

Homes for London's Women

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Abbreviations

ACPO	Association of Chief Police Officers
ALG	Association of London Government
BME	black and minority ethnic
CAT	contact and assessment team
CTC	Childcare Tax Credit
CRE	Commission for Racial Equality
DFG	disabled facilities grant
DTLR	Department for Transport, Local Government and the Regions (formerly DETR, Department of the Environment, Transport and the Regions) and before that the DoE (Department of the Environment)
DfES	Department for Education and Skills (formally DfEE, Department for Education and Employment)
DoH	Department of Health
EHCS	English House Condition Survey
HB	Housing Benefit
HIP	Housing Investment Programme
ILF	Independent Living Fund
IS	Income Support
JSA	Job Seeker's Allowance
LA	local authority
LBG	London Borough Grants
LHF	London Housing Federation
LRC	London Research Centre
NASS	National Asylum Support Service
NDLP	New Deal for Lone Parents
NFCA	National Foster Care Association
NHF	National Housing Federation
NI	National Insurance
RSL	registered social landlord
RSU	Rough Sleepers Unit
SEH	Survey of English Housing
SEU	Social Exclusion Unit
TST	tenancy sustainment team
WDS	Women's Design Service
WFTC	Working Families' Tax Credit

Foreword

Having a decent affordable home is fundamental to the quality of life and good health of all Londoners. Evidence presented to my Housing Commission identified many housing issues affecting women in London. Key women's housing organisations were brought together across the capital to contribute to the Commission's report, *Homes for a World City*. The London Women's Housing Forum, which was launched in June of this year, arose from this. I will fully support the future work of this forum to ensure that the particular needs of women remain firmly on the housing agenda.

This report provides the latest key information on the housing situation of women living in the capital and has been informed by the ongoing work of key women's organisations across the capital. It also sets out a list of actions to tackle some of the detailed issues relating to housing problems faced by women in London.

I feel that this report will inevitably contribute to my aim of making London a fairer city. In addressing the housing needs of women, access to a decent affordable home will move closer to becoming a reality for all London's citizens.

A handwritten signature in black ink that reads "Ken Livingstone". The signature is written in a cursive style with a large, stylized 'K' and a prominent flourish at the end.

Ken Livingstone
Mayor of London

Action plan

The aim of this action plan is to improve the housing situation of women living in London. While the main objective of these actions is to bring about positive changes for *women*, they will inevitably result in improvements in housing quality, choice and access not just for women but for Londoners across the board.

Action for the Mayor

- *Rough Sleepers Charter*
As part of the Mayor's Rough Sleepers Strategy, From Street to Stability, the Mayor is developing a charter outlining targets to improve services for rough sleepers. The impact of these proposals on women will be examined as part of the consultation process on the Charter's objectives and as part of the proposed ongoing monitoring of the Charter.
- *Mayoral surgeries for rough sleepers*
As part of the programme of empowerment for rough sleepers contained in its Rough Sleepers Strategy, the Mayor is holding regular surgeries for this group. At least one of these will be aimed specifically at women each year.
- *Information bank of services for homeless people*
Another aspect of the Rough Sleepers Strategy is the development of a comprehensive on-line information bank containing the range of services for rough sleepers and other homeless people. This website will enable users, advisers and service planners to find out about women only services and other services appropriate for women.
- *Homeless people at risk of crisis*
Following on from the Rough Sleepers Strategy, the Mayor is currently developing a draft strategy for homeless people at risk of crisis, looking at prevention and intervention. As part of this, specific issues facing women will be addressed.
- *Housing Forum for London*
Through the Forum the Mayor will contribute to the development and co-ordination of London housing strategies across the public, private and voluntary sectors. The Mayor will ensure that strategies address housing issues specific to women.
- *London Household Survey*
The Mayor is about to embark on this large household interview survey which will look at the housing needs and aspirations of Londoners. The survey will be designed to enable the specific housing needs of women in London to be examined and quantified, recognising the different requirements of women in the groups discussed in this report, eg lesbians, lone mothers and older women.

- *Inquiry into the private rented sector*
The Mayor has begun an inquiry into the private rented sector. As part of this inquiry, the Mayor will look at the particular issues that affect women in this sector (eg access, security, conditions and welfare benefits).
- *Investigation into the intermediate housing market*
The Mayor is currently undertaking an investigation into the intermediate housing market (ie the market for those households whose incomes are too high for them to qualify for social housing but too low to enable them to buy or rent at market prices). As part of this work, the Mayor will investigate the issues that specifically affect women in this group.
- *Reducing the use of bed and breakfast hotels*
The Mayor will work closely with the government's Bed and Breakfast Unit, the Association of London Government and housing providers to reduce the number of London's households living in bed and breakfast hotels which are predominantly headed by women.
- *Accommodation for women seeking asylum*
The Mayor will lobby the National Asylum Support Service (NASS) in support of Action for Refugee Women and the Refugee Council to ensure that specific provisions are made for women in NASS contracts with accommodation providers. These include placing women in appropriate accommodation, developing harassment policies and procedures and ensuring the safety and security of accommodation used for women seeking asylum.
- *Legislation*
The Mayor will support the changes to the homelessness legislation contained in the Homelessness Bill and forthcoming secondary legislation. In particular, he will support the implementation of homelessness audits, reviews and strategies by London boroughs. The impact of forthcoming changes in housing (and housing related) policy and legislation on women, for example Supporting People, will be monitored.
- *Consultation*
The relevant issues in this report will be fed into the development and consultation processes for Mayoral policies and strategies. All Mayoral policies and strategies are subject to equalities audits and as such will, where relevant, address the issues contained in this report. The Mayor will compile a database of key contacts with women's organisations in the housing sector to be formally consulted on his strategies.
- *Domestic violence*
This document includes, as its action plan for domestic violence, the housing-related proposals contained in the Mayor's Domestic Violence Strategy currently under consultation. It is acknowledged that many of the other proposals in the consultation document have an impact on housing issues, but only the most directly housing-related ones are in Chapter 2 of this report.

Action by other bodies

The remainder of the action plan contains recommendations by the Mayor for action by other bodies.

Action for the London boroughs

The London boroughs should

- undertake audits and reviews of homelessness in their area and develop local homelessness strategies, working closely with the voluntary sector, prior to the passing of the Homelessness Bill. As part of these, specific issues affecting homeless women should be addressed and the extent of statutory and non-statutory homelessness should be quantified by both gender and ethnicity
- consider existing support networks for households when allocating permanent and temporary accommodation. This may involve protocols on sharing information between local authority housing and social services departments and RSLs
- avoid placing the most vulnerable groups of households in unsuitable temporary accommodation. For example, local authorities may consider adopting a homeless at home policy to prevent young mothers being temporarily housed in bed and breakfast hotels or general needs hostels
- as part of the Supporting People agenda, analyse the supply and demand for accommodation and support for particular groups of women in their locality
- undertake gender monitoring of homelessness applications and ensure that this information is reported as appropriate and is used constructively and practically to inform the development of policies, practices and procedures
- monitor the number of care leavers moving into and out of their locality by gender and ethnicity
- ensure that housing policies, practices and procedures reflect the needs of specific women consumers.

Domestic violence

See Chapter 2 for details of the proposals for local authorities from the consultation on the Mayor's Domestic Violence Strategy.

Action for the Housing Corporation and RSLs

The Housing Corporation and RSLs should

- use the very successful Black and Minority Ethnic (BME) Strategy as a model to devise a similar strategy for women
- consider existing support networks for households when allocating accommodation. This may involve protocols on sharing information with the relevant local authority departments
- produce regular reports on women and housing in London using data collected through the CORE lettings system and use the information to inform the development of policies, practices and procedures

- ensure that housing policies, practices and procedures reflect the need of women consumers
- ensure that the National Housing Federation's (NHF) equality codes of practice and guidance are implemented.

Domestic violence

See Chapter 2 for details of the proposals for RSLs from the consultation on the Mayor's Domestic Violence Strategy.

Action for central government

The DLTR should

- through its Bed and Breakfast Unit, prioritise ending the use of B&Bs as temporary accommodation for certain vulnerable groups (eg women experiencing domestic violence, care leavers and young mothers)
- collect information on the gender of the head of household in its P1E homelessness monitoring process
- develop a monitoring system for both statutory homelessness and for new lettings based on the CORE model used by RSLs, ie the collection of information at an individual household level. This would provide more detailed information on the gender, age and ethnicity of all household members.

Domestic violence

See Chapter 2 for details of the proposals for the DTLR from the consultation on the Mayor's Domestic Violence Strategy.

The Home Office should

- undertake an inquiry into the quality and nature of support available to prisoners serving short sentences. The current arrangements only provide probation officer support for prisoners who have served sentences of over one year. As women are more likely to be given a short sentence than men, women are proportionally more affected by this system. Without the formal support of the probation service, people leaving prison will rely on informal networks or contact made with the voluntary sector and provision of support can be patchy
- research the impact of ending Housing Benefit (HB) payments after 13 weeks in custody or 52 weeks on remand. This may adversely affect women following their release from prison as they are less likely than men to have had a partner paying the bills and claiming benefit in their absence.

The Social Exclusion Unit should

- expand the information collected on teenage pregnancy to include ethnicity in order to inform the development of culturally sensitive accommodation and support provision for young mothers from black and minority ethnic groups.

1 Introduction

London's women

London's female population is diverse in terms of culture, age, ethnicity and circumstances. There are

- just under three million adult women in London who represent 52 per cent of the population
- 524,000 women over the age of 65 in London who make up 59 per cent of the capital's older population
- over one million women from black and minority ethnic groups in London, almost 30 per cent of the female population.
- 434,000 disabled women over the age of 16 across London who represent around 14 per cent of London's adult female population.

Women are not a homogenous group in terms of housing need and provision. To meet the needs of women in London, a wide range of accommodation and services that are flexible and culturally sensitive is needed.

Economic status

A major factor influencing women's choice in access to housing is economic status. Almost a quarter (24 per cent) of women working full time in London earn less than £13,000 compared to 11 per cent of male full time employees. Seventy one per cent of part time workers in London are women. Part time pay rates for women are slightly higher than those for men, a median hourly rate of £5.91 compared to £5.32. However, for the highest paid 25 per cent of women working part time this advantage is lost, with an £8.79 hourly median rate compared to £9.21 for men.

Research commissioned by the government's Women's Unit shows that a mid-skilled woman without children with qualifications at GCSE level will earn an average of £241,000 less in her lifetime than her male contemporary. For a low-skilled woman with no qualifications and two children the difference is even greater, with lifetime earnings of almost £500,000 less than her male counterpart. This income difference may impact on women as they get older and this could continue to affect women in the future. In 1995 men were still more likely than women to have a company pension (61 per cent of male employees, compared to 42 per cent of female employees) or a private pension (27 per cent of male employees, compared to 19 per cent of female employees). Overall, lower incomes and disruptions to pension contributions following changing working patterns due to pregnancy and looking after children may mean that retired women depend on the government or their partner for financial support. In 1999, the Working Families Tax Credit (WFTC) replaced Family Credit. The WFTC aims to provide financial support for working households with children and includes help with childcare costs. In London higher rent levels may limit the impact of WFTC for families on low incomes. Housing benefit and council tax credit are withdrawn as income rises and so the increase in disposable income under WFTC can be offset by any reduction in these benefits. The impact of WFTC in London will be the subject of further GLA research.

With the average London house price at £169,510 at the end of June 2001 and the average private sector rent for a one-bedroom property in 2000 at £200 a week, women are clearly at a disadvantage in accessing housing on the open market, given their lower economic status.

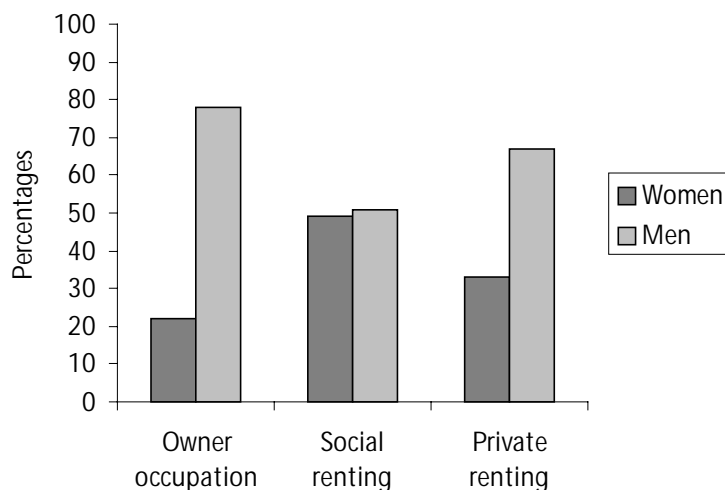
DTLR household projections indicate that by 2021 one person households will make up 39 per cent of London's population. Most of these households will be in the 30-60 age group, with a peak in the early fifties (largely people who have divorced or separated from their partner) and a second peak in the 85 plus age group as a result of people living longer. The predominance of this older group may impact on women with low pension incomes who, as shown above, have depended on their partner for financial support.

Housing tenure

Home ownership, for the reasons outlined above, will not be an option for many women in London and substantially fewer women head owner occupied households than men.

Women are also less likely to head households in the private rented sector (see Figure 1). As well as high rents, deposits and rent guarantees put an additional burden on those on low incomes. For women on low incomes, dependence on Housing Benefit (HB) may also limit access to the private rented sector. Private landlords may not be prepared to accept tenants in receipt of HB because of delays and administrative problems with the current system.

Figure 1 Gender of heads of household by housing tenure, London, 1998/99



Source: Survey of English Housing, 1998/99

Women's low economic status means that access to affordable rented accommodation is essential. This may explain the more equal representation of women among heads of household in the social rented sector (see Figure 1). These figures may be distorted by the high number of lone parent households headed by women who live in social housing, but this is indicative of the impact that low income has on housing choice.

Appropriate housing

In recognition of the fact that some women may have different needs from men in terms of housing and support, there needs to be specialist provision for women on a pan-London basis. As well as dedicated women only services, providers should be aware of barriers that may inhibit or prevent women from using their facilities.

To ensure that appropriate housing and support is available to women in London who wish to access them, service provision needs to be planned on the basis of reliable statistical information. However, many current housing and homelessness data sources cannot be analysed by gender. Research and information on groups with particular support needs often does not look at gender issues.

Involving women in their housing

Around half of all households renting their home from a local authority or an RSL are headed by women and most of the rest contain women. It is therefore important that social landlords ensure that their consultation processes and involvement arrangements are such that women are enabled and encouraged to participate. The government's Best Value in Housing initiative and Tenant Participation Compacts, and the Housing Corporation's Tenant Participation Strategy, provide social landlords with a framework on which to develop effective tenant involvement. It is important that barriers which may hinder the participation of women – of all ages, from all cultures and with a range of needs - are identified and overcome, in order that landlords and the wider community can benefit from the contribution that women have to make. This means, for example, providing childcare where necessary (eg during meetings), looking at different ways that women can get involved and making equal opportunities an explicit part of involvement strategies.

Supporting People

In April 2003 Supporting People, a new regime for providing housing related support services, will be introduced. Local authorities will be expected to provide support services on the basis of local need and in partnership with local agencies. This new method of service provision, funding and delivery will impact on London's population, specifically older people, young homeless people, homeless families, disabled people, people with HIV or AIDS, people with drug or alcohol problems, ex-offenders, refugees and asylum seekers, young people at risk or leaving care, people with learning difficulties or mental health problems and people experiencing domestic violence. This programme will have far reaching consequences for many women in London and these are discussed in the relevant chapters.

The future

Recent research into women and housing in the future, Women@2020living, highlights possible changes in the built environment and support services from a female perspective. Interviews with experts and focus groups in Bristol, Birmingham and Chippenham identified the following desirable characteristics for housing in the future:

- multi-tenure options, including flexible tenure (ie changing tenure without moving home)

- a wider range of financial assistance for housing
- socially responsible landlords with a broader customer base
- flexible design and improved space standards to facilitate home working, home learning and changes to use of space
- designed-in energy efficiencies with access to alternative energy sources
- access to information and communication technologies either in the home or in the local community
- designed-in security.

As discussed in the following chapters, the current accommodation and support needs of some women are not met and London lacks sensitive housing services for women. Current need must be accurately assessed in order to plan for future demands.

About this report

While this report examines housing issues that affect women in London, some will equally affect men. However many are more specifically relevant to women, either because they are overrepresented in a particular group (eg older women, lone parents) or because they have gender specific needs or concerns. It provides a useful resource for housing professionals and the information provided has been used to inform the Action Plan.

The information in the report has been collected in several ways:

- through interviews and discussions with key housing providers and organisations representing particular interest groups (see Appendix 2)
- through an extensive trawl of policy documents and other relevant material
- through a review of good practice
- through a review and evaluation of data sources.

The report is structured broadly to cover a range of client groups and women's needs in relation to housing. There are clearly diverse needs within the different client groups as well as overlap between the groups in terms of the support they require and for a full picture this report needs to be taken as a whole.

Each chapter follows the same structure:

- key facts
- key housing issues
- recent developments.

The research undertaken for this report found many examples of excellent practice in relation to women and housing issues – by local authorities, RSLs, the voluntary sector and other statutory agencies. These have been included in the report in the relevant chapters.

All of the figures and information in the report refer to London, unless otherwise stated. However, some figures are not available at a London level and refer to England or Britain. Where this is the case, this is clearly indicated.

Finally, one of the key issues that arose when compiling this report was the lack of gender specific information in many of the key areas. The groups for which gender specific information is particularly lacking include refugees and asylum seekers and care leavers. As a consequence, many of the figures and detail contained in the forthcoming chapters refer to both men and women.

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2 Women experiencing domestic violence

In March 2001, the Mayor published proposals for consultation for his domestic violence strategy. The consultation period ends in September 2001 and a finalised strategy is planned for November 2001. This chapter elaborates on the main housing issues raised in the consultation document and all of the housing-related proposals are reproduced at the end of this chapter.

Key facts

- One in four of all reported violent crime is related to domestic violence.
- Official figures probably underestimate the extent of domestic violence due to the nature of the incidents.
- Twenty three per cent of women and 15 per cent of men experience domestic violence at some time in their life. Women are more likely than men to experience chronic levels of assault (12 per cent as opposed to five per cent).
- Between January and March 2001, Refuge's 24 hour domestic violence helpline received 3,575 calls from women experiencing domestic violence in London. In 40 per cent of these cases women were calling the helpline in search of accommodation.
- During 2000/01, nine per cent of homeless acceptances by local authorities in London were directly attributed to violent relationship breakdown, although the true figure is likely to be far higher.
- In 2000/01, three per cent of RSL general needs lettings in London were to households who gave fleeing domestic violence as their main reason for rehousing. The true figure is likely to be higher, as there will have been other cases where another main reason for rehousing was recorded.
- There are at present approximately 600 family spaces in refuges for women and their children fleeing domestic violence in London. This equates to approximately 0.8 family spaces per 10,000 of the population. This falls far short of the 1975 Select Committee report on domestic violence recommendation of one family space per 10,000 of the population.

Key housing issues

Before discussing the key housing issues for women experiencing domestic violence, it is important to stress that for all service providers – regardless of the services they are delivering - the first priority must be the safety of the women and their children.

Women experiencing domestic violence may leave the home where they are experiencing violence several times before they make the final break. This can therefore mean that they spend time in different types of accommodation before a permanent solution is found. Early intervention can help women in the choices they make.

Domestic Violence Matters

Based in a local police station in Islington, the Domestic Violence Matters (DVM) project

has a team of civilian advocates who run a proactive crisis intervention service and aim to follow up on all domestic violence incidents reported to the police.

Emergency accommodation, namely refuges, hostels and, in the last resort, bed and breakfast (B&B) hotels, is generally used in response to an immediate crisis. After the initial crisis has passed, ideally a permanent solution will be found either through rehousing or returning to the family home. In London, however, permanent rehousing may not be possible due to the high demand for housing and a woman may live in the short to medium term in temporary council, RSL or private rented accommodation, or in refuges.

Women experiencing domestic violence often use the homelessness route to rehousing, but this should not be seen as the only option. Local authorities and social landlords may offer management transfers in cases of domestic violence, and carefully managed mutual exchanges can provide another solution. As well as being permanently rehoused, there are other options that can allow a woman to stay in, or return to, her original home. Whatever choice is made, the safety and security of the woman and her children should be of paramount importance.

Emergency accommodation

B&Bs are usually the least appropriate option for women fleeing domestic violence due to poor facilities, overcrowding (as children often have to share a room with their mother), isolation, lack of security, possible harassment from other residents and limited or no provision for children. Government guidance for local authorities states that B&B hotels should only be used as a last resort for homeless households, particularly for those fleeing domestic violence. However, at the end of April 2001, there were almost 6,500 households accepted as homeless by London boroughs in B&B accommodation. Statistics on how many households in different forms of publicly funded temporary accommodation were fleeing domestic violence will be available when a forthcoming DTLR study undertaken by the GLA on accommodation and support for households experiencing domestic violence is published.

