) changes to the size and status of the social housing sector.** All of these have reduced the 'housing welfare safety net' and disadvantaged women in particular.
- *Government policy since 2010 has focused on supporting those at the margins of home ownership, rather than on those in greatest housing need. Schemes such as Help to Buy have been costly, and yet supported the relatively advantaged, at the same time that housing benefit has been reduced for some of the most vulnerable, including poorer women, through measures such as the 'bedroom tax'.*
- **The treatment of housing assets, rental income and imputed rents (the flow of benefits home owners get from their homes) in the taxation system is generous, and has been an overlooked option for fiscal and housing policy goals.**

This briefing analyses the gender impact of changes to housing policy that have been announced, or implemented, since June 2010.

Housing is central to people's daily lives. Housing can contribute to living standards, opportunities and wellbeing. In 2010, the UK housing system acted to reduce the poverty created by the labour market and the rest of the welfare systems by 6.3%.<sup>4</sup> However, housing can also contribute to poverty (after housing costs), disadvantage and poor health.

### Women and the housing system

Researchers and policymakers have called for more gender-based of housing systems and housing policy. Despite this, understanding of differences between

genders remains limited.<sup>5</sup> Official data provides few breakdowns of women's and men's housing needs and circumstances<sup>6</sup> and, moreover, the majority of individuals live in households with others. In multi-person households, housing conditions are shared and income pooled, at least to some extent, and most data sources do not distinguish between experiences of individuals or genders within households.

Single men dominate the numbers of people sleeping rough.<sup>7</sup> A few other studies have found men to be disadvantaged in certain ways. Some data identifies individual 'household reference persons'<sup>8</sup> (HRPs), the adult household members who pay all or most of the housing costs, who have the highest income, or who are the oldest. In 2016/17, women HRPs were less

<sup>1</sup> MHCLG livetables on acceptances and decisions\*, Last accessed September 2018. Calculation assumed couple household claimants include an equal total number of men and women, and exclude 'other' households

<sup>2</sup> Department of Work and Pensions (2018) *Housing Benefit Caseload Statistics: data to May 2018*

<sup>3</sup> MHCLG (2018a) *English Housing Survey 2016 to 2017: Variations in housing circumstances* London: MHCLG

<sup>4</sup> Tunstall, R. (2015) 'Relative housing space inequality in England and Wales, and its recent rapid resurgence', *International Journal of Housing Policy* (<http://bit.ly/2zRmxGY>)

<sup>5</sup> eg Watson, S (1986) 'Women and housing or feminist housing analysis?', *Housing Studies* 1(1):1-10; Kennett, P and Chan, KW (eds) *Women and Housing: An International Analysis*, London: Routledge

<sup>6</sup> Women's Budget Group (2017) *Women, Safety and the Housing Crisis: Engagement with Policy Makers: Report of a workshop hosted by the Women's Budget Group at City Hall, Monday 3<sup>rd</sup> July 2017*, London: WBG

<sup>7</sup> Fitzpatrick, S; Pawson, H; Bramley, G; Wilcox, S; Watts, B and Wood, J (2018) *The Homelessness Monitor: England 2018* London: Crisis

<sup>8</sup> This term replaces 'heads of household'.

likely than the more numerous male HRPs to be in homes affected by damp.<sup>9</sup> Similarly, a study of UK social tenants found stronger connections between damp and poor health (via higher energy bills) for men than for women.<sup>10</sup>

However, the available evidence suggests that, in general, women tend to be disadvantaged compared to men in terms of housing. On average, women have lower incomes and less capital than men (which partly explains why they are less likely to be designated as HRPs). As a result, they tend to be disadvantaged in a housing system where access to housing is largely determined through the market.<sup>11</sup> Women heads of household, lone parent households, and households made up of lone women are overrepresented in less advantageous housing circumstances.

