



GENDER, HOUSING AND HOMELESSNESS: A LITERATURE REVIEW

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1. INTRODUCTION AND METHODOLOGY

Housing and homelessness are policy areas in need of an explicitly gendered perspective. Women's experiences of housing, including their pathways into and out of homelessness, are different from men's, but are poorly studied and understood. In 2017, Engender submitted written evidence to the Scottish Parliament Local Government and Communities Committee demonstrating that existing approaches to tackle homelessness in Scotland remain ungendered. The absence of women and girls from the discourse on homelessness is symptomatic of a broader issue of ungendered housing interventions and policy responses, and needs to be seen as part of larger social, economic and political inequalities that marginalise the issues affecting women (SWA 2015). This lack of recognition and understanding means that women remain largely 'invisible' or 'hidden' at political, legal and socio-economic levels when it comes to housing (Baptista 2010; Young 2010), and ultimately impedes women's ability to access and keep suitable and safe accommodation (CMCH 2018).

This paper seeks to analyse available literature on gender and housing and provide a brief overview of the interconnected factors related to women's housing issues, with a particular focus on women's homelessness, access to affordable housing and the differential needs of groups of women who are particularly at risk of housing insecurity. It also seeks to identify areas where more research or development work is required to develop a feminist policy approach to housing and homelessness. The paper is designed to sit alongside a complementary policy review, *A Woman's Place: Gender, Housing and Homelessness in Scotland* (Engender 2020), which explores the housing and homelessness policy landscape in Scotland and the extent to which Scottish policies and discourse are gendered.

This review covers recent literature on women, housing and homelessness, placing a priority on Scottish and UK-wide papers published since 1999, when the majority of housing-related policy and legislation was devolved to Scotland. The review looks at academic literature as well as policy papers and evaluations produced by third sector organisations and think tanks, including some specific case studies produced on housing services for domestic abuse survivors in Fife (SWA 2015), ex-offenders in Australia (Grace et al. 2016), refugee women in Bradford (Fuseini 2009) and older women in Barnet (LCH 2108). Given the paucity of gender-specific analysis on many topics, we also included literature on women and housing from Canada, Australasia and Europe where relevant. A full bibliography is included in section 7.

There is a substantial body of literature on housing and homelessness in the UK, but much of it does not directly address women or gender. In order to gain a sense of this wider literature, this review included a number of other broader scope literature

reviews, for example, Anderson (2001), Minnery and Greenhalgh (2007), Klinker et al. (2000) and Third and Yanetta (2000). There are also a number of good papers that focus specifically on Scottish policies on housing and homelessness, such as Goodlad (2005), Anderson (2007a & 2007b), Gibb (2015), Kintrea (2006), Pawson et al. (2007) and multiple policy papers by Shelter Scotland, however these tend to have little to no reference to gender or women at all. Scottish Women's Aid's 2015 study *Change, Justice, Fairness: Why should we have to move everywhere and everything because of him?* which looks in detail at housing services for women experiencing domestic abuse in Fife, is one notable exception to this.

The review attempts to look at women's experiences and policy responses across the 'housing continuum' (see section 2.1) and pulls out key themes emerging from the literature (section 2) as well as analysis of women's homelessness (section 3), women's access to affordable and adequate housing, including to the private market (section 4) and gender-based planning and budgeting for housing (section 5).

While gender and housing remains a relatively under-researched area, a burgeoning number of analysts in the last two decades have been calling for housing interventions and housing policy to address women's specific needs, and for gender-sensitive strategies and responses to homelessness. As early as 1986, British academics such as Watson and Austerberry began to fully articulate the need for a feminist analysis of housing and homelessness. More recently, this has been followed by contributions directly to the topic from Baptista (2010), the UK Women's Budget Group (2018), the Women's Housing Forum (2019), Mayock (2015), St Mungo's (2014), Reeve (2018) and others. However, it is still treated as a relatively new area of analysis, and the majority of the literature available specifically on women or gender occupies just one or two spaces on the continuum – either focusing on factors which are pushing women into homelessness, and women's differential personal experiences of homelessness, or specifically on the relationship between domestic abuse and homelessness. Therefore, the balance presented in the structure of this review is not reflective of the overall balance of the literature.

2. GENDER, HOMELESSNESS AND HOUSING: KEY THEMES EMERGING FROM THE LITERATURE

Housing is a basic human right and is central to everyone's daily lives. Good housing can contribute to improved living standards, increased opportunities and wellbeing, while poor housing can contribute to poverty, disadvantage and poor health (UKWBG 2018).

Housing is also an area of life which women experience differently to men – from their pathways into and out of homelessness and their interactions with housing services, to their access to adequate standards of living and the private market – and recent literature shows a multitude of ways in which gender can shape, define and influence the experience of housing instability (Mayock et al. 2015; Anderson 2001). Overall, UK-focused literature suggests that women's housing situation is generally less good than that of men's, that they are more likely to have housing affordability problems, and that their specific needs are neither well understood nor appropriately met (UKWBG 2018). For many women, often for reasons relating directly to their gender, a stable, affordable and habitable home remains out of reach (Engender 2020).

2.1 HOUSING AS A CONTINUUM

Much of the recent literature on housing and homelessness – in particular from the UK, European nations, Canada and Australia – sees housing as a dynamic, non-linear 'continuum' of better to worse housing conditions, with people who are sleeping rough at one end of a flexible spectrum, to those stably housed at the other (see figure 1) (Anderson 2001; CMCH 2018; Minnery & Greenhalgh 2007; Fitzpatrick et al. 2000; Savage 2016). Individuals' life-time housing careers (or 'pathways' or 'trajectories') move in and out of the various stages, and people can experience multiple episodes of homelessness.

Studies in the USA (and within Europe, to a lesser degree) have also identified three main sub-groups of homeless people: transitional, episodic and chronic (Savage 2016; Wong et al. 1997). Anderson (2001) explains that while the simplest possible housing career would be to reside in one dwelling throughout one's entire lifetime, in reality, individuals experience a variety of housing situations throughout their lifetimes, moving in and out of stable and unstable housing situations and different locations, quality and type of housing. A key point from this is that homelessness should not be seen as a phenomenon which is distinct from other forms of housing circumstances, but one manifestation of housing insecurity that is closely interconnected with other

forms of instability, as well as other socio-economic processes, life events and associated care and support needs.



Figure 1: The Housing Continuum, from CMCH (2018)

Further, while previous literature tended to focus on the individual characteristics associated with the person experiencing housing insecurity or homelessness (e.g., drug and/or alcohol use, relationship breakdown, mental illness) much of the recent literature has shifted to look more at the structural factors that impact on people's access to safe and secure housing, such as poverty, labour market access, welfare policies, and the design of the housing system itself (Savage 2016; Anderson 2001; Busch-Geertsema et al. 2010; Edgar & Doherty 2001; Stephens et al. 2010). For example, the research conducted by Savage in 2016 found that while homeless people attributed the cause of their homelessness to individual events or factors, the key difference that allowed individual circumstances to lead to homelessness was when people lack or are excluded from "resources of human, social, material, or financial capital to negate the effects of these individually experienced negative events." Savage (2016), Bowpitt et al. (2011) and McNaughton (2008) suggest that a new orthodoxy to understanding housing insecurity is emerging, which understands housing instability as a "complex interrelation of societal and individual factors, occurring in certain circumstances, to certain people" (McNaughton) and sees lack of housing as only one factor within multiple ways in which people can be excluded from having safe and secure homes (the 'Multiple Exclusion Homelessness' framework).

