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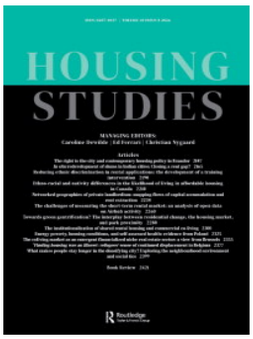

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Race equality in housing: tracing the postracial turn in English housing policy

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ABSTRACT

Ethnic inequalities in housing in England are entrenched and long-standing. Minority ethnic groups are more likely than the White British population to experience housing disadvantage and deprivation. In recent years, little attention has focused on what steps housing policy is taking to promote race equality. This study fills this gap in knowledge. Focusing on four key housing policy interventions, it traces the policy approach to race equality in England since 2000. A paradigmatic shift is revealed. Previously, policy actively promoted race equality. Inequalities remained but progress was made tackling disadvantage. In contrast, the contemporary policy approach is characterised by non-intervention. This shift is related to the retreat from multiculturalism and increasing influence of postracial notions about the fading legacy of racism, allied with neoliberal understandings of inequality as the product of individual responsibility and choice. In conclusion, the paper calls for research to scrutinise these presumptions and explore whether policy is following a similar trajectory in other countries.

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Race equality; housing policy; postracial; neoliberal; England

Introduction

Ethnic inequalities in housing in England are entrenched and long-standing. The deep race deprivation of the 1960s has been eroded (Phillips, 2015) and there has been increasing recognition of complexity and diversity of ethnic difference and identity within politics, policy and society (Harrison, 2005). However, minority ethnic groups remain more likely than the White British population to experience housing disadvantage and deprivation. All minority ethnic groups in England, other than the Indian group, continue to be less likely than the White British population to be home owners and all minority ethnic groups are more likely to live in the private rented sector, where problems of insecurity, affordability and poor conditions are most common (Robinson *et al.*, 2024). All minority ethnic groups continue to be more likely than the White British population to experience overcrowding, with

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the highest levels recorded in the Bangladeshi (39%), Pakistani (31%) and African (32%) groups and the lowest levels in the White British (4%) and the White Irish (3%) groups (Robinson *et al.*, 2024). The situation varies within and between groups, but minority ethnic groups are more likely to experience problems with housing quality and heating their homes, have lower levels of housing wealth and to reside in more deprived neighbourhoods (Dillon, 2023; Harrison *et al.*, 2023; Lukes *et al.*, 2019; Rogaly *et al.*, 2021; Scott & Perry, 2024; Shankley & Finney, 2020). There is also overwhelming evidence that people from minority ethnic groups continue to experience disproportionate levels of homelessness (Bramley *et al.*, 2022).

The policy response to ethnic inequalities in housing has a varied history. During the initial period of post-war settlement in the 1950s and 1960s, policy focused on the perceived problems of ethnic segregation, rather than the poverty and overt racist discrimination that limited choice to renting or buying in less popular, lower cost neighbourhoods (Phillips & Harrison, 2010). By the 1980s, there was increasing recognition that institutional barriers were restricting the housing choices of minority ethnic households and the 1990s witnessed the emergence of what Phillips and Harrison (p223) refer to as a 'race equality and diversity' housing agenda. Rooted within a wider 'multiculturalist regime' (Harrison, 2005), this agenda responded to political concerns about racism, pressure for change from minority ethnic groups and growing recognition of diverse needs. The policy focus was on challenging discrimination, addressing more diverse housing aspirations and empowering choice (Harrison, 2005). Inequalities remained, but minority ethnic empowerment, race relations legislation, race equality initiatives, and local community responses were reported to have improved access to a wider range of housing tenures, property types and locations (Lukes *et al.*, 2019; Phillips 2015; Powell & Robinson, 2019).

In recent years, a number of important studies have revealed how specific policy initiatives have created new forms of disadvantage for minority ethnic groups within the housing system. This includes housing specific programmes (such as estate regeneration), reform of the social security system (for example, the introduction of the 'benefit cap' and 'bedroom tax') and immigration policies (including introduction of the 'right to rent') (Lukes *et al.*, 2019; McKee *et al.*, 2021; Rogaly *et al.*, 2021; Shankley & Finney, 2020). In contrast, little attention has focused on the housing policy approach to race equality; on the steps taken to actively tackle discrimination and disadvantage and promote equality. There have been suggestions that there has been a recent shift away from the principles and priorities of the race equality and diversity agenda and that ethnic inequalities are now a marginal concern within housing policy (Powell & Robinson, 2019; Robinson *et al.*, 2022). However, there has been a lack of policy analysis within this space and these claims have not been tested through systematic, comparative analysis of shifts and changes through time in the housing policy approach to race equality.

This study fills this gap in knowledge. Taking a long-view, it reveals a paradigmatic shift in the English housing policy approach to race equality over the last 20 years. Whereas policy previously foregrounded ethnic inequalities in housing and prioritised race equality, it is now largely silent about these inequalities. Through this empirical focus on the English context, this study provides an actually existing example of the process of transformation through which the ideological frameworks

that once stood against ethnic inequalities are dismantled (Valluvan, 2016) and policy is reshaped in a manner consistent with the contention that society has transcended the logics of race and racism (Goldberg, 2015). It reveals a housing policy approach aligned with notions of the postracial and the presumption that the legacy of racial discrimination and disadvantage is waning and is expressed only occasionally and individually, rather than structurally or systematically (Goldberg, 2015). Discussion then proceeds to situate this postracial turn in housing policy within a series of broader developments. First, the retreat from key tenets of the multiculturalist policy regime and the emergence of a new politics of community with an emphasis on national identity, integration and belonging (Flint & Robinson, 2008; Lewis & Craig, 2014). Second, the prevailing politics of the neoliberal transformation of housing and the increasing influence of neoliberal rationalisations of inequality as the product of individual freedom, responsibility and choice exercised within a market-based system.

