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# Housing and Communities' Inequalities in Northern Ireland

## SUMMARY REPORT

The Equality Commission for Northern Ireland (ECNI) commissioned the University of York to review the evidence and data on housing and communities' inequalities for people associated with each of the Section 75 equality grounds of the Northern Ireland Act 1998. Since the 2007 ECNI *Key Inequalities in Northern Ireland* report, the Northern Ireland housing system has undergone profound shocks arising from the financial crisis and its aftermath. Against this backdrop, the report compares to what extent different groups of people are able to access adequate and sustainable housing to identify key inequalities.

The review comprised a comprehensive literature review of housing policy and research and of different groups of people in Northern Ireland; a review of a range of data resources; 12 telephone interviews with local stakeholders; and an expert seminar to discuss the interim findings. There are a number of caveats to the report, in that the evidence base was stronger for some equality grounds than others, and the descriptive data utilised is limited by the analysis being unable to disentangle the impacts of individual equality grounds from others, and from a lack of time series or longitudinal data.

### Findings and key inequalities

The Northern Ireland housing market has undergone a period of significant volatility with a long tail of adverse impacts arising from the financial crisis. This review of housing and communities' inequalities seeks to inform an update of the Equality Commission's 2007 *Key Inequalities Report* and was undertaken in a much changed climate. The housing market and local economy experienced a significant downturn following the financial crisis, which has had profound impacts on housing tenure and public expenditure. Homeownership has contracted, although affordability has been restored with the downward adjustment in house prices. Inward migration, constrained access to homeownership and social housing saw the private rented sector grow significantly over the last decade, which has attracted greater policy attention to improve the management and conditions in the sector. Social housing continues to be oversubscribed and the Department for Social Development (DSD)

is considering proposals that would bring about significant reform to how social housing is to be governed and delivered and is instituting steps to mitigate the deeper impacts of welfare reform on Northern Ireland.

Against this backdrop, for each Section 75 equality ground, the report considered the differentials in access to housing, the adequacy or suitability of housing and the sustainability of housing. The key findings and inequalities are set out and discussed below.

## **Gender**

Gender approaches to housing analysis are limited and there is a significant gap in the understanding of the circumstances, housing needs and preferences of transgender people. Overall, the review found a complex picture relating to the relationship between gender and housing and no clear differentials between men and women were identified, notwithstanding the evidence gap in respect of transgender people, as noted above. There were indications that the interaction between gender, income and household composition, including the presence of dependants, was important in explaining housing outcomes. Differentials in the housing outcomes of people of different gender were apparent in the following circumstances:

- Overall, households with female household reference persons have smaller homes and are more frequently in rented accommodation than households with male household reference persons. Single women that live alone, however, obtain larger homes and are more frequently in owner-occupation than single men living alone, suggesting that intersections with dependants, marital status or living arrangements and income is important to housing outcomes.
- Other households of female household reference persons are more frequently found in social housing than those of male household reference persons. Lone parents were overwhelmingly female and predominantly in either the private or social renting sector.
- Older women more frequently experience poor housing conditions than older men in rural areas, while in urban areas the situation is reversed and older men experience poorer housing conditions than older women.
- Rates of relative poverty in the private rented sector increase once housing costs are taken into account more for women rather than men; but rates of relative poverty are reduced for women more than men, when the minimal housing costs in outright homeownership are considered.

## **Age**

Housing outcomes were influenced by age in early adulthood, or the transition to adulthood, and in later life; no doubt a function of the increased vulnerabilities of these groups who have yet to achieve their earning potential and life skills, or due to diminished incomes and impairments associated with older age. There were various mechanisms to

support these groups in the housing system that prevented significant differentials emerging, such as support to young homeless people, but indicators of inequalities for different age groups were found as follows:

- Poor physical housing conditions in Northern Ireland's stock have declined but older people remain more likely to have inadequate non-decent housing conditions than younger age groups.
- Homeownership contains the largest pool of older people in poor housing conditions. Previous reports have highlighted this differential suggesting it is a persistent problem.
- Outright ownership is associated with a reduction in the incidence of relative poverty once housing costs are taken into account for older homeowners. Homeownership's poverty reducing qualities in old age are well documented, a function of the front loading of housing costs in this tenure.
- Private renting is associated with a significant increase in poverty after housing costs for people aged 16 to 24 years old. Whether the increased rates of relative poverty among young people in the private rented sector after housing costs are considered are longstanding or have emerged as a result of various housing benefit changes over the last decade is unclear.

