



# WOMEN'S SURVEY 2023

Women's experiences of housing and its cost



Work supported by



Scottish  
Women's  
Budget  
Group

## INTRODUCTION

The cost-of-living crisis, rising rents and energy bills, and the freeze on housing benefit all disproportionately impact women. Unfortunately, there is little understanding or acknowledgement of the differences between men and women in relation to their housing needs. The UK housing system sees housing as a financial asset or gain rather than as a basic human right. Therefore, within this system, women's position is largely determined by lower income and wealth levels. Likewise, caring responsibilities and risk of intimate partner violence interact to make women's housing needs different.<sup>1</sup>

The SWBG Women's Survey 2023 asked women about their accommodation, including how secure they feel their accommodation is, how well it meets their needs and whether they require any energy efficiency improvements. We also asked women about their community, in particular, how safe they feel within their community.

In total, 871 women from all 32 local authorities in Scotland took part in our survey from February to March 2023 (see Appendix for local authority response rate). 846 women responded to questions about housing. This report focuses on these responses, including affordability of housing in Scotland, and issues such as overcrowding and safety that disproportionately affect women.

### Key findings:

- ▶ **19%** of women are concerned they will lose their property/tenancy in the next year, rising to **26%** of disabled women and **28%** of single parents
- ▶ **27%** of single parents do not have enough space for them and their family
- ▶ **21%** of women earning under £20,000 state their accommodation impacts negatively on their health
- ▶ **14%** of women have mould/damp in their accommodation, rising to **21%** of disabled women



As highlighted in our first Women's Survey 2023 report, the cost-of-living crisis is impacting women hard. Women are making choices to skip meals, reduce heating and energy use, and cutting down on extra spending. Increases in housing costs contribute to the need to take these actions.

We also wanted to understand the suitability of women's current accommodation. Some women noted that their housing did not meet their needs or accessibility requirements. This highlighted issues such as neglect from landlords especially with regards to mould/damp and overcrowding. Women who didn't feel safe in their community also shared experiences of harassment.

A gendered lens needs to be taken in Scotland to tackle existing inequalities instead of a gender-blind approach that renders women's experiences invisible. Without this, inequalities in housing will continue to make it harder for women to access appropriate and affordable housing for them and those they care for. Gender budgeting is a process that can support decision making on housing spending at national and local levels. Views shared in this part of the Women's Survey 2023 highlight some of the experiences of women in Scotland that demonstrate the need for this analysis to be built into the planning process, such as considering work/life patterns, diversity of need and division of domestic labour.<sup>2</sup>

“

*I feel 'trapped' in private renting because I cannot work full time to save up to buy, due to having kids and not being able to afford childcare*

”



## DEMOGRAPHICS

**26%** in a two adult household without children

**20%** in a two adult household with children



**17%** single adult household without children

**16%** single adult household with children

**42%** of respondents earn under 20K  
The majority earn under 60K



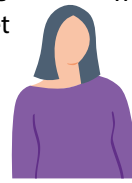
**9%** were in the age bracket of 21-29,

**23%** were 30-39,

**26%** were 40-49,

**22%** were 50-59,

**13%** were 60-69



The majority of women are in paid work,

**43%** employed full-time

**21%** employed part-time



**3%** were unemployed

**6%** looking after home or family and

**9%** permanently retired from work

**9%** were unable to work due to disability or illness

**53%** Scottish, **28%** British, **3%** women from ethnic minority communities and **2%** mixed or multiple ethnic groups



**31%** of women who responded have a disability



## WOMEN'S HOUSING

“Housing costs are my main concern. We need access to good quality affordable housing. Instead, we've been trapped in the private rental market and have to move about every two years. It's very difficult to get accommodation as a lone parent as landlords want to see high earnings and don't like tenants on benefits”



### How secure do you feel in your property/tenancy?

- ▶ **76%** have no concerns that they will lose their property/tenancy
- ▶ **19%** are concerned that they may lose their property/tenancy in the next year
- ▶ **5%** are in the process of losing their property/tenancy

Women's housing needs are tied up in structural gender inequalities, such as economic inequality. Women make up the largest group of social renters in the UK due to lower incomes and complexities with homelessness.<sup>3</sup> Overall, 23% of women in our survey rent from a council or housing association while 16% rent from a private landlord. For social rented accommodation, this figure rises to 33% for disabled women, 50% for single parents and 50% for those earning under £20,000. The 2010 Scottish Household Survey found female headed households made up to a third of the social rented sector.<sup>4</sup> This dependency on social housing can often leave women in precarious and vulnerable situations when social housing provision is lacking, or needs are not met.