Discussion begins by detailing the approach to analysis, including the understanding of housing policy deployed, the specific interventions evaluated, the two time periods compared and the evidence collated and analysed. Findings are then presented relating to four key forms of housing policy intervention (government statements, regulation, subsidy and direct provision), before attention turns to the challenge of explaining the shift that is revealed in the housing policy approach to race equality.

Before proceeding it is important to provide an explanatory comment about the terminology used. This study uses the collective term 'minority ethnic', which is deployed in two distinct ways. First, the term recognises that everyone has an ethnicity but that some groups are larger or smaller than others in any particular setting. In England, the majority ethnic group is White British. Minority ethnic refers to all other ethnic groups and includes people from a variety of backgrounds with different identities. Over the last 20 years, the minority ethnic population has increased in size and diversity. Between 2001 and 2021, the population of England Wales increased from 52.0 million to 59.6 million. During this period, the minority ethnic population increased from 12.5% to 25.6% of the total population (Table 1). Second, the term 'minority ethnic' is used here as more than a statistical category, but to also refer to individuals and groups that in the English context have been 'minoritised' through social, cultural economic and political processes that actively target people and groups on the basis of race and ethnicity (Selvarajah *et al.*, 2020). One final point to note on terminology is that the term 'Black and Minority Ethnic' (BME) is sometimes used when referring to sources from the early 2000s, when this term was widely used by official agencies in England.

The approach to tracing the shifting housing policy approach to race equality

The challenge when developing an approach to analysing the shifting housing policy position on race equality was to determine how to assess policy in a comparable and systematic way that allowed shifts and changes to be identified. The first step was to clarify the understanding of housing policy to be employed. This study applied a working definition of housing policy as '*an action taken by any government*

Table 1. Population of England and Wales in 2021, 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: ONS (2024).

or government agency to influence the processes or outcomes of housing' (Clapham, 2018, p. 164). Housing policy interventions can vary in scope and scale and be the responsibility of a network of different organisations and agencies operating across the public, private, and voluntary and community sectors. These different interests challenge and seek to revise the formulation of problems, priorities and actions on an ongoing basis. However, the state continues to play a key role steering this process of policy formulation and implementation through the activities of national and local government and a range of government agencies. The approach to analysis focused on these higher level design elements of policy, in the form of policy goals and the mechanisms through which they are delivered. The logic was that if these elements of policy have been transformed, policy change could be considered more paradigmatic (Sewerin *et al.*, 2022).

In an attempt to determine whether change was more systematic in nature, analysis explored a number of different elements of housing policy. Clapham (2018) identifies seven key policy mechanisms that governments and government agencies deploy within the policy network to direct housing policy. This framework was adopted to frame and focus analysis of housing policy. In particular, four key mechanisms were foregrounded within analysis.

The first form of intervention was *national policy statements*. National policy is outlined in a series of published statements that present government thinking about what problems demand attention, their nature and causes and the proposed course of action. These statements are important in setting the terms of discussion and debate and defining issues and problems (Clapham, 2018). In England, such statements include green papers that set out government objectives, plans and proposals that are at a formative stage, and white papers that detail policy developments and

outline legislative changes. These and other government statements frame policy-making, regulation and practice.

The second form of intervention was *regulation*. Regulation is a tool used by governments to achieve policy objectives and involves a set of rules and behaviours that organisations working in a particular field are expected to follow. It was unrealistic to analyse across the full spectrum of regulatory activity within the housing system, so a case study approach was adopted focusing on the regulation of the housing association sector. This was deemed to be an information rich case study given the significance of this sector as the principal provider of social housing in England and the fact it is bound, under the Equality Act 2010, by the Public Sector Equality Duty to eliminate unlawful discrimination, advance equality of opportunity (removing disadvantage, meeting the needs to people with protected characteristics and encouraging their involvement in activities) and foster good relations. There is also a long and well recorded history within the sector of working to expose and address discrimination and disadvantage.

The third form of intervention was the provision of *subsidy*. Governments can make funds available to individuals and organisations to achieve particular housing policy objectives. This includes demand-side assistance, such as rental subsidies, that are intended to help make housing more affordable, and supply-side subsidies that can be used to stimulate new housing development. Subsidies currently represent the largest form of direct public investment in the housing system in England. Analysis focused on the case study of government funded equity loans intended to help support access to home ownership for households struggling to buy on the open market. Equity loans represent one of the largest publicly funded interventions in the housing system over recent decades.

The fourth form of intervention was *direct provision*. Direct government involvement in house building in England has centred on social housing. Traditionally, this involved local government building and managing council housing, but since the 1990s housing associations have been the government's preferred developer of new social housing. Together with the large-scale transfer of council stock into the housing association sector, the result is that housing associations now manage the majority of social housing provision in England. More recently, government has promoted the involvement of a wider range of providers, including for-profit registered providers of housing, in the provision of a more diverse range of housing products as part of its affordable housing programme.

Three further, more nuanced, forms of housing policy intervention are identified by Clapham (2018): the role of government in setting of patterns of *accountability* and helping to define the relationships between different interests and organisations within the housing system; the provision of *information and guidance* that can serve to address imbalances between interested parties within the housing system; and *non-intervention* as a conscious and deliberate strategy. Attention to these themes was integrated within and ran through analysis of the four substantive forms of intervention outlined above.

