

[00:00:19.740] - Amanda Stanley

Hello and welcome to On the Engender: The Briefing. My name is Amanda Stanley and I am joined for the final instalment of On the Engender of 2020 with my good friend and colleague, Alys Mumford. Hello. How are you doing today, Alice and kids?

[00:00:36.360] - Alys Mumford

I'm quite warm in the blanket fort I have created for this podcast, but other than that, I enjoyed it.

[00:00:43.110] - Amanda Stanley

I enjoyed that when we were emailing to start the recording of this, you were like just "making my fort". I was like more work emails like this in 2021, please.

[00:00:55.830] - Alys Mumford

I think the cats may think I've made the fort for them. So that could cause issues at some point. But currently I am on my own in the fort.

[00:01:02.940] - Amanda Stanley

So listeners, if you hear a distant purring in the background it's not intentional [laughing]. So today we're going to be talking about housing. But first, Alys, I thought that we should start with some positive news - outside of the fort, what's some good news that you can share with us?

[00:01:22.410] - Alys Mumford

Sure. So hard to sort of think about anything other than the fact that this year is almost over. But there has been some genuinely positive news on climate change (which, of course, is a feminist issue) in that the UK government has finally pledged to stop investing in fossil fuel projects abroad. And this is one of the first campaigns I was ever involved in, Ditch Dirty Development, back as a student. And so it's taken a long time, but it's very gratifying to see that actually some real action is being taken to try and bring about some climate justice. Obviously, there's a lot that could be said about feminist investment and economic strategy in general. But let's just take this as a win.

[00:02:00.660] - Amanda Stanley

I think most definitely should. And that's a very positive update as well.

[00:02:04.350] - Alys Mumford

How about you, Amanda? What's what's good for you?

[00:02:07.080] - Amanda Stanley

What's been good for me? I mean, like you said, it's like the kind of wrapping up of 2020 is definitely a big one. It's been a year, and then some, for everyone involved. I don't know. I was - yours so much more news-heavy - I was just going to say something really small and positive in that my Peace Lily flowered for the first time the past few weeks. And I was like - I didn't think that it would do such a thing in winter, but it is thriving. Maybe because we're all home and the heating's on? Maybe that's why it's a good time?

[00:02:37.620] - Alys Mumford

I know, I definitely wasn't going to mention, like, global warming as related to that, because my strawberries bloomed! Outside! I got a December strawberry, it was very bizarre. But the peace lily is very exciting. Congratulations

[00:02:52.710]

Thank you, thank you. I'm doing my best with the houseplants. They seem to be enjoying the attention. So, you know, I didn't expect a little peace lily to pop out, though, it's just been

[00:03:04.230] - Alys Mumford

a Christmas miracle!

[00:03:05.433] - Amanda Stanley

A Christmas miracle [laughs]

[00:03:06.540] - Alys Mumford

I also feel I realise it's been a while since we've done a podcast and we probably should say, like, there's a vaccine which is just generally quite good, good news all around, I say

[00:03:15.930]

[laughter]

[00:03:15.930] - Amanda Stanley

I like that that didn't even make it to the...I was like "yeah but my house plant has flowered, Alys".

[00:03:26.100] - Alys Mumford

We will take our wins wherever we can find them, I think.

[00:03:30.180] - Amanda Stanley

But no that is very good news. And also, you know, obviously, the last time we recorded, we'd just gone into tier 4, now we're in tier three in Glasgow, So some small freedoms have been given to us, which I will take I will take when I can get them so.

[00:03:44.208] - Alys Mumford

Absolutely

[00:03:45.390] - Amanda Stanley

Anyway, so today we're going to be talking about housing. Alys, you took the lead on this episode mainly with the interviews so why don't you give our listeners a little bit of insight into just like an overview of who you spoke to and why

[00:04:00.310] - Alys Mumford

Sure thing yeah, no, I was on my own for this one without my my trusty...are you the Batman or the Robin, I don't know. But I was I was on my own. But yeah, we were talking about housing and housing is something we've been wanting to do a podcast on for a long time. And there's so many different aspects to gender and housing. And we...yes, we've talked to a few different people for different interviews for this, partly because it's been quite difficult to get time with everyone together. So it was really great to to hear from a few different people. So we're going to kick off, I think, with Emma Ritch who is obviously a regular on this podcast who I chatted to about why Engender is talking about housing in the first place.

[00:04:41.100] - Emma Ritch

Housing is one of those areas of life and public policy which are highly gendered, but for which we don't know enough about women's and men's distinct experiences. So where you live is obviously influenced by your income and that includes pay and whatever Social Security you receive, who you care for, where you work outside the house, and what transport is available to get to there. And all of these factors we know are highly gendered. So women across the UK are much more likely to pay a higher proportion of their income in rent than men and are more likely to live in overcrowded housing and. In poor conditions and in terms of buying property, a woman on the median income, applying for a mortgage based on the average house price would need to borrow fifteen point four times their salary, compared with only (only) 10 times for men.

[00:05:34.040] - Alys Mumford

Wow.

[00:05:34.910] - Emma Ritch

I know, right? And for some groups of women, including black minorities, women, disabled and refugee women, women who've been in the criminal justice system and LGBT women, and especially trans women, the system is even less likely to deliver stable and affordable housing.

[00:05:52.510] - Alys Mumford

I think that's really, really interesting because I'm just sort of my, you know, conversations through life, I would say that housing - and particularly homelessness - is something that is seen as a very 'male' problem. So it's one thing that's often brought up by contrarians on International Women's Day, for example. But but talking about this as a clear - yes, a result of the patriarchy, but something that is impacting on men more than women, homelessness and rough sleeping. Why? Is that not the case?

