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Ethnic inequalities in housing: exploring the policy response

David Robinson, Rhiannon Williams and Jenny Preece

Introduction

Inequality is inevitable in a market based system where ability to pay is a key determinant of housing outcomes. However, some forms of inequality have been deemed unacceptable. These include factors unfairly disadvantaging particular groups, such as crude racism or the discriminatory practices of mortgage lenders, estate agents, letting agents and landlords. Over time, such practices were challenged by grass-roots movements, race equality legislation and policy and practice initiatives, helping to extend the housing options of different ethnic groups. However, ethnic inequalities persist within the UK housing system.

These inequalities matter. The housing we live in impacts upon our ability to function and participate in society. It conditions our health and informs our life chances. There are therefore good social justice reasons for tackling discrimination and promoting race equality in housing. It is also a legal requirement under the Equality Act 2010.

This chapter explores how policy is rising to this challenge. It begins by providing a descriptive overview of ethnic inequalities in housing in the UK. It then draws upon findings from a recent study undertaken by the authors for the UK Collaborative Centre for Housing Evidence (CaCHE) (Robinson et al., 2022) to consider what the contemporary evidence base tells us about the drivers of these inequalities, before exploring the policy response to ethnic inequalities in housing in England, Scotland and Wales. The CaCHE study involved a desk-based review of publicly available information and evidence, more than 20 semi-structured interviews with key policy and practice stakeholders across the three nations and a review of the rich historical evidence base of research and analysis, evaluation and good practice on race equality and housing generated from the 1970s through to the 2000s. The latter provided a useful counterpoint against which to judge the contemporary approach.

Ethnic inequalities in housing: some key headlines

There are notable ethnic inequalities in the UK housing system. Minority ethnic groups are more likely than the White British group to be living in housing disadvantage and deprivation. This section profiles these inequalities, drawing on data sources including the 2021 Census of Population, Understanding Society and the English Housing Survey. A delay in the release of data from the latest census of population by the National Records of Scotland limits our ability to provide up to date comment on the Scottish context. References to ethnic groups reflect the ethnic categorisations used in the datasets and sources cited. In situations where it is not possible to be specific about ethnicity the collective term used for non-White British groups is 'minority ethnic'. Finally, it is important to acknowledge that a focus on key headlines inevitably masks complexities and differences in housing experiences within ethnic groups, for example, on the basis of gender, class and disability.

Ethnicity in the UK

The UK is increasingly an ethnically diverse country. In 2021, 44.4 million people in England Wales (74% of the population) identified with the White British group (Table 1). This compares to 87.5% of the population in 2001. During this period, the largest percentage point increase for any ethnic group was in the White Other group, which went up from 2.6% to 6.2% of the total population (ONS, 2023a). There has also been a recent increase in the number of usual residents in England and Wales born outside of the UK, 4.6 million (8.9% of the population) in 2001, to 7.5 million (13.4%) in 2011 and 10 million people (16.8%) in 2021 (ONS, 2023b).

In Northern Ireland, 1.8 million people (96.6% of the population) identified with the White group in 2021 and 3.4% (65,000) identified with an ethnic group other than 'White', compared to 1.8% in 2011 and 0.8% in 2001 (NISRA, 2022). In Scotland, 96.0% of the population identified with the White group in the 2011 Census, a decrease of 2.0% from 2001, and 91.8% of people identified as 'White: Scottish' or 'White: Other British' (NRS, 2023).

Table 1: Population of England and Wales, by ethnicity.

Ethnicity	Number	%
Asian	5,515,455	9.3
Bangladeshi	644,900	1.1
Chinese	445,646	0.7
Indian	1,864,304	3.1
Pakistani	1,587,822	2.7
Asian other	972,783	1.6
Black	2,409,283	4
Black African	1,488,387	2.5
Black Caribbean	623,115	1
Black other	297,781	0.5
Mixed	1,717,977	2.9
Mixed White/Asian	488,228	0.8
Mixed White/Black African	249,593	0.4
Mixed White/Black Caribbean	513,040	0.9
Mixed other	467,116	0.8
White	48,699,231	81.7
White Gypsy/Traveller	67,757	0.1
Roma	100,964	0.2
White British	44,355,044	74.4
White Irish	507,473	0.9
White Other	3,667,993	6.2
Other	1,255,632	2.1
Arab	331,856	0.6
Any other	923,776	1.6

