



A home of her own

Housing and women

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Key Facts Summary

Housing is one of the most urgent public policy issues in the UK. Our housing system is in crisis and the causes and impacts of that crisis are gendered. Women's lower incomes relative to men's¹ means they are less able to afford housing and their caring responsibilities mean they have specific needs when securing a suitable home for themselves and their children.

The interplay between domestic abuse and financial dependence also has a specific impact on women in relationships and on their housing situation. A woman's ability to live her life free of violence and abuse is greatly dependent on her capacity to afford a home of her own.

Households with single adult women are over-represented in less desirable housing situations, in statutory homelessness and in temporary accommodation. Women who buy or rent with a partner can face these problems if the relationship breaks down.

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1 WBG (2018) The Female Face of Poverty (<http://bit.ly/2CRlx8N>)

Housing affordability for women

One of the knock-on effects of the gender pay gap is a gender gap in housing affordability.

Women and men tend to buy or rent their homes as a couple. Rising housing costs compared to wages have caused a crisis of affordability for two-earner couples. But as the charts below show, this crisis is particularly serious for single women who face larger ratios of earnings to housing costs.

Buying

- Women need over 12 times their annual salaries to be able to buy a home in England, while men need just over eight times.
- The worst regions in housing buying affordability for women (and men) are London and the South East, where women need nearly 18 times and 16 times their annual earnings to afford a house (respectively).
- The regions with the widest gap in affordability between women and men are the South East and the East. This is where the gender pay gap (as measured by gross annual earnings of FT and PT workers) is the largest.
- When it comes to buying a house with a typical mortgage, women's incomes fall over 50% short in most regions, excluding in the North East, North West and Yorkshire and the Humber.
- Men's incomes only fall over 50% short in London and the South East.

Renting

Housing is considered affordable when it takes less than a third of a household's income.

- There is no region in England where private-rented housing is affordable on women's median earnings.
- On the other hand, men can afford to rent a median home in all regions except London.

Impact of cuts to social security on housing circumstances

Reforms since 2012 have broken the link between rent and housing benefit levels, with 90% of private renters on housing benefit in 2015 facing shortfalls.²

Women make up 60% of housing benefit claimants and so are being disproportionately affected by these cuts.

Universal credit is also having a negative impact. The five-week wait period upon application is leaving many people in rent arrears: tenants on universal credit are six times more likely to fall behind on rent than other benefit claimants.³

The benefit cap has a detrimental impact on large families' incomes, and specifically on housing, as housing benefit is the first element to be cut once the threshold is reached.

These benefit cuts and changes, accompanied by a severe shortage of social and affordable housing, are leading to increasing numbers of evictions and homelessness.⁴

Women and homelessness

The vast majority of people recorded sleeping rough are men (84%).⁵ However, women rough-sleepers face specific challenges and their experience is very often linked to abuse, trauma and violence.⁶ They are less likely to access mainstream services and be visible on the streets.

The majority (67%) of statutory homeless people are women.⁷

Single mothers are two-thirds (66%) of all statutory homeless families with children (they are just one quarter of all families with dependent children).⁸

² IFS (2017) The cost of housing for low-income renters (<http://bit.ly/2uUVj0t>)

³ The Independent (6 Feb 2019) 'Universal credit claimants "six times more likely" to fall into rent arrears despite government reforms' (<https://ind.pn/2YZVkhI>)

⁴ The Guardian (18 Aug 2018) 'No-fault evictions making hundreds of families homeless each week' (<http://bit.ly/2QFPzSg>)

⁵ MHCLG (2018) Rough sleeping in England. Table 2a

⁶ MHCLG (2019) Causes of Homelessness and Rough Sleeping – Rapid Evidence Assessment (<http://bit.ly/2P1gU0c>)

⁷ WBG (2018) Housing and gender (<http://bit.ly/2UoWROu>). Calculations based on MHCLG (2018) Livetables on acceptances and decisions

⁸ The Independent (10 October 2018) 'Number of single homeless mothers soars to highest level since financial crash' (<https://ind.pn/2HTqfGY>)

Table 1. Housing affordability⁹ for women and men in England and English regions, 2018

Region	Median house price in 2018 £	Ratio of house price to earnings			
		All	Women	Men	Gender Gap
England	239,000	9.9	12.4	8.2	4.2
North East	139,950	6.4	7.9	5.3	2.7
North West	160,000	7.1	8.7	5.9	2.8
Yorks & Humber	160,000	7.3	9.2	6.0	3.2
East Midlands	185,000	8.3	10.6	6.8	3.9
West Midlands	188,000	8.2	10.3	6.8	3.5
East	283,000	11.4	14.6	9.3	5.3
London	467,500	15.6	17.9	13.9	3.9
South East	320,000	12.4	15.9	10.1	5.8
South West	249,000	11.1	14.3	9.1	5.2

Source: Author's calculations based on ONS (2019) House Price Statistics for Small Areas (HPSSAs) Dataset 9 (median house prices); ONS (2019) Annual Survey of Hours and Earnings, Table 8.

Table 2. Difference between median earnings and mortgage-required income, 2018

Region	Single income required for 80% mortgage £	How far do median earnings fall short of income required?			Gender Gap (% points)
		All	Women	Men	
England	47,800	-49%	-60%	-39%	21
North East	27,990	-22%	-37%	-5%	32
North West	32,000	-29%	-43%	-16%	27
Yorks & Humber	32,000	-31%	-46%	-16%	30
East Midlands	37,000	-40%	-53%	-26%	27
West Midlands	37,600	-39%	-52%	-27%	25
East	56,600	-56%	-66%	-46%	20
London	93,500	-68%	-72%	-64%	8
South East	64,000	-60%	-69%	-50%	19
South West	49,800	-55%	-65%	-45%	20

Source: Author's calculations based on ONS (2019) House Price Statistics for Small Areas (HPSSAs) Dataset 9 (median house prices); ONS (2019) Annual Survey of Hours and Earnings, Table 8. Calculations based on banks lending four times gross salary.

⁹ The ONS measures housing affordability ratio by calculating median price paid for houses to the median workplace-based gross annual full-time earnings. For the tables in this report, we use gross annual all earnings (full-time + part-time) in calculations of affordability and median house prices, unless stated otherwise.

Table 3. Percentage of median earnings absorbed by private-sector rent, 2018

Region	Median private sector rents in 2018 £	How much of median earnings would be absorbed by median private rent?		
		All	Women	Men
England	690	34%	43%	28%
North East	495	27%	34%	22%
North West	550	29%	36%	25%
Yorks & Humber	525	29%	36%	24%
East Midlands	575	31%	40%	25%
West Midlands	600	31%	40%	26%
East	775	37%	48%	30%
London	1,473	59%	68%	53%
South East	875	41%	52%	33%
South West	700	38%	48%	31%

Source: Author's calculations based on Valuation Office Agency (2018) Private rental market summary statistics: October 2017 to September 2018, Table 1.7; ONS (2019) Annual Survey of Hours and Earnings, Table 8.

Specific groups of women and their housing challenges

For **victims and survivors of domestic abuse**, housing is key to rebuilding their lives safely. Refuges for DVA victims are at breaking point, with one in five having to turn down women due to a lack of vacancies.¹⁰

Women with complex needs, such as substance misuse, ill mental health, former prisoners and women at risk of sexual exploitation will need more support-intensive women-only accommodation.

The gender gap for some groups of **BME women** are even larger than for White British women. Women from Pakistani & Bangladeshi and Black African backgrounds have particularly lower earnings, so for them housing affordability is an aggravated issue.¹¹ Social security cuts have also impacted low-income BME women the hardest, exacerbating their difficulty in affording an adequate home.¹²

Women with no recourse to public funds have no access to statutory homeless support or housing benefit. They are therefore at higher risk of being trapped in abusive relationships because they cannot access DVA refuges or other types of statutory support.

For **young women** housing is less affordable because they earn less than older age groups. Housing benefit entitlements for single under 35-year olds without children are limited to the cost of a room in shared accommodation. This is particularly problematic to mothers with non-resident children and victims of male-perpetrated abuse.

Lone mothers head two-thirds of all homeless households with children.¹³ They are more likely than couples with children to be renting in the private sector (a third and a fifth respectively).¹⁴

10 Women's Aid (2017) data from Routes to Support, the UK violence against women and girls database of service and refuge vacancies.

11 Fawcett Society (2017) Gender Pay Gap by Ethnicity in Britain – Briefing (<http://bit.ly/2X2E8tq>)

12 WBG and Runnymede Trust (2017) Intersecting Inequalities (<http://bit.ly/2XpycYl>)

13 The Independent (10 October 2018) 'Number of single homeless mothers soars to highest level since financial crash' (<https://ind.pn/2HTqfGY>)

14 Author's own calculations based on MHCLG (2019) English Housing Survey 2017 to 2018: Annex Table 1.3: Demographic and economic characteristics, 2017-18 (<http://bit.ly/2Vb6Eop>)

Older women have much lower pensions than men, a consequence of the gender pay gap and time out of the labour market due to caring responsibilities. Their capacity to afford their own homes are thus much lower than men of the same age group, a particular problem for older women who are not home owners.

Lesbian women in older age might be more dependent on residential care since they are less likely to have children and thus less able to rely on intergenerational informal care.¹⁵ LGBT young people are overrepresented in the homelessness population and abuse and estrangement from family is the biggest cause.¹⁶

Recommendations

Government and housebuilding

- Central government should invest in social housing to spread the benefits of the housing safety net more widely and save billions of pounds in housing benefit.
- The government should make it easier for local authorities to build and invest in housing, including by scrapping the HRA borrowing cap.
- Housing funding pots for local authorities should be streamlined.
- Cuts to local government funding should be reversed and deprivation included in funding formula by central government.

Social security

- Local housing allowance rates should be restored to local average private rents and rise in line with them each year.
- The roll out of universal credit should be halted until adequate impact assessments are carried out.
- The benefit cap should be scrapped to prevent people having to choose between a roof over their heads or food on the table.

Refuge funding and women-only accommodation

- Local councils' homelessness duties should be extended to all residents who need them, including women with no recourse to public funds.
- The model for DVA refuge funding should be reviewed to ensure women who cannot claim housing benefit are not excluded from support.
- Money for DVA refuges should be ringfenced and local authorities should cooperate closely with local specialist women's organisations to organise refuge provision.
- Councils should collect sex-disaggregated data on homelessness and rough-sleeping to inform their local homeless strategies.
- Local councils and housing associations must recognise the links between homelessness and domestic abuse/VAWG for women and provide women-only accommodation where it is not available or insufficient.

¹⁵ Department of Health (2007) Briefing 5 – Lesbian Health (<http://bit.ly/2PoKiOe>)

¹⁶ Albert Kennedy Trust (2015) LGBT Youth Homelessness: A UK National Scoping of Cause, Prevalence, Response & Outcome (<http://bit.ly/2lXFuR>)

1. Housing is a feminist issue – introduction

The current housing crisis is one of the most pressing greatest public policy issues in the UK (Chapter 2). It is a crisis of affordability and of availability. Women are doubly impacted by the housing crisis as a result of their disadvantaged economic position and their disproportionate responsibility for care work.

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Women's capacity to afford their own home or to rent privately is determined by their access to paid employment and to social security benefits. Most women live in households with men and resources are shared to an extent, including housing. But because women have lower incomes and lower levels of wealth than men, it is more difficult for women to secure adequate housing on their own (Chapter 3).

Gendered expectations around caring responsibilities, with women usually the main – and often the sole – carer of children, means that women face specific challenges in trying to secure accommodation suitable for them and their families. Surrounding infrastructure such as good local transport links, proximity to schools, health centres and supermarkets or grocery shops are all key for women to be able to combine unpaid work with paid employment.

The housing safety net has been eroded by successive governments through policies that have led to fewer social housing units, insecure conditions for people renting privately and social security cuts (Chapter 4). Rising numbers of homeless individuals and families in the last decade are a reflection that our housing safety net is now incapable of supporting people even in dire circumstances.

Safety is another key issue for women when it comes to housing. Domestic abuse and other forms of violence against women (VAWG) are a key cause of homelessness for women and their children (Chapter 5). The lack of affordable and adequate homes is forcing many women into the impossible choice of putting up with abuse or not having a roof over their heads. The ability of survivors of domestic abuse to rebuild their lives is severely hindered by the fact that there is no sustainable housing available for them, while shelter services have been cut (Chapter 6).

Many groups of women face exacerbated problems trying to access suitable homes. Disabled women find it even harder to secure accommodation that is adequate for their needs, women with complex needs cannot get the support they need and women with multiple protected characteristics face specific challenges due to intersecting disadvantage (Chapter 7).

This report has been produced as part of the Coventry Women's Partnership, a project with five organisations in Coventry (FWT – Foleshill Women's Training, CRASAC – Coventry Rape and Sexual Abuse Centre, Coventry Haven Women's Aid, Central England Law Centre, and Kairos) to improve economic outcomes for the women they support. This is the third report of the series highlighting the economic challenges that disadvantaged women face.

The report focuses on England. Although there are very big differences in housing markets across the country, with London the most pressured, affordability problems, homelessness and rough sleeping have spread out from the capital and reached most areas in the country.

This report ends with examples of good practice on women and housing, a collection by no means exhaustive of projects in place across the country (Chapter 8). It closes with recommendations for the government and policymakers on what should be done to ensure women and their families can secure an adequate home (Chapter 9).

Research for this report was based on 1) initial desk research on the specific challenges and issues that women face when it comes to accessing adequate housing; 2) calculations of housing affordability for women and men and rent shortfalls using ONS datasets and LHA rates; 3) six interviews with frontline staff from the Coventry Women's Partnership organisations and staff from other statutory services in Coventry, to complement desk research and collect case studies; 4) interviews with housing and homelessness practitioners from multiple organisations across England working with/about women. The last set of interviews informs the good practice examples in Chapter 8.

The author would like to thank each interviewee for their time and for having shared their knowledge and experience about women and housing. This report is all the richer for it. Any errors or omissions are entirely the responsibility of the author.



2. Overview of current housing crisis: unaffordable & unavailable

Housing is one of the most urgent contemporary policy issues in the UK. The prices of houses to buy and private rents have grown faster than wages and there has been a decrease in the availability of social housing. At the same time, social security reforms since 2010 have decreased the generosity of housing benefit. Homelessness rates have gone up and there are now long waits for social housing. This chapter gives an overview of the current housing situation including tenure trends and affordability. Chapter 3 will pick up on these broad issues and analyse them in the context of the economic and housing circumstances of women.

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2.1. Current housing situation in the UK

House prices have increased significantly in recent decades, but wages have not kept up (see Figure 1). As a result of the growing gap between wages and

house prices, housing affordability has severely decreased in the last two decades meaning fewer families are now able to own their own home.

Why have house prices shot up in the last two decades?

In the ten years leading up to the 2008 financial crisis, house prices more than tripled in the UK, with salaries not keeping up (see Figure 1).

House prices increase when housebuilding is not meeting the demand for houses. So it is important to understand what is fuelling demand – a combination of the desire for houses (i.e. number of buyers and the strength of their preference for ownership) and the purchasing power that these buyers have. Both have risen unsustainably.