[00:06:23.060] - Emma Ritch

Well, yeah, the stereotypical homeless person is a man who's rough sleeping. In fact, domestic abuse is the main cause of women's homelessness and is responsible for over a fifth of all homeless applications to councils. So it's a huge issue. And although homelessness Engender is incredibly under-researched compared to other topics, there is some evidence that women are also rough sleeping but are trying to protect themselves from men's violence by essentially hiding, including by rough sleeping inside businesses, in businesses or buildings, kind out of the way of, like, people seeing them in the street. And women are also in the so-called 'hidden homeless' and Crisis and Joseph Rowntree Foundation estimated last year that nearly 10 percent of households in Scotland, which is two hundred and thirty six thousand households, include individuals that would prefer or expect to live separately from one another.

[00:07:15.650] - Alys Mumford

Hmm. Wow. And I think that's a really interesting point there, again, about hidden homelessness and that we do have this image of homelessness means you are sleeping on the street, you're rough sleeping, whereas actually homelessness is people sofa surfing and and living in accommodation that is not their home. And I think, yeah, there's actually much more nuanced view of what it means to be without a home in Scotland.

[00:07:39.410] - Emma Ritch

That's absolutely true. But still, unfortunately, we know so little about women. So the data that is gathered and published on housing by Scottish Government and councils isn't sex disaggregated and takes very limited account of gender. And so surprisingly, we actually know more about housing for LGBT people, disabled people and black minoritised people than we do about women. And there is some data from other sources that gives us a few hints. So housing rights and homelessness is the second most frequent set of issues raised by callers to the National Domestic Abuse and Forced Marriage Helpline that is run by Scottish Women's Aid. And we know from just our analysis that housing is so strongly linked to lots of other issues that we work. And so we know that there's a lot for policymakers and women's organisations to dig into on women and housing

[00:08:26.750] - Alys Mumford

For sure. And one thing that would be good to just get clear in our heads before we go for any further is - where where does the responsibility for housing lie? So you mentioned Scottish Government there, but is housing a human right? Is it the job of local authorities? Whose role is it to make sure that people have safe places to live?

[00:08:45.140] - Emma Ritch

I mean, all of those things. So housing is a human right. It's part of the International Covenant on Economic, Social and Cultural Rights. And the UK has ratified that. We also see housing pop up in some of the special instruments that are about women's equality and rights. So, for example, the Istanbul Convention on Men's Violence Against Women, which the UK has signed but not ratified, also talks about housing and specifically the number of specialist women's refuges that a state needs to provide, but also the idea of emergency barring orders which mean that a perpetrator of domestic abuse is the one that has to leave a family home and not the women and children who are being victimized. But although those rights exist, they are not all set out in Scots Law, which means they're not the piece of legislation or regulation that is most directly relevant to women in Scotland. And housing is devolved, which means that it's the policy responsibility of Scottish government. And since devolution in 1999, there have been ten pieces of housing and homelessness legislation and multiple strategies and pieces of guidance. And I think at the top line, Scottish Government is definitely seen as being more supportive of social housing than UK governments, through Social Security flexibilities,

even through Covid, it's used its powers to do different things like make payment of housing benefits straight to social landlords and private landlords. And it's that domestic law that is supposed to protect women who are homeless or at risk of homelessness. And councils that you mentioned have a duty to provide permanent housing to anyone who is homeless or is living in unsuitable accommodation as long as they meet certain tests. There is a real source of concern though to women's organisations and particularly organizations like Women's Aid groups and Say Women that provide refuges for women who've experienced men's violence that policy in Scotland and its implementation just doesn't take account of women's specific needs.

[00:10:46.290] - Alys Mumford

Mm hmm. Thank you. That's super interesting to get things, sort of, straight in our heads. And earlier this year, Engender released a report on gender and housing and homelessness, setting out just some of the main main issues. Obviously that was that was at the start of the year, before the Covid pandemic hit the UK. What's what's going on in policy-land at the minute and what can Engender, what is Engender doing to keep women's housing needs on the agenda?

[00:11:13.140] - Emma Ritch

Well, there's a real there's a real I think focus on housing as being highly relevant to Covid and that there's an 'everyone home' initiative happening in Scotland which has brought together lots of the organisations that work together on housing to focus on how better provision of housing can be part of the recovery. And the Social Renewal Advisory Board, which Engender's a member of, has also been thinking about housing in some of its work. And nobody would disagree with the kind of goals of that. And they are: for more homes, for no return to rough sleeping after Covid and for no evictions into homelessness. I guess where the, kind of, devil is in the detail is that a lot of the housing activity that has happened so far in devolved Scotland has been positive in some ways, but really hasn't met women's needs. And so, as an example, Housing First, which provides people with independent tenancies whose homelessness is compounded by trauma, abuse, addictions, mental ill health - that principally benefits men, and seven out of 10 of the beneficiaries of housing first have been male. Now, obviously, all of the men who use the service needed the service. But there's a really strong likelihood that women with complex needs are just being missed out of delivery. And so as a result, work to expand Housing First to women with complex needs is happening. But we repeatedly see women overlooked at the design stages, some of these interventions. So one of the things Engender is doing, we are talking to Scottish Government a lot about their "Ending Homelessness Together Action Plan", which is a piece of joint policy between Scottish Government and CoSLA. After they published that, they realised they substantively missed out on gender and to their credit

[00:12:58.710] - Alys Mumford

[laughter]

