

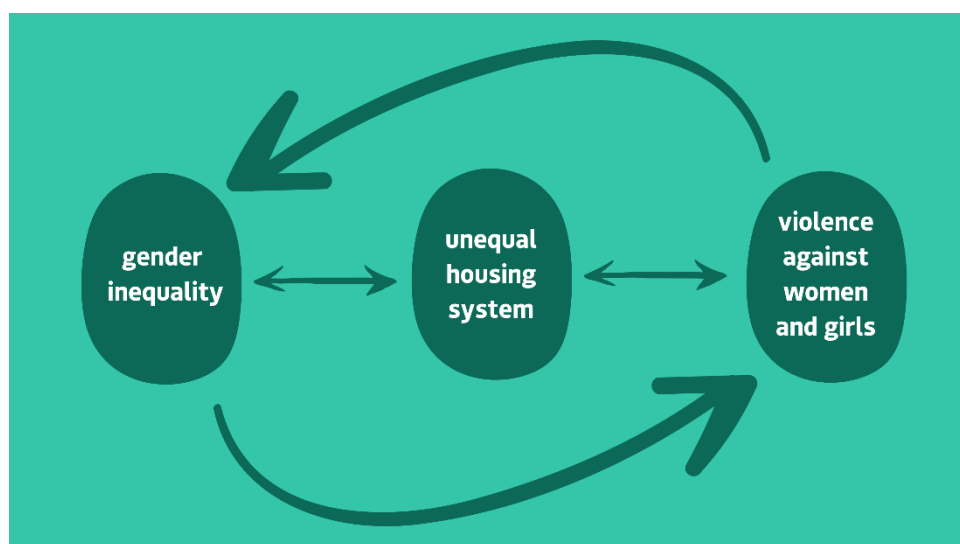


PRIMARY PREVENTION AND PUBLIC POLICY SPOTLIGHT:

HOUSING

OVERVIEW

Housing is crucial for people's living standards, economic and social opportunities, as well as their health and wellbeing. In Scotland, women generally experience less favourable outcomes in the housing system than men. This deepens gender inequality not only in the housing system but also in wider society. Gender inequality is the root cause of all forms of violence against women and girls (VAWG). Therefore, ensuring women's access to safe, secure and quality housing is essential for advancing women's equality and preventing VAWG once and for all.



WHAT IS PRIMARY PREVENTION?

Primary prevention of VAWG focuses on stopping this violence before it occurs by tackling its root cause: **gender inequality**.

The **three requirements** for achieving a **primary prevention approach in policymaking** are:

1. Women are equally and fairly **represented** in policymaking and decision-making roles
2. Policymakers consistently apply **intersectional gender analysis** to their work
3. Policymakers mainstream **primary prevention** in all areas of their work

1. WOMEN'S REPRESENTATION IN HOUSING ROLES

Women's perspectives are vital to creating an equitable housing system. However, available data indicates that women remain underrepresented in key roles within the sector:

- While women hold 60% of executive leadership roles in Scottish housing associations, they only account for 34% of board members.¹
- Just over half (53%) of respondents in a Women in Social Housing (WISH) survey said there are barriers to women's career progression in housing, with a further 39% reporting they had experienced sexism in the workplace.²



Just over
60%
of UK housing
associations
have all-white
executive
teams

Only 1 of 64
Housing Associations
surveyed had a
female chief
executive from a BME
background

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- Women make up just 15% of the UK construction workforce and 16% of senior management positions.⁵
- Only 8% of all construction workers identify as disabled, and 6% come from a BME background.⁶
- One in five companies working in the built environment say they have never hired a woman for a senior role. Almost half (48%) of women respondents in the same survey have experienced gender discrimination in the workplace.⁷

- Only 31% of registered architects in the UK are women. A fifth of all registered architects are white women, while less than 5% are BME women.⁸

2. INTERSECTIONAL GENDER ANALYSIS IN HOUSING POLICY

Intersectional gender analysis examines how different groups of women could be affected by a particular policy to ensure it systematically promotes equality and avoids inadvertently disadvantaging different groups. In this context, this analysis reveals how gender inequality causes women to have different access to housing and pathways to homelessness than men.

In particular, women's experiences of housing are more likely to be affected by:

- **The gender pay gap:** Women's lower earnings mean housing costs consume a higher proportion of their income. In England, rent takes up 36% of women's median earnings, compared to 26% of men's, while the average UK house price is 11 times women's median salary, compared to 8 times men's.⁹
- **The gender savings gap:** Women's lower earnings limit their disposable income; it takes women, on average, 42% longer to save for their first home than men.¹⁰
- **Poverty:** Women experience higher rates of poverty, which is closely interrelated to housing insecurity.¹¹
- **Reliance on social security:** Women are twice as dependent on social security¹² and have been disproportionately affected by cuts to government spending on housing implemented since 2010, including reduced housing benefit rates.¹³
- **Design of social security:** Social security payments paid to one bank account per household risks giving power to abusers; Universal Credit has been found to restrict women's financial independence, increase the risk of finance abuse and influencing women's decisions about their living arrangements.¹⁴
- **Caring responsibilities:** Women undertake a higher proportion of caring responsibilities, accounting for the majority of lone parents, primary caregivers for children, and unpaid carers for disabled and older people.¹⁵

VIOLENCE AGAINST WOMEN AND GIRLS:

Women who experience domestic abuse are up to

4X more likely to face housing instability
than women without experience of it.

