

**WOMEN'S
EQUALITY NOW:
THE POSITION IN
WALES TODAY ON
HOUSING,
ACCOMMODATION
& VULNERABLE
WOMEN**





FOREWORD

WEN Wales was founded in 2010 to represent and support the numerous organisations and individuals working to progress the rights of women and promote equality across Wales.

Since then we have gained presence on both on a local and global platform, providing a united voice on the issues important to women and girls in Wales.

We both, as all women do, have faced adversity. We've found our personal voice and built the confidence to lead the way for the future of all women in Wales in our role as Co-Chairs. Our vision for women and girls in Wales is to have a voice on issues important to them. To make this a reality, we commissioned a series of research briefings highlighting issues where women feel they are most affected by inequality.

This research provides an opportunity for a direct dialogue between women and decision makers in Wales. It effectively highlights matters of inequality which still exist in Wales today, to bring them to the forefront of debate and enable change.

We envisage the series to continue as a staple part of WEN's work to continually address the most pertinent needs of women in Wales.

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INTRODUCTION

Housing is a key factor in wellbeing. The UN Sustainable Development Goals (SDGs) include a specific indicator which aims to ensure access to adequate, safe and affordable housing by 2030. ¹ At a national level, the Welsh Government's Strategic Equality Plan (SEP) states that the needs of protected groups (including women) should be at the heart of the delivery of housing services.

This research briefing aims to identify and explore some of the key issues in relation to housing for women in Wales. Housing is a complex area and the subject is too broad to be explored in full in this initial briefing, so we have opted to focus on two of the most vulnerable groups of women, who we believe are at risk of being seriously disadvantaged when it comes to housing and accommodation services:

- Women experiencing, or at risk of experiencing, domestic abuse;
- Older women (mainly single female households aged 65+).

What do we know about women and housing in Wales?

One of the first challenges in researching this area is the lack of housing data that has been disaggregated by gender. This creates a significant knowledge gap. There is a lot of information about housing needs and problems, but little which breaks down the trends for men and women. For example, "Data on Housing Benefit recipients which is disaggregated by gender is not readily available at the Welsh level". ² We would like to reinforce the point that the disaggregation of housing data would significantly improve the quality of the available information about women's housing needs.

We do know that the proportion of women living in social housing in Wales is in the majority, at 54%. ³ The number of female tenants increasingly outnumbers men, with dramatic increases occurring in the 70+ age group, an estimated 35,000 female tenants compared with 20,000 male tenants. ⁴

We also know that owner-occupied households have slightly decreased, while the private rental sector has doubled in the last decade ⁵, but the lack of statistical and anecdotal evidence outside of the social housing sector means we only have a small fragment of the picture. It is concerning that we have so little information about women's experiences in the private rented sector.



WELFARE REFORM & UNIVERSAL CREDIT

Housing is a devolved area in Wales, whereas welfare and benefits are not. This political situation could exacerbate difficulties faced by already disadvantaged women. Our previous briefing on Poverty and Economic Violence (2015) raised the matter of Universal Credit. Universal Credit includes all benefits received by a household and will be paid monthly into a single nominated bank account. When Universal Credit is rolled out, it is widely expected that male family members will make most of the claims on behalf of households.

This policy has disempowering implications for women. There is little data available on the single Welsh Universal Credit pilot scheme in Torfaen, except for the widely reported increase in rent arrears.

This increase suggests that many women could find themselves in financial difficulties, and when you add financial abuse into the picture, there are further serious concerns to be considered. ⁶

The majority of respondents to the TUC's research on financial abuse and welfare reform "felt that the changes showed a lack of understanding of financial abuse and were likely to have a profound effect on those in abusive situations". ⁷ Participants in the study were unanimous in their view that male partners would request that payments go into their bank accounts.

Key concerns included:

- That abusers would have complete control over a significant amount of benefit income;
- This change in benefit arrangements was thought to be likely to lead to more finance related problems and increased conflict between couples.

The TUC paper also notes that Universal Credit decision-makers are able to split payments in households where financial abuse occurs, but only if survivors explicitly disclose their situation. Of the participants questioned, "No-one thought they would go through with such an arrangement, for fear of the response". ⁸

It is worth noting the recommendations from participants for changes to Universal Credit. 60% stated that "Elements of Universal Credit for housing costs (for rent or mortgage) should be paid direct to the landlord or the lender", with 59% agreeing, "where the claim is from a family with children, all of the Universal Credit should be paid to the mother". ⁹ This suggests that women's experiences and views are largely being ignored by decision-makers who continue to advocate for a system in which all monies will be paid directly to claimants who must simply "learn to budget accordingly".