[00:12:59.070] - Emma Ritch

the Scottish Government circled back and it was just starting work to retrospectively gender that action plan. But regular podcast listeners will know that it's very hard to 'add women and stir' part way through baking the policy cake. And so what we really need is for women's concerns, women's needs to be taken account of right at the beginning stages. So Engender is now involved in, I think, two main pieces of work - one's a group of gender experts being convened by the Cabinet Secretary for Communities and Local Government, Aileen Campbell. And the other work is through a special group that's been set up to look at the issue of domestic abuse and homelessness, and one of the co-chairs of that is Joe Ozga from Scottish Women's Aid. So we're trying to ensure that that work is is really well gendered and really meets women who've experienced domestic abuse's needs. There are a whole bunch of other women who aren't having their needs met by housing policy. And key among those is women with No Recourse to Public Funds. And I think we've seen some really appalling things happen during lockdown. And I think we've seen the the impact on destitution of women that some of our existing housing policy and Social Security policy coming from the UK Government has really sustained and made worse.

[00:14:18.400] - Amanda Stanley

So thanks so much to Emma Ritch for taking the time to talk to Alys and to us for this podcast. So

yeah we'll link to the report Emma mentioned in the show notes. And one thing that I particularly enjoyed when she was explaining the policy-making was that she made reference to baking and that you cannot add gender and stir halfway through baking a policy cake, which I

[00:14:39.370] - Alys Mumford
Absolutely

[00:14:40.790] - Amanda Stanley
I just thought at the time when I was listening to that, I was like, "oh, Alys is going to love that reference."

[00:14:45.670] - Alys Mumford
I did. I loved it. I mean, I should say we did record that when Great British Bake Off was in full flow. So, yeah, it was very apposite. Also reminded me of the time when we were back in the, the heady days when we were allowed in the Engender office, we recorded one of our early podcasts, and the room we were doing it in was so hot that we were all just ridiculously overheated and kept making references to heat-related metaphors like "we're reaching boiling point" and "things are heating up inside Scottish Government".

[00:15:20.020] - Amanda Stanley
[laughs] I totally forgot about that. I can't even remember what episode that was, but there was a definite theme. Oh I miss being able to do that. I mean, obviously, it was very warm. But it was very funny.

[00:15:30.140] - Alys Mumford
But yes, more baking metaphors in policy-land I think is always helpful.

[00:15:33.430] - Amanda Stanley
Yeah. For, you also cannot add gender and stir halfway through making a policy cake, it does not make.

[00:15:40.540] - Alys Mumford
So yeah after speaking to Emma, I spoke to Liz Ely. So many listeners might know Liz, she's got a long history of working as an activist for both feminist campaigns and housing justice so she was a perfect person to talk to on this. And we kicked off with me asking her just to run through some of the links that she sees between gender and housing justice.

[00:16:02.440] - Liz Ely
When it comes to women's inequality and housing there are just so many links. I suppose the obvious ones are, kind of, the economic links, obviously women earn so much less money than men and the cost of housing is a huge part of women's incomes, and it's an increasing part of women's incomes. So the fact that housing is increasingly expensive has a particularly heavy impact on women and women's economic inequality and also housing is one of those areas, I think, as well, where the people who earn the least and have the least money tend to pay the most for it. I mean, I rent and I wouldn't advise anybody who rents to ask their friends who have mortgages how much they pay on their mortgage because it's always less and they usually have a much bigger house and it's usually infuriating. And that sort of example just shows like, people have got more economic power also just get it cheaper and it's a smaller proportion of their income. So, yeah, just on that basic economic level. But there are also loads of other connections in terms of housing and security and its connection to violence against women and girls and the impacts of insecure housing, and what they have might have for women who are experiencing violence. Yeah, there's loads of loads of examples of things like that.

[00:17:22.960] - Alys Mumford
That's a really interesting point as well, about it's easier for rich people to save money on housing because even, you know, even when you're looking into housing, certainly in Edinburgh, we see lots of the low-income housing still have electricity meters, top-up meters, which cost more per unit of

electricity than doing it monthly and things so yeah even going right down to that sort of micro level, it's more expensive to be poor in housing..

[00:17:50.020] - Liz Ely

Absolutely. And there are all sorts of schemes to, you know, in terms of like proofing your house, like insulating your home and all that sort of stuff. But it's mostly aimed at homeowners. And, you know, you get very little take-up from particularly from private sector landlords because you know - they're not really bothered about their tenants electricity and gas bills at the end of the day.

[00:18:10.330] - Alys Mumford

Yeah, absolutely. That's a really good point. So you you mentioned landlords there and you work in your day-job for a housing association, although you're here in a personal capacity. Can you just explain us what a housing association is, what it does?

[00:18:25.780] - Liz Ely

Yeah, I work for Housing Association, also live in a housing association, property myself. (Not the same one). But yeah, housing associations, I guess that they're basically just one vehicle for affordable housing in Scotland, they're one type of affordable housing. There's lots of different kinds of housing associations from, you know, ranging from like fully mutual co-ops. There's a few examples of those - there's one in Edinburgh and there probably are some in Glasgow as well - to more corporate entities as well. So you also get some housing associations, the one I work for, is community controlled. So that means we have a management committee and there's mostly tenants on the committee and they run it, but not all housing associations are like that. So it varies quite a bit. Also, they're not owned by the state either, they're sort of independent - I think that's sometimes a bit of a confusion - they are sort of independent forms of social housing not councils.

