



From Historical Advocacy to Contemporary Challenges: **The Women's Housing Rights**

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Introduction

“It took until the late 1970s for the practice of demanding a male guarantor on a female’s mortgage application to die out in the UK” (Hughes, 2019). No region in England meets the affordability of a women’s median earning according to the Women’s Budget Group (2019). In 2019, the gender pay gap declined to 17.4% and has only decreased to 14.3% by the year of 2023 as stated by the Office of National Statistics (2023). On the other hand, men have the capacity to meet median rental costs in all regions of England, barring London and the Southeast (WBG, 2019). The Equality Act of 2010 represents a pivotal juncture in efforts to curtail acts of discrimination and rectify pay disparities within the work force (Gov, 2010). Despite the exorbitant property prices in the United Kingdom, rendering home ownership unattainable for both men and women individually, the focus of this discourse pertains to the fundamental human necessity of securing shelter (Khan, 2022). Particularly highlighting the persisting challenges confronted by single women in meeting the financial demands of renting accommodation. This issue becomes even more pressing, as it potentially exacerbates their predicament, especially when entangled in abusive relationships or perilous circumstance compounded further when children are involved (Khan, 2022). This piece of writing will conduct a comprehensive examination of the historical context of the Women’s Pioneer Housing Association, emphasising the crucial role played by women’s rights associations in shaping policies that impact the quality of life and living of women in the United Kingdom. It then transitions to contemporary discussions on the role of gender-specific spaces in modern societies. The analysis encompasses perceptions and biases surrounding spaces designated for women, drawing insights from contextual historical narratives, religious beliefs, and their influence on societies current perspectives on women-only spaces. Subsequently, the discussion shifts to the present state of the housing crisis and the condition of the housing market in the United Kingdom, drawing comparisons with neighbouring countries. The exploration extends to the intersection of gender and housing, examining how different genders may experience housing challenges locally. Finally, the conclusion will propose sustainable solutions, evaluating the efficacy of group and community self-build initiatives as a practical strategy to confront the persistent challenges in women's only housing.

The Women’s Pioneer Housing

Established in 1920, Women’s Pioneer Housing (WPH) emerged from the efforts of suffragists, a collective term denoting women advocating for voting rights in the early 20th century (UK Parliament, 2023). Notably, it is crucial to distinguish between 'suffragists' and 'suffragettes,' two distinct groups pursuing the same goal through disparate methods. Suffragists employed peaceful strategies such as lobbying and letter campaigns, while suffragettes were more determined to secure their rights through

any means necessary (UK Parliament, 2023). The genesis of this housing initiative traces back to Etheldred Browning, the founder, and an active member of the suffrage movement in Dublin during the 1900s. Engaging in various roles, including researching women's wages during World War I, Etheldred managed the Dublin Embroidery Industry as part of the Suffrage Emergency Council Work (WHP, 2018). Following the war, she relocated to London, maintaining her advocacy for women's issues and developing a particular interest in women's housing (WPH, 2018).

In the early 1920s, Etheldred gathered a group of like-minded women to address the housing shortage for professional working women (WPH, 2018). This shortage became apparent after the Sex Disqualification (Removal) Act of 1919, which allowed women to enter certain professions previously restricted to them (De Silva, 2022). The aftermath of the war, with the death of 700,000 men and many more injured, resulted in 1.5 million women facing limited marriage prospects and financial self-sufficiency (WPH, 2018). This demographic shift led to an influx of women migrating to larger cities, like London in search of work and accommodation. In response, WPH officially registered as a public utility in October 1920 (WPH, 2023). Their initial development in west London involved renovating properties into flats, effectively addressing the overwhelming demand from women seeking tenancy (WPH, 2018).

“The word “home” generally conveys the idea of a husband as being attached, but because a woman supports herself and stands more or less alone, is this any reason that she must spend her days in a hostel or a bed-sitting room, and never arrive at the dignity of a home? ” (WPH, 2018)

LADIES PROMINENTLY IDENTIFIED WITH THE SUFFRAGE WEEK IN DUBLIN.