Demand

Preference for home ownership remains strong and has barely changed since 2007/08. In the context of a lower-quality and overpriced private-rented sector and lack of social housing, home ownership remains the expectation of the majority of private renters (58%) and a quarter of social renters (25%).¹⁷

Expectation of future price rises means many people now see property as an investment offering long-term financial security. So would-be home buyers are increasingly competing with speculative buyers, both wealthy overseas investors and asset-rich baby boomers.¹⁸

The role of banks and government

Bank loans are fuelling people's purchasing power, in the form of mortgages. Deregulation and liberalisation of the credit market in 1970s and 1980s kick-started banks' preference for lending against property. Banks see mortgages as much safer compared to other forms of loans; this is because in case of default, banks end up with a property and the land it sits on, whereas if a business goes bust, the bank ends up with nothing. As banks issue bigger loans against property, they are effectively creating new money and so increasing the money supply in the economy – which increases overall purchasing power.

This is often called the 'financialisation of the housing market'.

Government support for homeowners (in the form of Right to Buy, Help to Buy and Buy to Let schemes) have encouraged banks to continue to lend money for property purchase and so have fuelled demand and contributed to the financialisation of the housing market.

The price of land and impact on supply

High levels of demand in the housing market have increased the price of land. This means that developers acquiring land to build on will prioritise building higher-value homes to turn a decent profit. But building a lot of new homes in an area may have the effect of lowering prices. So developers have a perverse incentive to not build too many houses in order to keep local prices up.¹⁹

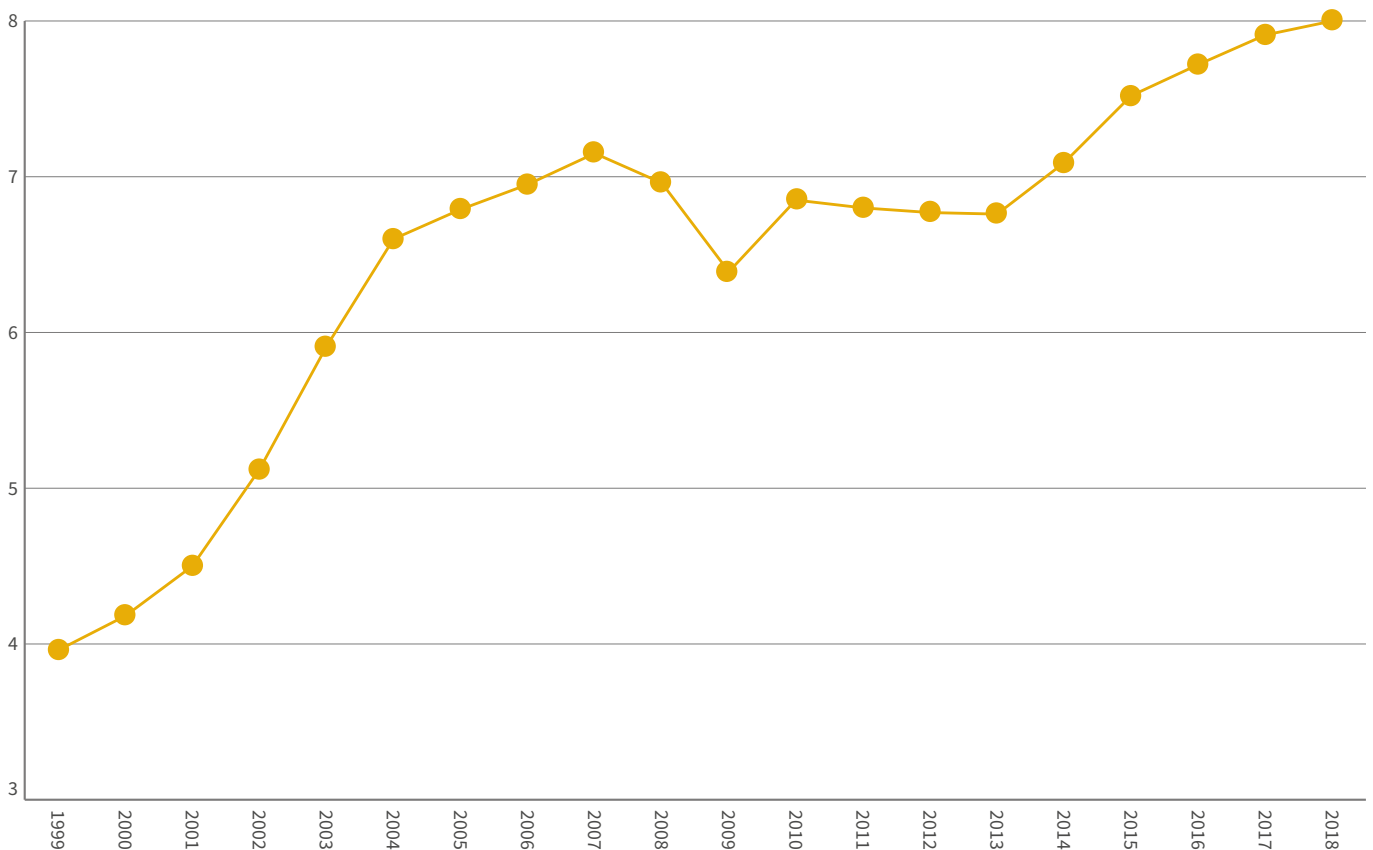
17 MHCLG (2019) English Housing Survey 2017 to 2018 - Figure 1.6: Percentage of private and social renters who expect to buy, 2008-09 to 2017-18.

18 New Economics Foundation (21 Apr 2016) 'The financialisation of UK homes' (<http://bit.ly/31eKmpm>)

19 New Economics Foundation (21 Apr 2016) 'The financialisation of UK homes' (<http://bit.ly/31eKmpm>)

Figure 1. Ratio of median house price to median gross annual workplace-based earnings in England, 1999 to 2018

Housing affordability ratio in England, 1999-2018



Source: ONS (2019) House price to workplace-based earnings ratio, Table 1c (<http://bit.ly/2WCBNS4>)

In the last year alone, house prices increased by nearly 4% in England, while wages increased by only 2.7%.²⁰ The ONS estimates that full-time employees can expect to spend eight times their annual workplace earnings when purchasing a home in England, compared to four times 20 years ago (see Figure 1).

At the same time, the number of social-housing properties – properties rented by local authorities or housing associations at below private-market rates – has decreased considerably in the last few decades (see Figure 2). This was a result, on one hand, of the Right to Buy scheme introduced in the 1980s to encourage social tenants to buy their properties, and, on the other, of local authorities and housing associations not acquiring or building social housing in sufficient number for replacement.

These two trends resulted in a shortage of affordable properties for people on lower incomes.

Huge growth in property prices, slower wage growth and fewer social-housing units have fuelled the rise in the proportion of people renting privately in recent years (see Figure 2).

Housing costs take a different toll on families' incomes depending on their tenure. Private renters spend over a third (37%) of their income on housing, compared to social renters (about 28%) or those buying with a mortgage (17%) (see Figure 3).²¹

This is particularly the case for families on low incomes who are renting in the private sector. Low-income renters spend a higher share of their income on rent than higher-income renters, even after accounting for the support they get through housing benefit.²² This disproportionately affects women, particularly single mothers, since women are more likely to live in low-income households and single mothers even more so (45% of lone parents live in low-income households).²³

20 ONS (2019) Housing affordability in England and Wales: 2018, Annual change in house prices and earnings, England and Wales, 2017 to 2018 (<http://bit.ly/2VcR9fT>)

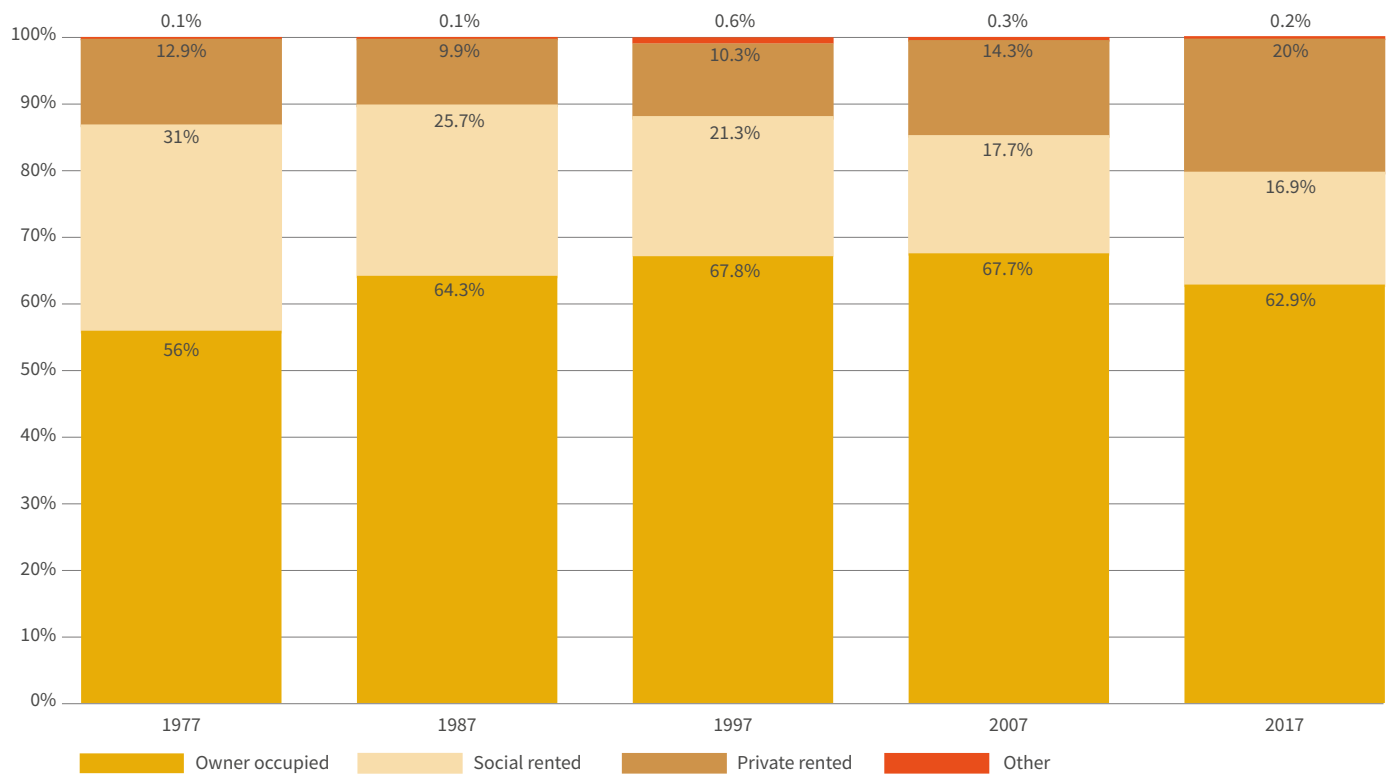
21 Including housing benefit. MHCLG (2019) English Housing Survey 2017 to 2018 (Figure 1.7: Mortgage/rent as a proportion of household income (including and excluding housing benefit), by tenure, 2017-18).

22 IFS and JRF (2017) The cost of housing for low-income renters (<https://bit.ly/2uAODV7>) p10

23 DWP (2019) Households below average income: 1994/95 to 2017/18 (<http://bit.ly/2FJXTeD>)

Figure 2: Dwelling stock % by tenure, England, 1977, 1987, 1997, 2007 and 2017

Dwelling stock: by tenure, England (1977-2017)



Source: Author's own calculations based on MHCLG (2019) English Housing Survey 2017-18 – Live tables on dwelling stock (including vacants).

Table 104. Dwelling stock: by tenure, England (historical series) (<http://bit.ly/2UdYrDF>)

3. Women and housing

Women face specific issues with housing as a result of their lower incomes and wealth and greater likelihood of having caring responsibilities.

Women heads of household are overrepresented in less advantageous housing circumstances: more likely to live in small homes (one or two-bedrooms), in overcrowded homes,²⁴ and are underrepresented in the usually most desirable detached and semi-detached properties.²⁵

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²⁴ EHRC (2019) Is England Fairer? The state of equality and human rights 2018 (<http://bit.ly/2JdwLIX>)

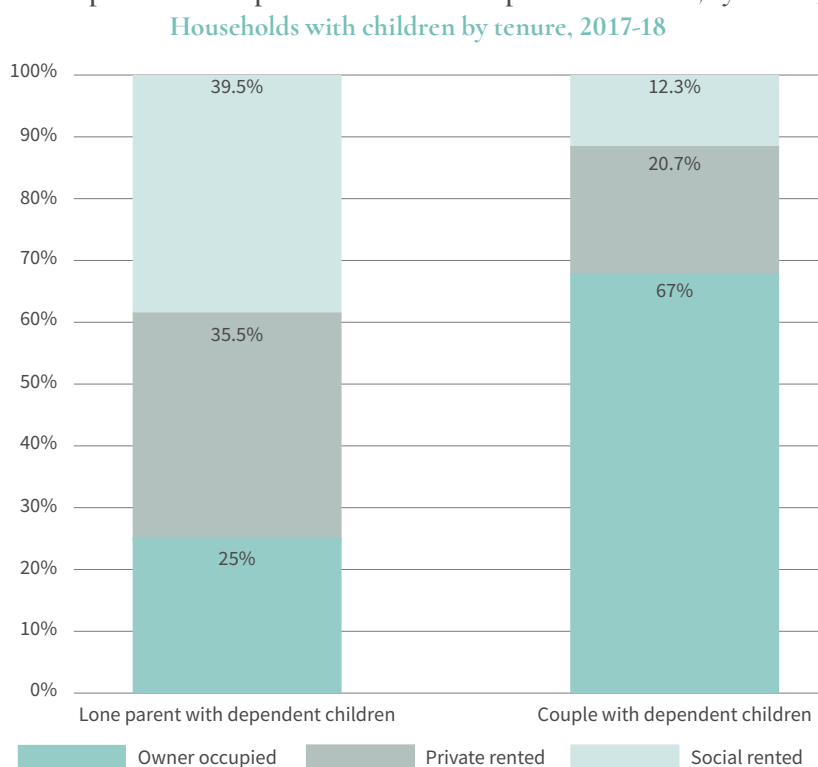
²⁵ WBG (2018) Housing and gender (<http://bit.ly/2UoWROu>)

3.1 Women and housing tenure

In 2015/16, women made up 52% of all adults in outright home ownership, the tenure most associated with older age. However, some groups of women face a much harsher housing situation.

Single parents – 90% of whom are women – are the group least likely to be owner occupiers (25% own their home) and they are the group most likely to be social-renting (39.5%) but also private-renting (35.5%).²⁶

Figure 3: Lone-parent and couple households with dependent children, by tenure, 2017-18



Source: Author's own calculations based on MHCLG (2019) English Housing Survey 2017 to 2018: Annex Table 1.3: Demographic and economic characteristics, 2017-18 (<http://bit.ly/2Vb6Eop>)

Nearly a quarter (23.5%) of families with children live in private-rented homes – three times more than fifteen years ago.²⁷ Insecurity of tenancy and risk of rent rises every year leaves families and children at risk of having to leave social networks behind and of moving schools.

Lax rules around ending private tenancies are increasingly a cause of homelessness. The end of private tenancy through the Section 21 process, whereby private landlords can terminate a tenancy agreement with just eight weeks' notice and minimal reason, is now the cause of homelessness for a quarter of households.²⁸ Moves by the Government in April 2019 to end Section 21 evictions, also called

'no-fault evictions', are a very welcome move to ensure that landlords cannot uproot tenants from their homes at short notice for no reason, giving more certainty to private renters over their homes.