[00:19:22.810] - Alys Mumford

As you say, there's lots of different types of housing associations as well within Scotland, so people can be talking at crossed purposes sometimes with them. Obviously, you see lots of ways in which this gender inequality that you talked about plays out in issues of housing. And over the past, sort of, year coming up to a year, we've been living with the Covid-19 pandemic, we have seen, like, more focus on housing than I think we've seen previously. So lots of chat about holds on evictions at Holyrood, working across the UK to house rough sleepers at the real crisis point of the pandemic. So in your sort of day to day work life in your networks, what have been the impacts of Covid on gender equality in housing?

[00:20:03.270] - Liz Ely

I think there are massive impacts on that. And people who are working more in front-line in terms of violence against women charities will see the more, sort of, violence against women, impacts of, you know, people being trapped in the home through lockdown and things like that. But looking at housing more broadly, I mean, Covid has stopped everything for a while. And it made it made running everything a lot more difficult for everybody. And that includes housing staff and housing associations and having to operate affordable housing when you have to socially distance, when you have to manage staff teams where people have to work from home, all those sorts of things, have all these different knock-on effects in terms of how quickly flats can be left to people. So - how long people end up on waiting lists, what services can be offered to housing development? We know that we need more homes, that's one of those areas of housing policy that more or less everybody agrees on. But when building stalls and doing-up housing, different housing projects are stalled by Covid, obviously that just makes things even slower. I think the other aspects where with Covid, I think quite a lot of different groups were forgotten - there were mortgage holidays for people that, you know, pay mortgage, landlords could apply for money if their tenants don't pay the rent but in terms of if, you're a renter, there were you know, there were fewer protections for renters. And obviously social landlords can't apply for mortgage holidays and things like that. So I think, you know, there were lots of gaps, I think, in that safety net, as there often are. But yeah, I mean, just and also you've got all the stuff around people being furloughed and people's ability to afford housing and those sorts of things and maybe not necessarily having those protections there. I think that's a big thing. Also, there's also that thing about being trapped in the home as well, and that affecting people differently, I think, particularly

during the intense lockdown period. Those was a very kind of like "we're all in this together" kind of spirit but also that didn't take into account, you know, being, you know, having a small flat that might not be very nice. You might not have a garden. You might go out quite a lot as a way of coping with having a small place or whatever. And I think those kind of impacts will have hit women particularly hard because it tends to be women who are more likely to be in all day with children, or be sort of responsible for the home or anything like that. So I think, yeah, and that would have been particularly difficult, I know it's been difficult for me being in the house all the time. So, you know.

[00:22:54.090] - Alys Mumford

Well and also, as you say, homes turning from being maybe a place you spend the evenings and weekends if you're in a nine to five, job or shift working, whatever, but going from being that to being an office and a classroom and where your whole life is, and potentially other roommates, other family members.

[00:23:15.780] - Liz Ely

And also and also the kind of work that you do as well. Like, you know, some like, you know, if you're doing remote work, that's kind of like social justice work or has an emotional component or whatever, and then that sort of lingers within your house and you don't have that sort of separate space. I mean, and you notice that even inequalities within the same organisations, like some people have got space for a home office where they can kind of have their working life separate and some people don't. I don't have space for a home office. So if there's a tense moment at work or something, it's in your social space. And I think that's horrible. It is not nice.

[00:23:53.700] - Alys Mumford

Yeah, and I mean things as well associated like I mean, one of the very few positives I think we've seen is people understanding that the internet is a service that people need in their homes and but these things, again, of expecting "well, you can just provide your own additional heating costs". "You can just provide equipment or repurpose your bedroom to become a desk in the day". One thing I just want to touch on that I think you talked about there is the idea of precarity, and you talked about furlough and things, but it really strikes me how 'the home' or the difference between a house and the home, you know, and that that feeling of wanting somewhere where you're safe and isn't necessarily where you deal with traumatic work situations or, you know, you can just go and relax at the end of the day and put the TV on or whatever. Obviously, precarity is linked in with with income sources, linked in with with violence. I just wondered if you had any any thoughts on that, about the sort of nature of of housing and how that impacts on women.

[00:24:53.910] - Liz Ely

It is a massive stress. Like if you're in precarious housing situation is a huge stress, like where you live is really important, even regardless of pandemic. Like if you're, you know, like precarious housing, has a massive mental health and physical health toll, which I think is...And if you've got children, then that that toll is also, you know, borne by thinking of family and things like that and not being able to feel settled where you are. You know, it's awful. The more expensive that housing is, the more people are in that position. I mean, I live in Glasgow, but, you know, in Edinburgh, some of the property prices are just so ridiculous that you just, you know, you can't...it's getting to a point where people are struggling to afford to live in the city. And yeah, I think it does really do a lot of damage.

[00:25:47.780] - Alys Mumford

The final sort of thing I want to ask you was looking forward, whether that's within the Covid framework or further, whenever that may be, what do you think what needs to happen to bring about women's equality in housing, and to challenge some of those issues you've raised?

[00:26:02.370] - Liz Ely

There are lots of different, different things that need to happen in sort of many facets of housing. And I think, you know, women's equality needs to be, it needs to be always remembered as like really interlinked with housing at every point when it comes to policy decisions. I mean, just on a base level - housing needs to be more affordable. So we need more social housing and rent controls and more regulation of private sector and better quality. You know, all those sorts of things that would benefit

everybody are very important for women. I think, you know, women can be forgotten and making sure that those basic things around gender equality assessments of policy are very important. I know this is like very much an Engender,

[00:26:48.000] - Alys Mumford
[laughs]

[00:26:49.920] - Liz Ely
It's very much Engender's wheelhouse, but I remember particularly for a really specific policy, one key example, which, seeing as this is an Engender podcast

[00:26:56.850] - Alys Mumford
We love it, we love it!

