UNDERSTANDING DEMOGRAPHIC, SPATIAL AND ECONOMIC IMPACTS ON FUTURE AFFORDABLE HOUSING DEMAND

Paper Five – BME Housing needs and aspirations

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This is the fifth of a suite of eight papers drawing on research carried out into demographic, spatial and economic impacts on future affordable housing demand. For full details on the methods and findings of the research see the accompanying source document.

This paper examines the housing needs and aspirations of Britain's largest Black and Minority Ethnic (BME) populations. It initially sets out to identify how demographic, spatial and economic factors have influenced BME populations' tenure patters to the date, and how changes in these patters will affect the demand for affordable housing from BME populations in the future. This paper also explores the ways in which BME households' needs and preferences differ from those of White Britons.

Contents

Key Findings

- *BME groups are, on the whole, overrepresented in social sector housing. However, there are significant differences between different BME groups, and some are in fact underrepresented.*

- *Poverty is a major factor affecting the need for social housing. Higher poverty rates amongst BME populations increase their demand for social rented housing.*

- *Large families and lone parent families are particularly common amongst some BME groups. Household size and composition impact upon the size and type of housing they require.*

- *Unemployment, high number of single-earner households, low levels of educational attainment and lower incomes predispose many BME groups to poverty and influence their ability to meet their housing needs in the market.*

- *The spatial distribution of some BME groups partially explains their overrepresentation in social housing. The groups that are most heavily overrepresented in social rented sector tend to live in areas where social housing is most plentiful. This, however, is also true for some of the underrepresented BME groups.*

- *A combination of historical factors and cultural aspirations can explain some of the difference in BME groups' tenure patterns. However, recent rises in house prices have turned home-ownership into largely unrealisable aspiration for many young BME households.*

- *Although BME populations often live in cities where they have sizeable ethnic communities and access to places of worship and specialist markets/shops, proximity to good schools and relative safety of the area are becoming increasingly important to BME households.*

- *Fear of racism continues to impact upon the locational choices of non-White households.*

- *Aspirations and preferences regarding the design of the dwelling are affected more by household size and type than by ethnicity, although certain preferences are stronger amongst some BME groups.*

- *Ethnic community and bilingual/culturally sensitive services are of great importance to recent migrants and foreign-born elderly. Black and Minority Ethnic Housing Associations can serve an important function in addressing these needs*

Introduction

The purpose of this paper is to explore how the different demographic, spatial, and economic factors have influenced BME groups' housing needs and aspirations to this day, and how they may affect the demand for affordable housing from BME groups in the future. This will be done with the help of existing literature, quantitative data from different surveys, population projections, and primary data collected for the purposes of this study. The primary data consists of five focus groups with members of different BME populations and telephone interviews with six Black and Minority ethnic Housing Associations (BHAs).[1] This paper has two primary objectives; to describe the present diversity between and within some of Britain's largest BME groups and to draw conclusions about BME groups' housing aspirations and future demand for affordable housing from these groups.

In the UK, the proportion of the population ethnically classified as 'White British' has fallen. This trend is likely to continue into the future, partly because the part of the population classified as White British is generally older and the natural population growth of this group is slower, and partly because of immigration and emigration. The changing demographic profile of England's population, with BME groups comprising increasing proportion of residents, will affect the composition of the affordable housing sector in the future. Exactly how demand for affordable housing will be affected is harder to determine. As the BME populations grow, their needs and aspirations are likely to become increasingly important considerations for housing providers. Under the Race Equality Duty (2000 Race relations Act Amendment), all public authorities in England have a specific duty to promote racial equality and prepare a race equality scheme. Among other things, these schemes should set arrangements for monitoring the authorities' policies for any adverse impacts on the promotion of racial equality and ensuring public access to information and services it provides. The more recent *Statutory Code of Practice on Racial Equality in Housing* (2006), issued by the Commission for Racial Equality 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.

This paper is divided into four sections. The first section establishes a foundation for the following sections by providing some background information about England's largest minority ethnic groups and their tenure patters. The second section focuses on the demographic, economic and spatial factors, and the way in which these factors affect BME populations' housing needs and demand for social housing at the present time. This section also contains some basic predictions of how BME groups' demographic and economic characteristics and settlement patters can be expected to change in the future, and how this change may influence these groups' housing needs and aspirations. Using data from BME focus group discussion, section three provides an overview of BME tenure aspirations. Section four, building on qualitative data from the focus group discussions and interviews with BHA representatives, looks at BME housing needs and aspirations in more detail with the intention of providing some insight into what BME households want and need from their housing, and how well their needs are met at the moment.

Housing demand from ethnic minorities is shaped by, among other things, demographic characteristics of the BME populations, cultural preferences in the organisation of family life and

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[1] For full findings and details of methodology, see the Source document.

property ownership, labour market participation, socio-economic factors, present and past discrimination in public and private sector services, and large and small-scale spatial distribution. Not only does the influence of these factors differ between groups, but cultural preferences, spatial distribution and economic position are not stable over the longer term and vary especially between the foreign-born and the British-born generations. Although overall demand for social housing is higher from BME households, which are over-represented amongst those living in social housing, this statistic conceals extensive differences between the different minority ethnic groups, as well as between different parts of the country.

1. Housing patterns of minority ethnic groups

Section 1:   Key Findings

- *BME populations comprise 13% of England's total population and approximately 11% of households in England.*

- *BME groups are, on the whole, overrepresented in social sector housing. However, there are significant differences between different BME groups, and some are in fact underrepresented.*

- *Bangladeshi, Black Caribbean, Black African and BW mixed heritage groups are heavily concentrated on the social sector. Pakistani and Indian households have high rates of home-ownership.*

- *Private sector renting is particularly common amongst Black African and Chinese groups.*

Housing tenure patterns vary considerably between ethnic groups, affected by the demographic, economic and cultural characteristics, as well as by historical factors affecting when and where different groups came to settle in the UK. While some BME groups have very high rates of home-ownerships, others are largely concentrated in the private rented or social sector housing. Also the proportion of tenants is unevenly distributed between the social and the private sector and the renting patterns vary greatly among different ethnic groups (Figure 1.1).

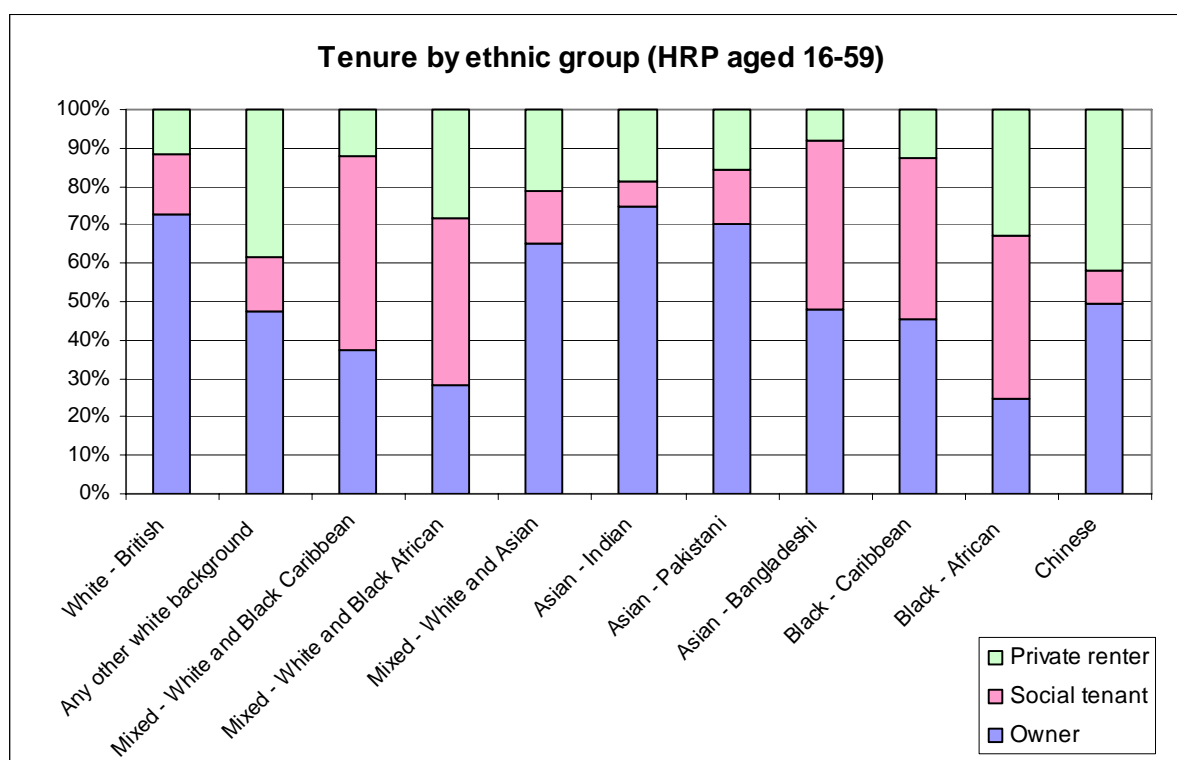*Figure 1.1*   *Source: FRS 2002-2005*

Tenure by ethnic group (HRP aged 16-59)

Table 1.1 shows the absolute size of the different ethnic groups, as well as their proportion within social housing.

Table 1.1   *Source: 2001 Census*

Minority Ethnic groups in England				
	Households in England	- in social housing	% of group in social housing	% of social housing sector
ALL HRPS	20,451,427	3,940,728	19.3%	**100.0%**
White – British	18,171,663	3,379,129	18.6%	**85.7%**
White – Irish	347,853	90,809	26.1%	**2.3%**
White – Other	540,202	76,723	14.2%	**1.9%**
Mixed - White and Black Caribbean	44,216	19,825	44.8%	**0.5%**
Mixed - White and Black African	19,958	7,684	38.5%	**0.2%**
Mixed - White and Asian	40,596	8,494	20.9%	**0.2%**
Mixed - Other	37,108	9,779	26.4%	**0.2%**
Asian – Indian	312,190	29,880	9.6%	**0.8%**
Asian – Pakistani	170,332	27,815	16.3%	**0.7%**
Asian – Bangladeshi	60,708	29,373	48.4%	**0.7%**
Asian – Other	79,447	13,053	16.4%	**0.3%**
Black Caribbean	274,165	117,602	42.9%	**3.0%**
Black African	175,136	88,949	50.8%	**2.3%**

Black Other	30,907	15,649	50.6%	**0.4%**
Chinese	75,384	10,022	13.3%	**0.3%**
Other Ethnic Group	71,562	15,942	22.3%	**0.4%**

Overall, BME populations (including White Irish and White 'other') comprise 13% of England's total population and approximately 11% of England's households. The proportion of non-White groups is slightly lower, approximately 9% of England's population and just under 7% of households (2001 Census). If not mentioned otherwise, the term BME household is used here to refer to all households headed by a person from one of the BME groups, including white ethnic minorities.

When discussing the minority ethnic populations, it is conventional to concentrate on the 15 largest ethnic groups as defined in the 2001 Census.[2] Yet for the purposes of studying housing needs and aspirations it makes sense to focus only on certain groups whose housing tenures differ radically from the (White British) average or who have some distinguished housing needs. It is largely unproductive to attempt to study categories which are numerically very small, or the composition of which is fairly unknown but likely to include exceptionally high levels of diversity, as these populations' characteristics, needs and aspirations cannot be reasonably well explored, identified, summarised or analysed. Such is the case for the residual categories of White 'Other', Mixed 'Other', Black 'Other', Asian 'Other' and 'Other' category. White Irish and mixed White and Asian heritage groups have been largely omitted due to these groups' close proximity to the White British in terms of household composition, income, education and tenure.

The groups that have been selected for this study as being of special interest at the moment, or may be so in the near future, are:

1) Indian

2) Pakistani

3) Bangladeshi

4) Black Caribbean

5) Black African

6) Chinese (especially the elderly)

7) BW mixed heritage (Mixed White and Black African & Mixed White and Black Caribbean)[3]

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[2] White British, White Irish, White other, Mixed – White and Black Caribbean, Mixed – White and Black African, Mixed – White and Asian, Asian or Asian British – Indian, Asian or Asian British – Pakistani, Asian or Asian British – Bangladeshi, Asian – other, Black or Black British – Caribbean, Black or Black British – African, Black other, Chinese, Other

[3] For more detail on the BW mixed heritage group and the reasons for creating this category, see source document section 1.5.

Indian householders are more likely than any other ethnic group (including whites) to be owner-occupiers. Home-ownership is also common amongst the Pakistanis, while very few Black African and BW mixed households are home-owners. [4] Chinese, non-British White people and Black Africans are more likely to rent from the private sector than people from other ethnic groups. This may be at least partly related to the large numbers of relatively recent immigrants within these groups.

Of all households in England, approximately 19% live in social rented housing. Although BME households overall account for a larger share of social tenures than of the total number of households in England, this pattern is not applicable to all ethnic groups. While some groups are overrepresented in this sector, some others are underrepresented. Amongst some ethnic groups, most notably Indian and Chinese, the proportion of households living in social sector is significantly below the national average. For other groups, such as Pakistanis and White 'Other', the propensity to live in social housing is slightly below the average. Black, BW mixed, and Bangladeshi groups, on the other hand, have remarkably higher rates of social tenure than the other ethnic groups. The possible explanations for this will be explored in the next section of this paper.

Table 1.2 shows the number of new social letting made to households from different ethnic groups in 2001-2006. Comparison of the proportion that each ethnic group comprises of the total number of new letting and the total number of households in England demonstrates the extent of over/underrepresentation of each BME group amongst the new social tenancies.

Table 1.2   *Source: CORE 2001-2006*

New social sector lettings by ethnicity of HRP in England 2001-2006			
	New lettings in England	% of new lettings	% of all households
White British	600,166	85.8	88.9
White Irish	8,127	1.2	1.7
White Other	15,795	2.3	2.6
Mixed - White and Black Caribbean	7,039	1.0	0.2
Mixed - White and Black African	4,265	0.6	0.1
Mixed - White and Asian	1,994	0.3	0.2
Asian - Indian	5,815	0.8	1.5
Asian - Pakistani	7,630	1.1	0.8
Asian - Bangladeshi	4,498	0.6	0.3
Black - Caribbean	19,920	2.8	1.3
Black - African	22,454	3.2	0.9
Chinese	1,449	0.2	0.4

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[4] The term 'household' is here used to refer to a household headed by a person from a specific ethnic background. Mixed White and Asian/BW mixed household thus refers to a households with a head of mixed ethnic heritage rather than a household that comprises of a mixture of White and Black/Asian individuals.