In 2015/16, 49% of all adults were men and 51% were women. Women made up 52% of all adults in outright home ownership, the tenure most associated with older age. They made up exactly half of all adults in households buying their home with a mortgage, but just 46% of adults in first-time buyer households. They made up 55% of adults in social renting, and 49% in private renting.<sup>12</sup> Women are the HRP in 57% of social tenancies but only 39% of private tenancies,<sup>13</sup> 42% of those owning outright, and 31% of those buying with a mortgage.<sup>14</sup>

In the 2011 Census, women HRPs were overrepresented amongst those in small homes (with one or two bedrooms), and amongst those in flats and terraced houses rather than the usually more-desirable detached or semi-detached homes.<sup>15</sup> In 2015/16, women HRPs were more likely to be in overcrowded homes, and less likely to be in homes with one or more spare bedrooms.<sup>16</sup>

In addition, whether or not they are part of a household including men, women may have distinctive housing needs, because on average they have greater caring roles, lower wages, and greater risk of intimate partner violence. These could affect housing needs in terms of location, tenure, built form,

design, cost, housing-related support and other features.

There is no evidence to suggest that these special needs are well understood or generally met. However, a number of housing associations and voluntary sector housing projects aim to meet the specific housing and support needs of some groups of women, including those fleeing domestic violence or trafficking, young mothers, older women, and ex-offenders.

### *The changing UK housing system*

The UK housing system has been undergoing significant changes marked by a change in tenure balance, increasing volatility and regional variations. It has also been significantly affected by recent policy change, particularly since 2010. Despite decades of government support and public enthusiasm, home ownership started declining.<sup>17</sup> Since the 1990s, each cohort of adults has been slower and less likely to enter home ownership. At times, change has been so rapid that different siblings might have different odds of entering ownership.<sup>18</sup> Despite support for working-class home ownership, the tenure has been increasingly dominated by professionals since the 1980s.<sup>19</sup>

One of the striking features of the shifting housing system is the greater size and role of private renting<sup>20</sup> and the shrinking social rented sector. Nearly half of 25-34 year-olds were private tenants in 2015, more than double the proportion a decade before,<sup>21</sup> and nearly a fifth of all families with dependent children were in the private rented sector in 2011.<sup>22</sup>

Housing affordability, whether rented or purchased, is one of the biggest contemporary public policy issues.<sup>23</sup> Households spending more than one third of their income on housing are often said to be in 'unaffordable' housing. By this definition, 17% of households cannot afford their homes, twice the proportion of twenty years ago.

---

<sup>9</sup> MHCLG (2018a) *ibid*

<sup>10</sup> Boomsa, C; Pahl, S, Jnes, R and Fuertes, A (2017) 'Damp in bathroom. Damp in back room. It's very depressing! Exploring the relationship between perceived housing problems, energy affordability concerns, and health and well-being in UK social housing', *Energy Policy*, 106, pp 382-393

<sup>11</sup> Eg Watson *ibid*; Kennet and Chan *ibid*; *The Guardian* (6 March 2017) 'Housing is a women's issue: the facts' (<http://bit.ly/2ymRtiP>)

<sup>12</sup> MHCLG (2018a) *ibid*

<sup>13</sup> Department for Communities and Local Government (2017) *English Housing Survey: Social and private renters* (<http://bit.ly/2zQlWfc>)

<sup>14</sup> Author's calculation from Table CT0621, Census 2011, last accessed November 2017 via [www.nomisweb.co.uk](http://www.nomisweb.co.uk)

<sup>15</sup> Author's calculation from Table CT0621, Census 2011, last accessed November 2017 via [www.nomisweb.co.uk](http://www.nomisweb.co.uk)

<sup>16</sup> MHCLG (2018a) *ibid*.