[00:26:56.850] - Liz Ely
Hopefully that's ok, but when we were campaigning around the Private Tenancies Act, which was brought about security of tenancy for private sector tenants. So it came in about five years ago, basically meant that landlords had to have grounds to evict a tenant. Right. And you could basically...It was basically like the tenancy was then permanent unless the landlord kicked you out and that was going from a much more insecure regime before that. So there was a bunch of campaigning around that happened. the initial Living Rent campaign, I was very involved in that. And one of the things within that when they were bringing out this new tenancy type was they wanted to keep in, at the beginning, a six month period where the tenant would be tied-in to the contract. And it was kind of a hangover from the previous tenancy type. But nobody had really thought about the fact that if you're a woman and, you know, experiencing men's violence and you need to get out of the house and, you know, you would then have a financial burden of a six month tenancy. And this six months was just put in there because it was part of the previous regime. And as part of that campaign, I was able to bring that up with the housing minister and bring it up in the committee specifically like "this would be very bad for women experiencing men's violence". It was a strong argument and then the six month period came out and now there's no six month tie-in period at the beginning. And that was really great that happened, I'm really pleased that that six months came out. But it's quite - it's just an example of the fact that if that had been thought about a bit of an earlier stage and somebody had just said, you know "What if? What if somebody needs to leave the house because they're experiencing violence, maybe we shouldn't tie them in for six months", you know, and if it had been at an earlier point, it wouldn't have had to have been, maybe a campaign point, you know?

[00:28:54.180] - Alys Mumford
Yeah. And the worst reason for having anything in legislation is 'that's how it was before', I think.

[00:29:01.630] - Liz Ely
[laughs] Yeah.

[00:29:03.930] - Alys Mumford
Well, that's a sort of positive note. Well, a muted positive note to end on that, although it's crap we need to campaign on these things, there are good people paying attention and making things work a bit better for women.

[00:29:14.940] - Liz Ely
There are! And the new tenancy type is much better. We have a much better tendency regime in Scotland now, so, you know, that's good.

[00:29:22.950] - Alys Mumford
So just to lead us out of the podcast and we always ask our guests to give a recommendation of something to our listeners might want to take away - it could be related to housing, it could be an interesting book you've read, it could be just the fact that Marmite Hummus now exists and is in the world. Liz, can you give us a recommendation?

[00:29:44.010] - Liz Ely

I really like podcasts in general. A podcast that I really like, that's sort of connected to housing is 99& Invisible by Roman Mars. It's an American podcast about, kind of like, the built environment and the things in our lives that we sort of take for granted and sort of design. And so it does a deep dive into various aspects of the built environment. And it's really, really interesting. They'll take, you know, like sort of things that seem like they might be mundane topics and then go, you know, really deeply into things. And it does, because it's quite sort of city focused, if you're quite into sort of the urban environment. Yeah, it's really good. Also the presenter's, got a wonderful, soothing voice, which is also really nice.

[00:30:31.860] - Amanda Stanley

So thanks so much to Liz Ely there and for her great recommendation of the podcast, 99 Percent Invisible, which I do tune in and out of occasionally.

[00:30:40.870] - Alys Mumford

It is a good one. It's very pleasant to dip into, isn't it? Liz provided at the end there there some positives on the perfect segue into the next interview, which saw me chatting with two folks from Living Rent, the tenants' union, which Liz mentioned there. I spoke with Vicky Hood, who's a member defense lead in Edinburgh, and also Rosalyn Watsons who's a member of Living Rent, an activist with them, and is currently being helped in a tendency dispute. And I started off by asking them to tell me a little bit more about what living rent is and does.

[00:31:09.420] - Vicky Hood

Living Rent are a democratic organisation, we are member-led, which means that our members make our decisions and we campaign on housing issues across Scotland, we're Scotland's main tenants' union. We have branches, we have city-wide branches currently in Glasgow and Edinburgh and more local neighbourhood member defense teams within that as well.

[00:31:34.600] - Alys Mumford

Fantastic, and what led to Living Rent being in existence?

[00:31:38.730] - Vicky Hood

Originally Living Rent was a, it was a campaign started by a group of tenants around rent controls. And just I think it was like, the idea was a group of tenants who were just sick of the same old having to accept that, feeling like you don't have any power or that you have to accept the housing market and have to accept substandard housing and substandard regulations. So it was really a group of tenants standing up for themselves and that campaign was successful. So they managed to successfully lobby the Scottish Parliament, linking up with other organisations as well, and I think Engender might have been one of them, to campaign against that.

[00:32:24.240] - Alys Mumford

Amazing. Thank you. So speaking just for me, I'm based in Edinburgh and Living Rent was one of the first things that really helped me see some of those systemic issues you're talking about. And I think there's, there was often an attitude of like, "well, all landlords are awful. What are you going to do about it? Renting sucks. It's the way the world" and obviously Living Rent has said "no! Doesn't need to be that way". And you mentioned there the rent control success you had. But what what else has, can you just talk us through some of the key achievements that Living Rent's, seen?