Insecurity of tenure and risk of homelessness impacts children in lone-parent households the most. Single mothers are more likely to be renting, either privately or socially, than couples with children. Social renting is the most common tenure for single mothers, reflecting the fact that their likelihood of living in poverty is substantially higher, and the fact that they are eight times more likely to be homeless than couples with children (66% of all families statutorily homeless are single mothers with dependent children).²⁹

²⁶ Author's own calculations based on MHCLG (2019) English Housing Survey 2017 to 2018. Annex Table 1.3: Demographic and economic characteristics, 2017-18 (<http://bit.ly/2Vb6Eop>)

²⁷ Author's own calculations based on MHCLG (2019) English Housing Survey 2017 to 2018: Annex Table 1.5: Households with dependent children, by tenure, 2003-04 to 2017-18 (<http://bit.ly/2Vb6Eop>)

²⁸ Crisis (2018) The homelessness monitor: England 2018

²⁹ The Independent (10 October 2018) 'Number of single homeless mothers soars to highest level since financial crash' (<https://ind.pn/2HTqfGY>)

3.2 Women's poverty and housing costs

Women are, on average, slightly more likely to be poor than men. In 2017/18, 17% of women lived in low-income households, defined by ONS as households below 60% of median income, compared to 15% of men. Once we take housing costs into account, however, a fifth of women are living in poverty (and 18% of men).³⁰

The situation is worse when we look at specific groups of women. Households where the only adult is a woman are the most likely to have a low income. The proportion of single mothers living in poverty before housing costs is 30%. Once housing costs are added, the number of single mothers living in poverty

shoots up to nearly half (45%).³¹ Pensioners in general are less likely to be in relative poverty after housing costs than before housing costs. This is because a significant majority of pensioners own their homes compared to people under 65. 78.9% of pensioner households own their own homes, and 75.3% own them outright (with no mortgage).³² Despite this, there is still a slight difference in the levels of poverty for women and men pensioners who live alone: 23% single female pensioners live in low-income households after housing costs compared to 20% single male pensioners. The proportion of the same households living in poverty before housing costs is 27% and 21% respectively.³³

3.3 Women's earnings and wealth

Women account for 70% of low earners (67% of full-time low earners).³⁴ Annual median earnings for women in England are 34% less than those for men (£19,302 and £29,245 respectively).³⁵ The gap is narrowest in London (21.9%) and widest in the South East and East of England (36.7% and 36.5%). When it comes to pension wealth, the difference is even

starker. By the time they've reached retirement, men have accumulated more than twice of private pension wealth than women, to a median total of £162,400, compared to £73,900 for women.³⁶ This is a result of women's more irregular employment patterns due to time taken for care responsibilities and of the gender pay gap throughout their careers.

Figure 4. Annual earnings (weekly pay including overtime) for women and men by region, 2018, England³⁷

Region	Median all earnings 2018			
	All (£)	Women (£)	Men (£)	Difference (W to M)
England	24,232	19,302	29,245	-34.0%
North East	21,845	17,711	26,650	-33.6%
North West	22,604	18,382	26,910	-31.7%
Yorks & Humber	22,043	17,410	26,775	-35.0%
East Midlands	22,272	17,451	27,404	-36.4%
West Midlands	22,880	18,200	27,560	-34.0%
East	24,913	19,412	30,566	-36.5%
London	29,895	26,177	33,514	-21.9%
South East	25,802	20,145	31,819	-36.7%
South West	22,396	17,436	27,404	-36.4%

Source: ONS (2019) Annual Survey of Hours and Earnings, Table 8

30 DWP (2019) Households Below Average Income 2017/18. Table 3.5db: Percentage of individuals in low-income groups by various family and household characteristics (<http://bit.ly/2FJXTeD>)

31 Ibid.

32 ONS (2019) The effects of taxes and benefits on household income, disposable income estimate: 2018. Table 27: Household characteristics of retired households by decile group, 2017/18 (<http://bit.ly/2FU5x6k>)

33 DWP (2019) Households Below Average Income 2017/18. Table 3.5db: Percentage of individuals in low-income groups by various family and household characteristics (<http://bit.ly/2FJXTeD>)

34 Measured as earnings below 60% of full-time weekly earnings. WBG (2018) Women, Employment and Earnings (<http://bit.ly/2G2tTw0>)

35 Based on weekly pay including overtime. Women's Housing Forum (2019) Women, money and housing report 2019 (<http://bit.ly/2FVaOdd>)

36 ONS (2015) Private pension wealth, Wealth in Great Britain, 2012 to 2014 (<http://bit.ly/2z6gy-AL>) cited in WBG (2017) The gender gap in pensions (<http://bit.ly/2izT3JK>)

37 Similar versions of tables 4, 5, 6 and 7 were originally published in Women's Housing Forum (2019) Women, money and housing report 2019 (<http://bit.ly/2FVaOdd>)

3.4 Housing affordability for women

Lower earnings translate into women's lower capacity to afford a home on their own. The knock-on effect of the gender pay gap is the gender housing affordability gap.

Even though most people buy or rent jointly with a partner, housing affordability for women still matters. This is particularly clear for single women wanting to rent or buy on their own. But lower housing affordability also matters for women in couples in two ways: power dynamics in the household and their situation if the relationship breaks down. Earning power affects expectations around who should do what in the house and the input into financial decisions.³⁸ Housing unaffordability also traps people in unwanted relationships, and (mostly) women in abusive ones for fear of homelessness.³⁹

On relationship breakdown, women face increased difficulties in renting or buying a property because they earn less. This is exacerbated by the fact that women in couples will often have taken career breaks to care for their children or may have never been in paid employment at all. For women with children, difficulty in affording a home is particularly severe –

and this is starkly reflected in the high proportion of homeless families who are headed by single mothers (60%) (see Chapter 5).

Buying

There is no region where a single person on median earnings can afford the median home – but women are even further away from affordability than men.

Figure 5 shows how much less affordable houses are for women across England, compared to men.

- Women need over 12 times their annual salaries to be able to buy a home in England, while men need just over eight times.
- The worst regions in housing buying affordability for women (and men) are London and the South East, where women need nearly 18 times and 16 times their annual earnings to afford a house (respectively).
- The regions with the widest gap in affordability between women and men are the South East and the East. This is where the gender pay gap (as measured by gross annual earnings of FT and PT workers) is the largest.

Figure 5. Housing affordability⁴⁰ for single women and men in England and English regions, 2018

Region	Median house price in 2018 £	Ratio of house price to earnings			
		All	Women	Men	Gender gap
England	239,000	9.9	12.4	8.2	4.2
North East	139,950	6.4	7.9	5.3	2.7
North West	160,000	7.1	8.7	5.9	2.8
Yorks & Humber	160,000	7.3	9.2	6.0	3.2
East Midlands	185,000	8.3	10.6	6.8	3.9
West Midlands	188,000	8.2	10.3	6.8	3.5
East	283,000	11.4	14.6	9.3	5.3
London	467,500	15.6	17.9	13.9	3.9
South East	320,000	12.4	15.9	10.1	5.8
South West	249,000	11.1	14.3	9.1	5.2

Source: Author's calculations based on ONS (2019) House Price Statistics for Small Areas (HPSSAs) Dataset 9; ONS (2019) Annual Survey of Hours and Earnings, Table 8.

38 WBG, EVAW and SEA (2019) Benefits or barriers? Making social security work for survivors of violence and abuse across the UK's four nations

39 Women's Aid (2018) Nowhere to Turn, 2018: Findings from the second year of the No Woman Turned Away project (<http://bit.ly/2IFA3nA>)

40 The ONS measures housing affordability ratio by calculating median price paid for houses to the median workplace-based gross annual full-time earnings. For the tables in this chapter, we use gross annual all earnings (full-time + part-time) in our calculations of affordability, unless stated otherwise.

Figure 6. Difference between median earnings and mortgage-required income, 2018

Region	Single Income required for 80% mortgage £	How are do median earnings fall short of income required?			Gender gap (% points)
		All	Women	Men	
England	47,800	-49%	-60%	-39%	21
North East	27,990	-22%	-37%	-5%	32
North West	32,000	-29%	-43%	-16%	27
Yorks & Humber	32,000	-31%	-46%	-16%	30
East Midlands	37,000	-40%	-53%	-26%	27
West Midlands	37,600	-39%	-52%	-27%	25
East	56,600	-56%	-66%	-46%	20
London	93,500	-68%	-72%	-64%	8
South East	64,000	-60%	-69%	-50%	19
South West	49,800	-55%	-65%	-45%	20

Source: Author's calculations based on ONS (2019) House Price Statistics for Small Areas (HPSSAs) Dataset 9; ONS (2019) Annual Survey of Hours and Earnings, Table 8. Calculations based on banks lending four times gross salary.

Based on how much of an annual income is required to be granted a mortgage (four times annual gross salary), Figure 6 shows that, once again, women's earnings fall much shorter than men's.

Single men and women on median earnings cannot afford the most common type of mortgage anywhere in England. But again, regional disparities in house prices and earnings for women and men hide huge differences.

- Women's incomes fall over 50% short of what would be needed for a mortgage in most regions, excluding the North East, North West and Yorkshire and the Humber.
- Men's incomes only fall over 50% short in London and the South East.
- Even though the North East is the cheapest place to buy a home, it is also the region where gender disparities in earnings needed to take out a mortgage are the widest.
- On the contrary, London is the most expensive place to buy a house but where the median earnings of women and men face the closest odds in covering the required income for a mortgage.

Interestingly, women in the 10% highest-paid group in London (average earnings of £60,258) are still not be able to take out a mortgage on their own but men in the same earnings group (£99,677) can.⁴¹

Disaggregating housing affordability by sex is important because it shows that women's only option to own property is very often jointly with someone else, usually a (male) partner.⁴² Even though they are now very common, joint mortgages have only been around for a few decades. They are particularly difficult to break and so can be used for financial abuse, including a partner refusing to pay their share leading to repossession, and/or frustrating the sale of the property once the relationship breaks down.⁴³ Banks and other financial institutions are not familiar with financial abuse and remain unaware of how it can manifest itself and how they can help to prevent it.⁴⁴

Renting

Housing is considered unaffordable when it consumes above a third of a household's income.

Figure 7 paints a very bleak picture:

- There is no region in England where private-rented housing is affordable on women's median earnings.
- On the other hand, men can afford to rent a median home in all regions except London.

Unaffordable rents affect women's choices and their independence, including their ability to leave the parental home, to leave the home they share with a partner, and to rent alone rather than house-share.

⁴¹ ONS (2019) Annual Survey of Hours and Earnings, Table 8.

⁴² This is true for men too, although to a less extent.

⁴³ Interview with staff from women's organisation (April 2019)

⁴⁴ Surviving Economic Abuse (10 Oct 2018) 'Surviving Economic Abuse: in support of the UK Finance's new Code of Practice on financial abuse and providing context about the issue' (<http://bit.ly/2YmUVVe>)

Figure 7. Percentage of median earnings absorbed by private-sector rent, 2018

Region	Average private sector rents in 2018 £	How much of median earnings would be absorbed by average private rent?		
		All	Women	Men
England	844	42%	52%	35%
North East	539	30%	37%	24%
North West	605	32%	39%	27%
Yorks & Humber	587	32%	40%	26%
East Midlands	616	33%	42%	27%
West Midlands	643	34%	42%	28%
East	859	41%	53%	34%
London	1,679	67%	77%	60%
South East	984	46%	58%	37%
South West	796	43%	55%	35%

Source: Author's calculations based on Valuation Office Agency (2018) Private rental market summary statistics: October 2017 to September 2018, Table 1.7; ONS (2019) Annual Survey of Hours and Earnings, Table 8.

3.5 Women, housing and caring responsibilities

One way to deal with affordability problems is to live in less expensive locations. However, the choice of home location may be more significant for women even in a couple due to different travel patterns and transport needs.

Women tend to work more locally and commute shorter distances than men.⁴⁵ Women's transport patterns are often more complex than men's with shorter local trips but more of them, rather than following the traditional full-time employee pattern of commuting into town early morning and out of town in the afternoon.⁴⁶ They are less likely to have access to a car and to possess a driving license,

which could help overcome poor home location. Women therefore rely more on buses, which means they have been hit harder by cuts to local bus routes.⁴⁷

Because women, and single mothers in particular, rely on an extended social network for informal childcare, there are particular problems when women are priced out of certain areas and have to leave support networks behind. Mothers will find it harder to reconcile caring duties with paid employment, because formal childcare is expensive and does not cover the total hours of full-time employment. Older relatives, in turn, will lose the support and care that these women provide.

⁴⁵ WBG (forthcoming) Transport briefing

⁴⁶ Ibid.

⁴⁷ WBG (2019) Triple whammy: the impact of local government cuts on women (<http://bit.ly/2G6YC9M>)

4. Housing safety net

State support when it comes to protecting people from housing destitution or poor conditions comes in three forms:

- Legal right to support for people who are homeless or at risk of homelessness;
- In-kind help in the form of social housing at below market rates and of relatively good quality;
- Housing benefit to support people on low incomes to pay rent (now included in universal credit in many areas).

KEY FACTS SUMMARY

HOUSING IS A FEMINIST ISSUE:
INTRODUCTION

CURRENT HOUSING CRISIS:
UNAFFORDABLE & UNAVAILABLE

WOMEN & HOUSING

HOUSING SAFETY NET

WOMEN & HOMELESSNESS

INTERSECTIONS BETWEEN VAWG &
HOUSING – SURVIVORS’ JOURNEYS

SPECIFIC GROUPS OF WOMEN &
HOUSING DISADVANTAGE

HOUSING FOR WOMEN:
CHALLENGES & GOOD PRACTICES

RECOMMENDATIONS

4.1 The role of local authorities

Local authorities are key players in the housing safety net but they have a very limited role in housing benefit support – although responsible for administering it, rates are decided by central government. This means LAs are trying to handle a serious housing affordability crisis and sharp rises in homelessness and rough sleeping against a backdrop of severe cuts to their funding from central government and dwindling numbers of social housing.⁴⁸

Homelessness statutory duties

Every local authority with housing responsibilities has to consider the housing needs of the people who live in their area. Local authorities are required to provide assistance to homeless households and since 2017 with the Homelessness Reduction Act, to take necessary steps to prevent homelessness from occurring in the first place.

Local authorities have a ‘main homelessness duty’ when it comes to people who are unintentionally homeless and fall within a ‘priority need group’. Priority need groups include households with dependent children or a pregnant woman, people with a mental illness or physical disability, young people who have been in care, people in vulnerable situations recently out of prison, and people vulnerable as a result of having to flee their home because of violence.⁴⁹ As women are disproportionately likely to be caring for children and to be victims of domestic abuse, the main homelessness duty protects significant numbers of vulnerable women. The duty includes provision of temporary accommodation to relieve homelessness and provision of suitable settled accommodation afterwards.

Additionally, local authorities also have a duty to prevent a person from becoming homeless (the ‘prevention duty’) and to help homeless people to secure suitable accommodation via a personalised plan (the ‘relief duty’).

Local authorities can also use ‘discretionary housing payments’ (DHPs) to fulfil these duties, for example, by paying rent arrears for a family to avoid their eviction, or to pay a family’s deposit and first month’s

rent while they wait for their first universal credit claim and payment to go through. However, DHPs are used at the discretion of the authorities, usually on a one-off basis, and cannot be appealed. The total value of DHPs is also less than that of housing benefit cuts and the permanence of the scheme is not guaranteed.

The issue for many councils is the capacity to deliver on these duties (see Chapter 8). With the financial constraints local authorities are currently facing it will be difficult for them to deliver on their obligations to prevent and relieve homelessness.