“We have no security. 3rd time we have faced homelessness in less than 4yrs”

21% of women earning under £20,000 said they feared they would lose their property/tenancy in the next year and 13% of disabled women responding to the survey are in the process of losing their property/tenancy. Women have complex, intersecting experiences of homelessness that go beyond the traditional stereotype of 'rough sleeping'.<sup>5</sup> Women are often not associated with rough sleeping as they tend to use emergency shelters, stay in B&Bs, 'sofa surf' or re-enter previously abusive relationships.<sup>6</sup>

“*Rent is far too high. I'm always at risk of losing my home*”

**“There is a dire lack of affordable and accessible housing”**

Women are hit hardest by cuts or lack of provision in any area of the welfare state including social housing and housing benefit. Such cuts will have a greater impact on women who have lower levels of wealth, such as women from Pakistan, Bangladesh and Black African backgrounds, who have on average lower earnings, impacting their ability to afford adequate housing.<sup>7</sup> In Scotland's housing systems, there has been “systemic and institutional discrimination involving both direct and indirect racial discrimination”.<sup>8</sup> Intersectional gender budget analysis within the housing sector is vital to better understand the complex, intersecting needs of women from ethnic minority communities trying to seek equal access to housing. These needs can relate to the likelihood of having larger intergenerational families, low incomes, risk of intimate partner violence, disability, likelihood of caring needs and responsibilities, and language barriers.<sup>9</sup>

Housing is a key element of people's wellbeing and for some women in this survey, their housing needs are not being met due to a lack of accommodation:

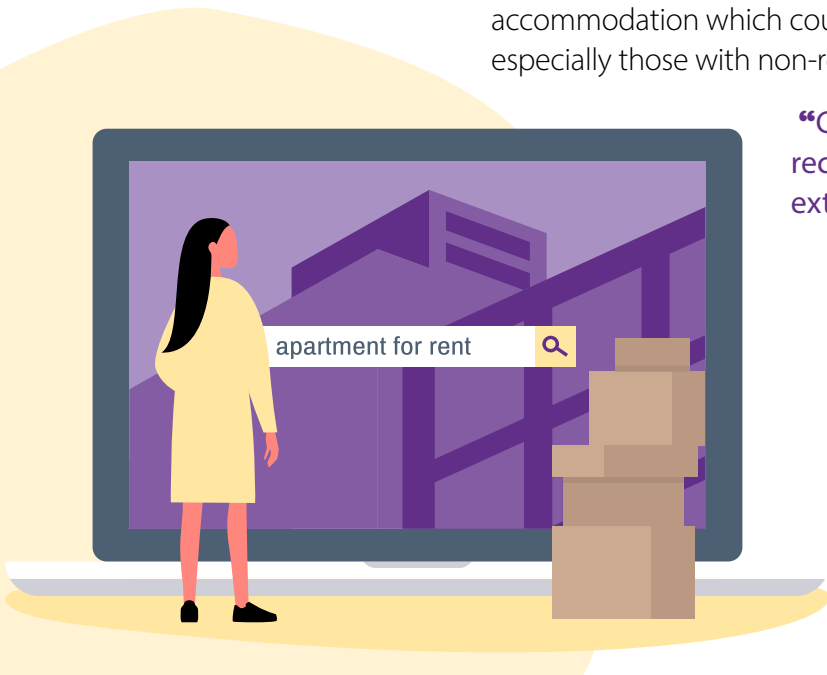
**“There is very limited rented accommodation available”**

**“Not enough affordable housing to rent. A lot given over to Airbnb and more LA housing needed”**

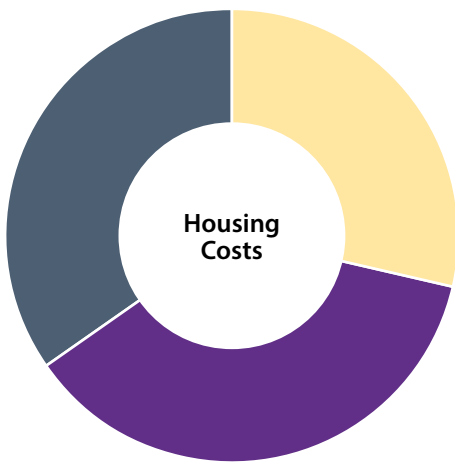
**“There are so many new builds in this area but they are unaffordable and no new amenities have been increased such as doctors, nurseries etc”**