2. Factors affecting BME housing need and tenure patterns

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Section 2 :   Key Findings

- *Poverty is a major factor affecting the need for social housing. Higher poverty rates amongst BME populations increase their demand for social rented housing.*

- *Large families and lone parent families are particularly common amongst some BME groups. Household size and composition impact upon the size and type of housing they require.*

- *Unemployment, high number of single-earner households, low levels of educational attainment and lower incomes predispose many BME groups to poverty and influence their ability to meet their housing needs in the market.*

- *The spatial distribution of some BME groups partially explains their overrepresentation in social housing. The groups that are most heavily overrepresented in social rented sector tend to live in areas where social housing is most plentiful. This, however, is also true for some of the underrepresented BME groups.*

- *A combination of historical factors and cultural aspirations can explain some of the difference in BME groups' tenure patterns.*

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BME groups' housing needs and demands are influenced by demographic, economic and spatial factors, as well as by cultural preferences and historical factors. These issues are, to a great extent, intertwined; education, immigration patterns and employment rates influence income, while demographic patterns determine the dependency ratio within a household. Poverty and high costs of market housing are main factors pushing people to social sector housing.[5] Large families are harder to support on the basis of income alone, and families with only one earner tend to have below average household incomes. Consequently, large families and lone-parent families are more likely to be in poverty than other families and thus more likely to need affordable housing. Large and lone-parent households are more common amongst certain BME groups than the White British population, predisposing them to poverty and resulting in increased demand for social housing from these groups.

2.1 Historical and cultural factors

Although it is generally quite common to group the Pakistanis and Bangladeshis together for analysis, they ought to be distinguished from one another when examining housing-related issues. Regardless of the Pakistanis' and Bangladeshis' similar socio-economic status, Pakistanis are much more likely to be owner-occupiers than Bangladeshis. While Pakistanis are as likely to be owner-occupiers as White Britons (with 70% of Pakistani households living in an owned

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[5] For more details on the overall composition of the sector, please see paper one.

property), this rate is significantly lower (44%) for the Bangladeshis. Unlike Pakistani households who are underrepresented in the social sector, nearly 50% of Bangladeshi households are social tenants (FRS 2002-2005).

The difference in Pakistanis' and Bangladeshis' housing patterns may be at least partly influenced by historical factors. Strong preference for home-ownership over other forms of tenure has a long history amongst Indian and Pakistani migrants in Britain (Ballard 1994). The Pakistanis, being an older and better established minority than the Bangladeshis, began to arrive in the UK in large numbers already in the mid-1960s (Peach 1996). According to Smith and Hill (1997), poor quality accommodation in the private rented sector, as well as widespread discrimination in both the private rented and the social rented sectors, encouraged many early Asian migrants to turn to home-ownership in the 1950s, 1960s and 1970s. Bangladeshi arrivals, however, did not peak until the 1980s (Peach 1996), when immigrants' access to social housing had improved.

In addition to facing discrimination in social housing allocation, the early South Asian migrants to Britain considered renting largely humiliating, even if the landlord was a Local Authority. Consequently, many early South Asian migrants who decided to settle permanently in Britain seized the opportunity to buy run-down properties in the 1960s. Notable proportion of Pakistani and Indian households eventually succeeded in becoming owner-occupiers, though their choice was often limited to poor quality houses in deprived areas where white people no longer wanted to live (Ballard 1994). Since the 1960s, however, the situation has changed radically and it has become increasingly difficult to access home-ownership without a substantial mortgage. The Bangladeshis are thus likely to have found it much more difficult to afford home ownership than Pakistani migrants did in the 1960s and 1970s. The closure of most Northern textile mills that had provided employment to large numbers of Pakistani and Bangladeshi migrants, and the subsequent mass unemployment in these areas, affected Pakistani and Bangladeshi populations particularly heavily (Conteh 2003). The relatively recent Bangladeshi migrants were largely left without employment and income, still living in rented housing and unable to afford home-ownership.

2.2 Demographic factors and household composition

The demographic profile of BME groups affects both their propensity to live in affordable housing, and the kinds of housing they seek within the affordable sector.

The age profile of BME households overall is quite different from that of the general population (Table 2.1). While BME groups comprise less that 8% of England's overall population, they account for nearly 18% 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. 7% of households in England are headed by a person from a BME background. This includes 12% of households with a household head aged 16-34, but only 2% of those aged over 75 (SEH 2005/6).

Table 2.1   *Source: 2001 Census*

Age distribution by ethnicity in England							
	Number	under 16 %	16-24 %	25-49 %	50-59 %	60-64 %	65+ %
White - British	42,747,136	20	10	35	13	5	17
White - Irish	624,115	6	6	36	18	9	25
White - Other White	1,308,110	14	14	48	10	4	10
Mixed - White and Black Caribbean	231,424	58	16	21	2	1	2
Mixed - White and Black African	76,498	46	15	32	4	1	2
Mixed - White and Asian	184,014	47	16	27	4	1	4
Mixed - Other Mixed	151,437	44	17	29	5	1	3
Asian - Indian	1,028,546	23	16	42	9	4	7
Asian - Pakistani	706,539	35	19	34	5	2	4
Asian - Bangladeshi	275,394	38	20	32	4	3	3
Asian - Other Asian	237,810	23	15	44	10	3	5
Black - Black Caribbean	561,246	20	11	45	8	6	11
Black - Black African	475,938	30	15	46	5	2	2
Black - Other Black	95,324	38	16	38	3	2	3
Chinese	220,681	18	23	43	8	3	5
Other Ethnic Group	214,619	19	15	51	9	2	3

Fertility rates, household composition and the average age of first-time mothers all affect the demographic characteristics of an ethnic group. Household size and formation vary greatly between different ethnic groups (Figures 2.1 and 2.2). Some BME groups have demographic patters that are quite similar to those of White British, whereas other groups differ from this in some significant ways. The demographic patterns of certain ethnic groups predispose them to poverty in a society where families have increasingly moved towards a two-earner model (Platt 2002).

Figure 2.1   *Source: FRS 2002-2005*

Number of dependent children (HRP aged 16-59)
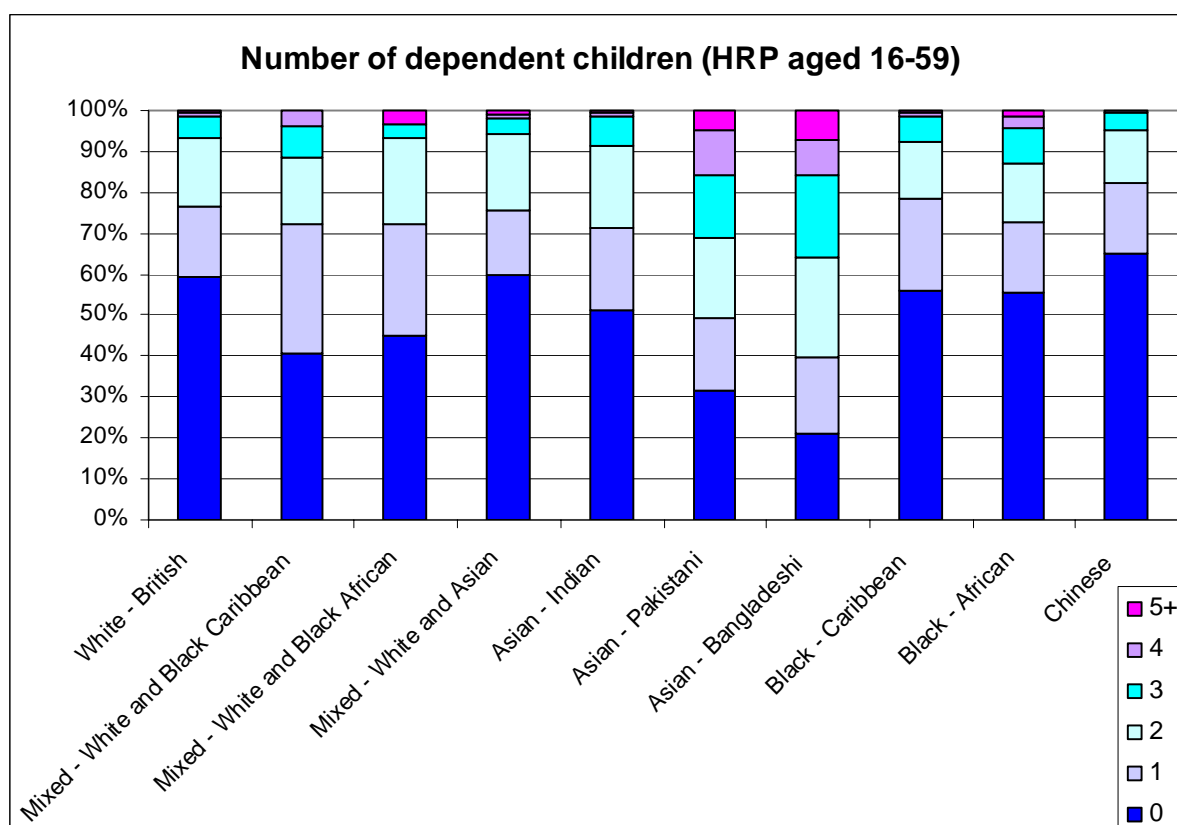
Although Caribbean women's fertility rates are similar to those of White women, Caribbean women are slightly earlier into their child-rearing phase. The Caribbean group is characterised by very low rates of marriage and partnership, and high prevalence of single parenthood.

South Asian people have very high rates of marriage at a relatively early age, higher fertility rates and larger families on average. This pattern is particularly pronounced for Pakistanis and Bangladeshis. A majority of Pakistani and Bangladeshi women look after their home and family full-time rather than take paid employment. This may be at least partly related to very high fertility rates: families of four or more children are common, though there are signs of a reduction in the number of children being born to women from these communities. However, research into different ethnic groups' attitudes towards ideal family size reveals that larger proportions of both men and women from South Asian ethnic groups expressed stronger preference for two or more children than White British people (Penn and Lambert 2002), indicating that the average family size of South Asian ethnic groups, especially Pakistanis and Bangladeshis, will continue to be larger than that of White British in the future, although this gap may eventually decrease over time.

Another distinctive feature of all South Asian ethnic groups is that elderly people commonly live with one of their sons (Berthoud 2005), making the average household size larger for these groups than for White British households. This has an impact on their housing requirements as well as the proportion of households unable to meet their needs within the private market, making them more likely to be looking to social housing. Alternatively, the possible discontinuation or reduced commonality of this practice in the future will create a new client group of elderly South Asians for the sheltered housing and residential care sector.

As figure 2.2 demonstrates, the proportion of couple households with children is higher in all South Asian groups (especially Pakistani and Bangladeshi) than among the White British (and, even more so, the Black Caribbean). The proportion of couple households without children, in turn, is significantly lower amongst Pakistani, Bangladeshi, BW mixed and Black Caribbean groups than it is amongst the other ethnic groups, most notably the White groups, the Chinese and the mixed White and Asian. BW mixed heritage, Black Caribbean, and Black African ethnic groups have higher proportions of lone parent and single households than other ethnic groups. Lone parenthood is rare amongst the South Asians and Chinese.

Figure 2.2   *Source: FRS 2002-2005*
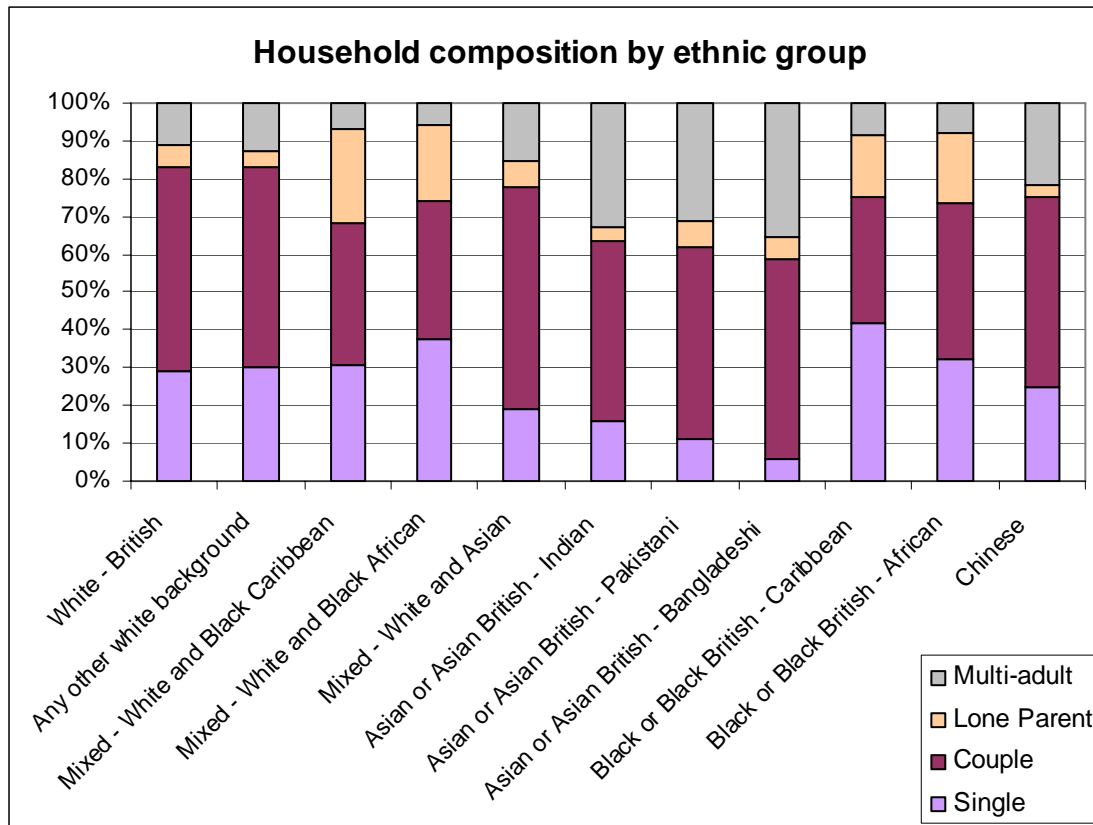

All South Asian ethnic groups (Indian, Pakistani and Bangladeshi) have higher proportions of multi-adult and fewer single households than whites (Figure 2.2). There are two potential explanations for this: (1) Children stay home longer, possibly until they get married and establish their own households together with their spouse; (2) cultural preference for multigenerational families, where elderly parents stay with their grown-up children and their families. The high proportion of multi-adult households amongst the Indian, Pakistani and Bangladeshi may be a combined result of both above-mentioned factors. The exceptionally low proportion of single households in these ethnic groups indicates that both young and old single people are less likely to live independently than their Black and White counterparts. Indian people appear to be more likely to live on their own and/or postpone starting a family than other South Asians, possibly reflecting changing attitudes and growing adaptation of British norms and values amongst this group.

