

The Scottish Women's Convention

Women's Experience of Housing in Scotland



Agnes Tolmie SWC Chair

The women of Scotland are living in a strange housing and homeless situations, with homelessness rising to an all-time high in 2022. Recent reports state that there were 28,944 open homelessness cases in September 2022, which is an 11% increase from the previous year. If we hope to tackle child poverty in this country, then positive solutions to tackle the shortage of housing has to be at the very core. If our children are living in circumstances like that, it doesn't bode well for their future.

We're also finding that the standard of housing for a lot of women is not good. It is not uncommon for tenants to describe their homes as being damp, mouldy and that landlords are inattentive. I, therefore, hope our speakers shed some light on their experience of women's housing priorities in Scotland.

5 Key Points & Recommendations

- Despite commendable goals set out in the Housing to 2040 strategy, women are concerned that there is a lack of short-term planning, leaving older women behind.
- Homelessness in Scotland is at record levels and urgent action must be taken to prevent further hardship. Future prevention strategies must also consider the unique experiences of women in homelessness, and therefore, utilise a gendered lens.
- Women seeking asylum are not guaranteed safety in current housing set-ups, with their human rights being consistently breached.
- The Domestic Abuse Protections Act works to better ensure domestic abuse survivors' safety, however, expanding this to include private lets would further equality across the housing sector.
- Women's housing needs must be fully assessed before being placed in accommodation.
 This will work to ensure that all women in Scotland are given a strong grounding from which they can live safely.

Shona Robison, MSP

Shona was appointed Cabinet Secretary for Social Justice, Housing and Local Government in May 2021, and has been an SNP MSP for Dundee East since 2003. 2007 Scottish election, and in 2011 was appointed Minister for Commonwealth Games and Sport. In 2014, Shona was made the Cabinet Secretary for Health and



Our conference opened with a pre-recorded message from Shona Robison, MSP. She began, with the Housing to 2040 plan. Shona explained that this is the first long-term housing strategy in Scotland and recognises the importance housing plays in ensuring job security, promoting equality, tackling poverty, limiting depopulation and in the fight against climate change. She went on to state that housing across Scotland is not currently affordable, and so to better understand housing affordability, a working group has been established to inform future policy. The group has focused on the rental sector, and how this has been worsened by the cost of living crisis. As a result, the New Deals for Tenants has been created which aims to control rent, repossessions, and personalisation of rented homes.

"We have heard that housing affordability is not currently well-defined and doesn't always deliver the best outcomes for people."

Shona then highlighted the unique situation many women face across the housing sector, with women's housing situations being linked to resource inequality. In addition to these issues, women are more likely to carry out caring responsibilities, and as such the gender pay gap is harder to tackle. The limited financial opportunities given to women across Scotland can create anxiety surrounding rent and bills and makes homelessness more likely. The Cabinet Secretary stated that the Housing to 2040 will lessen the disadvantages women experience in the housing sector.

- "Housing to 2040 recognises the challenges faced by women. Women's housing situations are connected to women's unequal access to resources and safety"
- "...we aim to alleviate the disadvantages women experience...ensuring that women are empowered to realise, articulate and claim their right to housing"

Also, Shona spoke of the experiences of homeless women, and how a gendered analysis of policy, housing and homelessness support can be better tailored to women and girls' needs. This has been applied while drafting policy that aims to support survivors of domestic abuse, through a proposed new legal duty for all social landlords to have a domestic abuse housing policy, which includes keeping women in their own homes, removing perpetrators instead if that is what a woman wants. The hope is that this will reduce the impact that violence against women and girls can have and also prevents homelessness for women across Scotland.

"...the key element of this policy is keeping women in their own homes and removing the perpetrator...We know that this reduces the impact that domestic abuse can have on children and families"



Housing to 2040 sets out a bold and challenging ambition...if we can get it right, we will be another step closer to a Scotland that is fairer, and everyone...has the right to a home in vibrant and flourishing communities.





