



Housing for Women in Coventry

*Based on full report 'A home of her own -
Housing and women'*

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Women and Housing

Housing is one of the most urgent public policy issues in the UK and the impacts of the housing crisis are gendered. Women's lower incomes relative to men's means they are less able to afford housing and their care 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.

Certain groups of women are particularly disadvantaged when it comes to housing.

Housing is less affordable for **BME women** because they have lower earnings, so they are less likely to be homeowners.

Disabled women often struggle to find adapted houses and their lower incomes also mean lower housing affordability.

Single mothers are very vulnerable to homelessness, with currently two-thirds of homeless families being headed by single mothers.¹

Women with no recourse to public funds are extremely vulnerable if they become homeless – harder to get temporary accommodation from their local council and very few refuges can afford to take women who can't claim housing benefit.

Coventry Women's Partnership, funded by the Smallwood Trust, is a new project which brings together organisations that support and empower women in the Coventry area to improve economic outcomes. The full report and this briefing are part of our research into the economic challenges that women who are supported by the Coventry Women's Partnership face, and so here we look at the housing situation in the Midlands city and how women fare.

This is a summary of *A Home of Her Own: Housing and Women*, by Dr Sara Reis, Research and Policy Officer, UK Women's Budget Group.

Full report available here:

bit.ly/2L9c9Ts

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1.1 Housing affordability in Coventry

The median price of a house in Coventry is now seven times the median annual wage in the city. Housing unaffordability doubled in two decades: house prices relative to earnings went from a ratio of 3.5 times earnings in 1997 to seven times in 2018.²

Housing affordability is worse for people on lower incomes, who need nine times their annual salary to be able to afford a (lower-quartile priced) home.³

Housing affordability is also worse for women because women overall earn less than men. In Coventry, property prices are 8.5 times the median women's salary, whereas they are only 5.6 times men's median salary (see Table 1. below).

Private rents also absorb a higher proportion of women's salaries than men's (see Table 2. below): in Coventry, the average woman can barely afford a one-bedroom flat.

Table 1. Housing affordability for women and men in England, 2019

Region	Median house price in 2018 £	Ratio of house prices to earnings			
		All	Women	Men	Gender Gap
England	235,000	9.7	12.2	8.0	4.1
West Midlands	190,000	8.3	10.9	6.8	4.1
Coventry	179,950	7.0	8.5	5.6	2.9
Coventry North East	168,995	7.2	8.2	6.0	2.2
Coventry North West	180,000	7.5	n/a*	n/a*	
Coventry South	195,000	6.7	8.7	5.7	2.9

Sources: Author's calculations based on ONS (2019) Median house prices for administrative geographies: HPSSA dataset 9; ONS (2019) Annual Survey of Hours and Earnings, Table 7.7a; Commons Library (2019) Constituency data: house prices, December 2018 (<http://bit.ly/2Y8rAkj>); ONS (2019) Annual Survey of Hours and Earnings, Table 9.7a

* No data on sex-disaggregated earnings available for this constituency

Table 2. Average private rents by size compared to median monthly earnings in Coventry, 2018

Coventry average rents 2018 (£)		Coventry median monthly earnings 2018 (£)			% earnings absorbed by monthly rent (Women)	% earnings absorbed by monthly rent (Men)
		All	Women	Men		
All	649	2,002	1,276	2,562	41%	25%
Room	368				23%	14%
Studio	455				29%	18%
1-bedroom	572				36%	22%
2-bedroom	683				43%	27%
3-bedroom	765				49%	30%
4+bedroom	1,255				80%	49%

Source: Author's calculations based on Valuation Office Agency (2018) Private rental market summary statistics: October 2017 to September 2018, Table 2; ONS (2019) Annual Survey of Hours and Earnings, Table 8.

² Author's own calculations based on ONS (2019) Median price paid by local authority; ONS (2019) Annual Survey of Hours and Earnings, Table 9.7a 2018

³ Author's own calculations based on ONS (2019) Lower quartile price paid by local authority (time series); ONS (1997) Annual Survey of Hours and Earnings, Table 7.1a 1997

1.2 Housing safety net in Coventry

As with every other local authority with housing responsibilities, Coventry City Council has a statutory duty to prevent and relieve homelessness.

Council's statutory duties

The challenges that the council faces in delivering their housing duties are very common to the rest of local councils in England. Coventry is facing a surge in homelessness applications, a lack of social housing and truly affordable properties in the city, and a lack of human resources to handle this.

'One of our [Coventry city council's] biggest challenges is that we are unable to react quickly enough to rising demand.'

Coventry has seen an exponential rise of homelessness in recent years. According to council staff, the council supported 350 families in the previous year, a jump from only 40 just four years ago. Capacity to handle an increase in sevenfold the number of cases has not followed. This has resulted in longer waiting times to get an appointment to initiate a homelessness application.