### **Religion**

Shifting demographics, spatial segregation in residential communities, not least in neighbourhoods dominated by social housing, and difficulties in delivering new housing supply make for significant inefficiencies in the local housing system. The complexity of these issues demands more comprehensive analysis in respect of demand for social housing and the barriers and enablers of meeting social housing needs at different spatial scales over time. Understanding the circumstances and perspectives of people from other, or indeed unknown, religions is also important as the changing composition of Northern Ireland, particularly in some locations, warrants further examination. With limited descriptive data, this analysis observed the following community differentials:

- Using data for all of Northern Ireland, Catholic households wait longer than Protestant households to be allocated social housing and are allocated proportionately fewer homes, despite comprising a greater proportion of the waiting list and a greater proportion of applicants in housing stress.
- Earlier analysis suggests differentials existed in previous periods and therefore that this is a persistent problem. Community differentials in terms of proportionate allocations may have narrowed over time for a variety of reasons, reflecting population shifts and changes in self-identification, but lengthening waiting times for

social housing have been uneven, disproportionately affecting applicants from other religions and Catholics.

- These patterns are complicated by the fact that dual housing markets exist with different pressures on housing demand and supply in different locations. In areas with the greatest shortages of new social housing supply, Catholic applicants wait the longest prior to being allocated a home; except in North Belfast, where people from other or unknown religions wait the longest.
- In terms of housing conditions, people from other religions or no religion have the smallest homes in terms of square metres and experience the most overcrowding, despite the fact that the average Catholic household is slightly larger (in terms of family size) than households from other religions. However, Catholics comprise the largest proportion of people in overcrowded homes.
- People from other religions, mixed religions or no religions are the most likely to live in non-decent homes, and Catholic households the least likely.

### **Political Opinion**

There is insufficient data or existing evidence to draw any conclusions about the relationship between housing and people with different political opinions.

### **Ethnicity and 'Race'**

The composition of Northern Ireland shifted significantly between 2001 and 2011, with a much expanded minority ethnic population and new ethnically White migrant populations arising from EU expansion. These new minority ethnic and migrants groups lack homogeneity, with different socio-economic circumstances and patterns of household formation. Data limitations constrain the precise understanding of how similar or divergent different ethnic groups' housing circumstances may be, but the data and literature review highlighted certain differentials as follows:

- Lower proportions of Black residents and those from the EU Accession countries<sup>1</sup> are in homeownership and among minority ethnic and migrant groups there is a higher prevalence of private renting. The main research report notes the positive aspects of the private rented sector, including that there are higher levels of satisfaction with the services provided by private landlords in Northern Ireland than in England. However, common weaknesses in the private rented sector include limited security of tenure, high housing costs, poor housing management, and for some but not all households there are poorer housing conditions. There is also some evidence that landlords attach additional terms to tenancies of minority ethnic groups and provide unsatisfactory information about tenant rights.
- Access to social housing varies between different minority ethnic groups, with some minorities (African and households of mixed ethnicity) waiting longer than the

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<sup>1</sup> EU Accession Countries admitted from 2004 onwards include Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Slovakia, Slovenia, Romania, Bulgaria.

White population, and some groups (Chinese, Irish Travellers and households of other ethnicity) a shorter length of time than White applicants before being allocated a home. It is uncertain whether these are persistent or newly emerging patterns as data is limited.

- Tied accommodation for migrant workers remains a concern since it was identified in the 2007 report. Conditions are often poor, residents isolated and overcrowded and often have little general understanding of their rights.
- Access to quality transit and settled sites for Irish Travellers is limited and although they do not wait a long time for social housing, this is not always their first choice of home. Irish Travellers experience a serious lack of basic amenities on some sites, identified as a persistent theme.
- People from minority ethnic backgrounds, particularly Black people and Irish Travellers, experience significantly more overcrowding than other White people, especially in housing association and private rented sector properties.
- A resurgence in racial attacks on people from minority ethnic communities' homes is a critical concern, with implications for the safety of the home.
- The highest rates of overcrowding anywhere were found among Indian and African households in housing association accommodation.

## **Disability**

Northern Ireland has a slightly higher proportion of people with disability or life limiting conditions than in Great Britain. There is a large interaction between disability and older age and shared concerns about access to housing adaptations for older infirm people, but this should not mask inequalities experienced by smaller populations of people with learning disabilities and younger disabled people whose desires to live independently are not always achieved. Key indicators of inequalities between disabled and non-disabled people were found in the following circumstances:

- The ability of people with learning disabilities to live independently away from parents and/or congregated institution-like settings is a persistent inequality not experienced by non-disabled people. The Government's project to resettle all patients with learning disabilities away from hospitals to supported or independent living nears completion in 2016.
- No data was available to assess disabled people's experiences of social housing applications. An earlier assessment conducted by the Northern Ireland Housing Executive (NIHE) in 2011, using data from 2004 to 2009, showed that wheelchair users waited a much longer time to be rehoused than applicants not in a wheelchair. In response to this, the NIHE adopted a case management approach for each applicant with special needs in order to address this differential. To date, no research has been undertaken to assess if this approach has indeed addressed the differential as intended.