While the majority of the mainstream literature in this mould talks only occasionally about women and gender, these concepts lend themselves well to gendered analysis of housing. For example, the broader and more dynamic definitions of homelessness and housing instability captured within the housing continuum allows more room for diverse categories of individuals experiencing housing instability, including women and other individuals who may fall outside the 'traditional' rough sleeping model of homelessness, to be included within analysis and research (see also section 3.1) (Baptista 2010; Mayock et al. 2012). Similarly, analyses which look at the structural factors underpinning housing instability are well suited to exploring the impact of structural gender inequalities on housing, and how gendered power relations

influence individuals' housing pathways and trajectories. In her assessment of women and homelessness in Germany, Enders-Dragässer (2010) shows how this approach allowed “women’s risks of poverty, of violence, their conflicts and crises because of unpaid family work, occupational disadvantages and harassment, their needs in the event of pregnancy, separation or divorce, and as single mothers” to come into view. This is explored slightly further in the next section.

2.2 SYSTEMIC GENDER INEQUALITIES

Women’s housing needs and their access to safe and adequate housing are intimately linked to underlying systemic and structural gender inequalities, in particular violence against women and women’s economic inequality (Fotheringham et al. 2014; CMCH 2018; Savage 2016; SWA 2014; Jerome et al. 2003).

Women’s economically disadvantaged position in the labour market (including often working in part time, precarious and/or low-paid employment and managing unpaid care responsibilities) has a direct impact on their housing situation. Across the UK and elsewhere, women are disproportionately dependent on the social housing sector¹ and housing benefits, more likely to be paying a higher proportion of their income in rent than men, less likely to be able to access adequate standards of housing, more likely to be living in overcrowded housing or housing in poor condition, and more vulnerable to housing insecurity (see section 4) (CMCH 2018; Novac 1996; SG 2013a; SWA 2014; SWA 2015). Watson and Austerberry’s book on women and homelessness, published in 1986, was one of the first pieces of research to show how patriarchal policies that favour nuclear families account for single women’s vulnerability to homelessness within a market-dominated housing system (Novac 1996). More recently, in her 2001 paper on women’s pathways in and out of homelessness, Casey argues that the primary causes of single women’s homelessness continue to “relate to economic disadvantage caused by low income and inadequate affordable housing”.

It is also evident that there is a very strong reciprocal link between violence against women (itself both a cause and a consequence of women’s inequality) and women’s housing insecurity (see section 4.2). Many studies have shown gender-based violence to be one of the most significant factors impeding women’s ability to secure and maintain suitable housing; that safe and appropriate housing is one of the most crucial forms of support for women experiencing domestic abuse; and that women’s loss of safe and secure housing can lead to further experiences of violence (Zufferey et al. 2016; Rollins et al. 2001; CMCH 2018). Further, one of the key findings of Scottish Women’s Aid’s 2015 study *Change, Justice, Fairness: Why should we have to move everywhere and everything because of him?*, was that “the lack of national or local

¹ Around a third of households with a female head of household are in the social rented sector (30%), compared with fewer than one in five households with a male head of household (17%).

gendered policy and practice response to homelessness[...] means that the existing inequalities experienced by women are repeated and reinforced”.

Finally, women’s access to safe and affordable housing is not only impacted by underlying gender inequalities, but also differs according to other structural divisions in society (Savage 2016).

Certain groups of women, such as Black and minority ethnic women, disabled women, refugee women, women who have been in the criminal justice system, LGBTI (particularly transgender women), older women, women who sell sex, lone parents and women with other caring responsibilities are more likely to experience housing instability, poor housing, homelessness or negative treatment by housing services. (CMCH 2018; Spicer et al. 2010) For example, Anderson (2001) found that at a UK level, women from minority ethnic groups are over-represented among hostel and B&B residents, while a 2018 study by Women’s Aid in England showed that while already 60% of referrals to domestic violence refuges are turned away, the proportion is even higher for BME women. *Home truths: housing for women in the criminal justice system*, a 2018 report by the Prison Reform Trust, showed that 60% of female prisoners in England and Wales do not have homes to go to on release. Further afield in Canada, CMCH (2018), Spicer et al (2010) and others report that trans women are over-represented among the Canadian homeless population, and those who are able to access women-specific housing services (by conforming to a conventional feminine gender expression) are vulnerable to negative treatment and harassment from other service users and staff.

Data and analysis on these groups in both Scotland and the wider UK is particularly hard to come by, as the available literature on housing tends to look at either gender or a different characteristic, such as age or ethnicity, rather than both at once. So very little is known on either the housing experiences or needs of particular groups of women (outside of women experiencing domestic abuse), or effective policy responses.

2.3 WOMEN’S INVISIBILITY IN ANALYSIS, DEFINITIONS AND DATA

Outside of papers which look specifically at domestic abuse, women are remarkably missing from international literature on both housing and homelessness. As Novac et al. argued in 1996, some of the literature at the time “refer[red] to women within a demographic profile of who is homeless, or includes narratives about homeless woman, but often gender does not enter the analytic or explanatory account”. Unfortunately this does not appear to have changed drastically in the successive 20+ years. Even third sector organisations with an explicit mandate to explore housing and homelessness policy solutions, such as Shelter Scotland, have minimal reference to

women or gender in their policy positions or research (Engender 2020)². As Savage (2016) argues, not only does this gender-blind approach render women invisible in definitions, explanations and research on housing and homelessness, but also further “masks the depth of inequalities that [women] experience”.

As discussed in section 3.1, below, this invisibility is in part because homelessness has been traditionally seen as a ‘male’ experience and problem, and the ways in which lots of women experience housing precarity – for example, by spending lengths of time ‘sofa surfing’ or staying with family and friends – is less visible in both the streets and the available data. In their 1986 work, Watson and Austerberry see this as a political decision: a deliberate narrowing down of the definition of homelessness to exclude women and households who do not have adequate housing on their own terms which serves to ‘reduce’ the size of a given homeless population. Similarly, more recently Pleace (2016) and Reeve (2018) argue that decisions not to record gender are rooted in assumptions about women’s absence from certain spaces or forms of homelessness, and Minnery & Greenhalgh (2007) make the link between narrow definitions of homelessness and the shirking of state and agency responsibility.

The ways in which data on housing more generally is collected, collated and interpreted also contributes to women’s invisibility in the analysis and discourse. Historically in Scotland, the UK and beyond, the main datasets are not disaggregated by sex, but grouped by household type, and only indicate sex in the context of single-parent families, rather than the population more generally. As the UK Women’s Budget Group (2018) notes, “official data provides few breakdowns of women’s and men’s housing needs and circumstances and, moreover, the majority of individuals live in households with others. In multi-person households, housing conditions are shared and income pooled, at least to some extent, and most data sources do not distinguish between experiences of individuals or genders within households”. For example, census data records the number of ‘persons per room’ irrespective of age or sex, notes Shelter Scotland (2011), although the more sophisticated ‘bedroom standard’ (which takes into consideration the gender, ages and relationships between household members) is used by the Scottish House Condition Survey (SHCS), and by many landlords in allocating property.

Many of the available statistics on homelessness specifically pertain to households with children and while inferences can be made (e.g. lone parents are far more likely to be women), this further skews the picture on gender. For example, looking at young homeless people in particular, Anderson (2001) shows that when homeless families and single people are considered together the (assumed) gender imbalances in the

² With respect to its policy positions, Shelter Scotland is focused on three areas: homelessness, the private rented sector and housing conditions. None of these areas mention gender. Shelter Scotland (2019) *Policy positions* Shelter Scotland. Available at: https://scotland.shelter.org.uk/housing_policy/policy_positions Accessed on: 18.02.20

young homeless population disappear because almost all young single parents are female.