BME households in social sector housing reflect the age structures and household composition patters of these groups. As figure 2.3 shows, the proportion of pensioners is high only amongst Chinese, Indian and White 'Other' social tenants, though it is still lower that that of White British. Singles and pensioners, which account for over half of the White British households in

social rented housing, comprise only 3% of Bangladeshi households in this sector. Nearly half of all Pakistani households and over half of Bangladeshi households in social sector housing are couples with children. Lone parents and singles account for a very high proportion of social tenancies amongst all Black and BW mixed groups, as they do of these groups overall.

Figure 2.3   *Source: FRS 2002-2005*

**Household types in social sector housing by ethnic group**
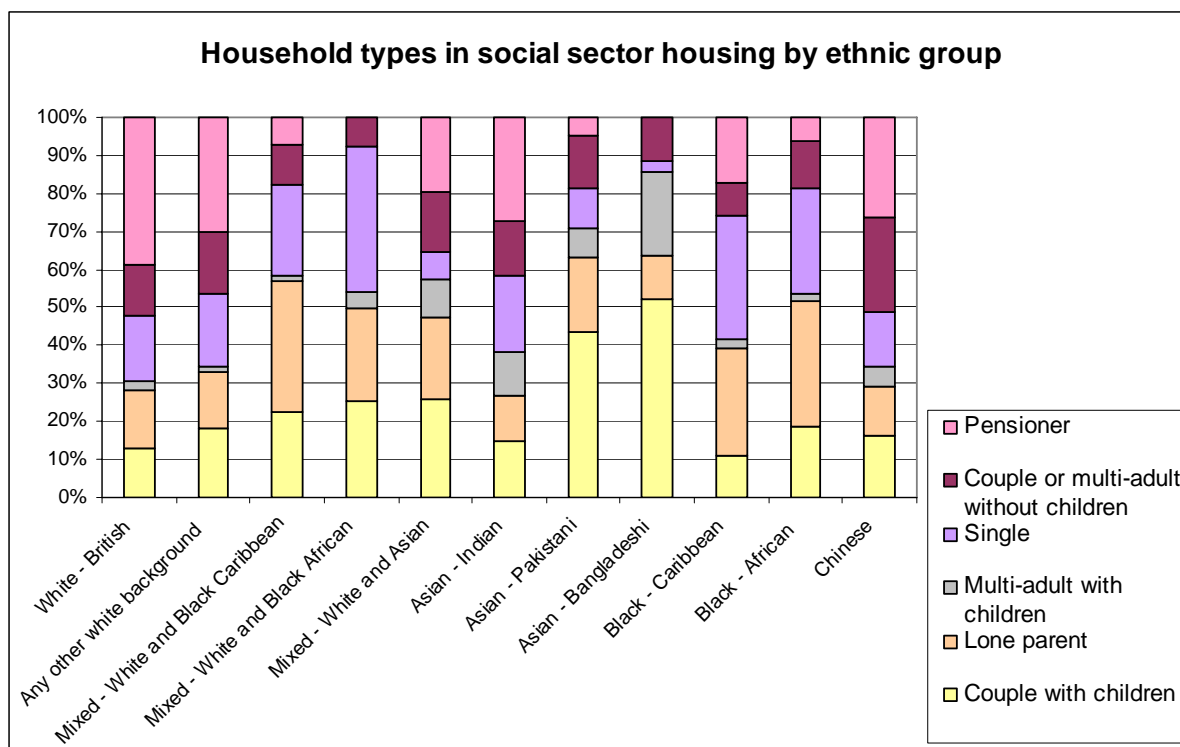
2.3 Economic factors

Economic factors, such as income and employment, influence households' tenure choice. One of the key factors affecting people's employment opportunities is education (Figure 2.4).

Among the critical factors explaining the qualification levels of Britain's minority ethnic groups today is the qualification profile of these groups at the time of migration (Modood 2003). Caribbean, Pakistani and Bangladeshi adults have lower average qualification levels than White people. Indians, African Asians, Chinese and Africans, on the other hand, are more likely than white people to have higher qualifications (A-levels and above). High levels of internal diversity can be found from within the African population (Bradford 2006), largely as a result of the varied reasons for migration and the relatively high proportion of refugees within this group. Among the Pakistani and Bangladeshi populations, men are more likely to have higher education qualifications than women, while for people of Black Caribbean origin this pattern is reversed. Black Caribbean men were only slightly more likely to have higher education qualifications than Pakistani and Bangladeshi women (8 percent compared to 7 percent) in 2001/2 (National Statistics Online 2002).

Figure 2.4   *Source: Census 2001*

Educational qualifications by ethnicity
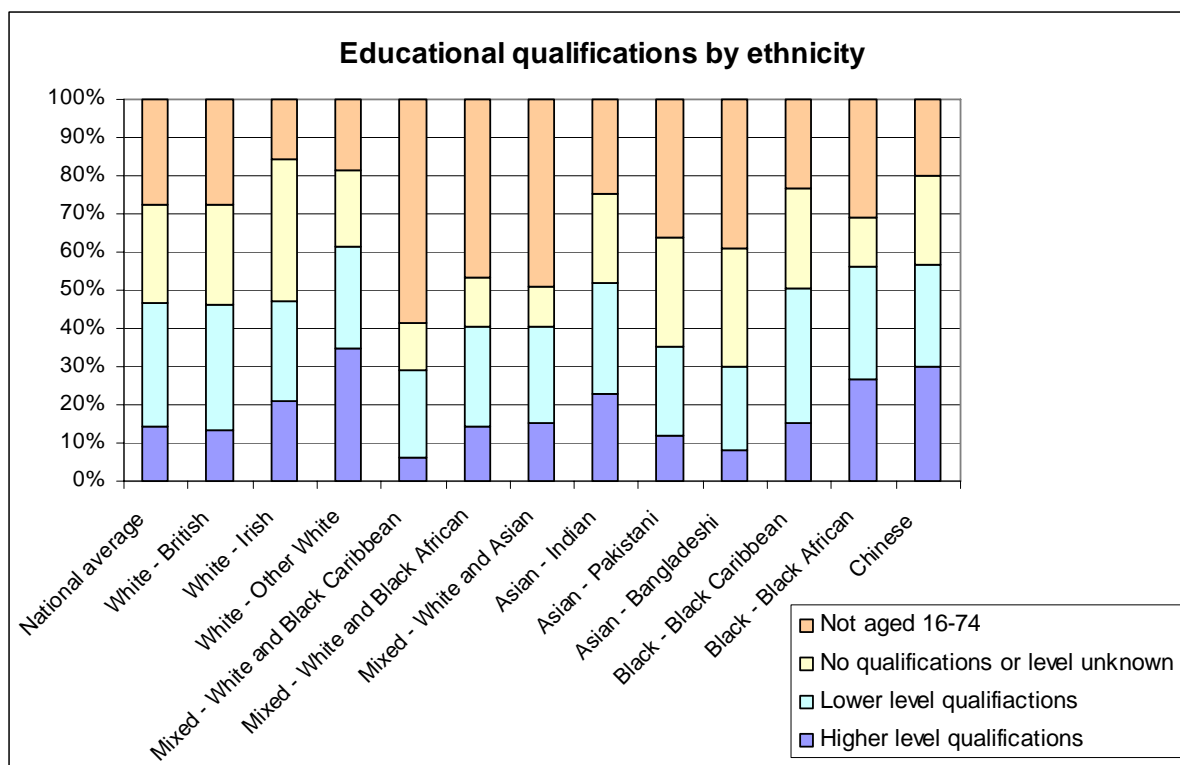
Overall, British-born people with minority ethnic backgrounds have much better qualification levels than their immigrant parents (Clark and Drinkwater 2007), and this is likely to change the educational profile (and income) of BME groups in the future. Although the average educational level of some BME groups is currently significantly below that of White British, young people from minority backgrounds are nearly as likely to stay in full-time education and enter higher education as White Britons.[6] British-born Bangladeshi girls in particular have made significant progress and achieved much higher levels of qualifications than their Bangladeshi-born mothers (Dale *et al.* 2002). This may affect the fertility rates among Britain's Bangladeshi population in the future, as women with higher levels of educational attainment commonly delay having children and aspire to have fewer children than their less educated counterparts (Jaffe *et al.* 2003). People who have degrees may also be more likely to want to combine paid work with domestic responsibilities after marriage (Dale *et al.* 2002). This can result in a notable increase in Bangladeshi women's labour force participation rates, the number of dual-earner Bangladeshi households and these households' income levels, broadening their tenure choice.

People with higher levels of educational attainment tend to have better employment prospects and higher wages. As tables 5 and 6 show, ethnic groups in which the proportion of people with higher qualifications is high (White other, Indian, Chinese) have also higher average incomes. For Black Africans, however, high levels of educational qualifications do not translate to economic welfare. This may be a result of a combination of factors, such as the young age structure of this group and foreign-educated Black Africans' inability to obtain formal recognition for their overseas qualifications and access employment that is commensurate with

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[6] For more detailed information regarding BME groups' qualification levels, please see source document sections 1.5 and 2.5.

these qualifications. Foreign-born people who were not recruited directly from abroad often find it difficult to secure appropriate employment in the UK due to a number of factors including language barriers, mismatch between their education and the needs of the British labour market, and lack of British referees. While disadvantages that are related to migrant background are issues only for the so-called first-generation, they may affect the British-born offspring's future educational prospect indirectly.

BME groups, on average, have lower incomes than white people (Figure 2.5). Again, however, there is variation between groups in this respect with Indians and those from "other" ethnic groups, who tend to have higher levels of qualifications and higher average incomes than white people. Indians and people of mixed White and Asian heritage are slightly better off than white people, while Pakistani, Bangladeshi and Caribbean ethnic groups are worse off than average (Berthoud 2005; Clark and Drinkwater 2007). According to 2001 census data, Pakistanis and Bangladeshis are much more likely than any other groups to be living on low incomes, with almost 60 percent living in low-income households (ibid.), as compared with only 16% of white households.

Figure 2.5   *Source: FRS 2002-2005*

Median equivalised weekly income average and distribution by ethnic group
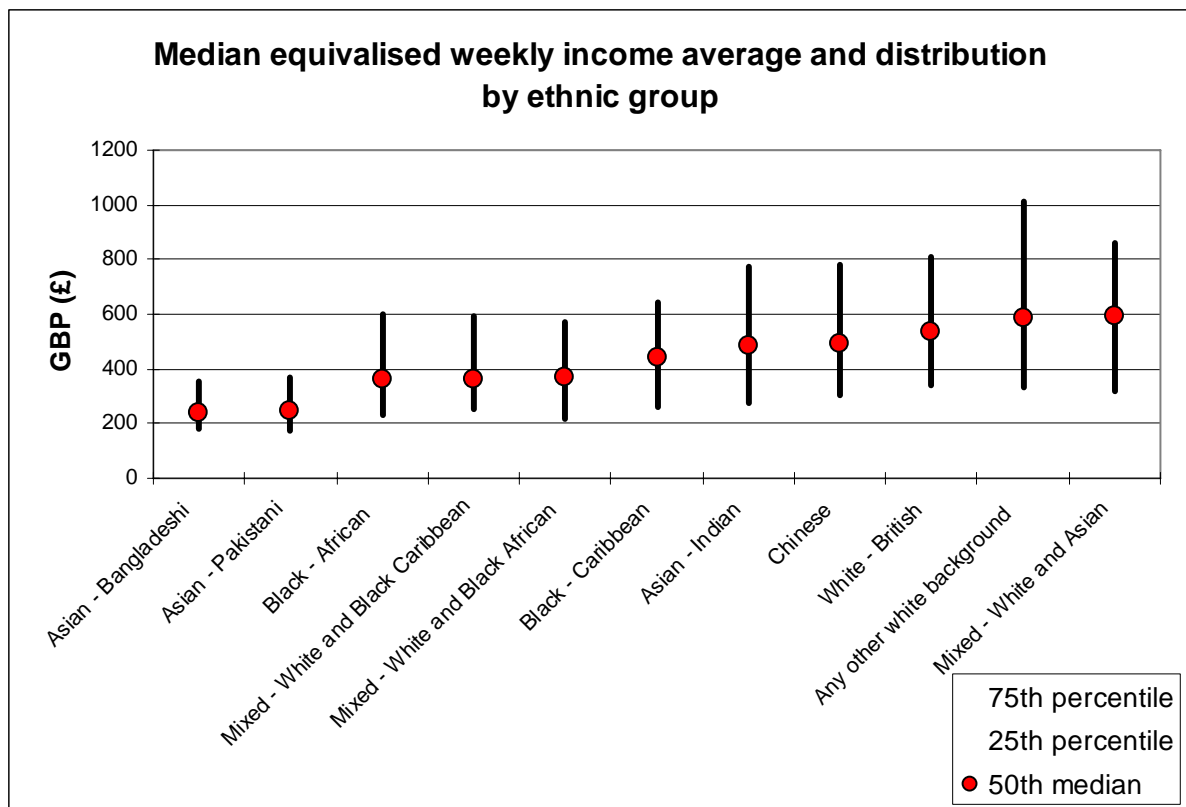
As Figure 2.5 shows, the poorest Pakistani and Bangladeshi households are significantly poorer that most other ethnic groups, and even the wealthier households from these groups have equivalised incomes[7] significantly below the average of most other groups (FRS 2002-2005).

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[7] Household income is equivalised in order to take account of the differing needs of households of different size and composition so as to better reflect households' living standards. Equivalised median income is defined as a household's total disposable income divided by its equivalent size to take account of the size and composition of the household and is attributed to each household member (including children).

This is related to a number of factors, such as higher levels of unemployment, lower earnings, fewer dual income households, migration patterns and larger family size. Low levels of economic activity among foreign-born Pakistani and Bangladeshi women adds to the poverty of Britain's Pakistani and Bangladeshi populations by reducing the number of dual earner households (Dale *et al.* 2002; Platt 2002). Figure 2.5 also reveals high levels of polarisation within all groups with higher average equivalised weekly incomes (Indian, Chinese, White 'other' and mixed heritage White and Asian). All different Black groups have median incomes below that of White British and White 'Other'.

