



*Making equality a reality ... Housing*

*A summary and discussion of the implications of data from the Gender Audit of Statistics [Breitenbach, E. and Wasoff, F. Scottish Executive Social Research 2007] relating to care and caring prepared by S. Macpherson, Engender Associate and E. Thomson.*

## **Gender Audit Findings**

### Housing Tenure:

- Between 1981 and 2004 owner occupation in Scotland increased from 36% of dwellings to 66%, while in the same period social renting decreased from 54% to 26%.
- In 2005, around half of single pensioners owned their homes outright: 51% of men and 48% of women. A further 42% of both male and female pensioners lived in rented accommodation, with the majority living in social rented housing: 39% of men and 40% of women.
- There were more single men living in rented accommodation (50%) than single women (43%). For female single parents, the main housing provision was rented accommodation (67%), with the majority living in social rented housing (54%).
- In 2005, there were far more households where a male was the highest income earner who had a mortgage or owned their own home (74%) than households where a female was the highest income earner (55%). By contrast, households where a female was the highest income earner were far more likely to live in rented accommodation (43%) than households where a male was the highest income earner (25%).

### Perceptions of Neighbourhood:

- There are few gender differences in how people rate their neighbourhood, or in which aspects of their neighbourhood they like or dislike. In 1999/2000 women were slightly more likely than men to rate their neighbourhood as 'very good' (52% compared with 49%), while men were more likely than women to rate their neighbourhood as 'fairly good' (42% compared with 39%). Taken together the proportions of men and women in 1999/2000 who said that their neighbourhoods were either 'very good' or 'fairly good' were identical (91%).
- Similarly, there were no marked differences in what women and men reported liking about their neighbourhoods. In 1999/2000 women were slightly more likely than men to say they liked good neighbours (36% compared with 33%)

and friendly people (29% compared to 26%), but overall there was little difference.

- Questions in the Scottish Household Survey on what people disliked about their neighbourhoods again displayed no significant gender differences. In 2000, the aspect most disliked by both men and women was young people hanging around or having nothing to do (11% of men and 10% of women), while 48% of men and 47% of women said there was nothing about their neighbourhood that they disliked.
- Of all household types, single parent households (overwhelmingly female headed) were the most likely to report problems with their neighbourhoods. In 2005, single parent households were more likely than other types of household to rate their neighbourhoods as 'fairly poor' or 'very poor' – 11% compared with 5% for all adult households. Single parents were also more likely to say that they had personal experience of problems in their neighbourhoods, with 65% of all households saying that they had no personal experience of neighbourhood problems compared with only 49% of single parent households. This suggests that more single parents households than others are housed in areas where the quality of housing and environment is poor.

#### Homelessness:

- Within the priority homeless category, there have been increases in the proportion of single people, in particular among the age group 25 to retirement age, increasing from 14% in 1995/96 to 31% in 2005/06. The proportion of households with children within the priority homeless category (both single parents and couple households) has reduced – with single parents under 25 going from 14% in 1995/96 to 9% in 2005/06; single parents 25 and over going from 32% to 23%; and couples with children going from 13% to 6%.
- Within the non-priority homeless category, single people also predominate. While the proportion of single people aged 18 to 24 years making applications has remained stable at around a third, the proportion of single people aged 25 to retirement has increased from 52% to 58% over the period from 1995/6 to 2005/6.
- Of all people making applications through local authorities under homeless persons legislation in 2005/06, single men made the largest number of applications (43%), followed by single women (21%) and female single parents (20%).
- The main reasons for applications under homelessness legislation in 2005/6 were loss of accommodation with relatives/friends (36% of all households) or disputes within the household (23% of all households). Single people and couples were most likely to give the former reason, while over two fifth of female single parent households gave disputes within the household as the main reason. For female single parents, around a quarter (23%) of disputes with partners that led to an application for housing were violent.

- The 2005 Scottish Household Survey indicated that 4% of the population said that they had ever experienced homelessness. Of those reporting that they had experienced homelessness, 41% were male and 59% were female.

#### Fuel Poverty:

- The Scottish House Condition Survey 2002 indicated that single women were more likely than single men to experience fuel poverty – 25% of single women compared with 20% of single men. Of single women, the most fuel poor were owner occupiers (32%) and those who rent through the private sector (30%). Of single men, the most fuel poor were those who rent through the private sector (35%).
- For both single women and single men, those in the 75+ age group were most vulnerable to fuel poverty, experienced by 34% of women and 35% of men in 2002. Age was also important to vulnerability to fuel poverty of other female headed households, with 39% of all female headed households in the 75+ age group experiencing fuel poverty. A higher proportion of single women than single men in the 60-64 age group also experienced fuel poverty, 31% compared with 22%.

#### Discussion

The aims of the previous Scottish political administration were to raise the quality of homes, build strong sustainable communities and to provide more affordable housing for lower income groups. The eradication of fuel poverty, reducing opportunity gaps for the poorest communities and addressing anti-social behaviour were all concerns linked to improving housing and neighbourhoods. The SNP manifesto highlights continued concern with quality affordable housing and a specific intention to help first-time buyers on to the property ladder.

The type of housing that people have access to is a key determinant of their quality of life, both with regard to the adequacy of accommodation in terms of size and condition, and with regard to location, amenity and security. Poor housing can have a negative impact on health, and where there are concentrations of poor housing residents often lack amenities and suffer high levels of crime. Where people seek housing in crisis situations, e.g. relationship breakdowns or leaving a violent partner, the choices available can be very limited, with poor quality housing often being the only option available.

The fact that much data on housing is produced at the household rather than individual level limits the amount of gender disaggregated data available. Nonetheless, the data available indicates that housing tenure is affected by age, gender and the type of family or household in which a person lives, shaping the access we have to specific housing options. While this will change over the life-course and as people move into and out of shared households with partners, children and others, the overall pattern suggests that in households where women are the highest household earner, they will be disadvantaged compared with their male counterparts in terms of accessing secure, affordable, quality housing.

Women's disadvantage in terms of access to housing results from a number of factors, including lower earning power and less capacity to borrow finance for home ownership, while for lone parents whether never married, divorced or separated there is a high level of reliance on benefits whether on a short or long term basis.

The consequences of relationship breakdown may be a move to accommodation of poorer quality. In situations where a woman has experienced domestic violence, rehousing may be a protracted process, and may not always provide security from a violent former partner. These factors increase housing insecurity for women. Further, while older women are more likely to be home owners, and often own their own homes outright (for example as widows residing in the former marital home) their income may be insufficient to heat, maintain or repair their homes to an adequate standard.

The group most vulnerable to homelessness are single men, followed by lone parents and single women. Relationship breakdown is a major cause of homelessness, with insecurity of tenure and disputes with relatives often inter-related aspects of the lifestyles of those most likely to experience homelessness. Alongside this, there are particular groups who are particularly disadvantaged in relation to accessing housing, including particular groups of women e.g. lone parents, lone pensioners, disabled people and minority ethnic groups (although it is not clear how gender may interact with disability or ethnicity in affecting the degree of housing disadvantage). Quality of housing and the standard of accommodation available are key issues, but equally important are determinants of quality of life in the nature of the neighbourhood and environment, in terms of amenities available and in terms of safety and well-being of residents.

While there are only limited data about women and housing, where women head households it is clear that there is evidence of significant housing disadvantage. The Gender Equality Duty will ensure that housing providers take account of evidence of differential access to housing by men and women, and will need to focus on issues of safety and quality of neighbourhoods and environments for women. This will perhaps go some way towards ensuring that the position of women within the housing market is better highlighted and addressed.