[00:32:54.660] - Vicky Hood

Yeah. So I guess in a wider sense, we have lobbied for changes to tenancy agreements. I think I touched on that before. So we were instrumental in getting the short-assured tenancies scrapped, when the issue with short-assured tenancies was that, you know, once you're in a tenancy you can be trapped, there was a certain idea that you could sign a tenancy one day and you couldnae be allowed to change your mind until that contract, you would still be liable for rent until that contract ended. And so we were instrumental in through, that was achieved through loads of really hard work before I, before I got involved in Living Rent actually and, you know, petitions, campaigning, lobbying, picketing

outside the parliament as well. We were also instrumental in abolishing the "no fault" grounds for eviction, which is, which would have been an eviction whereby the landlord can just decide to end the tenancy at their whim. More recently during in the pandemic we organised and campaigned for the eviction ban during the pandemic. And then currently what we're, one of the things we're lobbying is for tighter regulations on holiday lets, for example, AirBnB. So in Edinburgh specifically we're lobbying Edinburgh City Council for that. I guess, on the ground level, that's the sort of like the wider overarching achievements that I can think of, but on a more like, 'on the ground' level, like we're having wins all the time, really. We're having achievements that make such a difference to an individual. So, recently, I mean, we've won over thirty thousand pound in rent deductions and rent waivers during the pandemic. We had a case recently where an agency refused to sign, to allow a member to re-sign their lease because they were now claiming Universal Credit as a result of the pandemic. And a lot of, I mean, daily really, like really, really a lot a lot of wins on the ground level with, like deposit returns or unprotected deposits. So I think that- and those like obviously feed-in to the wider campaigns as well.

[00:35:18.780] - Alys Mumford

Mm hmm. Yeah, amazing. And I think I mean, just like two of the things they mentioned about the the no-evictions and the the short term Holiday Lets, you know, two issues that have been really, really massive and talked about and appear in lots of manifestos and things. And that is really thanks to the work of Living Rent, I don't think they were really on many people's agendas before. And, yeah, some of the examples you gave there about direct action, how it ties in with not only the bigger asks around on housing, but lots of the work Engender does on, for example, Social Security, you mentioned Universal Credit there, and on economic justice for people. So, yeah, that's really interesting to hear all of that. And one of the things you talked about there are the actions on the ground, and the supporting members taking actions against specific agencies or on specific issues. So, Rosalyn, you're here because your case has been taken up by living rent - can you talk a little bit about what happened to you?

[00:36:10.770] - Rosalyn Watson

Yeah, where to begin. So we've had several issues with our letting agency. They've been breaking the letting agent code of practice, which is law, and they've broken multiple laws in regards to our tenancy. We're also having an issue because the landlord has decided that a global pandemic is a great time to sell the property.

[00:36:28.600] - Alys Mumford

Nice, nice.

[00:36:29.620] - Rosalyn Watson

Yeah, we're also being evicted. So there's several things that have happened and there's been unauthorised entry to our property. I came home and there was a man in my bedroom with no notice whatsoever from the letting agency. He was fixing the boiler, which is located in my bedroom. So, of course, a woman coming home and there's a man that's absolutely terrifying. They've also broken GDPR multiple times. They sent our eviction notice to the wrong person and they sent the reply to our complaint about that to the wrong person and then lied about it and said that person didn't exist. But we've been in contact with that person and they do exist. They've charged us illegal fees. They charge us one hundred and fifty pounds for a tenant change over. And they said if we didn't pay that, they would evict us. They have also been trying to gain access to the property for photos to sell the property. And they've been calling and calling and calling several times a week, which is getting quite intimidating. So we got in contact with Living Rent, who have been absolutely fantastic, they've been helping us identify our rights. They've been helping us support, they've been supporting us - we had a meeting with the letting agency and they've been giving us support, expertise and a community to help us, and people who have been through the same thing. And so it's been fantastic, but also very, very stressful experience. And it's really opened my eyes - we've been in touch with various people around Edinburgh who have had exactly the same experience, even worse than us. And they just think, "oh, it's just letting agents, that's just them". But it's it's illegal behaviour! And it is... They've violated my privacy. They have, they've entered my home and they've made me feel unsafe. And Living Rent is helping us take a stand against that.

[00:38:32.040] - Alys Mumford

Thank you for sharing that, and I'm so sorry you're having such a rubbish time of it. And I think it's, I mean, you put your finger on a lot of it around the... I guess what strikes me is that the additional labour of just getting the thing, your rights, what we often, what we often hear and, you know, hear it a lot on women's equality - "oh, we've got equal pay legislation". That doesn't mean we have equal pay or we have these protections, these things are illegal, whatever. It doesn't actually stop it. And the additional work that has to happen just to make sure that your rights are being upheld is pretty wild. And also, I mean, yeah, you're talking there about being a woman and coming home and finding a strange man in your flat is just a nightmare and I think, again, shows the - what we're going to go on to talk to about sort of lack of understanding of gender in some of these issues of... I can well imagine the agency's response just being like, "well, so what, you needed your boiler fixed" and, you know, and not understanding what that impact that might have on a woman to be in that situation and the sort of sexism inherent in that. So thank you for sharing that - so much to get into with that. So looking at the issues of gender and housing, which obviously this podcast's about and some of those barriers that are in place for women finding a safe place to live, what have you seen in your work with Living Rent around women's inequality in housing?

[00:39:57.650] - Rosalyn Watson

Personally, I've seen a lot of dismissal of women making complaints. So I've talked to people who have had similar issues with this, letting agency. And the only way that they have been able to actually get anything done about this is they've gone into the office and been intimidating back. And this was quite a large bloke. So I think there is just a dismissal and they feel like they can just intimidate us because me and my flatmate, we are two women and I definitely feel a definite sense of dismissal from the letting agents when we bring things up and I do think that is - maybe they don't realise this - but I do think it is related to gender.

