Ethnic disadvantage in the housing market: Evidence from the 2011 census

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1 Ethnic housing deprivation reflects structural inequalities in the housing market. They cannot be solely accounted for by where ethnic groups live, social status, their age, family structure or when they arrived in Britain.

2 White Gypsy and Irish Traveller households are seven and a half times more likely to experience housing deprivation than White British households. Households living in London and those with children are more vulnerable.

3 Black African households are 75 per cent more likely to experience housing deprivation than White British households. Those who live in London (and probably other major cities), rent their property, live in larger households, have routine occupations or are studying are most vulnerable.

4 Bangladeshi households are 63 per cent more likely to experience housing deprivation than White British households. Those who live in London, rent their property, live in larger households, have children and are unemployed or studying are most vulnerable.

5 Households with children are more likely to experience housing deprivation. This effect is increased for most ethnic groups. Bangladeshi and Pakistani households with children are most vulnerable.

6 Recent migrants to the UK are more likely to experience housing deprivation than those born here.

Introduction

There is a political consensus that Britain faces a ‘crisis’ caused by a lack of affordable housing. Solutions to the housing crisis rely largely on the market. This briefing explores the ‘ethnic penalty’ in housing and its implications for the proposed solutions to the housing crisis.

It uses 2011 Census microdata and 2011 Census aggregate to analyse the likelihood of black and minority ethnic groups experiencing housing deprivation. The microdata are a 5 per cent representative sample of the census (ONS, 2015a). The aggregate data provides counts of household level data at different geographical levels. The microdata show the region the respondent lives in. As a result there is evidence of higher levels of housing deprivation in London. This pattern is likely to be similar for other large cities though this cannot be confirmed within this analysis. Housing deprivation is indicated by overcrowding, having no central heating or living with another household. The analysis does not focus on the experiences of those living alone or in couples without children, though the microdata does suggest ethnic inequalities in this area as well (ONS, 2015a). Census aggregate tables for England and Wales show that:
• More than a million households are overcrowded in England and Wales as measured by the bedroom standard (see below). Just over half of these are White British. Black and minority ethnic groups are more likely to experience overcrowding than White British households. Three hundred and seventy thousand (20 per cent of all households) in London experience overcrowding. Black and minority ethnic groups in London are two to three times more likely to be overcrowded than White British households.

• More than six hundred thousand households lack central heating which is associated with poorer health. White Gypsy or Irish Travellers are more likely to lack central heating than any other ethnic group.

• Eighty thousand households share accommodation. This is at least five times more likely for Black Africans, Chinese, other black, Arab, other white and other black and minority ethnic groups.

Why does housing deprivation matter?

Housing has a critical effect on many aspects of well-being. It provides shelter, support and the space to ground our experiences and identity (Mallett, 2004; Blunt and Dowling, 2006; Fox O’Mahony, 2013). The link between housing and health is well established and has been recognised as a central feature of government planning policy (see, for example, Barton et al., 2010; DCLGa, 2012a; Carmichael et al., 2013). There are three causal pathways between housing and health, the effect of housing conditions, tenure and local area (Gibson et al., 2011). Homelessness is also a focus for research (see, for example, Somerville, 1992). This research focuses on the effect of housing conditions. The negative effect of housing conditions on physical and mental well-being are linked to overcrowding and hazards such as cold, damp and fire risk. The insecurity and poor conditions associated with homelessness, the private rented sector and the effects of neighbourhoods with high levels of deprivation, crime and racism are beyond the scope of this briefing.

There are evident and continuing ethnic inequalities in housing (Finney and Harries, 2013; Finney and Lymperopoulou, 2014). A report for the Chartered Institute of Housing on race found that black and ethnic minority groups experience different housing trajectories. These are influenced by socio-economic status, gender, migration history, place of residence, age structure and household composition (Harrison et al., 2005). In response to race equality legislation the social housing sector focused on improving their approach by investing in black and minority ethnic housing associations and regulatory measures. Recent evidence suggests that this commitment may have been weakened by the takeover of specialist housing associations, a reduced regulatory role in relation to race equality, government policies to favour ‘local people’ and demographic change (Beider, 2012; DCLG, 2013). Private renting has also been subject to less scrutiny. Discriminatory behaviour by letting agents and the impact of government requirements for landlords to check the immigration status of their tenants are likely to lead to unequal treatment of black and minority ethnic groups (BBC, 2013; Aliverti, 2014).

