

Better
Housing
Briefing

11

**Looking to
the future:
changing black
and minority
ethnic housing
needs and
aspirations**

Sanna Markkanen

A Race Equality Foundation
Briefing Paper

February 2009

Key messages

- 1 The black and minority ethnic populations, and their proportion of England's overall population, are growing. The demand for affordable housing from black and minority ethnic households is likely to increase in the future
- 2 High house prices, together with tightened credit regulations and lending criteria, have made it increasingly difficult for newly formed households to access home ownership. This may lead to lower home-ownership rates in the future, especially among Pakistani and Bangladeshi populations
- 3 The locational preferences of black and minority ethnic households are changing, but fear and threat of racism continue to restrict black and minority ethnic households' area choice
- 4 Although cultural preferences regarding the design of the dwelling continue to exist, preferences are generally influenced more by household size and type than by ethnicity per se
- 5 Bilingual and culturally sensitive services are of great importance, especially to recent migrants and to older people born outside the UK. The demand for culturally sensitive services for older people is likely to increase as England's black and minority ethnic populations grow and age.

Introduction

This paper examines the housing needs and aspirations of England's largest black and minority ethnic (BME) populations.¹ It sets out to identify how changes in demographic, spatial and economic factors are likely to affect the demand for affordable housing from BME populations in the future. The paper explores the ways in which BME households' needs and preferences are changing, how they differ from those of white Britons and what kind of affordable housing provision may be required in the future to ensure that these needs will be adequately met.

The evidence base for this paper includes both qualitative research findings and statistical data.² Instead of summarising the findings of one specific research project, the paper seeks to provide a brief overview of some of the key considerations that may be relevant for future planning of affordable housing provision.

1 Changing demographics

In England, the proportion of the 'white British' population has fallen. This trend is likely to continue into the future, partly because the white British population is generally older and the natural population growth of this group is slower, and partly because of immigration. In 2001, 'non-white' BME populations comprised approximately 9 per cent of England's population and just under 7 per cent of households ([Census, 2001](#)). In the future, this is likely to increase significantly, especially in London and other areas where these groups are concentrated. Much of this increase will be influenced by the age profile of England's BME populations. In 2001 they accounted for nearly 18 per cent of those aged 16-24 ([Census, 2001](#)), indicating that their proportion of the overall population is likely to grow rapidly in the future even if no further migration occurs.

The changing demographic profile of England's population is likely to influence the demand for affordable housing in the future. Nearly all minority ethnic groups are, on average, poorer than white Britons ([Kenway and Palmer, 2008](#)) and poverty is one of the main reasons why people need affordable housing. Although the educational and economic status of minorities is improving ([Dale et al., 2002](#); [Modood, 2003](#)) and diversity within many minority ethnic categories is increasing, total eradication of ethnic inequalities is unlikely to occur in the foreseeable future. The fastest growing groups, black Africans and Bangladeshis, are among the poorest in England. Both of these groups are already over-represented in social rented housing ([CORE, 2001-2006](#)) and the level of demand for affordable housing from these groups is likely to remain high, at least in the short term.

As the BME populations grow, their needs and aspirations should become increasingly important considerations for affordable housing providers. Under the Race Equality Duty (Race Relations (Amendment) Act 2000), all public authorities in England are obliged to promote racial equality and prepare a race equality scheme. The more recent [Statutory Code of Practice on Racial Equality in Housing \(2006\)](#), issued by the Commission for Racial Equality (now the Equality and Human Rights Commission) and approved by the Secretary of State, places a responsibility on all providers of housing and related services in England to promote racial equality and good race relations. In practice, BME households should therefore be as likely as white British households to have their housing needs met; that is, to be able to access sufficiently large and culturally appropriate housing that meets the Decent Homes Standard.³ Suitable affordable housing should be made available for *all* households that have insufficient means to access appropriate housing in the private sector, even if the origins of some of their needs - such as the need for ventilation in kitchens to facilitate traditional cooking practices or the need for a sufficient number of rooms to allow men and women to meet separately - lie in the tenants' cultural background ([HC, 2008c](#)).