Source: Census, 2021

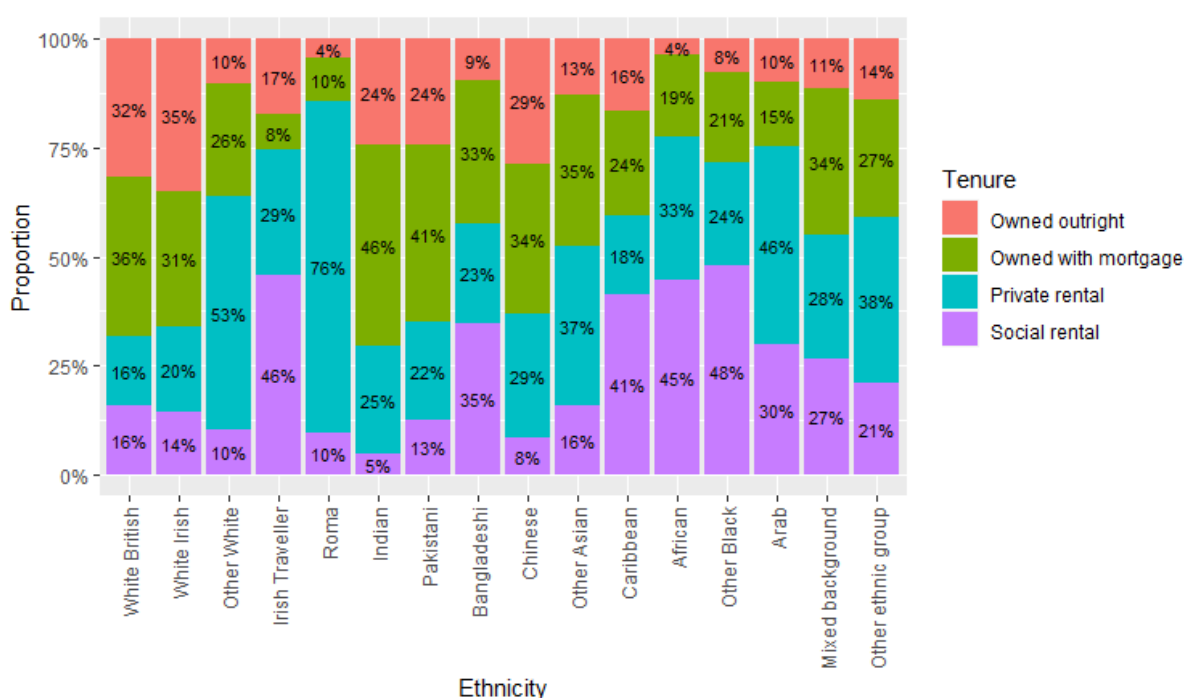
Tenure

There are longstanding variations in housing tenure between different ethnic groups in the UK. It has long been observed that minority ethnic groups are less likely than the White British population to be owner occupiers and more likely to live in the private rented sector, which is characterised by problems of insecurity, affordability and the highest proportion of stock failing to meet the government's decent homes standard. However, this general picture masks some significant changes over time in the position and experiences of different ethnic groups in the housing market.

For many years, the prevailing trend was increased access to wider range of housing tenures, including home ownership (Phillips, 2005). More recently, time series data (2011 to 2016) for the UK reveals a decline in owner occupation and social renting and an increase in private renting. This trend is apparent across all groups but is most notable within the 'Asian or Asian British' and the 'Black or Black British' groups, which have both seen net movement into the private rented sector (Barton, 2017). This is notable shift, particularly in the context of the hostile environment policy and, specifically, the introduction of the right to rent, which resulted in discrimination against not just recent migrants but also longstanding British residents who happen to be Black (Williams, 2020).

The 2021 Census revealed that, with the exception of the Indian group, all minority ethnic groups in England and Wales are less likely than the White British population to be owner occupiers, the sector most people aspire to live in and recording the highest levels of housing satisfaction (MHCLG, 2019; DLUHC, 2023a). All minority ethnic groups are more likely to be living in the private rented sector (Figure 1). Levels of social renting vary dramatically, ranging from less than five per cent for the Indian group, through to more than 40% for all Black groups (African, Caribbean and Other Black). A similar tenure profile was recorded by the 2021 census in Northern Ireland, where all minority ethnic groups were less likely than the 'White' group to be owner occupiers and more likely to be renting from a private landlord.