Local authority hostels may provide a more supportive environment and most have a policy of not accepting people who have a history of violence. However, some hostels are used by diverse groups (eg ex-offenders, people with mental health problems, drug users) and this can create a threatening environment for women. Some of the issues surrounding the use of B&B apply equally to hostels. Lack of security can be a problem, particularly as public access to local authority papers can make it difficult to keep hostel addresses secure.

Women's refuges are usually the best option in terms of providing support, security and, in most cases, better facilities. However, there is a clear need for increased refuge accommodation as London does not meet recommended provision of one family space per 10,000 of the population. The pressure on existing refuges means that many women are unable to access a place. The most vulnerable women with high support needs may

end up in the least appropriate accommodation (B&Bs or hostels) as refuges are often unable to provide the necessary levels of support.

Refuges are more likely than other forms of provision to have a dedicated children's worker. A recent survey showed that 69 per cent of refuges in England affiliated to the Women's Aid Federation of England employed a dedicated children's worker. Even so, it is acknowledged that work with children is under-funded, as shown by Home Office research which found that resources can be as low as £240 a year in some refuges. For example, at present London Borough Grants (LBG) only provide top-up funding for adult services for refuges and do not fund staff to work with children directly. LBG are planning to review their policies and funding streams for women's refuges later this year and will specifically look at the issue of children's workers at this time.

Staying in the family home or returning to the family home after a period in temporary accommodation without the abuser can be an option for some women experiencing domestic violence. In these cases, security improvements to the home may increase a woman's personal safety. Landlords can, in conjunction with other agencies, be proactive in their services for women who choose to stay at home, for example by providing personal alarms or mobile phones and prioritising repairs. Outreach support should also be available to women who choose to stay in, or return to, the home.

Temporary accommodation

Either for women in refuges who have passed the immediate point of crisis, or for women housed in B&B or hostel accommodation, medium term temporary housing may fill the gap between leaving the abuser and finding a permanent solution. Local authority and RSL property under short term leasing arrangements may be used and, in some cases, property in the private rented sector. This kind of accommodation has the advantage of being self contained, but it is essential that outreach and support services are easily accessible.

London Borough of Hackney

The housing department in the London Borough of Hackney has a designated domestic violence team which looks at the whole range of issues, including housing, that face women experiencing domestic violence.

Croydon's one stop shop

A one-stop shop for women fleeing domestic violence is run through a multi-agency partnership in Croydon, staffed by survivor volunteers and paid staff.

Frequent moves between different kinds of accommodation are not ideal for women or children who have experienced domestic violence. They can be disruptive and do not provide the stability needed to help women and their children rebuild their lives.

Long term housing solutions

The main permanent options for women and their families are:

- remaining at or returning home (which may involve evicting the perpetrator)
- permanent rehousing by the local authority or RSL
- renting other accommodation in the private sector
- buying a property.

There is also a role for second stage housing, where women leaving temporary accommodation require a low support environment before making the transition to permanent accommodation. Second stage housing could help ease the pressure on refuges so that women who have passed the immediate crisis point could receive support without silting up the system. This could be achieved through floating support, for example funded by the Safer Communities Supported Housing Fund.

There is a considerable shortage of accommodation – both permanent and second stage low support schemes - for women leaving refuges or other forms of temporary accommodation to move onto.

The policy of most housing departments in London is to make one reasonable offer of permanent accommodation to homeless households. This may not be appropriate for women experiencing domestic violence. In some cases, a move out of the area is appropriate and this also needs to be considered. According to the DETR's Code of Guidance on the homelessness and allocations provisions of the 1996 Housing Act, in all cases where an offer is made, *'the authority must be satisfied that the accommodation offered was suitable and that it was reasonable for the applicant to accept it'* (DOE and DoH, 1996). Choice is currently extremely limited and the impact of proposals for choice based lettings on this group of women may be considerable. Ideally cases should be dealt with on an individual basis and social and cultural factors should be taken into consideration.

London Borough of Newham

Newham has a policy of making two offers to women accepted as homeless due to domestic violence. Therefore a women experiencing domestic violence can refuse an offer which she feels to be unsafe.

Renting in the private sector or buying a property may be options for some women, but leaving a violent partner may mean that a woman's financial circumstances worsen significantly which may limit their capacity to pursue housing alternatives. Women who do not have their own independent resources may have to rely on benefits as their sole income. This is a particular issue in London where some private landlords may not accept people on HB and private sector rents can be punitive.

Legal remedies

If a woman chooses to remain at or return home and evict the perpetrator there are options under civil law to allow her a safer home environment. Part IV of the Family Law Act 1996 provides two main types of orders - occupation orders and non-molestation

orders. Occupation orders can be used to restrict or prohibit access to the home by the perpetrator. Non-molestation orders can protect both a woman and her children from violence or threats of violence by the perpetrator. The effective use of these legal processes is dependent on the efficient working of the police and court services as well as the financial circumstances of the woman and her access to legal aid.

Domestic Violence Intervention Project

The Domestic Violence Intervention Project (DVIP) in Hammersmith and Fulham, which is an independent voluntary sector initiative, combines an education programme for court-ordered and voluntarily referred perpetrators with a proactive advocacy project for women. This is one of the few domestic violence projects that accepts men as volunteers.

Although not specifically concerned with domestic violence, under the Children Act 1989 social services departments can apply for an exclusion order or an occupation order where a child is at risk. However, this remedy has been very rarely used. Reasons for this include a lack of awareness among social workers, the very high level of resources required and the need for the woman's consent.

In 1997, new 'stalking' legislation (Protection from Harassment Act) was introduced which may provide more effective protection for abused women, in particular for those who no longer live with their abuser. The provisions include two new criminal offences: the offence of criminal harassment (a summary offence tried in the magistrates court) and a more serious offence involving fear of violence (triable either as a summary offence or as an indictable offence in the crown court). If convicted of either of these offences, there is an additional measure for protection: a restraining order can also be granted by the court, prohibiting the offender from further similar conduct. In January 2000 the Home Office reported that the civil remedy under the Protection from Harassment Act 1997 had been used less than the criminal provision and that it was not possible to determine how many injunctions had been obtained for specifically for domestic violence cases. However, a further evaluation of the use and effectiveness of the Act showed that in 41 per cent of the cases sampled there was an intimate relationship between the suspect and the complainant and in the majority (78 per cent) of these intimate cases they were ex-partners.

Support and resettlement

Support is essential for women experiencing domestic violence, and their children. Irrespective of the type of accommodation women are placed in, they should be able to access support services appropriate to them. These could include legal advice on obtaining injunctions or court orders, counselling, benefits advice and guidance on training and employment. Failure to access appropriate services at this time may lead to a woman returning to her abuser.

There are particular problems that a woman may face during resettlement – isolation, fear, pressure from an ex-partner and problems accessing appropriate services from statutory providers. Resettlement and support services should be flexible in terms of methods of access and types of service (including outreach, follow up visits, drop in

centres and advocacy). Women should be able to use these services for as long as they feel is necessary.

Evidence suggests that there are significant gaps in outreach, support and resettlement services for women experiencing domestic violence – regardless of where they are living. Research undertaken on behalf of the Women's Aid Federation of England into the nature and effectiveness outreach services is due to be published in autumn 2001.

Specialist accommodation and support

Interviews with housing providers and domestic violence workers undertaken for this report suggest that there is significant unmet demand for services to meet the specific needs of particular groups of women in London experiencing domestic violence.

Examples include

- women from particular black and minority ethnic groups
- women who do not have English as their first language (including refugees and asylum seekers)
- women with learning difficulties
- alcohol and drug users
- women with mental health issues
- disabled women and their carers
- women without recourse to public funds
- women with older male children.

Four of these groups are discussed in more detail below:

- women with learning difficulties. There is currently one shelter in London for women with learning difficulties who are experiencing violence (not just domestic violence, but also abuse from other carers etc). This refuge accepts women from across the country and cannot accommodate all women referred to them. The cost of placement is considerable due to the specialist nature of the support services provided and as a result some social services departments are unwilling to refer women to the project. The forthcoming cross-authority Supporting People needs analysis should help local authorities assess the needs of this particularly vulnerable group
- alcohol and drug users. There is a need for specialist services and support for this group, through improvements in partnership working, statutory agencies' referral policies and ancillary services (ie making specialist services available within existing provision such as refuges). In addition, there may be scope to develop a rehabilitation centre specifically for women experiencing domestic violence. The 1996 British Crime Survey suggests that alcohol and drug use is higher among victims of domestic violence although it recognises that this may be *'either a cause or consequence of victimisation'* (Home Office, 1999)
- disabled women (not just wheelchair users) and their carers. There is little information on violence and disabled women, but research highlights the gap in refuge provision for disabled women in terms of access and support. There are particular considerations for women who are moved to refuges outside their home borough, but continue to receive social services support. Temporary disabilities

should also be provided for, for example injuries sustained from the attack which led to the break from the abuser. The Women's Aid National Directory of UK Refuge and Helpline Services contains details of access arrangements for all refuges.

- women without recourse to public funds (eg asylum seekers and women falling foul of the twelve month rule - see glossary) often have problems accessing refuge accommodation as they cannot meet the costs, either through their own means or through HB.

Sólás Anois

Sólás Anois is a domestic violence project for Irish women and is the only dedicated provision in Europe (outside Northern Ireland and Eire) for this group. As well as providing a supportive environment for women who may find it particularly difficult to leave a violent partner due to religious beliefs and isolation from the community, Sólás Anois provides accommodation for larger families and works with a number of women travellers who face specific discrimination. It also provides a counselling service for refuge residents and non-residents alike, vocational guidance and dedicated services for the children living in their refuges.

Jewish Women's Aid

Jewish Women's Aid (JWA) is a registered charity run by Jewish women for Jewish women and their children who have experienced or are experiencing domestic abuse. JWA runs a refuge in London where the Sabbath and all religious festivals are strictly observed. In addition, JWA runs a national confidential freephone helpline and weekly drop-in groups in North West and North East London. JWA seeks to raise national awareness of the existence of domestic abuse within the Jewish community and works towards its total eradication. In those areas of the country with substantial Jewish communities, JWA seeks to establish support groups, further refuges and services associated with domestic abuse for Jewish women and their children who have been abused.

Newham Asian Women's Project

Newham Asian Women's Project is one of the several projects in London providing services for Asian women and their children fleeing domestic violence. As well as running an emergency refuge, it has now opened a second stage hostel and a resource centre providing advice, training, mental health support, counselling and support groups. The project has focused its development of the needs of its users through extensive consultation with both users and the wider community.

Safety and security

Security is a major concern for women experiencing domestic violence, whether in temporary or permanent accommodation. Landlords should be sensitive to this and provide enhanced security measures where appropriate.

Family Housing Association

Family's domestic violence policy specifies a range of enhancements that could be used to increase safety and security in the home. These include window and door mortice locks, door bolts, chains, spyholes and arson-proof letterboxes.

Recent developments

From 2003 Supporting People will change the way that housing-related support services are funded, delivered and monitored. The case has been made for cross-authority planning in cases where *'need can only be met by provision in authorities other than the home authority to which the client belongs'* (DETR, 2001). This will impact on some services for women experiencing domestic violence.

The Association of London Government (ALG) will be co-ordinating the cross-authority strategy for London. Its responsibilities are to ensure that

- services are commissioned to meet people's needs across authority boundaries
- access to services managed by another authority is not restricted by unnecessary bureaucracy. A particular need for open services for women experiencing domestic violence is acknowledged
- protocols are developed between authorities to determine who holds the statutory responsibility for the client – for example, in terms of permanent rehousing.

The local Supporting People plans of London boroughs, complemented by a cross-London strategic overview, should ensure that appropriate services and refuges for women experiencing domestic violence are provided, particularly for those with additional support needs (for example, mental health problems, drug and alcohol misuse). The Mayor will lobby for adequate service provision for this client group in each borough and for an assessment of the need for specialist refuges across London.

As part of the new Homelessness Bill, local authorities must ensure that people who have to flee their home because of any form of violence are treated as homeless and will not be permitted to refer them back to an area if there would be a risk of further violence there.

Action plan

This document includes, as its action plan for domestic violence, the housing-related proposals contained in the Mayor's Domestic Violence Strategy currently under consultation. It is acknowledged that many of the other proposals in the consultation document have an impact on housing issues, but only the most directly housing-related ones are set out below.

The Mayor will

- lobby the DTLR to ensure specific refuge provision forms part of the Safer Communities funding and that the specific needs of refuges are fully considered in Supporting People guidance.

London boroughs should

- develop and implement a specific domestic violence policy that accepts single women and allows women to make choices (eg supporting, through practical measures, women to stay in their own homes without the abuser, allowing women to be rehoused in the same area and allowing the option for women to enter temporary accommodation but still hold open their tenancy)
- develop minimum standards for temporary accommodation (eg play provision for children, outreach services and adequate security measures)
- develop increased security measures for women staying in their homes (eg free lock changes on request, internal intercom systems and repairs needed to ensure safety)
- explore ways of improving the speed of management transfers to create a genuine choice between this and temporary accommodation
- abolish nomination rights to local refuges
- include domestic violence in Safer Communities bids
- ensure within the Supporting People framework that there is adequate refuge provision in each borough and explore the potential for specialist refuges to be developed (eg for women with substance abuse issues, women with mental health problems, women with older male children)
- actively participate in local domestic violence fora
- develop and implement an inter-borough housing transfer scheme
- develop floating support schemes for women relocated due to domestic violence.

The Housing Corporation and registered social landlords should

- include a domestic violence policy in tenancy agreements and tenancy packs. A specific statement should be included in this stating that domestic violence is an eviction offence
- provide domestic violence training for all frontline staff and first line managers
- develop increased security measures for women staying in their homes, including free lock changes on request, internal intercom systems and repairs needed to ensure safety
- produce posters and leaflets for display in all offices
- develop a domestic violence policy which includes an effective transfer policy within existing stock
- include domestic violence in Safer Communities bids
- actively participate in local domestic violence fora
- have a named individual within the London Regional Housing Corporation to oversee domestic violence developments in RSLs
- give due consideration to the development of further specialist refuge provision through 'Supporting People' framework to meet the needs of women experiencing domestic violence currently excluded from accessing refuges
- explore the possibility of developing information sharing protocols regarding housing of abusers.

The DTLR should

- include specific refuge provision in the Safer Communities funding

- ensure that the specific needs of refugees are fully considered in Supporting People guidance.
-

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3 Older women

For the purposes of this report, 'older women' are defined as those aged 60 years and over. Unless otherwise indicated, older men are defined as 65 years old and over (ie of pensionable age).

Issues around disability and homelessness among older women are covered in chapters 6 and 8 respectively.

Key facts

- An estimated 663,000 older women live in London, 524,000 of whom are over 65.

Women predominate among the elderly population

- Almost one fifth (18 per cent) of London's women are at least 60, seven per cent are 75 or over and two per cent are 85 or more. By contrast, 15 per cent of men in London are aged 60 and over (with four per cent aged 75 and over and only one per cent aged 85 plus).
- Women have a longer life expectancy than men and consequently more older people are women. In London, women form 57 per cent of people aged 60 and over, 64 per cent of those aged 75 and over and 73 per cent of those aged 85 and over.

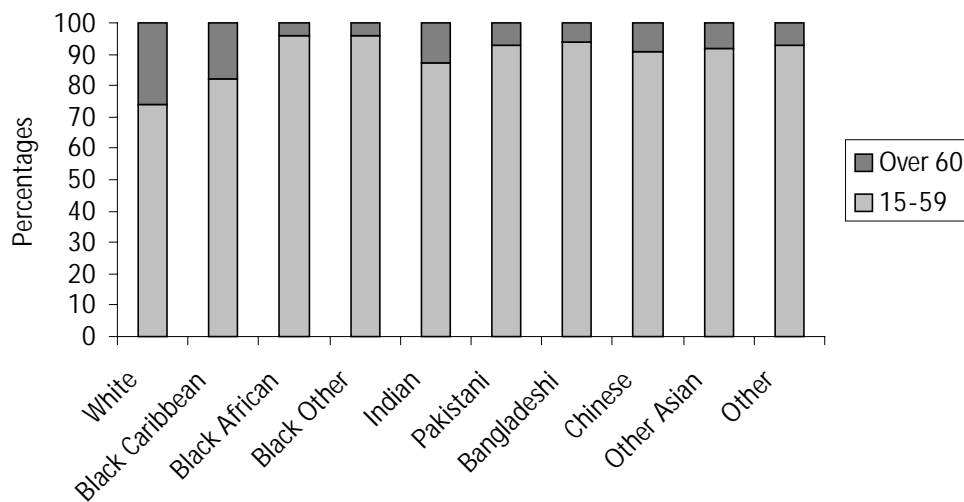
Age profiles vary according to ethnic group

- The age profile of women varies between different ethnic groups, reflecting the pattern of migration to England. For example, more than a quarter (26 per cent) of white women are aged at least 60 compared with just four per cent of those of black African origin and six per cent of Asian women. Differences are even more marked for much older women. However, the number of older women from black Caribbean and Indian groups is growing as the age structure of these groups moves closer to the average. (See Figures 2 and 3 for a full breakdown of the age profile and ethnic group of women in London.)

Housing preferences

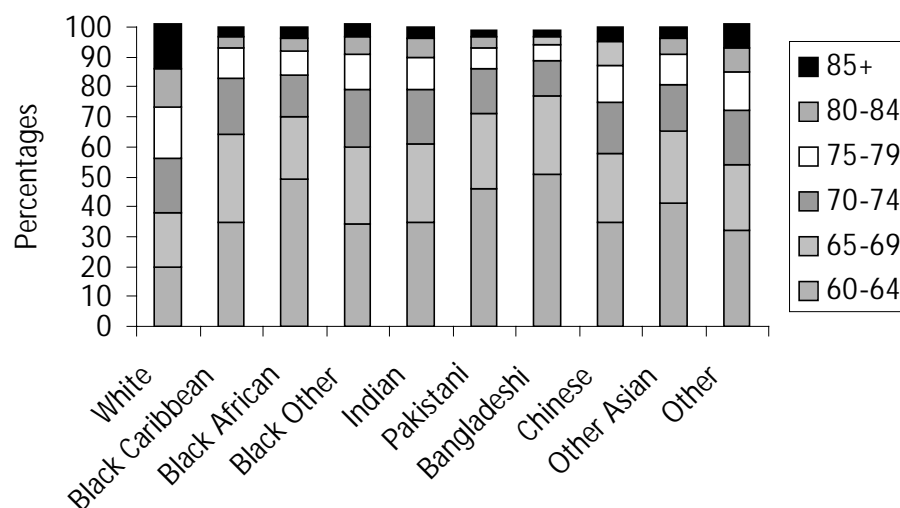
- A recent survey by Age Concern of 300 older people found that 74 per cent of Bangladeshi and 66 per cent of Pakistani householders said they preferred to live with their family compared with 11 per cent of white and Irish respondents.
- The same survey found that 96 per cent of Bangladeshi older people, 86 per cent of black Caribbeans, 76 per cent of Pakistanis and 38 per cent of Irish older people wanted to live near a place of worship, compared to 13 per cent of white respondents.

Figure 2 Age profile and ethnic group of women, London, 2001



Source: GLA population projections, 2001

Figure 3 Age profile and ethnic group of women over 60, London, 2001



Source: GLA population projections, 2001

Older women are more likely to be in a worse financial position than their male counterparts

- Nationally average incomes for women of all ages over 60 are substantially lower than those of men.
- Fewer than five per cent of employed women in London are aged 60 and over. A tenth of older women are in some kind of paid work. Seventy four per cent of older women who are working do so part time.