The equivalised median incomes of Pakistani and Bangladeshi home-owners are significantly below the incomes of other home-owners (Figure 2.6). As house prices soar, households from these two groups may find it increasingly difficult to access home-ownership, especially if they have large families.
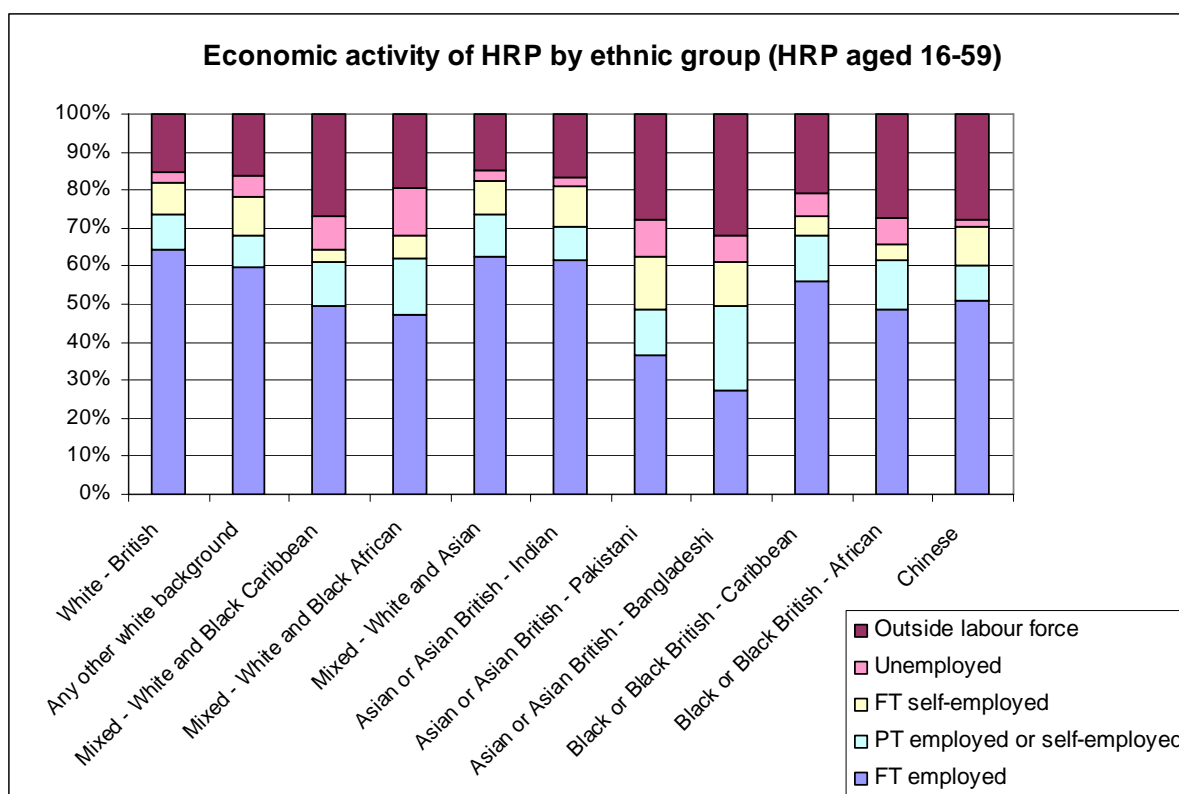
Figure 2.6   *Source: FRS 2002-2005*

Median equivalised weekly income before housing costs (2005 values) by tenure type

Figure 2.7   *Source: FRS 2002-2005*

**Economic activity of HRP by ethnic group (HRP aged 16-59)**

As Figure 2.7 demonstrates, employment rates and patters vary between different ethnic groups. Indian and Chinese households have high levels of employment, and their earning are on a par with those of white Britons. Data from FRS 2002-2005 indicates that Pakistani and Bangladeshi household heads have full-time employment rates significantly below average. Only 37% of Pakistani and 27% of Bangladeshi households heads aged 16-59 are in full-time employment, compared with 63 % of White British heads of households. Pakistanis and Bangladeshis have also comparatively high levels of unemployment (10% of Pakistani household heads and 7% of Bangladeshi household heads being unemployed) and economic inactivity (28% and 32% of Pakistani and Bangladeshi household heads being economically inactive, compared with national average of 16%).

Between 1991 and 2001, employment rates increased for all BME groups (as they did in England more generally). This increase was most notable for Black African, Pakistani and Bangladeshi men, largely due to improvements in the educational attainment of these groups. Although the percentage of employed Pakistani and Bangladeshi women increased during this time, the employment rate for them remains very low and significantly below that of white British, Black Caribbean and Indian women (Clark and Drinkwater 2007).

The proportion of households with no earners is higher amongst social sector tenants than other tenure types for all other ethnic groups but Chinese (Figure 2.8). Amongst social tenants, households headed by a person of Bangladeshi, Black Caribbean or Chinese origin are more likely to have at least one person in employment than other ethnic groups. A very high proportion of White British, Black African, Indian and Mixed White and Asian heritage households who live in social sector housing have no earners at all.

Figure 2.8   *Source: SEH 2003-2006*

Number of employed persons in household - social tenants HRP aged 16-59
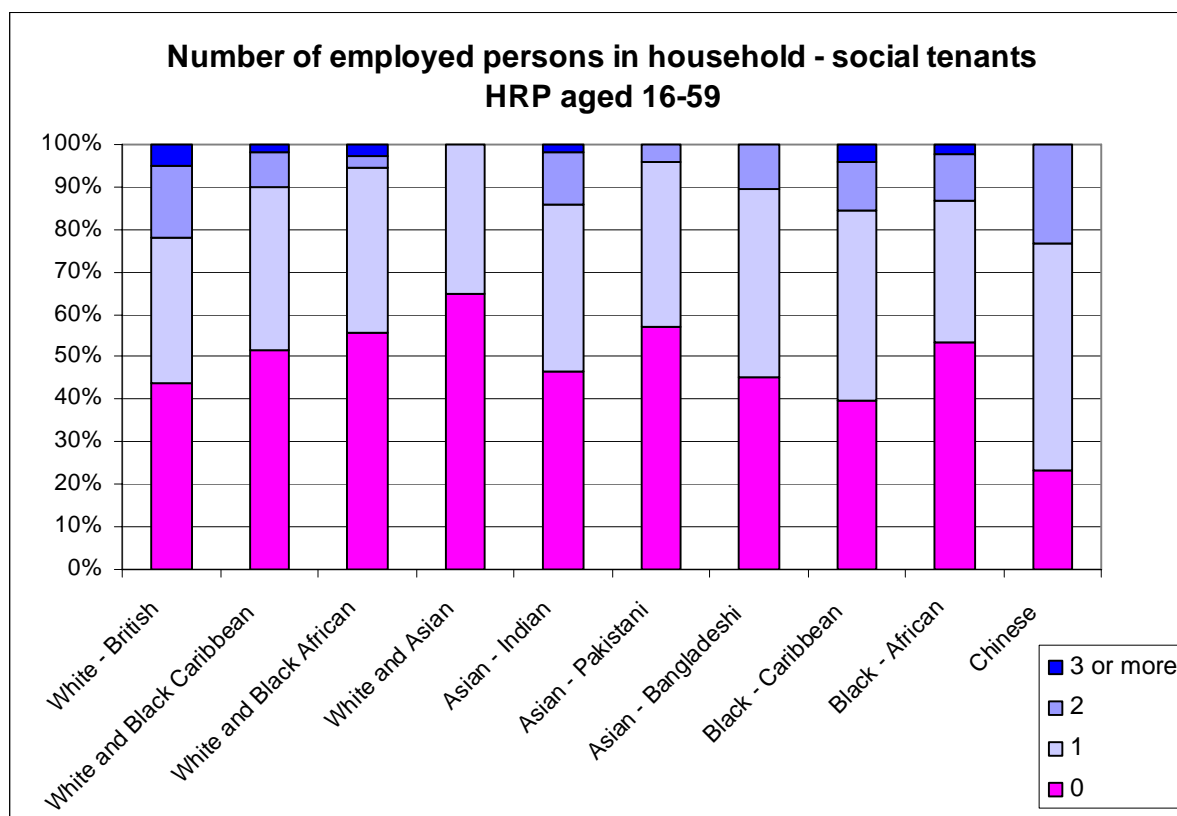
2.3 Spatial factors

Most ethnic minority populations tend to be concentrated in certain parts of the country, often clustering in specific localities or neighbourhoods. These patterns of geographical distribution vary a great deal between groups. Black Africans are most centred upon London, with nearly 80% of them living in the capital (as compared with 13% of Britain's whole population; Census 2001). Black Caribbeans are concentrated in London and (to a lesser extent), in Birmingham. Pakistanis are more dispersed, predominantly across the North West, Yorkshire and the Humber and the West Midlands, as well as London. Approximately half of the Bangladeshis live in London, with smaller numbers of also living in Yorkshire and Humber, North West and West Midlands. The Indian population is clustered in London, Midlands, Lancashire and West Yorkshire, while Chinese and BW mixed groups are dispersed across the country (Lupton and Power 2004; Bradford 2006).

The propensity of the different ethnic groups to be living in social housing varies considerably between regions. London houses the vast majority of BME households who live in social housing, and most BME groups within London are more likely than Whites to be living in social housing. In other areas the pattern is more mixed. Some ethnic groups are heavily concentrated in areas of high housing pressure and house-prices, while others are more dispersed or clustered in areas with lower house prices, which make home-ownership a more viable option for larger proportion of low and average income households. Those groups that are heavily concentrated in social housing and clustered in certain districts or London boroughs generally exercise demand particularly for larger family homes in very specific locations.

Table 2.2 *Source: 2001 Census, own calculations*

| Social Housing 'Likelihood' [8] calculations		
	Social Housing 'Likelihood'	
	Regionalised	Simple
White – British	98%	97%
White – Irish	125%	135%
White – Other	67%	74%
Mixed - White and Black Caribbean	214%	233%
Mixed - White and Black African	175%	200%
Mixed - White and Asian	100%	109%
Mixed - Other	124%	137%
Asian – Indian	44%	50%
Asian – Pakistani	78%	85%
Asian – Bangladeshi	211%	251%
Asian – Other	73%	85%
Black Caribbean	186%	223%
Black African	208%	264%
Black Other	222%	263%
Chinese	63%	69%
Other Ethnic Group	99%	116%
All	100%	100%

Table 2.2 shows that the apparent overrepresentation of some BME groups in social housing can be at least partially explained by their geographical concentration in the regions where social renting is generally more common than elsewhere. However, some of the underrepresented BME groups are also concentrated in these regions, and are therefore in fact further under-represented than might at first appear.

It is also possible that high rents in London and low incomes amongst many of the BME groups that are heavily concentrated there make them particularly likely to be overrepresented in the social rented sector. As Figure 2.9 demonstrates, BME groups are not overrepresented in social sector housing in all regions of the country.

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[8] The 'regionalised' measure is taken by comparing the actual ethnic minority population in social housing to an estimate; the estimate is the sum of regional ethnic minority population times the regional social housing prevalence.

Figure 2.9   *Source: Census 2001*

Proportion of BME households of total number of households and social tenants by region
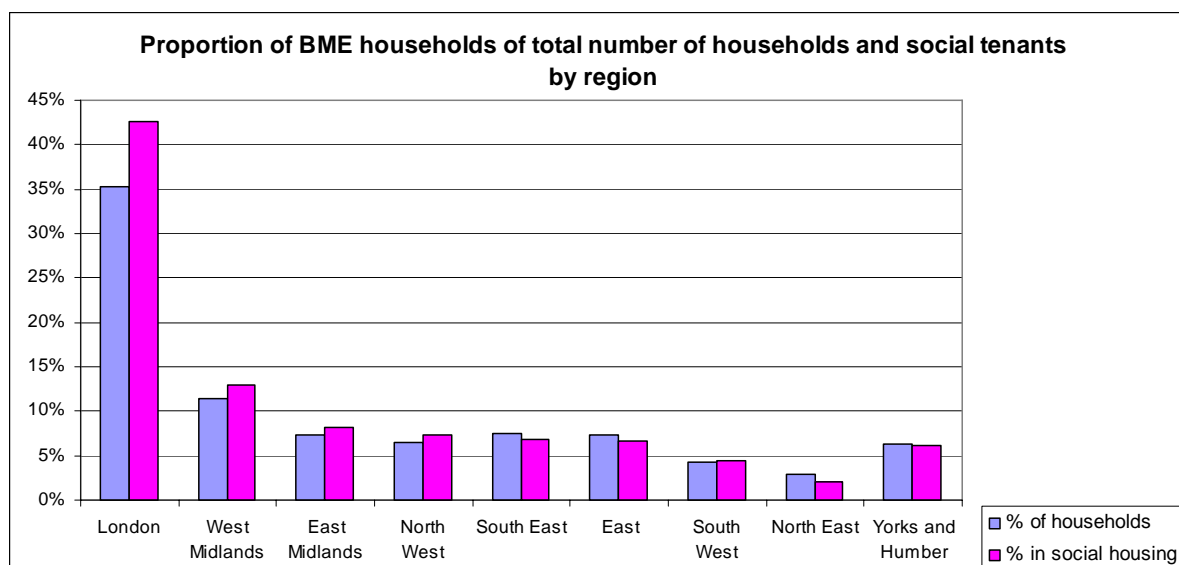
In 2001-2006, new social lettings to BME groups accounted for 14.2% of the total of new lettings (CORE 2001-2006). These lettings were unevenly distributed throughout England, and lettings to most BME groups were geographically concentrated, sometimes with very clearly definable regional hearts.

Over 40% majority of new lettings to Asian, Black and Chinese households in 2001-2006 were made in areas with large existing concentrations of these populations. Mixed groups, "other" categories and non-British White people were more dispersed, with ten of the districts making the greatest number of social lettings to members of these ethnic groups accounting for 20-35% of overall new lettings to these groups.

34% of the 15,795 new social lettings to people from White 'other' background were made in Calderdale, followed by several London boroughs (Hackney, Westminster, Haringey, Lambeth) and Leeds, indicating that a notable proportion of people from this group have settled in West Yorkshire and London. Most of the top ten districts with highest numbers of lettings to BW mixed groups were outside of London, with Birmingham, Manchester and Coventry being the top three districts for mixed White and Black Caribbean and Liverpool, Manchester and Coventry for the mixed White and Black African.