- There is a strong association between older people and disability; disabled people are also more likely to live in poor housing conditions than households with no disabled members.
- Disabled people of all ages face delays in securing occupational therapists and funding to ensure their homes are adapted to meet their needs, especially in the private market.

### **Sexual Orientation**

Generally, attitudes towards lesbian, gay or bisexual (LGB) people have softened considerably in Northern Ireland over the last decade (as reported in the Equality Awareness Survey, 2011) and stakeholders noted parallel improvements in agencies' approaches to meeting the needs of LGB people. However, when levels of social proximity are considered evidence shows that attitudes toward having a LGB person as a neighbour have become more negative (ibid.).

There was limited data or evidence available that examined the relationship between housing outcomes and sexual orientation, but two themes emerged. Firstly, anecdotal evidence identified an increased rate of family breakdown due to young people's sexual orientation resulting in homelessness. The key inequality identified in the study was, however, that many LGB people feel harassed and fearful they will be a victim of hate crime and feel compelled to leave their home, and on occasion have experienced insensitive responses from frontline workers. The ability to live safely in and around the home and receive appropriate support was not reported as an issue for non-LGB people.

### **Marital Status**

Marital status is rarely a focus of housing studies but data resources do allow some examination of different people's housing outcomes. Marital status does not, however, neatly align with people's living arrangements, which can be more influential than status alone. Some trends were apparent that placed some households, those likely to include more single income households, at a potential disadvantage in the housing market. The following differentials were observed:

- Single, divorced and separated people experienced poorer housing conditions than married people, especially in the private rented sector, with divorced and separated people having the highest incidence of non-decent homes.
- Single people (and couples without children) had the highest incidence of negative equity, following the housing market downturn, with resulting constraints on mobility and remortgaging. But married and divorced or separated people are likely to experience greater sums of negative equity.
- Age and cohort affects may influence some of these outcomes but the impact of relationship breakdown on housing outcomes is underexplored.

## **Dependants**

The analysis focused on households with dependent children and households without dependent children, but there was little literature that examined children's housing circumstances specifically. Moreover, it was clear that there were interactions with other equality grounds, such as gender, marital status and/or ethnicity, which were associated with different housing outcomes. Differentials were found as follows:

- Low-income families are increasingly found in private renting, where they lack security of tenure, rather than social housing.
- Housing costs of private renting increases the rate of relative poverty among households with dependants by 27 percentage points compared to five percentage points for households without dependants.
- The proportion of non-decent homes for families in the private and social rented sectors was the same in 2009, but households without dependants in the private rented sector experienced poor conditions, with the highest rate of non-decent homes.
- Households with dependants are more likely to live in overcrowded social housing homes, especially lone parents and multi-adult households that may include dependent children, with the potential for adverse impacts on household members. Interactions with religion and ethnicity are likely here as Catholic and Black residents also experienced higher rates of crowding in social housing.

## **Gaps and weaknesses in the evidence base**

There was little known about the housing experiences of transgender people; lesbian, gay or bisexual people; and the housing conditions and residential preferences and choices made by minority ethnic and migrant groups. In addition, little evidence was found that considered the views of disabled people and there was no evidence that drew together any associations between housing outcomes and political opinion.

Therefore, there are a number of caveats to the report, in that the evidence base was stronger for some equality grounds than others, and the descriptive data utilised is limited by the analysis being unable to disentangle the impacts of individual equality grounds – or indeed clusters of equality attributes - from others, and from a lack of time series or longitudinal data.

## **Conclusion**

In many circumstances the relevant authorities – the Northern Ireland Housing Executive (NIHE), the DSD and health and social care providers - have instituted plans to improve housing situations, with the potential to narrow identified differentials. However, emerging budget constraints and the complex relationships that exist between housing and other domains, such as labour markets, social security, immigration and public attitudes, for



example, demand long-term multi-faceted interventions to overcome divergent housing outcomes.

The report identified issues that carried the potential to facilitate or inhibit the narrowing of differentials in housing outcomes for different groups of people. These issues often related to opportunities to enter various housing tenure – often in various locations and with different housing costs and impacts - and budget constraints and reform in respect of social interventions that cut across different equality grounds. Overarching the above themes are the differential impacts of socio-economic factors that can powerfully alter housing outcomes at any given moment or through the life-course.

#### **Evidence Review**

**Wallace, A. (2015) *Housing and Communities Inequalities in Northern Ireland*, Belfast, Equality Commission for Northern Ireland**

**The full report is available online from the Equality Commission for Northern Ireland <http://www.equalityni.org> or the Centre for Housing Policy, University of York <https://www.york.ac.uk/chp>**