Figure 4 Total weekly income by age band, men and women, Britain, 1998/99

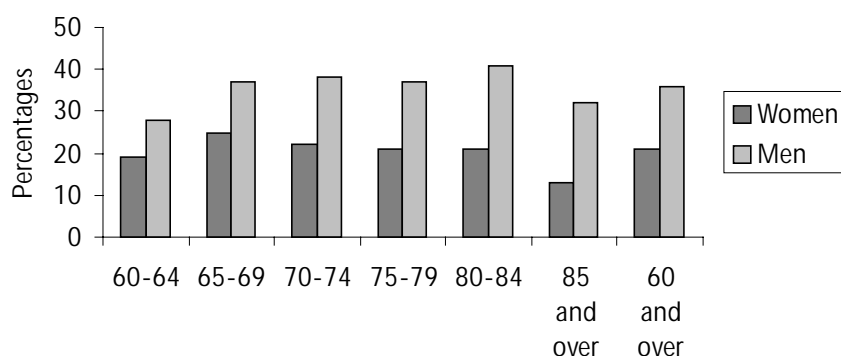
Age	Women	Men
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	£	£
60-64	134	294
65-69	122	250
70-74	109	209
75-79	111	175
80-84	116	188
85 and over	117	155
All 60 and over	118	212

Source: Individual incomes, 1998/99, Cabinet Office, Women's Unit, January 2001

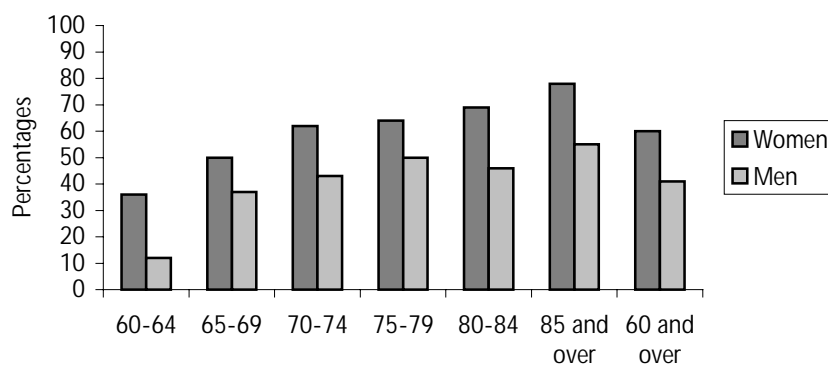
- The Equal Opportunities Commission reported that in Britain in March 2000:
 - men's average weekly state pension was £80.42, whereas women received an average of £58.14
 - only 43 per cent of women received a state pension based on their own National Insurance (NI) contributions compared with almost all men of pensionable age
 - 55 per cent of women received a pension based solely or partly on their spouse's contributions.
- In Britain older women are less likely than men to have an occupational pension (see Figure 5). However, the number of women in occupational pension schemes doubled between 1988 and 1998 (to 27 per cent) and this means future female pensioners will be better off. However, levels of women's pensions will still be lower than men's while gender inequalities in earnings persist.
- Low levels of pension receipt and other incomes mean that a higher proportion of older women claim welfare benefits than men of similar ages (see Figure 6).
- Income Support (IS) is the main benefit claimed by older women.

Figure 5 Receipt of occupational pensions by gender and age, Britain, 1998/99



Source: Women's Unit, Cabinet Office, January 2001

Figure 6 Receipt of benefits by gender and age, Britain, 1998/99



Source: Women's Unit, Cabinet Office, January 2001

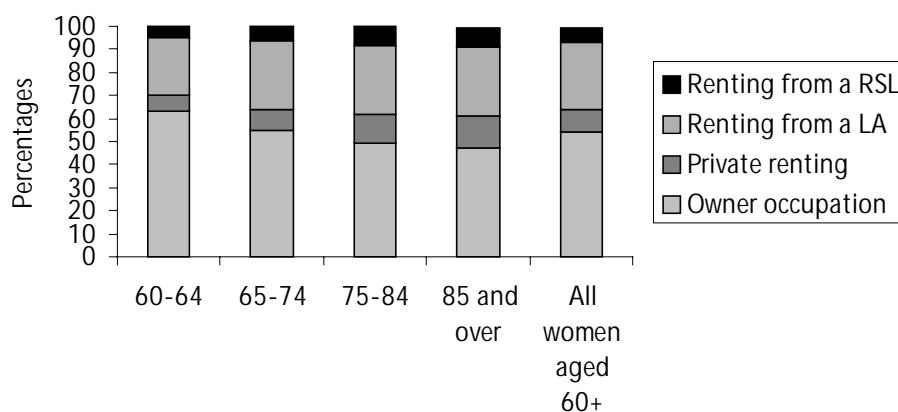
A large proportion of older women live alone

- According to the 1991 Census women make up 78 per cent of lone person households over 60 in London. Older women are therefore far more likely than their male counterparts to live alone, often because they have survived their partner.

Tenure of older women

- According to the 1991 Census, 35 per cent of older women in London live in self contained local authority or RSL accommodation (see Figure 7). Higher proportions of women aged 65 and over live in this sector compared with women aged 60 to 64.

Figure 7 Tenure of older women by age group, London, 1991



Source: 1991 Census Table, commissioned by LRC

- The largest single group of older women (42 per cent) live in the owner occupied sector. Thirty eight per cent of women aged 85 and over are owner occupiers.
- Nine per cent of older women live in the private rented sector. The overwhelming majority of these live in unfurnished accommodation. Women aged 85 and over make up the largest proportion of those in private rented sector unfurnished accommodation.

Older women predominate in communal homes

- According to the 1991 Census, just over three per cent of older women in London live in communal establishments.
- Women predominate in establishments managed or owned by local authorities or RSLs (77 per cent in local authority homes and 65 per cent in RSL homes).
- Five per cent of all women aged 85 and over live in local authority residential homes, a greater proportion than amongst women aged 60 to 84. However, the provision of places in both residential and nursing homes is much lower in London than elsewhere in Britain. The provision of places in residential homes in London decreased by 12 per cent between 1993 and 1998.
- Almost nine per cent of London's total social housing provision in 2000 was for older people, with sheltered accommodation forming six per cent of all social housing (see Figure 8).

Figure 8 Social housing for older people, London, 2000

	Sheltered dwellings		Other elderly dwellings	
	Numbers	% of stock	Numbers	% of stock
Local authorities	24,126	4	18,557	3
RSLs	22,709	9	4,076	2
Total dwellings for older people	46,835	6	22,633	3

Source: Housing Investment Programme data, 2000

- The Survey of English Housing (SEH) data from 1997-99 found that 86 per cent of women in sheltered accommodation are social renters. Fifty five per cent rent from a local authority and 31 per cent rent from a RSL.

Housing conditions

- Over 20 per cent of people aged over 75 live in poor housing conditions. Pensioners on lower incomes are concentrated in poor housing conditions.
- Lone older people are more likely to live in poor housing conditions (23 per cent) than are older couples (15 per cent).
- Three quarters of the owner occupiers in the worst housing are older people. Older owner occupiers are more likely than other owner occupiers to live in older properties (ie built before 1919 or during the inter-war period). These properties are more likely to be in disrepair or unfit than newer properties.
- Almost seven per cent of older local authority tenants live in the worst local authority housing. Social rented tenants in London are more likely to live in poor housing than those in other regions of the country.
- The 1996 EHCS found that older private sector tenants (aged 75 and over) are most likely to be in poor housing.

Key housing issues

Older women require a range of housing solutions and for each person the most appropriate solution may change over time. Some will be able to continue to live in their current home with little assistance while others may need a responsive flexible support

package to maintain this option. For others, moving to another home or to live with family or friends may offer a solution. Those needing more support or care may be best suited to living in a scheme specifically designed for older people.

Many older women in London successfully address the housing issues that arise with age, often with the help and support of family and friends. Others however cannot. Some of the main housing issues for this group are outlined below. First some overarching issues are listed, followed by some that are more tenure specific.

Overarching issues include the following:

- the need for either smaller or larger accommodation (which may be precipitated by the death of a partner or move of children, the need to have something of a more manageable size or the need to have a resident carer)
- the need for accommodation nearer to support networks, such as relatives
- issues related to moving to alternative accommodation (such as leaving behind support networks, proximity to relatives, dealing with large numbers of possessions accumulated over a lifetime, isolation and loneliness in their new home)
- the need to provide services that allow older women to remain in their home (eg adaptations, domiciliary care, help with upkeep)
- the need for supported accommodation for those unable to live independently
- the need for specifically designed or adapted accommodation for those with particular needs.

Issues that could be considered as more tenure specific are discussed below, tenure by tenure.

Owner occupation

Owning their home offers older women the potential to move to a home more suitable in size, design and location if need be. However, the cost of moving (stamp duty, legal fees, removal expenses etc) can eat into any accumulated capital unless these costs can be met out of savings. Older people are unlikely to want, or be offered the opportunity, to take on a new mortgage (although some lenders are prepared to offer interest only mortgages). Therefore in many cases a move is only realistic if the older person wants to 'trade down' in terms of size or location. This will not suit everybody who wants to move - many older people will want or need to stay in the vicinity of their existing support networks and may actually require property that is at a premium locally (eg ground floor).

Many older people want to remain in their own home for as long as they are able. For owner occupiers this presents the additional responsibility for repairing and maintaining their home. Some older women will have insufficient resources to finance such expenses and organising repairs (for example, finding a trustworthy builder) can be testing, particularly for the very elderly living without support or in poor health.

A number of schemes have now been developed to assist elderly owner occupiers including:

- equity release schemes which enable people to raise income or capital from their home. The most common scheme known as 'home reversion' involves selling the home to a private company in exchange for a lump sum or annuity with the right to remain resident until death. Home income plans allow the occupant take out a mortgage annuity plan and receive a monthly income for life, with the capital repaid from the proceeds of the house sale on death.
- shared ownership schemes for the elderly are offered by some local authorities and RSLs and allow people to part buy and part rent a property.
- 'stay put' schemes run by RSLs, for example, Anchor Trust, to assist with home improvements and repairs.

Homeshare

Homeshare is a registered charity established in 1993 that provides support to older people who wish to remain in their homes. Younger people (aged over 25) live in the homes of older people rent-free and provide assistance with practical care needs (such as cooking and cleaning). People are matched up according to the needs, personality and lifestyle of the older person. The young person has to be committed to remain for at least six months.

The social rented sector

Older tenants who wish to move may be able to obtain a transfer to another social rented property, with many local authorities operating incentive schemes or schemes providing people in this position with extra support in making a move if they are trading down in terms of size (in the drive to release larger properties for families). In many areas, underoccupiers are prioritised within allocation schemes and are given a greater choice than other households over the type and location of property they move to.

Although local authority and RSL housing is overall in better condition than that in some other sectors, there is a small proportion of tenants living in local authority accommodation that requires modernisation and these are more likely to be older people.

The design of some local authority estates in some parts of London leave some older people living in isolation and in some cases fear. Although a lot of work has been done to change the design of communal areas on some of these large estates, there are still older people occupying homes in which they do not feel safe. Many local authorities have undertaken programmes to install security systems for block entry and for individual home access and some have targeted these schemes specifically at older people.

Ensuring that the needs of older women are taken into account when either designing new build development schemes or when drawing up allocation policies can overcome some of these difficulties. For example, A Scottish Office report found that older people preferred flats that were higher and they found their ground floor flats insecure and noisy.

The private rented sector

Older tenants who are renting privately are likely to be long term residents in regulated tenancies. Although rents for this type of tenancy are generally lower, the condition of the property is likely to be poor. Older tenants may require support and assistance to enforce tenancy rights for repairs to be undertaken by a reluctant landlord, although many may be hesitant about pursuing their rights too forcefully through a fear of losing their home.

Renting furnished accommodation is a relatively recent trend so older people who have been renting for a long time often live in unfurnished accommodation. Private sector tenants who wish to move with their own furniture may have difficulties finding an alternative home that can accommodate all their belongings. Any move from a longstanding unfurnished tenancy within this sector is also likely to involve a substantial increase in rent.

Some older people on a limited income receive Housing Benefit (HB) to help pay their housing costs. In some parts of London there are considerable delays in the payment of HB for a variety of reasons. A recent change in the administration of HB in some areas has meant that older people have had to produce documentary evidence of their status and income at more regular intervals which has led to disruption and delays in the payment of HB. For private tenants, a delay in HB can mean a delay in the landlord receiving their rent. This has been a major source of anxiety and worry, particularly for older tenants.

Elderly Accommodation Council

Housing advice agencies that operate for older people (not women specifically) include the Elderly Accommodation Council. This provides information on accommodation to rent or buy all over the UK and their website holds a database that can be searched for housing by location, type and tenure. The Advice Information and Mediation Service (AIMS) helps older people with problems faced in housing including neighbour nuisance, privacy issues and housing management issues. Age Concern provides information and advice on housing provision for older people.

Housing specifically designed for older people

A range of specifically designed or adapted housing has been developed for older people who do not wish to, or are not able to, remain in their own home. These include

- sheltered housing
- extra care sheltered housing
- residential care homes
- nursing homes.

Further information on these different types of accommodation can be found in the glossary.

While these schemes can offer a welcome solution to the problems of isolation and lack of support, for some people, moving into one of these schemes is a difficult process. It is not always possible for the person to take all of their belongings with them and the move often marks the end of a family home.

Problems can be compounded for older people of black and minority ethnic origin. Research undertaken in 1996 into the housing and care of older people of black and minority ethnic origin in three north London boroughs found that black and minority ethnic residents in most of the sheltered housing surveyed were underrepresented. It found that minority ethnic older people perceived a range of barriers to their access into sheltered housing. These included a lack of knowledge of the schemes, language difficulties, being of a different culture than the other residents and the design of the accommodation being unsuitable for religious or cultural needs. The research found, however, that once resident in a supported housing scheme, the majority liked the accommodation. However, some felt that they would '*be more free to talk with each other and to help one another*' if they were living in homes specifically for minority ethnic residents (LRC, 1996).

However, there is evidence to suggest that providers of residential accommodation are becoming more aware of the needs of older people for minority ethnic backgrounds (see box below)

Hornsey Housing Trust

Hornsey Housing Trust in north London has developed a 27 bed multi-cultural residential scheme for older people which caters for each ethnic groups' dietary needs and celebrates their different faiths. The scheme has a prayer room with corners set aside for different faiths.

CoHousing

Collaborative housing, better known as CoHousing, began in the Netherlands 20-30 years ago and spread to the US in the 1980s. CoHousing communities consist of developments with individual self contained homes clustered around a shared common house with shared facilities (eg a dining room, childcare facilities and laundry room). This arrangement enables residents to choose to participate in communal activities with their neighbours or spend time alone.

CoHousing has been encouraged by the Dutch government as a way of enabling older people to carry on living independently in suitable housing, avoid isolation and reduce demand on health and social services.

CoHousing is a relatively recent concept in Britain. The first scheme of its kind for older people in Britain, the Older Women's CoHousing project, was founded in London in 1998 by a group of women aged between 50 to 75 years old from various backgrounds. Based on a model developed in the Netherlands, the women aim to have their own space in around 24 mixed tenure flats with access to shared facilities. It is very much a self starting project and they work together to develop and share skills and support each other in a sustainable community which they manage themselves.

The London project is currently being piloted with the support of the Joseph Rowntree Foundation and Housing for Women. The Housing Corporation is funding a feasibility study and a good practice guide will be produced following the report of the study in 2002.

Homelessness

For information about older women and homelessness, see Chapter 8.

Recent developments

Recent and forthcoming changes in legislation will impact on the provision of accommodation and support for older people. The government's Supporting People regime will bring changes to funding for and provision of services in sheltered housing (eg warden services, cleaning and 'good neighbour tasks'). After April 2003 new tenants of supported housing will be liable for charges, subject to means testing. New tenants will not have support packages as part of their tenancy agreement, as these will be agreed between the local authority and the support provider. The new regime aims to guarantee continuity in the housing and support for older people currently living in sheltered housing.

The costs of residential care were addressed by the 1999 Royal Commission on the Funding of Long Term Care for the Elderly. The Royal Commission called for more alternatives to residential care and a split between living, housing and personal care costs as follows: personal costs would be derived from general taxation and would be available after a needs assessment while living and housing costs would be paid according to the means of the recipient.

The DETR published their 'Better Care, Higher Standards' charter in 1999. This requires local housing, health and social services departments to work with stakeholders to develop local charters to improve services for people who need long-term care or support. The local charters will help people find a suitable place to live (as well as information about care, independence, health care and other services) and set out standards for delivery.

'Quality and Choice for Older People's Housing', the strategic framework published in 2000 by the DETR and DoH, aims to help organisations to provide good quality and appropriate housing and care services for older people. In March 2001, the DoH published the National Service Framework for Older People, setting new national standards and service models of care for all older people, whether they live at home, in residential care or in hospital.

In 1991 the Joseph Rowntree Foundation developed the 'Lifetime Homes' concept as a way of developing housing that is flexible enough to meet the needs of a range of occupants of different ages, abilities and health. The 1999 Building Regulations set standards for new homes and the government has also encouraged developers to incorporate the Lifetime Homes standards. (More information on Lifetime Homes is given in Chapter 6.)

The Anchor Trust is leading on the development of a Senior Charter, to be compiled, audited, inspected and awarded by older people. The Charter is based on a similar project in the Netherlands. A key aspect of the Charter will be that older people will set the standards for their housing. Such standards will be consistent and fulfil the needs not only of older people, but also of other age groups.

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4 Black and minority ethnic women

Key facts

- There are over one million women from black and minority ethnic groups in London making up 30 per cent of the female population (see Figure 9).

Figure 9 Ethnicity of women, London, 1991

Ethnicity	Number	%
White	2,445,000	70
Irish*	342,200	10
Black Caribbean	156,500	5
Black African	83,700	2
Black other	42,200	1
Indian	173,400	5
Pakistani	41,900	1
Bangladeshi	41,500	1
Chinese	29,300	1
Other Asian	58,700	2
Other	59,600	2
Total	3,474,100	100

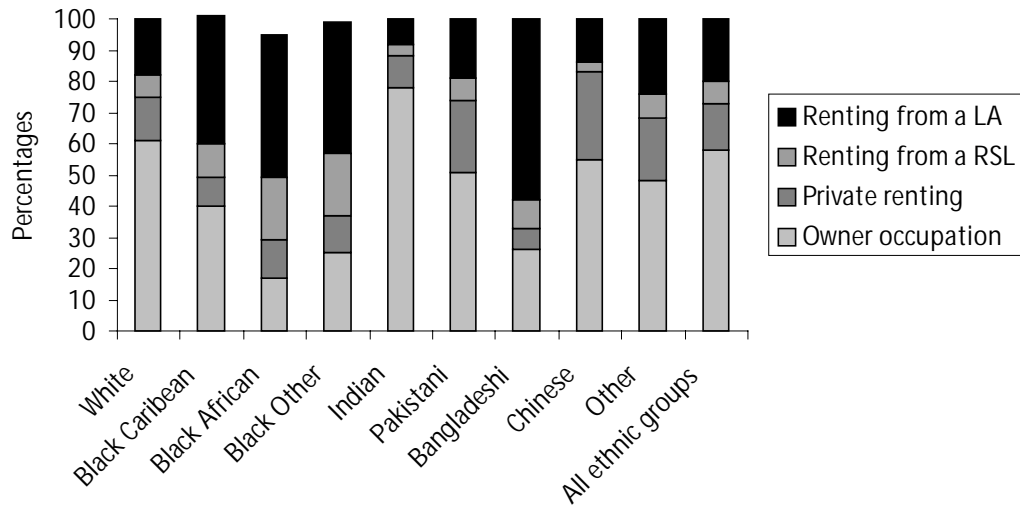
Source: 1991 Census

Figures rounded to nearest hundred

**As it was not collected in the 1991 Census, this figure has been estimated by multiplying data from the 1991 Census on the Irish born population by 2.5*

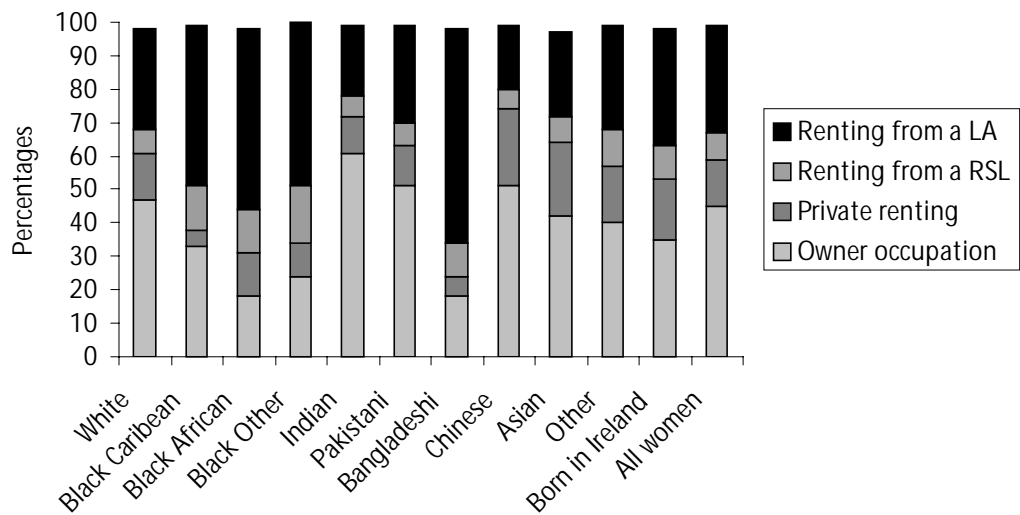
- People of minority ethnic origin are more likely than others to be disadvantaged and live in deprived areas.
- Incomes for minority ethnic households in London are less than half of the national average.
- Women from some ethnic groups are far less likely than those from others to be economically active. For example, the proportions of women of working age employed or seeking work are fairly similar for women from white, black Caribbean and black other ethnic groups in London, at 73 per cent in inner London and 75 per cent in outer London. By contrast, the economic activity rate in Britain between summer 1999 and spring 2000 among Bangladeshi women was 15 per cent and for Pakistani women it was just under 31 per cent.
- Nationally, almost half of black households are lone parent households, compared with twenty one per cent of white households and eight per cent of Indian households.
- There are significant housing tenure differences between different ethnic groups. For example, black African (eg Ghanaian and Nigerian) and Bangladeshi households are much more likely than others to be social renters, whereas owner occupation is particularly prevalent among Indian households (see Figures 10 and 11).