Structural inequalities in the housing market

Figure 1 shows the likelihood of each ethnic group experiencing housing deprivation after controlling for other factors. The likelihood represents the odds that an ethnic group is more or less likely than the White British group to experience housing deprivation when tenure, age, social status, region of residence,
household type and migration history are taken into account. Social status is measured by the National Statistics Socio-Economic Classification (NS-SEC). This identifies three groups based on occupational status as well as the long-term unemployed and students. The Service classification reflects professional and management occupations. The Intermediate classification reflects lower level supervisory and technical occupations as well as self-employment. The Routine classification reflects routine and semi-routine occupations. The briefing explores the patterns of housing deprivation for the three black and minority ethnic groups who are most likely to experience it: White Gypsy and Irish Travellers, Black Africans and Bangladeshis.

Figure 1: Odds ratio of black and minority ethnic groups experiencing housing deprivation

![Odds ratio chart]

Source: Census 2011 microdata

Note: The statistical significance of the odds ratio is shown as *** p<0.001, ** p<0.01, * p<0.05

Which groups are most likely to experience housing deprivation?

**White Gypsy and Irish Travellers**

White Gypsies and Irish Travellers are recognised as distinct ethnic minorities under the Race Relations (Amendment) Act 2000. These groups experience the poorest life chances of any black and minority ethnic group in Britain (CRE, 2006). They ‘experience some of the worst health conditions of any ethnic
group in the UK and experience some of the worst levels of health inequalities, e.g. high levels of infant and maternal mortality, poor access to health care, in particular access to general practitioners. A population census of this group in Leeds in 2004 indicated that the average life expectancy was 50 years’ (Swift and Summers, 2008:1).

The 2011 census was the first to recognise White Gypsy and Irish Travellers as a distinct ethnic category. It identified the population of this group as 58,000 in just over 20,000 households. The census 2011 includes less than 100 White Gypsy and Irish Traveller households living in caravans (ONS, 2014). These figures do not accurately reflect the size of the population. Gypsy and Traveller accommodation needs assessments were conducted in 2007 to identify future site needs for site planning purposes. This exercise identified a population of 120,000 requiring site based accommodation. As the majority of Gypsy and Irish Travellers live in houses or flats, widely accepted estimates suggest there are 300,000 Gypsy and Irish Travellers in Britain (CRE, 2006; ITMB, 2013). The Irish Traveller Movement in Britain provides a potential explanation for the low levels of census completion:

‘The marginalization and discrimination these groups face on a regular basis leads to mistrust of official processes … low educational attainment and poor literacy skills limit people’s ability to understand and complete the forms’ (ITMB, 2013:2)

Gypsy and Traveller organisations suggest that both the Gypsy and Traveller needs assessment (GTAA) and the ONS enumeration processes for the census fail to engage with the community effectively, build sufficient trust to complete the ethnic monitoring question, and thus under-represent their population (Gypsy Council, 2007; ITMB, 2013). Much of the evidence available for Gypsies and Travellers is taken from other sources that focus on those who live in caravans.

The census shows that White Gypsy and Irish Travellers are seven and a half times more likely to experience housing deprivation. The main reason for this is overcrowding as measured by the bedroom standard. The relative level of housing deprivation may be understated as the census is likely to reflect the experiences of the most confident and secure households. Figure 2 shows that between a quarter and a third of households are overcrowded. This compares to one in sixteen White British households.

Figure 2: Occupancy levels for Gypsy and Irish Travellers in England and Wales

Source: Census 2011: LC2404EWIs
Figure 3 shows the factors that are most associated with the likelihood of Gypsy and Irish Traveller households experiencing housing deprivation. Amongst Gypsy and Irish Travellers, other households with children (three or more adults living with children) are nearly five times more likely to experience housing deprivation. Gypsy and Irish Travellers living in London are more likely to experience housing deprivation. Amongst Gypsies and Irish Travellers, couples with children are more likely to experience housing deprivation. Amongst Gypsies and Travellers, those living in an ethnically mixed household, social housing, having a school leaving qualification or being in a routine occupation are less likely to experience housing deprivation.

