

## **Commission on Housing and Wellbeing Consultation 2014**

### **Submission from Scottish Women's Aid**

#### **1. Introduction**

Scottish Women's Aid (SWA) welcomes the opportunity to submit a response to the Commission on Housing and Wellbeing Consultation 2014. Scottish Women's Aid is the national NGO in Scotland working to prevent and ultimately eradicate domestic abuse. We aim to raise awareness of the prevalence and incidence of domestic abuse, influence the development of effective policy and practice responses to domestic abuse and those who experience it, and engage communities in our work to challenge and prevent domestic abuse.

SWA is the umbrella organisation for 37 local Women's Aid organisations across Scotland; they provide practical and emotional support to women, children and young people who experience domestic abuse. The services offered by our members include crisis intervention, advocacy, counselling, outreach and follow-on support and temporary refuge accommodation.

#### **2. Key issues**

We support the Commission's view that housing plays a key role in supporting women and children's health and wellbeing. Working to improve women's access to appropriate housing and to support their ability to remain safely in a home of their choice is a major part of our work. Our response to the Commission's consultation paper draws on this experience. A key concern for SWA is the absence of a gendered approach to addressing housing and wellbeing or, it appears, of an equality impact assessment. Failure to understand and respond to gender inequality and intersections for example with race and disability means that patterns of inequality and discrimination in housing are likely to be further entrenched.

##### **2.1 Defining wellbeing**

Wellbeing is defined in the consultation document as gender neutral – when in fact men and women have different roles, power and status in a household and society which favours or hinders their capacity to access housing, health, education, employment and income or how safe they feel in their home or community. A gender neutral approach to wellbeing fails to address the specific needs of women and the constraints that they face in accessing each of the eight types of wellbeing set out in the paper.

##### **2.2 Gender inequality and housing**

While the consultation document points out that most households in Scotland now own their own homes it is important to highlight the gendered differences in household tenure and how this will be addressed by the Commission. Women have fewer financial assets and less access to occupational pensions than men and there are considerably more women than men in the lowest income decile in the UK.<sup>1</sup> 92% of lone parents are women,

---

<sup>1</sup> The Women's Budget Group (2013) [The impact on women of Budget 2013: a budget for inequality and recession](#)

and women make up 95% of lone parents dependent on Income Support.<sup>2</sup> Women make up nearly 60% of care providers within the home and 64% of care providers in the wider community.<sup>3</sup> The gender pay gap in Scotland is 13% for full-time work and 34% for part-time work,<sup>4</sup> signifying persistent and widespread differences in women's experience of the labour market.

Women's inequality is consequently reflected in their differential access to the housing market. The Scottish Household Survey estimates that 10% of male single parents own a property outright, compared to 5% of single female parents in 2005. Similarly, 46% of male single parents are buying a property with the help of a loan/ mortgage compared to 23% of female single parents.

Women's inequality means that they are disproportionately dependent on the social rented sector; 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%).<sup>5</sup> Households headed by women are also more likely to live in overcrowded or substandard homes than those headed by men.<sup>6</sup>

The gendered impact of welfare reform is enormous, £14.9 billion worth of cuts have been made to benefits, tax credits, pay and pensions since 2010. 74% of this has been taken from women's incomes.<sup>7</sup> Further impoverishing women and restricting their housing options.

### **2.3 Domestic abuse and homelessness**

Equally Safe<sup>8</sup> the Scottish Government's strategy to tackle all forms of violence against women and girls recognises that gender based violence is rooted in gender inequality.

There is a large body of evidence, both in Scotland and elsewhere in the UK, which places domestic abuse as a major contributory factor to homelessness. Although such abuse is sometimes perpetrated against men, women are far more likely to be victims and to report the consequential loss of accommodation<sup>9</sup>.

In 2013 -14 local authorities in Scotland received 36,457 homelessness applications. A dispute within household: violent or abusive was the reason given for a homeless application by 4,124 applicants, (11% of all applications in 2013 -14).

The gendered relationship between domestic abuse and homelessness is illustrated by the fact that 71% of applications citing violent or abusive disputes within the household as the reason from a homeless application were made by women. Single women make up 35% of applicants and women with children 36% of applicants in this category.

---

<sup>2</sup>Engender (2012) [Multiple Jeopardy: The impacts of the UK Government's proposed welfare reform on women in Scotland](#)

<sup>3</sup> ibid

<sup>4</sup> Office for National Statistics (2013) [Annual Survey of Hours and Earnings, 2013 Provisional Results](#)

<sup>5</sup>Scottish Household Survey 2010

<sup>6</sup> <http://www.equalityhumanrights.com/about-us/our-work/key-projects/how-fair-is-britain> Triennial Review

<sup>7</sup> [http://www.scottishwomensaid.org.uk/sites/default/files/engenderwelfarereport\\_0.pdf](http://www.scottishwomensaid.org.uk/sites/default/files/engenderwelfarereport_0.pdf)

<sup>8</sup> <http://www.scotland.gov.uk/Resource/0045/00454152.pdf>

<sup>9</sup> <http://www.scotland.gov.uk/Resource/Doc/328505/0106198.pdf>

As the Scottish Government review of domestic abuse and homelessness points out, the prevention or cessation of domestic abuse will almost always require the woman to leave that home. The process of leaving a relationship in which a woman experiences domestic abuse may often mean that she has experience of living in a range of situations including family and friends or emergency accommodation on several occasions before she actually achieves a tenancy or permanent accommodation. This process and women's lack of agency or choice within it has profound effect on her health and wellbeing.

As the Commission's consultation document highlights, homelessness can be a cause of severe health problems. The impact of domestic abuse on women's physical<sup>10</sup> and mental<sup>11</sup> health and on the wellbeing of their children<sup>12</sup> has been well documented. The impact of homelessness resulting from domestic abuse creates cumulative and long lasting health problems for women and children.

### **Women's Health Improvement Research Project (WHIR)**

Scottish Women's Aid in partnership with Fife Domestic and Sexual Abuse Partnership has developed the Women's Health Improvement Research Project. WHIR is a community led participatory action research project, based in Fife, looking at ways to improve the health and wellbeing of women who have experienced homelessness as a result of gender-based violence. The project is led by a group of women who have experienced homelessness or been at risk of homelessness as a result of domestic or sexual abuse.

Community based participatory action research enlists those who are most affected by an issue to conduct research on and analyse that issue, with the aim of identifying solutions to resolve it. As the research is carried out by community members the research issues and results both come from and go directly back to the people who are most directly affected.

Funding for the project is provided by the Fife Health and Wellbeing Alliance a partnership between Fife Council, NHS Fife and the voluntary sector in Fife and provides the strategic lead for improving health and wellbeing and reducing health inequalities in Fife. The project is currently in the research phase and we hope to be able to disseminate findings and recommendations for change in March 2015.

We think it is important that the Commission in its report identifies both existing initiatives that are working to improve housing and wellbeing and the gaps where more needs to be done to understand what needs to change and involves those most affected in that process.

Jo Ozga  
Policy Worker  
Scottish Women's Aid  
132 Rose Street  
Edinburgh EH2 3JD

---

<sup>10</sup> <http://www.scottishwomensaid.org.uk/sites/default/files/ImpactofDAonWomensHealth.pdf>

<sup>11</sup> <http://www.scottishwomensaid.org.uk/sites/default/files/ImpactofDAonWomensMentalHealth.pdf>

<sup>12</sup> <http://www.scottishwomensaid.org.uk/sites/default/files/ImpactofdomesticabuseOnCYP.pdf>