Changing tenure patterns

2

Although some past research findings indicate that most people from BME groups hold negative views of social housing ([CURS, 2005](#)) and BME social tenants tend to be less satisfied with their housing than white Britons ([HC, 2008c](#)), data from the Survey of English Housing ([SEH, 2003-2005](#)) shows higher levels of interest in social rented housing from BME private renters than white Britons. Variations in different groups' interest in social housing, with Indians being least and black Africans most interested in this tenure type, may reflect average incomes and related (in)ability to afford appropriate private sector housing. High interest in social rented housing is likely to influence the future demand in this sector from BME populations, especially as black Africans, Pakistanis and Bangladeshis, who have highest levels of interest in this form of tenure, are the fastest growing BME groups in England ([Lupton and Power, 2004](#)).

As qualitative findings by [Phillips \(2008\)](#) indicate, young people from minority ethnic groups appear to be more open than their parents' generation to the idea of living in social rented housing. This finding is supported by statistical evidence ([CORE, 2001-2006](#)), which shows significant increase in the demand for social rented housing from Pakistanis, who have previously been under-represented in this form of tenure. Comparison of the proportion of each ethnic group and the total number of new lettings and total number of households in England demonstrates the extent of over- or under-representation of each ethnic group among new social tenancies. This reveals that the propensity to enter social rented housing is high among all BME populations, except Indians.

Worsening affordability and tightening lending regulations may lead to further future increase in the demand for social housing, especially from South Asian households. As data from the Family Resources Survey ([FRS, 2002-2005](#)) reveals, the equalised median incomes of Pakistani and Bangladeshi homeowners are significantly below the incomes of other homeowners. As house prices soar and mortgage regulations tighten ([Andrew and Pannell, 2006](#)), households from these groups are likely to find it increasingly difficult to access home ownership, especially if they have large families. At the time of rising house prices, many first-time buyers were forced to borrow money from friends or family or to take risky mortgages up to eight times their annual household income. Although house prices have since fallen, tightened lending criteria and reduced availability of 100 per cent mortgages, caused by economic downturn, have made home ownership increasingly difficult to achieve for first-time buyers without 10-25 per cent deposits. In the current economic climate, cultural

preferences that have led to disproportionately high rates of home ownership among South Asian groups may become less influential when home ownership is simply no longer an option for those with lower incomes, in spite of it being the most preferred form of tenure.

It is possible, however, that shared ownership will attract growing numbers of BME households with limited financial resources and strong preference for ownership. Statistics on shared ownership indicate that BME households are already over-represented in this form of tenure ([Census, 2001](#); [CORE, 2006-2007](#)). This may increase further in the future, but only if information about this type of tenure is made readily available.

3 Changing locational preferences

Most minority ethnic populations tend to be concentrated in certain parts of the country, often clustering in specific localities or neighbourhoods. Recent research, however, reveals that BME households are increasingly willing and even keen to move away from these areas to more diverse neighbourhoods ([HC, 2008a](#)). Although close proximity to cultural facilities and networks is fairly important to new migrants and older people, living near their ethnic communities and places of worship appears to be less of an overriding consideration for the British-born, giving way instead to a desire for better quality housing and neighbourhood. For a growing number of BME households with children, access to good schools has become more important than the closeness of ethnic community or specialist shops.

Similar findings, suggesting decreased keenness on the part of especially young people from minority ethnic populations to live in the so-called 'ethnic enclaves', have been recorded by [Beider \(2005\)](#) and [Phillips \(2008\)](#). Preliminary analysis of the impact of choice-based lettings schemes on BME households' locational choices also suggests that BME households are more likely than white households to move within social housing to a different district when offered the opportunity ([CCHPR, 2006](#); see also [Hemmerman *et al.*, 2007](#)).