Where official data is disaggregated by sex, it very rarely allows for an intersectional analysis against other characteristics – for example, it is not possible to find the number of homelessness applications in Scotland from BME women, disabled women or LGBT women (Engender 2020). This creates a further series of large gaps in the analysis, rendering the experiences of particular groups of women even less visible. Similarly, a number quantitative academic studies looking at specific aspects of housing and homelessness do disaggregate their data by sex. However, often they are simply ‘controlling’ for a different characteristic or factor and fail to explore gender differentials or simply do not include enough women in their samples (Reeve 2018).

3. WOMEN & HOMELESSNESS

Historically, the issue of homelessness has tended to be viewed as a primarily ‘male’ phenomenon (Mayock 2015; Reeve 2018). However, more recently the relationship between women and homelessness is gaining attention, particularly as evidence across a number of European countries suggests that increasing numbers of young women, single women, women who have experienced violence and women with children are entering homeless services. (Mayock 2015; Zugazaga 2004; Schwartz et al. 2010; Edgar & Doherty 2001; Chityil 2010; Minnery & Greenhalgh 2007; St Mungo’s 2014). In Scotland, the most recent statistics from the Scottish Government show increases in homelessness applications for households where the main applicant was female and increases in single female applications, as well as increases in applications from households with children and increases in the number of homeless applications where the main reason given was a violent or abusive relationship (where the applicant is more likely to be female).

It is clear from the small but growing body of literature on the topic that not only are the number of homeless women potentially increasing, but that women’s experiences of homelessness, and pathways in and out of homelessness, are significantly affected by their gender (Mayock 2015; Baptista 2010; Batty et al. 2010; Edgar and Doherty 2001; Young 2010; Savage 2016). Anderson (2001) argues that alongside age group, “gender is one of the most significant factors influencing the experience of homelessness and pathways through homelessness”. There is increasing recognition that there are different contributing factors and risks, both structural and individual, that push men and women into homelessness; different health, safety and wellbeing impacts of homelessness; different gendered experiences of and interactions with homelessness support services; and that women and men face different barriers to resolving their housing crises.

Savage (2016) and Reeve (2018) write about how gendered factors such as women's poverty, experiences of violence and abuse, bereavement, imprisonment and motherhood all heavily influence women's journeys into, through and out of homelessness, and show how the experience of homelessness can present particular challenges for women in terms of abuse, harassment, exploitation and ill-health.³ Reeve (2018) further notes that women who are homeless are also more likely to be seen as transgressive (of gender norms) or deviant, and as a result face particular forms of isolation and alienation from their communities.

A few, though not many, demographic trends among homeless women have been recorded, including that women tend to become homeless at a younger age (including in Scotland) and that they are much more likely than men to have dependent children, although the process of becoming homeless often separates the family (Anderson 2001; Fitzpatrick et al 2000). Much of the available research also suggests that women tend to have shorter episodes of 'absolute homelessness' than men (i.e. sleeping rough) – in part because they take additional, extreme measures to avoid street sleeping, as explored in the next section - but that many homeless women have been homeless on multiple occasions and had move in and out of homeless services over prolonged periods (Mayock 2015; Re:gender 2016). Mayock (2015) characterises the experiences of the women in her research as having a “complex trajectory of paths that led them into, out of, and back to homeless systems and services”. A lot of the available evidence on women's homelessness is qualitative, and looks at the homelessness pathways of individual women and their experiences, such as the case studies in McNaughton's 2008 study on homelessness.

3.1 WOMEN'S HIDDEN HOMELESSNESS

Despite efforts to broaden the scope and provide a gender lens to homelessness analysis, women and women's experiences are still notably absent from mainstream literature on homelessness (Baptista, 2010; Edgar & Doherty, 2001). One of the main reasons given for this is the idea of women's 'hidden' homelessness: that women do not appear in the analysis of homelessness because the nature of women's homelessness does not conform with the traditional (male) images of 'rough sleeping' in the streets under the classic definition of homelessness as 'rooflessness'. According to most (though notably not all) UK sources, single men continue to dominate the numbers of people sleeping rough and using mainstream shelter systems (UKWBG 2018; Anderson 2001). These rough sleeping men are often the main 'samples' for studying and discussing homelessness and therefore the main reference point for policy and the media (Mayock 2015).

³ “The impact of domestic abuse on women's physical and mental health and on the wellbeing of their children has been well documented. The impact of homelessness resulting from domestic abuse creates cumulative and long lasting health problems for women and children.” (SWA 2014)

Many commentators argue that this gender imbalance is attributable to the more ‘concealed’ nature of female homelessness: that instead of rough sleeping or using emergency shelters, women experiencing housing instability and intolerable housing circumstances go to great lengths to find alternate, and often volatile accommodation, such as sharing with family or friends on an informal and temporary basis, sleeping in bed and breakfast hostels, ‘sofa surfing’ and sleeping on floors or in overcrowded spaces, or (re)entering into relationships with potentially abusive partners (Watson and Austerberry 1986; Mayock 2015; Novac 1996; Chityil 2010; Bernard 2010; Baptista 2010; Batty et al. 2010; Ng 2018; McNaughton 2008). These women fall under a wider definition of homelessness as having no permanent house, and are less likely to be counted in traditional methods of recording homelessness (Bretherton & Pleace 2018). Interestingly, Watson and Austerberry (1986) also found that beyond security and permanence, poor material conditions (such as overcrowding or lack of safety) were an important focus of single homeless women’s definitions of homelessness. Bretherton & Pleace, in 2018, had similar findings: that women view homelessness in terms of the absence of a settled, adequate, legally and physically secure home, not the absence or presence of a roof.

It is worth noting, however, that a handful of recent papers, including Reeve (2018), Martins (2010) and Fitzpatrick et al (2000), conclude that these assumptions about women’s lack of rough sleeping are incorrect, and that it is likely that women do sleep rough in relatively high numbers, though still in ways which make them less visible. In Reeve’s 2006 study, she found that 62% of the single homeless women she surveyed slept rough, and that rough sleeping was in fact the most common housing situation for single women when they first entered homelessness. However, the way in which these women occupied public space differed to that of rough sleeping men: the women described employing specific strategies of invisibility in order to stay safe(r), such as sleeping in sites that are hidden from view (public toilets, garages, bin bays, abandoned cars, staircases or lobbies, and spaces located away from busy city centres) or remaining in plain sight but disguising their homelessness status. Reeve (2018), Enders-Drägasser (2001) and Engender (2017) describe how these assumptions and stereotypes “leav[e] space to be filled by policies considered gender-neutral, but which really only respond to male experiences of homelessness”.

In both these cases, however, a common factor is that a large number of women do not ‘present’ themselves as homeless to services, and therefore a large number of women in precarious housing situations are likely to not be captured in official statistics, or be known to homelessness services and charities. Mayock (2015) argues that many women not only render themselves invisible in the streets, but also avoid seeking help because of the perceived stigma and shame associated with the ‘status’ of homelessness.⁴ This can include women whose situations fall within the narrowest

⁴ A number of studies, including St Mungo’s 2014, show that homeless women are likely to experience multiple stigmas which experienced concurrently can have a reinforcing, demoralising and debilitating impact. Women spoke to St Mungo’s about how society expects them to be

definition of homelessness – rooflessness – who are sleeping rough away from known sites and are not in contact with helping agencies (Fitzpatrick et al. 2000). For example, in Reeve’s 2006 study, although 66 per cent of the women she surveyed had slept rough, only 12 per cent had been in contact with a rough sleeper team (Reeve 2018). According to Mayock (2015) it also means that women who experience housing instability or homelessness “are therefore likely to spend prolonged periods moving between unstable housing situations with limited or no support from either formal or informal sources”.