Figure 10 Tenure of all households by ethnic group, London, 1993-1997



Source: SEH combined data for 1993/94, 1994/95, 1995/96 and 1996/7, LRC, 2000

Figure 11 Tenure of female heads of household by ethnic group, London, 1991



Source: 1991 Census, LRC commissioned table

- During 2000/01, a quarter of households accepted as homeless by London boroughs were of African and Caribbean origin, although they form just 11 per cent of London's population (see Figure 12).

Figure 12 Ethnic origin of households accepted as homeless by London boroughs, 2000/01

	%
White	36
African/Caribbean	25
Indian/Pakistani/Bangladeshi	11
Other non-white	17
Not known	12
Total acceptances	100

Based on data from 30 London boroughs providing full ethnicity details on their homeless acceptances.

Source: London borough P1E returns, DETR, 2001

- During 2000/01, 39 per cent of general needs lettings made by RSLs were to minority ethnic households.
- At the end of March 1999, there were 12,641 dwellings managed by black and minority ethnic RSLs in London, compared to just 68 dwellings a decade earlier.
- Racial harassment is a major issue for black and minority ethnic households in London, with one in 18 black households and one in 11 Asian households having experienced harassment in or near their home. A tenth of children in minority ethnic households have experienced racial harassment in or near their home.
- Bangladeshi households are more likely than other minority ethnic groups to be living in shared accommodation.
- Amongst Bangladeshi households headed by women in London, 40 per cent live in accommodation with more than one person per room (20 times the average for all female headed households) and 17 per cent live in accommodation with more than 1.5 persons per room (compared with an average of one per cent amongst all households headed by women). Almost half of all Bangladeshi households and a fifth of Pakistani households in London are living below the bedroom standard.

Key housing issues

Access to housing

A number of barriers to housing have been identified for households from various black and minority ethnic groups. Different groups may encounter different barriers, depending upon their characteristics and their cultural needs. These include

- not having English as their first language – for example, a report by the Women's Design Service (WDS) in 2000, stated that some women from minority ethnic groups who do not have English as their first language are unaware of their housing rights and what could be done to fulfil their needs. Similarly, language barriers have also been identified as compounding problems in accessing housing information and advice for Chinese women.
- the requirement for larger properties for large or extended families
- services and policies that fail to reflect the cultural diversity of London's population
- lack of affordability – on average, minority ethnic women have lower incomes than their white female counterparts and as such are less likely to be able to afford to rent in the private rented sector or enter owner occupation. A lack of affordable

housing for key workers is a particular issue for minority ethnic women, given their overrepresentation among those working in many public services (see Chapter 9).

Chinese development worker

The Housing Corporation has funded a development worker to look at Chinese housing issues in London using two housing projects for the Chinese community in Manchester and Liverpool as models for development. While this is not specifically housing for women, it has particular relevance for women. For example, work to date has pointed to the need for accommodation for older Chinese women and for Chinese people who work in catering and live in poor private sector housing.

Housing conditions

The 1996 EHCS found that minority ethnic households are more likely than other households to live in poor quality housing. In both the private rented and owner occupied sectors, some minority ethnic groups are overrepresented in accommodation that is of poor quality, lacking amenities and not self contained.

Harassment

Harassment has a major impact on the quality of life of black and minority ethnic women and acts to limit their housing choices. According to the British Crime Survey, about four in ten Asian (Indian, Pakistani or Bangladeshi) women and one third of black (black African, black Caribbean or black other) women nationally are very worried about racist attacks. Research in 1999 found that women who were at home during the day while male partners were at work were particularly vulnerable to racist harassment.

In 2000 the Commission on the Future of Multi-Ethnic Britain has reported that racist attacks that occur outside of the home, in the streets, are related to housing yet *are 'seldom addressed in considerations of housing policy'*. This has to be included in policies to combat social exclusion of minority ethnic communities.

Not all of the harassment faced by minority ethnic women is on the basis of race. Some is on the basis of sex or gender and some women who have experienced relationship breakdown can face harassment from ex-partners or their families.

Segregation of communities

In some areas the segregation of minority ethnic communities has been a result of local authority allocations policies that sought to solve the problem of harassment by moving the victims rather than dealing with the perpetrators. Other reasons may include discrimination by landlords leading to the predominance of minority ethnic populations in areas where they feel relatively safe and welcome. Segregation of minority ethnic groups has been more prevalent among South Asian communities than others, particularly among Bangladeshi communities.

Research has suggested that minority ethnic households may choose to remain in inner city accommodation amongst a familiar community, rather than live in an area where they may feel isolated and fearful of victimisation because of their ethnicity, religion and race. This research found that a concentration of minority ethnic communities was not in itself a problem, and that problems (eg poverty, poor housing) arose *where 'concentrations of ethnic minorities coincided with the concentration of disadvantage'* (Policy Studies Institute, 1997).

Black and minority ethnic RSLs

There are a number of RSLs and hostels that are run by and provide housing specifically for people of minority ethnic origin in London. While some provide accommodation for general needs, many are aimed at people from all communities with a range of specific needs. These include older people, young single people, young mothers, women with children and disabled women. RSLs and organisations that are aimed at women of minority ethnic origin and staffed by women of the same background may provide an environment of understanding, support and specialised services that can be missing from many mainstream organisations.

Sojourner Housing Association

Provides hostel accommodation for single black and Asian women aged 16 to 21.

Southall Black Sisters

This organisation has a shared house with communal facilities for African-Caribbean women and Asian women aged 18 and over.

Ujima Housing Association

Ujima Housing Association is a black-led organisation that provides long term and temporary accommodation for black and minority ethnic people. It has women only hostels in London for young single homeless women aged 18 to 25 from black and minority ethnic backgrounds.

The Housing Corporation included Irish RSLs in their BME policy for the first time in 1996. This was a welcome acknowledgement of the ethnicity of Irish people, as until then the failure to recognise Irish people as a minority ethnic group had resulted in a lack of funding for Irish organisations and a *'failure to acknowledge the presence of discrimination against Irish people on the grounds of nationality or ethnic origin'* (Shelter, 1999).

Innisfree Housing Association

Innisfree Housing Association provides housing mainly, though not exclusively, for Irish people. However staff at Innisfree are concerned that only a small number of women approach them.

Recent developments

The Stephen Lawrence Inquiry stated that *'it is incumbent upon every institution to examine their policies and practices to guard against disadvantaging any section of our communities'* (Stephen Lawrence Inquiry: a report by Sir William MacPherson, 1999). As part of this, housing providers and other relevant agencies need to examine their policies and procedures in terms of service delivery to black and minority ethnic clients, as well as their own employment practices.

The Race Relations (Amendment) Act 2000, which came into force in April 2001, outlaws race discrimination in public authority functions not previously covered by the Race Relations Act 1976. There is also a general duty to *'eliminate unlawful discrimination and promote equality of opportunity and good relations between persons of different racial groups'* (Race Relations (Amendment) Act 2000, explanatory notes). The Act also covers private and voluntary agencies carrying out public functions such as the provision of residential care. The new Act has given the Commission for Racial Equality (CRE) the power to produce codes of practice for local authorities and other agencies and to enforce their compliance with general and specific duties. The specific duties of public authorities will be finalised following consultation with stakeholders, 'New Laws for a Successful Multi-Racial Britain' (completed 15 May 2001).

The Social Exclusion Unit in their report 'Minority Ethnic Issues in Social Exclusion and Neighbourhood Renewal' made recommendations to social landlords on the housing of minority ethnic communities. The report recommended that all social landlords implement race equality policies that reflect the CRE's Code of Practice and the National Housing Federation's (NHF) Equality Code and that there should be more choice of housing for minority ethnic households so that they are not concentrated in the worst housing.

Launched in November 2000, RaceActionNet is an initiative funded by the DTLR, the Home Office, the Housing Corporation and the Joseph Rowntree Foundation. It provides information and guidance on racial harassment for policy makers and practitioners. This will enable housing providers to share knowledge and best practice in dealing with racial harassment of their black and minority ethnic tenants.

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5 Refugee and asylum seeking women

The legislation affecting the services offered to asylum seekers entering this country are complex and have changed significantly over the last few years. This chapter looks at some of the housing issues that arise from the legal duties towards asylum seekers and explains the purpose of some of the legislative changes where appropriate. For a comprehensive account of the asylum process, legislative changes and their impact on London's refugee and asylum seeker population, see the Mayor's report 'Refugees and asylum seekers in London: a GLA perspective' (2001).

Key facts

- Over 80 per cent of the world's refugees are women.
- Refugees and asylum seekers in London are estimated to number between 350,000 and 420,000, or about one in 20 of the city's resident population (GLA estimate).
- In 1999, a third of applications for asylum in the UK had women as the principal applicant (18 per cent were from women aged 35 and over and 15 per cent from under 35s).
- Of the 71,100 applications in 1999, 21 per cent were from people with dependants and 74 per cent were from single people. Five per cent were from unaccompanied minors.
- At the end of April 2001, over 7,800 asylum seeking households were living in temporary accommodation in London under the provisions of the 1985 and the 1996 Housing Acts. In addition there were over 32,900 households and unaccompanied minors being supported by social services departments under the interim provisions of the 1999 Asylum and Immigration Act.
- During 2000/01, five per cent of households accepted as homeless by London boroughs were asylum seekers. This figure was significantly higher in some boroughs (eg 23 per cent in Westminster, 17 per cent in Hillingdon and 15 per cent in Camden).
- At the end of May 2001, the National Asylum Support Service (NASS) reported that almost 16,000 new asylum seekers had opted to take vouchers only rather than NASS accommodation. Of these, 81 per cent of these were living in London.
- In April 2000, there were over 5,000 unaccompanied young asylum seekers, approximately 3,500 of whom were supported by London boroughs. An Audit Commission report in June 2000 estimated that 12 per cent of unaccompanied children were living in bed and breakfast or hostel accommodation, some without any adult support.
- During 2000/01, London RSLs made 880 new lettings to refugee households. Of these households, 60 per cent were headed by women.

Key housing issues

Many of the issues discussed below apply to both male and female asylum seekers and refugees. There is little research on the additional pressures women refugees and asylum seekers face in terms of access to housing and services. However, a 1996 study in East Sussex outlines some potential issues which are equally likely to apply to women in London.

These are:

- isolation and alienation - women may have left behind established social networks and families. Language problems may exacerbate this problem.
- in some countries, the home is seen as central to a woman's independence and cultural identity - being homeless may therefore affect a woman's sense of purpose and belonging.
- racial and sexual harassment can be issues for women in shared temporary housing.

In 1998 the Refugee Council produced a guide to services for women refugees and asylum seekers. This covers the whole of the UK and contains information on a whole range of services, including housing. A general guide to refugee services which is published annually provides more up to date information.

Entitlement to assistance with housing

Under the 1996 Asylum and Immigration Act, those who claimed asylum immediately on entry to the UK and required assistance with accommodation were the responsibility of local authorities. They were entitled to HB and were covered by the homelessness legislation if they met priority need criteria. Those who made their claim after arrival had no entitlement to welfare benefits and were at risk of destitution until the High Court ruled in 1996 that local authorities had a duty to assist asylum seekers without any other means of support under the 1948 National Assistance Act (single adults) or the 1989 Children Act (families and children).

In April 2000, these arrangements were superseded by a new system under the provisions of the 1999 Immigration and Asylum Act. The new arrangements apply to households who have arrived in the UK since April 2000. The explanatory note accompanying the Act summarises the changes as follows:

'The Act will:

- remove from the main benefits system those subject to immigration control in certain respects, including those whose only status here is as an asylum seeker. Unaccompanied children seeking asylum will continue to be dealt with under current arrangements;
- create a new safety net support scheme for asylum seekers in genuine need. The scheme will be funded and administered nationally by the Home Office, thus lifting the current burden on local authorities;
- allow for accommodation to be provided with no choice about location. Other support will predominantly be provided in kind (eg vouchers or directly) rather than by cash payments;
- create a system for the review of decisions to refuse or to withdraw support'.
(*Immigration and Asylum Act 1999, explanatory notes*)

The new system is administered by the National Asylum Support Service (NASS). Asylum seekers are now given financial support in the form of vouchers which can be exchanged for goods, such as clothes and food. They also receive £10 a week in cash

for other expenses. The level of voucher support for asylum seekers is based on 70 per cent of the income support level for adults and 100 per cent for children. (Local authorities continue to provide accommodation and subsistence to asylum seekers who arrived in the UK prior to April 2000 and have not yet received an immigration decision).

The implementation of this legislation has had a considerable impact on the housing issues facing refugees and asylum seekers.

Emergency accommodation

Under the 1999 Act provisions, appointed 'reception assistants' ensure that newly arrived asylum seekers are housed and provided with vouchers to cover their immediate needs prior to their dispersal to other parts of the country. The target period for reception to dispersal is seven days, but the Refugee Council reports that the average stay in emergency accommodation is often considerably longer in London and is estimated at over 40 days. Anecdotal evidence suggests that many of the households awaiting dispersal are placed in central London hotels, often with inadequate or no cooking facilities.

Temporary housing

If assessed as eligible for support on the grounds of destitution, NASS will at this point arrange accommodation for asylum seeking households in dispersed areas across the country (unless they have exceptional reasons to remain in London). However, there are a substantial number of asylum seeking households (around 12,000 in June 2001) that are arranging their own accommodation and receiving 'voucher only' assistance in order to avoid dispersal and remain in London.

Most of these households will be staying with friends or family. Such arrangements can be overcrowded, insecure and in some circumstances can be a contravention of the host's tenancy agreement. For those that are not able to stay with friends or family, the desire to stay in London may lead some to take highly exploitative forms of paid work in order to pay for their own accommodation. For example, community groups working with refugee women report that some women are supplementing the household income through prostitution.

Households dispersed by NASS may be accommodated in local authority, RSL or private sector accommodation in England or in some parts of Scotland. The aim of dispersal is to house asylum seeking families in existing multi-cultural communities where there is appropriate housing and voluntary and community group support. Anecdotal evidence collected by the Refugee Council suggests that the dispersal programme is housing led, with many asylum seekers being housed on 'sink estates' in areas of low demand and high unemployment outside London.

Action for Refugee Women, a network of community organisations working with refugee and asylum seeker women in London, is lobbying NASS on behalf of women refugees. It is calling for changes in the contracts NASS has with accommodation providers to recognise the specific needs and issues faced by women. These include

- clearer specification of the accommodation and support needs of women. For example, locks should be provided on bedroom doors in mixed hostels, there should be women only communal areas and women's personal hygiene needs should be taken into consideration
- guidelines to prevent women from being housed in male-dominated hostels, even when the women are from the same ethnic background as the men
- the development of procedures for hostels for dealing with sexual harassment of women residents.

Research carried out by Shelter prior to the introduction of the new system has also exposed the poor condition of private sector accommodation sourced by local authorities for asylum seekers and their families. Between January and March 2000, properties in five local authorities across the country were inspected that were either being used or were to be used for asylum seekers. Poor conditions, overcrowding and fire risks were discovered in a number of cases. The sexual harassment of women placed in shared housing where men are in the majority has been mentioned as being a particular problem. Accommodation providers need to be made more aware of the particular needs for security and facilities for women in mixed housing, for example, hostels.

Permanent housing

Asylum seekers who are granted refugee status or exceptional leave to remain are entitled to claim benefits including social housing under the homelessness legislation if they are homeless and meet the conditions for priority need (eg families with dependent children). Once households have refugee status, they have 14 days to leave their temporary NASS accommodation. Those not eligible for assistance under the homelessness legislation have to find their own accommodation, either with family or friends or in the private rented sector. The delay between the withdrawal of vouchers and the receipt of benefits can cause considerable hardship at this time.

Finding appropriate permanent housing is essential to security and stability for refugees in the long term. Housing problems may lead to poor access to services such as health, education and employment. There are a number of RSLs who provide accommodation for refugees and asylum seekers, including Refugee Housing Association and Eaves Housing for Women.

The Home Office has recognised that even with entitlement to HB, refugees may have difficulty in accessing permanent housing, particularly in the private rented sector, due to limited understanding of the system, lack of funds for a deposit or possible personal prejudices of landlords. It has proposed a pilot rent deposit guarantee scheme to start in June 2001. This may be developed to include other services such as vetting of landlords and properties.

Children and unaccompanied minors

London boroughs have highlighted specific concerns surrounding refugee and asylum seeker children in their care with regard to resources and providing appropriate dedicated services for this group. Providing transitional accommodation presents a

dilemma whether to place these children with other young people or with refugee and asylum seeker groups. Security and safety of accommodation, whether temporary or permanent, is a key consideration (for example the need to avoid placing refugee and asylum seeker children in areas known for racist incidents and to consider the additional vulnerability of girls and young women to sexual harassment).

Unaccompanied children who reach the age of 18 before receiving a decision from the Immigration and Nationality Directorate pass into the NASS dispersal system. This can be very unsettling for young people who may have started to put down roots in the community and may have contact with local refugee groups. The journal, *Community Care*, has called for young asylum seekers to be treated as care leavers at the age of 18 and not as adult asylum seekers. They recommend that NASS should take on the contract for the accommodation where the young person is already staying, rather than disrupting their life again.

Recent developments

Domestic violence

Current asylum and immigration legislation states that the spouses of those who are entitled to stay in the UK can be granted limited or indefinite leave to remain under certain conditions. These are where:

- (i) *'the applicant was admitted to the United Kingdom or given an extension of stay for a period of 12 months and has completed a period of 12 months as the spouse of a person present and settled here; and*
- (ii) *the applicant is still the spouse of the person he or she was admitted or granted an extension of stay to join and the marriage is subsisting; and*
- (iii) *each of the parties intends to live permanently with the other as his or her spouse; and*
- (iv) *there will be adequate accommodation for the parties and any dependants without recourse to public funds in accommodation which they own or occupy exclusively; and*
- (v) *the parties will be able to maintain themselves and any dependants adequately without recourse to public funds'.*

(Immigration rules HC395, Home Office, 1994)

This policy is known as the One Year Rule and potentially has implications for women who experience domestic violence on joining their spouse in the UK. Since June 1999 indefinite leave to remain has been able to be granted to spouses who have experienced domestic violence within the probationary 12 month period. There must be proof of the incidence of domestic violence through a court order or injunction, a court conviction or a police caution. This change in the application of the One Year Rule has offered some protection to women experiencing domestic violence, but the burden of proof may mean that women are still staying in violent relationships. Women's organisations such as Southall Black Sisters and the Newham Asian Women's Project continue to campaign against the One Year Rule on these grounds.

Right to protection from crime and harassment

In March 2001 the Association of Chief Police Officers (ACPO) published a policing guide on meeting the needs of refugees and asylum seekers. The focus of the guide is on an asylum seeker's right to live as free from crime, harassment and intimidation as any other member of our society. This guide may potentially help women asylum seekers who have been the victims of crime and harassment.

Asylum seekers requiring special support

A recent court case in the London Borough of Westminster has potential impact on local authorities across the country in terms of support provided to asylum seeking households. An Iraqi Kurdish woman in Westminster was treated in hospital on her arrival in the UK. On her discharge the woman was referred back to Westminster on the basis that she had community care needs and should therefore not be dispersed. The Council subsequently found suitable accommodation for the woman and her daughter on the request of NASS on the understanding that NASS would then meet the housing related costs. NASS later refused to pay these costs and the case went to court. The judge ruled that the NASS system applied only to refugees whose accommodation and support needs are due to their destitution, and not to those who were in need due to sickness, disablement or old age and that Westminster Council is liable for the cost of services.

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6 Disabled women

This chapter begins with a brief discussion of definitional issues, as the definition and measurement of disability is a particularly complex and contentious issue. The use of different definitions, concepts and methods depend on the purposes and aims of different studies and can give rise to different prevalence rates.

The chapter then goes on to set out the key facts, housing issues and recent developments for disabled people overall (dealing with issues that could be considered common to all groups of disabled people). The remainder of the chapter looks separately at the information and issues that are specific to each of the following three groups:

- people with physical and sensory impairments
- people with mental health problems
- people with learning difficulties.

Definitional issues

Unless otherwise stated the definition of disability used in this chapter is that given in the Disability Discrimination Act (DDA) 1995. A person is defined by the Act as having a disability *'if he or she has a physical or mental impairment which has a substantial and long-term adverse effect on his or her ability to carry out normal day to day activities'*. The exact types of conditions covered are still the subject of case law, but include clinically recognised mental illnesses and learning difficulties.

