

Better
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Briefing

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Housing and identity: how place makes race

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Introduction

Suffering no serious invasion or revolution for almost a millennium, the social geographical arrangement of Britain is unusually rigid. Whereas in the USA, inner cities, declining suburbs and poorer outlying settlements are often allowed to decline further into ghost towns, in Britain, over the last century, areas that might have been abandoned as slums have generally been rebuilt as new social housing or mixed tenure, and former housing stock has been replaced with homes deemed to fit the social make-up of the area. This policy has had the effect of preserving differences between neighbourhoods, allowing places such as south-central Manchester to be rebuilt regularly, and preserving the social geography of Inner London for over a century, despite successive waves of immigration ([Orford *et al.*, 2002](#)).

Indeed, many of what were the poorest parts of Britain a century and a half ago are still the poorest parts today. In England, life expectancy was lowest in Salford and Oldham in 1851 and 140 years later it remained lowest in those same towns ([Dorling, 1995](#)). This is despite a complete turnover of population due to death and high out- and in-migration rates, which replaced a partly Irish-origin population with people of South-Asian origin.

In Whitechapel in London, similar stories are told of Huguenot, then Jewish, then Muslim populations each replacing one another. In every case, the housing system into which new arrivals have had to fit – ghetto housing in Whitechapel; cheap, less stereotyped private renting later; social housing later still – has helped define a group as a particular minority, until another group takes its place. It is the place that carries the stigma over time, far longer than differing groups of people or differing races do.

Housing inequalities in Britain

In other European countries, people tend to rent more and buy later. In Britain, we are drawn to home ownership, which leads to divisions in housing quality based on wealth. In turn, racial divisions in wealth mean that housing quality is often also very unfairly distributed by race, and a number of housing issues disproportionately affect black and minority ethnic families:

- There is now eleven times less public green space in areas where 40 per cent of the population are from black and minority ethnic groups compared to areas where just 2 per cent are from such groups ([CABE, 2010](#)).
- The percentage of school children aged over ten who share a bedroom with an adult or a sibling of the opposite sex rose from 8 per cent in 1999 to 15 per cent by 2005 (this is known as the bedroom standard; [HMSO, 2003](#)). These children are disproportionately from black and minority ethnic groups and such overcrowding is most common in London, an area with one of the highest proportions of black and minority ethnic groups in the UK ([Dorling, 2010](#), p. 117).
- The majority of children living above the fourth floor in England are from black and minority ethnic groups (2001 Census national statistics table).
- Homelessness rates rose by 14.5 per cent for black and minority ethnic households between 1998 and 2006, despite falling by 8 per cent overall; for African and Caribbean households, these homelessness rates increased by 25 per cent and 42 per cent respectively ([Roberts and McMahon, 2008](#), pp. 17–18; [Dorling, 2009](#)).
- Some 33 per cent of Pakistani and Bangladeshi households live in unfit dwellings, compared to 6 per cent of white people ([Roberts and McMahon, 2008](#), pp. 17–18).

This opinion piece introduces some recent advances in the social sciences concerning race and place. In particular, it draws on work from the USA on wealth and race, work from Britain on the current crisis in housing, and observations made in the best-selling popular social science book, *The Spirit Level* ([Wilkinson and Pickett, 2009](#), p. 178).

Wilkinson and Pickett observe that in more equitable societies, race is a much less salient issue, and where inequalities in income and wealth are high, race matters more: in effect, different places and times make race matter more or less. This paper concentrates on how the operations of the housing market help that to occur, and raises the possibility of a 'right-to-sell' policy to alleviate the harmful effects of the not-really-free market.

How place makes race

The argument that social inequalities maintain and, in some cases, create racial divisions is not new, but it has been built on greatly in recent years (Dorling, 2010, pp. 159–70 and p. 346, footnote 33). Racial inequality can be established and controlled only when there are strong spatial residential divisions and when certain racial groups are confined to living in certain streets or housing blocks. This opinion piece extends the adage that *'The soil grows castes; the machine makes classes'* (Young, 1958, p. 21) by also arguing that *'housing separates races, the home creates gender'*.