After the introduction of the two new duties in 2018, the Government made available £72.2 million to support LAs in their homelessness efforts. However, this pales in comparison with the £6.1 billion reduction in local government spending between 2015/16 and 2019/20.⁵⁰ More than two-thirds of councils in England stated they do not have sufficient funding to fulfil their legal duty to prevent homelessness (86% for urban councils).⁵¹ Social security reform, including the roll out of universal credit, is exacerbating this situation, according to 65% of council leaders. A report recently commissioned by the Government concluded that social security reform and the lack of affordable housing were the main causes of families becoming homeless.⁵²

In addition to financial constraints, councils are also grappling with a shortage of human resources, reduced expertise and a lack of social housing. On top of this shortage of resources, demand has increased in recent years, in some areas very sharply (see Chapter 8).⁵³

An increase in the time it takes to assess homelessness applications and a shortage of social housing available have resulted in many people, including families, spending longer in temporary accommodation. The number of people in temporary accommodation such as hostels and B&Bs in England and Wales increased by a third between 2012 and 2018. The number of children and pregnant women in hostels and B&Bs rose by more than half.⁵⁴ This has a serious negative impact on children’s educational attainment and on children and adult’s mental

48 WBG (2019) Triple Whammy: the impact of local government cuts on women (<http://bit.ly/2G6YC9M>)

49 MHCLG (2019) Guidance: Homelessness data: notes and definitions (<http://bit.ly/2v3LnSt>)

50 New Local Government Network (2019) ‘Uncomfortable home truths revealed by NLGN’s latest Leadership Index’ (<http://bit.ly/2UN7jzE>)

51 Ibid.

52 MHCLG and DWP (March 2019) Homelessness: Causes of Homelessness and Rough Sleeping – Rapid Evidence Assessment (<http://bit.ly/2P1gU0c>)

53 Inside Housing (26 Mar 2019) ‘Homelessness Reduction Act increasing temporary accommodation numbers, says LGA’ (<http://bit.ly/2Q1FezT>)

54 Analysis of government figures by The Bureau of Investigative Journalism (8 Oct 2018) ‘“A national scandal”: 449 people died homeless in the last year’ (<http://bit.ly/2GarHT0>)

health, particularly for women and children who have experienced abuse-related trauma.⁵⁵

Local authorities and social housing

Councils across the country have seen their publicly-owned housing stock decline considerably in the last four decades. In England in 1977 there were over 5 million dwellings, decreasing to 3.4 million in 1997 and to 1.6 million in 2017.⁵⁶ This was a consequence of Right to Buy sales, large-scale transfer of local authority stock to housing associations, and demolitions.⁵⁷

A significant number of local authorities do not own any housing stock at the moment having transferred their stock to housing associations. Housing associations, officially titled Private Registered Providers, are social landlords, meaning that they charge rents at below-market rates and their surplus is invested into new housing stock and support. Local authorities work closely with housing associations to urgently house homeless people and to find suitable

accommodation for these families and individuals to settle permanently into.

However, because housing associations are not building at a sufficient rate to keep up with population growth and increased demand, there are not enough social housing properties to house homeless people in. This has led councils to spend nearly £1bn on night rates for temporary accommodation for individuals and families with children.⁵⁸

Current limits to local council financial powers mean that local authorities that do not own housing stock find it very hard to borrow to build new housing.⁵⁹ Even for the roughly one hundred local authorities who retain and manage housing stock, the Housing Revenue Account (HRA) borrowing cap introduced in 2012 sets strict limits on what they can borrow against their housing assets. Theresa May's announcement in October 2018 to scrap the HRA borrowing cap is good news as it means councils will be able to build more affordable homes.⁶⁰

4.2 Social security support

Housing benefit

Housing benefit is provided by the state to people on low incomes renting in the private or in the social housing sectors. It has been reduced through a series of cuts and changes since 2012. These include revised eligibility criteria, lower Local Housing Allowance (LHA) rates, and the benefit cap.

Reduction in housing benefit levels has had a disproportionate effect on women, as women are 60% of adults in households claiming housing benefit (reflecting women's lower incomes).⁶¹

Housing benefit is administered and paid by local authorities, although its rules are centrally set by DWP. Maximum amounts paid differ by local authority, according to private-market rents in that area. These amounts are set through Local Housing Allowance (LHA) rates. Prior to 2012 these were set at the median rent paid by private-market tenants in that area for that property size. However in 2012, LHA rates were set at the 30th percentile of local private rents among non-housing benefit recipients.

LHA rates are no longer linked to actual rents. From 2012 to 2016 LHA rates were uprated in line with the Consumer Prices Index (CPI) rather than in line with actual rents. In 2016, LHA rates were frozen, leading to a fall in housing benefit payments in real terms.⁶² This means that on average claimants can afford to access less than 30% of the local market.

Eligibility for housing benefit was revised in 2012 for single people under 35 years old (maximum housing benefit payable is now only for a room in shared accommodation) and capped at the equivalent of rent for a four-bedroom property, regardless of the size of the family claiming it.

This has resulted in the vast majority of private renters on housing benefit facing shortfalls.⁶³ Figures 8 is an example of housing benefit claimants facing shortfalls in rent. For Coventry, as in most of the country, housing benefit is not covering full rents in any of the bedroom entitlements – even for the cheapest rents (i.e. in the lower quartile of private market rents).

55 Shelter (2017) Impacts of homelessness on children – research with teachers (<http://bit.ly/2Z7kqL6>)

56 MHCLG (2019) English Housing Survey 2017-18 – Live tables on dwelling stock (including vacants), Table 104. Dwelling stock: by tenure, England (historical series) (<http://bit.ly/2UdYrDF>)

57 MHCLG (2019) Local authority housing statistics: Year ending March 2018, England (<http://bit.ly/2FZqyML>)

58 Inside Housing (31 Aug 2018) 'Councils temporary accommodation spend nears £1bn' (<http://bit.ly/2Jmrw9n>)

59 Inside Housing (3 Oct 2018) 'The HRA borrowing cap explained' (<http://bit.ly/2H80yR49>)

60 Inside Housing (3 Oct 2018) 'Theresa May announces plan to scrap council borrowing cap' (<http://bit.ly/2DW6FGm>)

61 Assuming couple household claimants include an equal total number of men and women. DWP (2018) Housing Benefit Caseload Statistics: Data to May 2018

62 WBG (2018) Housing and gender (<http://bit.ly/2UoWROu>)

63 Shelter (2017) Briefing: Local Housing Allowance Freeze (<http://bit.ly/2Wq2A4p>)

At the moment, LHA rates have not been extended to social rents and to supported accommodation such as refuges, although this has been discussed for some years.

In 2013, the government introduced an overall benefit cap to working-age households, which was then reduced in 2016 to £20,000 per year (£23,000 in London). Households in high-rent areas and those with several children were the most affected.

In the past, housing benefit met all the rent of those on low incomes. These recent reforms, however, have broken the link between rent and benefit levels, creating a large group of people facing shortfalls. In 2015, for 90% of private renters on housing benefit the amount received did not cover all the rent, and 20% were missing half of the total.⁶⁴ The evidence available points to LHA reforms being a major driver of homelessness by loss of private tenancies, with the use of Section 21 by landlords being the biggest driver.⁶⁵

Universal Credit

Housing benefit is being subsumed into universal credit (UC), which is currently in the process of being

rolled out across the country. Issues with the design of UC and administrative errors so far have left many families in rent arrears.⁶⁶

New claimants of UC have to wait five weeks for their first payment. This is leading to rent arrears of at least one month for many people.

At the same time UC combines six different means-tested benefits into a single monthly payment. In the past housing benefit could be paid directly to the landlord. People who are very often struggling with debt once the first UC payment comes and facing a shortfall between payments for housing and actual rent are at increased risk of rent arrears. Tenants on universal credit are six times more likely to fall behind on rent than other benefit claimants.⁶⁷ This in turn is leading to an increase in discrimination by landlords against people on benefits.⁶⁸

Another issue with universal credit is that this new benefit has sanctions attached for failing to meet eligibility rules, whereas housing benefit does not. So if a claimant misses an appointment with their Job Centre, for example, this can now result in their housing support being sanctioned.

Figure 8. Local Housing Allowance compared to lower quartile and average rents in Coventry, September 2018

LHA bedroom Entitlement	LHA weekly rate	LHA monthly equivalent	Lower Quartile rent	Average rent	Difference LHA & LQ rent	Difference LHA & Average rent
Room in shared accommodation	65.65	284.48	347	364	62.52	79.52
One bedroom	92.05	398.88	495	572	96.12	173.2
Two bedrooms	111.48	483.08	575	683	91.92	199.92
Three bedrooms	128.19	555.49	650	765	94.51	209.51
Four or more bedrooms	170.67	739.57	900	1255	160.43	515.43

Source: Valuation Office Agency (2018) Private rental market summary statistics: October 2017 to September 2018, Table 2

4.3 Government's housing policy

Since 2010 there has been a sharp reduction in overall government spending on housing, changes to the size of the social-rented sector, and reductions in housing benefit rates and eligibility. All of these have

reduced the housing safety net. At the same time, the government has spent billions of pounds helping relatively high-income families to buy their homes.

64 IFS (2017) The cost of housing for low-income renters (<http://bit.ly/2uUVj0t>)

65 Crisis (2018) The homelessness monitor: England 2018 (<http://bit.ly/2Z4suwj>)

66 The Independent (6 Feb 2019) 'Universal credit claimants "six times more likely" to fall into rent arrears despite government reforms' (<https://ind.pn/2YZVkhj>)

67 Ibid.

68 BBC News (26 Feb 2018) 'Landlords who say "no DSS" breaking equality laws' (<https://bbc.in/2VA2SFx>)

Spending on housing and the social-rented sector

Central government funding for local authorities in England fell by half since 2010.⁶⁹ This has forced local councils to make very difficult choices about service cuts. Housing has been one of the areas worse hit, with local authorities cutting their spending on housing by 46% between 2010/11 and 2016/17.⁷⁰ Deprived areas have faced even greater absolute reductions. Due to women's general disadvantage when it comes to housing circumstances (see Chapter 3), it is likely that these cutbacks have disproportionately affected women. The capital expenditure of the Department for Communities and Local Government, used to support the development of new social and affordable housing, fell by 54% (2009/10-2014/15), the biggest drop for departments with significant capital budgets.⁷¹ There are now fewer social housing properties than there were in the 1990s, 1980s or 1970s,⁷² while the population has grown. As a consequence, social housing also represents a smaller proportion of all dwellings in England than it did in the aforementioned decades.⁷³

Housing benefit spending

Housing benefit is one of the largest elements of social security spending. It is currently 2.9% of total public spending and 1.1% of GDP.⁷⁴ This proportion to a large extent moves in sync with economic cycles, with spending relative to GDP being greater in times of economic crisis (due to more people being in unemployment or low incomes, resulting in lower tax revenues). This explains the sharp increase of housing benefit spending after the 2008 financial crisis (from 1% of GDP in 2007/08 to 1.4% in 2012/13).

Since then, the Coalition and Conservative Governments have tried to reduce the amount spent on housing benefit through a series of policies, including lowering Local Housing Allowance to the 30th percentile of local rents from 2011/12, freezing them in 2016/17 and progressively reducing social sector rents. Spending on housing benefit was down almost £1bn by 2017/18 (from a high of £24.3bn in 2014/15).⁷⁵

However, new rules have created shortfalls for the vast majority of claimants and many people are now in rent arrears. In the same period that the housing benefit bill went down, the number of homeless applications to local councils has shot up (see Chapter 5) and spending on temporary accommodation has followed suit; in 2015/16 local government spent more than £1.1bn on homelessness, of which £845m was spent on temporary accommodation. This is an increase by 39% in real terms since 2010/11.⁷⁶

With the additional impact of homelessness on healthcare costs and other public services, the cuts to housing benefit might in fact be a false economy.

Homeownership support

Additionally, the government has focused on helping those at the margins of home ownership, or people with relatively high incomes. This currently takes the form of two overarching schemes: the pre-existing Right to Buy and the newly introduced Help to Buy.

Right to Buy was introduced in 1980 and reinvigorated under the Coalition and Conservative Governments during 2010-2016. It gives social tenants the opportunity to buy their homes at a significant discount on the market value of the property, depending on the length of tenancy (currently up to a maximum of 70%). 1.9 million social-rented homes were sold in England between 1980 and 2016.⁷⁷ Since there was little to no investment in replacement building, this was a major contributor to dwindling numbers of social housing stock across the country.⁷⁸

Help to Buy was introduced in 2010 to help first-time buyers to get a property with just a 5% deposit, with the government lending up to 20% (40% in London) of the value of the house. The purchaser receives a public subsidy in that they are not charged loan fees on the Help to Buy loan for the first five years of owning the home. Until the end of 2018, 210,964 properties were bought with support from Help to Buy and the total value of the government's loans for the scheme was £11.71 billion. The median household income for applicants to the scheme in 2018 was £47,000.⁷⁹

69 WBG (2019) Triple Whammy: the impact of local government cuts on women (<http://bit.ly/2G6YC9M>)

70 National Audit Office (2018) Financial sustainability of local authorities 2018 visualisation. Service Spending - Figure 1: Change in net current expenditure between 2010-11 and 2016-17 (housing) (<http://bit.ly/2G0kEer>)

71 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.

72 MHCLG (2019) English Housing Survey 2017-18 - Live tables on dwelling stock (including vacants). Table 104. Dwelling stock: by tenure, England (historical series) (<http://bit.ly/2UdYrDF>)

73 Ibid.

74 OBR (accessed 10 May 2019) 'Welfare spending: housing benefit' - forecast for 2017/18 (<http://bit.ly/2VgnYrx>)

75 OBR (accessed 10 May 2019) 'Welfare spending: housing benefit' - recent trends (<http://bit.ly/2VgnYrx>)

76 NAO (2017) Homelessness (<http://bit.ly/2HgLvU4>) p. 4

77 R K Tunstall and N Pleace (2018) Social housing - Evidence Review (<http://bit.ly/2VgCZtc>) p. 28

78 Ibid.

79 MHCLG (30 Apr 2019) Statistical Release: Help to Buy (Equity Loan scheme) Data to 31 December 2018, England (<http://bit.ly/2Vb12da>) p. 11

5. Women and homelessness

Rough-sleeping, the most visible face of homelessness, is overwhelmingly male. 84% of people recorded to be sleeping rough are men.⁸⁰ But for every visible person sleeping in the streets there are 12 households who are homeless (including people living in temporary accommodation, sofa-surfing, or living temporarily in friends' and relatives' homes). Of all the adults in households accepted as statutorily homeless by local authorities in 2017/18, 67% were women.⁸¹

The causes and the circumstances of homelessness are gender-specific, meaning that they are different for women and men. In this chapter we analyse the main causes of women's homelessness and rough-sleeping, the links with abuse and trauma, the circumstances of women in temporary accommodation and of women sleeping rough, and the underestimation of female rough-sleeping and 'hidden homelessness' in the statistics.

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80 MHCLG (2018) Rough sleeping in England. Table 2a: Street counts, evidence-based estimates, and estimates informed by a spotlight street count of rough sleeping, by local authority district, region, and gender – England, Autumn 2016, 2017 and 2018 (<http://bit.ly/2AVdhBw>)

81 WBG (2018) Housing and gender (<http://bit.ly/2UoWROu>). Calculations based on MHCLG (2018) Livetables on homelessness acceptances and decisions (assuming couple household claimants include an equal total number of men and women and exclude 'other' households).