Tandy Nicole

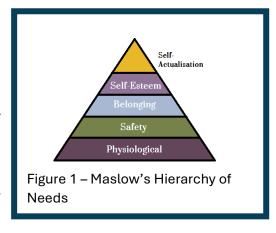
Tandy is a Software Product Manager, a qualified Mental Health Nurse, and a Research Consultant. She is the founder of Womennetic: a grassroots initiative that creates opportunities for women from low socioeconomic and refugee backgrounds to get into technology. She is on the non-executive Board of Directors for the Govan Community Project and Mental Health Network (Greater Glasgow). She also sits on the Advisory Panel for Scottish Government and Diverse Experience Advisory Panel for Mental Health Foundation. She uses her lived experience to influence decisions, practices, and policies to address social and health inequalities.

Our first in-person speaker was Tandy, who focused her contribution on the housing experiences of asylum seekers in Scotland. She explained that there has been a rise in asylum seekers accessing the UK, with figures from January 2023, stating that there are roughly 4,500 asylum seekers in Scotland, with 64% being women. She explained that this group is often unheard, and forgotten, which can lead to a misalignment of needs and, subsequently, poor treatment.

Tandy went on to highlight that this inadequate treatment evidences itself through a lack of financial support, with most receiving between $\mathfrak{L}35$ to $\mathfrak{L}40$ a week. This is to cover travel, food, and other necessities; however, women have explained that it is insufficient. To fully highlight the experience of asylum seeking women, Tandy utilised a case study, Shama: a former teacher from Lebanon forced to seek asylum. Tandy stated that Shama had been moved by the Home Office 12 times since 2016, and that the Covid-19 pandemic forced her into hotel accommodation for a prolonged period. Shama's experience has been plagued by poor communication from the authorities, and a feeling of helplessness.

- "The women who are seeking asylum are saying that they are living in poverty...They don't have a choice, they don't get to choose anything, they don't get to choose where they stay, they don't get to choose what happens in their lives"
- "...during the Covid-19 pandemic in 2020...Shama was given 2 hours' notice to pack all of her belongings, she didn't have any support except for a taxi driver...she is being treated like a number, like an object."

This case study was then utilised to illustrate Maslow's Hierarchy of Needs (Figure I), which proposes that in order to reach self-actualisation, basic needs must be met, such as physiological needs, safety, relationships, and self-esteem. Tandy explains that despite Maslow's model being valuable, it is at odds with asylum seekers' needs, with safety being required across all aspects of their life. Tandy explains that this is because many asylum seekers have experienced trauma and can be actively fleeing a dangerous situation. Pursuing safety pervades asylum seekers lives, including when creating communities and building self-esteem through education/work.



- "...according to Maslow, self-esteem comes after self-actualisation, that is Maslow's hierarchy of needs, that is not Shama's hierarchy of needs."
- "...in all she is doing she is looking for her safety"

Tandy goes on to provide potential alterations which could work towards giving asylum seekers dignity. She stated that it is key that despite immigration remaining a reserved matter, housing in

Scotland is devolved, and as such the Scottish Government could do more to help asylum seekers. Furthermore, she explains that housing providers should be better regulated, and, also, legislation should be introduced to allow asylum seekers to make formal complaints, which they are currently unable to do. Tandy also believes that by placing more women, as well as those who have sought asylum in leadership roles, the system could be more empathetic, and work for those directly impacted. Lastly, Tandy explains that by working in a cooperative way, across councils, third sector and housing providers, we can all challenge inhumane practices.

- "The housing providers should be regulated and...it would be good to see women in leadership roles...because let's face it, these policies are being made by men."
- "Everything is about money. We should create a system that is effective...People should not be house in cruise ships or hotels longer than two months"
- "...we should form an alliance: local councils, housing providers should perform an alliance to challenge inhumane practices. So, let's not normalise unsafe practices."