Two time periods were selected as comparative case studies allowing changes in the approach to race equality to be isolated and analysed; the early millennium (2000s) and present day (2020s). These two periods are characterised by distinctive

policy approaches to housing, with the period since 2008 witnessing a major restructuring in the institutions of government responsible for housing policy in England. In addition, 2010 was an important moment in the history of race equality legislation in England with the introduction of the Equality Act 2010. Another important, more practical, consideration when determining comparative case studies was the availability of relevant material for analysis. It proved challenging to extend analysis back in time prior to 2000 due to the difficulties of identifying and accessing relevant material. In contrast, full access to relevant material from the 2000s was possible *via* the National Archive website, which captures, preserves and makes available web-based content published by government agencies from the late 1990s to the present day, including agencies that have ceased to exist.

Analysis explored key elements of the policy process - agenda setting, policy formulation, adoption, implementation and administration and evaluation – through the analysis of secondary sources. The texts subjected to analysis were produced by key agents in the policy process during the two time periods. The first step in identifying key texts was to identify relevant agents within housing policy-making and delivery during each time periods, paying particular attention to the four policy interventions framing analysis. The agents identified included national government, local government, regional assemblies and a range of non-departmental government agencies and regulatory bodies, including the Regulator of Social Housing, Homes England, Housing Corporation, National Audit Office, Audit Commission, Commission for Racial Equality and the Equality and Human Rights Commission. Second, broad policy statements and documents relevant to particular policy interventions authored by these agencies were identified through library, website and archive searches. These included government policy statements, such as green and white papers and associated action plans; regulatory codes and associated guidance documents; organisational equality statements; annual reports and corporate plans; regulatory judgements and reports; bidding guidance and application forms; good practice guidance; and academic and policy research and evaluation reports. In total, more than 50 separate sources were analysed. Table 2 provides an overview of key texts. Third, these sources were subject to content analysis, involving identification of the presence of certain words, concepts and themes and the analysis of their use, meaning and implication. The review of sources was also attentive to a series of questions that were generated to help focus analysis on relevant themes: are ethnic inequalities in housing recognised; how are these inequalities understood and explained; is race equality an explicit priority; are statutory equality duties recognised and how are they addressed; and what specific requirements expectations are placed on organisation and what initiatives and interventions are actioned to promote race equality?

The postracial turn in English housing policy

The presentation of findings is organised under four key fields of housing policy (government statements, regulation, subsidy and direct provision). Within each section, the essential components of the approach to race equality within the policy field are detailed for each of the two time periods. The focus is on describing the approach to race equality within each component of policy.

Table 2. Key sources and documents reviewed.

Policy intervention	2000s	2020s
National government policy statements	• Quality and Choice: A Decent Home for All (2000) • Addressing the Housing Needs of Black and Minority Ethnic People (2001) • Sustainable Communities: Building for the Future (2003) • Homes for the future: more affordable, more sustainable (2003) • Improving Opportunity, Strengthening Society: The Government's strategy to increase race equality and community cohesion (2003)	• Fixing our Broken Housing System (2017) • A new deal for social housing (2018) • The Charter for Social Housing Residents (2020) • Levelling Up the United Kingdom (2022) • A Fairer Private Rented Sector (2022) • Inclusive Britain (2022)
Regulation - housing associations	• Housing Corporation website, accessed via the National Archive https://webarchive.nationalarchives.gov.uk • Housing Corporation: Regulatory Code Good Practice Note (2002); Memorandum to Select Committee (THC 02) (2004); the Regulatory Code and Guidance (2005); BME Action Plan 2005-2008 (2005); Equality and diversity good practice note (2007) • Commission for Racial Equality: Statutory Code of Practice on the Duty to Promote Race Equality (2002); Statutory Code of Practice on Racial Equality in Housing England (2006); National analytical study on housing (2003) • Evaluations: Hann & Bowes (2005), Jeffery & Seager (2003) & Flynn (2007)	• Regulator of Social Housing (RSH) website www.gov.uk/government/organisations/regulator-of-social-housing • Regulator of Social Housing: Tenant Involvement and Empowerment Standard (2017); Regulating the Standards (2019); Tenant Satisfaction Measures (2022); Equality objectives (2023); Equality information report 2021-2022 (2023) • Equality and Human Rights Commission (EHRC) website https://www.equalityhumanrights.com/ • EHRC: Human rights guidance for social housing providers (2011); Following Grenfell - the right to adequate & safe housing (2018)
Additional sources to those listed under 'Regulation'		
Subsidies – equity loans	• Homebuy webpages (including provider and applicant guidance) on Housing Corporation website • Regional and local housing strategies (e.g. Sevenoaks District Council, 2007) • Evaluations: Jackson (2001), NAO (2006) and Proven *et al.* (2017)	• Homes England: Help to Buy: builder participation and registration guidance (2017; 2020); Annual Equality, Diversity Inclusion Report (2020); Help to Buy Buyers guide (2020) • DLUHC: Help to Buy, England, Technical Notes (2022) • Evaluations: Whitehead *et al.* (2018); NAO (2019); House of Commons Committee on Public Accounts (2019); Robinson *et al.* (2022)
Direct provision – social housing	• Housing Corporation (2007) National Affordable Housing Programme Prospectus 2008-11 • Evaluations: Robinson *et al.*, (2002) and Lupton & Perry (2004)	• Homes England (2020) Annual Equality, Diversity and Inclusion Report (2020); Strategic plan (2023); Capital Funding Guide (2023) • Evaluations: Milcheva *et al.* (2022)