Figure 1: Proportion of households in each ethnic group by Tenure, England and Wales, Census 2021



Source: Census 2021

Overcrowding

Analysis has previously revealed that all minority ethnic groups have higher levels of overcrowding than the White British group across all types of location (Lympieropoulou and Finney, 2017). This continues to be the case, with the 2021 Census of Population revealing that overcrowding is most likely in England and Wales in households where all residents identify as “Black, Black British, Black Welsh, Caribbean or African”; 16.07% of this group were living in overcrowded housing compared to 2.53% of the ‘White’ ethnic group (ONS, 2023). The Census also recorded high levels of overcrowding in households where all residents identify as “Asian, Asian British or Asian Welsh” (14.62%).

More fine-grained analysis of the 2021 Census reveals wide variations in levels of overcrowding between specific ethnic groups, with the highest levels of overcrowding in the Bangladeshi (39%), Pakistani (31%) and African (32%) groups (Table 2).

Table 2: Percentage of individuals living in overcrowded accommodation by ethnic group, England and Wales

Ethnic Group	Overcrowded (%)
White British	4
White Irish	3
White Other	15
Irish Traveller	27
Roma	26
Indian	16
Pakistani	31
Bangladeshi	39
Chinese	8
Other Asian	22
Caribbean	16
African	32
Other Black	26
Arab	25
Mixed background	14
Other ethnic background	22

Source: ONS (2023)

Housing quality

It has long been recognised that minority ethnic households are more likely to live in housing in poor condition, including housing that is unfit, in a state of disrepair or in need of essential modernisation (Harrison and Phillips, 2003). This continues to be the case, as already revealed in Chapter 2. Most other ethnic groups in the UK are more likely than the White British group to experience specific housing quality problems, including problems with adequate heating and maintaining their home in a decent state of repair (Table 3). Problems are particularly common within the Arab, African and Bangladeshi groups. In contrast, problems are less common in the Chinese, Irish Traveller and the White (British, Irish and Other) populations.

The English Housing Survey casts further light on the issue of housing quality through analysis of people living in a non-decent home (DLUHC, 2020). A home is defined as non-decent if any of the following apply: it does not meet the basic legal health and safety standards for housing; it is not in a reasonable state of repair; it does not have reasonably modern facilities and services; and it does not

have insulation or heating that is effective. The Survey revealed that in the two years to 2019, 17 per cent of households in England lived in accommodation defined as 'non-decent'. Households from Mixed White and Asian (4%), Chinese (5%) and Indian (11%) ethnic groups were less likely to live in a non-decent home than White British households (18%). All other ethnic groups were more likely to live in non-decent housing, with the highest levels recorded in the Bangladeshi group (24%).

Table 3: Percentage of individuals in each ethnic group experiencing specific housing quality problems, UK, 2021-2023)

Ethnic Group	Population struggling to afford to keep home in decent state of repair	Population lacking adequate heating
White British	14	3
White Irish	10	1
White Other	15	5
Irish Traveller	8	6
Indian	24	6
Pakistani	30	11
Bangladeshi	35	13
Chinese	6	0
Other Asian	19	4
Caribbean	29	10
African	41	13
Other Black	36	10
Arab	44	15
Mixed background	24	9
Other ethnic background	26	7

Source: Understanding Society 2021-23

Housing costs

Evidence from the English Housing Survey reveals wide variations in the proportion of household income spent on housing costs by different ethnic groups (DLUHC, 2023b). In general, minority ethnic groups tend to spend a higher proportion of their income on housing than the national average. White British homeowners spend 17% of their household income on mortgage payments, compared to 20% or more for most other ethnic groups. In the rental sector, White British tenants spend an average of 30% of their household income on rent. Most other groups spend a far higher proportion of their income on rent, with Chinese tenants spending 72% of their income on rent, Arab households spending 46% and Black African Households spending 39%. Evidence from *Understanding Society* suggests that most other ethnic groups in the UK are more likely than the White British group to encounter problems meeting housing costs.