Figure 3: Factors associated with housing deprivation for White Gypsy and Irish Traveller households

Note: The small population enumerated in the census means that other associations with housing deprivation are not statistically significant.

The planning frameworks introduced by New Labour in 2004 provided a regional planning tier to coordinate spatial strategies for land use. These included a requirement on local authorities to prepare plans for permanent and transit sites for Gypsy and Irish Travellers based on a GTAA. Regional bodies set targets for provision for individual local authorities. The election of the Coalition Government saw a change of direction. The requirement to produce an accommodation needs assessment was withdrawn, local authorities were given the freedom to set their own targets for provision of sites and the Government ignored feedback from Gypsy and Traveller groups that the revised policy would ‘make it harder to gain planning permission for sites and lead to a decrease in provision with consequent impacts on health and education’ (DCLG, 2012b: 13).

Since then the Coalition Government has systematically attacked the rights of Gypsy and Irish Travellers. The Secretary of State for Communities and Local Government was found to have contravened the Equality Act 2010 and to have indirectly discriminated against Gypsy and Traveller claimants. He had taken over all planning appeals for permanent sites for Gypsy and Irish Travellers based on green belt sites (BBC, 2015). London Assembly members criticised his proposal that ‘... any Gypsy or Traveller who lives in a fixed residence – whether out of choice or because of reasons of health, education or old age – will permanently lose their status as a Gypsy or Traveller’. They suggested that these regulations ‘are inhumane and are in clear breach of equalities and human rights laws, and incompatible with the positive steps that some local authorities have taken in recent years to help meet the needs of these communities for secure sites and support’ (Copley, 2015).

The lack of evidence of the accommodation conditions of the majority of the White Gypsy and Irish Traveller population are likely to be masking even more stark inequalities. There is an urgent need to invest in building trust to help us to address these inequalities.
‘There will never be a true account of numbers of the Gypsy and Traveller population, until we have a level playing field. The far right media has made sure of that, with the help of Minister Pickles and his local friends in Essex. All the time that local and national Councillors, MPs and media continue to use us as cannon fodder for their own gain, we will continue hiding in the woods, to escape the barrage of dogmatisation, vilification and continued explosion from the wider community. Our children will miss every opportunity, to gain any form of education or prospects of real employment’.

Joseph P Jones, Chair of the Gypsy Council, March 26th 2015

The significant housing disadvantage experienced by those White Gypsy and Irish Traveller households reflected in the census are amplified for those living in other households with children. Housing market constraints, particularly availability of suitable accommodation and affordability, mean that households with children stay with parents, relatives or friends leading to overcrowding. This suggests significant demand for additional accommodation to meet the needs of this group. Engagement with Gypsies and Travellers is required to assess the extent to which this need can be addressed by ‘bricks and mortar’ solutions.

There is a lack of recent good practice publications on working with Gypsy and Traveller communities. This may reflect the priorities and approaches of the current government and the hostility of much of the media. Two publications provide some useful, if dated information. The Equality and Human Rights Commission provides guidance and best practice examples of providing sites to meet the accommodation needs of Gypsies and Travellers (EHRC, 2009). Shelter provides guidance on working with Gypsies and Travellers in fixed housing (Shelter, 2008). They use good practice examples and research to illustrate their report. They highlight the importance of identifying members of the Gypsy and Traveller community, suggest that peer consultation methods provide an effective engagement mechanism and advocate the provision of information and guidance. They also highlight the need to tackle institutional discrimination within local service providers and the importance of multi-agency working (Shelter, 2008).

Black Africans

Black Africans are 75 per cent more likely to experience housing deprivation than White British households. The majority of Black Africans live in London where 42 per cent are overcrowded. This compares to 27 per cent in the rest of England and Wales. One third of the million people from the Black African ethnic group were born in Britain. Black Africans have lived in Britain for hundreds of years, initially settling unofficially in ports and studying at universities. After the Second World War increasing numbers migrated to study in Britain. Since the 1970s, asylum seekers began to arrive from Africa. In 1991, the Black African ethnic category was included in the census with just over 200,000 recorded (Daley, 1998). Spatial concentrations reflect ‘discriminatory practices’ that ‘placed them in precarious livelihood situations and in poor housing’ (Daley, 1998: 1704). More recent arrivals from Africa are diverse. They come from different countries. Whilst some are relatively wealthy, there are also asylum seekers and those who have previously settled in other European countries.