Back row, left to right—Mrs. Cowan, Miss Gamble, Miss Morony, Mrs. Matge, Miss Milne, Miss Day, Hon. Helen Macnaghten, Mrs. Holmes, Miss Carroll, Mrs. Traer, Miss Spring-Rice, Middle row—Miss Birch, Hon. Mary Massey, Mrs. Bailey, Dr. Mary Strangman, Miss Bennett, Hon. Mrs. Spring-Rice, Mrs. Carson, Mrs. Slipper, Miss Walkington, L.L.D. Front row—Miss Irwin, Miss Browning, Miss Poë, Miss Montgomery.

Figure 1. Etheldred Browning (second from left in front row, wearing sash) pictured in Dublin in 1913 by WPH (2018)

Women's Pioneer Housing has expanded to encompass approximately 1,000 properties in west London to date, offering a diverse range of accommodation, including general homes, leasehold properties, residences for older women aged 60 and above, and market rent homes (WPH, 2018). The organisation continues to grow, marked by a significant milestone; the approval of Britain's first women-only tower block project in Ealing, London, in May 2023 as reported in the Guardian by Williams (2023). Focused primarily on west London, WPH selects this area due to its perceived higher quality of life, safety, and well-maintained conditions stemming from the post-World War II (WPH, 2018).

The Women's Pioneer Housing stands out as one of only two housing associations in the United Kingdom specialising in accommodation for women (Riding, 2023). The second organisation is known as Housing for Women (HFW), with a 40-year standing history of supporting women and children in London, focused on cases of domestic violence and abuse while empowering women to regain independence (HFW, 2023). Though various housing associations may address aspects of women's housing issues, the existing body of research indicates the absence of any other associations exclusively committed to the explicit resolution of this concern, independent of direct affiliations with the overarching housing crisis currently affecting the United Kingdom.

Contemporary Discussions on Women Only Spaces

The discourse on safe spaces has evolved into a gendered discussion, drawing the attention of numerous researchers and scholars, as emphasised by Lewis et al. (2015). Activists and scholars leading these discussions have highlighted the persistent absence of safe spaces for women in various facets of today's ostensibly modern world, including the home, workplace, public spaces, and the virtual domain (Lewis et al., 2015). Amid a paradigm shift and nuanced considerations of gender and gender identity, the controversial 2010 act allowing transgender males access spaces designated for females has become a central point of contention in contemporary gender-specific spaces discourse (UK Parliament, 2023). However, the focus here moves slightly from the gender identity aspect to explore the rationale and necessities underpinning the existence of women-only spaces in a contemporary society. In an article titled 'Why Women-Only Spaces Still Matter,' Fenson (2019) articulates how these spaces offer a sanctuary from societal pressures and traumas for women. They provide a secure environment for women to candidly address contemporary challenges that might not resonate with other genders. The interviews with the women featured in the article highlight feelings of safety, affirmation, recognition, and comfort derived from discussing issues like the underrepresentation of women in male-dominated fields or salary pay gaps (Fenson, 2019) . The growth in establishing women-only facilities is evident, notably with the proliferation of women-only gyms in London (Muir, 2023).

This expansion extends beyond fitness spaces to encompass the housing sector, exemplified by recent approval for a women-only tower in London (Booth, 2023). A rental accommodation tower with 102 flats exclusively to single women, highlighting the current existence of spaces made exclusively for women in the housing market. On a global scale, the emergence of social spaces designed for women further substantiates this sentiment. Noteworthy examples include the Women's Working Club, founded in 2015 by journalist Phoebe Lovatt, as detailed in "The Rise of Female-Only Spaces" on ELLE magazine by Nathanson (2017). Emphasising the empowerment and support these spaces provide, creating a sense of solidarity among women navigating daily inequalities in the United States of America Nathanson (2017). These spaces operate in a manner akin to men's meeting clubs, serving as forums for shared experiences and mutual support. Despite the scepticism regarding the necessity of such spaces in an epoch characterised by purportedly equitable living standards for all through equality acts. It is evident that these spaces play a crucial role in affirming the positive impact and significance they bring to women's lives. The tangible manifestation of women-only facilities across various domains reflects a societal recognition of the importance of these spaces in fostering empowerment, support, and communal strength among women and the imperative for these spaces becomes even more pronounced in domains like housing, which will be expounded upon and exemplified in the ensuing sections of this discourse.