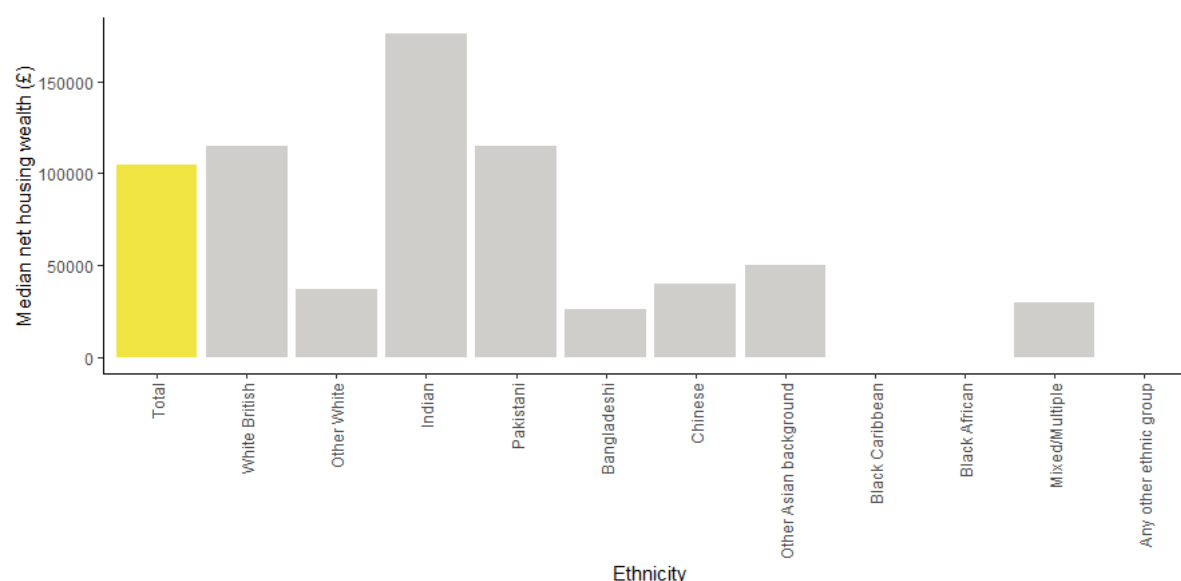
Housing Wealth

According to ONS (2020), median total wealth for all households in Great Britain (England, Scotland Wales) between 2016 and 2018 was £286,600. However, medians ranged notably between ethnic groups, from a low of £34,000 among those with a household head from the Black African group, to £314,000 for the White British group. These differences in wealth by ethnicity of the household head were found to be statistically significant even after adjustment for household characteristics

including age and household composition. The largest differences were estimated to be between the White British reference group and the Pakistani and Black African groups (ONS, 2020).

A similar pattern is evident in relation to property wealth, which makes up a relatively large proportion of total wealth (Figure 2). When measuring property wealth as the value of any property or land owned, less any outstanding loans or mortgages held against them, households with an Indian, Pakistani or White British head had the highest net property wealth in Great Britain (medians of £176,000, £115,000 and £115,000 respectively). In contrast Black African, Black Caribbean and Any Other Ethnic groups all had median net property wealth of £0 (ONS, 2020).

Figure 2: Median household net property wealth, by ethnicity in Great Britain, 2020



Source: ONS, 2020

Homelessness

There is overwhelming statistical evidence that across the UK minority ethnic groups experience disproportionate levels of homelessness (Bramley et al., 2022). In England in 2022/23, 298,430 households were recognised as being owed a duty under homelessness legislation and ethnicity data were collected from 270,890 of these applicants. Over one-quarter (26%) were from a non-White ethnic group, despite only representing 19% of the population of England (DLUHC, 2023c). In Scotland in 2022/23, one-quarter (25%) of 30,615 applicants assessed as homelessness and providing ethnicity data were from a non-White ethnic group, despite only representing five per cent of the population (Scottish Government, 2023). In Wales, 10% of applicants assessed as homeless or threatened with homelessness in 2022/23 and providing ethnicity data were from a non-white ethnic group, despite representing only six per cent of the population (StatsWales, 2023). Comparable analysis is not possible for Northern Ireland because ethnicity is not captured in statutory homelessness data.

Recent analysis drawing on a range of statistical datasets to explore minority ethnic experiences of homelessness across the UK nuances this general picture (Bramley et al., 2022). Two particular findings stand out. First, notable differences in the level of risk of experiencing different forms of homelessness between different groups. For example, Black groups are more likely to experience statutory homelessness than the White British group, while the Asian group have a higher risk of experiencing hidden forms of homelessness, such as overcrowding and 'doubling up' with other

households. Second, there are notable geographical differences in the risk and nature of homelessness across the UK, with differences in risk more pronounced between White groups and Black groups in England and Wales than in Scotland.