5.1 Women and statutory homelessness – the figures and the causes

Higher proportions of people renting privately have led to growing numbers being made homeless because their tenancy has ended. Annual losses of assured shorthold tenancies quadrupled since 2010⁸² and this is now the cause of homelessness for a quarter of households.⁸³ Most local authorities participating attribute this trend to the displacement of low-income tenants in pressured markets, a consequence of growing restrictions in LHA rates (see Chapter 4).⁸⁴ By contrast, homelessness caused by loss of social tenancies or mortgage non-payment is extremely low and has remained constant. However, with increasing anecdotal evidence of social tenants being in rent arrears due to universal credit, homelessness caused by loss of social tenancies can increase in the future.

Another significant cause of homelessness is relationship breakdown, including in a violent context. For 12% of all homeless households, a violent relationship breakdown was the reason

for their homelessness.⁸⁵ Existing research points to the important role of experiences of violence and sexual exploitation in women's pathways into homelessness.⁸⁶ Male-perpetrated domestic abuse is strongly associated with family homelessness – and this is reflected in the disproportionate number of homeless single mothers who have experienced violence or abuse.⁸⁷

Family homelessness is experienced primarily by young single mothers and their children. Single mothers now make up two-thirds (66%) of all families in England that are homeless, an increase of 48% since 2009.⁸⁸

Homeless single mothers often try to avoid the statutory system. They tend to have exhausted all informal options (e.g. staying with family, friends or acquaintances) before seeking local council assistance under homelessness laws.⁸⁹ They have thus been homeless for some time before seeking statutory help.

5.2 Women rough-sleeping – the figures and the causes

For the last two years, official rough-sleeping counts have been disaggregated by sex, giving a more robust picture of the women and men sleeping on the streets. Rough sleeping has increased sharply in the last decade, and the proportion of women rough-sleeping has risen from 12.3% to 14.6% (from 2012/13 to 2016/17).⁹⁰ An issue with official statistics is that women tend to be absent from sites where the count takes place, including night centres and soup runs. It is therefore likely that female rough-sleeping is underestimated, as women tend to be hidden, sleep in buses and trains, in A&Es or be on the move for fear of violence and abuse.⁹¹

Research from St Mungo's shows that the characteristics of the rough-sleeping population have shifted from older, white, often alcohol-dependent men, to a younger population with more complex needs.⁹² Women rough-sleepers are more

likely to have mental health issues than men, while men rough-sleepers are more likely to be alcohol-dependent.

Women rough-sleepers are more likely than men to be UK citizens (48% compared to 43%), and more likely to be BME. Black British women are disproportionately affected by rough-sleeping – 20% of all UK women rough-sleepers are from a Black British background (only 3.4% of the population was recorded as Black in the 2011 Census).⁹³

Domestic violence is significantly linked with rough sleeping. In a survey to their residents, St Mungo's found that a third of women that slept rough said domestic abuse contributed to their homelessness.⁹⁴

The specificity of the circumstances of women sleeping rough, and the fact that they are a minority of rough sleepers, has resulted in inadequate

82 Crisis (2018) The homelessness monitor: England 2018

83 MHCLG (2018) Statutory Homelessness, April to June (Q2) 2018: England (<http://bit.ly/2GgXqSM>)

84 Crisis (2018) The homelessness monitor: England 2018

85 MHCLG (2018) Statutory homelessness and prevention and relief, January to March (Q1) 2018: England (Revised) (<http://bit.ly/2Db3hXF>)

86 MHCLG (2019) Causes of Homelessness and Rough Sleeping – Rapid Evidence Assessment (<http://bit.ly/2P1gU0c>)

87 Ibid.

88 The Independent (10 Oct 2018) 'Number of single homeless mothers soars to highest level since financial crash' (<https://ind.pn/2HTqfGY>)

89 MHCLG (2019) Causes of Homelessness and Rough Sleeping – Rapid Evidence Assessment (<http://bit.ly/2P1gU0c>)

90 Women as percentage of people sleeping rough recorded in CHAIN 2012-13 to 2016-17 (<http://bit.ly/2lRkuj6>)

91 St Mungo's (2017) Women and rough sleeping: a critical review (<http://bit.ly/2lRkuj6>)

92 Ibid.

93 Ibid.

94 St Mungo's (2017) 'New research reveals women experiencing homelessness are often hidden from help' (<http://bit.ly/2P6F0Me>)

provision and support for women rough sleepers. Only 57 local areas in England and two in Wales (out of 173) provide accommodation specifically for women that is not a DVA refuge.⁹⁵ The women-only aspect matters when we consider the high proportion

of homeless women who have experienced domestic abuse. Evidence points to the unravelling of many women's progress in recovering from their traumatic experiences after being put in temporary mixed-sex accommodation (see Chapter 6.).

5.3 Children and homelessness

Homelessness (including forced moves, multiple moves and unsuitable accommodation) has a damaging impact on children's well-being, social development and educational attainment. This ranges from practical challenges including keeping track of their school uniform and having no quiet place to do homework, to severe emotional trauma leading to anxiety, problematic behaviour, emotional stress and even aggression in older children.

These issues are aggravated when children have to move areas, leading to longer trips to school, or having to move to another school, exacerbating anxiety and impairing their ability to maintain relationships with their peers and with teachers.

This is particularly damaging at critical points, such as around school exams, which may lead to lower educational attainment.⁹⁶

Three-quarters of statutory homeless households are families with children. But some are placed in inadequate accommodation; hostels and B&Bs are often used, due to a severe shortage of social housing. These are completely unsuitable for children, as they also house adults with drug and alcohol problems. 10% of all households with children who are in temporary accommodation are in shared facilities accommodation. And over a third of these families in B&Bs are there for longer than the six-week statutory limit.⁹⁷

⁹⁵ AVA and Agenda (2017) Mapping the Maze: Services for women experiencing multiple disadvantage in England and Wales (Executive Summary) p.1

⁹⁶ Shelter (2017) Impacts of homelessness on children – research with teachers (<http://bit.ly/2Z7kqL6>)

⁹⁷ MHCLG (2018) Statutory Homelessness, April to June (Q2) 2018: England (<http://bit.ly/2GgXqSM>)

6. Intersections between VAWG and housing – survivors’ journeys

Housing is a core issue for women who experience domestic violence and abuse (DVA) and other forms of violence against women and girls (VAWG), such as sexual abuse or honour-based violence.

The home is the most dangerous place for women in the UK. Domestic abuse and other forms of violence against women and girls typically occur in the home. The Femicide Census shows that 75% of women killed by men are killed at home, and 83% of women killed by a partner or former partner are killed in their own homes.⁹⁸

So thinking about housing and how it interacts with the violence that women suffer is crucial to supporting victims and to contributing to prevention. Issues around how the housing system is designed, the housing options for victims of DVA in emergency situations and in the longer-term, and women’s ability to afford a roof over their heads all play a part in ensuring women’s safety and well-being.

This chapter documents many of the challenges faced by survivors of domestic abuse and other forms of VAWG at the different points in their journey from abuse to long-term safety – while recognising that there is no one standard, linear pathway for survivors.

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98 K Ingala Smith & Women’s Aid (2016) The Femicide Census Report 2016 (<http://bit.ly/2ZmEvxo>)

6.1 Deciding to leave/not leave

Even before considering leaving the relationship, victims of domestic violence can sometimes be at risk of losing their home through no fault of their own.

Although the vast majority of domestic violence occurs in the home, social and private landlords are not well equipped to deal with it. Most housing associations (65%) frame domestic abuse as a form of anti-social behaviour, having no system in place to tackle DVA.⁹⁹ This is problematic because victims will not receive support and they may be put into an even more vulnerable position when domestic abuse can lead to complaints for noise and nuisance, fines, and even eviction. A study in Wales found that 40% of tenants who had been victims of domestic violence were four times more likely to have been complained about by neighbours, mostly in relation to noise and nuisance.¹⁰⁰

When they do leave, women who are living in the social-rented sector are at risk of losing a secure lifetime tenancy. A study by Solace Women’s Aid found that of the 121 women who entered their refuge services in 2015, 22% had a secure tenancy when arriving but only 13% of women were able to get a secure tenancy when leaving the refuge.¹⁰¹ The government announced in 2018 that it would not go ahead with plans to phase out secure lifetime tenancies, leaving it at councils’ discretion to offer these or not. This means that in practice many survivors fleeing secure tenancies are unable to get new lifetime tenancies when accessing social housing again.¹⁰²

Women living with abusive partners will frequently make economic and financial calculations on the viability of leaving the house and starting afresh somewhere else. Frontline staff from women’s organisations mention how sometimes women

seeking support will ask them in blunt terms: ‘Do you think I can afford to leave?’ (see box below).

‘Can I afford to leave?’

‘There was a woman we worked with at the partnership who saw information about us in the library, and asked if I could meet her there, so I did. She asked: “Through the Law Centre, who are your partners, can you tell me if I can afford to leave my husband?” That was her question. She was like: “If I can afford to do it, then I’ll do it.” Even having to ask that question is quite shocking.’

Abusers know that the financial side of a woman’s decision-making in this situation plays a crucial role and so they will exploit it. Economic abuse goes hand in hand with other forms of domestic violence – a survey found that 82% of those experiencing financial abuse also experienced other forms of abuse.¹⁰³

Financial abuse is enacted through control, sabotage and/or exploitation. It can include things like the deliberate mismanagement of money, entering into debt under the woman’s name, and collecting her benefits. This was the case for the woman in the case below (see textbox below).

99 Interview with staff responsible for housing association DVA accreditation system (April 2019)

100 R Jackson (2013) The role of registered social landlords in tackling domestic abuse in Gwent and the wider implications

101 Solace Women’s Aid (2016) The Price of Safety: How the housing system is failing women and children fleeing domestic abuse (<http://bit.ly/2Dgz3TJ>)

102 Women’s Aid (14 Aug 2018) ‘Women’s Aid responds to the government’s green paper on social housing’ (<http://bit.ly/2VOKp86>)

103 N Sharp-Jeffs (2015) Money matters: Research into the extent and nature of financial abuse within intimate relationships in the UK. For The Co-operative Bank and Refuge (<http://bit.ly/2H9wypv>)

Case study: housing benefit and financial abuse

A woman living in Coventry, who was an EU citizen and couldn’t communicate in English, had a partner who was abusive and who controlled her money. Her partner claimed housing benefit in her name but let rent arrears build up to thousands of pounds, so the government cancelled her housing benefit payment. Her partner was removed from the house but she was at risk of losing her home due to the rent debt. The abuser continued to harass her even after leaving. She started receiving help from women’s organisations in the city and from one of her children’s school to help sort her practical problems and to receive support for her abusive experience. The Law Centre was able to get her a non-molestation order which stopped her ex-partner from continuing the harassment.

Liability for paying a mortgage can also be a barrier in a woman’s decision to leave an abusive relationship, or any relationship. The interplay between this specific housing tenure with domestic abuse is an under-researched and often overlooked issue. Surviving Economic Abuse has started a project to investigate what women in these circumstances want and need to be able to keep their homes but leave the abuser (see Chapter 9).

Economic and financial resources are not the only dimensions women consider. Their place of residence very much determines a woman’s access to her support network for emotional and childcare support. Often reluctance to uproot their children from their communities plays a role in a woman’s decision not to leave an abusive relationship (see box Lack of Refuge Spaces).

6.2 Refuges and emergency accommodation

Refuges are a lifeline for many women fleeing domestic abuse. Women are at great risk once they leave their abusive partners (of the 22 women killed by an ex-partner in 2016, over half were killed within the first month after separation and 87% within the first year)¹⁰⁴ so the security and safety that refuges offer are absolutely crucial in saving women’s lives.

The availability of refuges varies across areas. In 2017, there were 276 Women’s Aid refuge services in England and on the day of count there were 3,557 women with 3,919 children resident.¹⁰⁵ Refuge services help nearly 28,000 women and children each year.¹⁰⁶

However, there are not enough spaces to accommodate all the women who need them. Refuges currently have to decline one in five women due to lack of space. And very often the only spaces available are in other parts of the country; the majority of women (68.4%) are placed in a refuge in a different local authority than the one they reside (although this can also be for safety reasons, not necessarily lack of space).¹⁰⁷

Lack of refuge spaces

‘We had a woman who had three children who were all in school and was told: “We can give you a bed but it’s in Leicester” And she’d been preparing to leave for quite a long time, she’d got everything ready, all the documents ready, she was very near out the front door. But because of her children and school, she decided she wasn’t able to go at all and just waited for another bed to become available in Coventry.’

Women with specific needs find it even harder to access refuges. Of the 276 refuge services available in England in 2017, only 28 (10%) are run specifically for BME women (though not all are led by BME women). BME specialist provision is important for support to be linguistically and culturally sensitive, and for the disadvantaged position that BME women are in due to structural inequalities to be recognised.¹⁰⁸

104 K Ingala Smith & Women’s Aid (2016) The Femicide Census Report 2016 (<http://bit.ly/2ZmEvxo>)

105 Women’s Aid (2017) data from Routes to Support, the UK violence against women and girls database of service and refuge vacancies.

106 Women’s Aid (2018) Survival and Beyond: The Domestic Abuse Report (<http://bit.ly/2GjmIUl>)

107 Women’s Aid (2017) data from Routes to Support, the UK violence against women and girls database of service and refuge vacancies.

108 Southall Black Sisters (accessed in 9 May 2019) ‘Save Southall Black Sisters Campaign (2008)’ (<http://bit.ly/2Yg8yFr>)

Women who have their mobility impaired have trouble accessing refuges, as only 1.7% of vacancies were wheelchair accessible (see Chapter 7).¹⁰⁹

Women with three or more children are also at a disadvantage, as only one in five places in refuges could accommodate a large family.¹¹⁰ The Bureau Local reported in 2017 the case of a woman with four children seeking help in the Midlands who was told that the only space in a refuge available at the time was in the Orkney Islands.¹¹¹

Local authorities are one of the largest funding sources for refuges, particularly for the support provided. But severe cuts from central government to local budgets have resulted in shrinking local funding pots available for women’s organisations and for refuges.¹¹² Changes to social security benefits, particularly the housing benefit freeze, have also had a negative impact on refuges’ financial sustainability.

As crucial and life-saving as they are, refuges are not suitable for every woman. Many women are in circumstances where they can’t go into a refuge, including women with older sons, women with pets or women with complex needs. Most refuges also can’t afford to take in women with no recourse to public funds as housing benefit is their main source of funding (in 2017, only 5.4% of vacancies could consider women with no recourse to public funds).¹¹³ For many of the women mentioned, availability of affordable suitable housing in the social and private-rented sectors would be a better alternative (see section 6.6).

Refuges not suitable for every woman

‘A woman was eligible for refuge but one of her children, because he was a boy over the age of ten, wouldn’t be allowed to come with her. And that was what stopped her from leaving her abusive relationship.’

‘Even though services are there, it can be difficult for people to access them depending on what their circumstances are.’

In addition, women with complex and multiple needs, such as a drug or alcohol addiction, mental ill health or in prostitution, with chaotic lifestyles, won’t be able to go into a refuge with strict rules around curfews and where children are also living in. Other types of supported accommodation should therefore also be available, for women who need more intensive round-the-clock support with basic life skills and specialists who can support them with things like mental health, trauma and substance misuse (see Chapter 7).

Women with complex needs and refuges

‘Refuges are for women and children who know how to manage themselves, who just need daytime support from staff. So at the moment, if you’ve got complex needs and you’re homeless as a woman, the options [in Coventry] are: the Salvation Army hostels/hotels but you have to be in by midnight, so obviously for women who are on the streets sex-working, who have that semi-nocturnal pattern of life, they can’t stay there.’