Evidence from the 2011 census suggests the continuing experience of poor housing for many Black Africans. This cannot be fully explained by their recent arrival in Britain. The Black African population includes people born in Britain, the rest of Europe and Africa (see, for example, van Liempt, 2011). They include a relatively high proportion of asylum seekers, refugees and undocumented migrants who arrived between 2001 and 2005 (Hawkins, 2014). The legacy of this migration pattern seems to be reflected in the experiences of some Black Africans.

Figure 4 shows the factors associated with housing deprivation for Black Africans. Black African households who are renting are three times more likely to experience housing deprivation. Those who live rent free are four times more likely to experience it. Amongst Black Africans, other households with children are four times more likely, and, couples and lone parents with children are 25 per cent more likely to experience housing deprivation. There is a social gradient for Black Africans in employment.
Households where the reference person is in an intermediate or routine occupation are more likely, the unemployed and students are most likely to experience housing deprivation. Black Africans living outside London or having a higher education qualification are less likely to experience housing deprivation.

Figure 4: Factors associated with housing deprivation for Black African households

The findings suggest two explanations for the housing experiences of Black Africans. Housing market constraints, particularly affordability, mean that households with children stay with parents, relatives or friends, leading to overcrowding. This suggests that there is significant demand for additional housing to meet the needs of the Black African population in London. The second explanation reflects the experiences of those who have arrived in the UK since 1991. In their case, recent migration suggests they are more likely to experience housing deprivation, especially in rented accommodation or where they live rent free.

**Bangladeshis**

Bangladeshi settlement in Britain was concentrated in London’s East End. In 2001, nearly a quarter of Bangladeshis in England and Wales lived there. Their experiences of racist violence and discrimination in the allocation of council housing led to determined resistance and successful challenges to housing policies. The result led to a concentration in social housing in parts of Tower Hamlets (Glynn, 2005). Experiences of racism might help to explain the relative concentration of Bangladeshis in the East End and their high levels of housing deprivation.

Figure 5 shows the factors associated with housing deprivation for Bangladeshis. Large households are particularly likely to experience housing deprivation. Bangladeshi households who are renting are two to three times more likely to experience housing deprivation. Bangladeshis living in London are most disadvantaged. Other households with children are three times more likely, and, couples and lone parents with children 70 per cent more likely to experience housing deprivation. There is a social gradient for Bangladeshis in employment. Households where the household reference person is in an intermediate or routine occupation are more likely, the unemployed and students are most likely to experience housing deprivation. Living in an ethnically mixed household increases the chances of experiencing housing deprivation.
Experiences and fear of racism may offer an explanation of why Bangladeshi households remain concentrated in London, particularly in Tower Hamlets and Newham. Cultural factors may also play a role. The preference of Bangladeshi to live in larger households with multiple adults determines their housing needs (Catney and Simpson, 2014). The lack of affordable housing to meet their needs in places that they want helps to explain why they disproportionately experience housing deprivation.

### Figure 5: Factors associated with housing deprivation for Bangladeshi households

<table>
<thead>
<tr>
<th>More likely</th>
<th>Household size 9 or more</th>
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<tbody>
<tr>
<td>7 times</td>
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<tr>
<td>6 times</td>
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<tr>
<td>5 times</td>
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<tr>
<td>3 times</td>
<td>Social housing, Private rented</td>
</tr>
<tr>
<td>2 times</td>
<td>Living rent free, Unemployed, Routine</td>
</tr>
<tr>
<td>As likely</td>
<td>Student, Ethnically mixed</td>
</tr>
<tr>
<td>2 times</td>
<td>England except London and NE</td>
</tr>
<tr>
<td>3 times</td>
<td>NE and Wales</td>
</tr>
<tr>
<td>Less likely</td>
<td>Larger household sizes are much more likely to experience housing deprivation. The type particularly effected is other households with children.</td>
</tr>
</tbody>
</table>

Based on analysis of data from ONS (2015a)

Experiences and fear of racism may offer an explanation of why Bangladeshi households remain concentrated in London, particularly in Tower Hamlets and Newham. Cultural factors may also play a role. The preference of Bangladeshi to live in larger households with multiple adults determines their housing needs (Catney and Simpson, 2014). The lack of affordable housing to meet their needs in places that they want helps to explain why they disproportionately experience housing deprivation.

