

## Human City Institute Paper

# Ethnicity and Frontline Social Housing Services

### SUMMARY – KEY POINTS

Here are the key points arising from the paper:

- 1. BME communities experience significantly greater levels of homelessness and housing need, which have been identified by more than five decades of research.**
- 2. They are also more reliant upon social housing as a means of resolving such housing needs. The long-tenure decline in social housing as a major tenure over forty years has been accelerated in recent years by a 'rejuvenated' RtB and the withdrawal of investment in new social rented housing.**
- 3. The decline in public investment in social rented housing has resulted in a lower level of new lettings available to BME applicants, exacerbated by more restrictive local council common housing registers eligibility.**
- 4. This is likely to have fed through into reduced trust by BME communities in the ability of the social housing sector to meet their housing needs.**
- 5. From HCI's surveys, BME social tenants present lower levels of trust, perceptions of unfairness and satisfaction with frontline services than their white neighbours.**
- 6. The BME housing sector enables BME communities to have greater control of scarce social housing resources. This, and much higher levels of lettings by BME housing associations to BME applicants, creates greater trust and perceptions of fairness.**

### Introduction

At the request of the Racial Disparity Unit, located within the Cabinet Office, the Human City Institute (HCI) has compiled this short paper, which explores:

- The extent to which black and minority ethnic (BME) communities experience disproportionate levels of homelessness and other forms of housing need.
- How those needs are catered for by the social housing system in England.
- If BME communities have lower levels of trust in the social housing system and on the allocation of resources relative to their housing stress.
- Levels of satisfaction with social housing services by ethnic group.
- The BME housing sector's role in tackling racial disadvantage and discrimination in housing.

## Approach and Data Sources

The paper can only be cursory within the timescales. However, greater detail can be provided with more time and resources.

The paper seeks to summarize key data relating to the topic. It also seeks to place data within the context of research stretching back many decades on 'race and housing' issues.

Where possible data are presented for individual BME groups in contrast with whites.

The analyses of data, set out below in tables and charts with accompanying text, have been undertaken from national housing research sources (such as the English Housing Survey 2016/17), and from HCI's own research.

HCI's research is based on surveys of almost 6,500 social tenants over the last four years or so. The surveys, with face-to-face interviews of samples of social tenants undertaken by an ethical fieldwork company under the Market Research Society code, were undertaken in most English regions and London as part of the STAR research framework.<sup>1</sup>

HCI's approach is called STAR PLUS, since each survey includes the same set of questions on a series of topics (such as finances, economic position, views on neighbourhoods and community issues, as well as the required STAR question on tenant satisfaction with homes and social landlord services).

Combining existing national datasets with findings from HCI's large survey database provides a powerful tool to explore any differentials in ethnic difference in the social housing sector.

## 'Race and Housing' – Key Issues

After many decades of research, policy interventions, legislation and voluntary codes of practice, it is clear from a range of evidence (including the Racial Disparity Audit) that racial disadvantage and discrimination in housing persist. BME households are more likely to live in older, fuel poor and overcrowded housing, and in flats and terraced homes, rather than detached or semi-detached. BME groups are also over-concentrated in the most deprived neighbourhoods and worst built environments.<sup>2</sup>

The level of housing deprivation is far greater for the BME population. BME households account for more than 1 in 3 homeless acceptances by local authorities in England in contrast to their 1 in 7 presence in the general population [see chart (1) over the page]. Homelessness has grown proportionately more for BME groups over the last two decades from 18 to 34 per cent of total statutory homelessness applicants. BME groups are also more likely to be among the non-statutory and/or hidden homeless.

