

Housing For Women UK Experience & Practice

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The UK housing context:

- 20.6 million households:
 - 21% own home,
 - 40% buying with mortgage,
 - 17% social rent,
 - 22% private rent.
- **Affordability:**
- Average cost to purchase a home: £272,000
- Average monthly mortgage payment: £780
- Average monthly cost to rent a home: £900
- Average household monthly income: £1900
- Average female led household monthly income: £1550

The UK has one of the highest levels of housing costs in Europe, while between 2010 and 2013 energy prices for households rose by 37 per cent.

The UK housing context:

- 26% of homelessness cases are women, approximately 10,000 individuals per year.
- 12% of rough sleepers in London are estimated to be women.
- 75% of statutory homeless households were headed by a woman.

Wider UK financial context for women:

- Women experience a full-time pay gap of 14.9% and overall income differential of 19.1%
- 64% of low paid workers are women
- 40% of ethnic minority women live in poverty
- Women's average personal pensions are only 62% of the average for men
- 92% of lone parents – a group more likely to live below the poverty line are women
- The costs of childcare in the UK are amongst the highest in the world, heavily limiting women's choices to take up paid work and income available to provide housing options.

General challenges for women's housing:

- **Welfare Reforms & Austerity:**
- **Universal Credit** merges six main benefits into one payment paid once a month and is intended to be a single payment for one household. Concern regarding:
 - budgeting issues;
 - delayed claims and ;
 - potential financial abuse as payment will go to one partner in the household.
- **Benefit Cap** limits total amount of benefits that can be received regardless of circumstances. Female led household are more likely to have a benefit reliance due to lower average earnings.

General challenges for women's housing:

- **Deprivation:**
- Since the early 80's it has been acknowledged that poverty measures for household income obscure the poverty of women.
- Assumptions that income benefits all household members equally, has been shown to be flawed; women are generally more materially deprived than their partners and children.
- Historically policy makers assumed that the man received wages for his work and he, his wife and his children benefited from this income according to principles of perfect equity. This is flawed due to unequal earning power and unequal power relationships. Ultimately affecting housing choices and options.

General challenges for women's housing:

- **Welfare Reforms & Austerity:**
- Overall:
 - Women are being hit hardest by cuts to public sector jobs, wages and pensions.
 - Women are being hit hardest as the services and benefits they use more are cut.
 - Women are being left 'filling the gaps' as state services are withdrawn.

General challenges for women's housing:

- **Access & Choice:**
- More likely to be reliant on subsidised housing choices such as social rented housing or private landlord that accept tenants in receipt of housing benefit.
- Local Housing Allowance rules further restrict the choice and supply of housing.
- Women are more likely to be considered 'priority homeless' than men, particularly if they have children. This increases their priority for housing, however tends to further restrict choice. Often if first three offers of accommodation refused then priority is lost.
- Acceptance of 'priority homeless' often leads to periods in unstable temporary accommodation of varying quality

General challenges for women in the housing:

- **Domestic Abuse:**
- Over 3 million women and girls across the UK experience rape, domestic violence, stalking, or other violence each year
- There is a further challenge as women fleeing domestic abuse may end up in a mixed hostel where another incident takes place, this counteracting positive progress made in their recovery.
- Often there are assumptions that women who become homeless have children and therefore have statutory protection, which is not always the case.

Specific challenges for homeless women

- Genders share many common experiences that lead to homelessness, but often from different perspectives.
- Homeless women are more than twice as likely as men to have suffered abuse as a child.
- Many homeless women have been physically attacked, verbally abused and sexually assaulted.
- Over 20% of women became homeless as a result of fleeing violence. Three quarters flee from a current partner.
- Women respond to danger by making efforts to be 'invisible', choosing places to sleep hidden from view and disguising their homeless status in some way, reducing opportunity for engagement with outreach teams.

Specific challenges for homeless women

- Research has found an alarming number of vulnerable women engage in unwanted sexual liaisons in order to secure accommodation, such as prostitution or going back to potentially abusive, partners
- Generally staff often feel they lack the training to talk in depth around the emotional and psychological needs of woman
- Access to specialist support is inconsistent and difficult to access.
- Women presenting to local councils as homeless, only a third are considered a 'priority need'.
- Research has found women generally dislike being a minority in mixed hostels or housing projects as they can feel unsafe in male-dominated environments

Specific challenges for homeless women

- Within generic services staff are often not trained regarding female prevalent problems, for example, self-harm or eating disorders.
- Often if women don't see services, they won't come forward and ask.