Another key area of women’s invisibility is motherhood. As mentioned above in section 2.3, much of the gendered analysis thinks about either single women, or households headed by women. The latter category tends to exist within analysis of child homelessness, which often disconnects the mother’s situation from that of the child, rendering the mother’s homelessness hidden (Enders-Dragässer 2010). Both Reeve (2018) and Savage (2016) also look at the ‘invisibility’ of mother-child separations among homeless women who are considered single. Reeve (2018) was surprised to discover that 30% of single homeless women in her study reported having children under the age of 16. Savage (2016) argues that explanations for the homelessness of this group of women are often subsumed into discourses of male homelessness, that additional stigmatization is incurred when mothers are separated from their children (the trope of the ‘bad mother’), and that recognition of the needs and circumstances of homeless mothers unaccompanied by their children are consequently excluded from consideration in policy responses to homelessness.

3.2 WOMEN AT RISK: DOMESTIC ABUSE AND OTHER FACTORS

One of the most well researched areas relating to women and housing is the relationship between domestic violence and homelessness (SWA 2014 & 2015; St Mungo’s 2014; Burnet 2017; Mayock 2015, FEANTSA 2010, Jerome et al. 2003; SG 2010 etc.) There is a large body of evidence that shows domestic abuse as a major cause of women’s homelessness in Scotland and elsewhere in the UK, with high proportions of homeless women reporting domestic abuse as either a chronic factor in their lives or as an immediate precipitating factor in homelessness. The experience of homelessness can also render women more vulnerable to further violence. In addition, a number of studies also show that homeless women are more likely to have experienced greater levels of sexual abuse and emotional abuse than men in childhood, as well as into adulthood (Savage 2016).

In Scotland domestic abuse is the third most common reason given for a homeless application, although it is suspected that these figures are likely to significantly underestimate the scale of the problem as women may not disclose that they are

feminine, to be good mothers and to maintain a home. Much of what they experience while homeless conflicts with these expectations, and they feel judged as women because they do not meet these ideals.

experiencing domestic abuse when making a homeless application, or become part of the 'hidden' homeless as discussed above (ALACHO et al. 2019). In England, St Mungo's (2014) found that nearly 50% of their female clients had experienced domestic abuse, with 32% of women claiming that their experiences of domestic abuse contributed to their homelessness. Similarly, in a survey by Scottish Women's Aid (2015) of domestic abuse survivors in Fife, they found that nearly half (46%) of the women who took part in the survey had previously been made homeless (or had been at risk of homelessness) more than once because of domestic or sexual abuse and at least 39% women had been homeless more than twice.

According to Scottish Women's Aid (2014), "the prevention or cessation of domestic abuse will almost always require the woman to leave that home", and "for a wide range of practitioners, leaving an abuser and leaving the home have become merged and the homeless route provided a faster and more straightforward approach". Many researchers note that women who have experienced domestic abuse relocate frequently and move long distances in an effort to keep both their children and themselves safe (Zufferey et al, 2016; Ponice et al. 2011). With each move, the women experience the "impact of cumulative losses, feelings of displacement from friends and neighbours and belongings, moving into an unfamiliar area and of having to cope with the resulting financial debt", as well as concerns over their children's emotional wellbeing, health and education (SWA 2015). Reeve (2018) argues that while domestic abuse is often cited as a cause of women's homelessness, rarely do analysts or policymakers pose the question of *why* women become homeless when they leave an abusive partner. Such a question warrants analysis of the wider economic and social constraints that can leave women dependent on a male partner (as noted in section 2.2), as well as the nature of the housing system and services provided. For example, most women in the Fife study not only felt like they had no choice about moving out, but that the abusive partner's control over the situation and sense of entitlement to the home was actually supported and reinforced by the response they received from the homeless system (see also section 3.3) (SWA 2015).

As a result of this evidence, there has been a great deal of work across many countries to push for the incorporation of domestic abuse in the 'at risk' definitions of homelessness, and a recognition of the complex support needs of women experiencing domestic abuse (Zufferey 2010). This area of research has the most detail on homeless women's experiences of services and potential gender-sensitive policy responses, and shows that provision of safe, affordable, appropriate accommodation, alongside other gender-sensitive services, is critical for survivors of domestic abuse.

Other, less well researched, groups of women who are particularly vulnerable to and at risk of homelessness include women who sell sex, refugee women and women exiting the criminal justice system. Scottish Refugee Council research indicates that

96% of refugees experience homelessness at some point after receiving refugee status, including not just single men and women but also families, who can “spend days sleeping in a hotel and returning to homelessness services each morning with their belongings to await allocation of temporary accommodation”(SG 2013b). St Mungo’s 2014 study revealed that almost half of their female (homeless) clients had an offending history, with over a third having spent time in prison. Not only are large number of women in prison likely to have nowhere to live on release, women are also more likely than men to lose accommodation while in custody (St Mungo’s 2014).

Batty et al. (2010) and Reeve (2018) argue that women who sell sex on the street constitute one of the most excluded and marginalised groups within the homeless population in the UK, and that there is a clear and reciprocal link between selling sex and homelessness; housing options can cause women selling sex to become homeless and that homelessness can in turn lead women to sell sex. Precarious housing and repeat homelessness were found to be persistent features in the lives of the women who sell sex in Batty’s study, often sustained or precipitated by stints in prison, while Reeve found that ‘survival sex’⁵ emerged as a key subsistence strategy for the single homeless women in her 2006 study. Batty et al. note that there is little in depth analysis available on the experiences of housing and homelessness of women who sell sex, with most literature instead preoccupied with issues relating to criminal justice, policing and the regulation of the sale of sex in urban spaces.

3.3 PROVISION OF SHELTER AND TRANSITIONAL HOUSING FOR HOMELESS WOMEN

Reflecting the similar biases in the analysis and knowledge base, policies, legislation and responses to homelessness remain dominated by and orientated towards the experiences of men. Women’s needs are sidelined and very few homelessness services are gender specific and responsive to women’s multiple disadvantages (Anderson 2001; Raftery 2017; Reeve 2018; Enders-Dragässer 2010; Mayock 2015; Ponice et al 2011; Edgar & Doherty, 2001). This is particularly true of the provision of shelter and temporary housing, a central aspect of most countries’ responses to ‘rooflessness’. These types of accommodation tend to be used for periods no longer than 3-12 months, are unsuitable for many groups of women (for example, older women, those with older male children, and women with larger families) (Fitzpatrick et al 2000) and are unlikely to be in people’s preferred community (Ng 2018). Although shelters are designed to be ‘places of refuge’, many homeless women see shelters as unsafe and unclean – “a place of fear rather than care” – where they are more vulnerable to harassment, violations of their privacy and social degradation (Enders-Dragässer 2010; May et al 2007; Edgar & Doherty, 2001). As such, these housing services themselves

⁵ ‘Survival sex’ refers to women having to sell sex in order to afford their basic needs, including food, shelter and clean clothes.

can exacerbate the problems around women's 'hidden' homelessness and multiple periods of homelessness. The women-specific services that do exist tend to prioritise the needs of mothers and women experiencing domestic abuse, a focus which according to Mayock has served to reinforce a distinction between homeless services and specialised services such as refuges, forcing 'single' women to access generalist services that are primarily male-dominated.