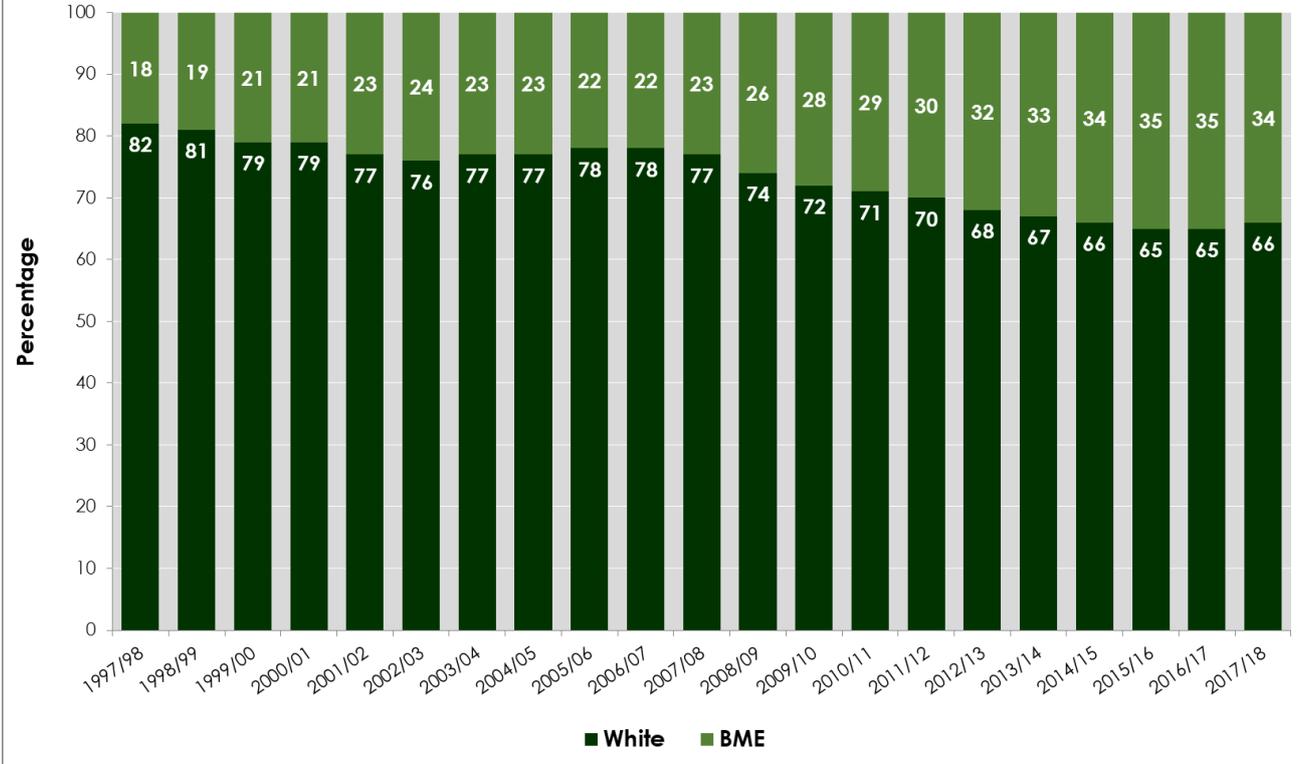
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<sup>1</sup> Surveys of Tenants and Residents developed by a range of housing organisations, including the NHF. STAR was until recently a requirement for all social landlords as part of their monitoring regime and approach to resident involvement

<sup>2</sup> Gulliver K (2016) *Forty Years of Struggle: A Window on Race and Housing, Disadvantage and Exclusion*. Human City Institute. Birmingham. Available here.