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Intersecting forms of discrimination and oppression exacerbate these factors for marginalised women, including disabled women, BME women, lone parents, unpaid carers, LGBT women and women on low incomes. Intersecting systems of oppression also create additional barriers to housing:

- Systemic and institutional racism in Scotland's housing system continues to adversely affect BME's people's access to suitable housing options.¹⁷
- Housing benefit for single people under 35 is usually restricted to only cover the cost of renting a single room in a shared home (known as the Shared Accommodation Rate), which adversely affects young women renting privately.¹⁸
- In 2016, only 0.7% of social housing managed by local authorities and 1.5% managed by housing associations was accessible for wheelchair users.¹⁹
- Women with No Recourse to Public Funds (NRPF) cannot access housing support, temporary accommodation and refuges funded by the government.
- Evidence from England shows that one in ten private renters who are single women with children have been unable to rent a home due to the landlord or letting agent having a 'no child' policy.²⁰
- One in five LGBT women in the UK has experienced homelessness,²¹ with common causes of LGBT people's homelessness including family rejection, abuse or being asked to leave the home.²²

These factors contribute to women's unequal access to safe, secure and quality housing in Scotland. Failing to examine the way housing policy affects different groups of women creates a housing system that upholds gender inequality. Within the current system, women are:

- **Less likely to own their own home:** In 2015-16, only 8% of first-time buyers in England were independent women, compared to 18% for independent men. A further 52% were joint owners with a male head of household.²³

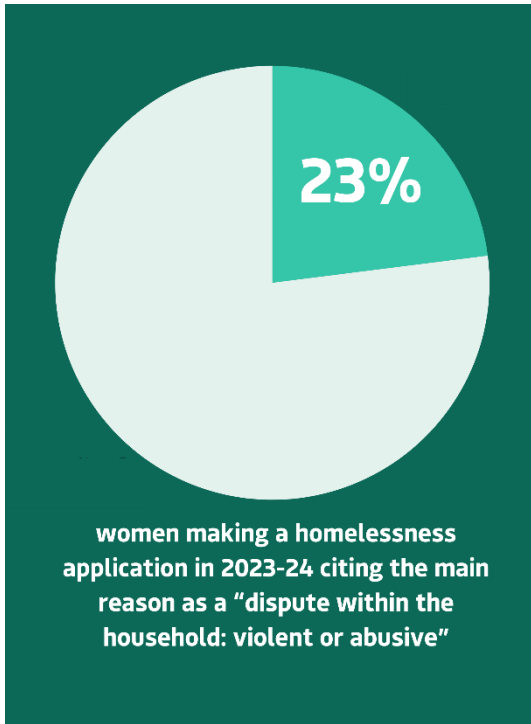
- **Disproportionately dependent on social housing:** In Scotland, around a third of households headed by women are in the social rented sector (30%), compared with fewer than one in five households headed by men (17%).²⁴
- **Less able to access quality housing:** Households headed by women are more likely to live in overcrowded homes and substandard or poor-quality housing.²⁵ One in five respondents to a survey of Scottish women said they do not have enough space, increasing to 27% for single parents and 25% for disabled women.²⁶
- **Overlooked in planning and design:** Housing design and provision often fail to accommodate diverse needs, including accessibility requirements or design aspects that make caring and household responsibilities – which still fall disproportionately to women – easier to undertake.²⁷
- **Disadvantaged by allocation processes:** Women in Scotland are being offered temporary accommodation that is unsuitable for caring responsibilities or in areas where their abuser lives after leaving them.²⁸
- **Hidden in official homelessness statistics:** Women’s official homelessness status is often disguised by their reliance on alternate forms of accommodation, like couch-surfing or (re)entering relationships with abusive partners.²⁹

3. PRIMARY PREVENTION OF VAWG IN HOUSING POLICY

Primary prevention of VAWG aims to stop this violence before it occurs by tackling its root cause: **gender inequality**. Applying a primary prevention approach requires policymakers to actively address gender inequality **and promote women’s safety** in all areas of public policy, including housing.