Nearly half of all new social letting to Indians were made in the top ten districts, predominantly outside of London. Leicester and Birmingham had the highest numbers of lettings for Indian households. New lettings to Pakistanis were heavily concentrated in Bradford, Birmingham, Manchester, Oldham, Blackburn, Rochdale and Kirklees, where they form a significant proportion of the population. Bangladeshis were probably the most concentrated group of all, with the top ten districts accounting for 62% of the nearly 4,500 new lettings to Bangladeshi households. Over third of the new lettings to Bangladeshis were made in the London borough of Tower Hamlets.

The ten top districts for new social lettings to Black households accounted for approximately 40% of new lettings to these groups. Birmingham and Manchester, as well as different London boroughs that already have large Black minorities (Lambeth, Hackney, Brent, Lewisham, Croydon, Southwark) were well represented amongst the top ten districts. Largest numbers of

social tenancies to Chinese were made in Manchester and Liverpool, but the overall number of new lettings to Chinese was small.

2.4 Reasons for moving to social housing

There are significant differences between the types of household entering social housing from different ethnic groups, and between their reasons for needing social housing. These differences impact upon the size and type of housing they require within social housing. The purpose of this section is to provide an overview of the reasons why people from different BME groups enter social housing. Comparators for the English population are drawn from the 2001 Census, looking at households by the ethnicity of the household reference person. It is important to bear in mind that Census data are now quite dated, and the real population bases may well have changed somewhat.

The data on the reasons for moving to social housing are drawn from CORE 2004-2006. Since CORE is a much larger dataset than the housing sample surveys, it can be used to look in detail at patterns and distributions within groups that are not especially numerous within the social housing population. Residual 'other' ethnic groups, and groups comprising less than 0.5% of new lettings are omitted. In 2004-2006, 80% of new social lettings where to households with White British household heads (CORE only elicits the ethnicity of the first tenant). In the 2001 Census, 88% of households were headed by a White British person.

Overall, single people and then lone parents were the commonest types of household among new social tenants. This was pattern was identifiable amongst White British, White Irish, Black Caribbean, Black African and mixed heritage (White and Black Caribbean) households. Among Pakistanis and Bangladeshis the most common household type to enter social sector housing was couple with children. Indian and White 'other' who entered social housing were most commonly single people, couples with children being the second largest household type.

Among single people and lone parents, problems with family or friends were a common reason for moving. For single people, ill health, and the desire for independent living were also common reasons. Overcrowding was a significant reason for moving to social housing for singles with children, as well as for couples with children amongst the Asian and White 'other' category.

Black African households made up an increasing share of new social housing tenancy holders, and in the period under consideration accounted for 3.5% of lettings. This group was 0.9% of comparable households in the 2001 Census. The commonest group among Black African entries to social sector housing was single people, which may be at least partially caused by the large number of refugees amongst the Black African group. Very few other childless Black African households entered the social sector during the period. This is both because the base population is younger and therefore less likely to be eligible on grounds of ill health, and because more of the Black African population live in high-demand regions of England where social housing is unlikely to be allocated to households with low priority, such as childless couples in good health.

Black Caribbean households have historically had a higher likelihood of living in social housing than many other ethnic groups (including White British). In 2004-2006 CORE data they comprised 2.7% of new lettings, while 1.3% of comparable households were of this group in the 2001 Census. A strikingly high proportion of this group enter social housing as single people or lone parents, often due to overcrowding, relationships breakdown or because they were asked to leave. The figures also suggest that social housing is commonly a route into independent living. This pattern is repeated amongst White and Black Caribbean mixed heritage group, which

accounted for 1% of all new lettings in 2004-2006 (0.2% of households in the 2001 Census were of this type).

White Irish tenants took up around 1% of new tenancies in 2004-2006. This group was 1.7% of enumerated households in the 2001 Census. Amongst the Irish people entering social housing, single people without children are much the commonest type of household, outnumbering all others combined. For this type of household, ill health and the need for support was the commonest specified reason for moving, reflecting the older age structure of this group and indicating that the majority of the Irish people moving to social housing are elderly.

Just over 2% of new lettings were to 'White other' tenants, as against the proportion of 2.6% of all households in the 2001 Census. Again, single people were the commonest group. Among households with children, couples were more common than lone parents. Couples moved to social housing because of overcrowding, or, less commonly, loss of previous dwelling. The 'White other' category comprises of a diverse group of people, increasing number of whom are of Eastern European origin. As CORE data from 2006-2007 reveals, people from the new accession countries accounted for 0.9% of new lettings in England in 2006-2007. This was comparable to the number of lettings to the citizens of the 'old' European Union and European Economic Area countries (Table 2.3). This suggests that migrants from the new accession countries may make up a growing proportion of England's social tenants in the future if migration from these countries continues at the same rate. However, it is worth noting that CORE data does not reveal whether these nationals of the A8 countries that accessed social housing in 2006/7 are new migrants or more established ones.

Table 2.3   *Source: CORE 2006-2007*

New social lettings by the nationality of HRP		
Nationality of HRP	Number of lettings	% of lettings
UK nationals	119,557	93.5%
A 8 countries	1,167	0.9%
EU 15/EEA	1,149	0.9%
Any other	3,202	2.5%
Refused	2,750	2.2%
Total new lettings	127,805	100%

The largest single group of new social tenants from the new accession countries in 2006-2007 was the Poles, followed by the citizens of Czech Republic (Table 2.4).

Table 2.4   *Source: CORE 2006-2007*

New lettings to citizens of the new accession countries by the nationality of HRP		
Nationality of HRP	Number of lettings	% of lettings to A8 country nationals
Czech Republic	220	19%
Estonia	78	7%
Hungary	89	8%
Latvia	68	6%
Lithuania	130	11%
Poland	520	45%
Slovakia	37	3%
Slovenia	25	2%
Total from A8	1167	100

Pakistani and Bangladeshi households represented just over 1% and 0.7% of new lettings in 2004-2006 (in 2001, 0.8% of households were headed by a person of Pakistani origin and 0.3 by a person of Bangladeshi origin). These new lettings were spatially localised within certain regions, mainly in and around Bradford, Birmingham and Manchester for the Pakistanis and London for the Bangladeshis. While Bangladeshis have been overrepresented in social sector housing for some time already, the fact that the proportion of Pakistani households entering social sector housing was higher than their proportion of the overall number of households in England indicates that the demand for social housing from Pakistani households is increasing (see also table 1.2).

Figure 2.10   *Source: CORE 2004-6*

Reason for moving by household type, Asian/Asian British Pakistani
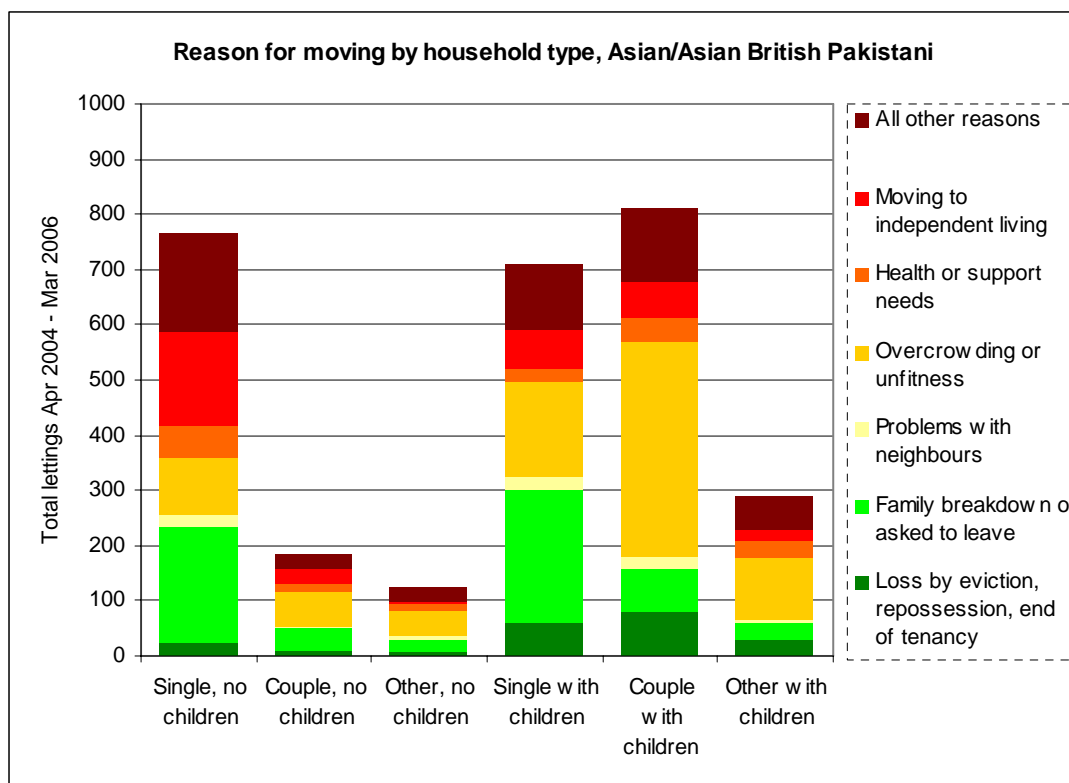
Among both Pakistanis and Bangladeshis, a substantial majority of new tenants were households with children, most commonly couples, and including a substantial number of households with several adults living in them. Couples with children were the largest source of demand for both ethnic groups, more notably so for the Bangladeshis. Lone parent and single households comprised a much larger proportion of new entries for the Pakistanis than Bangladeshis. For both Pakistani and Bangladeshi families, overcrowding was a very common reason for moving to social housing. For single people and lone parents, relationship breakdown was also a considerable contribution, especially for the Pakistanis (Figure 2.10).

0.8% of new lettings in the period were to Indian households, who comprised 1.5% of households in England in the 2001 Census. This indicates that the demand for social housing from the Indian population has remained comparatively low despite the rising house prices. Unlike other Asians, lettings to Indian households are most commonly to single people, motivated by the desire for independent living or relationship breakdown of some sort. Although the household composition of new Indian social tenants was generally more similar to that of White British than other South Asian groups, a smaller proportion of Indian households
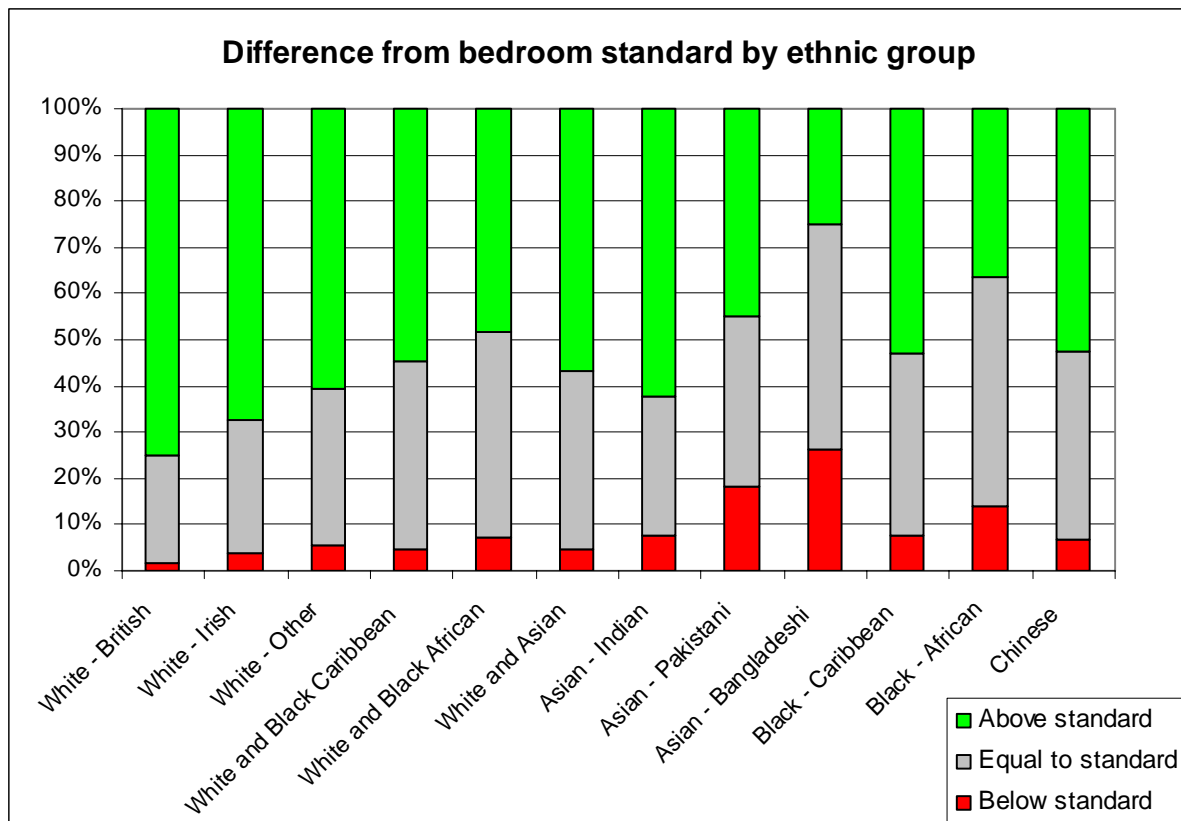
who entered social sector housing in 2004-2006 were lone parents than couples, and the proportion of households that consist of multiple adults and children was higher amongst the Indian than White British new social tenants. Overcrowding was a significant factor pushing couples with children to social sector housing, while relationship/family breakdown was an important reason for moving for singles and lone parents.

2.5 Overcrowding

As Figure 2.11 reveals, all BME households live in more overcrowded conditions than households headed by a White British person. Levels of overcrowding (measured by difference from the bedroom standard) vary between different ethnic groups. It is most severe amongst Pakistani, Bangladeshi and Black African households. These three ethnic groups have the highest average number of children, which may be one factor causing overcrowding. Overcrowding may also be related to cultural preferences that favour multi-generational living arrangements, small number of very large (5+ bedrooms) properties in the social rented sector, clustering in areas where overcrowding is particularly severe (such as London), and low average household incomes and peoples' subsequent inability to rent or buy properties that would be large enough to house their families. Bangladeshi households are significantly more overcrowded than any other ethnic group, with nearly quarter of Bangladeshi households living in overcrowded conditions.