There are three key issues that emerge repeatedly throughout the research focusing on women's access to both short-term shelter and medium-term transitional housing services: firstly, that there is a clear need to tailor housing support(s) to diverse groups of women and offer women options when it comes to housing; secondly, that there is a severe lack of gender competency among housing providers, including but not limited to a lack of understanding of violence against women. The final key point, which will be explored further in section 3.4, is that by the time women first access one of these services, the vast majority have multiple, complex needs which are not well served by a (temporary) housing centered response.

Temporary accommodation varies widely in type and standard across and within European contexts, including Scotland (Shelter Scotland 2011). Mayock's 2015 research found that women disliked communal living situations and frequently struggled to adapt to settings where they had no privacy and experienced very little autonomy; they also frequently experienced a profound sense of aloneness despite living in close proximity to others. For women fleeing domestic abuse, it has been shown that women are often forced by the system to move from one temporary accommodation to another (known as 'institutional cycling'), and that often women felt no safer in a hostel or shelter than they did in the abusive home that they had left.

When it comes to medium-term transitional housing, a particular concern emerging from SWA's Fife research (2015) is the lack of appropriate housing options that are offered to women, and the lack of agency women have within the system. More than half of women that took part in the research said they had not been told about any housing options. When women were given options, these were limited to different types of homeless accommodation. "Women experienced a lack of control over the process, lack of involvement in decision making and a system that disempowered them" says Scottish Women's Aid, and this "has profound effect on her health and wellbeing" (SWA 2015). In their recommendations, the research team called on the Scottish Government to develop a housing options approach tailored to women experiencing domestic or sexual abuse that enables women and children to remain in their home. It also called on the Scottish Government to introduce legislation to provide protection for women by placing conditions on perpetrators, including removing the perpetrator from the household. Mayock (2015) argues that in Ireland the lack of appropriate housing options for women leads to the gridlocking of

emergency accommodation services and also “promotes their use as long-term housing rather than as temporary arrangements”, thus raising questions about the role of emergency shelters in perpetuating trajectories of long-term homelessness.

In the Fife research, and many of the other European and Canadian studies of service provision, it is clear that the homelessness and housing sectors in many countries lack an adequate understanding of gender, the nature of women’s homelessness, and violence against women. Lack of experience and knowledge among housing sector staff comes out as a critical issue, both in mixed sex environments (particularly for refugee women) but also in local authority housing services that deal specifically with women who have experienced domestic abuse. Scottish Women’s Aid found that services in Fife lacked a gendered understanding of domestic abuse as a cause and consequence of women’s inequality (and were much more likely to see alcohol as the greatest single predictor of homelessness) and also did not know that women are at greater risk of injury when they end a relationship with an abusive partner. The SWA study shows how local authority staff questioned the validity of the women’s experiences of abuse and homelessness, and failed to challenge their partner’s entitlement to remain in the family home despite his abusive behaviour or offer any safe alternatives to moving out (e.g. tenancy transfer or additional home security measures). These findings are echoed by those of Mayock in Ireland (2015). In Australia, research by Zufferey (2010) has shown that a lack of understanding among service providers of separated mothers’ experiences of homelessness – including making women feel they are judged as ‘bad mothers’ - often serves to prolong separation of mother and child and impede mothers from successfully exiting homelessness.

Burnet (2017) highlights some best practice policy responses in Australia, where the Royal Commission in Victoria argues that a housing response for people experiencing family violence should be tailored to the victim’s circumstances, choices and goals, and whether they live in urban or rural areas; recognise that keeping victims in their home is optimal if it is safe and the victim’s choice and provide support accordingly; and ensure that any provided accommodation is of good quality and in a location that will help them retain or build on protective factors to support their recovery – including employment, training, education and natural supports such as family and friends.

3.4 BROADER POLICY RESPONSES: BEYOND HOUSING

A key area of policy recommendation from both gendered and non-gendered literature is that homelessness policy needs to be better integrated with wider housing policy and practice at both local and national levels, as well as with government strategies to tackle violence against women and broader support services (Burnet 2017; Jerome

et al 2003).⁶ According to Minnery & Greenhalgh (2007) and Savage (2016) good practice is considered to be policy that treats homelessness and housing as a non-static experience, and that addresses the interrelated housing, health, welfare and social needs of individuals. However, across European states it appears to be that housing, homelessness and domestic abuse services and policy responses have historically tended to fall under separate portfolios (Baptista 2010; Mayock 2015). There is also a lack of coordination between housing and other support services, such as domestic abuse services, employability services, counselling services, financial support, or education and training, and most other services are treated as secondary to matters relating directly to insufficient housing (Savage 2016).

As discussed briefly earlier, homeless women, particularly those who are fleeing domestic abuse, are “often dealing with co-occurring challenges, such as mental health issues, financial and employment instability, a lack of social support, as well as issues surrounding childcare” (CMCH 2018). Services that focus solely on immediate ‘insufficient housing’ are therefore especially unlikely to meet women’s broader needs and help them maintain housing in the longer term, and disconnects in the system that separate out domestic violence, housing and homelessness services are likely to mean that women continue to “not fit perfectly into either system, and therefore, receive insufficient or inappropriate services” (Mayock 2015; Savage 2016). In order for women to access adequate housing in the longer term, it is equally important that needs around safety, community, and comfort are also met and that women also have access to integrated financial counselling, welfare support, legal advice and employment assistance (Burnet 2017; Spinney et al. 2013). These various responses need to be both coordinated and individualised.

In this vein, St Mungo’s (2014) argues the need for holistic, gender sensitive support services that can meet complex needs. They recommend that services include: women only support and space; psychologically informed responses which recognise trauma; staff training to enable gendered responses; partnership working to address multiple support needs (including mental health, substance use, criminal justice and social services); pre-engagement steps that build women’s confidence and motivation; client involvement in how and what services should be delivered; peer support; and particular support for women with children, including providing access to childcare and facilities for children to visit where possible and advocacy, psychological and emotional support through adoption proceedings and to help deal with the loss of children. They also recommend that local authorities should identify a senior member of staff to lead on women and homelessness, including improving and coordinating service provision and strategy, and monitoring progress on ending women’s homelessness.

⁶ See Engender (2020) *A Women’s Place: gender, housing and homelessness* for analysis on how well these policy areas are linked up in Scotland.

Similarly, Holleman et al. (2004) propose an integrative model in which family physicians, therapists, and psychologists collaborate in the provision of services (Schwartz et al 2010), while findings from a pilot project with female ex-offenders in Australia, which included assistance with finding employment as well as housing support, showed the benefit of a comprehensive package of services including support in helping women find housing stability (Grace et al. 2016). In a study of homeless women in Germany by Enders-Dragässer (2010), the majority of the women interviewed defined themselves as excluded from the workforce, and considered housing support and occupational reintegration as equally important. Enders-Dragässer describes how the women expressed needs far exceeding those that can be addressed solely by housing services.

Jerome et al (2003) highlights examples of innovative, integrated service provision models and practice in the UK and beyond, including the Eaves Housing for Women within which social and housing needs are tackled in a programme that facilitates independence through the provision of services and accommodation and recognises a range of complex issues that impact on women's exit pathways from homelessness. They note, however, that none of the global examples they draw on deal with all aspects of women's homelessness, and no single model provides all the answers.