### Households with children

Shelter identified that ‘more than one million children suffer in bad housing in England today’ (Shelter, 2006: 8). The consequences of bad housing for children include higher risks of poor physical and mental health, education and opportunities in adulthood.

The definition of bad housing used for the report included homelessness and lack of decent housing. The 5 per cent sample in the census microdata show that 70,000 households experience housing deprivation. This suggests that by 2011 the number of children living in bad housing had doubled since the Shelter report which was based on combined data from the Survey of English Housing between 2000 and 2003. The census definition does not include homelessness or the full definition of lack of decent housing.

Figure 6 shows that black and minority ethnic groups with dependent children are more likely to experience housing deprivation than White British households with dependent children. The odds ratio represents the likelihood that an ethnic group with dependent children is more or less likely than the White British group to
experience housing deprivation when tenure, age, social status, place of residence, household type and migration history are taken into account. Bangladeshi and Pakistani households with dependent children are at least three times more likely to experience housing deprivation than White British households with dependent children.

Figure 6: Odds ratios of black and minority ethnic households with dependent children experiencing housing deprivation

A model exploring the factors associated with the likelihood of households with dependent children experiencing housing deprivation revealed similar patterns as identified previously. Households with dependent children who had migrated to Britain more recently were more likely to experience housing deprivation; those living in London were twice as likely; and other households with children most likely to experience housing deprivation. Households with dependent children living in social housing, renting privately or living rent free were more likely to experience housing deprivation. There is a social gradient for households with dependent children. Where the reference person is in intermediate or routine occupations, they are increasingly more likely, the unemployed most likely to experience housing deprivation. Households where the reference person is younger are more likely to experience housing deprivation. Those aged 18-24 are twice as likely to be deprived as those aged 55-64.

Migration

Recent migrants to the UK (as measured by those who came since 2000) are more likely to experience housing deprivation. The effects of this vary significantly by ethnicity. Figure 7 shows the likelihood of experiencing housing deprivation by black and minority ethnic group for recent migrants. The odds ratio represents the likelihood that an ethnic group who came to England and Wales between 2001 and 2011 is more or less likely than the population of England and Wales to experience housing deprivation when tenure, age, social status, place of residence, household type and having dependent children are taken into account.
The black and minority ethnic groups who are most likely to experience housing deprivation may have less connection with existing communities and networks in Britain. The Other White group is likely to include a significant proportion of people migrating after the enlargement of the European Union. A significant proportion moved into low-paid, casualised work in agricultural and tourist areas. Many of their accommodation needs were met by the conversion of existing houses to multi-occupancy dwellings leading to overcrowding. Arab, Asian other and Black African groups experiencing housing deprivation are likely to have come to Britain to work in low-paid service industries, as domestic labour or as asylum seekers. Their access to housing is likely to be constrained by access to information and affordability. This analysis does not adequately capture the experiences of parts of the new migrant population. Those who work in domestic service or forced labour conditions are invisible in this analysis (Kagan et al., 2011; Scott et al., 2012).

**Figure 7:** Odds ratios of black and minority ethnic households who migrated to England and Wales since 2000 experiencing housing deprivation compared to the population

Source: ONS, 2015a

ONS have published national level data on smaller ethnic groups which provide further insight on those recent migrants who experience housing deprivation. The largest Other White groups are Polish and other western European; the largest Arab groups are Iranian and Kurdish; the largest Asian other groups are Sri Lankan, Filipino, Afghan and Nepalese; and the largest Black African groups are Somali (nomisweb, 2015). The black and minority ethnic groups who are most likely to experience housing deprivation may have less connection with existing communities and networks in Britain. The Other White group is likely to include a significant proportion of people migrating after the enlargement of the European Union. A significant proportion moved into low-paid, casualised work in agricultural and tourist areas. Many of their accommodation needs were met by the conversion of existing houses to multi-occupancy dwellings leading to overcrowding. Arab, Asian other and Black African groups experiencing housing deprivation are likely to have come to Britain to work in low-paid service industries, as domestic labour or as asylum seekers. Their access to housing is likely to be constrained by access to information and affordability. This analysis does not adequately capture the experiences of parts of the new migrant population. Those who work in domestic service or forced labour conditions are invisible in this analysis (Kagan et al., 2011; Scott et al., 2012).