Figure 2.11   *Source: SEH 2003-2006*

Difference from bedroom standard by ethnic group

Legend:
■ Above standard
■ Equal to standard
■ Below standard

Although overcrowding is generally more common in social sector than in other tenures (as this is the case among White British households), this is not applicable to all ethnic groups. Of all BME groups, overcrowding is least common among households headed by a person of BW mixed heritage, although private renters in this group are more likely to be overcrowded than social tenants. Among Chinese and Black Caribbean households, overcrowding is worse in the

privately rented accommodation with approximately 10% of private rented households being overcrowded. The demand for social housing from these ethnic groups thus may be presently unmet and/or likely to increase in the future as people try to move away from overcrowded conditions.

While Pakistanis are most overcrowded in owner-occupied properties, Black Africans and Bangladeshis are more overcrowded in social sector housing than in other tenures. They are also more heavily concentrated in social housing than other ethnic groups, although the social sector appears to be largely unable to provide them with large enough homes. This is a problem especially in London boroughs of Tower Hamlets, Newham and Ealing, where great proportion of Black Africans and Bangladeshis are concentrated and which have the worst levels of overcrowding in England. 53% of Bangladeshi households and 39% of Black African households in London are overcrowded (London Housing 2004). Overcrowding may be at least a partial reason for Black Africans' and Bangladeshis' high levels of dissatisfaction with their present social sector housing (SEH 2003-2006).

Overcrowding has been associated with poorer health in adulthood, and research indicates that educational attainment is lower for children brought up in housing that is overcrowded or in poor condition (London Housing 2004). Overcrowding can thus exacerbate the disadvantage already experienced by some of the poorest BME households.

2.6 Homelessness

Over the last decade, there has been an increase in BME homeless applicants. This development may be related to the increase of forced migrants, many of whom are classified as BME. The National Asylum Support Service (NASS) houses asylum seekers but evicts them 28 days after they are granted refugee status. Many of these then apply to local authorities as homeless applicants. Several of the BME focus group participants had experience of homelessness. This (had) affected especially the most vulnerable groups, such a lone parents and refugees. Although people were rarely forced to sleep rough, they (had) found the situation deeply distressing.

> *Now I have been staying with friends for 7 months, it's a very long time! I am not happy to live with friends, just today one place, next day some other place… It's a very problematic situation… (Refugee focus group)*

> *Something which is, I feel is very hard… is that when you move from one city to another. I would just like to mention, to point how I feel, how I suffered when I moved from Liverpool to London… It was very important to me that I'd move to London, but when I come here it was really very hard to find my own place here… when I came here I was sleeping rough, I went from church to church, I was in a very bad situation… (Refugee focus group)*

> *At the moment I am living with a friend. It is very difficult to stay there because I have three kids and I am a single parent.... I have been living with friends for about 8 months. I want to move, but I don't know how (Indian focus group)*

Having experienced severe housing need, people really appreciated the security of social rented housing.

> *But finally I came to this Housing Association and they gave me accommodation. When I think of that, I really can't say… Whatever place I get is really a palace for me. (Refugee focus group)*

3. BME tenure aspirations

Section 3:   Key Findings

- *Private renters in all BME groups express higher levels of interest in social housing than White British households. The interest in social housing is particularly high amongst Chinese, Black African, Pakistani and Bangladeshi groups.*

- *The tendency of ethnic minority populations to live in social housing is more a consequence of constraints rather than choice. Financial constraints function to restrict tenure choices for many BME households.*

- *BME groups were slightly overrepresented amongst new entrants to shared ownership in 2006/7.*

Satisfaction with present accommodation in the private sector may influence people's future tenure aspirations. High levels of overcrowding and dissatisfaction in private sector housing are likely to increase the future demand for social housing, while people who are satisfied with their current housing are less likely to want to move into social housing. Satisfaction levels with present accommodation vary a great deal between different ethnic groups and tenures. By using data from focus group discussions, CORE and SEH, the purpose of this section is to provide some insight into BME tenure aspirations and the factors that may function to restrict tenure choices for many BME households.

3.1 Interest in social renting

Although many people from BME groups are believed to hold negative views of social housing (CURS 2005), data from SEH 2003-2005 reveals that private renters in all BME groups express higher levels of interest in social housing than White British and other White households (Figure 3.1). This is true for the groups that are currently underrepresented in the social sector, as well as groups that are currently overrepresented. Indian private sector tenants were least likely and Black African most likely of all BME groups to agree that they would like to live in social housing if they could get it. This is likely to have a notable effect on the composition of future demand for social housing Black Africans are one of the fastest growing BME groups in England (Lupton and Power 2004).

Figure 3.1   *Source: SEH 2003/4 and 2004/5*

Private renters agreement with statement: "I would like to live in social housing if I could get it"
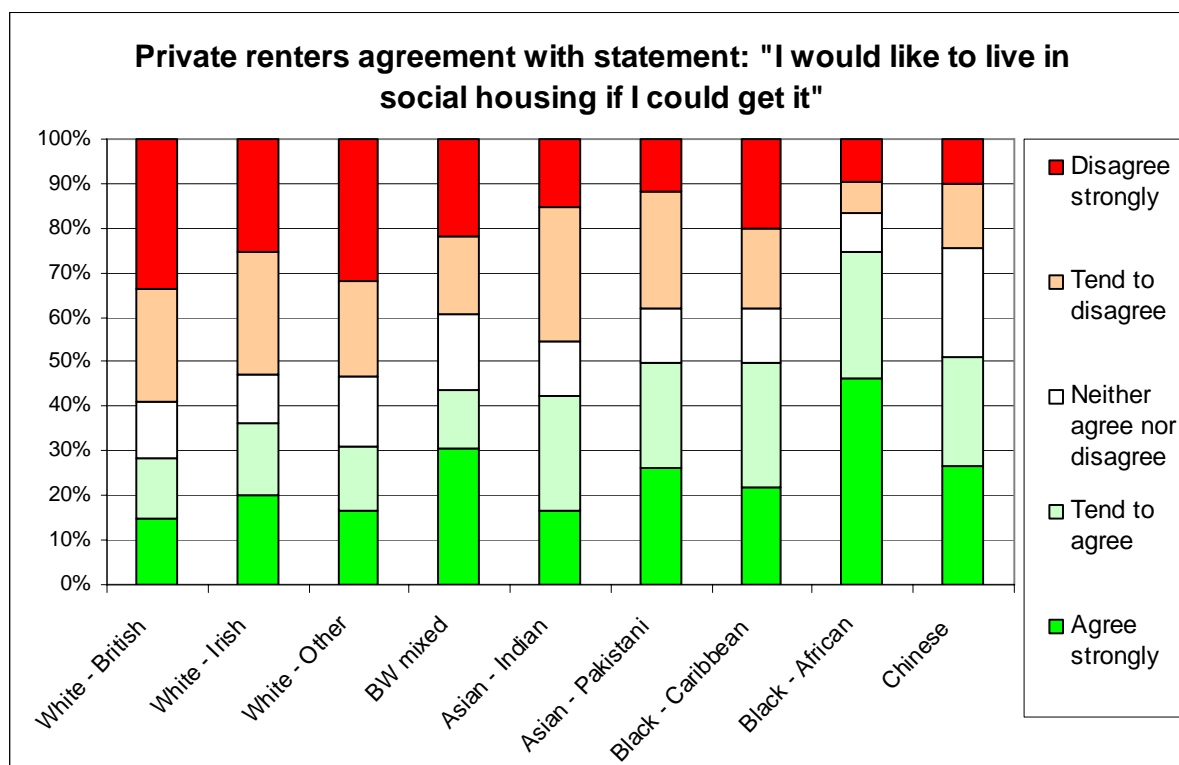
Chinese and Pakistani private tenants expressed a great deal of interest in social housing, with over 25% agreeing strongly that they would like to live in it if they could get it. At the moment, these two groups are underrepresented in the social sector housing. Chinese people's interest in social rented housing was particularly high amongst the elderly, over 80% of whom would like to live in social housing if they could get it. Due to a small sample size, however, this should be regarded as indicative only. Other groups that expressed a great deal of interest towards social housing were the Black Caribbean, Black African, and BW mixed heritage groups, all of which are already overrepresented in social sector.[9] SEH data from 2003-2006 reveals high dissatisfaction rates for Pakistani and BW mixed private tenants, with 20% of Pakistani and 30% of BW mixed private tenants being dissatisfied with their present accommodation. This may reflect low incomes and subsequent inability to afford private sector housing that meets the households' needs. Inability to afford suitable private sector housing may explain, at least partly, the high levels of interest in social housing from most BME groups.

Although BME social tenants express higher levels of dissatisfaction with their social rented housing than do White British households (SEH 2003-2006), most BME focus group participants who currently live in social rented housing considered social renting to be a good tenure option. Renting from housing association and, to a lesser extent, from the local council, was seen good because of the security is provided and because tenants who often had very little

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[9] The Bangladeshi sample was too small for analysis, largely due to a very small numbers of Bangladeshi private tenants.

money to spare did not have to find contractors or meet the expenses when things in their homes needed fixing. Most importantly, social renting was appreciated for its affordability.

> *The thing I like about the HA is that when there is any problem with your house, you just call them and they are quick to respond. They make sure that their homes are good for their tenants. (Refugee focus group)*

> *I like the security of my rented flat and if anything goes wrong with it, for example my current HA is very good at doing repairs. (Black focus group)*

Affordability and accessibility of social renting are the key factors influencing BME households' interest in this sector. The tendency of ethnic minority populations to live in social housing is known to be more a consequence of constraints rather than choice (Cole and Robinson 2003), with financial constraints being paramount. For some, social renting is the only available option due to specific requirements, such as deposits and guarantors, that make renting from the private sector very difficult, if not impossible. Especially fairly recently arrived refugees are often restricted to social sector due to a lack of any alternative.

> *In England that [renting from a private landlord] is a bit difficult, I think housing associations do not demand a deposit, I think so, but private landlords do. If you want to rent from a private landlord, you need to pay a deposit, like one months' rent, and that is very difficult, especially for the refugees who cannot afford to pay it… And that's very frustrating. But this is not so with housing associations, and I think that is good about them. (Refugee focus group)*

3.2 Interest in shared ownership

Rising house prices and low average incomes may force growing numbers of newly forming and existing private renting BME households to seek housing in the social sector, regardless of some groups' strong cultural preference for home-ownership. It is possible that shared ownership will attract BME households with limited financial resources but strong preference for ownership in the future. Survey data revealed that the proportion of BME populations that had heard of shared ownership was smaller than among White British people.[10] Black African and Black Caribbean people were most likely of the BME groups to have heard of it, possibly due to adults of these groups experiencing least language barriers in accessing information or their concentration in London where shared-ownership is more common than in other parts of the country. This also came across in focus group discussions; the Black focus group was the only one where people had sufficient understanding of what is meant by shared ownership to discuss its benefits and disadvantages. Some confusion and misunderstanding of what shared ownership entails was evident especially in the Chinese focus group. This may be largely due to language barriers that prevent Chinese people with weak English skills from accessing information about different affordable housing opportunities.

> *- So, two people own and share one house?*

> *- So, is it like, my friend and I buy a house together?*

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[10] 69% of White British, 33% of Asian, 53% of Black and 49% of mixed heritage and other respondents had heard of shared ownership schemes. Source: BMEB survey of non-home-owning households, see source document for full details.

- That's not a good way to own a house! (Chinese focus group)

Indian focus group participants had similarly little prior knowledge about shared ownership schemes, though after being explained how they work some thought that it might be a good way to access home-ownership for people who are not able to do so otherwise.

Data on shared ownership and ethnicity, however, suggests that BME households are making relatively more use of this tenure type than White Britons (Figure 3.2). This may well be explained by BME groups' lower average incomes and related inability to access full ownership, as well as by younger age profile. According to CORE 2006/7, BME groups accounted for approximately 19% of new entrants to shared ownership in 2006/7 (whereas they compose approximately 11% of households in England (2001 census) indicating that those BME households who hear about the shared ownership scheme are more likely to access the tenure than White British households.

Figure 3.2   *Source: Census 2001 and CORE 2006/7*
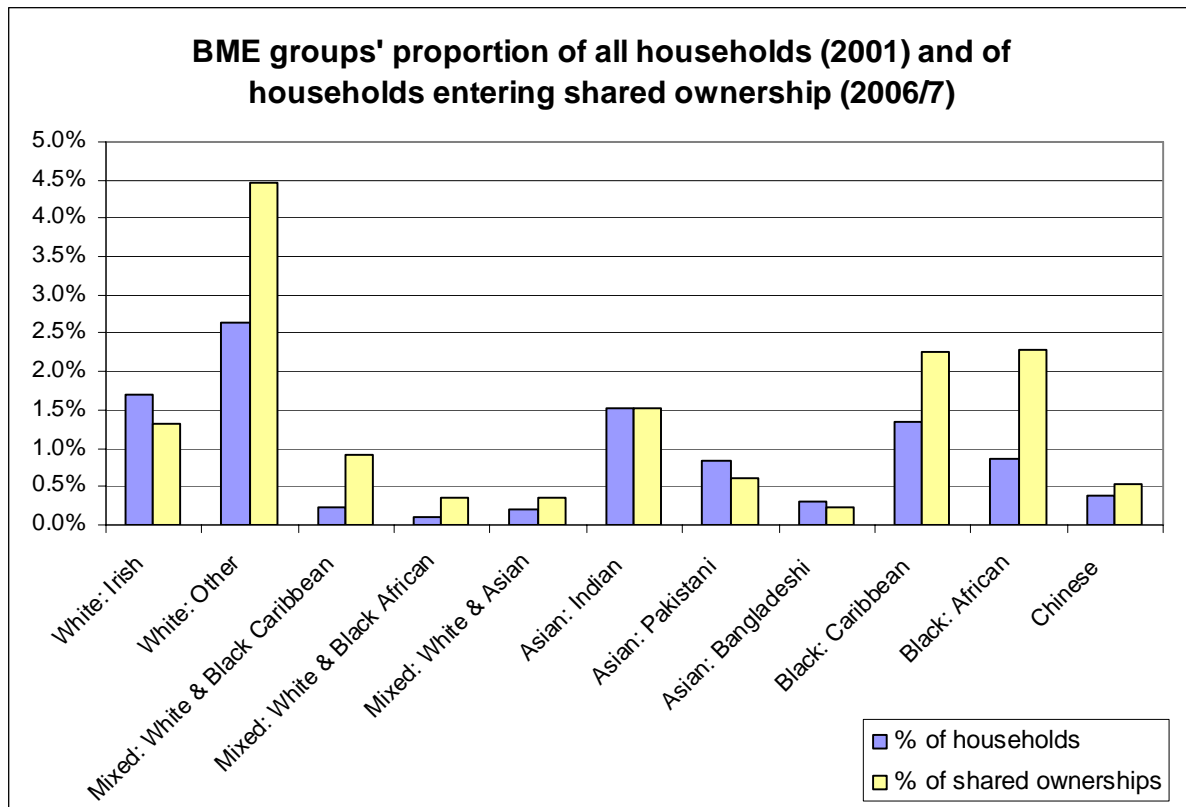
Shared ownership is favoured especially by White 'other' and different Black and BW mixed groups. The data also reveals some differences between different ethnic groups, with South Asian and Irish households being less likely to buy via shared ownership than other BME groups. For Irish, this difference can be explained by the older age structure of the population. The comparatively high proportion of Black households entering shared ownership may be at least partly related to their geographical concentration in London, where shared ownership is more common than in other parts of the country, such as the Midland or the Northeast where

large proportion of South Asians live. [11] Indians' comparatively low interest in shared ownership may also be linked to the better socio-economic situation of this group and Indian households' subsequent ability to access full home-ownership.