Perceptions and Biases Regarding Gender Segregation

The idea of a dedicated space for women could be seen as a modern woman revolutionary move. (Heynen & Baydan, 2005) state in their book discussing spatial production of gender, in the domesticity construction of the nineteenth century, a widening divide between male and female spheres emerged. Men were deemed more suitable for demanding outdoor occupations, while women were confined to the domestic realm, limiting their intellectual and inventive pursuits within the household (Heynen & Baydan, 2005). This is further evident in times dating back to as early as the 1920's where the Bauhaus movement departed in Germany. A movement which left great impact in many areas of the creative world from art crafts to architecture throughout England and Europe (Whitford, 2002). Smith (2014) highlights the idealism of what was thought to be suited careers for women, crafts and weaving being one them, and it being dedicated to the women who joined the school. Female only workshops were established as it was believed to preserve women's femininity by not mixing nor socialising with the hardworking men of the school (Smith, 2014). Underlined in words such as "where there is wool there is a woman who weaves, if only to pass time" indicting that a women's need outside of the home is for a fill in free time and not necessity to be part of a social context (Smith, 2014). Other biases may come from the idea that gender segregation may be closely related to extreme religion practices and



Figure 2. “The Calling of St Anthony” by Den Hartog (2021)

particularly religious spaces, gender segregation in churches was a normal practice in western Europe as an example through the medieval period (Den Hartog, 2021). Other evidence dating back to the fifteenth century where women only benches were present in the parish church of St Peter’s in Leiden (Den Hartog, 2021). In contemporary manifestations of Judaism, the late antiquity rabbis who authored foundational documents shaping Jewish practices, which continue to influence many Jews today, established a set of regulations (Labovitz, n.d.). These laws aim to limit the likelihood of individual or small groups of men and women being alone together, with the goal of preventing the occurrence of prohibited sexual activities between them (Labovitz, n.d.). Similarly, in Islam, gender segregation is a rule in most religious spaces, although in contrast with common beliefs, the Islamic prophets’ wives, and women of the seven and tenth centuries participated freely in society, and arguably well beyond the sixteenth century than what many parts of the Muslim world in the twenty first century (El-Ali, 2021).

The idea of a women living by her own shifting from the past to the present seems to still be an ongoing controversial discussion throughout the twentieth and twenty first century. Morales (2022) adequately reviews these biases through a review of a book published in the 1936 by Marjorie Hillis a Spanish writer, titled *Live Alone and Like it* where she argues the idea that a woman living alone is not a new phenomenon as many people may think. The book review goes on and explains that the writer discussed areas such as, how to decorate and take care of your space and nurture your hobbies, which is something that society may not think true about that time (Morales, 2022). She further elaborates that this could have perhaps been an optimistic view but nevertheless was present (Morales, 2022). The book review then progresses to the evidence that a woman living alone in 1936 or 2021 is not an

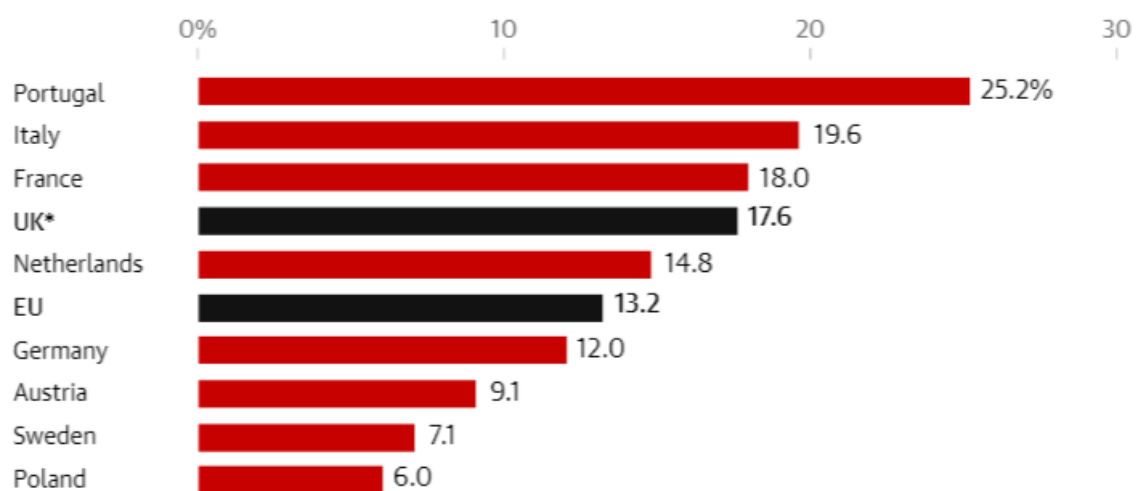
easy thing to do due to the still present idea that women typically reside with their parents or partners and deviation from this norm may be interpreted as lacking either (Morales, 2022).