Gender 'neutral' services can also learn from services that are already tailored to the needs of women, such as many domestic abuse services. Schwartz et al. (2010) for example argue that while studies indicate similar levels of mental health needs and trauma exposure among women in homeless shelters and women in domestic violence shelters, the mental health services provided by domestic violence shelters far outpaced those provided by homeless shelters.

Ultimately, the evidence suggests that the problem of homelessness among women is multifaceted and systemic. There are numerous structural issues that negatively impact women's ability to successfully exit homelessness and sustain housing, and much of the literature highlights global policies on homelessness that routinely fail to address these underlying issues, or even link them to women's homelessness. Mayock (2015) Schwartz et al (2010) and Anderson (2001) point towards lack of access to employment opportunities, women's financial insecurity, delayed and inadequate social welfare payments, long waiting lists for specialist services (e.g. mental health, drug and alcohol treatment), and societal attitudes towards women as having particular impact on women's risk and experiences of homelessness. As such, policies that seek to prevent women's homelessness need to take a broader approach that encompasses addressing these social inequalities, as well change institutional structures, cultures and practices. Schwartz et al (2010) make a case for social justice approaches to homelessness prevention which "adopt a wide lens that focuses on promoting equal access to resources and opportunities and the empowerment of all

individuals threatened by housing instability”, and include both personal and environment-centred prevention initiatives.

4. WOMEN’S ACCESS TO AFFORDABLE AND ADEQUATE HOUSING

The International Covenant on Economic, Social and Cultural Rights (ICESCR) provides that every person has the right to an adequate standard of living, which includes housing. Every woman has a right not only to a ‘bricks and mortar’ house (Engender 2020), but to a safe, secure and affordable home, which includes legal security of tenure, habitability, affordability, accessibility and a location where access to employment options, health care services, schools, childcare centres and other social facilities is ensured. Women should also have access to gender-sensitive programmes and services which support them in finding and maintaining accommodation (Engender 2017).

However, research suggests that women across the globe, including in the UK and Scotland, are not having this right realised, and that access to affordable and adequate housing is profoundly gendered and intimately linked to women’s poverty (Bernard 2010). In the UK and elsewhere, households headed by women are more likely to live in overcrowded homes and substandard homes or homes of ‘poor quality’ than those headed by men (SWA 2014; UKWBG 2018; Bernard 2010; EHRC 2010) (see section 4.2). Analysis by the UK Women’s Budget Group shows that households made up of lone women or single female parents are in general overrepresented in less advantageous housing circumstances (UKWBG 2018).

Gendered differences are also notable in household tenure and type, and in access to the private market (SWA 2014). Households headed by women are overrepresented in small homes (with one or two bedrooms), and less likely to be in homes with one or more spare bedrooms (UKWBG 2018). Women are also more likely to be reliant on social security to cover housing costs (and therefore harder hit by cuts to such benefits), are disproportionately dependent on the social rented sector, and less likely to qualify for a mortgage or own their own home than single men (UKWBG 2018; UNGA 2013; SWA 2014).

4.1 SOCIAL WELFARE AND SOCIAL HOUSING

In the UK and in Scotland, the biggest safety nets to ensure everyone has adequate living standards are the social welfare system, and, to a lesser extent in recent decades, social housing. However, the UK Women’s Budget Group (2018) argues that

at a UK level, housing has fared worse than almost any government spending area since 2010. They note a sharp reduction in overall government spending on housing, reductions in housing benefit rates and eligibility (with £14.9 billion worth of cuts having been made to benefits, tax credits, pay and pensions since 2010), the highly controversial ‘bedroom tax’,⁷ and a reduction in the size and status of the social housing sector. The UK Women’s Budget Group, plus Engender, Scottish Women’s Aid, the Women’s Housing Forum, St Mungo’s and the Scottish Government, all argue that these cutbacks have had a hugely disproportionate effect on women, removing much of women’s housing safety net. Women in the UK are twice as dependent on social security payments than men, are more likely to be in receipt of housing benefit than men (including dominating the Housing Benefit single payment caseload in Scotland)⁸, and more likely to be hit by the bedroom tax - and as a result researchers estimate that at least 74% of welfare cuts have been taken from British women’s income (SG 2013a; Foster 2017; UKWBG 2018).⁹ While the Scottish Government is making efforts to plug some of these gaps (for example, by mitigating for the bedroom tax, providing additional crisis grants and extending the Scottish Welfare fund to include housing benefit for 18-21 year olds) - little analysis exists on how much this is helping women’s access to affordable housing in Scotland.

In Scotland and the wider UK, social housing has traditionally been one of the most important aspects of the welfare state, and women have historically been overrepresented amongst social renters, largely because they are overrepresented amongst those on lower incomes and in housing need and amongst homeless families (UKWBG 2018 UK). According to the 2010 Scottish Household Survey, in Scotland around a third of households with a female head of household are in the social rented sector (30%), compared with fewer than one in five households with a male head of household (17%). In 1999 32% of households in Scotland occupied social housing. This declined rapidly to 23% in 2007 and has remained around that level since (BBC 2017). An ‘internal review’ by the Scottish Executive in 2007 revealed a series of “complex issues around changes in demand for social housing, perceptions that the sector was increasingly stigmatised, and that the increased proportion of lettings to homeless households constrained any broader housing role, such as implementing renewal and regeneration and helping to nurture balanced/sustainable communities” (Anderson 2007b).

⁷ The ‘bedroom tax’ is a cut to Housing Benefit and/or Universal Credit for recipients of working age renting in the social housing sector, if they are deemed to be occupying a larger property than necessary. It is also known as the underoccupancy rule, or social sector size criteria.

⁸ In 2012, women made up 69% of the caseload for those aged under 35, 55% for those aged 35 to 69, and 72% for those aged over 70. Scottish Government (2013) *The gender impact of welfare reform* Scottish Government

⁹ Households who are renting headed by lone females are more likely to be in receipt of housing benefit. Of these, 60% are aged 65 years or more. The number of single older women reliant on housing benefit is likely a reflection of lower earnings for women over their lifetime as well as time out of work caring for dependents leading to lower pension contributions. Similarly, lone mothers who are renting are more likely to be in receipt of housing benefit than lone fathers. In total, 68% of lone mother households who are renting their home receive housing benefit (880,291 households), compared to 49% of lone fathers (87,497 households). This is likely a reflection of lower earnings of women compared to men. Overall, 68% of all single person households renting and claiming household benefit are headed by a woman. (WHF 2019 England)

However, like homelessness, most of the data around access to social housing is not clearly disaggregated by sex and does not take account of men's and women's gendered experiences, meaning that little is known about the impact of key social housing trends and challenges – including key issues around evictions and rent arrears – on women.¹⁰ Similarly, proposed solutions that aim to grow or at least sustain a social housing sector or deal with a backlog – which often suggests increased collaboration with the private sector (Anderson 2007; Ng 2018) – tend to look at a net population need, rather than particular needs of women or other marginalised groups.

4.2 ADEQUATE HOUSING STANDARDS AND WOMEN'S SPECIFIC NEEDS

According to Shelter Scotland (2011), a habitable home should be wind and weather tight, warm, and have modern facilities. Poor housing conditions include damp, cold, infested houses, overcrowding, structurally unsafe houses or housing in need of substantial repair, as well as dwellings that fail the Scottish Housing Quality Standard (SHQS). When discussing adequate housing, the Committee on Economic, Social and Cultural Rights (CESCR Committee) also includes accessibility and location, it must be situated to allow access to employment options, health care services, schools, childcare centres and other social facilities – applicable to both large cities and rural areas.