The government has made some money available to support local authorities to implement their new homelessness statutory duties introduced with the Homelessness Reduction Act in 2017. This will help to strengthen support, including recruiting more specialised staff, which Coventry City Council is currently in the process of doing. However, the new money made available is likely to be insufficient. At just a little over £24m per year for three years,⁴ it will not be enough to offset the much bigger cuts since 2010: for Coventry, funding from central government was slashed in half since 2010 (from £380m to £190m in 2019).⁵

Housing stock and specific accommodation needs

In Coventry as nationally, there is not enough social housing. Homeless people are spending longer periods of time in temporary accommodation, including B&Bs and hostels, and over the legal maximum of six weeks. This is due to a lack of options for moving on to permanent housing. Homes with three bedrooms or more are the hardest to find, which means large families are struggling to move into a permanent home, which affects women and BME households in particular.⁶

'We need more housing, it's just that simple.'

Refuge provision in the city is also insufficient. The new Domestic Violence Strategy was launched in early 2019 and includes a tender process for the provision of emergency accommodation for victims of domestic violence and abuse (DVA). However, the tender process is for the same amount and same number of units (56) as five years ago, not accounting for population growth nor domestic abuse cases having gone up. Of the 350 families supported by the council in the previous year, 15% (about 45) were reported as homeless due to domestic abuse.⁷ The actual number may be higher as women tend to stay with friends or family before reporting themselves as homeless to statutory services.⁸

Aside from DVA refuges, there is no women-only accommodation in Coventry. This is a significant problem because a DVA refuge is not suitable for many women, in particular women with multiple complex needs and women in employment. Mixed-sex shelters are the only alternative, so many women will avoid them, or when faced with no other choice, may set back their healing process by triggering trauma, or exacerbate their risk of sexual exploitation and substance misuse.

'Women are putting their lives at risk because no housing is available.'

Housing benefit and universal credit

Housing benefit for people who are renting in the private sector is calculated through the local housing allowance rates. In Coventry, as in the rest of the country, there is a gap between the LHA rates and the price of properties for each band. This is true not just for the average rent, but for the lower-quartile rent as well (see Table 3. below) – which means people on housing benefit can afford less than 25% of the cheapest houses in the market. As a consequence, 90% of people renting privately are facing a shortfall between their housing benefit and rent,⁹ risking falling into arrears and eviction. Women make up 60% of adults in households claiming housing benefit so these cuts are affecting women disproportionately.¹⁰

4 MHCLG (2018) Homelessness Reduction Act: new burdens funding (<http://bit.ly/2vYYPBa>)

5 Interview with Coventry City Council staff (15 March 2019)

6 Ibid

7 Ibid

8 WBG (2019) A home of her own – Housing and women (<http://bit.ly/2L9c9Ts>) p. 27

9 IFS (2017) The cost of housing for low-income renters (<http://bit.ly/2uUVj0t>) p. 17

10 DWP (2018) Housing Benefit Caseload Statistics: Data to May 2018

Table 3. 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 and LQ rent	Difference LHA and 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	173.12
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

In September 2018, universal credit started to be rolled out in Coventry and local organisations have already shared evidence of claimants struggling to pay their

bills, food and rent.¹¹ Foodbank use has gone up¹² and so have evictions.¹³

1.3 Housing First Pilot in Coventry

The West Midlands Combined Authority received a £9.6m grant from MHCLG to pilot a Housing First project for 2018-2020. This is part of the government's strategy to prevent rough-sleeping and help people with complex needs secure a permanent home.

The inspiration for this model comes from Finland and the premise is that people are given a permanent home, with no conditions attached, and then support is provided to work around other needs including poor mental health, debt and substance misuse. The unconditional dimension may lead stakeholders on the project to offer the Housing First permanent tenancies to people deemed less risky or complex in order to ensure it goes well. The most vulnerable homeless people, including women with multiple needs, may end up falling between the cracks once more. People with no recourse to public funds are also left out,

even though they are some of the most vulnerable to homelessness and rough sleeping.

There are serious doubts from the local authority in Coventry and women's organisations about the potential of this project for success, and this is mostly due to money. Coventry received £1.7m as part of this project and the plan is to house 110 people in three years. The amount is seen as nowhere near enough by a former housing councillor, who said in an interview earlier this year:

'I find it scandalous that government is presenting it as a Scandinavian model, something innovative, but they're not resourcing it properly.'

Finland's model received €300m for an eight-year project to support 1,500 people.

Conclusion

Women face specific challenges when it comes to securing adequate and affordable housing in Coventry. As women have less earnings, homes are even less affordable for women renting or buying on their own, which can make it harder to leave unwanted relationships and increase women's risk of domestic abuse.

Recent cuts and changes to housing benefit have worsened housing costs for many. LHA rates currently don't reflect real rents in the private-rent market and nationally 90% of people on housing benefit are facing rent shortfalls. Women are 60% of housing

benefit recipients so these cuts are affecting them disproportionately.

Homelessness for women is linked in many instances to domestic abuse. It is crucial that local homelessness and domestic abuse strategies are designed jointly, to ensure a reduction in both and women's needs are adequately addressed.

Women-only and women-focused accommodation, both emergency in the form of shelters and permanent affordable housing, is crucial to ensure that women can live free from violence and destitution.

11 Interviews with the Coventry Women's Partnership organisations (February and March 2019)

12 The Trussell Trust (2019) End of year stats (<http://bit.ly/2ldQCF7>)

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

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