Traditionally, provision has been focused separately on disabled people with physical and sensory disabilities, people with mental health problems and people with learning difficulties. In practice, people have a range of impairments and much of this chapter will consider more generally the barriers to independent living and equal opportunities (eg policies, environment, attitudes and access to services) faced by disabled women overall. Some disabled rights groups object to the 'medical model' of disability, which concentrates on the individual's illness or impairment, supporting instead the 'social model', which focuses on the barriers society imposes to prevent inclusion.

The use of the term 'accessible housing' in this chapter refers to housing that has been built or adapted specifically for people with physical or sensory impairments.

Key facts

- Disabled rights groups have expressed concern about the accuracy of data on disability. Some groups of disabled people are overrepresented in available data (eg service users, people registered with local authorities), while others (eg people with learning difficulties not known to social services, disabled people from minority ethnic groups, older people with mental health problems) are underrepresented.
- Estimates based on OPCS surveys of Disability in Great Britain⁺ suggest that the number of disabled women aged 16 and over in London in 2001 is around 438,000,

⁺ OPCS *Surveys of Disability in Great Britain* define disability as 'Any restriction or lack (resulting from an impairment) of ability to perform an activity in the manner or within the range considered normal for a human being.'

representing 14 per cent of the population. Just under a third of these are aged 16 to 59 and just over two thirds are older women.

- Because they are based on the wider DDA definition of disability, Labour Force Survey estimates give a much higher proportion of disabled people than this. According to this survey, an estimated 17 per cent of the female working age population in London are disabled.
- There are no estimates of the numbers of older women who would come under the DDA definition, but the extent of physical and sensory disability is known to increase markedly with age. Under the OPCS definition, disabled women in London represent six per cent of those aged under 60, 26 per cent of those aged 60 to 74 and 59 per cent of those aged 75 and over.

Employment

- The Disability Rights Commission has reported that nationally
 - disabled people are twice as likely as non-disabled people to have no qualifications
 - disabled people are nearly seven times as likely to be out of work and claiming benefits as non-disabled people
 - when employed, disabled people are more likely than non-disabled people to be in part time employment or self employed.
- Differences in qualifications and employment are likely to be a result of the discrimination and restricted access to education and work opportunities experienced by many disabled people.

Key housing issues

Disabled women may live in a range of housing circumstances, with family or carers, in supported housing or in residential homes or independently in local authority, RSL, owner occupied or privately rented accommodation.

Discrimination

Disabled women have to contend with environmental and attitudinal factors that can impair their quality of life, over and above the discriminatory behaviour that other groups of women experience.

Some groups of disabled women, such as lesbians, black and minority ethnic women, older women and ex-offenders, are particularly vulnerable, as they may experience discrimination and other issues in addition to those related to their disability.

Homelessness

Information on homeless women and disability can be found in Chapter 8.

Access to housing

It is sometimes difficult for disabled women to access housing that is appropriate to their needs. In their report 'Housing for Independence', the Women's Design Service

emphasised that disabled women have a wide range of needs and form a very diverse group, often living in 'inadequate, unsafe and inappropriate housing'. The report also stressed the need for housing providers to be aware *'that disabled women have the same aspirations and responsibilities that non-disabled women have'* (WDS, 2000).

The Disabled Women's Project, which was established in 1992 to examine issues of access to services and discrimination, has found that many disabled women feel that their needs are not taken into account by housing providers. Furthermore, a recent DoH report has suggested that some people with mental health problems from black and minority ethnic communities lack confidence in housing services.

For disabled people in particular, it is not only the suitability of the housing itself that is important but also its location, the wider community, proximity to amenities and transport and other facilities and services and availability of support. Disabled women with children also need housing within easy reach of schools. Above all, disabled women need to feel safe within their local community.

In the social rented sector, there is clearly a need for landlords to make sensitive lettings, taking into account the factors referred to above. But these issues are also important in the private sector. As stated above, many disabled women are on low incomes, which limits their ability to access suitable privately rented or owner occupied housing. There is evidence to suggest that some disabled women with mobility problems have little option but to sacrifice location for space (in order to accommodate a wheelchair) when buying a property. As a result, they may subsequently face issues such as high travel costs, lack of access to services and poor employment opportunities if they are located in (cheaper) less central areas.

For some disabled people, access to effective aftercare and resettlement support once they move into a property is a key issue, as this can assist with their integration into the community and, where appropriate, help recovery.

Support needs

The level of support required by disabled women can vary – from none whatsoever through to a high level. For some disabled women, supported living schemes are a good option, as they enable people to live in small homes as tenants or owners with appropriate support where necessary. For others, the best option may be to live independently in general needs accommodation but with floating support.

Recent developments

The DDA 1995 aims to ensure that service providers do not deny disabled people access to services on the grounds of their disability. Under the Act, organisations have a duty to anticipate the needs of disabled people. The Act established the Disability Rights Commission that began work in April 2000. Its main objectives are to eliminate discrimination against disabled people and improve their civil rights.

In 2000, the Social Services Inspectorate 'New Directions for Independent Living' reported on the inspection of independent living arrangements for disabled people aged

18 to 65. The report found that, in response to the government's proposals for modernising local government, many of the inspected councils were looking at how to improve links between housing and social services. This included improving the administration of the disabled facilities grant (DFG).

The New Deal for Disabled People, which started in 1998, is a government initiative aimed at removing the barriers to work experienced by many disabled people.

The Care Standards Act 2000 will reform the regulatory system for care services (including residential care homes and nursing homes). Amongst its provisions the Act establishes the National Care Standards Commission to ensure that homes and services achieve the necessary standards. It also seeks to strengthen protection of vulnerable adults and children who are in homes and care.

Women with physical or sensory impairments

Key facts

- In April 2000 there were 16,336 accessible dwellings in social housing in London, 54 per cent of which were owned by local authorities (see Figure 13).

Figure 13 Number of accessible dwellings, London, 1 April 2000

	Wheelchair standard	Other accessible housing	Total Number	Total %
Local authorities	3,104	5,798	8,902	54
RSLs	3,958	3,476	7,434	46
Total (100%)	7,062	9,274	16,336	100

Source: London Borough HIP submissions, 2000

- London has a much lower rate of provision of residential home places for disabled people with physical and sensory impairments than England as a whole, but a slightly higher rate of nursing home provision. Residential and nursing provision for people with high needs is a scarce resource nationally and London local authorities support residents at a similar rate to the England average (see Figure 14).

Figure 14 Places for people with physical or sensory impairments, 31 March 2000

	Number of places		Places per 10,000 population aged 18 to 64	
	London	England	London	England
Places in residential homes	387	8,453	0.82	2.76
Beds in nursing homes	594	3,563	1.26	1.16
Residents supported by local authorities in residential and nursing homes	1,445	9,621	3.06	3.14

Source: DoH, 2000

Key housing issues

Disabled women with physical or sensory impairments require good quality, well-equipped housing so that they can live their everyday lives independently. It is

important to consult with disabled women on their housing needs and to involve them in the processes of developing or improving housing.

One way of ensuring that appropriate allocations are made to this group of disabled women is for landlords to have a good knowledge of the accessible housing in their areas, in order to match people who need the adaptations or equipment with the properties.

Disability Housing Registers

Disabled rights groups promote the use of disability housing registers by both social and private landlords. These registers record details of both accessible housing and disabled people in need of accessible housing. This information is then used by housing providers to match people to suitable accommodation.

Disabled women with mobility problems, especially those with children, may find the design of their accommodation unsuitable for their needs. For example, children's rooms can be small and difficult to access or negotiate. People who have visual impairments require particular features, such as good lighting, appropriate layout of accommodation and surrounding area to allow safe movement. Adequate space for carers or assistants can also be an issue for some disabled women.

London Borough of Waltham Forest

The London Borough of Waltham Forest developed its Disability Rights Charter and the Wheelchair Accessible Housing Guide in consultation with disabled people in the Borough. These publications demonstrate the Borough's commitment to the rights of disabled people to have access to services and facilities.

Housing providers are being encouraged to implement the Lifetimes Homes Standards in their properties. The Standards incorporate

- Part M of the Building Regulations (implemented in 1999 to ensure that disabled people have access to the first storey of all new homes)
- the Housing Corporation Scheme Development Standards
- the recommendation that there are 16 additional features to improve accessibility inside and outside of the home.

John Grooms Housing Association

John Grooms Housing Association works with other RSLs and the Housing Corporation to provide wheelchair standard housing in London (and across the country as a whole). Properties can be for rent, or purchase under shared ownership schemes.

Although the Lifetimes Homes Standards have been welcomed by disabled people and rights organisations, they are not considered to be sufficiently far reaching. They are viewed as somewhat limited, as they concentrate on mobility standards for wheelchair users and do not take into account the needs of other disabled people (for example people who are deaf).

Various organisations provide housing advice for disabled people:

- under the umbrella of the National Disabled Persons Housing Service (HoDis), local Disabled Persons Housing Services provide a specialist housing service, giving housing advice, support and information to disabled people and housing providers
- Independent Living Centres provide advice and information on a range of issues to inform disabled people about their housing choices
- RADAR (The Royal Association for Disability and Rehabilitation) produce guidance and information on housing issues facing disabled people
- the Royal National Institute for the Blind (RNIB) provides housing information for people with a visual impairment.

Hammersmith and Fulham Action for Disability

Hammersmith and Fulham Action for Disability (HAFAD) is an organisation run by disabled people for disabled people and their families in the Borough. Services provided by HAFAD include advice and support on a range of issues, such as employment and welfare rights. HAFAD runs a housing advice service and this 'one stop' service provides support, advocacy and advice on housing, such as mobility problems and disabled facilities grants (DFGs).

The cost of adaptations

A major issue for disabled people requiring adaptations is access to funding. The disabled facilities grant (DFG), administered by social services departments, is a means tested grant available to people who require adaptations to their homes to enable them to live more independently. Owner occupiers, private tenants and private and social landlords can apply for a DFG, which can be up to £20,000.

'Disabled facilities grants - is the system working?', a survey conducted by Age Concern and RADAR, found that local authority performance in administering the grant was variable. While there were examples of good practice, a number of problems were highlighted. These included the absence of information for applicants, a lack of consultation with users, the need for more and improved joint working between local authorities and social services, a lack of communication, and the shortage of local authorities that registered adapted properties.

Inconsistencies in the application of the DFG system were also raised by the Women's Design Service in their report 'Housing for Independence'. This report also highlighted that disabled people sometimes have to wait for adaptations and that provision varies according to the policies or resources available to different local authorities or RSLs. The Women's Design Centre also reported that some disabled women who are owner-occupiers fear that adaptations would adversely affect the future value of their properties.

Women with mental health problems

Key facts

- Between one in four and one in six of the population may experience some form of mental health problems during their lives.
- Women have been identified as being at increased risk from mental health problems.
- London has a higher prevalence of mental health problems than the rest of the country. In 1998, there were an estimated 19 per cent of women (457,000) and 11 per cent of men (276,000) aged 16 to 64 with psychiatric illnesses in London.
- In London in 1998, 11,000 women and 10,000 men aged 16 to 64 were estimated to have functional psychoses (eg schizophrenia).
- The provision of residential care places for people with mental health problems decreased in London between 1997 and 1998, with the largest decrease in outer London (see Figure 15).

Figure 15 Places in residential homes for people with mental health problems, 1991-1998

	1991	1997	1998	% change 1997/98
Inner London	1,059	1,406	1,407	+0.1
Outer London	1,421	2,204	1,821	-17.3
Greater London	2,480	3,610	3,228	-11.4
England	12,487	16,988	17,036	0.0

Source: DoH, 1998

- The number of people with mental health problems supported by London boroughs in residential and nursing homes doubled between 1993 and 1998.
- Seventeen hostels listed in the London Hostels Directory 2001 provide women only accommodation for women with mental health problems. Three of these hostels provide high support, the remainder medium support or a mix of high and medium support.

Key housing issues

Services that are easy to access and sensitive to the needs of women are essential, as is recognition of the differences in mental health problems as experienced by women and men. For example, women are more likely to be diagnosed with depression whereas men are more likely to be diagnosed with personality disorders and psychoses.

Tenancy breakdown in the social and private rented sector is a particular risk for people with mental health problems. Factors that may contribute to tenancy breakdown can include a lack of support, an inappropriate letting having been made in the past or a lapse in HB payments while in hospital, leading to arrears and a breach of the tenancy.

Outreach teams can ensure that people with mental health problems who live in the community have their support needs met so that they are able to continue living in the community.

Recent developments

The 1999 DoH's 'National Service Framework for Mental Health' sets out standards for health and social service providers. One of these is to '*promote mental health for all and combat discrimination against people with mental health problems*' (DoH, 1998).

In 2000 the government published the White Paper 'Reform of the Mental Health Act 1983'. This proposed setting up a Commission for Mental Health to oversee care and treatment orders and to ensure that people with mental health problems living in the community can receive care and treatment without having to visit hospital. The White Paper has raised considerable debate and there is currently no date set for the introduction of legislation.

The government's 'Modernising Mental Health Services, published in 1998 *'sets out the intention to eliminate 95 per cent of mixed sex accommodation in health authority units for people with mental health problems by 2002'*. This is to ensure that the safety, privacy and dignity of people with mental health problems are protected.

Women with learning difficulties

Key facts

- In 1998 there were an estimated 21,500 to 28,500 people with learning difficulties in London, around 23,000 of whom were aged over 16 years old.
- Almost two thirds of adults with learning difficulties live with their families.
- In March 2000, London had just under 6,000 places for people with learning difficulties in residential and nursing homes, mostly in the independent sector (see Figure 16). It is estimated that around 40 per cent of these places are occupied by women. In terms of the population, the provision in London is only about two-thirds of the rate available in the rest of England. On the other hand, local authorities in London support more residents with learning difficulties than local authorities in England as a whole. This means that people from London often have to be placed in homes outside the capital. In 1998/99 around two thirds of residential placements were made outside London.

Figure 16 Places for people with learning difficulties

	Number of places at 31 March 2000		Places per 10,000 population aged 18 to 64	
	London	England	London	England
Places in residential homes	5,618	53,431	11.9	17.4
Beds in nursing homes	352	3,670	0.75	1.2
Residents supported by local authorities in residential and nursing homes	5,470	29,329	11.9	9.6

Source: Department of Health, 2000

- During 1997/98 over 8,000 people with learning difficulties supported by London local authorities were admitted into residential or nursing care.

Key housing issues

A large proportion of people with learning difficulties live with their parents and those who wish to live independently from their parents may be unable to do so because of lack of support and appropriate, affordable housing.

Even where there is a range of housing options available, people with learning difficulties sometimes have little choice over their accommodation and lifestyle because

they are sometimes seen as being incapable of making choices for themselves. In 1994, People First - an organisation run by and for people with learning difficulties - evaluated service provision and clients' aspirations in two London boroughs. They found that people with learning difficulties wanted to have choice about where they lived, and with whom they lived with if they moved in with a host family. Older people with learning difficulties are sometimes denied choice because of their age and are placed in nursing or residential homes rather than in supported accommodation.

The provision of residential or nursing care provision for people with learning difficulties is lower in London than in the rest of England. The shortage of residential accommodation in London means that placements are sometimes made outside the local authority area and sometimes outside the capital. This can reduce the support and contact that the person with learning difficulties may receive from family and friends. This has implications for sustainable communities as well as the well being of the people concerned.

Keyring

Keyring is a voluntary organisation that sets up networks of support and guidance for people with learning difficulties who live independently in the community. Established with the support of the Joseph Rowntree Foundation in 1990, there are now networks in several London boroughs. Key aims of the Keyring project include the encouragement of independent living and the empowerment of people with learning difficulties.

Recent developments

In 1999 the DoH concluded a study of social care and health services for people with learning difficulties in 24 local authority areas across England. This work has informed the White Paper 'Valuing People, a new strategy for learning disability in the twenty first century', published in March 2001. One of the government's objectives is to give people with learning difficulties greater choice and control over their housing. In the White Paper, it is acknowledged that women with learning difficulties live longer than men with learning difficulties which has an impact on the provision of housing and support for this group.

Supporting People seeks to help people with learning difficulties move from institutional care into the community by providing supported housing from 2003. The initiative aims to promote and enable people with learning difficulties to live more independent lives in affordable accommodation that is suitable for their needs.

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7 Women leaving care

A care leaver is a young person who is preparing to leave, or has already stopped being looked after by, a local authority. The term 'looked after' introduced in the Children Act 1989, encompasses

- children 'accommodated' by the local authority, ie those whom the local authority looks after with the agreement of the parents of the child, or at the request of a child who is over 16 years old
- children in care, ie those who have been committed to the care of the local authority by a Court Care Order until the age of 18 (or the revocation of the Order).

The term 'care leaver' is used in this report to describe young people aged 16 and over leaving care.

Key facts

- During 1999/2000 1,478 people left care in London, of whom 43 per cent were women.
- Twenty-two per cent of those leaving care nationally during 1999/2000 were in London.
- Two thirds of children in care are placed with foster carers. Others live in children's homes, with their parents, in lodgings or live semi-independently.
- Nine out of ten social services departments in London have an accommodation strategy for care leavers.
- Nationally, three quarters of people leaving care during 1999/2000 had no qualifications and 70 per cent had no GCSE or GNVQ qualification. By contrast, only over six per cent of young people overall leave school with no qualifications.
- Up to half of young people leaving care are unemployed.
- Women leaving care are more likely to become teenage mothers than other women in their age group.
- People who leave care are more likely than other young people to become homeless. Up to a fifth of care leavers experience some form of homelessness within two years of leaving care.
- Between a quarter and a third of people sleeping rough have been in local authority care as children.
- Between April and September 2000 nine per cent of all lettings made by RSLs to supported accommodation schemes were to young people at risk or leaving care.

Key housing issues

People leaving care are often expected to be able to live independently at a younger age than their peers who are not in care. In many cases, their age and life experiences will make them particularly vulnerable. The problems experienced by care leavers appear to be more acute in London than elsewhere in the country, due to factors such as the chronic shortage of affordable housing and the additional risks of exploitation.

The circumstances in which young people leave care can have an impact on their immediate and long term future - the greater the degree of planning, the more likely it is that care leavers will have a settled future.

- Planned moves by the care leaver and their social worker involve a consideration of their options.
- Crisis moves involve the breakdown of foster placements or the young person having to leave accommodation because of unacceptable behaviour.
- Sudden or unplanned moves occur when the young person decides to leave on their own, with no plans for the future.

Access to housing and benefits

Obtaining a tenancy can be particularly difficult for care leavers, both because of the high levels of deposits and rents in London and because of the problems for young people in accessing tenancies and benefits. Social landlords do not grant tenancies to people under the age of 18 and require guarantors for anyone in this position. Also, people leaving care at the age of 16 and 17 will not be eligible for HB and their housing costs will need to be paid by the local authority. Those aged 18 or over are entitled to HB, but the amount is restricted to the cost of shared accommodation (under the Single Room Rent regulations). As for many young people, shared accommodation is often the only option for care leavers.

Sixteen and 17 year olds are not usually entitled to claim IS. However, a 16 or 17 year old who is classed as vulnerable because they have been discharged from local authority care can claim Jobseeker's Allowance for a *'short period, if they will suffer hardship if Jobseeker's Allowance is not paid'* (DWP, 2001).

Homelessness

For information about care leavers and homelessness, see Chapter 8.

Appropriate housing

Upon leaving care, some care leavers may return to their families. Others can remain with their foster carers in an arrangement known as 'staying on', an informal ad hoc arrangement not often recognised or supported by local authorities. However, the Children (Leaving Care) Act 2000 makes provision for foster carers who provide this service.

National Foster Care Association

The National Foster Care Association (NFCA) 'My Place' scheme provides a combination of preparation for independent living, housing and after-care support through the work of the foster carers and other relevant people or organisations (such as the young person's family, the local authority or RSLs).

Local authorities, RSLs, charitable organisations and foster families provide a range of accommodation and support for care leavers. Examples of accommodation include the following:

- supported accommodation - this can include shared accommodation and self contained units known as training' flats (see below), with a range of levels of support
- training flats – these are in either clustered or dispersed arrangements. They are less common in London than they have been in the past as they have certain disadvantages. For example, dispersed self contained training flats can lead to isolation, while clustered units may contribute to *'concentration and thus escalation of problems at both an individual and group level'* (RSU, DoH and National Children's Bureau, 2000)
- supported lodging schemes – in these schemes young people are matched with local people who offer rooms in their own homes to this group. The scheme workers, carers and outside agencies provide support to the young people. In 2000 most of the London boroughs (21 out of 33) were running, considering or planning to develop supported lodgings schemes. These schemes can involve the conversion of existing fostering placements to supported lodgings
- foyers - these provide young people with a combination of accommodation and training in employment and personal skills, as well as meeting their other support needs. A DETR evaluation of foyers in England in 1998 found that a high proportion of their clients were male (62 per cent) and that 18 per cent of clients were care leavers, a lower proportion than for other types of scheme. In a report on leaving care services in London, reluctance among SSDs in placing care leavers in foyers was noted. This was attributed both to a lack of knowledge about the services provided by foyers and a perception that foyers are too large to deal with the support needs of particularly vulnerable young people.
- bed and breakfast (B&B) - care leavers have sometimes been placed in B&B accommodation by social services where more suitable accommodation is not available. Unsupervised accommodation such as B&B is not considered suitable for this client group as it lacks the security and support that care leavers need to develop the skills to enable them to live independently.