National government statements

Housing policy statements in the 2000s recognised ethnic inequalities in housing, identified possible causes, highlighted related priorities and targeted actions designed to promote race equality. The 2000 housing green paper '*Quality and Choice*' recognised that minority ethnic groups were more likely to live in poor quality housing, identified representative organisations as key partners in the development of local housing strategies and recognised black and minority ethnic (BME)-led housing associations as having an important role to play in extending choice and diversifying the housing options of local people. Racism and discrimination were recognised as important drivers of inequality and the green paper flagged the importance of ensuring that the letting policies of social landlords do not (directly or indirectly) discriminate against minority ethnic groups. A BME housing action plan was published detailing what government would do to deliver against these objectives (DTLR, 2001). Government housing statements focusing more narrowly on housing supply also foregrounded ethnic inequalities. For example, the 2003 statement on '*Sustainable Communities*' and the 2007 green paper '*Homes for the Future*' explicitly referred to the importance of housing supply responding to the particular needs of minority ethnic groups and flagged the potential for new build and regeneration programmes to provide training and employment opportunities for local people, including those from minority ethnic communities. In addition, the government's race equality strategy '*Improving Opportunity, Strengthening Society*' (2005) identified housing as a key priority and included an explicit commitment to tackle discrimination in access to public and private sector housing and introduce a new statutory code of practice on race equality in housing. This statutory code was published in 2006 by the Commission for Racial Equality (CRE), a statutory body that had the power to conduct formal investigations into any matter connected with its duties of eliminating unlawful racial discrimination and promoting equality of opportunity.

Recent housing policy statements are largely silent on the issue of ethnic inequalities in housing and race equality is not a stated priority. Inequalities are sometimes acknowledged, but no causes are identified and no priorities for action or specific interventions proposed to promote race equality. The 2017 housing white paper '*Fixing our Broken Housing Market*' and the 2022 social housing white paper '*The charter for social housing residents*' make no reference to ethnic inequalities. Ethnic inequalities in housing are acknowledged in the '*Levelling Up*' (2022) and '*Private Rental Sector Reform*' (2022) white papers but possible causes are not discussed and no specific commitments are made to address inequalities. The government's equality and diversity strategy '*Inclusive Britain*', published in response to the report of the government sponsored Commission on Race and Ethnic Disparities (2021), follows a similar approach. After recognising notable ethnic inequalities within society, arguing that prejudice and discrimination should have no place in society and flagging the importance of tackling discriminatory behaviour and adopting policies that build trust and promote fairness, the strategy proceeds to accept the conclusion of the Commission 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 other factors might be is not discussed.

Regulation of housing associations

Between 1964 and 2008, housing associations in England were regulated by the Housing Corporation, a non-departmental public body. Its stated focus was to ensure that associations were viable, properly governed and properly managed. The Corporation's approach to regulation identified race equality as a key priority, imposed responsibilities on housing associations to ensure compliance with duties under the Race Relations (Amendment) Act 2000 and identified priorities for action to promote race equality.

In the 2000s, there were three broad strands to the Corporation's approach to regulation and race equality was mainstreamed into each. First, the Corporation developed and enforced a set of prescriptive rules that associations were required to follow. These were detailed in a regulatory code. The code incorporated the Corporation's Black and Minority Ethnic (BME) policy and included a specific requirement that housing associations demonstrate a commitment to equal opportunity and the elimination of discrimination across all functions (Housing Corporation, 2005). Second, specific goals, outcomes, targets and performance standards were identified that associations were required to meet. Guidance issued alongside the regulatory code stated that associations should take into account the diverse cultures and backgrounds of the people and organisations they work with and outlined specific goals relating to the adoption of an equalities and diversity policy and the setting of targets relating to minority ethnic groups in relation to lettings, tenant satisfaction, dealing with racial harassment, board membership, staffing appointments, tenant representation and the employment performance of key suppliers (Housing Corporation, 2005). Third, the Housing Corporation provided lighter touch incentives to encourage certain practices and behaviours relating to race equality within the sector. This more informal regulation sought to promote race equality as a norm and convention and included guidance documents to complement the regulatory code, circulars focusing on specific expectations and good practice notes to help associations achieve and exceed the minimum standards (Harrison, 2005). In September 2008, 18 of the 33 equality and diversity related publications on the Housing Corporation website focused on themes relating to race equality.

Performance on equality and diversity was monitored as part of the overall regulatory approach. Equality and diversity was a standing item for regulatory meetings between the Corporation and housing associations, with a focus on whether the association had a comprehensive approach to equality and diversity across all areas of activity, which was embedded within governance arrangements and backed up by action plans and appropriate monitoring (Housing Corporation, 2007). Analysis of what regulatory inspectors were looking for in relation to equality and diversity reported that associations needed to evidence: they were adopting a BME and equality and diversity strategy; board members and senior managers were actively promoting equality and diversity; equality principles were being mainstreamed into day to day work; ethnically sensitive monitoring data was being collected and assessed against targets; there was an inclusive approach to communications and consultation; and there was evidence of services being delivered in line with equality principles (Jeffery & Seager, 2003). An independent review of the Corporation's regulatory

approach to race equality concluded that it was seen to have 'bite' (Hann & Bowes, 2005) and its approach to race equality was viewed as being ahead of practice in many other sectors (Flynn, 2007).

The last 20 years have witnessed a move away from this more prescriptive, rules-based, input orientated approach to regulation of housing associations and towards a more goal-based approach, with landlords being granted greater autonomy about how they achieve compliance (Berry *et al.*, 2006). Since 2018, housing associations have been regulated by the Regulator of Social Housing (RSH), which is charged by government with exercising its functions in a way that minimises interference. The regulator has therefore adopted what it refers to as an 'assurance-based approach' (RSH, 2019, p. 6). Responsibility for compliance with regulatory requirements is devolved to housing associations and assurance is sought that their performance is compliant with standards detailed in the regulatory code (Robinson *et al.*, 2022).