3.3 Interest in private renting and home ownership

Many of the people who participated in the BME focus group discussions had experience of renting from the private sector. On the whole, private renting was considered to be very expensive, and largely beyond the means of most respondents.

> *The rent of private rented home is too dear! (Chinese focus group)*

People who had experience of renting from the private sector also noted that private renting is not necessarily of very good quality, especially if one is compelled to rent from the bottom end of the market due to financial constraints.

> *I used to live in private accommodation, a bed-sit, and it was me and my daughter and it was really, really hard for us…she was twenty three…The kitchen it was too small you could not sit in there, you could only stand. It was very inconvenient, and the bedroom and the living room in one. (Black focus group)*

Some of the refugee focus group participants would have been interested in renting from the private sector, mainly because that would enable them to choose their location, avoid homelessness and/or bring their families over. Financial constraints, however, made this option unviable for most of these respondents. Several Chinese respondents also pointed out that renting from the private sector generally provides better access to good schools:

> *To live near a school with good ranking, one needs to rent from a private landlord. (Chinese focus group)*

Views on home-ownership were divided between those who though that mortgage is too great a commitment and those who saw home-ownership as something desirable, though possibly still beyond their reach at present. The benefits of home-ownership cited by BME focus group participants were very similar to those of mainstream population.

Some BME groups (such as Indians and Pakistanis) have traditionally entered home-ownership in large numbers despite modest incomes by purchasing run-down properties in unpopular neighbourhoods. As such opportunities have become increasingly few and far between, BME households' access to home-ownership has become more restricted and is likely to become increasingly difficult in the future, unless house-prices begin to fall in the near future. CML data reveals that inherited wealth and/or parental support are the key means helping young British households to access home-ownership at present. The low incomes and relatively low home-ownership rates amongst many BME groups, however, make young BME households less likely to enjoy such support, especially as BME groups are also less likely to inherit properties from parents or grandparents living in the UK.

Over the past two decades, home-ownership rates among young British adults have fallen sharply as credit constraints, rising house prices and employment-related expectations of being

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[11] For more detailed data about shared ownership and regional distribution, see source papers 5 and 8.

highly mobile deter younger households from purchasing a home (Andrew and Pannell 2006). For young adults with university-level education, higher levels of student debt are likely to make the transition to home-ownership slower (ibid.). British-born people with BME backgrounds can be assumed to be affected by these developments as much their White counterparts. Different forms of affordable housing thus may become increasingly important housing alternative for newly-forming BME households in the future, even amongst ethnic groups that have historically favoured home-ownership.

4. What do BME households want/need from social housing?

> ### Section 4 Key Findings
>
> - *Aspirations and preferences regarding the design of the dwelling are affected more by personal circumstances, stage in the life cycle and household size and type than by ethnicity, although certain preferences are stronger amongst some BME groups.*
>
> - *Ability to socialise with other people from one's own ethnic group and access to shops/markets that sell ingredients that are required for traditional cooking are important especially for the foreign-born elderly and more recent migrants. Proximity to good schools and relative safety of the area are becoming increasingly important to younger BME households with children.*
>
> - *Fear of racism continues to impact upon the locational choices of many non-White BME groups.*
>
> - *Ethnic community and bilingual/culturally sensitive services are of great importance to recent migrants and foreign-born elderly. Black and Minority Ethnic Housing Associations can serve an important function in addressing these needs*

Interviews with BHAs and focus group discussions with different BME groups confirmed that BME households have, to a great extent, many aspirations and preferences that are similar to those of other (non-BME) households. In common with other (non-BME) tenants, major issues that emerged in discussions included: difficulties with neighbours, security and safety of the area, schools, shops and transport, size of dwellings, and overall dislike of flats and preference for houses with gardens (as discussed in paper 2 of this series). The main exceptions related to area restrictions caused by fear of racial harassment and a desire to be close to other members of their community and shops where one can get everything that is needed for cooking the traditional foods, and opportunities for socialising. There are also some cultural differences in terms of preference over the design of their accommodation.

The priorities of what makes a nice neighbourhood or what are the most important aspects of a dwelling design, however, varied from group to group and even within groups, indicating that many of these preferences are individual and/or influenced more by personal circumstances, stage in the life cycle and household size and composition, rather than just ethnicity. These needs and preferences can be roughly classified to five categories: locational needs, cultural preferences regarding the design of the home, needs arising from household composition and size, and the service needs of particularly vulnerable groups.

4.1 Locational needs and preferences

Although it is generally believed that that BME households have greater locational needs than White households, as they often wish to remain near schools, places of worship and family members (Shelter 2004; Beiber 2005), there may be strong generational differences. Ability to socialise with other people from one's own ethnic group and access to shops/markets that sell ingredients that are required for traditional cooking are important especially for the more recent migrants and the elderly.

> *Close proximity to the China Town is particularly important for the elderly who like to use the Chinese language services in the China town and who want to have access to the shops in that area. The elderly also feel much more comfortable and secure in an area where they are surrounded with other people from the same ethnic group. All our sheltered housing for the elderly and about 45% of the general needs housing is located in or near the China Town. (BHA – Northwest)*

> *For refugees, there is a real fear of isolation. They do not want to be housed on large estates where they feel unsafe. They want easy access to familiar social networks to aid socialisation and assist with purchasing ethnic foods and clothing. (BHA – London)*

When people lived in areas where members of their ethnic group form a large proportion of the local population, access to appropriate services (such as shops, places of worship, restaurants serving appropriately prepared food) and opportunities to meet others from the same ethnic group are much more readily available.

> *When I was in Liverpool, I didn't have really good mind… I didn't have any friends there, I have friends here, people from my country. I feel like home, that is good about London. (Refugee focus group)*

> *In London, here, I can go to the shop and I can get Ugandan food, and you even have restaurants. But when you go outside of London you won't, because you will be the only Ugandan person there, or maybe one of two, and nobody can order that kind of food in just for two people. (Refugee focus group)*

In more recent years it has increasingly been found that growing numbers of British-born people from minority ethnic groups, however, are willing to move away from the traditional areas (Beiber 2005), and recent work into the impact of choice-based lettings schemes suggests that BME households were in fact more likely than White households to move within social housing to a different district when offered the opportunity (Cambridge University 2006). Living near their ethnic communities and places of worship appears to be less overriding considerations 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.

> *Geographical aspirations are changing. Instead of all Asians wanting to live in areas where they are located close to their friends, community, family, shops and places of worship, proximity to good schools is becoming increasingly important. Schools in predominantly Asian neighbourhoods are not very good, and many families place increasing attention to good education… The previously predominantly Asian parts of town are becoming popular amongst new Eastern European migrants, while growing number of Caribbeans and Asian favour mixed area. Exclusively white areas, however, are not considered to be safe. (BHA – Yorkshire)*

Exclusively white areas or areas that were known to have problems with racial harassment, however, were not regarded safe and were thus seen as undesirable by the focus group participants. Similar views were expressed by BHA representatives, who mentioned that most BHAs generally try to acquire new properties in mixed areas.

> *Most refugees want to live in a multicultural environment. They do not want to stand out as different as this opens them up to racial attack. (BHA – London)*

> *In our last customer satisfaction review, racial harassment was considered to be a serious problem only by 8 percent of the respondents. This may be because we are based in South London which is very diverse, and this issue may be worse in other, less diverse, areas. (BHA – London)*

According to SEH data from 2003-2006, racial harassment is considered to be a serious problem in their area by a larger number of Indians than any other ethnic group, followed by people from BW mixed heritage and other Asian groups. Yet in focus group discussions the issue of racial harassment was discussed only Black participants (Black and Refugee focus groups). This may be related to Black people's geographic concentration in large conurbations, possibly in the areas that they consider safe, compared with more wider spatial distribution of Indians and BW mixed groups. Due to active avoidance of areas that they know to be racist, many Black people effectively minimise their chances of being subjected to racial abuse in their neighbourhood. As focus group discussions suggested, racism continues to restrict non-White BME groups' their area choice, as not all neighbourhoods are safe for them:

> *In Gravesend, Kent and all that there are a lot of national front around that area. So I'd advice, especially people from Afro-Caribbean community to be careful in those areas. (Black focus group)*

> *I wouldn't mind going back to Charlton, I would move to Lewisham, I would probably move almost anywhere in London. But there are certain places that I would not move to because of racial issues, like Elton, Cold Harbour, certain parts of Woolwich even. (Black focus group)*

> *There are negative conceptions of us because of your skin, because we are Black. Because most people look at Black people like so many Black people have been thrown into jail, or blamed for terrorism. (Refugee focus group)*

In some cases these fears were based on actual experience:

> *When I moved, the block that I am in, I was the only black tenant on the estate… I've had serious problems. I mean, not very long ago a workman told me to go back to my own country- and I was born here!... I reported it to repairs but I didn't make a statement because I thought that at that stage that it wasn't going to help me. It's still the same though… (Black tenant, London)*

Although direct experiences of racism were not mentioned in the other focus groups, many participants in these focus groups called for improved security and neighbourhood management. This concern, however, is a common concern affecting all social tenants (see paper 2 of this series for further detail). In spite of the small numbers of complaints about racism, many ethnically diverse neighbourhoods often have other problems, largely as a result of relatively high levels of deprivation in these areas.

Blocks can be a problem for women with children. Then there are other issues, like noise, anti-social behaviour, crime. Racial harassment was not considered to be an issue by many of our tenants, but this may be at least partly due to the location of the housing… New developments are often built in locations that are very noisy (such as close to train stations or railroads, warehouses or big roads). They also often have insulation problems which makes the noise a bigger problem. (BHA – London)

In our last client satisfaction survey, the main issues that prompted complaints were litter, vandalism, crime and drug-dealing and anti-social behaviour. (BHA – London)

Disputes with neighbours are a major issue for social tenants living in high density areas. This is no less so for BME groups. Neighbours were often considered to constitute a problem, especially for people living in flats. Main causes for complaints were pets, antisocial behaviour, and fears for children's safety. Many of the difficulties experienced with neighbours were similar to those experienced by people in social housing more generally, and were not related to ethnicity. In some instances, however, racism appeared to intensify the difficulties.

Then there was this white woman, I was living there before her… she said that I kept banging on the door, and that I had a freezer in my house which was making too much noise so she couldn't sleep at night.... If I left the mop at the door she would come and take the mop and throw it away, and put dead rats and all sorts of things in my wheelie-bin at the doorway. She would come and swear saying 'I don't like black people, I don't like Jamaicans' and sometimes when I wanted to come out I couldn't-so I called the police, but they paid her more attention than they did for me. (Black focus group)

Compatibility and good relationships with neighbours were considered important for all BME focus group participants. Making contact and getting along with one's neighbours was of particular importance to the refugee focus group participants, related to their background as relatively new migrants and the subsequent lack of established social networks and/or desire to make friends with local people.

I wish to be in London, unless I find out in the future that there is a place that suits me better than London. I would also like to mix with the local community. For me, as a new person, as a refugee, it matters to mix with the community. (Refugee focus group)

Other things that I would love to, is to have friendly surroundings, to socialise with your neighbours, like help them if they are elderly people… you have to mix with local people, if you mix with people you learn the language as well… (Refugee focus group)

4.2 Cultural preferences

The extent to which cultural needs and preferences influence people's housing aspirations in terms of the design of the building vary between different BME groups. While interviews with BHA representatives suggest that Black Caribbean people do not have any special requirements regarding the organisation of the indoors space, BHAs that house large numbers of Chinese and South Asian people were able to list several issues which are of particular importance to their clients. Many of these needs and preferences derive from people's religious and cultural traditions:

Chinese people need more space in the kitchen to store rice sacks etc, and cooking on the wok produces flames and smoke, and it is important to have food ventilation system in the kitchen. We take these needs into consideration when designing the kitchens, by providing kitchen fans

and making sure that the ventilation is good enough to meet the Chinese tenants' needs. (BHA – Northwest)

Many of the families that we house are very big, and thus need more bedrooms, more floor space, and larger communal spaces. Especially Pakistani and Bangladeshi households want living rooms that can be partitioned to provide separate living areas for males and females. Our clients need more robust kitchens with deeper sinks. South Asian people also tend to prefer showers to baths. Some more traditional Muslims also express wishes for enclosed gardens, but this is not really taken into consideration. These are the main issues, the story of Muslims wanting a toilet that is not facing Mecca is a myth, nobody has so far refused an offer of a house due to toilet facing Mecca, even though we house a large number of Muslim households. (BHA – Yorkshire)

Many of the above-mentioned issues were also discussed in the focus groups. Poor ventilation, was seen to cause problems by Chinese focus group participants, who considered good ventilation in kitchens and bathrooms essential.

The windows in the kitchen are important. If there's no window, the smoke and steam will be trapped inside. It's not good for Chinese especially. White people may find the design OK though. They put everything in the microwave. "Ding!" Just one minute and food is cooked. (Chinese focus group)

You know, when we Chinese cook, the house could get quite steamy and oily. It's important to have the enough ventilation in the kitchen. (Chinese focus group)

Large communal areas are important to people who like to entertain at home. Although references to African culture and background were made indirectly in connection to this issue in focus groups, fondness of large communal spaces should not be regarded as exclusively African preference, but rather as an issue that is connected to lifestyle choices and individual preferences.