Social divisions are pertinent to a particular geography and time in history and may grow and diminish in importance. The following four examples, given in the chronological order in which they have come to the fore, are relevant to people in Britain. Each scenario has not necessarily been subsumed by the next and sometimes old divisions are reintroduced from abroad.

- 1 Caste divisions became established in feudal farming societies where relationships were ordered primarily around the connection between people and the soil. They become untenable outside of rural village settings. People do not fit naturally into castes and castes are not a natural division of humanity. Farming in the North China plain was carried out successfully for millennia without caste systems (Frank and Gills, 2006).
- 2 Class divisions became established in newly industrialised societies where relationships were ordered primarily around the connection between people and the machine. They become untenable outside of factory-town settings. People do not fit naturally into classes and classes are not natural divisions of humanity. Markets operated successfully for millennia before the invention of free-market capitalism (Lohmann, 2009).
- 3 Gender divisions are peculiar to particular times and places and are rapidly changing. The home is the most palpable location in which gender categorisations are made and maintained: *'Women do two-thirds of the world's work, earn one-tenth of the world's income, and own less than one-hundredth of the world's property'* (MacKinnon, 2006, p. 21). Established gender divisions become untenable as the nature of homes changes, as we have fewer children, live on our own more often and for longer. Gender divisions in Britain are wide, but were far greater a century ago and are far greater in other continents today.
- 4 Racial categorisation is most acute in the city and its quarters. It was in the city where ghettos were first formed. Only since the 1960s has the word 'racism' appeared in dictionaries and the word 'racist' is even more recent (Leech, 2005, pp. 1–5). Jewish people, persecuted for years on religious grounds, are now seen as racially persecuted. Like poverty, racism has not always been with us and, also like poverty, only recently have very large numbers of people become committed to its eradication (Goldberg, 2009, p. 370).

Race and housing

Britain is one of the most unequal of the world's richest twenty-five countries. Only three countries have higher income inequalities, and even Israel, the country with the greatest religious divides, has lower inequalities in income than Britain (Dorling, 2010, p. 327). One result is that when people without many financial assets enter Britain from abroad, they are placed at the bottom of a very long housing ladder.

Income and wealth inequalities in Britain are now as wide as they were a century ago, when Jews fleeing pogroms in the East faced overcrowding in the Whitechapel ghetto (Vaughan and Geddes, 2009). The history of British fascism dates from that time, with similarities in the myths spread about Jews then, to those spread about Muslims today.

We no longer have ghettos in Britain, but we do have very poor quality housing for those at the bottom. This has the effect of linking the racial identity of new immigrants to particular residential locations and to particularly obvious points in a widely and tightly stretched social hierarchy. If our housing system were less polarised, it would be harder for racial divisions to be maintained. New minority groups would not be so easily identified if our 'skid rows' were not so obviously on the slide downwards.

Britain has some of the smallest housing units in Europe when floor space per person is measured. At the same time, and not unconnected, Britain also has some of the most inefficient policies when it comes to the use of our housing stock. More people own two or more homes in Britain than in other countries of similar population density (such as the Netherlands), which limits the availability of housing for the rest of the population.

Furthermore, the inefficient private rented sector has been allowed to grow rapidly while the efficient social housing sector has been deliberately shrunk. In contrast to the private sector, there are usually fewer under-occupied or empty social housing properties at any one time (Dorling, 2010, p. 248). Recent changes in tenure and inequality have been the result partly of a rising political geography of fear, which is not unrelated to racial prejudice.

The political geography of wealth in the USA

People do not happily polarise, but they will vote and act to polarise out of fear. When no alternative to abandoning poorer areas and poorer people seems apparent, otherwise well-meaning people may act selfishly, exercising choice over where they live in order to keep living standards stable. In the 1970s, in contrast to today, white families in both the USA and Britain had greater freedom to choose residential locations, because of greater consistency in housing costs across different places (Frank, 2007).