<sup>17</sup> Chartered Institute of Housing (2017) *UK housing review 2017*

(<http://bit.ly/2AWOb5e>)

<sup>18</sup> Joseph Rowntree Foundation (2014) *What will the housing market look like in 2040?* (<http://bit.ly/2zMXg2H>)

<sup>19</sup> Wallace, A. (2017) 'Financial resilience and security: the impacts of the housing market downturn on low-income home owners in Northern Ireland' pp.135-158 in eds. Dewilde, C. and Ronald, R. *Housing, Wealth and Welfare*, Cheltenham: Edward Elgar (p.144)

<sup>20</sup> The Times (October 2017) 'Far from being solved the problem of rent has become even greater' (<http://bit.ly/2zQlcPv>)

<sup>21</sup> Joseph Rowntree Foundation (2017) *Regulation of the private rented sector in England using lessons from Ireland* (<http://bit.ly/2zbnUXD>)

<sup>22</sup> Author's calculation from Table DC4101EW, Census 2011, last accessed November 2017 via [www.nomisweb.co.uk](http://www.nomisweb.co.uk)

<sup>23</sup> Institute for Fiscal Studies (2017) *The cost of housing for low-income renters* (<http://bit.ly/2zQZZGa>)

Wage growth has fallen behind housing cost growth; more than half of working age households have had flat or falling living standards for the last fifteen years once housing costs are taken into account.<sup>24</sup>

Housing costs are the biggest factor in differences in the cost of living between regions.<sup>25</sup> In 2016/17, 16% of people in the UK were poor before housing costs were taken into account, but 22% were poor afterwards.<sup>26</sup> Higher housing costs mean that younger people of both genders face more constrained housing options than previous generations.<sup>27</sup> They may also be contributing to other demographic changes, such as contributing to the rising age at which women have their first child.<sup>28</sup>

The housing safety net to protect people from destitution or poor conditions consists of legal protection for some vulnerable homeless people (including families), a modestly-sized social housing sector with reasonable quality housing at sub-market rent, and a housing benefit system to support tenants on low incomes. Notably, the safety net for owners who lose income is weaker than that for renters.<sup>29</sup> However, recent policy has reduced funding for housing overall, and has weakened the social housing and housing benefit elements as set out below.

### Government funding for housing

Housing has fared worse than almost any government spending area since 2010 and it is likely that the cutbacks have had a disproportionate effect on women. Central government spending on 'local government' and 'communities' categories, which include housing, was cut by at least 41% in real terms in the period from 2009/10 to 2014/15. The National Audit Office found that unitary authorities cut their spending on housing by 34% and districts by 17% between 2010/11 and 2014/15.<sup>30</sup> Local authority spending on housing in England fell by 45% between 2010/11 and 2014/15, and there were greater absolute reductions in more deprived areas.<sup>31</sup> DCLG's capital expenditure, used to support the development of new social and affordable housing, fell by 54% from

2009/10 to 2014/15, the biggest drop among departments with significant capital budgets.<sup>32</sup> After adult social care, housing was the council service under greatest financial pressure.<sup>33</sup>

### Changes to social housing

Since the 1970s, social housing has been targeted at those on low incomes. By 2000, it was by far the most targeted and redistributive aspect of the entire welfare state.<sup>34</sup> Women are overrepresented amongst social renters, largely because there are overrepresented amongst those on lower incomes and in housing need and amongst homeless families. There have been a number of changes to social housing since 2010 that have had significant impacts on the position of those in social housing.

From 2012, council landlords were no longer required to offer 'secure' or lifetime tenancies, which had been standard since 1980, and could offer two- to ten-year tenancies instead. From 2016, it was planned that landlords would no longer be allowed to offer new secure tenancies.<sup>35</sup> However, this intention was dropped in the 2018 Social Housing Green Paper<sup>36</sup>.