DOMESTIC ABUSE & REFUGE ACCOMMODATION IN WALES

We know that domestic abuse puts women and children at risk of homelessness.¹⁰ Wales is leading the way for the UK and Europe with the ground breaking Violence Against Women, Domestic Abuse and Sexual Violence (Wales) Act (2015), which places increased responsibility on public authorities to identify domestic abuse and refer to specialist services. But funding cuts and uncertainty are putting these services under pressure. Welsh Women's Aid (WWA) report that the biggest risk affecting their refuge network (27 independent domestic abuse support services across Wales) is sustainability and funding. These services rely on local authority grants. WWA's 2015 research found that, on average, refuge services face 12% cuts, but some face as much as 70% cuts to their funding streams. Over half of refuge services in Wales face proposed or confirmed cuts to future services.¹¹ Many simply don't know what their funding will be from March 2016 as they are awaiting information from their local authority on whether contracts will go out to tender.

In real terms these cuts equate to a loss of emergency bed spaces and family rooms; potentially putting women and children's lives in danger, should they have no place to go when running from violence. **There is a real risk that Wales's most vulnerable women and children could be left with nowhere to turn, making choices between remaining in violent homes, or becoming homeless.**

According to WWA, 284 women were turned away from refuge services in Wales last year because of lack of space.¹² The Wallich say that "Our rough sleepers Intervention team is seeing more than double the number of women sleeping rough on the streets

of Cardiff compared to two years ago".¹³ WEN Wales is concerned that there may be a link between these reports of increased homelessness and cuts to refuge services. Women could be hiding themselves on the streets, at risk of further violence and abuse because funding for vital specialist services is not being directed to Wales.

Westminster has allocated funding in England to ensure English refuge capacity is maintained, counteracting years of local commissioning which has reduced the capacity of the domestic abuse sector. But the complexities of a devolved government mean that there is no equivalent allocation in Wales.¹⁴ In the 2015 Autumn Statement George Osborne committed £15million proceeds from the "Tampon Tax" to women's charities, with reference to domestic abuse refuges. We share WWA's concerns about using a tax paid by women to prop up essential women's services, but we would like to know how this funding will be allocated and what can it do to ease the pressure on women's refuges in Wales. WWA are requesting urgent action to be taken, asking Welsh Government to commit to a ring-fenced funding system providing Wales's national network of lifesaving refuge services with a sustainable future.

"This is not a women's issue that women taxpayers alone should have to pay for; violence against women is an equality and human rights issue, and it's important that men and whole communities contribute towards funding these services".¹⁵



OLDER WOMEN & HOUSING IN WALES

Wales's older population is rising. In our 2015 briefing *On Diversity (2015)* we raised concerns about the substantial increase in older women expected by 2037¹⁶ (an estimated increase from 19.9% of the Welsh population to 29.9%). In Wales, two-thirds of the people aged 75 and over that live alone are women.¹⁷ This means that many housing and accommodation problems are more likely to impact the lives of older women than men. We know that there is a higher proportion of single pensioners living alone in low-income households than any other group in society¹⁸, and that levels of poverty and social exclusion are highest amongst older women living alone.¹⁹ As we age, women in Wales are more likely to live alone and in poverty.

Older women, housing and care

Care provision is closely entwined with the lives of older women. Single women represent 62% of all specialist housing accommodation provision in Wales, and 80% of these units are rented.²⁰ Many women wish to return to their homes after hospital stays rather than enter care homes, but The Rapid Response Adaptations Programme (RRAP), which makes urgent home adaptations, is only available to owner-occupiers. This could create a barrier to women staying in their rented homes, or risk them returning to homes that are not fit for purpose. When women do have to enter care homes, there are further reasons for concern.

The Older People's Commissioner for Wales report, *A Place to Call Home (2014)*, provided troubling evidence that life in care homes in Wales is often far from pleasant, describing many environments as "institutional and clinical". The report goes on to describe a lack of social integration and communication, particularly for those living with dementia or who are Welsh speakers.²¹ Considering that there are 2.8 women to every man living in care homes²², we are concerned that high numbers of women in Wales could be living in dismal conditions. The median period from admission to a care home to death is 462 days (15 months).²³ Is it any wonder that older women are fearful of care admissions?