Black and minority ethnic families have been less free to choose residential location in recent history even if financially secure. They could face acute racism if they moved into the wrong block or street. As private housing became more expensive, the freedom to choose where to live reduced further, even though the supply of housing increased. This is partly because increased supply allowed a small group to buy several homes each, but also because location matters more in a country which is more economically segregated.

Assets in the USA were and remain an embarrassing topic for discussion. During the run-up to the election of Barack Obama, following a great deal of controversy, it was revealed that American Senator and later Republican presidential nominee, John McCain, owned at least eleven homes for his personal use (Halbfinger, 2008).

Recently, Massachusetts' Brandeis University's Institute on Assets and Social Policy produced a widely covered report which showed that, from 1984 to 2007, the wealth gap between white and African-American families had, on average, grown by \$75 000 between single pairs of families. Even excluding equity in housing, the average white family in the USA saw its median holding of wealth grow from \$22 000 to \$100 000 over these twenty-three years. For African-American families, median wealth levels had remained at about \$2000 when measured in constant dollars (Shapiro *et al.*, 2010).

While it might be expected that wealth gaps between racial groups were related to differences in employment, the Brandeis University report argues that job achievement does not '*adequately predict family wealth holdings*' (Shapiro *et al.*, 2010, p. 2). Instead, it is differential rates of inheritance of wealth, especially of property, which is the main cause of rapidly rising wealth inequality between white and African Americans.

Those with assets can, through institutions like banks, gain interest by lending to those with less. The Brandeis report found that deregulation of the lending market saw increased debt among poorer African-American families and that '*the segmentation of the mortgage lending market highlights a general trend in lending in which low-income people and consumers of color pay more for accessing credit*' (Shapiro *et al.*, 2010, p. 3).

The political geography of wealth in Britain

Although economic and racial divides are not as acute in Britain, they are moving in the US direction. It is possible to compare John McCain's eleven homes with an estimate for the Conservative leader (and now Prime Minister), David Cameron, who does not think he owns a fourth home ('*I don't think so – not that I can think of*'; Dougary,

2009, p. 8). In polite British society, talking about the distribution and ownership of housing can cause a little squirming, but it is vital if we are to understand 'how place can make race'.

Few admit to buying a home in the suburbs to get away from the poor. Instead, they blame schools, or décor or the air, but the evidence of higher and higher prices being paid for otherwise identical homes betrays beliefs, rising prejudices and fears. The mantra that began in the 1970s and became a loud chant by the 1990s was: 'location, location, location'. This was not always down to 'white flight', but instead to the flight of the modestly supported from the poor, the average away from those of modest means, of the affluent from the average, or the very rich from the affluent.

Geographical segregation by ethnicity has fallen in Britain, but between 1968 and 2008 rose for Britain's richest people, who now live in a more tightly defined set of areas than before (Dorling, 2010, pp. 124–6). Once economic polarisation begins, it is hard to reverse: attitudes harden, fear grows on fear, people know less and less about each other and imagine more and more. As the very richest gain second homes, in Chelsea and the Cotswolds, in Manhattan and Maine, they complain of limited community cohesion, when they themselves have so many homes that they cannot even know their neighbours, let alone 'muck in' with them.

Offering solutions

That how we live is how we must live, isn't necessarily so. In Britain we have a nationalised state-run health system which caters for the vast majority of citizens. The USA did not make that choice and suffers the lowest life expectancy in the rich world as a result (Wilkinson and Pickett, 2009). Neither Britain nor the USA has chosen nationalisation in housing, but the current housing and liquidity crisis could be the impetus needed.

Our current over-reliance on the housing market ensures that more people are badly housed than need be, that we take too little care of our housing stock, that we maximise short-term profit to sell poorly maintained properties to gullible first-time buyers, and that we rack up enormous debts that benefit only the few rich individuals who earn huge quantities through 'interest'.