109 Women’s Aid (2017) data from Routes to Support, the UK violence against women and girls database of service and refuge vacancies.

110 Women’s Aid (2017) data from Routes to Support, the UK violence against women and girls database of service and refuge vacancies.

111 The Bureau Local (16 Oct 2017) ‘Revealed: Thousands of vulnerable women turned away as refuge funding is cut’ (<http://bit.ly/2NXPIBp>)

112 WBG (2019) Triple whammy: the impact of local government cuts on women (<http://bit.ly/2G6YC9M>)

113 Women’s Aid (2017) data from Routes to Support, the UK violence against women and girls database of service and refuge vacancies.

6.3 Homelessness: ‘hidden’, statutory and rough-sleeping

The first resort of many victims of domestic violence who flee their homes is to stay with family or friends. Almost half (46%) of women had to sofa-surf with friends or family prior to finding a space in a refuge.¹¹⁴ So although violent relationship breakdown is recorded as the cause of 12% of cases, many more cases recorded as friends and family no longer able to house them may have domestic violence at their root.

In 2014 Crisis found that 61% of women who were homeless had experienced domestic abuse.¹¹⁵ Additionally, St Mungo’s reported that half of their female clients had experienced domestic abuse and a third stated that domestic violence had contributed to their homelessness.¹¹⁶ Many victims of domestic abuse will experience rough sleeping. 12% of survivors reported having slept rough while searching for a refuge.¹¹⁷ And over a third (35%) of women who have slept rough have left home to escape violence.¹¹⁸

Survivors who engage with the statutory homelessness process are too often failed by local authorities. Currently in England fleeing domestic violence is not a sufficient reason to be considered in ‘priority need’ for a homelessness application; victims have also to demonstrate additional vulnerabilities arising from that violence. Local authorities have discretion in interpreting what ‘vulnerable’ means. Women’s Aid found that 53% of survivors were prevented from making a valid homelessness application by their local authority, with a quarter of these women prevented from making a homelessness application because they were told they wouldn’t be in priority need.¹¹⁹

The APPGs on Ending Homelessness and on Domestic Violence and Abuse have called for legislation to be changed so that people fleeing domestic abuse can be given automatic priority need when they apply for homelessness with their local authority.¹²⁰ This should protect many women who are fleeing abusive relationships from rough-sleeping and from further harm.

6.4 Temporary accommodation

Survivors of domestic abuse who do go through the statutory homelessness application process will be placed in temporary accommodation while they wait for the council to place them in settled or permanent housing. For domestic abuse victims this may be a refuge but that is not always the case.

In Chapter 3 we discussed the impact that being homeless and living in temporary accommodation

has on children. Shared mixed-sex temporary accommodation is also unsuitable for women who have experienced trauma and abuse at the hands of men. Frontline staff in our interviews reported women being re-traumatised, their mental health worsening and their recovery journeys unravelling as a result of being placed in a hostel or B&B with violent or otherwise problematic homeless men (see box below).

114 Women’s Aid (2018) Nowhere to Turn, 2018: Findings from the second year of the No Woman Turned Away project (<http://bit.ly/21FA3nA>)

115 Crisis (2014) Nations Apart? Experiences of single homeless people across Great Britain (<http://bit.ly/2XnxuKV>)

116 St Mungo’s (2017) Rebuilding Shattered Lives – The final report (<http://bit.ly/2DizJaS>)

117 Women’s Aid (2018) Nowhere to Turn, 2018: Findings from the second year of the No Woman Turned Away project (<http://bit.ly/21FA3nA>)

118 St Mungo’s (2017) Rebuilding Shattered Lives – The final report (<http://bit.ly/2DizJaS>)

119 Women’s Aid (2018) Nowhere to Turn, 2018: Findings from the second year of the No Woman Turned Away project (<http://bit.ly/21FA3nA>)

120 APPG on Ending Homelessness & APPG on Domestic Violence and Abuse (2018) A safe home for every survivor: Extending priority need to all survivors of domestic abuse (<http://bit.ly/2ZhzQg3>)

The consequences of unsuitable accommodation for victims of VAWG

‘I watched three years of support unravel in a week because of how many vulnerabilities there were in that B&B for her. She was misusing substances again, she was at risk of sexual violence, she was associating with risky men.’

‘Just from experience seeing my client going from: “I want to go to university do a politics degree” to “I am suicidal and want to take my life” in a matter of six months, is insane. Just because she was living somewhere where she didn’t feel safe. She’s been through so much, and she’s built herself and now you’ve just knocked her back to square one simply because of where you’ve placed her, because of housing.’

6.5 Moving on

Frontline staff interviewed for this project reported increases in the amount of time women are staying in refuges. They reported that moving into a permanent home from a refuge is now the biggest challenge faced by domestic abuse victims. Not only does this prevent survivors from moving on with their lives, it also means that there are fewer spaces available for the next woman in need.

Women are spending longer periods in refuges

‘3-6 month stays used to be the rule. We’d bring the woman in, deal with the issues around domestic abuse, house her, and get her back into the community. Now we’re struggling to get that move on. We’re completing the domestic violence work but we can’t get the housing. And it seems to be escalating, time periods are going up and up. Now we’re looking at nine months to over a year to get a woman housed.’

‘It’s great when they come in, they have all that peer support, and refuge wouldn’t work any other way than having that peer support – they support one another, realise they weren’t the only person, it opens them up. But at the same time there comes a point when they’ve dealt with everything, they just want to move on with their family. And sometimes we’re actually now struggling to do that, to move them to their own home.’

The transitional period between leaving refuge and re-starting their lives in their own home is fraught with difficulties, even when women do manage to find somewhere to live. The period of intensive support after leaving refuge that VAWG organisations are able to provide is very short, which is not enough for women to handle the logistics of settling into a new house, make a new benefit claim and start looking for a job.¹²¹ Very often it also involves starting anew somewhere else, as it may be too dangerous for the woman to live in the same area as her abuser.

After refuge – what next?

‘Support for women who are leaving refuge, that transitional period. Relying on refuges to sort it all out in those two weeks they’ve got left is just not realistic, because we know how long the benefit system takes, we know how long it takes for people to get into permanent housing – it might take them six months. It’s not realistic to expect the voluntary sector to keep picking it up. Because one woman leaving refuge that means they now have another woman coming in, and they need to support that woman who is in refuge. They can’t hold the woman who has now left. It needs to be someone else’s job to support her in that transition.’

The more stringent conditionality rules around working-age benefits, such as universal credit, also puts undue pressure on women to find a job at an extremely vulnerable stage in their lives when they’re trying to rebuild theirs and their children’s lives from scratch.

Intersection between housing, social security and support

'There's a woman who didn't understand the language, doesn't understand the system, never managed money before. She was evicted from refuge because she had done her 2 years there, she was then placed in a hotel from June until Christmas until they found her her own accommodation. There was a lot of arguments and shouting in the hotel so it would re-trigger the abuse she went through. She has since found and moved to a new place but her benefits have now thrown everything out of the water because of the universal credit switch. Lost her housing benefit, had to reapply through universal credit – and she actually spoke to me yesterday saying: "they're not going to back-date me". She has literally just gone into a house and is now at risk of losing it and has nowhere to go.

'It's quite a horrible situation to see that these women are moving forward but the system around them is just knocking them back constantly.'

The centrality of housing for victim support to work

'It's kind of expected that the voluntary sector and support workers can just pick it all up. And actually our job here [women's sexual violence support organisation] isn't housing, our job is to support people who have gone through trauma and to deal with the trauma side of it. But we're never going to unpick the trauma if we can't deal with the stuff that puts these women in crisis. There's no point in talking about what happened to them when they were younger if the thing they're thinking about is their housing situation. For them it's just not a priority.'

7. Specific groups of women and housing disadvantage

Women are not a homogeneous group – depending on their characteristics and circumstances, they will face different housing challenges and they will have different housing needs. This section details some of the specific challenges faced by different groups of women. Many women will fit into more than one of these groups, exacerbating their housing challenges.

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7.1 BME women

BME households are much more likely to live in poverty than white households. For BME families, housing costs significantly increase their risk of poverty: 36% of Asian and 42% of Black households are in poverty after housing costs (26% and 27% BHC), compared to 20% of White households (15% BHC).¹²²

Tenure varies substantially among ethnicities:¹²³ 68% of White British and Indian households are owner-occupiers, in contrast with only 21% of Black African, 27% Arab households and 29% of White other. BME households are more likely than White British households to live in private-rented accommodation.

This pattern of tenure means that BME families are harder hit when it comes to changes to housing benefit and cuts to universal credit.¹²⁴

Most significantly when it comes to housing affordability, BME women of some backgrounds face larger gender pay gaps than White British women (when compared to White British men). This is the case for Pakistani & Bangladeshi (26.2%) and for Black African (20%) women.¹²⁵

Women of most ethnic minority groups also experience a gender pay gap when compared to men of the same ethnicity. The gap is widest for Indian women (16.1%).¹²⁶

This means that women from some BME backgrounds face an exacerbated housing affordability crisis.

BME women (and men) are more likely to live in large families with dependent children – this is particularly true for people from a Bangladeshi, Pakistani or Black African background.¹²⁷ They are therefore disproportionately disadvantaged by the benefit cap (e.g. the maximum amount that a family can receive in benefits in a year) and by the two-child limit for tax credits and universal credit.¹²⁸

Due to a lack of affordable larger homes for their larger families, BME women (and men) are more likely to live in overcrowded accommodation.¹²⁹

Social security cuts have impacted poor BME women the hardest, exacerbating their difficulty in finding suitable homes.¹³⁰

BME specialist DVA refuges and support organisations have also been harder hit by funding cuts, which means that it is harder for women from minority-ethnic backgrounds to access specialist and culturally-sensitive support.¹³¹

7.2 Women with no recourse to public funds

Many migrant women are in a very vulnerable position because they have no recourse to public funds (NRPF), so they are not entitled to housing support, social security benefits or tax credits. For these women, a change in their circumstances can spiral more quickly into homelessness and rough-sleeping.

The women in the UK on a spousal visa are dependent on a partner for their income, housing and financial security. In addition, in many cases NRPF women came here to marry their husbands and they will not be familiar with the UK social security

system, judicial and migration systems, and they may not know their rights or understand the language sufficiently to navigate these systems by themselves. They will also often lack a social support network, which makes their integration harder and decreases their autonomy. This creates a situation of increased dependency on their partner, which may facilitate abuse and control.

Women with no recourse to public funds can't claim housing benefit so most refuges will not be able to accommodate them (in 2017, only 5.4% of refuge

122 DWP (2019) Households Below Average Income, 2017/18. Table 3.6db: Percentage of individuals in low-income groups by various family and household characteristics, AHC (<http://bit.ly/2FJXTeD>)

123 Ethnicity Facts and Figures (Oct 2018) Housing (<http://bit.ly/2Z9Aw66>)

124 WBG and Runnymede Trust (2017) Intersecting Inequalities (<http://bit.ly/2XpYcYl>)

125 Fawcett Society (2017) Gender Pay Gap by Ethnicity in Britain – Briefing (<http://bit.ly/2X2E8tq>)

126 Ibid.

127 Ethnicity Facts and Figures (Oct 2018) Families and households (<http://bit.ly/2HWxTyO>)

128 WBG and Runnymede Trust (2017) Intersecting Inequalities (<http://bit.ly/2XpYcYl>)

129 Ethnicity Facts and Figures (Oct 2018) Overcrowded households (<http://bit.ly/2WdfdfPh>)

130 WBG and Runnymede Trust (2017) Intersecting Inequalities (<http://bit.ly/2XpYcYl>)

131 Imkaan (2016) Capital losses: The state of the specialist BME ending violence against women and girls sector in London (<http://bit.ly/2N5Pwvs>)

vacancies could consider NRPF women).¹³² The local council will have a duty of relief to these women if they are homeless, but their transition into settled accommodation will be almost impossible due to the fact that they cannot claim housing benefit. The situation will be different for a woman with children, since social care services will have a duty of care and

safeguarding towards the children (although in some instances local councils have interpreted this duty to mean they can take children into care).¹³³

A childless single NRPF woman will have very limited options if she wants to flee a violent partner and if she finds herself homeless.

7.3 Asylum seekers and refugee women

A minority of asylum seekers in the UK are women although the proportion compared to men asylum seekers is growing (28% compared to 21% in 2011).¹³⁴ Women who are seeking asylum in the UK are entitled to housing and a card with payments for food and other essentials. However, they are often placed in inadequate accommodation, both in terms of non-decent standards and unsuitability for their needs. In a damning report, the Independent Chief Inspector of Borders and Immigration (ICIBI) found that less than a quarter of housing for asylum seekers was compliant with standards.¹³⁵ Many asylum-seeking women will have experienced trauma and gender-based violence so mixed-sex shared accommodation is unsuitable because it may trigger traumatic stress and put these women at risk of sexual exploitation. Our partners in Coventry also gave evidence of inappropriate behaviour by housing officers (see box below).

Women asylum seekers and housing harassment

'We have three women who are asylum seekers and they all lived in G4S housing. They had a lot of problems with a housing officer who was particularly intimidating. He got to the point where his behaviour was coming across as harassment. He would make himself too welcome in their homes, expect them to have certain things in their fridge ready for him because he was visiting, overstayed with them quite a lot, so inappropriate things. (...) As asylum seekers they felt they didn't have many rights anyway, they're quite afraid of the system, weren't really sure who they could go to, if it was appropriate to talk to anybody. Finally came to us feeling that it was going too far and we were able to support them with reporting to the police.'

132 Women's Aid (2017) data from Routes to Support, the UK violence against women and girls database of service and refuge vacancies.

133 Shelter (accessed 10 May 2019) Help for ineligible children and families in England - Impact of 'right to rent' legislation on a child in need assessment (<http://bit.ly/2He3oD0>)

134 Home Office (Aug 2018) 'How many people do we grant asylum or protection to?' (<http://bit.ly/2EPk9nU>)

135 Independent Chief Inspector of Borders and Immigration (2018) An inspection of the Home Office's management of asylum accommodation provision - February-June 2018 (<http://bit.ly/2Gn2ELC>) p. 48

One of the recommendations of the ICIBI is for the Home Office to review the appropriateness of accommodation being based on a no choice basis for vulnerable groups such as victims of domestic violence, trafficking victims, pregnant and post-partum women and LGBT individuals.¹³⁶

Once an asylum seeker is granted refugee status, they are entitled to state support. There is a transitional period of 28 days during which they must make a benefit claim, move from asylum accommodation to permanent housing, and undertake all the other

administrative tasks to ensure they are settled into their new life. The shortage of social housing and lack of affordable properties in the private rented sector make it extremely hard to do this in the time allowed.

After getting refugee status

'Asylum seekers who get their status will lose their access to housing. Eventually she will get access to benefits but in the meantime, she doesn't have access to anything. There's nothing in the middle.'

7.4 Women with complex needs

Some women have complex needs including drug and alcohol problems or ill mental health including complex trauma. These issues are often triggered by a history of physical or sexual violence. Women with extensive experience of physical and sexual violence are far more likely to experience disadvantage, and a quarter of women in this group has been homeless at some point in their lives.¹³⁷

These women find it even harder to access accommodation suitable for them. Women who have a drug addiction and associated ill health will find it very hard to keep a tenancy and may well require higher levels of support. However, this support is very difficult to find.