"I'd find myself walking around outside all night because I was too scared to go to sleep,"

"Male focused services often fail to address needs of their female service users, expecting women to simply fit into homelessness services which have been designed for homeless men, it's not good enough"

Specific challenges for homeless women

- Research has highlighted that 20% of women in prison had no permanent accommodation before prison compared with 14% of men.
- Other evidence on the experience of women offenders notes that:
 - around one-third of women prisoners lose their homes whilst in prison
 - women prisoners are less likely than men to have accommodation arranged for them on discharge from prison
- Absent and estranged children and families including custody arrangements

Specific challenges for single mothers

- There are 2 million single parents, 92% being women, in the UK and they make up a quarter of families with children.
- Children in single parent families are nearly twice as likely as children in couple families to live in relative poverty.
- 71% of all single parents receive housing benefit compared to 25 per cent of two parent households.
- Single parent households are the most likely to be in arrears on rent or mortgage payments. 38% of single parents said that money always runs out before the end of the week/month.
- 63% of single parents have no savings.
- Costs of accessing child maintenance from absent partners

Specific challenges for single mothers

- Of all household types, single parent households (overwhelmingly female headed) were the most likely to report problems with their neighbourhoods.
- Single parent households are more likely than other types of household to rate their neighbourhoods as 'fairly poor' or 'very poor' – 11% compared with 5% for all adult households.
- This suggests that more single parents households than others are housed in areas where the quality of housing and environment is poor.

Responses to the general housing challenges

- **Welfare & Austerity:**
- ***Widening Work Opportunities:*** Women with childcare responsibilities often choose part-time or flexible employment to balance providing care. This places restrictions on employment opportunities. Its essential that specialised support is provided to meet the specific needs of unemployed women.

Example case study: WEETU

WEETU (Women's Employment, Enterprise & Training Unit), based in Norwich, is one of the first independent charitable organisations offering support for women to control their economic lives with free support for business start ups, training in employment, IT, personal development and money management skills.

Responses to the general housing challenges

- **Welfare & Austerity:**
- **Food Banks:** There are over 400 food banks in the UK. Food banks are a service of last resort for people living in poverty. Assistance with food costs can assist those in dire need to cover rent and utilities payments to keep a roof over their head.
- Over 20 million meals are estimated to have been given to people in food poverty in 2013/14.
- Food banks are mainly funded through charitable giving.
- Use of food banks has grown in recent years following the greater use of sanctions on welfare benefit claimants who are deemed to have failed requirements to seek work.
- Growing numbers of people in low paid work and insecure employment has also contributed to Food Bank Growth

Responses to the general housing challenges

- **Deprivation:**
- Government child poverty measures based on material deprivation. Researchers are considering measures to capture material deprivation of adults within households to improve understanding .
- Schemes raising awareness of ‘power and privilege’ concepts to ensure wider understand the perspective of others and empower those affected to take the lead in solutions.

Southwark Works: Childcare is the biggest barrier to women’s access to the labour market and better paid employment, bursaries are paid for childcare support and a brokerage service to help women find child minders or nurseries. Southwark Works liaises closely with the Southwark Employment Zone, operated in partnership with private recruitment agencies to secure employment opportunities.

Responses to the general housing challenges

- **Access & Options:**
- Equality impact assessments are required when making changes to public services to ensure changes don't adversely impact 'protected characteristics' . Example:
http://www.richmond.gov.uk/20131114_tenancy_strategy_2013_eina.pdf
- Social Housing applications from households with dependent children are typically made with a female lead applicant where this reflects that the female is the principal care giver.
- In social housing, households with children generally have fixed term tenancies will be automatically renewed and aim to provide secure accommodation.