Who is affected by these procedures and practices? Well, young women...as well as middle-aged women, mothers, pregnant women, widowers, older women, domestic violence survivors.

In a nutshell, we're talking about every woman who has been through the asylum system.



Linda McCabe

Linda has been working at Glasgow City Mission since 2013 supporting women affected by trauma, addiction and issues related to homelessness. She has been active in creating a vibrant community of women and has developed an environment where they feel loved, respected, and honoured. Her passion is to see women flourish, to reach their potential, and to live lives not defined by their past. She is strongly motivated to help women to find their voices and is keen to challenge their experiences of injustice. She is married to Anthony and has two dogs, Alfie, and Otis. Linda loves the Glasgow banter and is often found rummaging in charity shops, looking for bargains.



Our next speaker was Linda who works with homeless women in Glasgow City centre. She explained that women experiencing homelessness have a range of complex needs, such as addiction, poor mental health, and trauma. She highlighted that a major issue facing homeless women, is that of loneliness, describing it as homelessness' "biggest killer", with a lack of community support worsening women's mental health. She believes that that we must provide women with a sense of community, while empowering them to build self-esteem. She also believes that empowerment can be used to teach women about their housing rights, so they can challenge incorrect information and poor treatment.

- "A lot of women who I work with are traumatised...how can we give them a voice to be able to walk out of that trauma? To no longer be defined by that trauma, but to actually make it something beautiful, and we did that around a model of restoration."
- "...we need to empower women to know their rights around housing...they think that's as good as they're going to get. No. We need to challenge these systems, and continue to challenge wrong information"

She went on to explain that the best way to tackle homelessness in Scotland, is through a collaborative approach, placing those with lived experience at the centre. By working across housing associations, local councils, healthcare, and third sector organisations, women can be supported holistically. Linda also stated that this model would ensure that women fleeing domestic violence were given improved support, as a more tailored, all-encompassing approach could be taken.

• "It's all well and good putting someone in a flat, but if they don't have a support package around them, they're not going to survive."

Finally, Linda spoke of housing insecurity and how this contributes to further homelessness. She explains that many women sofa-surf rather than living rough, with many not realising the dangers associated. She explained that this can be due to previous experiences of poor accommodation, or not feeling safe in B&Bs and hotels. Linda echoed Tandy's points around safety, explaining that safety is a key factor in the lives of homeless women, and more must be done to ensure all women in Scotland live a life free of violence and insecurity.

• "...we need to move on from insecure accommodation...leaving them in insecure accommodation just creates more chaos with each woman I'm working with."



...we want women to be empowered, we want women to be trained, and be empowered to know their rights, so they can make changes and make better informed choices.



Susan McDonald

Susan is the Executive Director of Operations at Kingdom Housing Association (KHA) and oversees housing, development, asset management and customer service. Prior to moving to Kingdom Susan was a housing lawyer for over 20 years and advised RSLs across Scotland on a wide range of areas including housing management, property transactions and funding arrangements. Susan has also been a board member and chair of an RSL and has been active in the social housing sector in Scotland for over 25 years.

Our last speaker was Susan who, as an Executive Director of a housing association, chose to focus on how social landlords are trying to meet women's housing priorities. She explained that these priorities are safety, affordability, and suitability, which she believes aligns with the Scottish Government's vision for Housing to 2040. She does, however, go on to state that these terms can be viewed differently by women, with suitability for example going further than just size and location, it also includes a woman's support network and safety.

• "...suitability is much more than just the number of rooms, and I think that that's something that really needs to be looked into."

Susan went on to discuss the Domestic Abuse Protections Act, which will give social landlords the ability to remove perpetrators of domestic violence from a property, making a real change in women's lives. However, Susan stated that she would like to see this Act broadened to include private landlords, so that further equality is created across housing, and women are better protected. Furthermore, Susan explained that, currently, those fleeing domestic violence, and who require social housing, face significant challenges. She stated that these women and children tend to leave with little to no belongings and can be placed in poorly furnished accommodation. Susan would like to see better facilities put in place, to give women the tools they need to start their new lives.