From a sociological perspective, the archetype of the widow living alone is embedded in various cultures across the world as stated by (Bahrapour, 2016). A study examining the correlation between ageing and living alone in Ireland by Reilly, Harfford-Letchfield and Lambert (2018) underscores the essential requirement for heightened professional awareness when conducting assessments and collecting data on women living independently. The research sheds light on unconscious biases embedded in studies, indicating a tendency to gather data primarily based on the assumption that women are either living with partners or family. This prevalent bias may contribute to the perception that women living alone result from a lack of a partner or caregiver. As a result, this challenges and prompts a re-evaluation of the sociological perspective on the creation of female-only housing.

The UK Housing Crisis in Comparison to Europe

Amidst the ongoing housing crisis in the United Kingdom, the Home Builders Federation (HBF), representing the home building industry in England and Wales, has conducted a research analysis. According to Brown (2023), the HBF's findings indicate that housing conditions in England are notably worse than those in various European countries. In 2020, 15% of homes in England were reported to fall below the government's decent homes standard (HBF, 2023). Moreover, the prevalence of individuals residing in substandard housing in the UK surpasses the European Union average as highlighted by Booth (2023).

Percentage of the population living in a dwelling with a leaking roof, damp walls, floors or foundation, or rot in window frames or floor, 2020



Guardian graphic. Source: Eurostat. Note: latest data available for the UK, 2018. EU average for 28 countries 2013-2020, 27 countries from 2020

Figure 3. Poor quality housing in the UK is higher than the EU average by The Guardian (2023)

The extent of the issue is quantified in the percentage of the population living in dwellings with significant problems such as damp walls, leaking roofs, and deterioration in window frames or floors, as illustrated in Figure 3, a chart by the Guardian Newsletter. The acute housing shortage in England has positioned it as the most challenging location in the developed world to secure housing boasting