Exclusively white areas and areas that are known to have problems with racist harassment, however, are not regarded as safe by 'non-white' BME tenants and are thus seen as undesirable. As a result of active avoidance of areas known to be racist, many people from minority ethnic groups in effect minimise their chances of being subjected to racist abuse ([HC, 2008a](#)). In many instances, fears about racist harassment are well founded, since racist hostility remains a problem in many parts of the country ([Beider, 2005](#); [Hemmerman *et al.*, 2007](#); [Law, 2007](#); [HC, 2008c](#)). Racism, and the restrictions it places on BME households' locational choice, is an important consideration that ought to be taken seriously by housing providers.

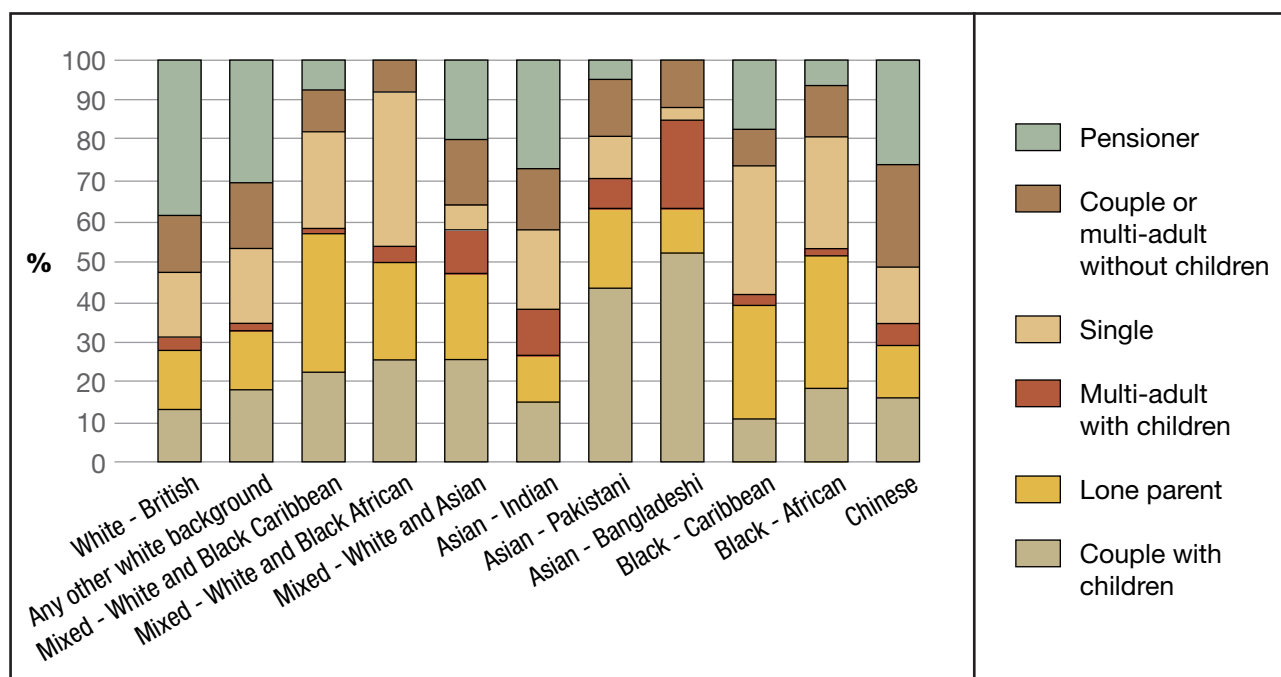
4 Needs or cultural preferences?

Impact of household structure on housing need

Poverty and high cost of market housing are main factors pushing people to social sector housing.⁴ Poverty is more common among certain household types, such as large households and lone parent households. These are more common among certain BME groups than the overall population ([FRS 2002/2005](#); [Berthoud, 2005](#)), increasing the propensity of these groups to need social housing.

