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Housing and Communities' Inequalities in Northern Ireland

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June 2015

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About the Author

Alison Wallace is a Research Fellow and joined the Centre for Housing Policy at the University of York in 2001. Her expertise is in homeownership and housing markets and, prior to joining academia, she worked as a social housing practitioner in London.

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EXECUTIVE SUMMARY

Housing and Communities' Inequalities in Northern Ireland

Project overview

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.

This 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.

Key Housing Inequalities

People hold multiple identities as well as variable socio-economic resources, thus there are complex intersections between and within different equality groups with the potential to influence housing outcomes. The key inequalities associated with different groups within each equality ground, are set out below. These are headline findings and a fuller discussion is contained within the report.

Gender

Gender dimensions of housing was seldom explored, but there are indicators that household income, the presence of dependants and/or living arrangements were influential on housing outcomes for men and women. While single women living alone achieved better outcomes than their male counterparts, other households with female household reference persons fared less well, with smaller more frequently rented homes. The housing costs associated with private renting increased the relative rate of poverty substantially for women rather than men. However, the benefits of low housing costs in outright homeownership benefited women more than men. There was an absence of data regarding the housing circumstances of transgender people.

Age

Older people are persistently more likely to have inadequate non-decent homes than younger age groups, and yet policy places the home as the locus for social care.

Religion

Time series data was limited and the analysis has not isolated the effects of individual attributes, but although the differential in the proportion of social housing allocations between Catholic and Protestants appears to have narrowed over time, Catholic and applicants of other religions in some locations, wait longer for social housing. This is particularly the case in locations where there is a shortfall in new social housing supply, and although all applicants experience longer waiting times before being allocated a home, this increase in waiting time has been uneven and more greatly affected Catholic and applicants from other religions. Further research is recommended to examine the changing nature of demand and the barriers to social housing supply at different spatial scales over time.

People from other religions and no religion have the smallest homes and proportionately experience the most overcrowding, and people from other, mixed and no religion are the most likely to live in non-decent homes.

Political Opinion

There was insufficient information available to identify any differentials based on political opinion.

Ethnicity and 'Race'

Greater proportions of people from minority ethnic and migrant groups live in the private rented sector, especially Black households and people from the EU accession countries[1]. While private renting has largely been accessible to minority ethnic and migrant groups allowing them to settle, there are indications that landlords provide unsatisfactory information about tenancy rights and have imposed additional conditions on the tenancies of people from minority ethnic groups. Although a tenure with high residential mobility, high private rental costs can limit moves to areas minority ethnic groups perceive to be safer. In the social housing sector, some minority ethnic groups wait longer than the White population to be rehoused (Africans and households of mixed ethnicity), while others, Chinese and Irish Travellers, wait a shorter than average time.

---

[1] EU Accession Countries admitted from 2004 onwards include Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Slovakia, Slovenia, Romania, Bulgaria.

People from minority ethnic groups, particularly Black people and Irish Travellers, experience higher rates of overcrowding than White people, and a resurgence of racial harassment and attacks on people's homes is a critical concern. Instability and poor conditions and costs of tied accommodation for migrant workers and the poor conditions and lack of even basic amenities on some sites for Irish Travellers remain persistent themes.

Disability

The opportunity for disabled people to live independently, and with dignity, is compromised as there are concerns that there is inadequate access to occupational therapists and relevant home adaptations. Moreover, young disabled people and people with learning disabilities are limited in their ability to exercise choice and control over their housing as they struggle to obtain opportunities for independence like their non-disabled peers.

Sexual Orientation

There was a paucity of information in respect of the housing circumstances of people of different sexual orientation. However, there is some evidence that Lesbian, Gay and Bisexual (LGB) people fear harassment and being a victim of hate crimes that compels them to leave their home.

Marital Status

Marital status does not always conform to people's living arrangements but there were indications that those with single income households may fare less well in the housing market. Single, divorced and separated people experience poorer housing conditions than married people, especially in the private rented sector, with single 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.

Dependants

Low-income families are increasingly found in the private rented sector rather than social housing where they lack security of tenure. When housing costs are taken into account, the relative rate of poverty increases substantially for those with dependants in the private rented sector, compared to those without dependants, and compared to other tenure. Those without dependants, however, experience the most non-decent homes. Households that include dependants are also most likely to live in overcrowded conditions.

Barriers and enablers

In many circumstances the relevant authorities – the Northern Ireland Housing Executive (NIHE), the Department for Social Development and health and social care providers - have instituted plans to improve housing situations, with the potential to narrow identified differentials, and these are acknowledged. However, emerging budget constraints and 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.

Key Gaps and Weaknesses in the evidence base

The report drew on evidence and data of varying quality. There was an overall paucity of data relating to some equality groups, namely people of different sexual orientation, political opinion and transgender people; and weaknesses in understanding of the housing conditions and preferences of people from minority ethnic and migrant groups, of disabled people, and of the impact of the housing market downturn and housing debt more widely. Further understanding the precise influence of equality attributes on housing outcomes where people hold multiple identities is required.