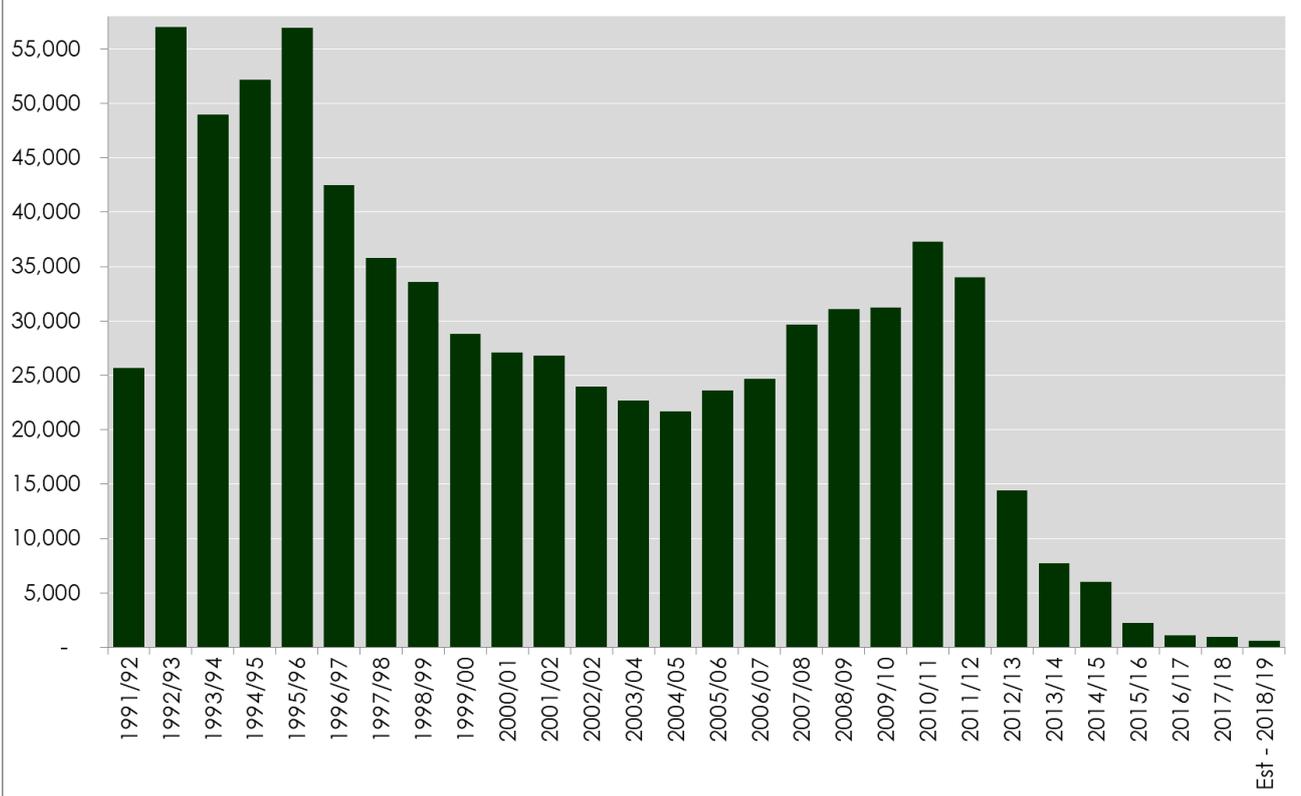
**Chart (1) - Households Accepted as Homeless by Local Authorities by Ethnicity (%)**

[Source HCI Analysis of MHCLG Live Tables (1998 to 2018)]



**Chart (2) - Social Housing Completions in England (1991/92 to 2018/19)**

Source: Human City Institute Analysis from MHCLG Lives Tables (2018)



## Social Rented Housing in Decline

The long-term decline of social rented housing since 1980, through the Right to Buy, and more recently, the 'rejuvenated' RtB, and extension of the RtB to housing associations, have created a large shortfall in the supply of social rented housing available for low income households; of BME households represent a significant proportion. There are today 1.5m fewer social rented homes in England than forty years ago. Social rented homes have fallen from 31 per cent of all homes in 1980 to 17 per cent today.<sup>3</sup>

This long-term decline has accelerated in recent years because of the withdrawal of state funding from social rented housing. As chart (2) demonstrates, social rented house-building has almost disappeared in England, although there are promises of revival via new funding in the 2020s and through enabling local authorities to borrow more against their assets to invest in new council housing.

These trends are more important to BME communities because they rely disproportionately on social housing, and could influence their trust in the social housing sector's ability to meet their relatively greater housing needs. As the EHS 2016/17 reveals, 33 per cent of BME households live in social rented housing in contrast to 23 per cent of whites.

The decline in the actual number of social lettings available, especially new lets, which has been witnessed in recent years through the Continuous Recording (CORE) system, is also reducing the housing options of BME households on local authority common housing registers.

There are currently 1.2m households on CHRs across England. This is down from the highpoint of 1.8M in 2012, with CHR registration rising over the previous two decades. However, this recent reduction does not signal a fall in levels of housing need. Rather, local authorities were empowered to remove classes of CHR applicants based on criteria laid out in the Localism Act 2011.

Criteria for removal were broadly based whether applying households had a local connection and constitute a 'residential qualification' which disadvantages more recent migrants and may reduce trust in the registration system by BME communities. This may be doubly so since the largest number of CHR registrations coincide with concentrations of BME populations in inner London boroughs and in the conurbations of the North and the Midlands.

## Trusting the Social Housing Sector

From HCI's surveys, analyses are possible of the views of social tenants on a range of issues, including trust in their social landlord and satisfaction with social sector frontline services.

There are many more available from HCI's database, which can be provided in a more wide-ranging report. All analyses include cross-tabulations by ethnicity. Below are a few key cross-tabulations.

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<sup>3</sup> MHCLG Live Tables

From table (1) – based on the results of HCI's surveys – we can see that there are key differences in the level of trust in social landlords expressed by each ethnic group. Trust for all BME groups combined runs at 55 per cent only, whereas lack of trust stands at 24 per cent. For white social tenants the scores are 64 per cent and 17 per cent respectively. Levels of trust vary by ethnic group – black = 56 per cent, Asian = 50 per cent, other BME = 54 per cent.