There are significant differences among the types of households entering social housing from the different ethnic groups, which impact on the size and type of housing they require. BME households in social sector housing reflect the age structures and household composition patterns of these groups: fewer than average single households and more households with children among Pakistanis and Bangladeshis, and high numbers of lone parent black Caribbean (and black and white mixed heritage) households. The proportion of pensioners in all BME groups is low ([Berthoud, 2005](#)), but increasing.

Figure 1 Household types in social sector housing by ethnic group (based on FRS, 2002-2005)



Large properties of four or more bedrooms form only 2 per cent of England’s social housing stock (SEH, 2005-2006), making it difficult for large households to access suitable properties in the social rented sector, especially via mainstream service providers. Like white British households, most BME households with children want or need larger homes (with three or more bedrooms), preferably with gardens. If the number of children is high, an even larger home is required. At the moment, overcrowding is alarmingly common among certain BME groups in both the social rented and the private sector (London Housing, 2004; SEH, 2003-2006). In fact, overcrowding caused by inability to afford sufficiently large homes in the private sector may well be one of the key reasons for BME populations’ high interest in social rented housing. Shortage of larger properties in the social rented sector, however, is acute, and the demand for large family homes is addressed mainly by black and minority ethnic housing associations (BHAs) that work with certain communities in which large households are common. As BME populations grow, the need for larger family homes in the affordable housing sector may increase significantly, even if acculturation will eventually lead to smaller family sizes among the British-born generations (Penn and Lambert, 2002). This need should also be reflected in the mainstream sector provision.

Although the increased provision of larger homes is one of the key considerations for future planning, there is a need to develop high-quality housing options for different types of BME households. More culturally sensitive services and housing options are required for average low-income nuclear families as well as vulnerable groups, such as BME lone parents, older and homeless people, and women fleeing domestic violence. Such services should be available and accessible to all BME populations across the UK.

Cultural needs and preferences

The extent to which cultural needs and preferences influence people’s housing aspirations in terms of interior design vary between and within different BME groups. Black and minority ethnic housing associations, which house large numbers of Chinese and South Asian people, listed several elements that are of particular importance to their clients (HC, 2008a). Many of these preferences, such as kitchens that accommodate stir fry cooking, bathrooms with showers rather than baths and living rooms that can be partitioned, derive from people’s religious and cultural traditions.

Other design preferences that appear to be particularly important to some BME households include a desire for large communal areas and separate kitchens and living rooms. These are important especially for Muslims and relatively recent migrants from Africa (HC, 2008a). Instead of being regarded as cultural preferences, however,

Resources 1

Equality and Human Rights Commission

www.equalityhumanrights.com/en/forbusinessesandorganisation/pages/default.aspx

The Equality and Human Rights Commission (EHRC) provides practical information for all kinds of organisations to help them meet their duties and promote fairness and dignity in their respective areas of work. This information is available online from the website address above.

Housing Corporation

www.housingcorp.gov.uk

The (former) Housing Corporation (now split into the Homes and Communities Agency and the Tenant Services Authority) has funded a number of research projects on a range of housing-related issues. Some of these research projects have focused on black and minority ethnic populations. The Housing Corporation website, which continues to operate, provides access to research findings in easy and accessible format.

Joseph Rowntree Foundation

www.jrf.org.uk

The Joseph Rowntree Foundation (JRF) is an independent organisation that funds research focusing on the causes of poverty, disadvantage and social evil. Summaries and full reports are available online from the website address above.

these would probably be more accurately described as lifestyle choices. Nevertheless, it is possible that Muslims and recent migrants feel more strongly about these, or are more likely to prefer entertaining at home due to, for example, limited access to suitable communal facilities.

As qualitative data reveals, cultural preferences are less important to most BME parents than their children's needs and the desire to bring their children up in a safe environment (HC, 2008a). Although safety is an issue that affects all households with children, this may be even more pronounced for BME social tenants - partly because so many of them have children and partly due to the concentration of BME populations in urban areas and (often socio-economically deprived) neighbourhoods where anti-social behaviour is a bigger problem than in smaller towns or more rural residential areas.