Since the introduction of 'target rents' in 2001, most social landlords have fixed rents in line with the upper limit set by government,<sup>37</sup> resulting in rents rising ahead of wages. From 2016, government reversed the policy, partly because of the impact of social rents on housing benefit costs. The decision was made instead to reduce the remaining social rents by one percent in real terms each year from 2016 to 2020.<sup>38</sup>

In 2012, the level of housing benefit paid to social tenants deemed to have more bedrooms than necessary for their household size was reduced. This reform, colloquially known as the 'bedroom tax', attracted more attention than almost any part of the Cameron government's welfare reforms with widespread criticism of the hardship this measure caused. The Scottish government chose to fund the shortfall, in effect protecting Scottish tenants from

<sup>24</sup> Resolution Foundation (2016) *The housing headwind: The impact of rising housing costs on UK living standards* (<http://bit.ly/2isdZ1y>)

<sup>25</sup> Hills, J. et al (2010) *An anatomy of economy inequality in the UK: Report of the National Equality Panel* (<http://bit.ly/2mAPG6b>)

<sup>26</sup> National Statistics (2018) *Households below average income: 1994/95 to 2016/17* (<https://bit.ly/2NKBVLS>)

<sup>27</sup> Resolution Foundation (2017) *The millennial bug: public attitudes on the living standards of different generations* (<http://bit.ly/2zRskMK>); Resolution Foundation (2017) *Consuming forces: Generational living standards measured through consumption* (<http://bit.ly/2jB0dNt>)

<sup>28</sup> European Bank of Reconstruction and Development (2016) *Short term effects of house prices on birth rates* (<http://bit.ly/2zSB7y1>)

<sup>29</sup> Köppe, S. and Searle, B.A. (2017) 'Housing wealth and welfare over the life course' pp.85-107 in eds. Dewilde, C. and Ronald, R. *Housing, Wealth and Welfare*, Cheltenham: Edward Elgar (p.98)

<sup>30</sup> National Audit Office (2014) *The Impact of Funding Reductions on Local Authorities* (<http://bit.ly/2z4lVX>)

<sup>31</sup> Joseph Rowntree Foundation (2015) *The cost of the cuts: The impact on local government and poorer communities* (<http://bit.ly/2AWxKG2>)

<sup>32</sup> Tunstall, R. (2016) 'Housing', pp.125-145 in eds. Lupton, R et al, *Social policy in a cold climate: Policies and their consequences since the crisis*, Bristol: Policy Press

<sup>33</sup> Institute for Fiscal Studies (2017) *The local vantage: how views of local government finance vary across councils* (<http://bit.ly/2zPw3dq>)

<sup>34</sup> Sefton, T. (2002) *Recent Changes in the Distribution of the Social Wage* (<http://bit.ly/2z2xNyX>)

<sup>35</sup> House of Commons Library (2016) *Social housing: The end of 'lifetime tenancies' in England?* (<http://bit.ly/2A812v>)

<sup>36</sup> MHCLG (2018b) *The social housing Green Paper: A new deal for social housing* London: MHCLG

<sup>37</sup> Joseph Rowntree Foundation (2015) *How do landlords address poverty?* (<http://bit.ly/2i7SAKO>)

<sup>38</sup> Ibid.

the penalty, and the reform was not applied in Northern Ireland.

In 2012, the maximum Right to Buy discount for council tenants was extended to £75,000 (£100,000 in London) to 'reinvigorate' the policy.<sup>39</sup> Housing associations were pressured to offer a similar voluntary scheme and Councils were to be required to sell their highest value homes when they became vacant to compensate housing associations. An evaluation predicted this policy would lead to greater poverty and higher housing benefit costs<sup>40</sup> and the policy was subsequently dropped in the 2018 Social Housing Green Paper.<sup>41</sup>

Subsidies for new build continued, but there was less new build subsidy in total, and less per home. From 2011, subsidy could be used to build 'Affordable Rent' homes to be let at 80% of market rent rather than traditional social rent (50-60% of market rents in most areas<sup>42</sup>). These homes rapidly overtook traditional social rented homes. The National Audit Office said that social rent offered 'potentially better value' to the government over thirty years than Affordable Rent, due to the impact on housing benefits.<sup>43</sup> In addition, lower rents reduced the number of people in the poverty trap (for whom work doesn't pay).<sup>44</sup>