I think that the dining room or the saloon should be large, I'd like it to be large. I think it is very important, because we like to invite people over to spend time together, and to have a larger room where you can sit with your friends is very important. The size of the bedroom doesn't really matter. (Refugee focus group)

Open-plan kitchens were not well received by refugees, all of whom made reference to their traditional African cooking practices. Again, however, data from other non-BME focus groups (discussed in paper 2) revealed that this kind of preference for separate kitchen and living/dining area is also prevalent amongst the mainstream population, and the dislike of open-plan kitchens should thus not be considered to be an exclusive (or universal) 'African' preference. Nevertheless, it is possible that Africans (especially the more recent migrants) often feel quite strongly about this.

You know we Africans cook a lot of food in big pots, we don't just put things in the microwave. And that's why I think the kitchen and the saloon should be separate. Even if the kitchen would be smaller. (Refugee focus group)

For most focus group participants, cultural preferences were less important than their children's needs and their personal desire to bring their children up in a safe environment. Most focus group participants who had children pointed out that it is important to have access to safe outdoors space where children can play. When such opportunity was not available in the form of a private garden, people sometimes preferred to keep their children indoors.

I have got three kids and because there are so many kids who are not very good, so my kids can't go downstairs and play. They just have to stay around in the house. I would like to move into a proper house or flat… I would like somewhere where the kids can play. At the moment they can't go out in the evening because of the other kids. I'd like a council house, but I'm still waiting. I have been waiting since 2004/2005 (Indian focus group)

Our clients don't really have any specific cultural needs, just same needs as other mothers with children, mainly family-sized homes in nice areas. In some boroughs overcrowding presents a serious problems because women with a child and pregnant women are allocated a one-bedroom flats as a 'temporary' arrangement. Then due to shortage of family housing this turns into a permanent arrangement…(BHA – London)

Although children's safety is an issue that affects all households with children, this may be even more pronounced for BME families, partly because so many BME families who rent from the social sector have children, and partly due to the concentration of BME households in urban areas and (often socio-economically deprived) neighbourhoods where anti-social behaviour is often a bigger problem than in smaller town or more rural residential areas.

4.3 Needs arising from household size and composition

For some ethnic groups whose household structures differ notably from that of White British average, household composition and the subsequent need for larger properties makes it difficult to access social rented housing, especially via mainstream service providers who often manage a very small number of larger homes. Pakistani, Bangladeshi and other Muslim families are more likely than White Britons to have extended families or families with more than three children, and a large proportion of Pakistani and Bangladeshi households in social sector are families rather than singles or couples with no dependents. As is the case with White British households, most BME households with children want/need larger (3+ bedrooms) homes, preferably with gardens. If the number of children is high, the household needs an even larger home, often with four or more bedrooms. While large properties of 4+ bedrooms form a only 2% of England's social housing stock (Survey of English Housing 2005-2006), some BHAs that specialise on addressing the needs of certain BME communities where extended and large families are much more common aim to meet this specific demand in their service provision.

Demand for large family homes is high. We build our own houses, and take our customers needs into consideration when doing this. At the moment, over 50 percent of our properties are large family homes (4-7 bedrooms, with gardens). However, the ability of our housing association to meet this need depends largely on our ability to secure land to build as many family homes as are required. There is a growing need for family homes with gardens rather than for flats, but flats are what is being built. Overall, I think that there is a need for greater consideration for what people really want. (BHA - Yorkshire)

Some refugee groups need larger accommodations due to family size. For example, the Somali families do have specific needs that are not being met. They typically have large families and sometimes present as single parent families. It is not uncommon for women presenting as single heads of household to live with 9 or 10 children in a 2 bedroom temporary property… These examples are not atypical as Refugee families are typically larger than the national average family size. (BHA – London)

Car parking should be made available, as most larger households have at least two cars and if parking is not provided this constitutes a major problem. We try to make sure that parking opportunities are available for all larger family homes. We also try to ensure that larger family

homes have shower and toilet facilities and at least one bedroom in the ground floor so that the needs of elderly family members can be met at home even if they have difficulties climbing the stairs. (BHA – Yorkshire)

As the proportion of BME groups of the overall population grows, the need for larger family homes in the social rented sector may increase significantly.

4.4 Service needs of particularly vulnerable BME groups

There are certain groups within the BME populations who are particularly vulnerable and whose housing needs have to, to a great extent, be addressed by social sector housing providers. These groups include lone teenage parents, the elderly, victims of domestic violence, refugees, disabled people, and people suffering from mental illness. While the needs of these people are largely similar to those of White Britons in similar circumstances, they may also have special needs that arise from their ethnic background or their history as migrants. These needs range from culturally sensitive and bilingual services to practical support with day-to-day tasks. People from certain (mainly socio-economically disadvantaged) BME groups may have their difficulties compounded by low incomes, low levels of educational attainment, illiteracy and language difficulties.

The service needs of different BME groups are specifically addressed by Black and Minority Ethnic Housing Associations (BHAs), and people who have specific types of service needs are often directed to a specialist BHA. Most BME households in social rented sector deal with mainstream service providers, and only a small minority acquire their housing via BHAs. Most BHAs were initially set up to address the needs of one specific BME community, which was considered to be disadvantaged due to people's inability to access mainstream services. The main barrier to mainstream service provision was often deemed to be language-related, and the problem addressed by setting up Housing Associations that provide bilingual services.

Housing needs surveys revealed that Chinese people had no access to good quality affordable housing, mainly because language barriers prevented them from accessing mainstream services. Consequently, the poorer Chinese people lived in relatively poor conditions. All our frontline staff are bilingual, some of them in English and Cantonese and some in English and Mandarin. Some members of our staff also speak other Chinese dialects. (BHA – Northwest)

We hire staff that can speak the languages that are in demand. This is better than translating literature to those languages, as most people who can't read and write English are also illiterate in their own language. (BHA – Yorkshire)

Many BHAs have taken into consideration the fact that that people who are unable to speak English are generally also unable to deal with local authorities, electricity, water and gas providers, and need floating support services to help them do this.

Language is the major issue. Especially the elderly and the asylum seekers do not speak much English, and need help also in their dealings with the government agencies etc. (BHA – Northwest)

Other BME communities may not have any language barriers that would prevent them from accessing mainstream services. They may, however, have other kinds of service needs that are not always addressed within mainstream service provision.

For the refugees and the elderly we provide culturally sensitive services, such as food and care services. We provide balanced meals for the elderly, within the food groups that they are familiar with and recognise. We also take people's needs in consideration when providing the care services, for example, we make sure that the care personnel know how to take care of Black people's hair. (BHA – London)

The kinds of vulnerable groups in need of support varies a great deal between different minority ethnic populations. At the moment, the needs of these vulnerable groups are largely addressed by BHAs, some of which run special schemes or projects for particular groups in the form of sheltered housing projects. These projects can be very different in nature, and are often influenced by the characteristics of certain minority ethnic groups that comprise a large proportion of the area's population or the housing association's existing clientele. Although these schemes are frequently designed with members of a specific ethnic community in mind, they are generally open to people from all ethnic groups and nominations are often made by local authorities. These special schemes and projects designed to meet peoples' housing needs frequently also provide other services, such as training and support with day-to-day tasks.

Lone parenthood and teenage pregnancy are particularly common in Black and BW mixed groups, increasing the demand for specialist services addressing the needs of young mothers in areas where these groups are heavily concentrated.

When we were set up, especially teenage parents and young mothers had difficulty accessing suitable accommodation. They were the group that was most desperately in need of help, particularly because existing housing arrangements often stop working when a young girl finds herself pregnant. Our services are designed to address their needs, and we provide both supported and general needs housing. Teenage pregnancy rate is particularly high amongst the BME groups that we help here, largely due to cumulative disadvantage. (BHA – London)

In some areas special projects have been set up to address the specific housing difficulties of Black and South Asian women who flee domestic violence.

We run a support project for Black and Asian women fleeing domestic violence. There is a growing need for this kind of help, and the demand remains largely unmet, provision should be about doubled. We are also in the process of researching the possible need to provide sheltered housing for young women who were forced into marriage or who are running away from the threat of being forced into marriage. (BHA – Yorkshire)

Elderly people comprise a notable proportion of Chinese, Indian and Black Caribbean populations. Bilingual services that provide housing in areas where the elderly have access to their existing social networks are of particular importance to elderly people with limited English-language skills.

In the early 1980s, a lot of elderly Chinese lived on their own, largely isolated from the surrounding British community, mainly due to language barriers. In many cases they were left alone after their children left home etc., and they were very lonely. They wanted to live in the China Town or within a walking distance from there so that they could be close to other people from their own ethnic group and all the services that are provided in Chinese. All our sheltered housing is located in China Town. (BHA – Northwest)

As recent migrants, refugees often have distinctive needs ranging from help with English language to practical support with the settlement process. Problems that refugees face are

exacerbated by the widespread practice of placing refugees in temporary housing to wait for a more suitable property to become available.

> *Many Refugees feel that they are invisible as their needs are not met or their views are not listened to when it comes to housing.... Our Floating Support Service assists landlords to manage refugees' tenancies better and helps refugees settle in the UK, providing them with links to other services and community organisations and ensuring they understand their entitlements and responsibilities. We also provide a sign posting service that assists Refugees with issues regarding housing, health, education, legal rights etc. (BHA – London)*

In many instances, Housing Associations that provide specialised services to particularly vulnerable groups expressed concern that their current resources do not enable them to expand their services and/or meet the growing demand. The groups that were believed to need more support services than what was currently available included people with mental health issues, refugees, and the elderly. In particular, the need for culturally sensitive services for the elderly was recognised. While some called for culturally sensitive sheltered housing schemes for religious minorities, others pointed out that care-services that provided day-care rather than housing services would be more suitable for certain BME communities that prefer to care for the elderly at home.

> *Those elderly Chinese who become too frail to live in the sheltered housing scheme and need more assistance than we can provide have no access to bilingual services that they would need. There is likely to be a growing demand for such services, for which there is currently no provision anywhere in this area. (BHA – Northwest)*

> *There is a great need for day-care services for elderly Pakistani and Bangladeshi people. They don't really need sheltered housing because of the cultural preference for multi-generational families. However, better day-care service provision for the elderly Pakistani and Bangladeshi would free the current carers, who are largely female, to participate in the paid labour market. That would result in higher incomes for many Pakistani and Bangladeshi families. (BHA – Yorkshire)*

> *As their health deteriorates, many elderly parents stay living in overcrowded accommodation with their families. Moving to sheltered accommodation is not an option as they are not 'sensitive' to specific cultural needs i.e. of the Muslim community. (BHA – London)*

Continuing migration and the present diversity within Britain's population is likely to mean that the need for bilingual and culturally sensitive services will continue in the future. The demand for some rather specific services, such as culturally sensitive care services and sheltered housing projects for the elderly may in fact increase as the BME populations age. 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.

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) and/or widespread (occasionally misleading) assumptions that special service provision for the elderly from certain BME groups is unnecessary as they will be taken care of by their extended kin networks (Platt 2002).

Conclusions - Changing BME housing needs and aspirations

BME households are, on the whole, overrepresented in social sector housing. Looking to the future, this is likely to persist. The number of BME households that need social sector housing is likely to increase substantially as their proportion of the overall population grows. Many BME groups are already overrepresented in social rented housing, and comparison of 2001 Census data with the number of new entries to social sector housing in 2001-2006 (CORE) suggests that the historical patterns that have led to underrepresentation of certain groups (most notably Pakistanis and Indians) in this sector are being reversed, and households from these groups are entering social housing in growing numbers. All BME groups show relatively high levels of interest in affordable housing, and are more likely to live in overcrowded housing conditions within the private rented sector in areas where social rented housing is more plentiful. These factors, along with low median incomes of many groups, are likely to lead to increasing numbers of BME households within affordable tenures.

Some of the BME groups are currently so disadvantaged economically that heavy reliance on social housing is likely to persist for the foreseeable future. Rising house-prices and growing reliance of first-time buyers on parents' help and/or inherited wealth may further increase the gap between White Britons' and some BME groups' owner-occupation rates. Moreover, these developments may reduce home-ownership rates amongst those BME groups that are currently well-represented amongst home-owners due to their strong cultural preference for this tenure type and historical factors that made home-ownership available option for them in the past. The knock-on effect may be to increase demand for affordable housing from BME groups that are presently underrepresented in the social sector.

When BHA representatives were asked how their clients' housing needs may change in the future, the responses were fairly mixed. Many thought that while their clients' service needs may change slightly in the future, continuing migration, international marriages and persisting socio-economic disadvantage amongst some BME groups and/or in some areas will most likely maintain high levels of demand for their services. While evidence suggests that the levels of educational attainment and income of British-born people from BME backgrounds is improving, the extent to which these positive developments will in fact reduce the demand for affordable housing from these groups in the near future is difficult to predict.

As the age structure, household composition and housing preferences of BME groups change, the social sector housing providers will probably encounter newly emerging needs, such as forced migrants from different countries, as well as age-related needs from more established communities (although it will be at least fifty years before the proportion of elderly BME people becomes similar to that of the overall population, even if no further immigration of younger BME populations were to occur). Many housing associations that house large numbers of BME households have already witnessed some change in their clients' housing needs. Some have responded to the changing needs by expanding their service provisions or revising their priorities, while others have sought to identify unmet needs and think of ways to address them. There is a great deal more detailed research into certain aspects of BME housing needs that could usefully be done to explore issues such as the extent of 'no-go areas' for BME groups, the needs and aspirations of older people from BME communities, or the housing needs of BME families who care for their elderly relatives at home or would like to do so.

Although BME populations often live in cities where they have sizeable ethnic communities and access to places of worship and specialist markets/shops, proximity to good schools and relative safety of the area are becoming increasingly important to BME households. Yet fear of racism impacts upon the locational choices of many non-White BME groups. It is hard to predict how

these factors will play out against one another in the future, as some pull BME groups towards the areas where there are already established ethnic communities, whilst others propel people out towards new areas. Aspirations towards home-ownership, along with high house prices may push more people out of London where many BME groups have traditionally been based.

The research underpinning this paper reveals that BME households have some specific wishes and preferences regarding the design of their homes, and some particular groups have specific needs in terms of language or help in settling in a new country. However, the housing needs and preferences of most households are influenced more by personal circumstances, household size and type, and children's best interest. To a great extent, the wishes and aspirations of BME households are similar to those of White British; young people want accommodation they can afford close to jobs, shops and places to study, families with children want to live in safe areas, near good schools, in homes that are sufficiently large and suitable for families; older people need accommodation they can get around, in areas near to family, social networks and social support. The special issues discussed above, such as preference for showers, security, and good ventilation and insulation are factors that ought to be considered in the building and design process - as a measure of meeting the needs not just of BME groups, but of all social tenants.

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