5 Increasing demand for culturally sensitive services for older people

The current resources of BHAs that provide specialised services to particularly vulnerable groups may not be sufficient to meet the growing demand for such services in the future. The groups that BHA representatives believe will need more support services than presently available include BME individuals with mental health issues, refugees and, most pressingly, older people. While some BHAs have called for culturally sensitive sheltered housing schemes for minority faith groups, others have pointed out that care services providing day care rather than housing might also be useful (HC, 2008a; Patel *et al.*, 2008). Overall, there is likely to be growing demand for all different types of services for vulnerable BME individuals as these groups grow and the number of minority ethnic older people increases (HC, 2008a; Jones, 2008; Patel *et al.*, 2008).

Bilingual services for older BME people in areas where they have access to their existing social networks are of great importance to older people with limited English-language skills (PRIAE, 2006; HC, 2008a). Affordable housing options in old age will be particularly important to people who have been socio-economically disadvantaged throughout their lives and have no savings or private pensions to support them in old age (Izuhara and Heywood, 2003). Concerns have already been expressed that the needs of older BME people may not be properly addressed at present due to a lack of understanding of the needs of these groups (Cole and Robinson, 2003; Jones, 2008) and widespread assumptions that special service provision for older people from certain BME groups is unnecessary because they will be taken care of by their extended kin (Platt, 2002; Patel *et al.*, 2008).

It is essential for housing providers to understand that cultural changes within minority ethnic groups that have traditionally cared for older people at home are likely to impact on the demand for social sector services in the future (Patel *et al.*, 2008). In line with the government's commitment to multiculturalism, people who wish to care for their ageing relatives at home should be supported in this. However, suitable care and residential services comparable in quality and quantity to those available for white Britons should be made available for older people from minority ethnic groups across the UK.

Conclusion

Many BME groups are already over-represented in social rented housing, and recent statistical evidence suggests that even those groups that have been traditionally under-represented in this sector are now entering it in growing numbers. All BME groups show relatively high levels of interest in affordable housing and are more likely to live in areas where it is more plentiful and a more common form of tenure (HC, 2008a). These factors, along with persisting poverty among BME populations, are likely to lead to increasing numbers of BME households entering or wishing to enter affordable tenures in the future. While evidence suggests that the levels of educational attainment and income of British-born people from BME backgrounds are improving, some of the BME groups are currently so disadvantaged economically that heavy reliance on social housing is likely to persist in the foreseeable future.

As the age structure and housing preferences of England's BME populations change, social sector housing providers will probably encounter newly emerging needs, which have already been witnessed and addressed by some BHAs. Detailed research into certain aspects of BME housing needs should be conducted to explore issues such as the extent of 'no-go areas', the needs and aspirations of minority ethnic disabled and older people, the possibilities of reducing homelessness among BME populations with preventative measures, and the needs of BME families who care for their ageing relatives at home or would like to do so. High-quality research findings, preferably generated by engaging the target groups, are essential to ensure that sufficient resources will be allocated for this type of provision in the future and that the developed services meet the needs of the people they have been designed to help.

For the most part, the wishes and aspirations of average BME households are similar to those of white British households in similar circumstances, although racism continues to restrict 'non-white' people's area choice. So-called cultural needs, such as preference for showers and good ventilation and insulation, are factors that ought to be considered in the building and design process - but as a measure of meeting the needs of all social tenants. Because the demand for social housing from BME communities is likely to remain high and even increase in the future, strategic provision and allocation of high-quality affordable housing could potentially function to address ethnic inequalities, to promote equal opportunities and to minimise the likelihood of intergenerational persistence of poverty and disadvantage among England's minority ethnic populations.

Resources 2

Manningham Housing Association

www.manninghamhousing.co.uk

Manningham Housing Association provides large family accommodation, supported housing for women fleeing domestic violence and sheltered housing for older people. Information about these housing schemes is available online from the website address above.