The Hostels Directory lists hostels in London that are targeted at care leavers aged 16 to 19. Of these, few provide women only accommodation available for care leavers. Carebase, the children's placement network, produces an annual directory for London boroughs. This details residential places for children and young people in registered or approved homes across the country.

There is a lack of suitable move-on accommodation means that supported accommodation is often silted up by young people who no longer need the support provided in such schemes but have nowhere to go.

Specific gaps in provision for care leavers in London have been identified. These include:

- emergency accommodation
- supported lodgings
- high support accommodation

- accommodation for care leavers with specific support needs (eg for people with mental health problems or learning difficulties, for pregnant young women and for young mothers)
- vacation accommodation for care leavers at university
- move-on accommodation.

Monitoring of disabled care leavers, young people from black or minority ethnic groups, young parents or pregnant women and young asylum seekers or refugees is currently lacking. Improved monitoring would enable service providers to ensure that accommodation is not only appropriate in terms of needs, but also that the location of the accommodation does not put the care leaver at risk.

In an audit and assessment of leaving care services in London undertaken in 2000, the Rough Sleepers Unit (RSU), DOH and the National Children's Bureau found that many care leavers face a lack of choice in the accommodation they are offered. This was an issue for 70 per cent of those interviewed. However, more than a third of the young people interviewed in the research were pleased with the accommodation that they had been allocated.

There can be issues around the mix of genders in shared accommodation, particularly as some care leavers are from cultures where traditionally women and men are not allowed to mix freely. Lack of privacy for young people in late adolescence can also be an issue.

Centrepoint research

Centrepoint research into good practice in leaving care services examined two models of post care provision in two London boroughs.

Model one

The local authority housing department ensures that social services referrals are dealt with appropriately and the Peabody Trust and Network Housing Association provide accommodation and support for the tenants. Young people are initially given a probationary tenancy, followed by an assured shorthold tenancy. After six months on the scheme a decision is made whether to grant an indefinite assured tenancy when the suitability of the accommodation for the young person is assessed. Floating support workers spend at least two hours a week with the young person. The amount and degree of support is flexible and the young person can remain in the accommodation once they no longer require support.

Model two

The Glaxo Wellcome Project provides accommodation for 18 young people between 16 and 25 years old. Not all are care leavers (other client groups include people who are homeless or at risk of homelessness or in need of training in living on their own). This project is suitable for young people who prefer to share accommodation and the 24 hour cover by staff provides supervision and support.

Preparation for independent living, resettlement and ongoing support

While in care, many young people are prepared for independent living and the responsibilities of maintaining a tenancy and learn the skills of budgeting, cooking and

hygiene. Good life skills preparation while in care can contribute to care leavers being able to maintain tenancies in the future and reduce the likelihood of tenancy breakdown and homelessness.

Preparation for Adult Living Scheme

The NFCA leads on the Preparation for Adult Living scheme (PAL) funded by the National Lottery. Produced in partnership with NCB, First Key and the London Borough of Greenwich, PAL provides a *'self help pack for foster carers which emphasises the importance of preparation and provides information and training'* (RSU, DoH and National Children's Bureau, 2000).

The provision of resettlement and ongoing support is key for care leavers, who may face numerous issues once they are living independently. For example, they may feel isolated, unsafe and insecure – or may lack the life skills referred to above. Again, a lack of appropriate support may result in care leavers being unable to sustain their tenancies.

Housing providers make individual assessments of care leavers and develop care plans for support implemented during the care leavers' stay in post-care accommodation. The four broad levels of support are

- housing management where the tenant is monitored and receives financial assistance towards the tenancy
- housing management plus or Housing Plus wherein the young people receive additional support in their personal development and the development of their life skills (this includes training, employment, cooking, shopping and interpersonal skills)
- resettlement support which includes housing management and Housing Plus, and also support once the young person has obtained move-on accommodation. This continues until the young person is considered ready to live completely independently
- floating support schemes provide flexible support to young people in RSL tenancies. Support is provided for a fixed period and is not tied to the accommodation. Support for care leavers in hostels usually means the involvement of a key worker, who meets regularly with the young person to plan and implement care plans for their personal development.

Recent developments

The provisions of the Children (Leaving Care) Act 2000 are due to come into effect in October 2001. The Act aims to help the transition from care to independent living by placing a statutory duty on the responsible local authorities to ensure that until at least the age of 21 *'young people in and leaving care are suitably accommodated, supported and advised according to their needs, rather than simply given money and obliged to fend for themselves'* (Children (Leaving Care) Act 2000, explanatory notes). A Pathway Plan, agreed by the young person and the authority, will set out the needs of the young person and the means of fulfilling those needs.

Under the Housing Act 1996 local authorities have a duty towards certain groups of people who are considered to have a priority need for housing. The government is currently consulting on an Order to extend this duty to include care leavers aged 18 to 21 and people considered to be vulnerable because of having lived in an institutional setting, such as care leavers. Also included in the proposed extension to the priority need categories are people aged 16 and 17 (other than those who will be the responsibility of a council under the Children (Leaving Care) Act 2000).

From April 2003, Supporting People aims to introduce improvements to the quality of life of care leavers through the promotion of housing related support services. This will ensure that care leavers receive the support that they need so that they can learn to live independently, in addition to support for their emotional and physical well being. The Supporting People regime will be implemented through a partnership of local authorities, social services and other statutory and voluntary agencies.

The Quality Protects Initiative, launched in 1998, is the main part of the government's 'Objectives for Children's Social Services'. Quality Protects aims to transform services and outcomes for the most vulnerable children. Local authorities have to produce and implement Management Action Plans that indicate how local authorities work with other agencies (eg health agencies, voluntary sector) to achieve the government's Objectives for Children's Social Services. The Children's Special Grant, part of the Quality Protects Initiative, has a ring-fenced element for the implementation of the Children (Leaving Care) Act.

The government's Connexions Service is aimed at supporting all young people aged 13 to 19, including those in care, during the transition into adulthood. A personal adviser will provide young people with support and guidance. Connexions focuses on education and employment training that will be useful in redressing the disadvantages that some care leavers experience because of academic underachievement. The Service will be phased in between 2001 and 2003.

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8 Homeless women

Key facts

Single homelessness

- In 1995, it was estimated that there were 106,900 single homeless people in London. It is not known how many of these are women.
- Around a quarter of single homeless people cite family breakdown as the main reason for leaving their last home. Five per cent identify relationship breakdown and a further five per cent refer to domestic violence as their main reason for homelessness. Accommodation reasons are highlighted by a further 25 per cent, namely eviction (six per cent), harassment (five per cent) and affordability (four per cent).
- Homeless women tend to be younger, have spent more time in education and are more likely to have qualifications and some work experience than homeless men.

Rough sleeping

- Statistics from rough sleeper counts show that a minority of rough sleepers are women at any one time. A comprehensive database of rough sleepers showed that during 1999/2000 621 women slept rough in the Greater London area, compared to 3,844 men.
- Young teenage women sleeping rough outnumber men in the same group. Thirty six per cent of women who slept rough between April 1999 and March 2000 were aged under 25, compared to 15 per cent of men (see Figure 17). During the same year 43 per cent of young people arriving at Centrepoin't's projects in London were female and the majority were 16 or 17 years old. A third of the young people who had slept rough were female.

Figure 17 Age groups of rough sleepers by gender, London, 1999/2000

	Men		Women		Total	
	No	%	No	%	No	%
Under 18	41	1	55	9	96	2
18-19	87	2	41	7	128	3
20-24	446	12	122	20	568	13
25-29	439	11	75	12	514	12
30-39	1,187	32	148	25	1,335	31
40-49	777	21	84	14	861	20
50-59	556	15	49	8	605	14
60-69	164	4	22	4	186	4
70+	39	1	4	1	43	1
Total	3,736	99	600	100	4,336	100

Note: Information not available for 108 men and 21 women. The data includes many informally estimated ages

Source: Profiles of London's Single Homeless People, forthcoming

- Care leavers are at particular risk of rough sleeping and between a quarter and a third of rough sleepers have been looked after by local authorities as children.

- There is an increased prevalence of mental health problems among older homeless women. Of those aged over 50, 64 per cent of women rough sleepers had mental health problems compared to 39 per cent of men.
- Alcohol problems were reported among 28 per cent of women rough sleepers although there were significant variations in alcohol use among the different age groups. Among women rough sleepers aged 25–49, 40 per cent reported alcohol problems. The proportion of men with alcohol problems was higher in the older age group at 51 per cent compared to 19 per cent of women in the same age group.
- Drug use is reported as being more prevalent among women sleeping rough than men, with 39 per cent of women using drugs, compared to 26 per cent of men. Drug abuse is more common in the younger age groups. Fifty seven per cent of women and 46 per cent of men under the age of 25 reported drug problems.
- Women rough sleepers are twice as likely as men to have both mental health and drug problems (six per cent of men, 12 per cent of women). Mental health and alcohol problems are most common among women aged 25-49 (17 per cent) and men aged over 50 (18 per cent).

Hostels

- As with rough sleepers, women hostel residents are overrepresented in the younger age group. A third of female residents are under 25 compared to 15 per cent of male residents.
- Women hostel residents are more likely to be from minority ethnic groups – 52 per cent of women, compared to 31 per cent of men.
- Mental health problems were found among 26 per cent of female hostel residents compared to 18 per cent of male residents. The occurrence of mental health problems increased significantly with age particularly among older women. Over three quarters of women hostel residents aged over 60 reported mental health problems (see Figure 18).

Figure 18 The prevalence of mental health problems among hostel residents by age and sex, London, August 2000

	Men		Women	
	No	%	No	%
Under 20	11	10	5	5
20-29	90	14	44	16
30-39	133	19	42	25
40-49	109	22	37	39
50-59	71	20	35	57
60+	47	20	34	76
Total	461	18	197	26

Source: Profiles of London's Single Homeless People, forthcoming

- Reported drug and alcohol problems were low among women residents.

- There are approximately 17,000 hostel bed spaces in London and occupancy levels are described as very high. In addition 1,223 homeless people stayed in winter shelters in 1998/99.
- In March 2000 35 per cent of all hostel bed spaces were available to women. The figure below shows how this is broken down by type of accommodation and client group.

Figure 19 Number of bed spaces for women in mixed and single sex accommodation, London, 2000

Type of accommodation	Bed spaces in women only provision	Bed spaces for women in mixed provision	% of all bed spaces for use by women
Direct access hostels	359	336	27
Longer-term temporary accommodation (typically with support)	3,032	2,747	42
Drug and alcohol projects	49	239	33
Ex-offender and bail hostels	141	104-119	16
Mental health provision	-*	893	36
Total	3,116-3,131	4,708-4,723	35

**Although the 2001 Hostels Directory records women only accommodation for those with mental health problems, this is usually within a scheme that provides housing and support for both genders. Source: Resource Information Service, March 2000*

Hidden homelessness

- In 2000 the Mayor's Housing Commission report estimated that there are 112,000 households in London who do not have their own self contained accommodation. 26,000 of these households are couples or lone parents currently living as part of someone else's household. These estimates are not currently available by gender.

Statutory homelessness

- In 2000/01 local authority housing departments accepted responsibility for housing 29,630 homeless households in London. It is not known how many of these households are headed by women.
- A 1989 survey of nine local authorities in England (including three in London) showed that almost half of statutorily homeless households in temporary housing were headed by women.
- DTLR data on households accepted as homeless in London between during 2000/01
 - 61 per cent had dependent children
 - 11 per cent did not have dependent children but included a pregnant woman
 - four per cent were vulnerable on the grounds of old age
 - eight per cent were vulnerable on the grounds of having a physical disability
 - 10 per cent were vulnerable on the grounds of mental illness
 - one per cent were vulnerable on the grounds of domestic violence.
- In 2000/01 over half (53 per cent) of all households accepted as homeless by London local authorities gave family problems as the reason for the loss of their last

settled home. Forty two per cent were no longer able to stay with friends or family. A further 11 per cent gave their reason for homelessness as relationship breakdown and in over three quarters of these cases (76 per cent) there had been domestic violence. Reasons for homelessness among statutorily homeless households are not recorded by gender.

- In 2000/01, three quarters of lettings to statutorily homeless households by RSLs in London were to households headed by a woman (60 per cent) or with a woman as the partner of the tenant (15 per cent).
- At the end of April 2001 13 per cent (6,485) of London's homeless households were placed in B&Bs, compared to 42 per cent (7,970) households in 1987 when B&B use was at its peak. These figures do not include the large number of households not protected by the homelessness legislation who self-place in B&B accommodation - an estimated 10,825 households in 1995.

Key housing issues

Rough sleepers

Research shows that women who sleep rough do not tend to do so for long periods of time. A series of focus groups and interviews with 77 homeless women conducted in London, Liverpool, Brighton and Bristol in 1998 gives a more detailed picture of women's experiences. Sixty five per cent of those interviewed had slept rough at some time, with 71 per cent of white British women and 40 per cent of black and minority ethnic women in the sample reporting at least one experience of sleeping rough.

Homeless women may spend long periods of time moving between friends and family, interspersed with shorter periods of sleeping rough. This is a pattern shown by research published by the DoE in 1993. This survey of over 1,700 single homeless people, including 334 women, showed that 49 per cent of the homeless women surveyed had spent less than one week sleeping rough in the previous year. In the overall sample half of the homeless people surveyed had spent a period of at least six months in the last year sleeping rough. Women who sleep rough may find it more difficult than men to access appropriate services due to the shorter time spent sleeping rough and their high levels of mobility. In London, for example, this may mean that they are missed by the RSU's Contact and Assessment Teams (CATs) that are responsible for making contact with rough sleepers and providing support in helping these people off the streets.

Hostel accommodation

The DoE research into single homeless people referred to above found that a quarter of hostel dwellers were women. Research carried out last year found a similar proportion of hostel residents were women. This relatively low level of hostel use may be due to the lack of appropriate accommodation and support services provided for women in the hostel environment. Elizabeth Clarson, Chief Executive of Housing for Women and Chair of the London Women's Housing Forum, suggests that a lot of London's hostel and direct access provision is male focused which may create a hostile setting for vulnerable homeless women. Personal safety is regarded as a problem for hostel residents in general and this may have an adverse impact on women. A possible solution to the harassment of women in mixed accommodation could be to ensure that there is a

gender balance to prevent women being marginalised. The presence of female staff may particularly help as they may be more sympathetic to a woman's specific needs and problems, particularly with regard to sexual health issues.

Delancey House

Centrepoint's Delancey House in north London provides accommodation and support for up to eight young women. The project aims at long-term resettlement and provides the residents with the skills for independent living. There are self contained flats adjacent to the scheme which provide limited move-on accommodation to residents.

Research carried out during the 1990s recommended that hostels should scale down their operation and offer residents greater levels of privacy and professional support. These recommendations have been taken on board in recent years and there has been a move away from larger hostels towards smaller, more supportive schemes, focusing on specific groups of homeless people, for example young people and women.

Hidden homelessness

It is likely that levels of homelessness among women are underestimated as they are more likely than men to be 'hidden homeless', for example staying with friends or family. Homeless women are considered to be less visible than their male counterparts. The apparent disparity between the number of homeless men and homeless women all but disappears when distinction between single people and families is removed. This may be explained by women who have dependent children or who are lone parents, as practically all homeless lone parents are women.

Statutory homelessness

Information is routinely collected by local authorities and the DTLR on statutory homelessness. It includes the numbers of households accepted as homeless, the kinds of temporary accommodation used and the main reasons for homelessness. Analysis of some of this information is possible by ethnicity, but gender is not routinely recorded.

Bed and breakfast hotels

There are still a substantial number of households living in B&Bs in London, including statutory homeless people, asylum seekers and those who self place. B&Bs can be unsatisfactory, expensive and isolating but they may be the only choice for those at the bottom of the housing market.

Reasons for homelessness

Family breakdown is a major factor contributing to homelessness. The lower income levels of women compared to men may mean that women are not always able to sustain their tenancy or keep up with payments on their mortgage. This may particularly be the case for women following the breakdown of a relationship or the death of their spouse. On separation or divorce, mothers usually see an average fall in income of £20 per week, compared to fathers who see an average £10 rise in their weekly income. The 1997/98 SEH shows that owner occupying lone parents are more likely to be

experiencing difficulties with paying their mortgage than other households (19 per cent compared to two per cent overall).

Health and homelessness

The physical and mental health of homeless people is the subject of extensive research. Research published by the King's Fund in 1996 summarised the nature of the link between health and homelessness: '*Some health problems, particularly mental health problems, may sometimes predate or even lead to homelessness as well as being caused or exacerbated by experiencing homelessness*' (King's Fund, 1996). Although the health problems associated with homelessness do not exclusively affect women, certain issues may affect them more, such as the prevalence of mental health problems among older single homeless women.

The health issues affecting single homeless people (rough sleepers and hostel residents) include asthma and other chest complaints (including TB), coughs and colds, skin complaints and insect infestations, depression, stress and anxiety and the use of alcohol and drugs. Similar health issues affect homeless families in bed and breakfast hotels, but also include problems associated with living in cramped and often overcrowded conditions. Sexual health problems in particular are highlighted in a report by the London NHS Executive. Homeless women who are not permanently registered with a GP may have their access to regular breast and cervical screening disrupted.

Move-on accommodation

A 1998 London Housing Federation survey identified a shortage of move-on accommodation and ongoing support to help households to sustain tenancies. Many of the women interviewed in the Crisis research referred to above outlined problems in finding appropriate permanent accommodation and had often spent long periods of time in hostels. The move-on accommodation provided through the Rough Sleepers Unit is owned by RSLs and since April 2001 the support services have been provided by specialist organisations that are running the Tenancy Sustainment Teams (TSTs) for the particular area of London. The majority of the units provided by RSLs under this funding have one bedroom and some are in shared housing. There may be a demand for larger move-on housing for women with tailored support services to help mothers to rebuild relationships with their children.

Eaves Housing for Women

Eaves Housing for Women runs housing schemes across London for single women of all ages who have support needs. There are targets for residents from particular groups – 30 per cent for lesbians, 60 per cent for women from minority ethnic groups, 10 per cent for Irish women and two per cent for women living with HIV. Support is provided by key workers who live off site, but meet regularly with residents. There is a resettlement programme for all scheme residents who receive continuing support for up to six months after their move into independent housing.

Ebony Sistren Housing Association

Ebony Sistren Housing Association provides accommodation and support to single homeless black and minority ethnic women and their families. As well as providing hostel and bedsit accommodation, it also has two and three bedroom flats to house women with their children.

Services for homeless women

Responses to Mayoral consultations on housing and rough sleeping in London have reiterated the need for women only services. A need for specialist services for vulnerable women (for example, women who have experiences of sexual harassment or prostitution) has also been highlighted. The different needs of younger and older women should also be considered in the provision of appropriate services. Research shows that older women in hostels are more likely to have mental health problems whereas young female rough sleepers may have drug related problems.

Some of the key areas to consider for women in mixed hostels are outlined in a 1996 report by CHAR and Crisis:

- single rooms in a secure and separate area
- adequate toilet and health facilities
- female support staff.

Recent developments*Rough sleepers*

The RSU has set up a database of rough sleepers and accommodation services for rough sleepers in London. The Rough Sleeping Register tracks all rough sleepers through their contact with services through the Contact and Assessment Teams (CATs). It provides and manages the information needed to enable homelessness agencies and the RSU to reduce rough sleeping in London. The Register records information by age, gender and ethnicity and can be used to analyse how long people are staying on the streets and what their needs are. The RSU's Clearing House provides and co-ordinates the lettings service for the accommodation provided by RSLs under the government's Rough Sleepers Initiative. Its task is to match homeless people who meet the RSU criteria to suitable accommodation in the pool of flats, bedsits and rooms for clients eligible under the referral criteria. Information on age, gender and ethnicity is collected and data on tenancy outcomes is used by the RSU to look at the success of the service. (The figures are not publicly available.)

Homelessness strategies

Under the Homelessness Bill and forthcoming secondary legislation, local authorities will have the duty to improve the protection of homeless people and give them more choice about the long-term housing they are offered. They will also have to review homelessness in their area every five years. These reviews will form the basis of a homelessness strategy and will be extended to include advice on debt, budgeting, tenants' rights, helping people to remain in their own homes through adaptations or improvements to the property, as well as options for rehousing. The strategies will also

cover a multi-agency approach to the delivery of accommodation and support services to homeless people in the locality.