Housing benefit is still not aligned with soaring house prices. The Local Housing Allowance is also still frozen, leaving people with a shortfall to pay for housing they can't afford.<sup>10</sup> There are gendered elements attached to such issues, especially for women with no recourse to public funds who can't access such support. Housing benefit entitlements for single women under 35 without children are also limited to the cost of a room in shared accommodation which could potentially create problems for mothers, especially those with non-resident children and victims of abuse.<sup>11</sup>

**“Cost of private rentals have increased again recently to over the benefit cap. I have to pay extra out of benefits for rent”**



## AFFORDABILITY



- ▶ **28%** struggle to manage these costs
- ▶ **37%** have had to make changes to other areas of household spending
- ▶ **35%** able to manage this household cost

The rental and for sale housing markets in Scotland are facing increased costs as part of a wider trend across the UK. For many, this means that accommodation costs are simply unaffordable. This increase in housing costs is equated to be one of the biggest factors of in-work poverty in the UK.<sup>12</sup>

Overall, 28% of women in our survey who had housing costs were struggling to manage. This increases for certain women:

- ▶ **55%** of women earning under £20,000 are struggling to manage housing costs
- ▶ **45%** of single parents are struggling to manage housing costs
- ▶ **37%** of disabled women are struggling to manage housing costs
- ▶ **31%** of single adult households are struggling to manage housing costs

These statistics feed into a wider gender property gap, especially in regard to renting. Shelter Scotland found that 54% of women struggled to pay their housing costs compared to 42% of men.<sup>13</sup>

**“Although I am currently happy in my family home, as a single person I would find it very difficult to afford rent by myself if I did want to leave”**

**“The rent for temporary accommodation here is extremely high (£320 per week! For a 2-bed apartment with boxroom). The stress levels to meet that and/or change to permanent accommodation again to reduce the future arrears is immense”**



“I currently reside in university housing. I expect it will be challenging to find a place to live in August when the tenancy agreement ends. The prospect of this is daunting and I definitely think preparing for this has added to my anxiety”

“It is very expensive, between rent and council tax, it is more than half my wages, so never able to put anything by for a rainy day, leading to more debt”

Fluctuating interest and mortgage rates will exacerbate pre-existing barriers to home ownership such as pay inequality. Overall in the survey, 57% of women in our survey were owner occupiers of their home. However, in comparison:

- ▶ **30%** of single parents were owner occupiers
- ▶ **31%** of women earning under £20,000 were owner occupiers
- ▶ **42%** of disabled women were owner occupiers
- ▶ **49%** of women from ethnic minority communities were owner occupiers”

One woman expanded on the barriers to home ownership:

“The goalposts keep moving with the amount of money you need for a deposit, mortgage rates increasing, and now people overbidding for properties. First time buyers cannot compete, and are driven out of the city to new build estates which lack amenities, or remain in private renting for the foreseeable future”





## CASE STUDY – RURAL PREMIUM



The lack of affordable housing can often have a greater impact on rural communities, with some women stating this is due to the increase in second homes and holiday let properties in certain areas.<sup>14</sup> Impacts on rural women from our survey include:

- ▶ **7%** of women stated that they don't live in an area near services they need, which rises to **12%** for rural women
- ▶ **5%** of women in the survey stated that they were in the process of losing their property/tenancy, which increases to **9%** for rural women

Some women went on to share some of their experiences of housing in rural communities:

“There are many challenges for women living in rural areas – finding and keeping rental accommodation is a massive challenge which is preventing people from moving to the area for work”

“I live in a very small old cottage which has a multitude of issues and I really don't know where to start in terms of improvements to ensure it meets my needs”

“We chose to live on an island to be safe from my ex-husband, however services are somewhat limited on the island and it is expensive to leave the island which impacts cost of weekly food and ability to do anything 'off island'”

“

*I live in a small town. I can't find work. I can't find halal food. I'm in a bad state of mind because we don't have a place to have fun*

”

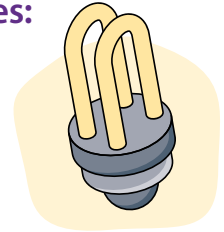


# IMPROVING ENERGY EFFICIENCY

We asked women if they or their landlord had taken any action to improve the energy efficiency of the property. These strategies can respond to two aims. First, tackling rising fuel costs in the context of the cost-of-living crisis. Second, contributing to making greener, more climate friendly improvements in line with Scotland's NET zero targets.

