

# Housing inequality

- **Women's Housing Forum – 9 June**
- **Catherine Ryder – Director of Policy and Research**

# How do women and men's earnings compare?

- On average in England, women earn almost 31% (30.9%) less than men do
- The gap has narrowed since our last analysis, which showed 34.3% difference in favour of men
- While men and women's average earnings increased in every region of England, women's grew faster to catch up with men's income. Women's average wage increased by 10.4% while men's wages increased by 4.9%
- For women in England, average earnings increased from £18,720 (2016/17) to £20,670 (2019/20). The comparative increase for men was £28,491 to £29,895
- The narrowing of the gap is encouraging, but there is still some way to go before gender parity

# Is there a regional difference?

	median all earnings at April 2020 <sup>1</sup>			
	ALL	FEMALE	MALE	
	2019/20	2019/20	2019/20	difference female v. male
	£	£	£	
England	25,095	20,670	29,895	-30.9%
North East	22,662	19,011	26,562	-28.4%
North West	23,795	19,932	27,830	-28.4%
Yorks & The Humber	22,927	19,001	27,321	-30.5%
East Midlands	23,920	19,183	28,902	-33.6%
West Midlands	23,894	19,677	27,992	-29.7%
East	25,735	20,753	30,524	-32.0%
London	30,607	27,113	34,960	-22.4%
South East	26,608	21,294	32,313	-34.1%
South West	22,922	18,559	27,690	-33.0%

# Are house prices affordable for women?

	median house price	Ratio of house price to earnings <sup>2</sup>		
	2019/20 <sup>1</sup>	ALL	FEMALE	MALE
	£	2019/20	2019/20	2019/20
England	246,000	9.8	11.9	8.2
North East	142,500	6.3	7.5	5.4
North West	169,950	7.1	8.5	6.1
Yorks & The Humber	166,950	7.3	8.8	6.1
East Midlands	195,000	8.2	10.2	6.7
West Midlands	197,995	8.3	10.1	7.1
East	290,000	11.3	14.0	9.5
London	475,200	15.5	17.5	13.6
South East	325,000	12.2	15.3	10.1
South West	255,000	11.1	13.7	9.2

The gender pay gap will have an impact on women's relative ability to afford housing when compared to men.

# What about getting a mortgage?

- When buying a property on a single income with an 80% mortgage, an annual salary of £56,229 is required to buy an average priced home in England. Average earnings for women fall short of this salary by 63% (64% in 2016/17) and men by 47% (45% in 2016/17).

# Are rents affordable for women?

- There is a gender affordability gap: on average, women need 41% of their earnings to afford an average private rent in England, compared to 28% for men.
- There is no region in England where a rental property would be affordable for a single woman on an average salary (with affordability calculated as a maximum of 30% of a person's salary spent on rent). A single man on an average salary could afford to rent everywhere apart from London and the South East (the East and South West would take up 31% of a man's earnings).

# What other relevant factors are there?

- Lone mothers are more likely to live in housing association homes compared to any other household type
- Households where the only adult is female are the most likely to be in relative low income
- Households who are renting headed by lone females are more likely to be in receipt of housing benefit. This means benefit changes disproportionately affect women

# In conclusion

- Housing costs in England are expensive, but much less affordable for women than men
- This has significant consequences for women and families – short and long term
- Things are getting better, but slowly
- The response to this needs to be cross-government
- As a sector, we can play our part by making the case for more affordable housing and supporting women struggling with housing costs, including with help to access benefits

A close-up portrait of Michaela Campbell, a Black woman with short, curly dark hair, smiling warmly at the camera. She is wearing a pearl earring and a striped shirt. The background is a soft, out-of-focus grey.

# Women's Homelessness: Everyone In through a gendered lens



**Michaela Campbell**  
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National Practice Development Team

[www.homeless.org.uk](http://www.homeless.org.uk)

Let's end homelessness together

## Vision and Mission

### About us

We are the national membership charity for organisations working directly with people who become homeless in England. We work to make services better and campaign for policy change that will help end homelessness. (**over 800 members** from across the **homelessness** and **supported housing sectors**)

### Our vision

Everyone should have a place to call home and the support they need to keep it.

### Our mission

To develop, inspire, support and sustain a movement of organisations working together to achieve positive futures for people who are homeless or vulnerably housed.

# Women's Homelessness

## What's the Big Issue?



- Women's homelessness is a unique experience rooted in gender inequalities, intersectional oppression and trauma.
- 1 in every 20 women in England has experienced sexual violence or abuse across their life-course compared to 1 in every 100 men (Scott and McManus, 2016).
- Domestic abuse is noted as a key cause of women's homelessness (Women's Aid, 2018)
- Contributes to women's homelessness being invisibly different to men.