In Sheffield as of 2010, 100 000 families were waiting for council homes after the implementation of market mechanisms into social housing through the 'choice-based lettings' scheme. Private landlords rarely have the well-being of their tenants as their paramount interest and would be unlikely to survive for long in the private market making enough profit from their investments if they did. Social divisions and racial divides are exacerbated by reliance on private provision when there could be much more public good.

Just as most people choose not to be solely responsible for educating their children or providing their families with health care, a mixed state–market housing system would see the state take control of housing when people would prefer not to take responsibility for a building. When you are young and mobile, or old and mobile, it makes least sense to own your own home – while it helps the young to be footloose, older people may find their housing needs change quickly as their physical abilities change.

The right-to-sell

A better mixed state–market system could be achieved by introducing a 'right-to-sell' to accompany the 'right-to-buy', or, in other terms, a 'National Health Service for housing'. Right-to-sell could both stabilise the housing market and reduce social polarisation. Pilot versions have already been introduced in all four countries of the UK for the most vulnerable households, and in England the extended right could improve considerably opportunities for poorer black and minority ethnic groups.

At its most simple, the right-to-sell is just the opposite of the right-to-buy and it can co-exist with that right. It gives mortgagees the right to become tenants, and private tenants the right to become social housing tenants, without

moving home. It has the short-term benefit of reducing repossessions in a market crash and the long-term benefit of preventing segregation based on high rental prices, since high rent could no longer force poorer families from newly expensive neighbourhoods.

If a household were to exercise the right-to-sell, the title of their home, and any capital and debts associated with it, would be transferred to a social landlord and they would become tenants within those same four walls. People losing their jobs need not also lose their home. Children need not lose their school and schoolfriends. Private landlords could not simply evict families if they wanted to increase the rent. Families could choose to sell their landlord's property to a social landlord (or another better private landlord). The private landlord would receive some recompense, just as the state receives recompense when the right-to-buy is evoked.

Right-to-sell in practice: MRS and MTR

The last British (New Labour) government did institute a partial right-to-sell. It was called the 'Mortgage Rescue Scheme' (MRS). A recent evaluation found that, between January 2009 and March 2010, 629 applications to the scheme were made, resulting in 613 mortgagee families staying in their homes as housing association tenants (as reported in July 2010). The report also stated that: *'MRS provided former borrowers with a profound sense of relief from the anxieties associated with potential homelessness, offering them a "lifesaver", "hope" and a "light at the end of the tunnel"'* (CLG, 2010, p. 5).

The evaluation of the MRS also found that there was much less demand for the government's other scheme, the 'shared equity' option, with only sixteen households being accepted across all of England for that more complicated solution (CLG, 2010). It would appear that it is preferable to know either that you are responsible for the upkeep of a property or that someone else is, and not to share that responsibility in some way. Right-to-sell schemes allow households to move between times when they are best able simply to be tenants, or best able to look after the long-term repair of the property as well, which is what ownership should mean.

The present government's MRS scheme is more generically known as a 'Mortgage to Rent' (MTR) scheme. There are now many of these to be found in fledgling states around the world, all designed to help households who own their homes, but now have little chance of sustaining a mortgage. In England, the registered social landlord (RSL) purchases the property and the applicant pays rent to their landlord (instead of their old mortgage) at a level that it is calculated they can afford, given a full assessment of household finances.

These schemes are generally initially available only to the most vulnerable households, usually those with children, who are likely to require homelessness assistance if left unaided. The new coalition government has expressed a preference for people who fall on hard times to move or be moved away from prosperous areas – the opposite of the direction of these schemes (Dorling, 2011). As part of the Comprehensive Spending Review of 20 October 2010, the government also announced a series of cuts to housing benefits in England to accelerate the process of clearing some areas of poorer people.