There is minimal evidence in the research around whether women and men in Scotland or the UK more widely have access to the same type and quality of housing. One notable exception to this is data on overcrowding; in Scotland, data suggests that there is a greater likelihood for women with children to be in overcrowded housing compared to men.¹¹ The same data also shows higher rates of poor housing (e.g. overcrowded or in need of repairs) for female headed houses with children (12% compared to 3% of male headed households with children) (EHRC 2010). More information is available on the housing situation of children – which, given the high likelihood of children living with their mothers, gives a further indication of the housing situation of women. For example, a Shelter Scotland (2011) report on children and young people showed that there were 186,000 children living in homes in Scotland which have condensation or damp, or both, and one in ten children living in overcrowded homes.

Some of the available literature on women and housing also highlights a disproportionate negative impact of poor quality housing on women (although a great

¹⁰ A recent report by Shelter Scotland (2019) highlights the continued use of evictions by social landlords as a way of dealing with rent arrears. However, while the reports notes particular impacts of this trend on children, it does not mention women.

¹¹ In the Scottish Household Survey for 2005 and 2006, and the Scottish House Condition Survey for 2005/06 to 2007/08), as reported in EHRC - 10% of female-headed households with children in Scotland compared to 6% for male households with children were shown to reside in overcrowded housing.

deal of the literature on housing and health has very little reference to gendered differences). Research by Gabe et al (1993), for example, shows a correlation between poor quality housing, flatted housing and overcrowded housing and low levels of mental health and emotional wellbeing among women and children. Other researchers also highlight potential causal links between overcrowding and mental health issues among women (SHIAN 2013) but note the difficulty of isolating particular factors. Re:gender in the USA (2016) note the correlation between insecure, dilapidated housing and neighbourhoods with high crime rates that may have a particular impact on the likelihood of women experiencing gendered violence in their neighbourhood.

Where the research really falls down is women's differential needs when it comes to housing – particularly when it comes to location and accessibility, and when it comes to the specific needs of different groups of women. The UK Women's Budget Group (2018) explains that “whether or not they are part of a household including men, women may have distinctive housing needs, because on average they have greater caring roles, lower wages, and greater risk of intimate partner violence...These could affect housing needs in terms of location, tenure, built form, design, cost, housing-related support and other features”, but very little detail is known about any of these aspects of women's needs.

This is even more the case for specific groups of women, even when it appears obvious that they are likely to have a particular set of requirements when it comes to housing – such as carers or disabled women. While decent bodies of literature exists that examines, for example, LGBTI people's housing needs, older people's housing needs, or disabled people's housing needs, very little, if any, of this literature applies any gender analysis – so little to nothing is known about older *women's* needs or preferences, for example. This is despite the fact that a number of papers note demographic changes among the UK population that suggests women are likely in the future to be over-represented in older people's housing, and much more likely to retire without a full state pension (Women's Housing Forum 2019). Even the growing body of literature on the housing experiences of transgender people in North America by and large fails to differentiate between the experiences and needs of transgender women and transgender men.

A notable exception to this is literature on refugees and housing, including from the Scottish Refugee Council (SRC) and the Refugee Women's Strategy Group (RWSG) which, while still needing more depth, does attempt to look at gendered differences for refugee women and different refugee pathways (for men, women and families) through housing options. As part of the Scottish Government's New Scots Strategy (2013b) (co-developed with SRC and other third sector organisations), CoSLA (the Convention of Scottish Local Authorities) has committed to establishing a working group with remit to address 'move on' issues faced by new refugees, specifically

taking account of different issues faced by men, women and families. However, despite there perhaps being more efforts to assess refugee women's housing needs, a study in Bradford, England (Fuseini 2009) concluded that although there is a wide-range of housing and health care services for women seeking asylum in Bradford, most services do not meet their needs and expectations, mainly because provider-led (rather than client led) approaches to running services were used.

4.3 ACCESS TO THE PRIVATE MARKET

Across multiple different national contexts, market-dominated housing policies tend to disadvantage women, particularly female-led households (Novac et al. 1996). Closely linked to the gender pay gap, there is a gender property gap in terms of both women's ability to rent and buy homes, and the proportion of women's income spent on rent. On average, women have lower incomes and less capital than men (which partly explains why they are less likely to be designated as heads of households) and as a result women heads of household, lone parent households, and households made up of lone women are predominantly renters, and tend to be overrepresented in less advantageous housing circumstances on the private market (UKWBG 2018).

According to Foster (2017) and the Women's Housing Forum (2019) women's average lower earnings leads to women paying proportionally more in rent, with women in the private rented sector in England spending an average of 55% of their income on rent, compared with 36% for men. Across a lifetime, this leaves women with much less disposable income, more difficulty saving for a deposit, and less financial security. Recent research undertaken in the USA by Re:gender shows how the burden of housing costs – which are usually the least flexible item in a household budget - has a particularly high impact on low-income families. Women on lower incomes are likely to have to reduce the amount they spend on essential items (like food and clothing) in order to pay rent or mortgage, while middle-income families may have to cut discretionary items like savings (Re:gender 2016). In England, the Women's Housing Forum (2019) estimates that almost four in ten single mothers fall below the poverty threshold after housing costs. In the US, research by Re:gender (2016) shows that to avoid housing cost burdens, many female-headed households “may ‘choose’ to live in poor-quality housing, housing inadequate to their needs, or housing situated in neighbourhoods marred by crime, violence and high levels of unemployment”.

The Women's Housing Forum (2019) finds that the impact of the gender pay gap on home ownerships is just as stark: for example, a woman on the median income who wants to get a mortgage based on the average (mean) house price will need to borrow 15.4 times their salary, whereas a man on the median income would only need to borrow 10.1 times their wage. Cottrell (2019) notes that while on average as many

women enquire about mortgages as men¹² far fewer actually qualify for the mortgage due to their lower monthly incomes and on average lower savings.¹³ Across the UK, according to Cottrell, the percentage of single UK women holding down mortgages is just 10%, almost half the number of single men (17%). Similarly, the 2005 Scottish Household Survey showed that 46% of male single parents were buying a property with the help of a loan or mortgage compared to 23% of female single parents (SWA 2014). Interestingly, in her article on home ownership Australia, Ong (2018) finds that women are also more likely to sell their family home to pay for financial emergencies so are in fact more prone to housing instability even when they own their own home.

In a society structured around homeownership as the ‘ideal’ form of housing, such as the UK and Scotland, and where homeownership is one of the main sources of wealth accumulation (and wealth inequality), there are a number of knock-on financial, social and health and wellbeing effects of not owning your own home, further cementing gender inequalities. The UK Women’s Budget group estimate that, primarily due to differences in home-ownership rates, by the time people reach their late 60s in the UK, the median man has £100,000 more wealth than the median woman. Research from the UK, Australia, Canada and Europe also suggests that home ownership is associated with a range of positive social impacts, including neighbourhood stability, improved mental health among adults and children, lower levels of stress and improved life satisfaction, improved educational attainment for children and improved physical health (Bridge et al 2003; Bramley & Kofi Karley 2007; Cairney 2005; Carter et al. 2005; Dal Grande et al. 2015). Research by Costa-Font (2008) in Spain has gone as far as to conclude that housing equity overrides the effect of income as a determinant of health and (absence of) disability in old age.