Policy Research Institute on Ageing and Ethnicity

www.priae.org

The Policy Research Institute on Ageing and Ethnicity (PRIAE) works towards an improved quality of life for all black and minority ethnic elders by producing clear information and focused studies with targeted policy and service developments, engaging minority elders and organisations. More information about PRIAE's work is available online from the website address above.

Notes

- 1 According to the [2001 Census](#), the largest 'non-white' ethnic categories were Indian (1,028,546), Pakistani (706,539), Black Caribbean (561,246), Black African (475,938) and Bangladeshi (275,394).
- 2 This paper draws on research that was originally conducted by the Cambridge Centre for Housing and Planning Research for the Housing Corporation (now split into the Homes and Communities Agency and the Tenant Services Authority) into demographic, spatial and economic impacts on future affordable housing demand. Full details of the methods and findings of the research are available from the Housing Corporation website www.housingcorp.gov.uk/server/show/ConWebDoc.14211.
- 3 A decent home can be defined as one that: (1) meets the current statutory minimum standard for housing; (2) is in a reasonable state of repair; (3) has reasonably modern facilities and services; and (4) provides a reasonable degree of thermal comfort. In terms of fitness, each home must achieve all of the following: (1) be structurally stable; (2) be free from disrepair; (3) be free from damp levels that could affect the health of the tenant; (4) have lighting, heating and ventilation; (5) have a piped supply of wholesome water; (6) have facilities for preparation and cooking of food; (7) have a suitably located toilet; (8) have a bath or shower with hot and cold water; and (9) have suitable drainage. The Decent Homes Standard applies only to social housing, not to the private sector.
- 4 For more details on the overall composition of the sector, please see Housing Corporation ([HC, 2008b](#)).