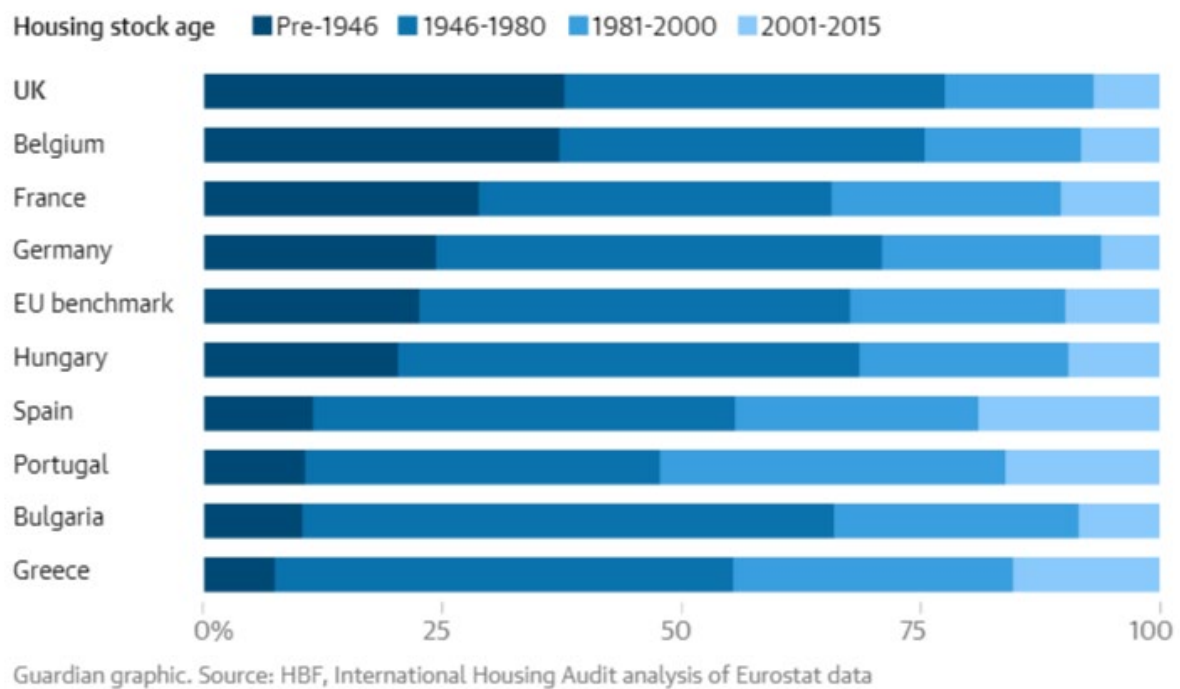


Figure 4. The UK has the highest proportion of dwellings built before 1946 Compared to EU Countries (2023)

the lowest rate of available properties per capita among all OECD nations as seen in figure 4 (HBF, 2023). Furthermore, the United Kingdom exhibits the oldest housing stock in the developed world, with a mere 7% of British homes constructed after 2001 (HBF, 2023). This figure significantly lags behind other countries such as Spain, where 18.5% of homes are built post 2001, and Portugal, which has 16% in the same category (HBF, 2023). In the face of this persistent issue, achieving homeownership has become a central goal for politicians (HBF, 2023). However, research by the Home Builders Federation (HBF) reveals that this goal is increasingly elusive for many, given the ongoing raise in house rents and prices outpacing incomes (HBF, 2023). According to data from the Organization for Economic Co-operation and Development (OECD), cited in a Guardian article titled "England worst place in developed world to find housing" by Booth (2023). A significant quarter of private renters in the UK allocate more than 40% of their income to housing rents. In contrast, this figure is only 9% in France and 5% in Germany (Booth, 2023).

Over the period from 2004 to 2021, the rate of home ownership in the United Kingdom witnessed a decline of six percentage points, falling from 71% to 65%. In the same timeframe, levels of home ownership increased by nearly 10% in France and 15% in the Netherlands (Booth, 2023). Youel (2016)

posits that the housing issue is not resolved by simply building more homes; instead, it involves the creation of new money by banks when they issue loans. This means that their lending capacity is not constrained by the existing savings of depositors. Banks utilise this ability to create money, contributing to the inflation of asset prices, particularly in the property market (Youel, 2016). Given more than half of the newly created money in the UK is allocated to mortgage lending, it is not unexpected that housing prices have risen disproportionately compared to the overall economic landscape. (Youel, 2016). Further suggesting that the crucial relationship to examine lies not in the correlation between housing stock and house prices but, rather, in the connection between mortgage lending and house prices, as illustrated in the graph below (Youel, 2016).