**Table (1) – Social Tenants' Trust in Social Landlords by Ethnicity**

	<b>White</b>	<b>All BME</b>	<b>Black</b>	<b>Asian</b>	<b>Oth. BME</b>	<b>All</b>
Strongly Agree	15%	11%	10%	11%	12%	13%
Agree	49%	44%	46%	39%	42%	48%
Neither	19%	22%	15%	30%	18%	21%
Disagree	10%	15%	12%	18%	15%	11%
Strongly Disagree	7%	9%	17%	2%	13%	6%

Source: HCI Surveys (2013-17) of Weighted Data from 6,493 interviews with social tenants in England

Table (2) also shows ethnic differentials in how social tenants view whether their social landlords treat them fairly in all policy and practice. While 64 per cent of white social tenants say that their social landlords treat them fairly (and only 17 per cent indicate a perception of unfairness), just 53 per cent of BME social tenants say this is so, with 24 per cent believing they are treated unfairly. Perceptions of fairness vary between individual BME groups.

**Table (2) – Social Tenants on whether their Social Landlords Treat them Fairly by Ethnicity**

	<b>White</b>	<b>All BME</b>	<b>Black</b>	<b>Asian</b>	<b>Oth. BME</b>	<b>All</b>
Strongly Agree	15%	11%	10%	11%	12%	13%
Agree	49%	42%	46%	39%	42%	48%
Neither	19%	24%	15%	30%	18%	20%
Disagree	10%	15%	12%	18%	15%	12%
Strongly Disagree	7%	9%	17%	2%	13%	8%

Source: HCI Surveys (2013-17) of Weighted Data from 6,493 interviews with social tenants in England

Alongside, there are noticeable differences between levels of satisfaction with social landlord services and value for money perceptions by ethnicity, as the charts over the page reveal.

Whereas 66 per cent of whites are satisfied with social landlord services, this falls to 59 per cent for BME groups.

**Table (3) – Social Tenants’ Satisfaction with Overall Social Landlord Service by Ethnicity**

	<b>White</b>	<b>All BME</b>	<b>Black</b>	<b>Asian</b>	<b>Oth. BME</b>	<b>All</b>
Very Satisfied	8%	3%	2%	2%	7%	6%
Satisfied	58%	39%	40%	32%	64%	54%
Neither	20%	28%	29%	32%	15%	22%
Dissatisfied	13%	20%	23%	22%	8%	16%
Very Dissatisfied	2%	9%	6%	13%	4%	3%

Source: HCI Surveys (2013-17) of Weighted Data from 6,493 interviews with social tenants in England

Perceptions of social rents representing good VFM score 73 per cent for white social tenants. But this drops considerably to 59 per cent for BME tenants.

**Table (4) – Social Tenants’ Satisfaction with Rental Value for Money by Ethnicity**

	<b>White</b>	<b>All BME</b>	<b>Black</b>	<b>Asian</b>	<b>Oth. BME</b>	<b>All</b>
Very Satisfied	17%	6%	4%	3%	10%	16%
Satisfied	57%	53%	54%	54%	49%	56%
Neither	9%	19%	16%	26%	17%	11%
Dissatisfied	14%	18%	18%	15%	21%	13%
Very Dissatisfied	3%	7%	8%	2%	4%	4%

Source: HCI Surveys (2013-17) of Weighted Data from 6,493 interviews with social tenants in England