These changes weakened the housing safety net and transferred risk to tenants and to social housing providers. Social housing organisations are changing in response. In 2011, local authorities were allowed to give greater priority in lettings to working households, and other groups such as ex-service personnel, and less to 'housing need'. In 2015, only just over half of housing associations, local authorities and ALMOs<sup>45</sup> said they focused on housing the neediest.<sup>46</sup> A third of social landlords refused at least some tenants because they might be unable to afford social or 'affordable' housing. These changes were likely to have a negative effect on more vulnerable women.

### Changes to housing benefit

In contrast to spending on new housing and housing services, spending on housing benefit initially increased under the Cameron government,<sup>47</sup> but growth stopped in 2016. This was due to the

substantial reductions in eligibility and rates under welfare reform since 2012.

In 2012, Local Housing Allowance (LHA) rates, the maximum private rent payable by housing benefit, were cut from the median to the 30<sup>th</sup> percentile of local private rents among non-housing benefit recipients. Overall national caps were introduced for each home-size up to a maximum rate of four bedrooms. Single adults aged 25-34 were limited to the rate for a room in a shared house. From 2012 to 2016 LHA rates were uprated in line with the Consumer Prices Index (CPI) rather than in line with actual rents, and in 2016 they were frozen (falling in real terms).

In 2013, the overall benefit payable to working-age households was capped, and the cap was reduced in 2016 to £20,000 per year (£23,000 in London, and £15,000 for single adults). Households in high-rent areas and those with several children were most affected. The extension of the LHA to social rents has been proposed for some years, with likely greatest impact on the highest rents, in London and for supported housing. In late 2017, the Prime Minister said that LHA caps would not be applied at least for the time being. Furthermore, housing benefit is being subsumed into Universal Credit which is in the process of being implemented across the country. It has been politically controversial due to built-in and administrative delays in payment, and the work disincentive of clawback rates.

In the past, housing benefit met all the rent of those on low incomes (such as out-of-work benefits). Recent reforms, such as the changes to LHAs, have broken the link between rent and benefit levels, creating a large group of people facing shortfalls.<sup>48</sup> In 2013 to 2015, 90% of low-income private renters had a shortfall, and one in five were missing 50% of the total.<sup>49</sup> Overall, the generosity of housing benefit has significantly reduced since 2010.

These changes are likely to have disproportionately affected women as they are more likely than men to be in receipt of housing benefit. DWP figures show that 60% of adults in households claiming housing benefit are women, assuming couple household

<sup>39</sup> DCLG (2012) *Reinvigorating Right to Buy and One for One Replacement: Information for Local Authorities* (<http://bit.ly/2hEODNh>)

<sup>40</sup> Joseph Rowntree Foundation (2015) *Understanding the likely poverty impacts of the extension of Right to Buy on housing association tenants* (<http://bit.ly/2j3tOLP>)

<sup>41</sup> MHCLG (2018b) *ibid.*

<sup>42</sup> Chartered Institute of Housing (2017) *UK housing review 2017* (<http://bit.ly/2AWOb5e>)

<sup>43</sup> NAO quoted in Savills (2015) *Living rents – a new development framework for Affordable Housing* (<http://bit.ly/2AUWYom>)

<sup>44</sup> Tunstall, R., Bevan, M., Bradshaw, J., Croucher, K., Duffy, S., Hunter, C., Jones, A., Rugg, J., Wallace, A., Wilcox, S (2013) *The links between housing and poverty* York, JRF

<sup>45</sup> Arm's length management organisations working with local authority owners of council housing

<sup>46</sup> Joseph Rowntree Foundation (2015) *How do landlords address poverty?* (<http://bit.ly/2j7SAKO>)

<sup>47</sup> Tunstall, R. (2016) 'Housing', pp.125-145 in eds. Lupton, R et al, *Social policy in a cold climate: Policies and their consequences since the crisis*, Bristol: Policy Press