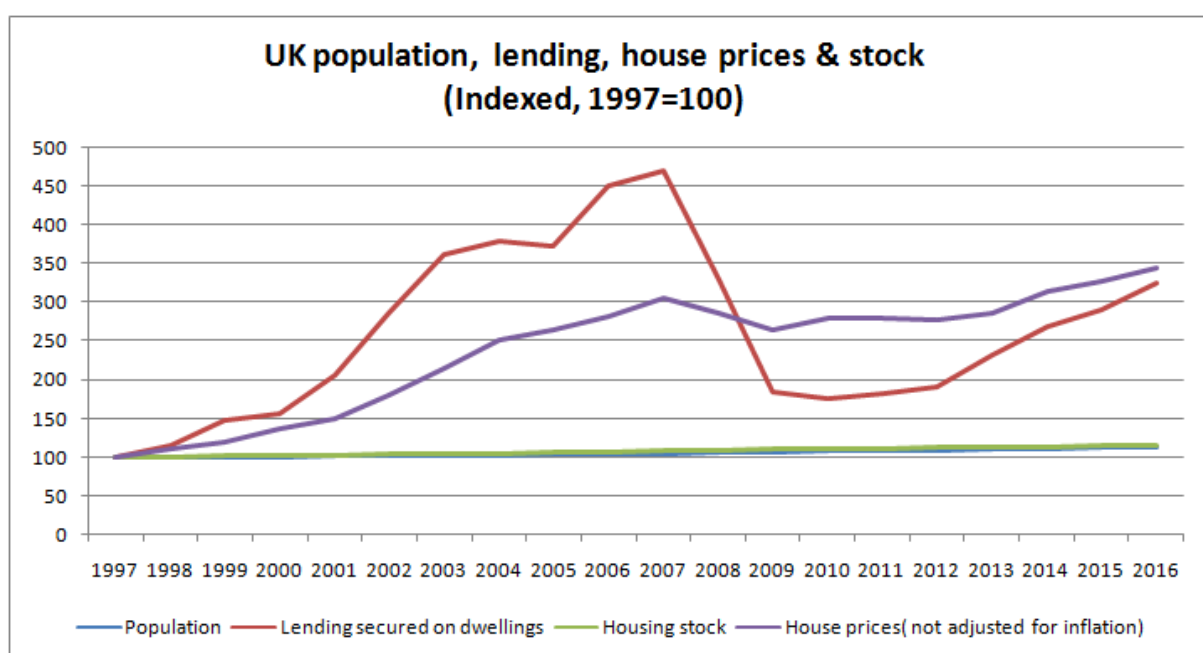


Figure 5. Nationwide Housing Survey and Bank of England Data by Youel (2016)

In contrast to this, James (2017) in an article exploring the comparisons between housing in the United Kingdom and Europe. He suggests that European housing patterns indicate that the UK should be constructing nearly twice the number of homes annually as it currently does in relation to the population growth it is undergoing. Notably, France and Spain, both experiencing similar levels of population growth, have successfully built nearly double the number of new homes (James, 2017). Despite differing perspectives on the causes and resolutions for this matter, the undeniable conclusion is that a housing market issue persists. The central concern is how to address it, especially considering the impact on women and the potentially exacerbated consequences they might persistently encounter as a result of the enduring inequalities in various aspects of incomes and homeownership.

Gender and Housing

In 2010, the United Kingdom housing system aimed to alleviate poverty resulting from the labour market and the broader welfare system by 6.3%; however, the current housing crisis is exacerbating poverty and adversely affecting health and wellbeing (WBG, 2023). Recent research delves into the impact of this crisis, particularly on women, acknowledging that men are also facing disadvantages in the quality of housing in the United Kingdom (WBG, 2023). Despite women having lower average incomes and less capital than men, it has become apparent that they are more disadvantaged in a housing system where access is market-driven (WBG, 2023). Research by the Women's Budget Group (2023) reveals that no region in England is affordable for women to rent in the private market based on their median earnings, whereas men can afford every region except London. Concerning property ownership, the median home price in England exceeds 12 times the median salary for women only 8 times for men. Housing affordability ratios across various regions vary, ranging from almost 8 to 18 times the median salary for women and 5 to 14 times for men (WPG, 2023).

Regardless of the common practice of buying or renting with a partner, these figures highlight that women are more vulnerable to homelessness after a relationship breakdown, limiting their housing options and increasing susceptibility to domestic abuse. The Office for National Statistics (2022) reveals that the Crime Survey for England and Wales (CSEW) estimated that 5% of adults aged 16 and over experienced domestic abuse in the year ending March 2022, with women being disproportionately more affected. The statistics further highlights that women are more likely to experience 'hidden' homelessness, making it challenging to accurately quantify the extent compared to men. Currently, 13% of people in rough sleeping conditions in England are women, although evidence suggests this figure may not accurately represent the true scale (Office for National Statistics, 2023). In 2019, Solace Women's Aid found that women who had experienced domestic violence and sought help often received inadequate responses from local authorities, including being turned away or placed in unsuitable accommodation. This may explain why some women opt for informal solutions when unable to rely on support networks or other means of accommodation, as stated in the Office for National Statistics (2023).