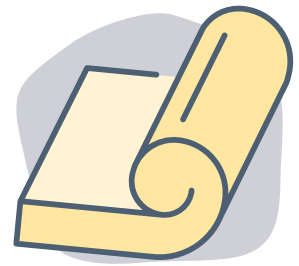
## Top strategies paid for by women themselves:

- ▶ Low energy light bulbs – **64%** (517 women)
- ▶ New heating system – **21%** (168 women)
- ▶ Loft installation – **19%** (144 women)



## Strategies that women access government grants for:

- ▶ Loft installation – **9%** (71 women)
- ▶ New heating system – **9%** (71 women)
- ▶ Cavity wall insulation – **9%** (68 women)

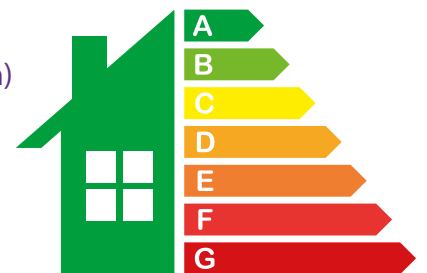


## Strategies landlords paid for:

- ▶ New heating system – **11%** (84 women)
- ▶ Loft installation – **8%** (60 women)
- ▶ Cavity wall installation – **7%** (53 women)

## Strategies that haven't been used:

- ▶ Solar panels – **85%** (650 women)
- ▶ Cavity wall insulation – **70%** (530 women)
- ▶ Energy advice – **64%** (482 women)



**“ I live in a flat, it's really difficult to make changes except for lightbulbs ”**

Some women noted issues preventing them from making changes such as housing restrictions or other external pressures such as increased costs:

**“I have not had the time/energy/headspace to approach my landlord about this”**

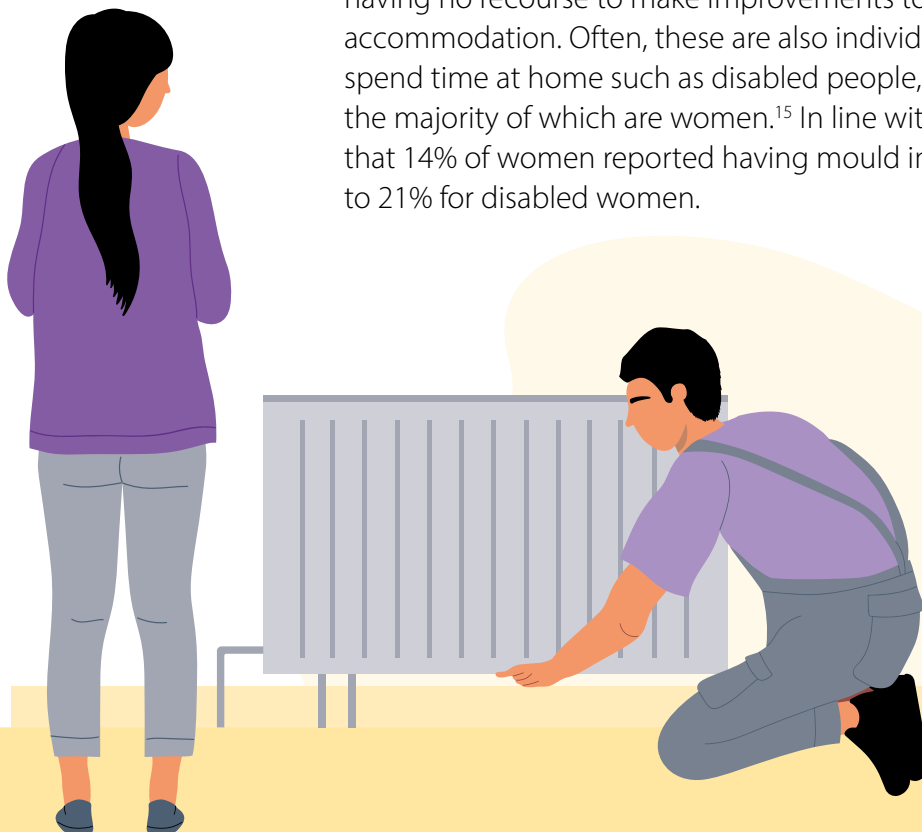
**“Because life is hard and whilst this is something I'd like to consider, I'm busy just getting through each day”**

**“I use very little energy due to living in poverty until 4yrs ago. I can't afford to make changes and would need approval from the housing association. They continue to increase rent without making improvements”**