Women’s safety remains a significant issue concerning their access to housing:

- According to the Scottish Government, a “safe, secure, and affordable home is a major protective factor for women experiencing all forms of VAWG.”³⁰
- Domestic abuse is the main cause of women’s homelessness in Scotland.³¹



- One in eight women in the UK who held a joint mortgage in the last two years has experienced economic abuse – equivalent to 750,000 women.³²
- Over 30% of women supported by Financially Included – an organisation in Glasgow tackling the economic impact of VAWG – lack secure housing.³³
- Nearly one in four women has been sexually assaulted while sleeping rough.³⁴
- Asylum-seeking women are subjected to coercion and controlling behaviours in hotel accommodation in the UK, including sexual harassment by hotel staff.³⁵

- Some Muslim and BME women, particularly South Asian women, experience abuse from a range of perpetrators in extended family homes after marriage.³⁶
- The experience or threat of destitution and homelessness increases the risk of women with NRPF experiencing VAWG, including domestic abuse, trafficking and physical or sexual abuse.³⁷

Between March 2020 and September 2021



women were sexually harassed by a landlord demanding sex in exchange for rent, according to Shelter

The lack of intersectional gender analysis in housing policy undermines women’s safety through:

Lack of affordable housing options

The lack of affordable housing options for women can force them to depend on abusive partners or family members to avoid homelessness.³⁸ Fear of homelessness

is a major barrier to leaving an abusive partner.³⁹ This fear is especially acute for marginalised women such as disabled women, women in poverty, Muslim and BME women, and women with No Recourse to Public Funds whose housing and support options are limited by inequality in the housing system.⁴⁰

The shortage of social housing means women are also increasingly renting in the private sector in less advantageous housing circumstances. This precarity enables sexual harassment by some landlords demanding sex from women in exchange for rent. It is estimated that 4% of private renters have experienced this behaviour, with this increasing to 10% amongst those earning less than £20,000.⁴¹

Lack of safe housing options

Women experiencing housing instability and intolerable circumstances typically avoid sleeping rough or using emergency shelters due to concerns for their safety and a lack of gender-sensitive services.⁴² Women are more likely to end up homeless in temporary accommodation, such as B&Bs and hostels, or ‘sofa-surf’ with friends, family or acquaintances.⁴³ However, these forms of accommodation have also been found to increase women’s vulnerability to sexual assault and harassment, physical abuse and exploitation.⁴⁴

Lack of gender-sensitive design and planning

Women’s underrepresentation in the planning and design of housing has marginalised their distinct needs and reinforced gender stereotypes in the home. For example, sprawling suburban housing has been criticised for isolating women by limiting their access to nearby transport options, local amenities, social opportunities and the labour market.⁴⁵ These factors can create an enabling environment for VAWG in the home as well as in the public realm, as women participate in it less.⁴⁶ Similarly, high-rise flats and estates with poorly lit entrances and stairways, unreliable lifts and no open play spaces for children can make women feel unsafe for themselves and their children.⁴⁷

STEPS TOWARDS ACHIEVING A PRIMARY PREVENTION APPROACH IN HOUSING POLICY:	
1. Women are equally and fairly represented in policymaking and	<ul style="list-style-type: none"> • Improve women’s pathways and career progression opportunities, particularly for minoritised women, in the housing sector

decision-making roles	<ul style="list-style-type: none"> • Ensure inclusive working environments in the housing sector by implementing flexible working procedures, anti-discrimination and harassment policies and women’s leadership initiatives
2. Policymakers consistently apply intersectional gender analysis to their work	<ul style="list-style-type: none"> • Collect and publish intersectional gender-sensitive sex-disaggregated data on women’s experiencing housing, including for the Scottish Household Survey and Scottish Housing Condition Survey • Ensure Equality Impact Assessments are conducted at the outset of new housing policies and that these are informed by intersectional gender-sensitive data on housing issues
3. Policymakers mainstream primary prevention in all areas of their work	<ul style="list-style-type: none"> • Increase opportunities for co-designing housing developments with women, especially those with lived experience of VAWG • Embed women’s safety considerations into housing planning and design and decisions about the housing system, including on social security, service provision and housing legislation

USEFUL RESOURCES

- Engender: A Woman’s Place: Gender, Housing and Homelessness in Scotland: [Report](#) & [Literature Review](#)
- Engender and Shelter Scotland: [Gender and the Housing Emergency](#)
- [WISH Scotland](#)
- [Equate Scotland: Industry Guide for the Construction Sector](#)
- [Scottish Women’s Rights Centre: Domestic Abuse and Housing Rights](#)
- [Scottish Women’s Aid](#)
- [SAY Women](#)

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FOR FURTHER INFORMATION:

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ABOUT US:

Engender is a leading feminist policy and advocacy organisation working to secure women's social, political and economic equality and realise women's rights in Scotland. We aim to make visible the impact of structural inequality on women and wider society and work at Scottish, UK and international levels to produce research, analysis, and recommendations for intersectional feminist legislation and programmes.