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9 Women as key workers

Key facts

- More than three-quarters of people employed in education (76 per cent) and health and social work (77 per cent) in London are women. Eighty seven per cent of nurses in London are women.
- Women from black and minority ethnic groups are overrepresented among some key worker groups. Thirty per cent of women working in health and social work and 16 per cent of women working in education are from black and minority ethnic groups.
- Hospital staff and students (for many RSLs, students fall within the definition of key worker) are the main key worker groups being housed by RSLs, particularly in London.
- Twenty six per cent of nurses are owner-occupiers at present, compared to 56 per cent of all London households. Of those who are not currently home owners, 55 per cent aspire to home ownership within the next three years.
- Teachers are as likely to be owner-occupiers as the general population in London, with 56 per cent currently owning their own home. Seventy-seven per cent of teachers who do not own their own home at present are aiming to buy within the next three years.
- The London Housing Federation (LHF) estimates that 60,000 key workers will leave the capital in the next ten years and reports that vacancy levels in key worker professions are increasing, with figures showing 7,000 nursing vacancies across London.
- By 2005 RSLs plan to build at least 43,200 homes for key workers across the country.
- The Mayor's Housing Commission suggested a target of 7,500 homes a year in the intermediate sector in London. Further investigation of the need for intermediate housing is currently being undertaken by the Mayor.
- In London alone, the number of RSLs entering the key worker market is expected to increase by almost 45 per cent by 2005.
- Currently 61 per cent of RSLs are providing key worker accommodation, mostly in London and the South East, the Midlands and North West.
- Most accommodation (85 per cent) is for rent, although there are also a number of shared ownership schemes in London. Rent levels vary significantly across the country and in London most are more than 15 per cent below market rents.
- There is a need for a common definition of 'key worker'. Work in this area by the FB Consultancy covered the NHS, police and education authorities, but the London Assembly's Affordable Housing Scrutiny Committee has included bus drivers in its report. The Mayor's Housing Commission has identified key workers in terms of income rather than type of employment (defining key workers as working households with an annual income between £15,000 and £30-35,000).

Key housing issues

Home ownership

There are lower levels of home ownership among some groups of London's key workers than for the population as a whole although aspirations of home ownership are high.

Lower incomes for key worker professions may limit options for home ownership. An average house price for London of £150,000 requires an annual household income of £47,500 to secure a 95 per cent mortgage. The Workplace Survey shows that 70 per cent of key workers (namely, the police, nurses, teachers and bus drivers) earn under £25,000. For the nursing and teaching professions in particular, the possibility of home ownership for single people is restricted even further. All of the nurses and 65 per cent of the teachers surveyed earned less than £25,000. There may be more possibilities for dual income households in terms of access to shared or full home ownership. However, it is understandable that housing professionals working with women are expressing concern that the current solutions for key workers focus on home ownership and shared ownership through the Starter Homes Initiative. There is a need to explore a full range of realistic options including social rented and sub-market rented accommodation.

Employer provision of housing

The results of the FB Consultancy survey of RSLs and key worker employers show that the NHS has a more established provision of accommodation for its workers than the police and education authorities. Eighty-five per cent of NHS Trusts regularly use data on key worker accommodation demand as part of their planning and service development process and half are active in partnerships to provide housing. The police and education authorities place more emphasis on personal responsibility for housing in their recruitment and retention policies.

Peabody Unite

In June 1998, the Peabody Trust, in partnership with the Unite Group, set up Peabody Unite with the aim of providing key worker accommodation for London. The first scheme, developed in partnership with Barts and the London NHS Trust, opened in October 1999 in Stratford. There are further schemes for health workers in development in east London.

In April 2000 a housing co-ordinator was recruited by the NHS to tackle the shortfall in accommodation for staff, particularly in London and the South East. The following work is underway:

- provision of an extra 2,000 residential units in London by 2003
- co-ordination of accommodation available to nursing staff across London through an NHS accommodation bureau
- a pilot subsidised 'staff hotel' to meet the needs of staff who may need to stay close to work overnight (for example people working shifts or providing emergency cover)
- work with RSLs applying for funding under the Starter Homes Initiative.

Keyworker homes website

As the result of the FB Consultancy research, the first national key worker housing website, www.keyworker-homes.co.uk, is being launched this spring by Fasttrack Homes Ltd, an e-business joint venture between FB Consultancy and Quintain Estates & Development plc. Key workers will be able to log on, check out what is available in specific regions of the country, and visit individual association property details before contacting the landlord directly.

Appropriate housing

The RSL, Housing for Women, highlights the fact that housing for key workers, and particularly nurses, is geared towards accommodation for young, single trainees. Recruitment is important, but so too is the retention of trained staff for all organisations. This is borne out by the responses of the NHS to the London Assembly's Affordable Housing Scrutiny Committee who identified a gap in accommodation for settled workers or families. There is a need for more flexibility and variation in the provision of key worker housing. Shared and self contained, social renting, sub-market renting, shared ownership and owner occupation should all be considered as options.

Common Ground

Crisis, the King's Fund and London and Quadrant Housing Trust are to work together on a alternative housing project, Common Ground, which has been modelled on the Times Square project in New York. It will provide accommodation to a mixed community of ex-homeless people and London's key workers (nurses, teachers and others working in public services). The three partners are planning to find a location for the scheme and to develop 200 studio flats. The development will include extensive service and support facilities as well as retail space.

It should also be recognised that traditional nurses' residences are not always appropriate and do not take into account differences in family composition. There is a gap in information on the family composition of key worker households. There is a need for further research in partnership with the main key worker employers in London to look at the household composition of their employees. This work should aim to profile the housing needs of key worker groups and look specifically at the differing needs of women. The London Housing Unit and a group of employers in West London (West London Leadership) are currently investigating what is needed in housing terms to underpin the economy in their area. This study aims to look at the housing aspirations and family composition of households over a range of incomes.

Starter Homes Initiative

In July 2000 the government announced its plans to support home ownership for key workers. It has dedicated £250 million to this initiative to provide 10,000 homes for key workers across the country by 2004. The first round of schemes will be announced shortly. Successful bids will target key worker groups in areas where there are problems with recruitment and retention. Assistance may be provided to key workers in a number of ways, through interest free or equity loans repayable when the property is sold, cash grants or shared ownership.

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10 Lone mothers

Key facts

- Lone parents make up ten per cent of households in Britain. In London the proportion is 12.5 per cent.
- Figures from the 1991 Census indicate that the majority of lone parent households are headed by women (94 per cent).
- Lone parenthood should not be seen as a permanent situation. Although the number of single or never married parents appears to be growing, a large proportion have previously lived with their partners and would better be described as separated. One in seven lone mothers has never married or lived with their child's father.
- The most recent figures on ethnicity and lone parenthood show that some minority ethnic groups are more likely to experience lone parenthood. For example, almost half of black households in Britain with children are headed by a lone parent (see Figure 20).

Figure 20 Ethnicity of families with dependent children, Britain, 2000

	White	Black	Indian	Pakistani/ Bangladeshi	Other	All
	%	%	%	%	%	%
Couples	79	51	92	85	71	78
Lone parents	21	49	8	15	29	22
Total (millions) (100%)	6.6	0.2	0.2	0.2	0.3	7.2

Source: *Social Trends 31, ONS, 2001*

- Thirty per cent of lone parent families have experienced homelessness in the past ten years compared to only three per cent of couples with dependent children.
- Lone parents are overrepresented in the social rented sector compared to couples with dependent children (see Figure 21 below).

Figure 21 Housing tenure of single parents and two parent families with dependent children, London, 1998/99

	Lone parents with dependent children	Two parent families with dependent children
	%	%
Private rented accommodation	11	6
Local authority or RSL rented	65	23
Owner occupied	24	71
Total (100%)	1,348	559

Source: *Survey of English Housing, 1998/9 datasets*

- In 2000/01 London's RSLs made over 4,500 lettings to single parents, accounting for more than a quarter (26 per cent) of their total lettings. Ninety-five per cent of their lettings to lone parents were to women. Of these 74 per cent were

economically inactive – either unemployed (17 per cent) or at home and not seeking work (56 per cent). A third had been housed under homelessness legislation.

- Over a quarter (26 per cent) of lone mothers rehoused by RSLs in 2000/01 gave their main reason for moving as overcrowding, compared to 18 per cent of all households. Eight per cent moved because of domestic violence, compared to just three per cent of households overall (see Figure 22).

Figure 22 Reasons for housing of lone parents and other households – lettings made by RSLs, London, 2000/01

	Lone parents	All households
	%	%
Overcrowding	26	18
Under occupation	1	2
Health or medical reasons	5	10
Permanent decant	6	7
Poor housing conditions	2	3
Relationship breakdown	5	4
Need independence	6	11
Financial difficulty	0	1
Legally evicted	4	3
Leaving institution	0	1
Needed warden/sheltered	0	5
Move nearer family/work	2	3
Told to leave home	8	6
Racial harassment	1	1
Refugee	1	1
Domestic violence	8	3
End of assured shorthold tenancy	5	4
Loss of tied accommodation	1	1
Harassment/neighbour nuisance	5	4
Other	15	15
Total	100	100

Source: CORE data, 2000/01

- Lone parents are more than twice as likely than average to be in the bottom quintile group of disposable income (before housing costs).
- Nationally 45 per cent of all lone parent households with dependent children have no paid work.
- In November 2000 29 per cent of IS claimants in London were lone parents, compared to nine per cent of the population as a whole.
- At the end of February 2001, there were 27,470 people participating in the New Deal for Lone Parents (NDLP) in London and the South East, with 28 per cent receiving in-work support and no longer claiming IS. In Britain overall, 95 per cent of those taking part in the NDLP are women.

- In 1999/2000 the National Council for One Parent Families sent out over 30,000 information packs to lone parents on a range of subjects including employment, benefits and child maintenance.

Key housing issues

Tenure

Research using the 1958 Birth Cohort data on lone parents' lives shows that tenure is affected by changes in marital status. At the age of 19 most lone mothers are either living with their parents or renting local authority or RSL property. During their mid to late twenties, levels of social renting are high and owner occupation increases steadily. The proportion of mothers with partners who are social tenants falls with age and owner occupation grows more rapidly among mothers with partners.

Affordability

Economic status can impact on a woman's choice of housing in terms of finding appropriate affordable accommodation. Lone mothers are often living on low incomes and are more likely than other parents to be dependent on benefit so this can restrict the kind of housing they can afford. The reasons for this higher than average dependency on benefit may relate to the marital status of the lone parent. Lone mothers who have never been married are most likely to be claiming IS as the result of the birth of a child and difficulties they subsequently face in balancing work and home life. Divorced or separated lone mothers are likely to claim IS as the result of relationship breakdown. Lone parents may be affected in old age by low income employment and dependence on IS during their lives as this directly affects their pension contributions.

Measures need to be put in place to ensure that lone mothers who choose to work can do so flexibly and can access affordable and good quality childcare. Choice of tenure may not be an option for lone parents, but more flexible housing subsidies covering mortgages as well as rent could improve the options open to lone parents.

Appropriate housing

The National Council for One Parent Families is campaigning for a change in social housing allocation policies which currently mean that lone parents and their children are housed in some of the country's worst accommodation.

Lone parents are significantly more likely to be living in accommodation above the second floor and without a garden than couples with dependent children. Allocation of poor housing may mean that lone parents become isolated from the communities they live in. Research carried out by the GLA for a European project on social exclusion (BETWIXT) has identified a number of lone parent households living in overcrowded conditions. There are however disincentives to applying for a transfer to larger accommodation. In particular the rent levels for larger socially rented properties can often exclude lone parents further by increasing their dependence on HB.

Improving the housing situation of lone parents depends on sensitive allocation of properties. As shown above, lone parents often end up in sub-standard housing and this is an issue that needs to be addressed by local authorities and RSLs through sensitive allocation of properties. Choice based lettings may help lone parents move into more suitable accommodation.

Relationship breakdown

A large proportion of calls received by the National Council for One Parent Families' helpline are from women seeking housing advice following the breakdown of their relationship. Anecdotal evidence suggests that women are often moving out of the matrimonial home and into social housing as they are unaware of their legal rights to stay in their home.

Lone parent helpline

The National Council for One Parent Families provides a range of services through its Lone Parent Helpline. It provides free advice and information on a range of issues, including training and employment, relationship breakdown and children, as well as running a Lottery funded database which has details of useful local and national resources for lone parents. Their dedicated maintenance and money advice line provides a service focussing on child support and maintenance and the changes in the benefit system affecting lone parents.

Recent developments

New Deal for Lone Parents (NDLP)

The NDLP was set up to help lone parents move from claiming IS into work. To qualify a lone parent must have at least one school age child and he or she will be supported throughout the stages of finding a job. From April 2001 lone parents participating in the New Deal have benefited from further improvements to the programme.

Lone parents can:

- continue to claim HB and Council Tax Benefit or help with the payment of their mortgage interest for four weeks after their job starts
- claim an extra £15 per week if they are on IS and take up training for work through NDLP
- receive help with the cost of registered childcare if they start a job of less than 16 hours a week, although this is limited to 70 per cent of the cost of childcare
- earn up to £20 a week before their IS claim is affected.

Lone parents with a child aged over five who make a claim for IS are also now compelled to see a Personal Adviser who will discuss employment and training opportunities. Further mandatory meetings with the adviser follow every six months for as long as the lone parent continues to claim benefit.

Childcare Tax Credit

Lone parents who work for more than 16 hours a week are entitled to childcare credits to meet up to 70 per cent of their childcare costs under Working Families Tax Credit. The eligible weekly amounts are up to £70 a week for one child and £105 a week for

two or more children. From June 2001, these amounts will increase to £135 or £200 which translate to a maximum payment of £94.50 a week for one child and £140 for two or more children. This credit can be used to pay for government approved childcare provided by a local authority or other accredited schemes. The cost of childcare up to the amounts given above is also exempt from calculations of HB and Council Tax Benefit entitlement. At the end of February 2001 there were 136,900 families claiming the Childcare Tax Credit (CTC) part of their WFTC (11 per cent of all those receiving WFTC). The average CTC award in the UK at the end of February was £35.46 per week. Recent data collected by the Daycare Trust shows that this average CTC award meets just over a quarter of average nursery costs in London (£134.86 in inner London and £130.19 in outer London).

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11 Young mothers

Key facts

- Young lone mothers represent a small section of the population - less than three per cent (around 40,000) of lone parents are teenagers at any one time.
- London's pregnancy rate amongst under 16 year olds is 10 per cent above the national average, at 10 per 1,000. Lambeth, Lewisham and Southwark Health Authority has the highest rate in the country, at 18 per 1,000.
- For young women under 18, the pregnancy rate in London is 51 per 1,000. This is almost 12 per cent above the national average. At a local authority level, Southwark, Lambeth, Hackney and Lewisham have the highest rates in the country at 86, 85, 82 and 79 per 1,000 respectively. (See Figure 23 for a full borough breakdown.)
- The recent Social Exclusion Unit (SEU) report, *Teenage Pregnancy*, sets a target of halving the rate of conceptions among under 18 year olds in England by 2010. The national NHS plan has set an interim target of reducing the teenage conception rate by 15 per cent by 2004. Achieving these targets will mean that no local authority will have a teenage conception rate of more than 41 per 1000 women aged 15-17. The focus for reducing the number of teenage pregnancies is on better prevention through education, access to contraception and targeting at risk groups and better support for teenage parents and pregnant teenagers in terms of providing suitable supported accommodation and encouraging young parents to return to education.
- In 2000/01, less than one per cent of RSL lettings in London were made to households where the tenant or tenant's partner was under the age of 18. Just over a third of these lettings were made to lone mothers.

Key housing issues

Tenure

Recent research confirms that there is no evidence to suggest that teenage lone parents get pregnant to access social housing and benefits. One study shows that the majority of young mothers live with their parents following the birth of their child (70 per cent of 15 and 16 year olds and around 50 per cent of 17 and 18 year olds). Overcrowding may become an issue for these households. Young mothers who live independently tend to live in social housing. Results from the 1996/97 SEH estimate that around 2,000 16 and 17 year olds have a sole tenancy in social housing. A study of teenage mothers in Hackney, Solihull and Leeds found that moving into social housing was often seen as the key to securing independence for young parents and a year after the birth one third were living in social housing, with a further third on the council housing waiting list.

Figure 23 Conceptions to women aged under 18 (numbers, rates and percentage leading to abortion, London, 1994-1996 and 1997-1999)

	1994-1996			1997-1999		
	Conceptions (no.)	Rates per 1,000 women aged 15- 17	% leading to abortion	Conceptions (no.)	Rates per 1,000 women aged 15- 17	% leading to abortion
England & Wales	117,460	43.5	40	129,482	46.0	42
London	15,915	47.9	50	17,977	51.0	53
Inner London	7,511	64.6	50	8,406	65.8	53
Camden	374	49.2	53	415	51.3	59
Hackney/City of	763	75.6	52	839	81.6	55
Hammersmith and	308	53.6	48	421	69.3	57
Haringey	614	64.3	50	689	65.9	50
Islington	475	62.1	56	491	59.8	57
Kensington and	234	43.3	64	209	31.5	68
Lambeth	974	86.0	50	1,077	85.0	54
Lewisham	740	68.3	50	926	78.6	51
Newham	812	64.3	41	882	61.2	43
Southwark	873	87.7	49	912	85.8	58
Tower Hamlets	527	56.0	41	583	52.2	45
Wandsworth	566	60.5	49	662	70.3	55
Westminster	251	37.1	59	300	37.9	60
Outer London	8,404	39.0	51	9,571	42.6	53
Barking and	510	66.2	40	529	62.9	42
Barnet	429	27.7	58	470	28.0	60
Bexley	340	30.6	51	448	38.7	48
Brent	676	53.2	58	662	49.5	61
Bromley	397	27.8	50	446	31.7	58
Croydon	842	50.4	52	1,033	57.6	51
Ealing	566	38.8	52	615	41.2	56
Enfield	515	39.4	54	614	46.5	55
Greenwich	634	54.7	39	816	66.9	42
Harrow	267	23.9	64	332	28.8	62
Havering	376	30.2	57	471	38.3	62
Hillingdon	526	43.6	49	583	46.9	51
Hounslow	445	42.2	39	534	49.4	44
Kingston upon	188	29.0	57	201	29.1	55
Merton	366	49.4	52	347	43.3	56
Redbridge	352	28.7	58	374	29.6	56
Richmond upon	161	22.2	53	174	21.8	61
Sutton	284	34.2	50	317	36.6	50
Waltham Forest	530	50.9	53	605	55.8	53

Source: Population Trends 103, ONS, Spring 2001

Centrepont young mothers' project

Centrepont set up a young mother's project in Lewisham in 1993 to address the housing and support needs of pregnant teenagers and young parents. As well as providing housing

in a mixture of self contained and shared accommodation, they also run an advice service which deals with issues such as benefits, parenting skills, health, education and job training. Once the young parent has moved on to independent housing, they offer resettlement support for a period determined by the individual young person.

Temporary housing and homeless at home policies

For young parents who move into independent housing, some time may be spent in local authority temporary accommodation. The type of temporary accommodation used will vary from borough to borough. Around three quarters of London local authorities operate a homeless at home policy which may mean that a young mother can stay in her parental home and still be considered as homeless.

In some areas local authorities can refer young mothers to dedicated mother and baby hostels managed by RSLs or voluntary sector organisations. This kind of temporary accommodation can provide a more supportive environment for young women. Having in-borough provision is vital to young mothers willingness to be placed in this kind of accommodation as it allows them to maintain their existing local support networks. As part of the 1999/2000 Housing Investment Programme (HIP) process local authorities were asked to identify supported and general needs accommodation for young parents in their area. Of the 26 London boroughs who supplied this information to the GLA, six had no dedicated provision for young parents.

There is no comprehensive information on the provision of specialist accommodation for young mothers in London. The Hostels Directory outlines the kind of specialist accommodation available to young mothers in London, but it does not include details of all the projects in the capital. The research carried out by the National Council for One Parent Families identifies Life, an anti-abortion group, as a key provider of housing and support for young mothers across London and the South East.

Young mothers passing through non-specialist temporary housing may face particular issues. A report by the National Council for One Parent Families based on in-depth interviews and focus groups showed that young mothers in local authority general needs hostels or bed and breakfast hotels had specific concerns about their housing situation. They were nervous about living with people they did not know, they felt that they lacked security and stability and also highlighted poor facilities and conditions in these kinds of accommodation. The lack of stability and security is also identified in a Social Exclusion Unit report which notes that young mothers are more likely to have moved house during their pregnancy, with 17 per cent moving three or more times.

Choice

Benefit dependence among young lone parents is high and this directly impacts on their housing choices. Ninety per cent are on IS. Younger mothers (under the age of 16) cannot claim benefit, which may preclude any choice of independent living. For this group staying at home where grandparents can receive Child Benefit and increased IS if they are existing claimants is often the only option.