[00:40:46.210] - Vicky Hood

Yeah, I think I like to call that 'stupid wee lassie syndrome' where they think - they cannae see past the fact that you're female. I would say that there's kind of two-fold. So like Rosalyn has been saying that - there is that sort of dismissal throughout the tenancy. Living Rent have seen loads of cases of like just blatant sexism. For example, we had two members, I think in Glasgow, who were two women living together, who were explicitly told by the landlord that they were not allowed to have sex in the flat.

[00:41:22.110] - Alys Mumford

[incredulous laughter]

[00:41:25.870] - Vicky Hood

And I think that well, you know, I mean, it's funny, it's ridiculous, but it's actually really serious and so illegal. But there's no you know - even though it's blatantly illegal, it's difficult to actually like - like you're saying the legislation can exist, but the means, the means and the ability to actually, to hold your landlord, who is definitely in a more financially stable situation than you to legislation, is like it's near enough impossible without any sort of support. So I think that's where Living Rent definitely they come in there. I think that we've seen, like, sex for rent being suggested to women disproportionately again, loads of cases where women have got caring responsibilities who... Do you know I think it relates, that the issues around women and housing and with everything and housing relates sort of relates to wider structural inequalities and women being more likely to be in more precarious jobs, have caring responsibilities, be single mothers, and more likely to be discriminated against on those grounds.

[00:42:46.990] - Alys Mumford

Yeah, and I think that that plays in with a lot of the, I guess the sort of precarity point that Rosalyn was saying of like, "well, they just threaten us with eviction" and yeah, if you have low income, if you've got kids or other caring responsibilities, the thought of a house move, you know, is just something many people don't have, you know, aren't able to contemplate - even if they're able to sort of financially think about it, it's a massive disruption of your life and moving away from your home - somewhere you rent isn't just, like a box room and a bed, it's the place where you spend your time - all of your time at the

minute for most people! So yeah, the sort of power imbalance there of just being able to threaten to take away someone's place of living.

[00:43:30.700] - Rosalyn Watson

Yeah, I, I totally agree with Vicky. And something that I definitely noticed in my dealing with letting agents is the further up you get, the more men there are. And we've had to deal with some pretty big personalities and quite aggressive personalities of men in charge. And I think that definitely also adds to Vicki's point of the gender imbalance there.

[00:43:52.330] - Vicky Hood

People think you can be intimidated, just because you're female and that, you know, we had a case recently where a landlord was driving past the member, the member was being threatened with eviction. The landlord was driving past this pregnant woman's house a really slowly to try and intimidate her. We've had cases where we've requested a rent reduction as a result of issues brought on by the pandemic and the woman's been told to - the member, who also happens to be a women, has been told to end their maternity leave early. But also I think that really feeds into it because like, getting back to that because women are more likely to be in caring roles I actually think that women make some of the strongest organisers and traditionally in housing activism and eviction resistance it's been women at the forefront of that, and I think that's often because, particularly in working class communities, women are burdened with the responsibility of the household and of keeping everyone together. But that makes them fantastic organisers. And I think that there's, yeah, there's so many cases for that. We had a women in Glasgow who was actually, she was the first female road-sweeper in Glasgow - an interesting fact I learned this morning - and she organised her community against issues of damp in their social housing. So I think although women are disproportionately affected by these issues, the strength that that is shown, and that is grown from that is amazing, and to see like women being really like leaders in their communities a lot is so inspiring.

[00:45:41.640] - Alys Mumford

Yeah yeah, for sure. Yeah. I mean, as you say, so many examples of like E15 mothers down in London, of course the Glasgow girls, you know, of organising around housing rights. And it's interesting what you're saying there about when you get higher up the ranks of landlords, it's it's it's men. You know, it's much easier for men to own property than women. But also what you're talking about women getting involved in organising there, because when we're looking at political representation, the very traditional sort of route into politics is for men it's them saying, "I want to get into politics", and becoming a politician and women it's generally community organising, which then leads people to say, "hey, you're actually pretty good at this. And you seem to understand people's lives - maybe you should be a community councillor, a local councillor an MSP". So it's really interesting to see that sort of echoed in your experiences there.

[00:46:29.190] - Rosalyn Watson

Yeah, we have had help from male MSPs and MPs actually. You know, it's really good that we do have that support from people who have maybe benefited from our society to be able to become leaders.

[00:46:43.980] - Alys Mumford

Sure [laughs]

[00:46:43.980] - Rosalyn Watson

[laughs] yeah. I also wanted to point out that at Living Rent, there's also non-binary people and that I've met and are on our calls, and I think it's a very welcoming environment for people of all genders as well, which I think is fantastic.

[00:47:00.630] - Alys Mumford

Yeah, absolutely. And there is a whole other, we could do a whole other podcast, I think, on the challenges faced by trans and gender nonconforming people in accessing housing through from general discrimination through to simple things like getting the right name on letters still seems to be a huge issue. So, yeah, thank you for raising that point. One thing you, I know you were keen to talk about was the idea of joint tenancies, Vicky, is that something you want to touch on.

[00:47:25.500] - Vicky Hood

Yeah, sure. Yeah, I think that'd be good. So just to summarise, in a joint tenancy, it means that one or all the tenants can't end the lease and as such move out, without the consent of all tenants. It can be a tool for coercive control, a tool for financial abuse. I can guarantee right now that there are thousands of women across Scotland who are trapped in abusive relationships, and because the legislation is not on that side, they cannot leave without the agreement. So they're literally trapped in their homes and even more so just now when we're under lockdown. That really needs to be addressed. Like we've seen cases a few times, we've seen cases with romantic partners, we've seen cases with platonic relationships even. And then even in the situation where the tenant is a victim of abuse, you know, finds the courage to leave and gets the consent of the other tenant or of their abuser potentially to end the joint tenancy a landlord can still refuse to conduct tenancy change over time for any reason. For any reason at all. And it's not protected in legislation at all. So I think that I think that's a massive issue in housing that's just being ignored. And it's not solely - I think that just reiterates the fact that housing is not solely about housing, it has so much, it's you know, it's a human rights issue.