In Wales, there is a Mortgage Rescue Scheme similar to that available in England until recently, but it has a greater chance of survival, as the Welsh Assembly Government appears to have a very different agenda from that of Westminster (Welsh Assembly Government, 2010). Any family falling behind with mortgage payments is advised to contact their local council, where a housing options team, homelessness team or housing strategy officer will advise on the appropriate course of action. It can be argued that this kind of assistance and caring for neighbours is part of what makes Wales a Big Society.

The Scottish Mortgage to Rent scheme has been very successful and, following its introduction in 2003, is much more advanced than in England (Bramley *et al.*, 2008). The scheme differs slightly in the detail from the English and Welsh models, but in general is very similar: *'offering households the opportunity to change the tenure of their home from owner occupation to a tenancy in the social rented sector'* (Bramley *et al.*, 2008, para. 3.5). However, with a stronger culture of social housing, it can be argued that the Scottish system also represents a 'Bigger than English Society' model, where people look out for each other and eviction is frowned upon. With housing as a devolved responsibility for the Scottish Parliament, it looks as though the Scottish scheme will, at least in part, survive the coming cuts.

In Northern Ireland, repossessions doubled between 2007 and 2009. In response, Margaret Richie, the new Housing Minister (appointed in February 2010) suggested the '*need for a full mortgage rescue scheme*' (Richie, 2010). However, she continued by reporting that although a pilot scheme had assisted 373 people and prevented twenty-nine home repossessions, at that time she was unable to secure funding to extend the scheme. The finance minister was a member of the Democratic Unionist Party and Ms Richie a member of the Social Democratic and Labour Party, two parties which have traditionally been associated with Protestant and Catholic divisions in Ireland.

Conclusion

Where people live in the world largely determines the groups they are born into, whether that group might be race, religion, caste or creed. At the micro-level, your postcode determines a great deal of your future. Where your mother and father lived in Britain from the point of your gestation is enough to largely predict many life outcomes far better than knowing if you are to be born male or female, or even black or white, especially with regard to education. In the recent past, especially in the 1970s, it mattered far more if either your mother or father (or both) were not white. Now class, as mediated through place, can often be just as important, if not more so.

The right-to-sell would mean that children would not have to move school when their parents fell on hard times. It would mean that new property would become available in the long term in the social housing sector, scattered across cities and breaking the relationship between concentrations of ethnicity and concentrations of poverty.

Introducing the right-to-sell would make a child's race less of an acute predictor of their outcomes in life, because the strong connections between race, wealth, housing and, hence, location and education would be slightly, but surely, weakened. The right-to-sell would reduce the advantages of those who currently have most advantages in life – so we should expect that those who own the most property might oppose it. It would be helpful if it could be explained to large property owners how their lives would benefit from not living in a society where so many others felt so often to be on the edge of destitution, unsure of whether they will be able to afford to stay in their home.

In mainstream policy circles, the right-to-sell was unthinkable before the current crisis. However, a housing market in danger of failure and the threat of mass repossessions may force governments to seriously consider how it could work more widely. This is even true with a Westminster government hostile to ideas such as this: the market might just demand it, as housing demand falls, along with government spending cuts.

The right-to-sell differs from allowing housing associations to take vacant properties off the open market in that possession under the right-to-sell is achieved without eviction. The idea could be introduced by making it available to the most obviously needy cases – not just the most vulnerable households, but all people with dependent children, for instance, especially those not within the bedroom standard. The natural extension of the right-to-sell would allow tenants to swap private landlord, to shop around for a better landlord, without having to move home.

In England, the government is currently withdrawing even further from having an interest in providing adequate housing. In summer 2010, it suggested that it would withdraw any oversight for how much housing should be built in a year. Regional plans had varied from the South East Region (excluding London) allowing up to 39 000 dwellings a year to be built up to 2026, while only some 7660 a year would be built in the North East. None of these targets is likely to even remain as a target, let alone be achieved. However, Britain has enough housing for all already. What we need much more of is repair rather than rebuilding. Above all, we need to better share our resources in a country that is becoming relatively poorer. The strongest reasons not to share are racist reasons.

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