Older women, dementia and housing

The link between housing, health and community is vital for older women in Wales. WEN's 2013 research with older women highlighted a number of cases where women's health and sense of community was sacrificed, as there is no local housing provision to meet their changing needs. Statistics are not available for Wales, but The Alzheimer's Society research shows that two-thirds of dementia sufferers in the UK are women.²⁴



Anxieties about dementia are a common topic for WEN's older members across our regional networks. We are not alone in seeing this; an Age Cymru poll in 2014 found that 79% of women surveyed were concerned about dementia.²⁵ As a higher proportion of older people living in residential care are affected by dementia than any other form of housing in Wales, there are concerns that other forms of housing are not suited to women with dementia.²⁶

A sense of community is an important factor in housing for many older women in Wales. At a WEN Wales regional network meeting in Merthyr in 2015, one older woman reported that she is terrified of dementia, and of having to move home for health reasons which would take her away from her community and mean becoming lonely and isolated. This is a common concern. Anecdotal evidence suggests that older women do not currently feel that their needs are at the heart of the design and delivery of their housing services. We believe that housing services would benefit by involving more older women in decision-making roles to ensure that their needs and concerns shape the design and delivery of services.²⁷

Recommendations

This briefing explores some of the issues for women in relation to housing in Wales, but also highlights the lack of data in this area. Based on what we have found, WEN Wales would like to make the following recommendations to housing policy and decision makers:

- Housing data should be disaggregated by gender breaking down the trends for men and women;
- Sustainable funding should be secured for specialist refuge provision to counter the risk of more women and children becoming homeless or remaining in unsafe homes;
- Welsh Government should consider ways to mitigate the negative impact of welfare reform in relation to housing;
- More women must be appointed into decision-making roles in housing policy, design and planning, including older women and survivors of domestic abuse;
- There is a need for more research and a representative body for women living in the private rented sector to ensure that their needs and concerns are heard by policy and decision makers.





WHAT NEXT?



How do we ensure that the needs of vulnerable women are put at the heart of the delivery of housing services in Wales?



What needs to be done to reduce the risk of more women becoming homeless or staying in unsafe homes, as a result of austerity and welfare reform?



What research do we need to do to find out more about the needs of women in the private rented sector?

¹ See <https://sustainabledevelopment.un.org>

² WEN WESG, Women and Welfare Reform, 2013.

³ Equalities Data for Social Housing Tenants, 2012. Statistics for Wales.

⁴ Equalities Data for Social Housing Tenants, 2012. Statistics for Wales.

⁵ <https://stats.wales.gov.uk/Catalogue/Housing/Dwelling-Stock-Estimates/dwellingstockestimatespercentages-by-year-tenure>

⁶ Bron Afon Housing Association report seeing arrears increase from £20,000 to £140,000. See http://chcymru.org.uk/uploads/general/UC_Briefing_paper_2013.pdf

⁷ <https://www.tuc.org.uk/sites/default/files/UnequalTrappedControlled.pdf>, p. 45.

⁸ <https://www.tuc.org.uk/sites/default/files/UnequalTrappedControlled.pdf>, p. 46.

⁹ <https://www.tuc.org.uk/sites/default/files/UnequalTrappedControlled.pdf>, p. 51.

¹⁰ P51 <https://www.tuc.org.uk/sites/default/files/UnequalTrappedControlled.pdf>

AVA Project, Domestic Abuse and Housing Briefing (2011) <http://www.avaproject.org.uk/media/62315/idva%20policy%20briefing%20march.pdf>

¹¹ WWA 2015 membership survey.

¹² WWA Press Release: Save Refugees Save Lives 2015.

¹³ The Walllich: Street Based Lifestyle Monitor Cardiff 2015.

¹⁴ WWA response to women and housing (WEN Wales 2015).

¹⁵ WWA response to the Autumn 2015 Spending Review.

¹⁶ Data drawn from 2011 Census of Population.

¹⁷ Welsh Government (2013) The Strategy for Older people in Wales 2013-2023.

¹⁸ Households Below Average Income 2011/12, Department for Work and Pensions, June 2013.

¹⁹ Pensioners, poverty and social exclusion, Patsios, D., Poverty and social exclusion in Britain: the millennium survey. 2006.

²⁰ Housing for Older People in Wales: An Evidence Review, 2015. Public Policy Institute for Wales.

²¹ A Place to Call Home? A Review into the Quality of Life and Care of Older People living in Care Homes in Wales.

²² Census data.

²³ Length of stay in care homes. Julien Forder and Jose-Luis Fernandez, PSSRU Discussion Paper 2769, 2011.

²⁴ Dementia 2013, The Hidden Voice of Loneliness, Alzheimer's Society.

²⁵ Later Life UK Factsheet, Age UK 2014.

²⁶ Housing for Older People in Wales: An Evidence Review, 2015. Public Policy Institute for Wales.

²⁷ The Public Policy Institute for Wales advice that "older people and their carers, should be involved in designing and evaluating housing and support services Housing for Older People in Wales: An Evidence Review, 2015. Public Policy Institute for Wales.