This regulatory code prioritises issues of financial viability and risk management and the focus of proactive regulatory activity is on enforcement of a series of economic standards relating to governance, financial viability and value for money. There are four consumer standards focusing on the quality of service provided by landlords. These include one reference to equality issues; the tenant involvement standard requires providers to treat all tenants with fairness and respect, and understand and respond to the diverse needs of tenants, including in relation to the equality strands and tenants with additional support needs (Robinson *et al.*, 2022). However, the regulatory approach to the enforcement of consumer standards is more reactive than proactive. The regulator is required to make inspection visits to landlords once every four years and to investigate any referrals from interested parties that raise concerns that a landlord is not delivering against regulatory standards. Since 2024, the regulator has also been required to actively enforce the requirement that landlords make repairs on emergency hazards, such as damp and mould, within 24 h. Otherwise, enforcement centres on housing associations assuring the regulator that they are complying with consumer standards.

The RSH, like all public bodies, is required under the Equality Act 2010 to publish equality objectives. Two of the three published objectives relate to staff recruitment and communications within the RSH. The other commits the RSH to help ensure that housing associations better understand the diverse needs of tenants and take action to deliver equitable service outcomes for all. It is not clear how this objective is delivered. There is certainly no associated guidance outlining specific goals relating to equalities and diversity policy or related targets. Nor has the Regulator sought to provide lighter-touch incentives to encourage good practice in relation to equality and diversity, in the form of voluntary codes of practice or a library of good practice advice and guidance. The RSH has committed to highlight any lessons learned and good practice from discrimination cases in its annual report on consumer regulation, but the 2021-22 annual review reported that there were no specific points to be shared (RSH, 2023). Meanwhile, the Code of Practice on Race Equality in Housing issued by the CRE in 2006 is no longer in force and no guidance has been issued by the CRE's successor organisation, the Equality and Human Rights Commission (EHRC), to support compliance with Part 4 of the

Equality Act, which relates to discrimination in the sale, letting, management and occupation of premises, including housing. In short, the approach might be described as one of non-intervention.

The Regulator of Social Housing does not monitor performance on equality and diversity as part of the overall regulatory approach. Standard data returns that social landlords are required to submit annually to the regulator do not collect information on equalities issues (Robinson *et al.*, 2022). Recent guidance for providers 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 (RSH, 2022). The only way that any failings and the impacts on tenants are likely to come to light is through direct complaints from individual service users. However, the regulator does not monitor complaints received on the basis of protected characteristics; revised equality obligations commit the regulator to note if complaints have a 'equality, diversity or inclusion dimension' (RSH, 2023). Consequently, the only way that an issue can come to light is if a tenant explicitly references discrimination when making a formal complaint. As Robinson *et al.* (2022) observe, this lack of monitoring helps explain why a select committee inquiry into the regulation of social housing in England concluded that it is difficult to say how prevalent discrimination is within the sector (House of Commons Levelling up, Housing and Communities Committee, 2022).

Subsidies – equity loans

In the 2000s, equity loans were provided through the Homebuy programme, which provided interest free loans of 25% the value of the property to help households buy a home. A total of 133,550 households were helped to purchase a home under the different Homebuy initiatives (Proven *et al.*, 2017). Homebuy was funded through the Housing Corporation's Approved Development Programme and the Corporation was also responsible for the policies and procedures under which the programme operated (Jackson, 2001). Homebuy therefore operated under the regulatory framework outlined in the previous section and was bound by the same equality requirements. The housing associations serving as Homebuy agents and providing a point of contact and one-stop-shop for the scheme application process also operated within this regulatory context and were bound by the requirements of the 2001 Race Equality Code of Practice for Housing Associations and the 2006 statutory code of guidance on racial equality in housing.

In 2003, the government's Low Cost Home Ownership Task Force recognised that minority ethnic groups did not have equal access to home ownership and recommended that the Housing Corporation should put more effort into raising awareness of home ownership schemes, including Homebuy, and targeting people from ethnic minorities. Subsequently, the Homebuy programme was simplified into three key products and was targeted at current and prospective social rented tenants, people employed by the public sector in a frontline role delivering an essential public service and housing problems identified as priorities by Regional Housing Boards. In 2007, six out of eight English regional assemblies outside London identified minority ethnic households as a specific priority (Housing Corporation, 2007). It is

unclear what other steps were taken to promote fair and equal access to the benefits of the Homebuy scheme, but a review of local housing strategies from the period suggests that some local authorities actively liaised with Homebuy agents in an attempt to ensure that the scheme was benefitting minority ethnic communities within their area (see for example, Sevenoaks District Council, 2007). Monitoring data about the characteristics of the people applying to and benefitting from the Homebuy scheme were routinely collected for reporting and auditing purposes. This included information on ethnic origin and other protected characteristics, including gender and disability. An early evaluation of Homebuy in 2001 reported that 29 per cent of purchasers reported a 'non-White' ethnicity (Jackson, 2001) and analysis in 2004/05 revealed that 16% of the households benefitting from the different Homebuy schemes were from a BME group, compared to five per cent of all owner occupiers (NAO, 2006). Most Homebuy schemes were withdrawn shortly after the change of government in 2010.