**“We feel 'stuck' in accommodation that is too small for our family. The costs of maintaining a property is getting higher all the time. We just about cope with the costs of emergency repairs but have no disposable income for what feels like discretionary spend e.g. replacing windows to improve mould/damp situation. Cost of borrowing money is too high and we don't want to be in debt”**

**“Would pay for windows that are double glazed but stay in grade B listed house”**

Even though some of the changes proposed in the survey have the potential to reduce fuel costs longer-term, there is a short-term financial implication in installing these. The most financially insecure and vulnerable are more likely to be situated in homes with little or no insulation, having no recourse to make improvements to the home or changing accommodation. Often, these are also individuals who are more likely to spend time at home such as disabled people, the elderly, and caregivers, the majority of which are women.<sup>15</sup> In line with this, our survey showed that 14% of women reported having mould in their home, which increased to 21% for disabled women.



## SUITABILITY OF ACCOMMODATION

### Overcrowding

Women with children are more likely to live in overcrowded accommodation in Scotland compared to men.<sup>16</sup> Our survey highlights that 19% of respondents stated that they do not have enough space for them and their family. This figure increases to 27% for single parents, 25% for disabled women and 21% for women in rural areas.

Some women shared their experiences of overcrowding further:

**“Me and my daughter have to share a bedroom so she doesn't have much space”**

**“Two older teenage children, one with autism, having to share a room”**

**“I sleep on my daughter's floor as I don't have a bedroom”**

**“I can't afford a 3 bedroom so my children (mixed gender) have to share a room or I sleep on the sofa”**

“

*I'm in a 2 bedroom house, me and my husband don't have a bedroom as my daughter 21 has one bedroom and son 14 has the other*

”



**“ My child is a wheelchair user, stairs are an issue but we can't afford to move ”**

## ACCESSIBILITY REQUIREMENTS

### Experiences of disabled women and carers

Overall, 7% of women stated that their property did not meet their needs in relation to their accessibility requirements. This figure increased to 16% for disabled women. Here are some experiences of women whose accessibility requirements are not met:

**“My daughter has osteoarthritis & struggles with the stairs (we are 3 up in a close). I have been trying for years for suitable housing. Getting nowhere. It doesn't have to a low down flat as long as it has a lift it would be fine. We have been told it will be, on average, 7 years before we are offered a suitable flat”**

**“I am an older, chronically-ill unpaid single parent carer. I've been an unpaid carer for 26 years. I love my daughter dearly, but for the sake of my health and for the sake of her mental health she needs the chance to live independently, albeit with my continued support. We are in an isolated situation and I fear that we might be left here to manage until I literally fall over and die”**

**“I have to get out of my wheelchair and bump it up/down the steps. They are over a basement so a ramp cannot be built”**

**“I am crawling upstairs and cannot access my bathroom properly but we cannot alter things or move”**

There are more disabled women than there are men in Scotland, and 44% of disabled women in Scotland live in the country's most deprived areas.<sup>17</sup>

Access to affordable and adequate housing is essential for disabled women to ensure equal access to employment, education and social activities.<sup>18</sup> Access to adequate housing is also key to prevent the risk of developing other health conditions, such as asthma, cardiovascular diseases or mental health.<sup>19</sup>



## HEALTH & SAFETY

**“My landlord hasn't even fixed basic issues. There's ongoing damp and mould”**

Responses on issues of health and safety were two-fold. Some women reported issues of health and safety in their accommodation due to neglect from housing providers or landlords, and other women felt unsafe in the community where their accommodation is situated.

Overall, 11% of women stated that their accommodation impacted negatively on their health. This figure rises to 21% for disabled women, 21% for single parents, and 21% for women earning under £20,000. It is no surprise that each of these groups of women also reported higher levels of mould/damp in their accommodation. Some women shared their experiences of neglect that could have direct implications for safety:

**“Both members of my household have issues with lungs. My house has mould and dampness”**

**“The lack of maintenance/repairs impacts negatively on my health. The house itself is OK but the back court/surrounding area could be much improved. Again, all requests for even minor improvements are ignored”**