<sup>48</sup> Institute for Fiscal Studies (2017) *The local vantage: how views of local government finance vary across councils*

<sup>49</sup> Joseph Rowntree Foundation (2015) *How do landlords address poverty?* (<http://bit.ly/2j7SAKO>)

<sup>49</sup> Institute for Fiscal Studies (2017) *The cost of housing for low-income renters* (<http://bit.ly/2zQZZGa>)

claimants include an equal total number of men and women.<sup>50</sup> In addition, 30% of households claiming housing benefit are women living on their own and another 22% are female lone parent headed households.

As well as affecting where households can live and in what size and quality they can afford, benefits rules can affect cohabiting decisions (for men and women). Rules which require one partner in a cohabiting couple to be financially dependent on the other disproportionately affect women and are “strongly influential in partnering decisions and living arrangements”.<sup>51</sup>

### **Building new housing**

For over two decades, new housing completions have been insufficient to meet actual and predicted need for additional homes,<sup>52</sup> and demand continues to accumulate. Between 2008 and 2015 there were half a million more new households than there were new homes built.<sup>53</sup>

The Localism Act 2011 introduced changes to the planning system aimed to make getting planning permission easier or more predictable, but this has not translated into the required number of new buildings.

Policymakers tend to assume that increased housing supply will necessarily limit house price increases, reduce affordability problems, and help disadvantaged groups.<sup>54</sup> However, new housing may have no effect on those on low incomes, including poorer women. They will not be able to live in most, if any, new housing, and trickle down is far from certain.<sup>55</sup> For example, new house building in England and Wales between 1981 and 2011 did not result in extra space for the least-spaciously housed tenth of the population.<sup>56</sup> Building new social housing, on the other hand, is more likely to ensure improved access to housing for disadvantaged people.

However, the government has focused on the margins of home ownership rather than those in greatest housing need. Ninety-five per cent mortgages, which had been the norm before 2008, become scarce after

the financial crisis. At the time, a 10% deposit was on average a prohibitive £20,000. The Coalition government introduced Help to Buy to bridge the gap, in the form of government equity loans to buyers of up to 20% of the price, and (until 2015) near full government mortgage guarantees to lenders of up to 30% of the price. Both enabled 95% mortgages for buyers of homes priced up to £600,000, well above the average price. In 2012, despite cuts overall, DCLG received among the largest absolute increases in capital budgets of any department to underwrite Help to Buy.<sup>57</sup> Although the scheme was originally intended as a temporary boost to the housing market after the financial crisis, it has persisted and was recently extended. By late 2017, 145,000 households had used the Help to Buy equity scheme.<sup>58</sup> They were mostly relatively advantaged. The median price of homes bought under the scheme rose from £184,000 in 2013 to £265,000 in 2017, 41% of purchasers paid more than a 5% deposit, and their median household income was £50,000.<sup>59</sup>

### **The tax treatment of housing income and wealth**

Private home owners and landlords benefit from net tax benefits from their housing relative to other housing and investments, including the absence of tax on their imputed income (the flow of benefits home owners get from their homes), and the tax relief on rental income and capital gains. The main tax on housing in terms of income is stamp duty, paid by house buyers. It was reformed in 2014 to smooth the impact of higher rates for prices above thresholds, and to increase the rates for landlords. In 2015/16 the net tax benefits of housing ownership amounted to almost £22 billion, a dramatic 40% increase on 2014/15.<sup>60</sup>

Housing is the main source of wealth for individuals and households, and of wealth inequality. In 2016, mean net wealth among women was £176,000, 29% lower than for men (£248,000).<sup>61</sup> This partly reflects gender differences in home-ownership rates. There is little difference in personal wealth between men and women up to the age of 40, when home ownership rates are lowest. After this, a gap starts to develop,