[00:48:49.860] - Alys Mumford

I think that sort of covers everything we want to talk about - is there anything else you want to say about women and housing inequality, the work of Living Rent, anything you want to plug? Now is your time

[00:49:01.260] - Vicky Hood

I'd say to go check out the tenants manifesto. If you've not heard of Living Rent, then please look us up. There's a we've got a national sort of peer to peer housing support group on Facebook as well, which you can pop in any questions if you're just looking for a wee bit of quick advice. Or if you're not listening in Scotland to just look up your local tenants union because, because it's been genuinely, for me personally - I've not fought my own case - but it's been so inspiring, like, it's honestly just kept me so uplifted through the pandemic that there is, there is something you can do and you don't have to accept, sort of, less than.

[00:49:47.090] - Alys Mumford

Mm hmm.

[00:49:48.410] - Rosalyn Watson

Yeah, you're not alone. You can ask for help from Living Rent, and there are people there to help you. Don't struggle and don't face things that are illegal and against your rights. Don't face them alone.

[00:50:02.180] - Alys Mumford

Amazing. What a beautiful note to end on. And we will make sure that links to all of the information mentioned there is all in the show notes. So you can get more info, get in contact with Living Rent as you want to. So as always, we're going to close up by asking our guests for a recommendation that listeners might want to indulge in, could be something related to housing, something serious. It could be something entirely frivolous or something somewhere in between. Who wants to kick us off with a recommendation?

[00:50:29.540] - Rosalyn Watson

So I would like to recommend the Letting Agent Code of Practice [laughs] you can find it on the Scottish Government's website. And it lays out everything, I found it really simple to read and it lays out your rights. It lays out that you can't be charged illegal fees for anything like administration. It lays out everything so go have a look. If you think anything is even slightly dodgy, go have a look at that document, that's what I'd recommend.

[00:50:54.050] - Alys Mumford

Incredible, Very on-brand. I love it. Vicky?

[00:50:57.680] - Vicky Hood

Well, obviously, I would recommend your local tenant's union and getting involved in it because we're all great. But I, I also listen to a really good podcast, which probably is quite appropriate, which is called Working Class Women. And it was by Four Thought. And this particular one, a woman called it's been called Rachel Gibbons who talks about class and social mobility. And even the concept of social mobility, would recommend that, check it out, it's on Spotify, it's called working class women.

[00:51:30.170] - Alys Mumford

Amazing, great recommendation, yep we will pop that in the show notes as well. And for me, I'm going to recommend - we mentioned them briefly earlier, but the the E15 campaign, which is based in London, has got some really great videos on their website, including a documentary about Spanish resistance to the housing crisis, which is a good watch. So we'll pop a link to that in the show notes as well.

[00:51:50.870] - Amanda Stanley

Thanks so much to Vicky and Rosalyn from Living Rent, and for their recommendations, we will link to everything that they mentioned - including reading the tenancy code

[00:52:01.640] - Alys Mumford

Yes, the key the key point there! You'll have heard throughout this episode, that I kept having to come up with more and more recommendations, which I would forget about until the end of the podcast. So I'm going to abdicate that duty at the end of this podcast and hand over to Amanda for...give us a recommendation.

[00:52:20.720] - Amanda Stanley

I feel like I should have many.

[00:52:23.100] - Alys Mumford

Yes! you don't have to match me, it's fine.

[00:52:25.280] - Amanda Stanley

No, it's OK, I can. So I recently I recently bought a new cookbook because I thought "treat yourself", you know? And so I recently purchased it's called Dessert Person by Claire Saffitz, who people may know because she used to do gourmet bakes on Bon Appetit before leaving. And so she has started a new YouTube channel in which she's making food from the recipe book that she released. But also it's like an incredible book of delicious things that you want to eat. But also my favourite part of it is at the back, there's like a really good section of just like "here's how to make a basic buttercream" or "here's how to make a basic, you know, like dough you can use for everything". And I think that's my favourite part of cookbooks, when you find these little bits of the back, that are just like, "here's what you actually need in order to be good at doing the basics"

[00:53:19.740] - Alys Mumford

For sure And also ones that suggest like alternatives like, "you probably don't have this weird ingredient, so just try using this instead" yeah, cookbooks that actually understand how people cook. Very helpful.

[00:53:32.690] - Amanda Stanley

Very helpful. And also in the YouTube channel that she has, she also completely goes off-script from her own cookbook because she's like "actually now I'm making it...." [laughs] which I'm like "That's realistic, let's be real". So yeah, that's kind of nice, you know, maybe a nice table read, like coffee table read, but also very practical guide. So I would recommend that.

[00:53:58.540] - Alys Mumford

Brilliant! And you've managed to very subtly bring it back round to food and baking, So congratulations on that

[00:54:05.740] - Amanda Stanley

Thank you so much, it's all we can do just now

[00:54:10.430] - Alys Mumford

It's all we can do. So that brings us to the end of the podcast and the end of On the Engender for 2020. Thanks so much for listening with us throughout this bizarre year. We'll be back with podcast news and plans in January so watch out for that. But I think all that remains is to say Happy New Year to folk, stay safe, and catch you on the flip side.