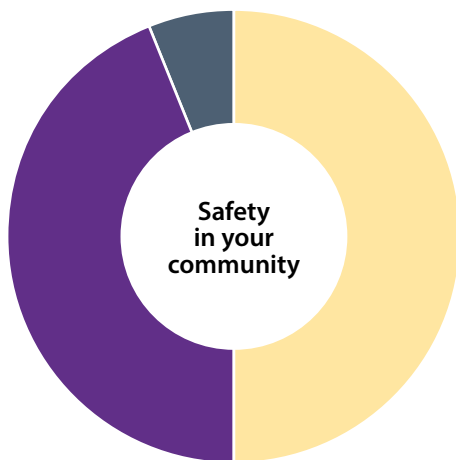
**“My landlord keeps putting off fitting a walk in shower for me. Currently have wet room but due to uneven floor water from shower running out in to hall. This is a slip hazard. I have now been waiting for this for 11 months”**

**“It's freezing as I've got antiquated storage heaters, draughty windows and doors and cold air blowing in through extractor fans and ventilation bricks. Affects my health as I've got fibromyalgia, arthritis and Raynauds all of which are affected badly by cold”**

**“My housing association has been telling us they will update our windows but every year they tell me 'next year'. I do not use my living room in the cold months because it costs too much to keep it warm. I end up living in the bedroom”**



While it is positive that many respondents were satisfied with safety levels in their community, some women do not feel safe in their community and shared their experiences with us.



### Do you feel safe in your community?

- ▶ **50%** feel very safe
- ▶ **44%** feel somewhat safe
- ▶ **6%** don't feel safe

One woman shared her fears of the drastic consequences that could occur from simply reporting issues:

**“Scared to raise issues in case they say house isn’t suitable and I end up homeless”**

The majority of concerns about community safety related to the behaviour of others such as neighbours or personal safety as a woman. This is similar to the findings from our second survey report, ‘Women’s experiences of travel and its costs’. It is also crucial that an intersectional understanding of these issues is considered by those involved in planning with communities and community services as from our data, 12% of disabled women did not feel safe in their community, higher than other group.

**“I stay in an awful area, its wild where I stay and I hate it. Next door neighbours threaten me on a regular basis & try intimidate me”**

**“Men’s violence against women needs tackled at all levels – only then will I feel/be safe”**

**“I enjoy walking my dog and during the winter this was barely possible in the morning/at night because it was so dark with many areas in complete darkness”**

**“I am ethnic minority we are not going outside of home in night time”**

This lack of safety is related to wider challenges of violence against women and girls. However, there are aspects of community planning that could be taken to improve feelings of safety such as increasing street lighting.

**“  
Single women  
living alone...  
never really feels  
100% safe  
”**

## RECOMMENDATIONS

These recommendations have been informed by women's responses to the survey. When responding to questions about housing, women stated that high costs across housing should be lowered as well as an increase in social housing provision. There were also calls for bigger community spaces and government schemes to support renewable installations in flats. The foundation of all these recommendations is that housing should be seen as a human right rather than a financial asset. To work towards this, Scottish Government, Councillors, and registered social landlords should ensure that quality intersectional gender analysis and sex-disaggregated data is used across the housing sector, including planning.

### UK Government

- ▶ Unfreeze Local Housing Allowance to cover the true cost of rent.

### Scottish Government

- ▶ Clearly set out the long-term vision and funding arrangement to facilitate the development of appropriate affordable housing;
- ▶ Carry out a gender budget analysis of investment into help-to-buy schemes;
- ▶ Implement recommendations about improving housing outcomes for women experiencing domestic abuse by Scottish Women's Aid (2020)<sup>20</sup>;
- ▶ Urgently invest in retrofitting homes and non-domestic buildings, including financing insulation efforts and greening of home heating systems, with specific support to social and private renters to reduce energy consumption;
- ▶ Introduce better protections for tenants living in accommodation that could be considered uninhabitable.

### Local Authorities

- ▶ Build gender analysis into the development of strategic and local development plans, local housing strategy, strategic housing investment plans and rapid rehousing plans. This is to ensure affordable housing supply meets local needs, including the different requirements of women, and maximise the use of developer contributions to support the development of social housing and appropriate services in local areas;
- ▶ Consider women's safety in the community in budget setting.

### Landlords (social and private)

- ▶ Private landlords should ensure their properties meet the revised repairing standard;
- ▶ RSLs and Councils should undertake a gendered budget analysis of their decisions and be able to clearly set out how decisions to invest in new builds and energy improvements will impact on rents to ensure they remain affordable;
- ▶ Community and tenant involvement processes should be used to support decision making with efforts made to ensure that a diverse range of views are heard within the participation process (including specialist women's organisations). It should be clear how information collected has been used to inform decisions.