<sup>50</sup> Department of Work and Pensions (2017) *Housing Benefit Caseload Statistics: Data to May 2018\**

<sup>51</sup> Griffiths, R (2017) 'No love on the dole: The influence of the uk means-tested welfare system on partnering and family structure', *Journal of Social Policy*, 46(3): 543-561

<sup>52</sup> Chartered Institute of Housing (2017) *UK housing review 2017* (<http://bit.ly/2AWOb5e>)

<sup>53</sup> Joseph Rowntree Foundation (2017) *Tackling poverty through housing and planning policy in city regions* (<http://bit.ly/2A7EiVj>)

<sup>54</sup> Ibid.

<sup>55</sup> Ibid. p.29

<sup>56</sup> Tunstall, R. (2015) 'Relative housing space inequality in England and Wales, and its recent rapid resurgence', *International Journal of Housing Policy* (<http://bit.ly/2zRmxGY>)

<sup>57</sup> Tunstall, R. (2016) 'Housing', pp.125-145 in eds. Lupton, R et al, *Social policy in a cold climate: Policies and their consequences since the crisis*, Bristol: Policy Press

<sup>58</sup> DCLG Help to Buy Table 1. Last Accessed September 2018)\*

<sup>59</sup> DCLG Help to Buy Tables 4. and 5. Last Accessed September 2018 \*

<sup>60</sup> Chartered Institute of Housing (2017) *UK housing review 2017* (<http://bit.ly/2AWOb5e>)

<sup>61</sup> Resolution Foundation (2017) *The generation of wealth: Asset accumulation across and within cohorts* (<http://bit.ly/2zaacjQ>)

peaking amongst those in their late 60s, when the median man has £100,000 more wealth than the median woman.<sup>62</sup>

### Supported housing

‘Supported housing’ is rented housing, usually with shared facilities and staff support, provided to groups of residents with special needs. Rents tend to be higher than for social or private rented housing, and residents tend to claim full housing benefit.<sup>63</sup> In 2011, residents of ‘communal establishments’ (including supported housing, temporary accommodation, hospitals, and boarding schools) made up 2% of the population of England and Wales. In 2011, 51% of the residents were women, reflecting the composition of the population overall.<sup>64</sup> However, some forms of supported housing provide mainly for women, such as sheltered housing for older people and services for those affected by domestic abuse, and there are some women-only services.<sup>65</sup>

Supported accommodation used by women has been affected by cuts to local government funding. Half of services for women affected by domestic abuse said that their biggest challenge in 2015/16 was funding cuts and uncertainty. More than half of women referred to refuges were turned away, mainly because of lack of capacity,<sup>66</sup> and the proportion of women leaving prison for settled accommodation, for example, dropped from 96% in 2014 to 84% in 2015.<sup>67</sup> Until 2014, supported housing was exempt from many welfare reforms affecting other social housing. The rent freeze was delayed but started in 2017.<sup>68</sup> In late 2017, the Prime Minister announced that LHA caps would not be applied to supported housing, at least for the time being.<sup>69</sup>

### Homelessness

Statutory or family homelessness and households in temporary accommodation increased by 48% between 2009/10 and 2016/17 to 60,000.<sup>70</sup>

In 2017/18, 67% of adults in households accepted as statutorily homeless by local authorities were women,<sup>71</sup> reflecting their vulnerability to loss of secure housing, and their responsibility for caring for children. In England in 2017/18, 47% of households accepted were female-headed lone-parent families, 10% were single women, 14% were single men, 20% were couples with dependent children (likely to include one woman and one man, in most cases), and 5% were other households.<sup>72</sup> The gender and household type of those in temporary accommodation was very similar.<sup>73</sup>