**Policy implications**

The level of housing deprivation experienced by those Gypsies and Travellers who did record their ethnicity is unacceptable in a fair society. This housing deprivation needs to be addressed, but perhaps the more pressing problem is the lack of evidence of the experiences of the majority of Gypsies and
Travellers. The lack of trust in government that seems evident amongst Gypsy and Traveller communities must be addressed. Failure by government to build trust and inclusion into their policies on accommodation, health, education and employment will continue to condemn many Gypsies and Travellers to the margins of British society.

There are different pathways to housing deprivation for black and minority ethnic groups. This variation suggests that differentiated provision will be required if the solutions to the housing ‘crisis’ are to meet their needs. The evidence from the census on other black and ethnic minority categories is likely to mask significant variations within individual ethnic groups. Solutions to the housing ‘crisis’ need to address the different needs and aspirations both between and within communities. Whilst the evidence suggests that large, multi-generational Bangladeshi families have specific housing needs, this is not an essentially Bangladeshi characteristic and is likely to apply to some households from other ethnic groups.

Housing deprivation is evident across all tenures. For social housing the issues of ethnic inequality can be championed by forming alliances with organisations like the National Housing Federation and the Housing Diversity Network. The alliances can raise the issue within professional networks, the housing press and the Homes and Communities. There is limited regulation of other tenures so new legislation is required to address ethnic inequalities.

Creating sufficient affordable housing

Housing deprivation can be explained by affordability; racial discrimination and the fear of racism; the role that different tenures play in providing sufficient security and flexibility to meet accommodation needs; and the aspirations of different households. These aspirations reflect cultural expectations about accommodation in the cases of Gypsies and Travellers, Indians, Pakistanis and Bangladeshis.

For many new households ownership is unaffordable, there is little or no available social housing and the costs of the private rented sector are high. Choosing to live with relatives or friends whilst saving for a deposit is a rational option for some. Social housing lacks flexibility for existing households as their accommodation needs grow. Some owners will also lack the financial means to invest or move to meet the need for more space. These constraints need to be addressed as part of the approach to solving the housing ‘crisis’.

Spatial planning for accommodation needs informed and sustained plans to meet current and future demand. This requires ongoing engagement with existing and future residents to inform development in places where people want and are able to live. The effects of racism are likely to affect the way in which black and minority ethnic communities feel about some places. If the private rented sector is to form part of the solution, regulation is required to ensure that landlords provide safe and well maintained homes that provide tenants with greater security. The level of housing deprivation amongst recent migrants reinforces the need to develop effective regulation in the sector.

The effects of housing deprivation and insecurity are particularly important for households with dependent children. The effects on the health and well-being of young people need to be a high priority in solutions to address the housing ‘crisis’.
Conclusion

Housing deprivation for Britain’s black and minority ethnic groups suggests that many experience structural disadvantages. These disadvantages are exacerbated by the housing ‘crisis’. The million plus households experiencing housing deprivation show that the market has failed to deliver the housing we need. Historically the government has played a central role in slum clearance and post war reconstruction. If it were to adopt this role in relation to overall housing provision, then housing policy would be subject to the conditions of the Equality Act 2010. This would provide a mechanism to explore the equality impacts in relation to all tenures, rather than just social housing as is currently the case. As a result the government would need to ensure effective regulation of the private rented sector and housing developments.
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Nigel de Noronha is in the third year of a PhD at the University of Manchester on “Feeling at ‘home’ in the private rented sector”. Before this he worked for the Audit Commission in both national and local roles on assessment and improvement projects. A key focus of his work has been on equality, cohesion and quality of life. He maintains a strong interest in the identification and development of policy interventions to address inequality and vulnerability, and believes there is a central role for public and voluntary sector organisations to understand target their resources to effectively address the needs of the communities they serve.

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