Place of residence

Where you live informs access to key services, amenities and opportunities that impact on quality of life, including education, healthcare, green space and work opportunities. Over the last 30 years there has been a decline in residential segregation of all ethnic groups and many more neighbourhoods are now ethnically diverse, as a result of movements within and beyond major conurbations (Catney et al., 2023). However, many ethnic groups continue to be more likely to live in more deprived neighbourhoods.

Analysis in England has revealed that minority ethnic groups are more likely than the White British population to live in the most deprived 10 per cent of neighbourhoods, with the exception of the Indian, Chinese and White Other ethnic groups (MHCLG, 2020). Pakistani people are more than three times more likely than White British people to live in the most deprived 10 per cent of neighbourhoods in England. A similar picture is apparent in Wales, where more than one in five people from a minority ethnic group live in the 10 per cent most deprived neighbourhoods, compared to 8.3 per cent of the White population (StatsWales, 2020). The situation in Scotland shows some similarities, with African, Caribbean and Black groups much more likely to be living in the most deprived areas, although the Pakistani group in Scotland is less likely than in England to be living in the most deprived neighbourhoods (Walsh et al, 2019).

Minority ethnic groups are also more likely to live in areas characterised by housing deprivation (Table 4). Analysis in England reveals that all minority ethnic groups, with the exception of the White Irish and Chinese groups, are more likely than the White British group to be living in the 10% most deprived neighbourhoods as measured by the proportion of the population experiencing at least one form of housing deprivation (overcrowded, shared dwelling, or no central heating).

Table 4: Percentage of households in England and Wales living in the 10% most deprived neighbourhoods based on housing deprivation*, by ethnicity

Ethnic Group	Percentage
White British	7
White Irish	7
White Other	11
Irish Traveller	14
Roma	20
Indian	20
Pakistani	38
Bangladeshi	33
Chinese	7
Other Asian	16
Caribbean	19
African	24
Other Black	21
Arab	21
Mixed background	12
Other ethnic background	19

Note:*Census MSOAs, ranked on the basis of proportion of people experiencing at least one dimension of housing deprivation.

Source: Census 2021

Explaining ethnic inequalities in housing

Research and analysis can play a vital role highlighting and defining a problem, understanding the causes and drivers, informing the policy response and reviewing the effectiveness of practical interventions intended to improve the situation. Early accounts of the experiences of minority ethnic groups in the housing market revealed how factors including poverty and discrimination served to limit choice and promote segregation, deprivation and inequality (Phillips, 2005). This evidence helped to challenge prevailing thinking that viewed these problems as reflecting the housing choices of minority ethnic groups. The importance of institutional discrimination in shaping housing opportunities was highlighted and became the focus of efforts to increase access to a wider range of housing opportunities (tenures, property types and locations). Subsequently, research and analysis informed and supported development and delivery of the 'race equality and diversity' housing agenda in the 1990s, which responded to pressure for change from different ethnic groups, increasing awareness of diverse needs and political concerns about racism (Phillips and Harrison, 2010).

Recently, concerns have been raised about a scarcity of relevant data and a lack of attention within contemporary research and analysis to ethnic inequalities in housing, which is undermining efforts to unpick and address the causes of these inequalities (Shankley and Finney, 2020). The CaCHE study set out to explore this suggestion through a review of available administrative data, commissioned surveys, research evidence and evaluations that seek to profile and understand ethnic inequalities in housing and analyse the effectiveness of policy and practice responses. Table 5 summarises the key findings.

The overarching conclusion is that there is a relative dearth of up-to-date information and evidence in England, Scotland and Wales that profiles the situations and outcomes of different ethnic groups; explores the causes of ethnic inequalities; investigates the performance of organisations in promoting equality and fairness; and evaluates the effectiveness of responses. Available evidence, information and data allows ethnic inequalities in housing to be profiled, but limits efforts to unpick the causes of these inequalities and devise a response. The review also revealed a lack of good practice guidance for housing organisations on designing and delivering targeted interventions to address inequalities, tackle discrimination and promote equality.