Women with complex needs tend not to be picked up by statutory services. This is because women who have experienced complex trauma are less likely to engage with support.¹³⁸ But without support it becomes difficult to break the cycle of violence and homelessness. They will be engaged in risky behaviour, their complex experiences mean they will lead unstructured lives and housing associations will be very reluctant to have them as tenants (see box below).

'I've had two women going for interviews for properties getting very excited but they've been rejected. I can't imagine any of these women being successful, because the housing associations are cherry-picking. Because they don't want to be stuck with a tenant like them!

'They're not having this person, this troubled person, that they then have to go through an eviction process. And we haven't got funding to support them, and bring in mental health workers, family workers. So where will these women go? They are stuck, this group of women are stuck.'

Accommodation options for women with complex needs

'You've got this melting pot of vulnerable people all together in one place, which then creates more chaos because there are pecking orders, drug buyers, people with sexual offences, people who have been evicted from all other accommodation.'

'If you've got a drug habit, they're not going to put you where the families are – for obvious reasons. But just because you are a drug user doesn't mean you're not vulnerable either.'

The transition from temporary accommodation into permanent housing will be even harder for these women than for the general homeless population (see box below).

Trouble moving onto permanent accommodation

'Something which is happening a lot to my women is that, they're priority need, so they're going to get picked. They still have to go to an interview for a housing association. Well, they don't want people with drug addiction, criminality, domestic violence so they'll reject the applications.'

136 Independent Chief Inspector of Borders and Immigration (2018) An inspection of the Home Office's management of asylum accommodation provision – February-June 2018 (<http://bit.ly/2Gn2ELC>) p. 14

137 Agenda (2016) Hidden Hurt – Violence, abuse and disadvantage in the lives of women (Executive Summary) (<http://bit.ly/2VX23a0>)

138 Ibid.

Current housing model

The current re-housing model is not working, either for the women or for the local authorities. *'The council model is to house people in temporary accommodation and get them 'tenancy-ready'. But these women won't get tenancy-ready for a very long time because their needs are very complex (can't manage their bills, etc) so the council is spending thousands of pounds a month housing them. Also, it's very likely that once they have a tenancy they are evicted due to their other issues (drug habit, etc) and classed as intentionally homeless (council will then not be obliged to house them for another 6 months). So they'll be back to square one.'*

Therefore, there must also be other types of supported accommodation available for women who need more intensive round-the-clock support with basic life skills and specialists who can support them on things like mental health, trauma and substance misuse (see box below).

Supported accommodation – what it should look like

'In the beginning you need a much higher level of proactive support, because they are not equipped to manage bills, cooking, as well as attending all of their other appointments (e.g. drug service appointments, mental health referral, GP or hospital). Because you're expecting people to perform more when they move into their own place, and it's overwhelming for them.'

'You'd want to encourage some independence, so you'd want small managed places. They need some support, they're not ready to go out and suddenly start to pay bills or live in a structured way. These people day and night is all they look for. They've been raised this way, they have been doing this for so long, that they cannot function like the rest of us. They need support that is structured, that is more intense, and then withdraw it as they achieve goals.'

7.5 Disabled women

Disabled women face additional and specific challenges when it comes to housing, compared to disabled men and non-disabled women.

Non-disabled women, non-disabled men and disabled men all have pre-tax household incomes higher than disabled women (99%, 114% and 8% higher respectively).¹³⁹ These differences have increased in recent years, suggesting that reducing disability benefits, for which women are the majority of claimants, is having a disproportionate impact on disabled women.

Disabled women will find it significantly harder to afford a house than non-disabled women, and slightly harder than disabled men.

Disabled women and men face added challenges when looking for suitable accommodation that will fit their right to independent living. There is a severe shortage of accessible housing across all tenures: in England only 7% of homes have accessibility features.¹⁴⁰ Living in a home that is not accessible

will severely impact on a disabled person's dignity and well-being, with well-documented impact on increased need for social care (both formal and informal), and increased number of accidents. Inadequate housing increases four-fold the chances of a disabled person not being in paid employment, and impacts that person's social isolation and anxiety, which has a negative knock-on effect on their mental health.¹⁴¹ Even though disabled people are considered 'priority need' in homelessness applications, it is difficult to find accessible social housing to move them into.

However, applications for house adaptations, even though they save money to the public purse, are bureaucratic and take a long time to be implemented.¹⁴²

These housing challenges for disabled women interact with their vulnerability to abuse. Disabled women are twice as likely as non-disabled women to experience sexual and domestic violence.¹⁴³

139 E J Kim, S L Parish and T Skinner (10 Apr 2019) 'Double discrimination: the economic gap between disabled women and the rest of the population'. LSE British Politics and Policy blog (<http://bit.ly/2VRIT53>)

140 EHRC (2018) Housing and disabled people: Britain's Hidden Crisis – Executive Summary (<http://bit.ly/2GxCmra>) p. 4

141 EHRC (2018) Housing and disabled people: Britain's Hidden Crisis – Executive Summary (<http://bit.ly/2GxCmra>) p. 2

142 EHRC (2018) Housing and disabled people: Britain's Hidden Crisis – Executive Summary (<http://bit.ly/2GxCmra>)

143 Public Health England (2015) Disability and domestic abuse: Risk, impacts and response (<http://bit.ly/2ILLYSc>)

The high prevalence of violence experienced by disabled women is linked to their increased difficulty of leaving an abusive relationship: sometimes the abuser is also the caregiver. These issues are exacerbated by cuts to benefits that have put a dent in disabled women's financial autonomy and by flaws in the design of social security which make care packages not portable from one local authority to another.¹⁴⁴

Cash-strapped women's organisations are often not fully accessible for disabled women, with half of services (including shelters, advice centres, helplines,

etc) not accessible to women with visual impairments and only partially accessible to wheelchair users.¹⁴⁵ In 2017, only 1.7% of refuge places were accessible for women with impaired mobility.¹⁴⁶

Women fleeing domestic abuse will very often grapple with trauma-induced mental health issues. For many of these women, sheltered accommodation with specialist and more intensive support on site is crucial, and the only way they can progress into a more stable life with improved well-being.

7.6 Lesbian and bisexual women

There is a significant lack of data on the housing situation of lesbian and bisexual women. This is partly because, as the Government admits, 'no robust and representative data of the LGBT population in the UK currently exists'.¹⁴⁷ There have been several studies of homelessness within the LGBT community which have shown that there are a disproportionate number of LGBT individuals among homeless young people. One study found that up to 24% of all young homeless people are LGBT, and the main causes for their homelessness in the vast majority of cases (69%) is estrangement and abuse from family.¹⁴⁸

However, these surveys rarely disaggregate data by sex. For instance, the government's own latest survey on LGBT population has information on respondents by different gender identities, ages and locations, but it doesn't give the numbers of women and men who responded, conflating the category of 'gay/lesbian' into one. This gender-in-sexuality

data gap is problematic because there is a history of overrepresentation of gay men in LGBT surveys and studies, with the findings on their interests, wishes, needs and situation automatically extrapolated to lesbian women.¹⁴⁹

When it comes to homelessness and rough sleeping in particular, what we know for women in general is that they tend to be hidden as they are at higher risk of male violence, so their homelessness will be underestimated (see Chapter 5). Like women in general, rough-sleeping LB women might be less likely to be picked up by official counts, voluntary and statutory support services.

Lesbian women in older age might be more dependent on residential care than other women by no choice, since they are less likely to have children than heterosexual women and therefore be able to rely on intergenerational informal care.¹⁵⁰

7.7 Older women

Older women have much lower pensions than men, a consequence of the gender pay gap and time out of the labour market due to caring responsibilities. By the time they've reached retirement, men have accumulated more than twice of private pension wealth than women, to a median total of £162,400, compared to £73,900 for women.¹⁵¹ Housing affordability for women in older years is thus a

particular challenge, since they will have a lower income than men in the same age group. This is a problem for older women who do not own their home or who may have owned jointly but will not be able to buy a property if they separate from their partner.

Women tend to live longer than men but with more years of disabilities and ill health.¹⁵² Housing and social care in older age is therefore a particular

144 WBG (2018) Disabled women and austerity (<http://bit.ly/2QsVAKk>)

145 Ibid.

146 Women's Aid (2017) data from Routes to Support, the UK violence against women and girls database of service and refuge vacancies.

147 The National LGBT Survey - July 2018 p.7

148 Albert Kennedy Trust (2015) LGBT Youth Homelessness: A UK National Scoping of Cause, Prevalence, Response & Outcome (<http://bit.ly/2iXFuR>)

149 S Westwood (2017) 'Gender and older LGBT* housing discourse: the marginalised voices of older lesbians, gay and bisexual women'. Housing, Care and Support, 20(3), (<http://bit.ly/2VOqLt6>) pp. 100-109.

150 Department of Health (2007) Briefing 5 - Lesbian Health (<http://bit.ly/2PoKiOe>)

151 ONS (2015) Private pension wealth, Wealth in Great Britain, 2012 to 2014 (<http://bit.ly/2z6gy-AL>) cited in WBG (2017) The gender gap in pensions (<http://bit.ly/2izT3JK>)

152 WBG (2018) Health and gender (<http://bit.ly/2F6SLnF>)

concern for women as they are likely to need it for longer.

Particular groups of women will also have specific housing needs in older age. For instance, women with no children are more likely to live and die in residential care.¹⁵³ Women who do not have a support network and therefore no one around to help them with simple daily tasks like cooking and cleaning – and who lack adequate social services support – might need to go into residential care sooner.

Alternative arrangements to residential care could exist for older women who would benefit from shared support but can still maintain a reasonable level of autonomy over their daily routines. Women-only housing projects for older women, with self-contained units but community activities and with a support officer liaising with social care services as needed, have been successful and could be replicated (see Chapter 8).

A few studies and surveys have been conducted on older LGB people and their housing preferences by both academic researchers¹⁵⁴ and activists.¹⁵⁵ However, most of them have the same male-bias identified above; there is an overrepresentation of gay respondents, but the findings are taken to be representative of the whole LGB community.¹⁵⁶ Again, this gender-in-sexuality data gap is problematic because it erases older lesbian's specific circumstances and needs.

In studies that have focused on the preferences of older lesbian women, we see a marked preference for lesbian-only and women-only housing options (62% in total for both), in contrast with a preference by gay men for mainstream LGBT-friendly housing (56%) and only 26% for gay-only. Interestingly, for both, the least preferred option is mixed LGBT-only accommodation.¹⁵⁷ Lesbian and women-only co-housing options are a popular option, as attested by the projects from Women's Pioneer Housing, Housing For Women and the Older Lesbian Co-Housing Project (see Chapter 8).

7.8 Young women

Young women face specific issues when it comes to housing that are linked to their lower levels of earnings and lower benefit entitlement.

Average annual pay for women in the 22-29 age group is about 5,000 pounds less than for women in the 30-39 (£25,192) and 40-49 (£25,953) age groups.¹⁵⁸ Women in the 18-21 age group earn on average £9,238 per year. Young women earn less for several reasons: they are more likely to still be in education and/or at entry-level job positions, work part time, and the national minimum wage for young people under 25 is lower.

Their housing benefit entitlement only covers the rate of a room in a shared house (applicable to single persons under 35). This is manifestly unjust for young women (and men) who will want their privacy, and

detrimental for the recovery and mental health of women who have experienced abuse and trauma who will have no choice but to share a house with strangers, in many cases in mixed-sex settings.

Lower income translates into extra difficulty in securing adequate affordable housing. Journalist investigations have recently uncovered how private landlords target young women for sex in exchange for a free room or rent discount.¹⁵⁹ Online advertising platforms have been too slow to respond and in most cases there has been no mechanism in place to monitor such ads.

153 S Westwood (2017) 'Gender and older LGBT* housing discourse: the marginalised voices of older lesbians, gay and bisexual women'. *Housing, Care and Support*, 20(3), (<http://bit.ly/2VOqLt6>) p. 101

154 S Neville and M Henrickson (2010) "'Lavender retirement': a questionnaire survey of lesbian, gay and bisexual people's accommodation plans for old age'. *International Journal of Nursing Practice*. 16(6), pp. 586-94.

155 Stonewall (2011) *Lesbian, gay and bisexual people in later life* (<http://bit.ly/2UQMeF7>)

156 S Westwood (2017) 'Gender and older LGBT* housing discourse: the marginalised voices of older lesbians, gay and bisexual women'. *Housing, Care and Support*, 20(3), (<http://bit.ly/2VOqLt6>) pp. 100-109.

157 S Westwood (2015) "'We see it as being heterosexualised, being put into a care home': gender, sexuality and housing/care preferences among older LGB individuals in the UK", *Health & Social Care in the Community*, 24(6); S Westwood (2016) *Ageing, Gender and Sexuality: Equality in Later Life*. Routledge: Abingdon; S Westwood (2017) 'Gender and older LGBT* housing discourse: the marginalised voices of older lesbians, gay and bisexual women'. *Housing, Care and Support*, 20(3), (<http://bit.ly/2VOqLt6>) pp. 100-109.

158 ONS (2018) *Annual Survey of Hours and Earnings: Table 6.7a. Annual pay – Gross (£) – For female employee jobs: United Kingdom, 2018*

159 The Guardian (2 Apr 2018) 'Sex for rent: the rogue landlords who offer free rooms in return for "favours"' (<http://bit.ly/2JDUQIF>)

7.9 Single mothers

Single mothers are a group that faces particular challenges when it comes to housing: they tend to have lower incomes and to rely more on an extended local social network for help with childcare and other care responsibilities.

They form the bulk of families in statutory homelessness (66% of homeless households with children are lone-parent headed)¹⁶⁰ and they are also more likely than couples with children to be renting in the private sector.

Over a third (35.5%) of single parents live in private-rented accommodation, compared to a fifth (20.7%) of couples with children.¹⁶¹ Tenancies in the private-rented sector are less secure than other tenures. Properties in the private market are also more likely

to be in a poor condition, although this risk has reduced considerably in the last two decades across all tenures. As single parents are more likely to live in private-rented accommodation, single mothers and their children are more at risk of being affected by insecurity of tenancy and poor housing conditions.

This insecurity has a particularly negative impact on single-parent families. In addition to the threat of children having to move school and lose their routine and social network, single mothers risk losing the informal support with childcare they get from their own mothers, other relatives or friends. As single parents rely more on informal childcare than couples with children,¹⁶² when they move away from that support they may find it impossible to keep their job and reconcile it with caring duties.

¹⁶⁰ The Independent (10 October 2018) 'Number of single homeless mothers soars to highest level since financial crash' (<https://ind.pn/2HTqfGY>)

¹⁶¹ Author's own calculations based on MHCLG (2019) English Housing Survey 2017 to 2018: Annex Table 1.3: Demographic and economic characteristics, 2017-18 (<http://bit.ly/2Vb6Eop>)

¹⁶² Nuffield Foundation (2008) The role of informal childcare: understanding the research evidence (Summary report) (<http://bit.ly/2LGUMdQ>) p. 7

8. Housing for women: challenges and good practices

This chapter looks at some housing models and local projects across England that are helping women in their housing needs and that have the potential to be replicated in other local areas.

