Written evidence submitted by the UK Women's Budget Group [FPS 025]

The future of the planning system in England

- 1. The UK Women's Budget Group (WBG) is an independent network of academics, policymakers and activists who analyse the gender impact of economic policy on different groups of women and, present alternatives for a gender equal future.
- 2. WBG welcomes the Committee's inquiry into the changes to the planning system in England and we make this short submission to respond to the points in the terms of reference on which we have expertise and analysis.
- 3. **Planning policy has huge bearing on housing inequalities.** WBG is concerned that the Government's planning proposals will reduce the amount of social housing built and further reduce the availability of social housing, with a disproportionate gender impact.
- 4. Women in the UK are more likely than men to rely on social housing because of their increased risk of poverty and generally, lower earnings and assets:
 - a. the gender pay gap remains 9% while women account for 70% of low earners (67% of full-time low earners)¹. Annual median earnings for women in England are 34% less than those for men (£19,302 and £29,245 respectively)².
 - b. the less discussed gender pension gap remains a huge barrier to housing: on average, men have eleven times the private pension wealth of women³.
 - c. this is all due to caring responsibilities which leave women with less time for paid work over a lifetime and impacts their ability to rent or own a private tenure.
- 5. For more information on gender and housing policy see our 2019 report: A Home of Her Own, Housing and Women for stark data on the gender affordability gaps:
 - a. 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. Women need over 12 times their annual salaries to be able to buy a home in England, while men need just over eight times⁴.
 - b. 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 London⁵.
- 6. Cuts to local government, social security and care funding since 2010 have disproportionately impacted women, especially Black, Asian and ethnic minority women⁶ and disabled women⁷. This, combined with increased shortages for social housing, has

¹ Measured as earnings below 60% of full-time weekly earnings. WBG (2018) Women, Employment and Earnings (http://bit.ly/2G2tTw0)

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

³ WBG (2020) Pensions and gender inequality https://wbg.org.uk/analysis/uk-policy-briefings/2019-wbg-briefing-pensions-and-gender-inequality/

⁴ WBG (2019) A Home of Her Own: Women and Housing https://wbg.org.uk/wp-content/uploads/2019/07/WBG19-Housing-Report-full-digital.pdf pg 17

⁵ WBG (2019) A Home of Her Own: Women and Housing https://wbg.org.uk/wp-content/uploads/2019/07/WBG19-Housing-Report-full-digital.pdf pg 18

⁶ WBG (2018) Intersecting inequalities: the impact of austerity on Black and minority ethnic women https://wbg.org.uk/analysis/intersecting-inequalities/

WBG (2018) Disabled women and austerity https://wbg.org.uk/wp-content/uploads/2018/10/Disabled-women-October-2018-w-cover-2018

meant that more women are relying on social housing and/or becoming homeless. In 2019 67% of statutory homeless people were women⁸. In 2020, the coronavirus pandemic further threatens women's socio-economic standing, especially low-income, BAME, disabled and migrant women.

- 7. Lone parents, 90% of whom are women⁹, are most likely to rely on social housing. In 2017-8, 39.5% of lone parents lived in socially rented accommodation, compared with 12.3% of couples with dependent children¹⁰.
- 8. It is for these reasons that WBG is concerned about the proposals to extend exemptions to Section 106 regulations to smaller sites and replace the Community Infrastructure Levy with a new Infrastructure Levy. The proposal the quadruple the size of residential sites requiring social housing contributions, to only sites with more than 40 dwellings, will drastically decrease the amount of much-needed social housing built.
- 9. Together, these proposals would further reduce the amount of social housing available to everyone in the UK and given the inequalities outlined above, this has the potential for disproportionate impact on groups with protected characteristics, including women.
- 10. Loss of community infrastructure is also likely to disproportionately disadvantage women. Requirements for developers to contribute to community infrastructure often benefit women, as the majority of single mothers and primary carers, most. Cutting developers responsibilities to contribute to community infrastructure like parks, playgrounds and community centres will therefore disadvantage many women and children disproportionately, especially in local authorities with least funding.
- 11. Adequate amounts of safe, affordable and green social housing designed and built with consultation from the community is crucial to rectifying gender inequalities. Carbon neutrality of building and heating these homes is central to confronting the climate crisis. It is not planning obstacles but limited local authority funding which acts as the biggest barrier to achieving these goals.
- 12. It is for this reason that WBG recommends that the Committee ask the Department of Housing, Communities and Local Government to undertake and publish a meaningful and comprehensive equality impact assessment of these proposals as part of the policymaking process.

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⁸ WBG (2018) Housing and gender (http://bit.ly/2UoWROu). Calculations based on MHCLG (2018) Livetables on acceptances and decisions

⁹ Gingerbread (2020) Single parent facts https://www.gingerbread.org.uk/what-we-do/media-centre/single-parents-facts-figures/

¹⁰ WBG (2019) A home of her own: women and housing https://wbg.org.uk/wp-content/uploads/2019/07/WBG19-Housing-Report-full-digital.pdf page 15, figure 3.