## APPENDIX

### Local Authority areas

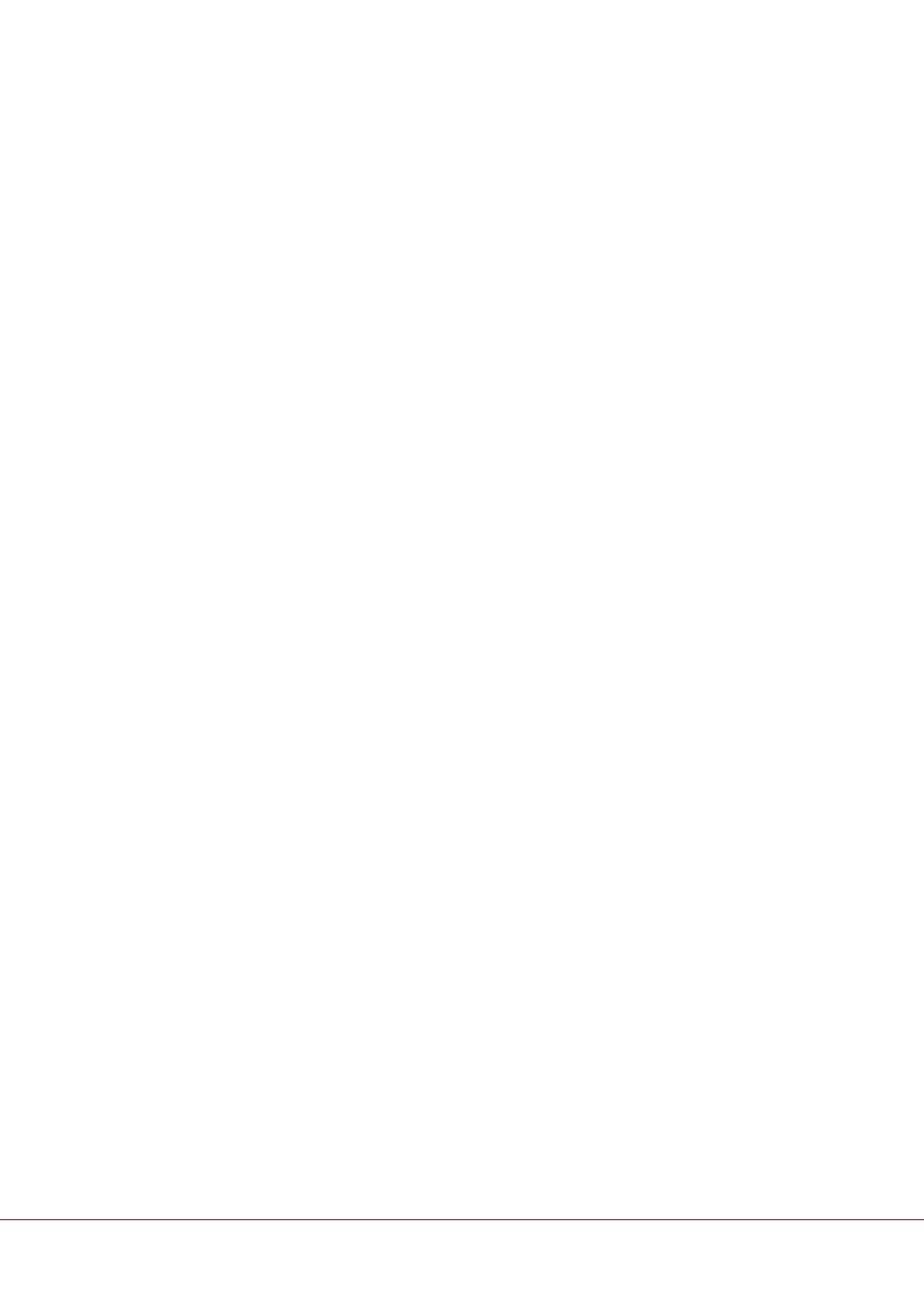
871 responses from all 32 local authority areas as follows:

Local Authority	Number of responses
Aberdeenshire	14
Aberdeen	12
Angus	21
Argyll & Bute	16
City of Edinburgh	101
Clackmannanshire	19
Comhairle nan Eilean Siar	3
Dumfries and Galloway	8
Dundee	55
East Ayrshire	28
East Dunbartonshire	14
East Lothian	20
East Renfrewshire	6
Falkirk	14
Fife	19
Glasgow City	142
Unknown	11