In 2013, a new equity loan scheme was launched by government. Help to Buy (HTB) sought to increase home ownership and new build development by providing equity loans to help people buy a new-build home. By the end of the scheme in 2023, the programme had cost an estimated £29 billion and supported 387,195 sales in England. Homes England was the non-departmental public body responsible for the delivery of Help to Buy in England, including registering and contracting the seven regional HTB agents responsible for managing the scheme application process. As a public body, Homes England is required to meet specific responsibilities under the Public Sector Equality Duty including publishing equality information and specifying one or more equality objectives (Government Equalities Office, 2023). Five equality objectives were identified for the period 2020-24, including the delivery of homes for the communities that Homes England serves (Homes England, 2020). Commitments relating to this objective include monitoring the impact of opportunities supported by Homes England on diverse communities, understanding the housing needs of the diverse communities and identifying gaps in the current market and taking steps to address them. Despite these commitments, a recent review of Help to Buy found no evidence that attention to race equality informed the design or delivery of the scheme or that it actively addressed deep-seated ethnic inequalities in access to home ownership (Robinson *et al.*, 2022).

The stated goals of the Help to Buy programme paid no attention to questions of who benefits, where and why, beyond a broad focus on first-time buyers on average incomes. The contract detailing the responsibilities of Help to Buy agents required the housing associations serving this role to comply with equalities legislation, but no specific requirements were outlined. No demands were placed on agents to collect and report data about the characteristics (including ethnicity) of the people applying to and benefitting from the scheme. Analysis in 2017 suggested that around a quarter of scheme users were from minority ethnic groups, compared with 15 per cent of first-time buyers nationally (NAO, 2019). However, this headline figure was extrapolated from a weighted snap-shot survey of scheme users and it is unclear whether this sample was representative of scheme beneficiaries from 2013 through to 2023. Without the routine collection and analysis of monitoring data it

is not possible to comment with any confidence on whether there was equality and fairness in access to the scheme (Robinson *et al.*, 2022).

Direct provision

During the 2000s, the Housing Corporation was the non-departmental public body responsible for the public funding of new affordable housing. Its principal investment fund was known as the National Affordable Housing Programme (NAHP). The Housing Corporation actively sought to promote equality of opportunity and extend the housing opportunities of minority ethnic households through this programme. A regular prospectus was published outlining priorities for funding under the programme and inviting bids from housing associations against a range of defined products, including the Annual Development Programme, which distributed Social Housing Grant to housing associations. The NAHP Prospectus 2008-11 flagged the need for bids to address the priorities of the Corporation's race equality scheme, including the need to ensure that people from BME communities have equal access to services and are equally satisfied with the choices available and the quality of services they receive. All providers developing in areas where more than 10 per cent of the local population belonged to a minority ethnic group were required to produce a method statement demonstrating how their proposals would meet the needs and aspirations of all communities, including how they would work with BME organisations in relation to the development of projects.

These BME organisations included BME-led housing associations, which had become an established part of social housing provision in England in the 1980s and 90s. This sector was actively supported by the Housing Corporation from 1986 to 1996, which channelled funding and official support towards a variety of black and minority ethnic housing organisations through two five year programmes. According to Harrison (1998), these programmes were amongst the most exciting developments in UK social policy in the 1979-96 period because of their impact in meeting housing needs, consequences for organisational development and implications for collective empowerment. By the early 2000s there were 64 BME-led associations registered with the Corporation and the 23 largest managed 20,800 units with a gross turnover of £82 million and gross assets of £1.2 billion (Lupton & Perry, 2004).

Bids from housing associations for funding from the Annual Development Programme were required to specify how they were responding to priorities detailed in the relevant Regional Investment Strategy and local authority housing strategy, which were required to specify priorities relating to the housing needs of the local minority ethnic population (Robinson *et al.*, 2002). Bids were also required to indicate the groups that were intended to benefit from specific schemes, including the ethnic profile of the target client group. This and other profile data informed the Corporation's decision about whether a bid was approved. Data on approved bids were subsequently entered onto a national data archive, allowing analysis of intended outcomes against actual beneficiaries, as part of the Corporation's commitment to monitoring progress against the BME housing policy (Robinson *et al.*, 2002).

Since 2018, Homes England has been the non-departmental public body responsible for the public funding of new affordable housing. The Homes England strategic

plan (2023-28) sets out the organisation's vision for fulfilling its primary role of supporting the building of new homes and the government's levelling up agenda (Homes England, 2023a). The strategic plan acknowledges regional inequalities, but does not acknowledge ethnic inequalities in housing. There is one reference in the plan to Homes England's responsibilities under the Equality Act 2010, which relates to the diversity of the Homes England workforce. There is no reference to promoting equality of opportunity in access to the benefits arising from the £3.5 billion (2023/24) of public investment in housing and regeneration overseen by Homes England.

The Homes England Affordable Homes Programme (AHP) is the mechanism through which public funding (£2 billion in 2023/24) is provided for housing products including housing for rent, shared ownership and rent to buy. A Capital Funding Guide (Homes England, 2023b) sets out the rules and procedures that all providers delivering affordable housing the AHP are required to follow. Information on the bidding and assessment process for the AHP 2021-26 recognises that Homes England needs to consider investment decisions in light of its responsibilities under the Equality Act 2010 to eliminate discrimination, advance equality of opportunity and foster good relations. However, no information is provided about how investment decisions are informed by these responsibilities. The only equality related requirements placed upon providers when bidding for funding are that they comply with legal duties under the equality act, provide evidence of compliance if requested, and ensure procurement decisions are transparent and encourage the involvement of smaller, specialist and BME organisations in scheme delivery. A scoping report outlining the methodology for evaluating the AHP 2021-26 identifies 17 supply and demand-side related outcomes (Milcheva *et al.*, 2022). None of these relate to who is and is not benefitting from the funding programme and whether or not Homes England has fulfilled its duties under the equality act.