References

- Andrew, M. and Pannell, B. (2006) 'Housing tenure choices by the young', *CML Housing Finance*, issue 07, June, pp. 1–12.
- Beider, H. (2005) *Black and Minority Ethnic Communities Synthesis*, Working Paper Report on West Midlands Regional Housing Strategy, www.wmra.gov.uk/documents/RHS_CURS_BME_Synthesis_Report.pdf (last accessed February 2009).
- Berthoud, R. (2005) *Family Formation in Multi-Cultural Britain: Three patterns of disadvantage*, Cambridge: Cambridge University Press.
- Cambridge Centre for Housing and Planning Research (CCHPR) (2006) *The Impact of a Pan-London Choice-based Lettings Scheme on Homelessness and Temporary Accommodation*, London: Association of London Government.
- Centre for Urban and Regional Studies (CURS) (2005) *Regional Household Survey: Shared evidence base report*, Birmingham: Centre for Urban and Regional Studies.
- Cole, I. and Robinson, D. (2003) *Somali Housing Experiences in England*, Sheffield: Centre for Regional Economic and Social Research/Housing Corporation.
- Commission for Racial Equality (CRE) (2006) *Statutory Code of Practice on Racial Equality in Housing*, London: Commission for Racial Equality.
- Dale, A., Fieldhouse, E., Shaheen, N. and Kalra, V. (2002) 'Routes to education and employment for young Pakistani and Bangladeshi women in the UK', *Ethnic and Racial Studies*, 25, 6, pp. 942–68.
- Hemmerman, L., Law, I., Simms, J. and Sirriyeh, A. (2007) *Situating Racist Hostility and Understanding the Impact of Racist Victimisation in Leeds*, Leeds: Centre for Ethnicity & Racism Studies.
- Housing Corporation (HC) (2008a) *Planning for the Future: Housing needs and aspirations of ethnic minority communities*, www.housingcorp.gov.uk/upload/pdf/Housing_ethnic_minorities.pdf (last accessed November 2008).
- Housing Corporation (HC) (2008b) *Planning for the Future: Moving into affordable housing*, www.housingcorp.gov.uk/upload/pdf/Moving_into_affordable_housing.pdf (last accessed November 2008).
- Housing Corporation (HC) (2008c) *In Brief: Understanding BME tenants*, www.housingcorp.gov.uk/server/show/ConWebDoc.14901/changeNav/440 (last accessed January 2009).
- Izuhara, M. and Heywood, F. (2003) 'A life-time of inequality: a structural analysis of housing careers and issues facing older private tenants', *Ageing and Society*, 23, pp. 207–24.
- Jones, A. (2008) *Meeting the Sheltered and Extra Care Housing Needs of Black and Minority Ethnic Older People*, Better Housing Briefing 6, London: Race Equality Foundation.
- Kenway, P. and Palmer, G. (2008) *Poverty Among Ethnic Groups: How and why does it differ?*, York: Joseph Rowntree Foundation.
- Law, I. (2007) *Housing Choice and Racist Hostility*, Better Housing Briefing 4, London: Race Equality Foundation.
- London Housing (2004) *Overcrowded Housing and the Effects on London Communities*, London: London Housing.
- Lupton, R. and Power, A. (2004) *Minority Ethnic Groups in Britain*, CASE Brooking Census Briefs No. 2, London: Centre for Analysis of Social Exclusion.
- Modood, T. (2003) 'Ethnic differences in educational performance' in Mason, D. (ed.) *Explaining Ethnic Differences: Changing patterns of disadvantage in Britain*, Bristol: The Policy Press.
- Patel, N., Patel, B., Jones, A. and Chauhan, K. (2008) *Keeping It in the Family: The housing, care and support needs of South Asian elders*, www.housingcorp.gov.uk/server/show/ConWebDoc.15067/changeNav/440 (last accessed January 2009).
- Penn, R. and Lambert, P. (2002) 'Attitudes toward ideal family size of different ethnic/nationality groups in Great Britain, France and Germany', *Population Trends*, 108, pp. 49–58.
- Phillips, D. (2008) *Black and Minority Ethnic Young People and Housing*, Better Housing Briefing 8, London: Race Equality Foundation.
- Platt, L. (2002) *Parallel Lives: Poverty among ethnic minority groups in Britain*, London: Child Poverty Action Group.
- Policy Research Institute on Ageing and Ethnicity (PRIAE) (2006) *Developing Extra Care Housing for Black and Minority Ethnic Elders: An overview of the issues, examples and challenges*, www.priae.org/docs/PRIAE%20BME%20Extra%20Care%20Housing%20Report.pdf (last accessed February 2009).

Statistics

The statistical data in this paper are from the following sources:

- Census 2001, www.statistics.gov.uk/census
- Continuous Recording System lettings data (CORE), www.core.ac.uk
- Family Resources Survey (FRS), www.dwp.gov.uk/asd/frs
- Survey of English Housing (SEH), www.communities.gov.uk/housing/housingresearch/housingsurveys/surveyofenglishhousing

Because of the small sample sizes, the Survey of English Housing (SEH) and the Family Resources Survey (FRS) provide reliable statistics by ethnic group only when data for three or more years is pooled together. Even then, however, the data is valid only at national level.

Sanna Markkanen is a Research Associate in the Cambridge Centre for Housing and Planning Research at the University of Cambridge. Since finishing her PhD, which looked at the opportunities in and barriers to appropriate paid employment for health care professional refugees in Finland, Sanna has worked on a number of housing-related research projects. Her key research interests include migration, social cohesion and different issues relating to ethnic diversity.

Readers

Patricia Chambers

Mitzie Myrie

Lara Oyedele

Deborah Phillips

We welcome feedback on this paper and on all aspects of our work. Please email briefings@racefound.org.uk

Copyright ' Race Equality Foundation
February 2009

Copy-edited by Fiona Harris 01908 560023

Graphic design by Artichoke 020 7060 3746

Printed by Crowes 01603 403349

ISBN 978 1 873912 67 6

Race Equality Foundation

Unit 35

Kings Exchange

Tileyard Road

London N7 9AH

T: 020 7619 6220 F: 020 7619 6230

www.raceequalityfoundation.org.uk