Having personal space and independence have been identified as important factors for young mothers. However, for those living in independent social housing the experience can be isolating. Proximity to family and other support networks should therefore be considered by local authorities so that a sensitive and appropriate allocation of permanent accommodation is made. Support services for young mothers may include parenting skills training, budgeting advice, childcare, resettlement support and access to training and employment. These kinds of services should be easily accessible for young mothers regardless of their housing situation. For young mothers who have been in local authority care, there is limited provision of supported accommodation or placements with foster carers. The children of mothers who have left care are more likely to be taken into local authority care than the children of non-care leavers and this cycle may be prevented by the provision of appropriate support for both the young mother and her child.

Black and minority ethnic groups

There is no comprehensive information on teenage pregnancy rates among minority ethnic groups, but the SEU report refers to specific surveys which show that Bangladeshi, African Caribbean and Pakistani young women are at greater risk of teenage parenthood than the national average. This may be linked to cultural traditions of early childbirth. Housing and services for young mothers need to be culturally sensitive and accessible for women from minority ethnic groups. Jackie Kelly, Chief Executive of Ekaya Housing Association, highlights the need for comprehensive information to inform the development of appropriate semi-independent housing in London and to ensure that support services are appropriate and accessible.

Sure Start East Peckham

Sure Start East Peckham in the London Borough of Southwark focuses its services on the 'hard to reach' parts of the community – asylum seekers, minority ethnic groups, travellers and young parents. As part of this initiative home visiting is provided through a network of outreach services comprising health visitors, midwives and early years workers. There is also a multi-agency family support worker with a specific brief to overarch all other projects and take referrals from all of them. Family support and specialist child mental health and disability programmes are offered. Other provision includes a nursery and crèche, a home learning project for children with special needs, a Bookstart project to encourage early shared reading, a childminding drop-in service, a speech and language programme and a cognitive programme to enhance children's ability to learn.

Ekaya Housing Association

Ekaya Housing Association provides a dedicated housing and support services to young black and minority ethnic mothers through their mother and baby hostels. As well as managing 41 bedspaces for young mothers in London, Ekaya is also responsible for running one of the Housing Corporation pilot schemes in Lambeth (see below).

Recent developments

Following on from the SEU's report on teenage pregnancy, local teenage pregnancy strategies are currently being developed by cross-agency partnerships to ensure better

prevention and improved provision of support services through a joined up action plan. The collection of local data and an assessment of existing local services will feed into the development of these local strategies.

One of the key recommendations from the SEU report is that teenage lone parents under the age of 18 will not be entitled to an independent tenancy from 2003. Their choice will be between living with either family or a partner or in semi-independent housing with support. This will be a specific issue for London because of its high pregnancy rate. In the HIP returns for 1999/2000 eight boroughs (out of the 26 who provided this information to the GLA) were unable to estimate the need for supported accommodation for this client group, but were currently assessing the different options for providing suitable housing with support to this group.

Six Housing Corporation pilot projects are currently underway and are due for evaluation this year. The aim of these schemes is to prepare young mothers for independent living through a multi-agency approach to training and support with parenting skills, tenancy sustainment and advice on education and training, including consideration of the availability of local childcare. One of these is in Lambeth, a borough with high under 16 and under 18 pregnancy rates. Overall, the Housing Corporation estimates that there is a need for 1,500 units for under-18 lone mothers, but it expects that around half of the provision can be met through floating support. Interviews with young mothers show that floating support is the preferred option for those with low support needs, with self contained accommodation accompanied by a flexible support package.

A scheme aimed at improving educational opportunities and tackling long-term benefit dependency among young mothers was launched by the Department for Education and Employment in February 2001. The three year pilot starting this year will provide free childcare and parental support to young mothers who return to school. In London, the pilot areas are Greenwich and Barking and Dagenham.

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12 Women leaving prison

Key facts

- At the end of April 2001, there were 3,580 women in prison across the UK, making up five per cent of the national prison population. Fourteen per cent were young offenders (under the age of 20). Of adult women in prison, 81 per cent were sentenced and 19 per cent were on remand.
- In mid 1999 women from black and minority ethnic groups accounted for one quarter of the adult female prison population. There were proportionately more black, Chinese and women from some other BME groups in prison than in the general population, but fewer Asian women.
- Between 1993 and 1999 the female prison population more than doubled, compared to a rise of 43 per cent in the male prison population.
- Between April 2000 and April 2001 there was an increase of eight per cent in the female prison population. The increase in the number of sentenced women for the same period was nine per cent. More women were sentenced for drug offences, robbery and violence against the person than during the previous year. At the end of April 2001 39 per cent of sentenced women were being held for drug offences.
- In 1999 the majority of women (80 per cent) were sentenced to less than a year in prison. Forty-two per cent were sentenced to less than three months.
- Holloway is the only women's prison in London and has capacity for 532 women. This represents 13 per cent of the national capacity for women prisoners in Britain.
- A 1997 Home Office report showed that 61 per cent of women prisoners had children under the age of 18 or were pregnant and nearly three-quarters of these children lived with their mother prior to her imprisonment. Most lost their principal carer and a third their only carer when their mother was imprisoned. During their prison term, mothers tended to rely on temporary carers, with grandparents and female relations being used in 41 per cent of cases.
- On average women offenders become mothers at a younger age than other women. Fifty-five per cent were teenagers when their first or only child was born. They are also more likely to be single mothers (27 per cent compared to around ten per cent in the population as a whole).
- A quarter of women prisoners were in care as a child.
- Forty per cent of women had been treated for a mental health problem during the year prior to their imprisonment. Whilst in prison, ten per cent of women had harmed themselves and 34 per cent had considered suicide.
- Two thirds of women in prison have used illegal drugs at some point in their lives, compared to 80 per cent of men in prison. Women were more likely to have injected drugs or to have been dependent on opiates than their male counterparts. The highest reporting of drug dependence among women prisoners is among those on remand for theft.
- Women prisoners are more likely to have experienced domestic violence than other women (50 per cent of women prisoners, compared to 23 per cent of all women).
- A 1999 survey of 567 women prisoners reported that four out of five women had some kind of accommodation on release, even if this was only a temporary

arrangement. In a follow up survey of 178 women just 43 per cent of ex-prisoners were at the same address they resided at prior to imprisonment.

- A 1994 research study showed that prior to imprisonment four per cent of women had been living in temporary accommodation or sleeping rough. However 14 per cent expected to be living on the streets or in temporary accommodation following their release.

Key housing issues

Homelessness

The rising number of women in prison has meant that the problems faced by women on release are becoming more widespread. Homelessness on release from prison is now the reality for a significant proportion of women offenders. One woman in five does not have accommodation on release and less than half of women prisoners return to the address they had prior to imprisonment. Unlike their male counterparts, who are more likely to return to their partner, women tend to leave prison having lost their previous home and expect to be either homeless or in temporary accommodation. Current legislation means that prisoners serving a sentence of less than 12 months are not generally assigned a probation officer who could otherwise provide advice, information and support on resettlement. As the majority of women serve short sentences, they are less likely to receive support from the probation service which makes finding housing and sorting out benefits prior to release a much more difficult process. As a result an increasing number of women are released onto the streets with the few belongings they had with them in prison. Maggie Hall of Women in Prison, a London-based advocacy and welfare group, associates re-offending among women with a lack of secure accommodation at the time of their first release from prison.

Eaves Housing Association

Eaves Housing Association runs a housing advice service in Holloway prison. This can help women secure accommodation prior to their release either in their own accommodation or through other providers.

Women's Link

Women's Link provides general housing advice for women in London and has a service dedicated to women prisoners and ex-offenders. The main focus of the service is helping women to access safe, affordable and supportive accommodation, as it is felt that this is key to preventing re-offending. Additional support services (such as life skills, budgeting and drugs and alcohol where appropriate) are provided in most of the projects that Women's Link refers to. As well as acting as a major referral agent to specialist ex-offender projects, the Link also runs housing surgeries at three prisons in London which offer women advice, support and advocacy on a wide range of housing related issues (rent arrears, HB, eviction etc).

Women in Prison

Women in Prison (WIP) is a national voluntary organisation involved in one-to-one welfare work with women offenders. WIP staff visit women in prison, offering practical advice and assistance on maintaining tenancies while in prison, securing accommodation for release,

organising appropriate training and employment and dealing with drug and alcohol misuse. WIP runs a weekly advice session in Holloway prison and is also involved in campaigning and lobbying government on key issues that affect women in the prison system.

Forthcoming changes to homelessness legislation

The Homelessness (Priority Needs for Accommodation) (England) Order 2001 is expected to come into effect next year and expands on the previous groups of vulnerable people who are considered to be in priority need for accommodation under local authorities statutory housing duties. The order specifically makes provisions for ex-offenders.

'For the purposes of Part VI of the 1996 Act, the following have a priority need for accommodation –

... (e) a person who is vulnerable as a result of –

(i) having served a custodial sentence (within the meaning of section 76 of the Powers of Criminal Courts (Sentences) Act 2000) (b);

(ii) having been committed for contempt of court or any other kindred offence;

(vi) having been remanded in custody (within the meaning of paragraph (b), (c) or (d) of section 88(1) of that Act).'

(DTLR, 2001)

The draft guidance accompanying this order recognises the role that accommodation can play in reducing the likelihood of reconviction and also advises that isolation and poor social and family networks should be taken into consideration when assessing an individual's vulnerability. It also discourages an approach to assessment based on length of sentence, which is positive for women ex-offenders who tend to have served shorter sentences.

Housing Benefit

HB is another issue that adversely affects women in prison. For sentenced prisoners, HB is paid for the first 13 weeks only, and for 52 weeks for prisoners on remand. This affects women serving custodial sentences more than men, who are more likely to return to the family home on release where the tenancy, benefits and bills have all be maintained in their absence. Research has shown that there is an increase in the number of mothers who expect to be lone parents on their release. Anecdotal evidence suggests that as well as losing their home once HB is withdrawn, women frequently lose all of their possessions as no one is available to collect them once the bailiffs have cleared the property.

Hostel accommodation

Access to hostel accommodation is crucial for many women leaving prison. Current provision is limited, with around 75 spaces available across London specifically for women leaving prison. Accommodation in mixed hostels is not always appropriate for vulnerable women who may have experienced domestic violence (an estimated 50 per cent of women offenders have experienced domestic violence).

There are currently six hostels providing women only accommodation for ex-offenders in London and an additional six providing mixed accommodation. The main providers are Equinox, NACRO and Penrose, Stonham and North West London housing associations.

Move-on accommodation

As well as the need for hostel accommodation, there is an insufficient amount of move-on accommodation as highlighted by the 1998 London Housing Federation Move-on survey. This estimated that less than half (48 per cent) of London's move-on need is being met. The survey cites ex-offenders as one of the main groups for whom accessing suitable move-on accommodation is particularly difficult.

Permanent housing

Finding permanent housing for female ex-offenders often centres on re-establishing contact with their children who were living in care or with friends or family. This needs to be taken into consideration by local authorities and RSLs in allocating appropriate accommodation to help ex-offenders regain contact with their children. Information sharing and closer links between housing and social services departments would help raise awareness of individual cases.

Recent developments

From January 1999, prisoners have been able to serve the last 60 days of their sentence under Home Detention Curfew (HDC). Specific criteria need to be met for a prisoner to be eligible for HDC – they need to pass a risk assessment, have suitable accommodation and be prepared to adhere to an electronically monitored curfew. The review of the first year of operation shows that women were well represented in the use of this programme, with nine per cent of prisoners who were released being women. However, professionals who work with women in prison feel that women may be unfairly disadvantaged in the potential use of the HDC as they are less likely to have suitable accommodation arranged prior to release than their male counterparts.

In March 2001, the then Home Secretary, Jack Straw, announced that more young offenders will be held outside of the mainstream prison system in privately run units. The aim is to ensure that no teenage girls and fewer 15 and 16 year old boys are held in the adult prison system. In addition, the target is to place 80 per cent of young offenders within 50 miles of their home. Special provision will be made for young mothers and pregnant teenage offenders through 20 designated spaces.

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13 Lesbians

As there is very little monitoring of sexuality by service providers – and questions on sexuality tend not to be asked in housing needs surveys – there is a dearth of information on lesbians and housing. However, Stonewall (a specialist RSL providing accommodation for lesbians and gay men) and other organisations have plans to undertake work in this area.

Key housing issues

While there are many support organisations and self-help groups that lesbians can access, there is little housing provision exclusively for lesbians.

Stonewall Housing Association has identified a range of housing issues for lesbians in London:

- There is a lack of information about the number of lesbians in housing need or the specific housing and/or support needs of this group of women.
- The needs of older lesbians often go unmet as service providers sometimes have problems acknowledging people's sexuality, especially that of older people. Some older lesbians are therefore reluctant to use supported or sheltered housing services because their whole life experience is likely to be ignored in such settings.
- There is a tendency for lesbians in relationships to be treated as single women and this sometimes becomes an issue when they apply for joint tenancies with their partners. Additionally, housing and support services providers sometimes fail to acknowledge the variety of households that lesbians form or are a part of.
- Some lesbians with low to medium support needs in addition to homelessness do not want to move into supported housing and so do not always acknowledge their support needs. Subsequently, they are referred to general needs accommodation that may be unsuitable because of the absence of support.
- There is a need for direct access emergency provisions for lesbians. Stonewall believes that 30 bed spaces for lesbians in direct access hostels are required in the capital to meet this need.
- There is a lack of appropriate housing (some of which needs to be supported) for vulnerable lesbians (eg those with mental health issues and older women). In Stonewall's experience, it can take considerable time and resources to secure appropriate accommodation for their vulnerable clients.

The Hostels Directory contains details of accommodation available to lesbians (ie where they are a target group) who are homeless or require supported accommodation. This includes direct access hostels for young people, foyers, housing schemes with women only units, medium support accommodation, housing for female ex-offenders and special needs projects (eg for women with problems of substance abuse). All of these providers have written equal opportunities and harassment policies and complaints procedures.

Access to housing

Some lesbians face discrimination in access to housing. The Association of London Authorities, in a study published in 1990, found that same-sex households often faced discrimination from mortgage lenders, who felt that such relationships were unstable and a risk.

Stonewall Housing Association

Stonewall Housing Association provides supported housing solely for young lesbians and gay men aged between 16 to 25. There are 41 places within six shared houses in Islington, Hackney, Haringey and Newham. Fifty six per cent of the tenants during 1999 to 2000 were lesbians. Resources are not sufficient to provide 24-hour cover and the tenants are young women with low to medium support needs, eg emotional issues and substance abuse. The young tenants prepare for independent living during their 18-month tenancy in the supported housing. After this period Stonewall helps them to move on into their own flats and also provides resettlement support. Move-on accommodation is accessed through nominations to RSLs or local authorities.

Homophobia and discrimination

Homophobia or harassment from housing staff, neighbours or other residents are issues that can have an adverse impact on the quality of life experienced by some lesbians in all tenures.

The preference for self contained accommodation rather than shared housing was expressed by lesbians in the (previously mentioned) 1990 research and is still felt to be an issue by Stonewall 11 years later. The major reason for this is the fear of homophobic attacks or homophobia that lesbians can face in shared accommodation.

CoHousing

In 1997 the Divercity CoHousing Project was established in London, with primarily gay and lesbian members. Members of the Project are engaged in raising funds and looking for land where their project can be developed. They plan to develop 25 flats for a range of household sizes and a common house. The project will have full access for disabled people.

Research in 1992 found that homeless lesbians were unlikely to sleep rough or use emergency hostels or nightshelters as avoiding these options gave them some invisibility and protection from attacks. It also meant that they had less contact with service providers. Stonewall reports that many lesbians who have sought their assistance have faced homophobic treatment in hostels, as a result of which they would rather live anywhere else.

Discrimination can be compounded if lesbians are also disabled and/or from a black and minority ethnic community. Service providers should be aware that lesbians are very diverse and face a plethora of different issues. Stonewall has stated that some minority ethnic lesbians can feel separate from their own minority ethnic community and also from other women, and this can increase feelings of isolation.

Privacy and confidentiality are important issues for lesbians. These issues need to be considered by housing allocations staff dealing with housing applications from this group and by housing managers dealing with day to day issues.

In order to find out about the housing needs of lesbians, housing providers and policy makers need to undertake research and monitoring. However, before this can be conducted successfully, lesbians have to feel safe and comfortable enough to disclose their sexuality. The reasons for asking questions on sexuality and the use to which the information will be put need to be clear to the participants and any staff undertaking research or monitoring need to be aware of the sensitivities involved.

Homelessness

A 1992 study of the housing issues of young gay men and lesbians in London found that lesbians face homelessness for a variety of reasons. Many of the reasons for homelessness for this group are the same as for any other (eg relationship breakdown and leaving care). However, others are more specific to their sexuality, such as harassment. In addition, young lesbians are sometimes asked to leave home by their parents or relatives who disapprove of or cannot cope with their sexuality.

'Out, but not down', a very small scale study of the housing needs of lesbians undertaken in 1989, surveyed 28 lesbians aged 19 to 43 years old. Many of those interviewed reported having been homeless at least once and believed that *'being a lesbian or becoming one, had contributed either directly or indirectly to their being homeless or in unsatisfactory housing conditions, on one or more occasions, either now or in the past'* (LRC, 1992).

The Albert Kennedy Trust

The Albert Kennedy Trust provides advice and supported lodgings for teenage lesbians and gay men aged 16 and over. In the supported lodgings scheme, young people are placed into the homes of gay or lesbian carers who provide them with support and assistance in their personal development.

Recent developments

In July 2001, the Mayor launched the London Partnerships Register for same-sex partnerships. Through this and other initiatives, the GLA is committed to making contact, strengthening existing links and consulting with lesbian organisations in London.

Married and unmarried heterosexual couples are able to succeed to tenancies whereas gay and lesbian couples are generally unable to do so. It has been suggested that the Code of Guidance accompanying the legislation on homelessness and allocations gives local authorities scope to issue joint tenancies and consider succession in the cases of gay and lesbian couples. In *Fitzpatrick v Sterling Housing Association* (2000), the surviving partner of a same sex relationship successfully appealed to the House of Lords after he had not been allowed to succeed to the tenancy of his deceased partner. The

2000 Housing Green Paper indicated the government's commitment to '*legislate to give same-sex partners equivalent rights to succeed to a secure or assured tenancy as heterosexual couples*' (DETR, 2000). Although this proposal has not been included in the Homelessness Bill, there is at least some indication that the issue of same sex successions is on the housing policy agenda.

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Appendix 1 Glossary

Amenities

Elements within a dwelling for example a kitchen, bath or shower room and inside WC.

Bedroom standard

A standard number of bedrooms is allocated to each household in accordance with its composition by age, sex and marital status. This standard is then compared with the actual number of bedrooms available for the sole use of the household. It is then used to identify households living in overcrowded or underoccupied conditions.

CoHousing

CoHousing communities are developments with self contained homes clustered around a shared common house. A dining room, childcare facilities, laundry room etc can be found within the common house. This arrangement enables residents to choose to participate in communal activities with their neighbours or spend time alone.

Contact and assessment teams (CATs)

These teams are responsible for making contact with rough sleepers in their designated area in central London. They ensure that rough sleepers have access to the relevant services, including mental health support, to help them come off the streets.

Economic activity

A person who is working or is unemployed but looking for work is defined as economically active. People in non-paid work, non-working students, retired people, carers and homemakers are defined as economically inactive.

Floating support

Floating support is flexible support provided to a person living independently. The support package is not tied to the accommodation and the resident does not need to move once the support package comes to an end.

Intermediate housing

The intermediate housing sector exists between the social rented and private sector. The sector may provide housing at sub-market rents and it may also include part-rent, part-buy schemes (shared ownership).

Looked after children

Children in the care of a local authority.

Poor housing

This includes housing that is in disrepair and housing that is statutorily unfit for human habitation as stipulated in 'The Fitness Standard' of the 1989 Local Government and Housing Act and Housing Act 1985.

Single homelessness

This is also known as non-statutory or non-priority homelessness. The term covers people who fall outside of the priority need categories of current homelessness legislation, who may be sleeping rough or living in some kind of temporary accommodation.

Statutory homelessness

The term is applied to households who local authorities accept as homeless under the Housing Act 1996. In order to be accepted households must be unintentionally homeless and have a priority need (eg contain dependent children, a pregnant member or people who are vulnerable due to old age, illness, disability or some other special reason).

Supported housing

This is housing specially designed, managed or adapted to meet the needs of people for whom general needs housing is unsuitable or inappropriate. This type of accommodation can provide temporary or long-term housing solutions for people with support needs.

Supported lodgings

Some local authorities, in partnership voluntary organisations, run supported lodgings schemes where young people are matched with a host from a network of local people who offer a room in their own home. The scheme workers, hosts and outside agencies provide appropriate levels of support to the young people.

Supporting People

This is a new system of funding for housing related services which will help vulnerable people live more independent lives, whether they live in specialist supported housing or providing a floating support package in their own homes.

Appendix 2 Acknowledgements

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Anjum Mouj, Newham Asian Women's Project
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