Discussion

This study has provided an historicised account of the housing policy approach to race equality in England. The findings point to a paradigmatic shift in policy, defined as a change in the high-level goals and design of policy, the instrumental logic and the relationship between policymakers and policy-takers (Sewerin *et al.*, 2022). Previously, ethnic inequalities in housing were recognised as more than merely a reflection of preference and choice and to be the product of a range of factors that served to place additional constraints on the housing options and choices of minority ethnic groups, including (direct and indirect) racism within the housing system. Race equality was an explicit principle and objective within the different policy interventions analysed (national statements, regulation, subsidy and direct provision). Policy instruments shared a common goal and were largely complementary. Specific initiatives and interventions were actioned to promote race equality, including targeted support for the BME-led housing movement. Race equality was mainstreamed across the housing policy hierarchy.

The contemporary housing policy approach to race equality is one of non-intervention. Housing policy has been revealed to now have little interest in

the identification, acknowledgement and analysis of ethnic inequalities in housing and their drivers. A lack of monitoring and analysis makes it difficult to comment upon the extent to which discrimination remains a feature of the English housing system. Race equality is no longer an explicit priority across the four policy interventions analysed. There is no evidence of specific policy initiatives or interventions designed to tackle inequalities. Efforts to mainstream race equality within housing policy rarely extend beyond flagging the legal duties of all organisations under the Equality Act 2010 and the specific responsibilities of public bodies under the public sector equality duty. There is little discussion about how to deliver upon these responsibilities and activities rarely extend to include the active monitoring and enforcement of compliance with these legal duties.

This shift in the policy approach to race equality appears consistent with the 'rolling back' of traditional forms of state practice in housing over recent decades as part of the neoliberal transformation of housing politics (Dodson, 2006). This well documented process has involved a retreat from direct state intervention in the housing system aimed at curtailing the excesses of the market, limiting negative externalities for the individual and wider society and meeting housing needs, and the advance of new forms of state practice focused on protecting and promoting the role of the market (Rolnik, 2013). It is also consistent with ideas about the transition to a postracial society, in which the legacy of racial discrimination and disadvantage is presumed to have waned and, if present at all, is regarded as an anomaly expressed only occasionally and individually, rather than systematically and structurally (Goldberg, 2015). The time of race and racism is deemed to have past and racial inequalities are either the residue of this fast fading legacy or the consequence of individual instances of racism (Valluvan, 2016).

The transition to the postracial within English housing policy does not appear to have been driven by any assessment of the ongoing relevance of the race equality and diversity housing agenda of the 2000s or its effectiveness. Certainly, this study failed to unearth any evidence of such an evaluation. Furthermore, feedback on real world changes would have indicated that inequalities remained but progress had been made widening access to good housing, opening up more desirable residential areas and eroding the deep race deprivation that had characterised the housing system (Beider 2012; Phillips, 2015; Phillips & Harrison 2010). Rather, the impetus for change appears to have been ideational rather than empirical. Key appears to have been the dissolution of the prevailing consensus on multiculturalism within England, which had provided the ideological basis for the race equality and diversity housing agenda (Harrison, 2005).

Multiculturalism was adopted in various forms in numerous countries in the 1960s and 70s. It combined the recognition and accommodation of ethnic diversity and difference with a commitment to equality of rights (Modood, 2007). In the UK, the approach is often traced back to principles spelt out by the then Home Secretary, Roy Jenkins, who championed a policy approach to 'integration' '*not as a flattening process of uniformity, but cultural diversity, coupled with equality of opportunity, in an atmosphere of mutual tolerance*' (Jenkins, 1967, p.215). This vision shaped the broad political consensus on multiculturalism and the approach of public policy over the subsequent 40 years. This included equality and diversity policies of central

and local government and other significant social institutions, and the development of race relations and equalities law (Weller, 2012). This approach to multiculturalism was rooted within a liberal welfare state that foregrounded social citizenship rights and was increasingly attentive to a difference-conscious notion of justice (Powell & Robinson, 2019). In relation to housing, it was recognised that a gradient in housing outcomes was inevitable across the population within a market based system where ability to pay is a key determinant of housing opportunities. However, the position and power of a group in society was deemed an inappropriate determinant of outcomes in the housing system. Inequalities arising as a consequence of racism and discrimination were viewed as unfair and unjust and were challenged. As a result, race equality was actively promoted.

During the 2000s, cracks appeared within this broad consensus as criticism of multiculturalism became more intense (Mason, 2018). Key was a presumed conflict between recognising diversity and maintaining a collective sense of national identity. These criticisms gathered momentum in the wake of events including civil disturbances in Bradford, Burnley and Oldham in the north of England in the summer of 2001, the events of 11th September 2001 in the USA, the bombings in London on 7th July 2005, and increased migration from the new EU accessions states of Eastern Europe (Flint & Robinson, 2008). A new politics of community emerged, the most obvious expression of which was the community cohesion agenda. Housing was a key theme within this agenda and was blamed for contributing toward the residential segregation of certain minority ethnic groups that was presumed to have resulted in a lack of cross-community interaction that undermined shared values and allowed social disharmony to flourish (Robinson, 2008). By 2010, multiculturalism was being declared to have failed across Europe and within migrant-receiving societies including Canada and Australia (Gozdecka *et al.*, 2014). In the UK, the then Prime Minister, David Cameron, stated in 2011 that '*under the doctrine of state multiculturalism, we have encouraged different cultures to live separate lives, apart from each other and apart from the mainstream*' and went on to argue that '*we've even tolerated these segregated communities behaving in ways that run completely counter to our values*' (Cameron, 2011).