Whereas previously there was a wealth of research and analysis (see Harrison and Phillips, 2003), there is now a dearth of up-to-date studies and a related scarcity of evidence and data. In the past there was a robust understanding of the factors driving ethnic inequalities in housing - including direct and indirect discrimination in the practices of key agents in the housing system, the impact on housing experiences of other inequalities (education, social class, area of residence) and the significance of migration histories. Now it is difficult to unpick the causes of these inequalities.

Table 5: Attention to race equality in housing within the contemporary evidence base

Evidence	Form	Who	Current situation
National Data	Census data and other population surveys; national housing surveys; monitoring data generated by national housing organisations	National governments; national regulatory and inspection bodies	<ul style="list-style-type: none"> • Census is the principal source of robust national data • Some insights from other national surveys (e.g. Labour Force Survey) • Lack of up to date data allowing analysis of smaller populations • Narrow focus of available data on specific issues
Exploratory research	In-depth, (qualitative and quantitative) exploratory research extending beyond the focus of needs analysis, performance monitoring and evaluation	Academics; think-tanks; campaign groups; charities; national governments; regulatory and inspection bodies	<ul style="list-style-type: none"> • Little research commissioned over recent years compared to previous periods • academic research tends to focus on specific issues (e.g. homelessness) and groups (e.g. new migrants) • little attention on discrimination in the housing system • experiences of inequalities largely hidden and neglected
Local housing research	Local analysis highlighting the diverse needs of different communities, as well as shared experiences and challenges. Often commissioned to address inadequacies in existing evidence and to inform local strategies	Local authorities; housing associations; third sector organisations; local communities	<ul style="list-style-type: none"> • few examples of published local research profiling inequalities and exploring causes, understanding diverse needs, or evaluating initiatives • emphasis on market analysis rather than needs • approach consistent with national guidance (in England)
Performance monitoring	Data on key indicators facilitating analysis of institutional performance of housing organisations against criteria set by the government, funding body or regulating authority	Housing organisations; local authorities; regulatory bodies; complaints and investigation agencies; government	<ul style="list-style-type: none"> • lack of published data • regulatory frameworks place few demands on organisations to monitor race equality and share data • patterns and trends difficult to discern
Evaluation and analysis	Systematic collection and analysis of data to support examination of policies, interventions and programmes	Government; regulatory bodies; membership bodies; race equality agencies; research charities and think-tanks	<ul style="list-style-type: none"> • lack of published evidence generated through robust evaluation • lack of information on good practice; few good practice publications

Source: Robinson et al., 2022, p.20

Third sector and charity organisations, working in partnership with local communities, housing organisations and academics, are helping to fill some of these gaps (see, for example, Bramley et al., 2022; De Noronha, 2015; Dillon, 2023; Kowalewska, 2018; Rogaly et al., 2021). They have pointed to the enduring significance of key factors in helping to explain the unequal housing experiences of different ethnic groups, as well as highlighting new complexities in the context of increasing super-diversity of British cities and the shifting political and policy response to immigration and asylum.

However, there are a number of important questions about ethnic inequalities in housing that remain difficult to answer:

- What full range of factors help explain persistent ethnic inequalities in housing?
- Is housing policy and practice helping to reduce or serving to exacerbate inequalities?
- What can be done to tackle inequalities and promote greater equality and fairness in the housing system?

To understand why such fundamental questions remain unanswered despite persistent ethnic inequalities in housing in the UK we need to turn our attention to the contemporary policy agenda and consider its commitment to promoting race equality and tackling discrimination.

The policy response to ethnic inequalities in housing

The policy response to ethnic inequalities in housing in the UK has shifted in emphasis over the years. Phillips and Harrison (2010) provide a useful review of these developments, starting in the early post-war period, when attention centred on the perceived problems of ethnic segregation and the policy focus was on the active dispersal of new migrants. In the 1980s, there was a shift in policy toward tackling the poor conditions of minority ethnic households through urban renewal and challenging the discriminatory practices of key institutions in the housing system. The 1990s saw the development of the 'race equality and diversity' housing agenda that was underpinned by a broader policy commitment to multiculturalism and centred on challenging discrimination, addressing culturally specific needs and extending housing choices. This agenda continued into the 2000s, accompanied by a return of policy concerns about minority ethnic settlement patterns captured in contentious debates about the supposed 'parallel lives' of certain ethnic and religious groups and articulated through the community cohesion agenda.

Since 2010, there has been a further shift in the policy response to ethnic inequalities in housing. This was revealed by a review of recent national housing policy statements that outline government objectives, plans and proposals and frame policy-making, regulation and practice, which was undertaken as part of the CaCHE study.