Local Authority	Number of responses
Inverclyde	17
Midlothian	13
North Ayrshire	9
North Lanarkshire	87
Orkney	7
Perth & Kinross	32
Renfrewshire	20
Scottish Borders	20
Shetland Islands	1
South Ayrshire	8
South Lanarkshire	61
Stirling	16
The Highland Council	15
The Moray Council	28
West Dunbartonshire	8
West Lothian	26

## ENDNOTES

- <sup>1</sup> Women's Budget Group (2022) *Spring Budget 2022 Pre-Budget Briefings – Housing and gender*. Retrieved from: [Housing-and-gender-PBB-Spring-2022.pdf \(wbg.org.uk\)](#)
- <sup>2</sup> Ibid.
- <sup>3</sup> Ibid.
- <sup>4</sup> Engender (2020) *A Woman's Place: Gender, Housing and Homelessness*. Retrieved from: [DAWR \(engender.org.uk\)](#)
- <sup>5</sup> Women's Budget Group (2019) *A home of her own – Housing and women*. Retrieved from: [WBG19-Housing-Report-full-digital.pdf](#)
- <sup>6</sup> Engender (2020) *A Woman's Place: Gender, Housing and Homelessness*. Retrieved from: [DAWR \(engender.org.uk\)](#)
- <sup>7</sup> Fawcett Society (2017) *Gender Pay Gap by Ethnicity in Britain – Briefing*. Retrieved from: [Download.ashx \(fawcettsociety.org.uk\)](#)
- <sup>8</sup> Shelter Scotland (2023) *Minoritised Ethnic Access to Social Housing in Scotland at Key Transition Points*. Retrieved from: [Minoritised ethnic access to social housing in scotland at key transition points \(ctfassets.net\)](#)
- <sup>9</sup> Ibid.
- <sup>10</sup> McGregor (2023) 'Why the UK Government must increase housing benefit'. Retrieved from: [Why the UK Government must increase housing benefit in the cost of living crisis | Crisis UK](#)
- <sup>11</sup> Ortega-Alcázar and Wilkinson (2019) *Housing benefit and age discrimination: Young women living in shared accommodation*. Retrieved from: [Housing-benefit-age-discrimination-full-report.pdf \(youngwomenstrust.org\)](#)
- <sup>12</sup> Institute for Fiscal Studies (2019) *Why has in-work poverty risen in Britain?* Retrieved from: [WP201912.pdf \(ifs.org.uk\)](#)
- <sup>13</sup> Shelter Scotland (2022) 'Nearly half Scots have struggled with housing costs survey finds'. Retrieved from: [Nearly half of Scots have struggled with housing costs, survey finds - Shelter Scotland](#)
- <sup>14</sup> Royal Society of Edinburgh (2023) *The cost of living: impact on rural communities*. Retrieved from: [RSE-AP-The-cost-of-living-impact-on-rural-communities-in-Scotland-2023.pdf](#)
- <sup>15</sup> Women's Budget Group and Women's Environmental Network (2021) *Rethinking Housing Supply and Design*. Retrieved from: [Rethinking-Housing-Supply-and-Design-FINAL.pdf \(wbg.org.uk\)](#)
- <sup>16</sup> Engender (2020) *A Woman's Place: Gender, Housing and Homelessness*. Retrieved from: [DAWR \(engender.org.uk\)](#)
- <sup>17</sup> National Advisory Council on Women and Girls (2017) 'DISABILITY'. Retrieved from: [Advisory-Council-on-Women-and-Girls-Spotlight-Disability-Jan-Feb-2020.pdf \(onescotland.org\)](#)
- <sup>18</sup> Glasgow Centre for Inclusive Living (2023) 'Housing'. Retrieved from: [Background - GCIL](#)
- <sup>19</sup> World Health Organization (2018) 'Housing impacts health: new WHO guidelines on housing and health'. Retrieved from: [Housing impacts health: new WHO guidelines on housing and health](#)
- <sup>20</sup> Scottish Women's Aid (2020) *Improving housing outcomes for women and children experiencing domestic abuse*. Retrieved from: [Improving-Housing-Outcomes-for-Women-and-Children-Experiencing-Domestic-Abuse-Report.pdf \(womensaid.scot\)](#)



The Scottish Women's Budget Group (SWBG) is an independent analysis and campaign group that aims to promote gender analysis in public policy and public finance decisions through budgetary processes. SWBG brings together a wide range of women from across Scotland who have an interest in women's equality and want to achieve better gender equality in our society. SWBG has focused on encouraging active gender analysis in the Scottish Budget process since 2000.