Much of the available policy recommendations around improving the affordability, quality and availability of private sector housing in the UK centres around building more low cost homes or increasing first time buyers’ access to mortgages (for example, shared ownership and right or help to buy schemes),¹⁴ plus a growing body of literature from organisations such as IPPR on fair renting. However, very little, if any, of this contains any specific gender analysis to look at the differential impact of such policies on men and women. Researchers such as Cottrell (2019) and the UK Women’s Budget Group (2018) think that building and mortgage access policies are unlikely to help British women access the housing market. What is needed, according to Cottrell and the UKWBG, are radical changes to the rental market, including “secure, affordable rental contracts that, unlike mortgage applications, would not penalise a single-income person”, a system where renting is not inferior to home ownership, more and improved quality and availability of social housing and a social welfare system that ceases to actively penalise women.

¹² in the 18 to 25 category, women actually enquire more – at 18 per cent vs 15 per cent of men in the same age bracket (Cottrell 2019)

¹³ according to research by Money Supermarket, women have substantially less in savings than men (£18,000 vs £26,000 respectively (Cottrell 2019)

¹⁴ The UNGA Special rapporteur on adequate housing made specific reference to Scotland’s elimination of the Right to Buy housing programme, see Engender (2020) and https://www.ohchr.org/EN/HRBodies/HRC/RegularSessions/Session25/Documents/A_HRC_25_54_Add.2_ENG.DOC

5. PLANNING, DECISION-MAKING AND BUDGETING

There are a small number of examples from countries such as Austria and Australia that show how gender considerations can be incorporated into both urban planning and the planning and design of new homes. The City of Vienna has developed a comprehensive manual on gender mainstreaming in urban planning and urban development, which includes a list of criteria¹⁵ to evaluate the gender equity and suitability of new housing projects, entrusted to a gender expert of their Executive Group for Construction and Technology (Damyanovic et al. 2013). An example of such a project is Vienna's 'Women-Work-City', which, working from time use surveys compiled by Statistik Austria, the Austrian national statistics office, has been designed and built to address specific needs of women. This has included ensuring a variety of typologies of living spaces, and an on-site kindergarten, pharmacy and doctor's office. The complex also stands in close proximity to public transit to make running errands and getting to school and work easier (Foran 2013). Similarly, a study in rural New South Wales, Australia, looked at the housing-related aspirations of older women who were not homeowners, identifying the need for green space and the ability to accommodate visiting family members (WHF 2019).

However, most of the literature that looks at women and gender focuses on pathways into homelessness, and doesn't look at the planning, decision-making and budgeting end of the housing spectrum at all. Further, there is very limited evidence or research to suggest that gender is considered within Scottish or UK housing planning or development either by researchers or decision-makers, or that any concerted efforts are being made to involve women in designing or developing affordable, suitable housing models. A good practice guide on creating and sustaining mixed income communities in Scotland by the Chartered Institute of Housing and the Joseph Rowntree Foundation in 2007 makes reference to gender only in terms of the social and economic benefits arising from the intermixing of different types of residents (Bailey et al. 2007).

More exists on gender concerns within wider town planning or urban public space design discourse in the UK, which does contain some reference to women and housing

¹⁵ List of criteria to evaluate the gender equity and suitability to meet everyday needs of housing projects: Manageable size of residential community; Clearly organised entrance zones, allowing for contact (sight or earshot) with the surrounding flats; Barrier-free entrances/exits to garden or courtyard; Natural lighting for corridors and staircases; Communication-enhancing circulation areas; Clearly organised car park with direct access and Natural lighting for car park; Cross-ventilation; Rooms >10 sq m, b >2.5 m; Flexible use for B-type flats; Direct natural lighting and ventilation of kitchens; Sufficiently dimensioned storerooms or storage niches; Attractive communal rooms; Attractive playrooms for children; Sufficiently dimensioned and conveniently located storage rooms for bicycles and prams; Conveniently located waste bin storerooms; Attractive laundry rooms; Sufficiently dimensioned and easily accessible storage rooms. All projects pursued similar goals: Facilitating housework and family tasks; Promoting good-neighbourly contacts; Creating a housing environment where residents can move safely even at night; Providing the widest possible range of different flat layouts; Economical and flexible flat layouts offering options for women with lower incomes; Attractive range of private and semi-public open spaces; Good range of social infrastructure facilities; Promoting the work of women planners (Vienna 2013)

design. For example, the 2003 Gender Mainstreaming Toolkit developed by The Royal Town Planning Institute for English Local Planning Authorities makes some useful observations about the correlation between higher cost housing types (such as urban conservation policies that favour the retention of Victorian houses as single dwellings rather than as divided units) and women's income disparity.

Similarly little analysis is available on women in design and housing decision-making positions in the UK and Scotland. The Women's Housing Forum (2019b) note that just one in five designers are women in the UK, and that women are under-represented in all design disciplines, including architecture, civil engineering, town planning, software design, fashion and product design. The Women's Housing Forum also found that in England women are under-represented on housing association boards (36%), executive teams (39%) and among chief executives (34%). There's some growing attention on community-led and co-housing projects in England, Wales and Scotland (CLH 2018; Demos 2005), within which it appears women may be playing active and leadership roles, but little has been written on the gender dynamics or impacts of these projects. A 2005 report by Demos goes as far as to suggest that such projects have the potential for transforming gender roles, but does not go into any depth on how this may be the case.

Beyond the analysis available from the UK Women's Budget Group (2018), gender is rarely if ever mentioned in discussions of national housing budgets, and we could find little to no mention of good practice on housing budgeting beyond the main principles of gender-based budgeting, nor any examples of application of gender-based budgeting when it comes to housing.

6. CONCLUSION AND KEY GAPS IN THE RESEARCH

Women, housing and homelessness remains an under-researched area. While there is a growing body of literature, this tends to be focused on particular areas such as the relationship between domestic abuse and homelessness, or is filling in particular gaps in knowledge around women's pathways into homelessness, rather than taking a gendered lens to the whole continuum of housing. As a result, very little information is available on policy responses that take into account women's experiences of housing and homelessness. Even within the mainstream (non-gendered) literature, much more is known about who becomes homeless and the experience of homelessness than the process of moving out of homelessness, or policies that help people sustain adequate housing (Anderson 2011).

There are also a number of significant gaps around the housing needs of particular groups of women, including but not limited to BME women, disabled women, refugee women, carers and mothers separated from their children, which serve to further marginalise and exclude these groups from policy responses on adequate and affordable housing

We would recommend that the following areas are considered for further research:

- Research into the housing experiences, trajectories and needs of particular groups of women, including BME women, carers, older women, women exiting the criminal justice system and refugee women;
- A fuller assessment of how recent policy, budgeting and economic changes have affected women's housing status in Scotland, particularly with regard to tenure type and relative security of housing, living standards and habitability and location of housing, and how (if at all) gender is taken into consideration in the housing budgeting process in Scotland;

- More information on homeless women's experiences of services, both inside and outside of the prism of domestic abuse services, including new case studies of Scottish local authority service provision, and assessments of how well-integrated housing services are with other more gender-informed services;
- Analysis of the comparative effectiveness of different policy approaches for women in particular, including temporary shelter, specialist support services (such as services tailored for addiction or domestic abuse), and social housing and private sector access schemes;
- More research that looks at both single women and female headed households, particularly in relation to access and suitability of housing services, and longitudinal studies that look at women's pathways into securing long-term sustainable housing, tracking moves out of homelessness over longer periods of time;
- Research into gender-sensitive, affordable housing design models, and where in Scotland and the UK organisations and agencies are beginning – if at all – to incorporate gender assessments in their design and planning , and the role women are playing in community-led housing projects, as well as any impacts this has on the nature of the housing.

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