Street homelessness doubled from 2009/10 to 2016/17 to almost 5,000 in England<sup>74</sup>. The number of women sleeping rough grew slightly faster. Women make up a minority of street homeless people.<sup>75</sup> For example, 85% of people counted sleeping rough in London in 2016/17 were men.<sup>76</sup> Homeless women have tended to be overlooked in statistics, research and policy.<sup>77</sup> However, there has been a recent increase in research. This shows that women’s homelessness may have some distinct causes, including abuse as children and domestic violence, with high risks for some groups, and that it is preventable.<sup>78</sup>

### Conclusions

Housing is central to people’s daily lives and a major part of most households’ budgets. Poor quality and/or unaffordable housing can contribute to poverty, disadvantage and poor health. Faster growth in house prices compared to wages and a diminished level of social housing has led to a shift towards private renting. Changes to local housing allowance have led to a growing gap between actual rents and the amount that can be claimed in benefits.

Women have distinct tenure circumstances and housing needs, because on average they have lower wages, greater caring roles, and greater risk of intimate partner violence. These affect housing needs in terms of location, tenure, built form, design, cost,

<sup>62</sup> Ibid.

<sup>63</sup> House of Commons Library (2017) *Paying for supported housing* (<http://bit.ly/2z9jSuR>)

<sup>64</sup> Author’s calculation from Table LC1105EW, Census 2011, accessed via [www.nomisweb.co.uk](http://www.nomisweb.co.uk)

<sup>65</sup> St. Mungo’s (2015) *Rebuilding Shattered Lives: the final report* (<http://bit.ly/2hHf5ti>)

<sup>66</sup> Women’s Aid (2017) *Domestic abuse services* (<http://bit.ly/2ziQCSy>)

<sup>67</sup> Inside Housing (2016) *Forgotten Women* (<http://bit.ly/2iDny1m>)

<sup>68</sup> House of Commons Library (2017) *Paying for supported housing* (<http://bit.ly/2z9jSuR>)

<sup>69</sup> MHCLG (2018c) ‘All supported housing funding to be retained in welfare system’ Press release 9<sup>th</sup> August (<http://bit.ly/2P63yCA>)

<sup>70</sup> Fitzpatrick et al. *ibid.*

<sup>71</sup> MHCLG *livetables on acceptances and decisions\**, Last accessed September 2018. Calculation assumed couple household claimants include an equal total number of men and women, and exclude ‘other’ households

<sup>72</sup> DCLG *livetables* 780, accessed August 2018 from <http://bit.ly/2AVdhBw>\*

<sup>73</sup> DCLG *livetables* 782, accessed November 2017 from

<http://bit.ly/2AVdhBw>

<sup>74</sup> Fitzpatrick et al. *ibid.*

<sup>75</sup> Mayor of London (2017) *CHAIN Annual Bulletin Greater London 2016/17* (<http://bit.ly/2zjRWgk>)

<sup>76</sup> Mayor of London (2017) *CHAIN Annual Bulletin Greater London 2016/17* (<http://bit.ly/2zjRWgk>)

<sup>77</sup> Pleace, N. (2016) ‘Exclusion by Definition: The Under-representation of Women in European Homelessness Statistics’ pp.105-126 in eds. Pleace, N. and Bretherton, J. *Women and homelessness in Europe*, London: Palgrave Macmillan

<sup>78</sup> St. Mungo’s (2015) *Rebuilding Shattered Lives: the final report* (<http://bit.ly/2hHf5ti>)

housing-related support and other features. These distinctive needs, combined with different wealth circumstances, reflect the need for housing policy to be gender-sensitive.

**Written by**

Becky Tunstall (Professor of Housing Policy, University of York)

[becky.tunstall@york.ac.uk](mailto:becky.tunstall@york.ac.uk)

**UK Women's Budget Group, October 2018.**

WBG is an independent, voluntary organisation made up of individuals from Academia, NGOs and trade unions. See [www.wbg.org.uk](http://www.wbg.org.uk)

**Contact:** Mary-Ann Stephenson (WBG Director):

[maryann.stephenson@wbg.org.uk](mailto:maryann.stephenson@wbg.org.uk)