Responses to the general housing challenges

- Domestic Abuse:
- 24 Hour National Domestic Violence Helpline
www.nationaldomesticviolencehelpline.org.uk
- Raising awareness of recognising abuse
- Refuges – government support to pay rent
- Women staying in refuges after fleeing domestic violence are legally classed as homeless and there is a statutory duty to re-house
- ‘Sanctuary Schemes’ – removing the perpetrator and creating a safe environment

Responses to the homelessness challenges

Attributes of an effective service for homeless women:

- Services designed by women for women.
- Women need choice in how their needs are addressed.
- There is a need to move away from 'one service suits all' ideology.
- Services for all women needed, that does not limit itself to addressing a specific/complex need.
- Staff in services need to be trained on domestic violence issues and related therapies. Skilled, knowledgeable, good communicators.
- Rules and regulations are off-putting. Services should be less judgemental/dictatorial

Responses to the homelessness challenges

Attributes of an effective service for homeless women:

- Services need to be physically accessible and welcoming.
- Environment planning is crucial. There should be more creativity in relation to buildings and surroundings.
- Multi agency working and information sharing essential.
- There should be a balance between housing provision and support needs. Support should be appropriate and on-going.
- Women should receive pre-tenancy training, know their rights and responsibilities to maintain a home.
- Recognition that broken relationships, connection to partners, friends, children and social support networks need to be rebuilt for women to move on positively.

Responses to the homelessness challenges

Attributes of an effective service for homeless women:

- Practical services that could exit and prevent of homelessness including financial, employment, health and housing services and advice.
- Advocates to help individuals understand 'the system'.
- Key workers that help establish stability and positive routine.
- Confidence building and empowerment.
- Coaching for personal goals and personal development.
- Safe and secure without feeling trapped.

Responses to the homelessness challenges

Salvation Army / Saha Ann Fowler House is a specialist female-only Lifehouse (hostel) in Liverpool:

Storm's story

Storm came to stay in Ann Fowler House due to a family breakdown she has worked with health services and staff to address her health issues and says that she feels more in control of her life.

She is building relationships with her family and is working with her key worker to take steps to have her own tenancy. To achieve this Storm will be moved into the resettlement cluster, which will give her greater independence.

Storm is taking part in the courses that are on offer at the centre and is working towards being able to resume employment

Responses to the single parent challenges

- **Gingerbread** is a national charity providing free advice and practical support for single parents. Expert advisers provide a free telephone helpline and staff offer local training and support to parents in groups and individually.
- **Government** has introduced 15 hours per week free childcare for all three and four year olds and the newly elected government has pledged to increase this to 30 hours per week.
- **Single Parent Action Network** provides free support for single parents regarding separation, coping with divorce, domestic abuse, parenting, employment, housing and benefits.

Responses to the single parent challenges

Lone parent's organisation case study: SCOOP Aid

SCOOP Aid supports lone parents in Sheffield for over 36 years. They are a grass roots charity led by a Board of local lone parents. Over the 3 years SCOOP Aid have supported over 1,500 parents to improve their lives, including:

- support with money problems,
- encouraging parents to get to college and gain jobs
- securing funding to support families to take a much needed short holiday.
- helped people to build the confidence and self esteem they need to pick up the pieces and move on in their lives.

Example female led housing related initiatives

HerCentre: Empowering women to move forward with their lives, Her Centre is a woman-led charity which supports over 1000 women a year who live, study or work in Greenwich with free and confidential advocacy, counselling, outreach, advice and training.

<http://www.hercentre.org/>

WIRE (Womens Information & Resettlement for Ex-offenders): project is run by female ex-offender staff and volunteers that works with female ex-offenders to guide them from release, assist with resettlement and reconnect them with the community. WIRE is best known for its ability to house offenders who are generally difficult to find accommodation for. Workers built strong relationships with clients and landlords to achieve positive housing outcomes.

<http://site.stgilestrust.org.uk/stats-and-info/p192682-support-for-female-prison-leavers-reduces-re-offending.html>

Example female led housing related initiatives

Housing For Women: A charity and registered housing association providing homes for London's women for 80 years. The organisation expanded from a 'job centre' for women during the Depression in the 1930s to providing accommodation as well as recruitment services.

Core work continues to be supporting women by providing secure, affordable housing and related services, helping our residents make the most of their life chances. We also provide targeted services for women who have suffered domestic abuse, been trafficked or have been released from prison.

<http://hfw.org.uk/>

Related Links & Attributions

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/7869/154295.pdf

<http://www.social-policy.org.uk/lincoln/WarburtonBrown.pdf>

<http://www.fawcettsociety.org.uk/wp-content/uploads/2013/02/The-Impact-of-Austerity-on-Women-19th-March-2012.pdf>

<http://www.ifs.org.uk/uploads/publications/comms/r96.pdf>

http://www.trusselltrust.org/resources/documents/foodbank/6323_Below_the_Breadline_web.pdf

<http://circle.leeds.ac.uk/files/2012/09/addressingpovertysouthwark.pdf>

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