In England, national housing policy statements are now largely silent on ethnic inequalities in housing and race equality. UK government statements on housing do not identify race equality as an explicit objective and priority; do not explicitly address duties under the Equality Act to eliminate discrimination, advance equality of opportunity and meet the specific needs of groups; and do not propose specific actions or interventions. Nor is there any acknowledgement of the role that discrimination plays in shaping housing outcomes. In 2022, the government accepted the conclusion of the Sewell Commission on race and ethnic disparities that "*where persistent disparities between ethnic groups do exist, they are more likely to be caused by factors other than racism and discrimination.*" (HM Government, 2022; page 12). What these factors might be is unclear, but the clear inference is that structural forms of racism and crude racist practices are no longer key determinants of ethnic inequalities.

In Scotland and Wales there is some evidence of a renewed commitment to race equality in housing. The race equality action plan published by the Welsh Government in 2021 re-engaged with themes and priorities that were central to the Welsh Government's 2002 minority ethnic housing action plan. In Scotland, the national housing strategy (Housing 2040) recognises that there are ethnic

inequalities in housing and commits to an equalities-led approach and to meeting the particular needs of minority ethnic groups. However, in both nations, these commitments are yet to be fully embedded within housing policy.

In short, attention to race equality in housing has waned over the last 20 years and tackling ethnic inequalities is currently a marginal policy concern. This fact helps explain why there is now a dearth of up-to-date studies and a scarcity of evidence and data on ethnic inequalities in housing.

This fact also helps explain three other notable findings to emerge from the CaCHE study about the contemporary policy approach to protecting people from discrimination and advancing equality of opportunity in the housing system.

Regulating for race equality

Regulation is a mechanism used by governments to achieve policy objectives and is characterised by a set of rules and behaviours that people and organisations are expected to follow. The CaCHE study set out to explore how ethnic inequalities in housing are exposed, challenged and addressed and race equality is promoted through a case study focus on the regulation of social housing in England, Scotland and Wales.

Regulatory frameworks in Scotland and Wales were found to foreground equality of opportunity within consumer standards. Increased attention to equalities within regulatory guidance on good governance in England was also noted. However, little evidence was uncovered of regulatory judgements or action being taken on equality issues, including the promotion of good practice. The annual assurance process in the three nations, through which providers confirm that they are complying with regulatory standards, does not directly address equality and fairness. Standard data returns that social landlords are required to submit annually to the regulator do not collect information on equalities issues, beyond the recent requirement in Scotland that landlords submit profile data. Indeed, recent guidance for providers in England on the new tenant satisfaction measures introduced by the Social Housing (Regulation) Act 2023 explicitly states that they are not required to submit or publish results broken down by any protected characteristics (Regulator of Social Housing, 2022). In addition, a reliance on individual complaints to reveal problems with equality and fairness risks issues remaining hidden and neglected, other than in extreme cases, such as the tragic death of Awaab Ishak.

The coroner's report concluded that Awaab's death was caused by exposure to persistent mould in the home his parents rented from Rochdale Boroughwide Housing. The problems with damp and mould had been reported to the landlord by Awaab's parents, who were originally from Sudan. The landlord concluded it was a result of lifestyle choices, presumed to include ritual bathing (Bakar, 2022). Awaab's father expressed concerns that prejudice and racism had influenced the landlord's response and the Secretary of State, Michael Gove, concluded that the family were 'victims of prejudice' (Booth, 2022). The family's lawyer observed that "the family could see the mould was affecting their child and ruining his health, but they were just powerless – there was absolutely nothing more they could have done" (Bakar, 2022). In response, an amendment was introduced to the Social Housing Regulation Bill, referred to as Awaab's Law, forcing social landlords to fix damp and mould within strict time limits. Welcome as this undoubtedly is, the equality issues raised by this case have gone largely unaddressed.

Regulation of the housing system does not appear to actively challenge discrimination and promote race equality. In the social rented sector it is currently difficult to comment with any confidence on whether people are being treated equally and fairly in the allocation and occupation of social

housing. The extent that (direct and indirect) discrimination remains a feature of the social housing sector in England, Scotland and Wales is largely hidden.