Conclusion

In conclusion, this essay has undertaken a comprehensive exploration of various aspects related to women's housing rights, with a focus on historical, contemporary, sociological, and economical perspectives. Each area contributing to a nuanced understanding of the challenges faced by women in securing suitable housing. The historical context of the Women's Pioneer Housing Association, established in 1920, illustrates the pivotal role played by women's advocacy groups in addressing the

housing shortage for professional working women. The organisation's growth and recent milestones, such as the approval of the women-only tower project, underscores the ongoing commitment to providing safe and supportive housing for women. The discourse on women-only spaces has evolved into a crucial gendered discussion, encompassing safe spaces in various domains, including housing. The establishment of women-only facilities, such as the rental accommodation tower reflects a societal recognition of the importance of these spaces in fostering empowerment, support, and communal strength among women. This piece of writing then delved into the historical biases surrounding gender segregation, drawing parallels between past and present biases against women living alone. Societal expectations, religious practices, and biases embedded in cultural perceptions contributing to the ongoing discussion of women's living arrangements, while challenging the notion of women living independently.

The narrative subsequently transitions to an economic examination of the housing crisis through a comparison between housing conditions in England and various European countries revealing the severity of the housing crisis in the United Kingdom. The acute shortage of affordable housing, coupled with a declining rate of home ownership and substandard living conditions, emphasising the urgent necessity for viable solutions to tackle the housing crisis, especially concerning women. Consequently, The gender pay gap, unaffordability of housing for women, and vulnerabilities after relationship breakdowns contribute to increased susceptibility to homelessness and domestic abuse. The presented compelling evidence strongly emphasises the importance of implementing housing solutions tailored specifically for women. While highlighting the undeniable necessity to ensure equity in access to suitable housing for both men and women, eliminating any possibility of dismissal.

Considering these findings, the enduring challenges within the historical trajectory of housing for women prompt a consideration of pragmatic strategies. The exploration of group and community self-build initiatives could serve as a proposed remedy for the intricate issue at hand. One avenue for consideration is the Government Community Ownership Fund, a support mechanism enabling communities to take control of assets that may be at risk of being lost (Gov, 2021). This initiative is integral to a broader set of UK-wide building interventions aimed at levelling up opportunities. Building on established community development programmes, exemplified by Katan and Shiffman (2014), which demonstrate how communities can leverage architects' programmes and urban planning for self-built spaces, this proposal envisions empowering communities facing similar challenges. By encouraging them to unite and perceive community building as a typology for strengthening communities, rather than constructing buildings that later form communities, as suggested by Smith (2018). Such an approach could enable women to assume ownership of their residences, pooling resources towards common goals and bypassing the existing societal and economic barriers present today. Furthermore,

this strategy could pave the way for the formation of additional organisations akin to the Women's Pioneer Housing. This will not only relieve the pressure on existing providers but could also extend the benefits to women across England, addressing the issue on a national scale rather than being confined to London. Finally, embracing self-building as a means of community formation has the potential to catalyse positive change, offering women not just housing solutions but active involvement in shaping their own living environments that are tailored to meet their specific needs and preferences.

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Figure 1: WPH. (2018) *Etheldred Browning (second from left in front row, wearing sash) pictured in Dublin in 1913*. Available at: <https://womenspioneer.co.uk/etheldred-browning-2/> (Accessed: 13 November 2023)

Figure 2: DEN HARTOG, E. (2021) *“The Calling of St Anthony”*. Available at: <https://www.leidenmedievalistsblog.nl/articles/thou-shalt-not-pass> (Accessed: 27 November 2023)

Figure 3: THE GUARDIAN. (2023) *Poor quality housing in the UK is higher than the EU average*. Available at: <https://www.theguardian.com/society/2023/oct/05/england-worst-place-in-developed-world-to-find-housing-says-report> (Accessed: 27 November 2023)

Figure 4: THE GUARDIAN. (2023) *The UK has the highest proportion of dwellings built before 1946 Compared to EU Countries*. Available at: <https://www.theguardian.com/society/2023/oct/05/england-worst-place-in-developed-world-to-find-housing-says-report> (Accessed: 27 November 2023)

Figure 5: YOUEL, S. (2016) *Nationwide Housing Survey and Bank of England Data*. Available at: <https://positivemoney.org/2019/09/bank-of-england-confirms-positive-money-analysis-of-house-prices/> (Accessed: 10 December 2023)