KEY FACTS SUMMARY

HOUSING IS A FEMINIST ISSUE:
INTRODUCTION

CURRENT HOUSING CRISIS:
UNAFFORDABLE & UNAVAILABLE

WOMEN & HOUSING

HOUSING SAFETY NET

WOMEN & HOMELESSNESS

INTERSECTIONS BETWEEN VAWG
& HOUSING – SURVIVORS’ JOURNEYS

SPECIFIC GROUPS OF WOMEN
& HOUSING DISADVANTAGE

**HOUSING FOR WOMEN:
CHALLENGES & GOOD PRACTICES**

RECOMMENDATIONS

8.1 Women-only supported and permanent housing in London

London's housing crisis is the most severe in the country and the issues of housing unaffordability are even more acute for women, as women have lower incomes and lower levels of wealth (see Chapter 3).

Women's Pioneer Housing and Housing For Women are two social housing providers with properties across several boroughs in London targeted to women's specific needs. They support women who may not be considered in priority need by their local authorities but who will benefit from women-only accommodation due to being at risk of gender-based violence, have a history of trauma or have ill mental health. They also provide housing for older women who cannot afford to own their own property.

'One of the things we're trying to do is fill the gap between statutory provision and do something for women whose housing needs are not recognised.'

They work closely with London boroughs authorities to provide housing for women who go through the statutory homeless process – but they also provide housing for women who may not be considered vulnerable enough to have a priority need.

Their ethos of giving women autonomy and control over their lives through secure housing, while protecting them from economic abuse, is reflected in the way tenancies are granted.

'If women are in an abusive controlling relationship they may be pushed to put the tenancy in his name, but they can't do it here. We won't do it. We break that cycle of abuse. You always have the power and control, this will always be your flat. Whoever you choose to live with, however you choose to live, this is your flat and it will be yours.'

Women's Pioneer Housing and Housing For Women both provide sheltered accommodation for older women, to help combat loneliness and isolation, and ensure that women can preserve their autonomy longer.

'The women within our sheltered housing range from women who are in their 60s, absolutely fine, no mobility needs or anything, through to older women. We had a resident who was 105 and was still making her own lunch, etc. And she got to live independently for such a long time just because there was this community there, because there was someone who would make sure she was tapped into all the support services she needed to maintain her independence.'

Housing For Women has supported housing schemes for groups of vulnerable women. Their ReUnite project reconnects women released from prison with their children, by providing a space for these families to reunite. ReConnect grants support for women recently released from prison with multiple needs, such as mental health issues and substance misuse.

Housing For Women also provide refuges for domestic abuse survivors, with support in place to help them rebuild their lives afterwards, and accommodation for women who have been victims of trafficking, through their RePlace project.

One of the biggest challenges these organisations face is the changes in social security. The universal credit roll-out has created risk which Women's Pioneer Housing tried to prevent by hiring a financial assistant to work with tenants to help them sort their benefit claims and immigration status.

'Everyone on universal credit is one month in rent arrears, as they're paid at the end of the month. So that's very upsetting for many residents who have always had a clear rent account and now they don't. For women with disabilities the PIP assessments have been a nightmare.'

Their plans are to work with large housing associations to help provide more women-only accommodation and raise the awareness of local authorities and other providers on the importance of secure housing for women – including for the local London economy.

Both organisations are involved in the Women's Housing Forum, a new network that works to raise awareness of the links between gender inequality and the housing crisis.¹⁶³

8.2 The ‘Whole Housing’ approach

When it comes to putting in place a housing strategy that serves the needs of women and domestic abuse victims in particular, central and local government need to make sure that the different components of the housing system are all viable options. A full suite of housing options should be there, which can manage short-term crisis situations and also provide long-term security to the survivor. This is what is termed the ‘whole housing’ approach.

In 2018, MHCLG awarded £1.5m of funding for the ‘whole housing’ approach to be piloted in 17 local authorities across London and Cambridgeshire. The aims of the project are to improve early-intervention responses in order to take pressure away from emergency support and refuges, to give more agency to women affected by domestic violence and to keep them in their own homes when safe to do so.¹⁶⁴

A whole housing approach for domestic violence and abuse survivors includes some of the following:¹⁶⁵

- Refuges continue to be a crucial part of the emergency response to the housing needs of victims of domestic violence.
- Banks, mortgage providers and estate agents need to be better informed about DVA and how purchase, sale and re-mortgaging of a property may be linked to economic abuse. Surviving Economic Abuse is currently leading on this segment of the whole housing pilot, providing advice on debt and financial issues to victims of domestic violence and frontline services, providing training to staff for banks to be better placed in identifying and supporting women who have experienced financial abuse. The goal is to help women keep their owned property and their secure housing status.
- Managed reciprocals, such as Pan-London Housing Reciprocal, should be replicated across the country to coordinate transfers of women from one social housing tenancy to another.
- Sanctuary schemes are funds that enable security improvements, such as lock and door changes, to be made to a survivor’s home so that she can stay in her home safely. They usually sit with local authorities but some housing providers also provide them.
- Housing First and supported accommodation projects provide important housing routes for some of the most marginalised and vulnerable women, such as women who are sleeping rough and women with multiple needs.

8.3 Women-targeted Housing First projects

A few small Housing First projects in local areas in England are specifically targeting women and the first results are encouraging.

Threshold Housing First – Manchester

Threshold Housing First was implemented in Manchester through a collaboration with the Cheshire and Greater Manchester Community Rehabilitation Company. It is targeted to homeless women with high and complex needs, including a history of offending behaviour.

This project has supported 12 homeless women over the course of two years.

The project works in close cooperation with women’s

centres in Manchester. This is because it quickly became clear that abusive and violent relationships with former partners were part of these women’s homelessness experience. It was also common for the women supported to have had children taken into care.¹⁶⁶

After two years, the results were positive, with good rates of tenancy sustainment for the women supported.¹⁶⁷

Solace Women’s Aid – Camden and Islington (London)¹⁶⁸

This is the first Housing First pilot led by a women’s organisation. Solace Women’s Aid is supporting five women in the London boroughs of Camden

¹⁶⁴ 24 Housing (6 Dec 2018) ‘DAHA’s “Whole Housing Approach” to domestic abuse’ (<http://bit.ly/2ltyGcf>)

¹⁶⁵ National Housing and Domestic Abuse Policy & Practice Group (2018) Domestic Abuse and Violence Bill – consultation response (<http://bit.ly/2GtRF4b>)

¹⁶⁶ University of York Evaluation (2017) The Threshold Housing First Pilot for Women with an Offending History: The First Two Years (<http://bit.ly/2WwwYdy>)

¹⁶⁷ Ibid.

¹⁶⁸ Interview with housing staff from a women’s organisation (9 May 2019)

and Islington, referred to them through the local authorities. The properties are supplied by the boroughs and the wraparound support is coordinated by Solace, linking the women with specialist support as they need and helping them navigate services, appointments and treatments.

Basis Yorkshire – Leeds

Basis Yorkshire has been running a Housing First project in Leeds since November 2016. The service is specifically for women in prostitution, supporting

them by focusing on reducing harm and providing exit choices.

Six women have been supported since November 2016. The low caseload has allowed staff to provide intensive support to women around their complex needs, which included daily visits to health centre in some instances and coordination with multiple services.¹⁶⁹

Results so far show positive improvements in offending, substance use, physical and mental health, and engagement with other support services.¹⁷⁰

8.4 London Older Lesbian Cohousing (LOLC)

Loneliness and isolation is a heightened issue for older LGBT people who may not have children and may be estranged from their families.

As women tend to live longer than men, they require more care and loneliness can be something they grapple with for longer. Older lesbian and bisexual women are thus at a particular risk of isolation. Providing community-based accommodation, where people live independently but share common spaces and hobbies, is therefore an important alternative for old people to preserve their autonomy and social support for longer.¹⁷¹ Lesbian women's preference tends to be for women-only or lesbian-only accommodation in older age (see Chapter 7).

A new project in East London aims to create a community housing scheme with a mixture of tenures for older lesbians. The project is at the planning stages and its kick-off group includes architects,

representatives from housing associations, housing representatives from the London Borough of Waltham Forest and investors.

London Older Lesbian Cohousing is hoping to build 25 units of cohousing with a mix of market sale and affordable rent for older Lesbian households.¹⁷²

LGBT research and guidance on housing very often doesn't take intersectional issues into account.¹⁷³ Specific challenges that LB women face, such as vulnerability to male violence and prejudice based on misogyny, is not sufficiently considered (e.g. the Stonewall Housing project is not gender specific).¹⁷⁴ The specific needs and wishes of older LGBT people, and older LB women in particular, are even less prominent.

The LOLC scheme is a pioneering project that could become the first of its kind in the UK.

8.5 Pan-London Housing Reciprocal

One of the issues for women living in social housing and experiencing domestic abuse is the risk of losing their secure tenancy if they leave their home (see Chapter 6). Sometimes leaving is the only alternative for the woman's safety – but this should not come at the expense of her losing housing security.

Housing associations and local authorities can link up their housing vacancies to allow for a woman to move to another social housing property available in another borough or local area. It is a reciprocal

scheme; the provider who offered that place will be owed a vacancy in return, for one of its tenants.

The Pan-London Housing Reciprocal was set up two years ago in collaboration with the Mayor of London's office and the largest housing providers in London to make sure that victims of hate crime, VAWG and gang-related violence across the city are able to move to a safer place while maintaining housing security.¹⁷⁵

169 E Bimpson (Mar 2018) An evaluation of Basis Yorkshire's Housing First pilot (<http://bit.ly/2YhYiN5>)

170 Basis Yorkshire (26 June 2018) 'Housing First – continues with TLA' (<http://bit.ly/2Yj5NDI>)

171 BBC (15 Oct 2018) 'LGBT housing: Trying to avoid loneliness while growing old' (<https://bbc.in/2XkVU7F>)

172 Nationwide Foundation and Locality (2018) Early Stage Support Programme Evaluation (<http://bit.ly/2GjEFN5>) p.13

173 S Westwood (2017) 'Gender and older LGBT* housing discourse: the marginalised voices of older lesbians, gay and bisexual women'. *Housing, Care and Support*, 20(3), (<http://bit.ly/2VOqLt6>) pp. 100-109.

174 Stonewall Housing (1 July 2018) 'Funding news' (<http://bit.ly/2KNGibC>)

175 Safer London (2019) Pan-London Housing Reciprocal website (<http://bit.ly/2IGDwSP>)

Most of the beneficiaries of the reciprocal scheme are women. In March 2019, the scheme had moved 202 adults and children. The majority of moves (57, 66%) have supported individuals and families fleeing domestic abuse. Single mothers constitute the vast majority (73%) of referrals to the scheme. The scheme has seen over half of applications from BME or mixed heritage individuals.¹⁷⁶

There is a high prevalence of women who have suffered financial abuse who are applicants to this scheme.¹⁷⁷ These women will have rent arrears as a consequence of the financial abuse and they would have seen it impossible to apply for another social housing place due to their debt. In the PLHR, the links between housing and financial abuse are recognised and so debt is not a barrier.

The project has secure funding until March 2020, but the team is confident that the Pan-London Housing Reciprocal will continue as the need has been clearly demonstrated.¹⁷⁸

176 Safer London (2019) Pan-London Housing Reciprocal: Overview of Progress and Partner Activity – 31st March 2019.

177 Safer London (2018) Pan London Housing Reciprocal – Year 1 Report (Feb 2017 – Jan 2018) (<http://bit.ly/2W7HasB>)

178 Interview with team responsible for PLHR at Safer London (26 April 2019)

9. Recommendations

The housing crisis is one of the UK's most urgent contemporary public policy issues. House prices rocketed in the last couple of decades and wages have not followed suit. Social housing property numbers have dwindled. This has resulted in a lack of affordable homes for everyone.

Women face specific challenges securing homes that are affordable and suitable for them and their families. This is a consequence of structural inequalities, including women's lower earnings from employment, due in large part to a disproportionate share of caring responsibilities. Violence is a critical element in women's homelessness and housing journeys. Their lower incomes and financial dependence on their (male) partners or the state leaves them vulnerable to abuse and restricts their options when it comes to securing a home and living a life free of violence. Specific groups of women face added disadvantage and their challenges should also be addressed.

Most of our evidence-based recommendations will ensure that everyone has access to appropriate, affordable and secure homes. But they are more urgent for women because their economic and patriarchal disadvantage leaves them even more vulnerable to the current UK housing crisis.

KEY FACTS SUMMARY

HOUSING IS A FEMINIST ISSUE:
INTRODUCTION

CURRENT HOUSING CRISIS:
UNAFFORDABLE & UNAVAILABLE

WOMEN & HOUSING

HOUSING SAFETY NET

WOMEN & HOMELESSNESS

INTERSECTIONS BETWEEN VAWG
& HOUSING – SURVIVORS' JOURNEYS

SPECIFIC GROUPS OF WOMEN
& HOUSING DISADVANTAGE

HOUSING FOR WOMEN:
CHALLENGES & GOOD PRACTICES

RECOMMENDATIONS

Government and housebuilding

Central government should invest in social housing.

We fully support the recommendation from Shelter's commission on the future of social housing for the government to deliver 3.1 million more social homes within 20 years.¹⁷⁹ This will ensure that the benefits of the housing safety net are more widely distributed, while saving the government billions of pounds in housing benefit paid to private landlords.¹⁸⁰

The government should make it easier for local authorities to build and invest in housing.

Scrapping the Housing Revenue Account borrowing cap is a good place to start to make sure that councils can invest in social housing to fulfil their homelessness statutory duties and local housing strategies.

Social security

Local housing allowance rates should be restored to local average private rents and rise in line with them each year.

Housing benefit should be paid at a sufficient level to cover claimants' rents. While we do not support fuelling demand when supply is low (as it raises prices without increasing supply), we agree that an immediate solution needs to be found given the housing affordability crisis. Restoring levels of housing benefit should be seen as an intermediate fix before a medium-to long-term investment to build more social housing comes to fruition.

Refuge funding and women-only accommodation

The funding model for DVA refuges should be revisited to ensure sustainability.

Refuges should be funded according to demand and not be dependent on the women's eligibility to claim housing benefit. Central government should ensure that there are no regional gaps in provision, delivering ring-fenced money to local authorities to invest in refuge provision in their areas, in close partnership with specialist local women's organisations.

Central government funding pots for housing should be streamlined.

This would reduce administrative costs for resource-strapped local authorities while making sure funding is efficiently accessed and used.

Cuts to local government funding need to be reversed and deprivation included in funding formula.

Local government funding needs to be urgently restored to a level which enables councils to meet their statutory obligations and also provide the preventive, non-statutory services which are vital to the wellbeing of everyone. This should come from national taxation and central government to avoid a rise in regional inequality.

Property eligibility for single women under 35 should be revisited and altered to include self-contained accommodation.

The roll out of universal credit should be paused until adequate impact assessments are carried out.

The consequences of UC roll out on the capacity of people on low-incomes to afford their homes and essentials need to be fully addressed before universal credit is fully extended.

The benefit cap should be scrapped to prevent larger families having to choose between a roof over their heads or food on the table.

179 Shelter (2019) Building for our future: A vision for social housing (<http://bit.ly/2E1ce6o>)

180 The programme is estimated to pay for itself in 39 years, and to cost £3.8bn a year (after savings in benefits and tax increases are considered). The Resolution Foundation has calculated that social housing investment should pay for itself by housing benefit savings after 23 years.

Local councils must recognise the links between homelessness and domestic abuse/VAWG for women and provide women-only accommodation.

Local housing and VAWG strategies should inform each other and be coordinated.

Local authorities should recognise that homeless women will very often have experienced trauma and abuse and that women-only accommodation is essential to protect vulnerable women and their young families. Specific groups of women will have different needs, so a whole suite of housing options should be made available in addition to refuges, including supported accommodation, Housing First projects, as well as social housing and affordable and secure private rents.

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