Mainstreaming race equality

Race equality does not appear to be mainstreamed within national housing policy programmes and initiatives. This is certainly the case in relation to Help to Buy, which was launched in 2013 and represented the largest government housing initiative, by value, of the last 10 years (excluding Housing Benefit), costing an estimated £29 billion by 2023. The programme aimed to increase home ownership and new build development through the provision of government backed equity loans to help people buy a new-build home. By 2023, the programme had supported 387,195 sales in England, 10,850 in Scotland and 13,641 in Wales. The CaCHE team set out to explore whether and how the HTB programme sought to promote equality and fairness in access to the opportunities provided by the scheme, and address long-standing ethnic inequalities in access to home ownership.

Analysis uncovered no evidence that promoting fair and equal access to the benefits of the scheme were key considerations in its design and delivery. Equality of opportunity appeared to be equated with treating everyone the same and making the scheme open to anyone meeting the affordability criteria, simple to understand and easy to apply to. The possibility that rules or arrangements that apply to everyone can put some people at an unfair disadvantage did not appear to have been considered. Neither was evidence uncovered that the scheme sought to address deep-seated inequalities in access to home ownership by actively promoting the benefits of the scheme to groups traditionally under-represented in the sector. This is despite guidance from the UK government that policy interventions should look for positive opportunities to promote greater fairness for protected groups (HM Treasury, 2021). Furthermore, monitoring data about the characteristics of the people applying to and benefitting from the HTB scheme in England, Scotland or Wales (including ethnicity data) were not routinely collected. As a result, it is not possible to draw any conclusions about equality and fairness in access to the scheme.

Targeted initiatives to promote race equality

There is a scarcity of specific public policy initiatives and programmes designed to tackle ethnic inequalities in housing and promote race equality in England, Scotland or Wales. This is despite positive action being supported by the Equality Act. The explanation in England is relatively straightforward; race equality in housing is not a policy priority. There is some evidence of an ongoing reassessment of the approach to race equality in housing beyond government. For example, the National Housing Federation (NHF) code of practice on good governance and the joint NHF and CIH action plan developed in response to the Better Social Housing Review both foreground a commitment to race equality. However, these initiatives are swimming against the tide of a national policy agenda that consciously side-lines race equality. In Scotland and Wales, recent government policy statements commit to an equalities-led approach and to tackling discrimination, but there is limited evidence of these commitments being translated into specific priorities and initiatives, beyond frequent calls for a better understanding of minority ethnic experiences and barriers to housing.

Conclusion

There are persistent ethnic inequalities in housing across the UK. Previously, policy and practice sought to tackle these inequalities by challenging discrimination and exclusion and accommodating

difference. Major inequalities remained, but changes were secured in housing options and outcomes. Today, tackling these inequalities appears to be a marginal concern for policy. Race equality is not flagged as a priority within national housing policy statements in England. In Scotland and Wales, renewed recognition that race equality in housing should be a policy priority is yet to be fully embedded into housing policy. In all three nations, there is a lack of attention to ethnic inequalities in housing within contemporary research, analysis, monitoring and evaluation. There is little evidence of regulators taking action to challenge poor performance or promote good practice on equality of opportunity. Tackling discrimination and promoting equality and fairness appears to be a peripheral concern for policy interventions.

Considering these findings in light of legal duties under the Equality Act 2010 prompts a series of significant questions for housing policy and practice. Is the policy approach to tackling ethnic inequalities in housing and promoting race equality in England, Scotland and Wales consistent with the public sector equality duty requirement that public bodies work to advance equality of opportunity? Are housing organisations fulfilling their legal duty to protect people from discrimination, harassment and victimisation when they use their services? Are landlords and letting agents fulfilling their responsibilities under Part 4 of the Equality Act to ensure they avoid (direct and indirect) discrimination on the basis of a protected characteristic (including ethnicity and race) when letting out or managing accommodation?

The answer to each of these questions should be an unequivocal ‘yes’. Currently, the best we can muster appears to be a ‘don’t know’. In response, there needs to be greater clarity about the responsibilities of policy and practice under the Equality Act. Research needs to tell the stories of ethnic inequalities in housing and understand the causes. Policymakers and practitioners need to engage with this evidence and what it tells them about risks, problems and what needs to be done. Regulation should actively identify threats to equality, anticipate problems, look for early warning signs and challenge performance. Targeted interventions should tackle persistent inequalities and promote greater fairness. Learning should be shared about what works in promoting race equality in housing. Only then might we be able to answer ‘yes’ to these critical questions.

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