- "If the Scottish Government is talking about creating equality across all housing, they should deliver on that and allow us to do that, to support all of our tenants"
- "These women fleeing violence have nothing...I think we should fundamentally give people their basic needs. It's all well and good to give someone a physical home, but it's not a home without these other things."

Susan also spoke about affordability, and how this term is highly dependent on an individuals' circumstance. She explained that the current cost of living crisis is having a significant impact on women's lives in Scotland, and that after extensive consultation with her tenants, she has found that many women are struggling. Susan stated that the majority are finding it difficult to heat their homes, and that this is disproportionately impacting women, with women being more likely to be in the home, and in social housing.

- "...if we knew what affordable meant, that would take us a long way forward...affordability means lots of different things to lots of different people."
- "Women have a much higher risk of being impacted by the cost of living crisis."



I totally appreciate there's more that that housing providers can do, and I think if we were given more legislative powers, we could support women better.

Discussion

After the contributions from our speakers, we opened the floor to a Q&A and asked our in-person and online attendees to share their experiences of housing in Scotland. During this discussion multiple topics came up: housing stock, private rentals, affordability, and Housing to 2040.

Poor Housing Stock

Women stated that the key issue around housing in Scotland is the lack of housing, which has created a competitive market. This was accounted to Thatcher's 'Right to Buy' scheme in the 1980s, which allowed tenants to purchase their council home. The result of this, alongside poor investment in social housing, has been a depleting number of council homes. Women felt that priorities should be made to rectify this, with some suggesting that rather than demolishing pre-existing properties, these should be renovated to adhere to current safety and environmental standards.

- "There was a point in my life when I thought social housing was a wonderful thing, and now I can see a sector that has been Thatcherized and marketised."
- "They're wanting to knock down perfectly good flats, we're in a climate crisis...we might not be here in 2040, why are we not retrofitting perfectly serviceable buildings?"

Private Rentals

Attendees also highlighted their frustration at the increase in private housing over social, with many being priced out of their local area. Women stated that they did not feel that their rights were intact across the private sector, with landlords hiking prices, and providing poor service. This has caused anxiety for some women, as they can no longer afford to live in their property, and due to a lack of consultation from private housing providers, they do not feel listened to or considered.

• "...when I'm looking at flats to consider a move...it's double the price now. We would have to move out of our local area to afford it. I'd have to give up all my voluntary work, move my job, my daughter would have to cut off all of her after-school activities."

Affordability

Attendees also expressed some confusion around the term 'affordability', mirroring Susan's statement that it is highly subjective. As stated, women felt that the private market is not affordable, and that tighter controls should be put in place, to prevent landlords taking advantage of the current competitive market. Women felt that more clarity around affordability was required, and there should instead be an increase in social housing, rather than obscure goals.

• "it's not very well defined. They need to have a tighter definition if you're going to introduce policy...why is the word affordable being used all the time?"

Housing to 2040

Many women also felt that the proposed target of 2040 is too distant, and that instead more should be done in the short-term to relieve the housing pressures many women are feeling. They expressed considerable disappointment in the lack of immediate action to prevent further hardship for women across Scotland and felt that this was particularly harmful for older women. Some attendees stated that this date will not benefit the aging population, and they would prefer cohousing options to be implemented into current planning.

- "...the target she has set for 2040, I don't think I'll be alive to make that target."
- "People are getting older; they're living longer and what have they got to look forward to housing wise? Nothing...2040 is far too far away."

Thank You!

The Scottish Women's Convention would like to thank all of those who attended our conference, as well as those who contributed online and via email. We would also like to thank our speakers for providing their wealth of knowledge and experience, as well as brilliantly contributing to our broader discussion.

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