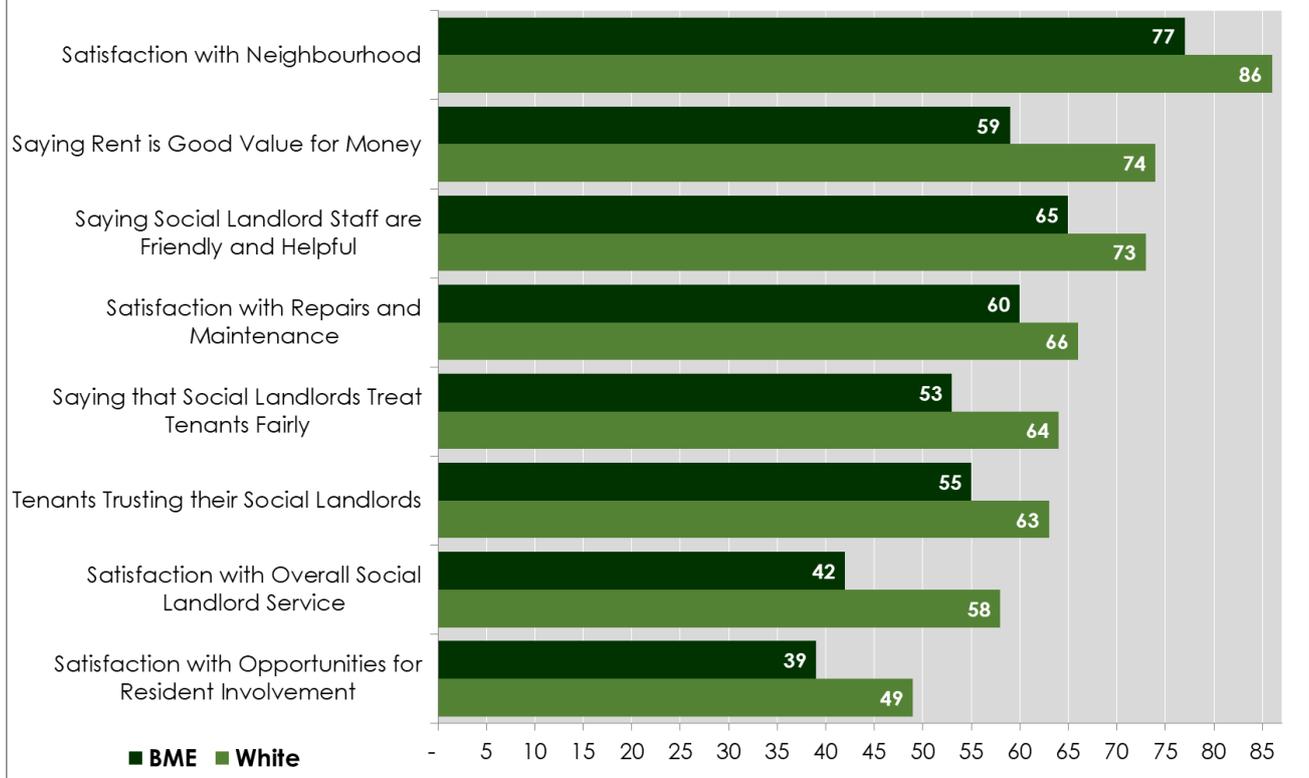
Chart (3) overleaf provides an overview in the differing levels of satisfaction between BME and white social tenants. For example, satisfaction with neighbourhoods runs at 86 per cent for whites but 77 per cent for BME tenants.

While 73 per cent of white social tenants say that they find social landlord staff ‘friendly and helpful’, this drops to 65 per cent for BME social tenants.

Resident involvement is rated low by all ethnicities, but there is a marked gap of -10 per cent between BME and white social tenants.

**Chart (3) - % Social Tenants Satisfied with Social Landlord Services by Ethnicity**

Source: Human City Institute Surveys with 6,493 social tenants across England (2014-2017)



### The BME Housing Sector

The creation of the BME housing sector in the 1980s, precipitated by urban disturbances and responses by the social housing regulator, has been a success for BME communities, although the sector remains small and concentrated in the inner areas of cities in the Midlands, the North, and especially, in London. These 'inner cities' remain the key areas of BME population concentration.<sup>4</sup>

HCI's research into the BME housing sector in 2015 described the sector as relatively small but generally significant to the neighbourhoods in which it works. The BME sector registers lettings to BME applicants at a rate three times higher than for the mainstream social housing sector.

It also provides opportunities for BME communities and tenants to have a greater say about the direction of neighbourhood development, and is a bulwark against poverty and disadvantage.

Satisfaction levels, trust and tenant-perceived fairness all outstrip the wider social housing sector. This links to the local presence and profile of BME social landlords, and a commitment to community investment, as well as retaining control of scarce social housing resources within the communities they were established to serve.

<sup>4</sup> Gulliver K. and Prentice D. (2015) Deep Roots, Diverse Communities, Dedicated Service: The Legacy, Value and Future Potential of BME Housing Organisations in England. Human City Institute. Birmingham

Tenants of BME housing organisations (about two thirds of whom are BME) were also more satisfied with opportunities for resident and community involvement.

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### **About the Human City Institute**

HCI is an independent, research charity and 'think tank' based in Birmingham. It undertakes research into 'human city' issues, investigates the causes of exclusion, and promotes solutions to the problems of the most disadvantaged groups in today's complex and diverse cities, towns and communities.

HCI works around research themes that incorporate new visions for housing, mutualism and social value, health, wealth and life chances, no community left behind, and studies of age cohorts such as the young and older people.