Various policy changes chipped away at distinctive aspects of the UK approach to multiculturalism (Ashcroft & Bevir, 2018). New problems were defined and solutions proffered. Key was the dual process of de-emphasising race and problematising differences related to immigration (Lewis & Craig, 2014). Particular minority cultures were problematised, intergroup contact was promoted as a means of tackling prejudice and enhancing cohesion, and new forms of discrimination, particularly against migrants and asylum seekers, were justified on the grounds of policing the border (Brown *et al.*, 2022; Dupont *et al.*, 2023; Gozdecka *et al.*, 2014; Robinson, 2008). An example of the latter was the introduction of the 'right to rent', which required private landlords to conduct mandatory immigration document checks on prospective tenants and resulted in discrimination against not just recent migrants but also longstanding British residents who happened to be Black (Williams, 2020).

Old problems were also redefined. Policy aligned with the neoliberal rationale that a laissez-faire emphasis on individual freedom and responsibility within a market-based society is more meritocratic and inevitably less racist (Kundnani, 2021).

Ethnic inequalities were increasingly viewed as the product of factors other than racism and discrimination, including class differences, cultural preference and choice. A prime example is the report of the Commission on Race and Ethnic Disparities (2021), which argued that racism and discrimination were no longer major forces shaping the experiences of minority ethnic groups in the UK and pointed to cultures and attitudes of 'minority communities' themselves as key reasons for 'minority success and failure' (p.11). To arrive at this conclusion the Commission neglected or invalidated a substantial body of research across numerous fields, whilst failing to provide evidence to substantiate its own assertions (BMA, 2021; Tikly, 2022). The government response to the report was consistent with portrayals of ethnic inequalities as an inevitable and acceptable consequence of 'colour-blind' market competition (Kundnani, 2021). It asserted that UK society and institutions, rather than representing '*a bar to success*', were in fact '*an enabler of opportunity*' (HM Government, 2022; p.8). Whilst recognising that the state has a role to play in helping to dismantle (unspecified) '*practical barriers*', it argued that it is '*the agency, resilience and mutual support of and among individuals, families and communities that ultimately drives success and achievement*' (p.9).

This ideational shift served to legitimise the policy shift revealed by this study. If racism and discrimination are no longer recognised as factors constraining the options and choices of minority ethnic groups, housing policy is freed of any responsibility for tackling these problems. If housing inequalities are the product of individual freedom, responsibility and choice within a market-based housing system, housing policy is freed of responsibility for promoting fairness and equality within the housing system. Hence, the contemporary housing policy approach of non-interventionism.

Conclusion

This study has charted a notable shift in the housing policy approach to race equality in England over the last 20 years. Focusing on four key policy interventions, analysis has revealed a reorientation away from the principles and priorities of the race equality and diversity agenda of the 2000s. The contemporary housing policy approach to race equality is essentially one of non-intervention. It ventures little beyond reminding organisations about their legal duties under equalities legislation, which itself is a legacy of a previous policy era. This postracial turn was not prompted by evidence that ethnic inequalities are no longer a feature of the English housing system, that experiences of racism and discrimination are occasional anomalies or that the race equality and diversity housing agenda was a flawed and failing approach. Rather, it was reflective of an ideational shift away from the central tenets of multiculturalism and the pursuit of equality in access to social citizenship rights within a liberal welfare state, and toward neoliberal presumptions that a market-based society is inevitably less racist and the view that inequalities are the product of individual responsibility and choice. It was the product of a co-constitutive relationship between shifting understandings and explanations of the processes and mechanisms that contribute to ethnic inequalities in housing and the neoliberal transformation of housing politics (Risager, 2023). This rationalisation served to

justify the elimination of a policy approach that actively sought to tackle ethnic inequalities in housing.

It is crucial that the inherent presumptions of this postracial turn within housing policy are subjected to scrutiny. There are worrying signs that minority ethnic disadvantages within the English housing system are growing, with potential implications for opportunities and outcomes, including education, employment and health (Lukes *et al.*, 2019). A series of high profile incidents within the English context, including the Grenfell Tower disaster of 2017 and the tragic death of Awaab Ishak in Rochdale in 2020, have provided stark testimony of ongoing prejudice, discrimination and racism within the housing system. However, there is a dearth of broader evidence regarding the causes, nature and impacts of minority ethnic disadvantages and the extent to which housing policy is exacerbating and mitigating these problems (Shankley & Finney, 2020).

In response, the validity of the contemporary approach of housing policy to race equality needs to be tested. As Clapham (2018) reminds us, choosing not to intervene is a form of power and a housing policy in its own right, which will have associated outcomes. These outcomes need to be understood. The contours of discrimination and disadvantage within the contemporary housing system need to be surveyed and mapped, rather than simply presumed to have diminished or disappeared. Can the postracial turn in housing policy be justified or does it represent a policy of neglect and denial (Elias, 2024)? Is market based individualism rendering access to housing more equal and reducing ethnic inequalities or enabling their continuation? Are new forms of direct and indirect racism and discrimination being conjured up within the contemporary housing system? Are the impacts limited to new migrants, whose rights are actively being curtailed by policy, or do they extend to the wider minority ethnic population of England?

These questions are not only relevant to the English context. Indeed, it is important that analysis considers whether the same broad processes of change are apparent in other contexts and playing out in similar or different and distinct ways. Is housing policy in other countries following a 'common trajectory' and moving in a similar direction, although, perhaps, from a different starting point and maintaining institutional differences (Aalbers, 2022)? Answering this question will involve the generation of nuanced local accounts of shifts and changes in the role that housing policy has played in tackling discrimination and disadvantage and promoting equality, and related impacts on the right to housing for different groups in different contexts and at different times. This will help reveal whether developments exposed by this study are part of the spread of some set of formal and informal norms in relation to the regulation of housing inequalities (Aalbers, 2022). The challenge will then to be develop a clearer vision of the role that housing policy can play tackling the inequalities revealed.

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