# Women's Homelessness

## A Gendered Phenomenon

- Homelessness is not gender neutral- the way we count and define rough sleeping means women are less visible in the data.
- *“Women's experiences of homelessness are almost certainly being undercounted”* (St Mungo's, 2018).
- Women's experiences of homelessness are harrowing and often include sexual violence and exploitation- less likely to occupy public places.
- Homelessness provision has been built on the needs of men who make up the visible majority of rough sleepers.
- Gendered informed approaches recognise women's lived experience of inequality and violence.

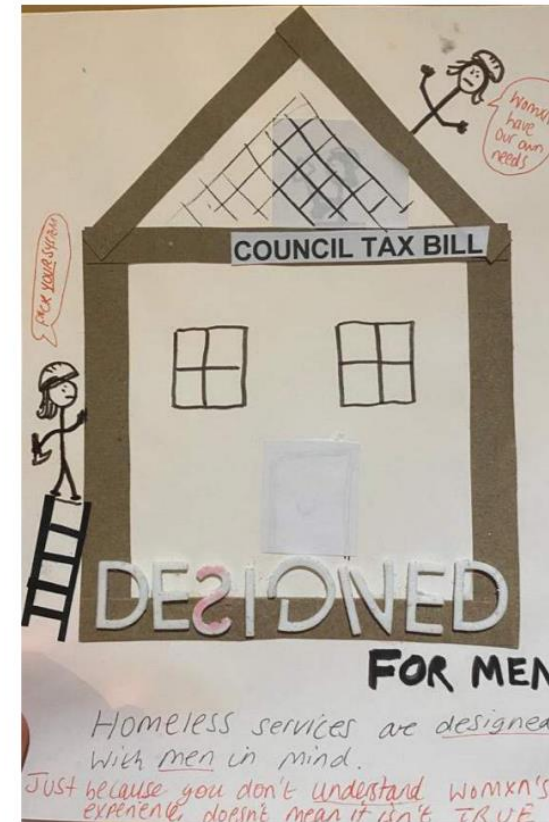


Photo credit Arts and Homelessness International (2021)

# Women's Homelessness

## What was “Everyone In?”



Photo credit The Guardian, 2020

- Emergency response to house rough sleepers or those at risk of rough sleepers- protecting public health and preventing the spread of COVID-19.
- Local authorities were provided with 3.2 million pounds to help rough sleepers self-isolate (MHCLG, 2021).
- *“Demonstrated... given the mandate and funding, councils, working with their partners, have the means to end the vast majority of rough sleeping” (LGA, 2020).*
- Scope and scale of those accommodated during Everyone In was far greater than rough sleeping snapshot.

# Women's Homelessness

## What were the implications for women during COVID-19 and Everyone In?

- COVID-19 has exacerbated the vulnerabilities of women with multiple disadvantage further.
- *“Specific issues for women experiencing homelessness living in accommodation where they might be vulnerable to exploitation or abuse” (LGA, 2020).*
- Learning from practice highlighted accommodation solutions were not always suitable or safe for women (Homeless Link, 2020).
- Postcode lottery- different local authorities taking different approaches.



Photo credit The Evening Standard (2019)

# Women's Homelessness

## What does a gendered approach to Everyone In look like?

- Learning from practice highlighted Leeds Council as a good practice example (Homeless Link, 2020).
- Women-only provision available provided by a cross sector of providers to meet the needs of women with multiple disadvantage.
- Located centrally in a quiet area- staffed 24 7 for women's safety it was full throughout lockdown.
- Leeds Councils responsiveness towards women's needs and existing partnerships are attributes to the success of this project.



Photo credit Creative Review  
(2020)

# Ending Women's Homelessness

## How do we ensure we are delivering for women COVID-19 and beyond?

- Implement good practice examples of *safeguards women survivors of violence and abuse need* (The National Domestic Abuse Policy and Practice Group, 2020).
- Frame homelessness as a gendered issue rooted in inequality and intersectional oppression.
- Include gender and trauma-informed support in our planning and COVID-19 recovery.



Revolving door of homelessness

# Ending Women's Homelessness



A Movement in the Making

## Delivering For Women

Women's Homelessness Conference 2021



Tuesday 29 June | Online

Book now at  
**homeless.org.uk**



[www.homeless.org.uk](http://www.homeless.org.uk)

Let's end homelessness together

# Publications and Resources

## Ending Women's Homelessness Fund Learning



Simon on the Streets,  
Leeds

- [Promising practice: Gender-informed approaches to supporting women who are homeless \(2019\)](#)
- [Case study review of 7 Ending Women's Homelessness Fund grantees journeys through the COVID19 landscape \(2020\)](#)
- [Full list of the 29 Ending Women's Homelessness Fund Grantees](#)
- [Webinar: Ensuring the safety of women experiencing homelessness during the COVID19 crisis \(April 2020, attended by over 300\)](#)
- [Webinar: Supporting women involved in sex work and survival sex \(November 2020\)](#)
- [Webinar: Supporting older women experiencing domestic abuse and at risk of homelessness \(February 2021\)](#)

# Contact details



Thank you!

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