1: Introduction and Research Objectives

Background to the study

The Equality Commission for Northern Ireland (ECNI) has commissioned the Centre for Housing Policy at the University of York to undertake a review of the literature and data relating to key housing and communities' inequalities for Northern Ireland. The ECNI last reviewed housing inequalities in 2007 in the '*Statement on Key Inequalities in Northern Ireland*' report. The ECNI (2007) report considered inequalities for people within each of the nine equality grounds set out in Section 75 of the Northern Ireland Act 1998[2]: gender; age; religious belief; political opinion; racial group; disability; sexual orientation; marital status; and dependency status. Areas of concern identified in the 2007 report related to community segregation limiting residential choices and producing inefficient housing allocations, the supply of appropriately adapted homes for disabled people, the provision of adequate sites for Irish Travellers, exploitation and discrimination in housing for migrant workers and some minority ethnic groups, and rising homelessness, particularly among older people. The report was prepared at a time when the economy was more buoyant and the housing market at its peak, throwing up particular anxieties about access to and the affordability of housing. Since that time there has been profound change; a global financial crisis with serious ramifications across Northern Ireland. The economy is notably weaker and the housing market has experienced a prolonged and noteworthy downturn. In addition, there have been significant and potentially on-going changes to the social security system that supports people with their housing and living costs. The purpose of this study is to consider what housing inequalities for people within each of the nine equality grounds persist or have emerged over the intervening period.

Housing is often taken for granted in social policy terms, considered to be the 'wobbly pillar of the welfare state', due in part to its largely private mode of delivery (Torgersen, 1987). Housing is a complex product; spatially fixed, with significant longevity, with long lead in times to produce, which means it reacts poorly to changes in population, preferences and fluctuations in demand over time (McLennan, 2012). But housing does not exist in a vacuum. Housing is also influenced by the wider economy and labour market (Wallace, 2011), and investment opportunities or constraints offered by public and private agencies including planning authorities, mortgage lenders and financial regulators, as well as the physical absence of land to develop (Hilber and Vermeulen, 2010). Furthermore, other factors, such as education (Bramley and Karley, 2007) and health (Scottish Government, 2010; Hemingway, 2011) have a recursive influence on individual residents' income and wealth and consequently their position in the market and ability to satisfy their own housing

[2] http://www.legislation.gov.uk/ukpga/1998/47/contents

needs. People's homes also reflect residents' identities and/or values, where we seek to exercise control, seek haven and/or display social status, so can therefore also provoke emotional responses (Dupios and Thorns, 1996; Hiscock *et al.,* 2001). Getting these things wrong can have adverse impacts on people's health or wellbeing and their access to other opportunities in life. In these circumstances and without mitigation, different groups of people are able to navigate the housing system less effectively and achieve poorer outcomes than others.

Housing and homelessness policy in Northern Ireland is potentially subject to significant change, as policymakers consider proposals that would enable better responses to the contemporary housing environment. There are proposals for the Northern Ireland Housing Executive's strategic and delivery functions to be split (DSD, 2014) and researchers have suggested a fundamental reform of the social housing allocations procedures. (Gray et al., 2013b). These potential changes are being discussed against a backdrop of other key shifts in the housing system, and moreover, in the context of significant welfare reform that if introduced in Northern Ireland may affect people's ability to sustain housing costs (Fitzpatrick *et al.,* 2014). Homeownership is in decline and represents a number of risks in the current market (Wallace *et al.,* 2014) and there is a greater emphasis on the private rented sector to accommodate a wider range of households, notably those who previously would have looked towards social housing to meet their housing needs (Gray and McAnulty, 2010). This report is therefore timely to highlight differentials in housing outcomes for a range of people. The report will also offer a brief commentary in respect of the processes that may facilitate or inhibit better housing outcomes being achieved. This in turn will inform the Equality Commission's Statement of Key Inequalities across several social policy domains.

Research Aims and Objectives

The overall aim of the study was to provide an up-to-date evidence base leading to the robust identification of new and/or persistent inequalities in housing and communities' in Northern Ireland as a whole, and individually for each of the nine equality grounds, which are:

- Gender;
- Age;
- Religious Belief;
- Political Opinion;
- Ethnicity and Race;
- Disability;
- Sexual Orientation;
- Marital Status; and
- Dependency Status.

The subsidiary objectives were to provide:

1. For each equality ground identified by Section 75 of the Northern Ireland Act 1998, a comprehensive and updated picture (data permitting) of any inequalities evident in patterns and trends in access to and availability of adequate, appropriate, affordable and sustainable housing and/or accommodation in Northern Ireland,

2. For each equality ground, an overview of potential barriers and enablers in accessing adequate, appropriate, affordable and sustainable housing and/or accommodation (considering housing tenure and movement within the tenure) including an assessment of any changing dynamics.

3. A distillation from the above ground by ground consideration, of the most substantive overarching key housing inequalities in Northern Ireland.

4. Refinement of the draft recommendations, by involvement of relevant stakeholders via an expert seminar to explore emerging findings of the research, with a view to informing the final report and associated recommendations.

5. A summary of any relevant wider observations noted during the project - including any views regarding data quality/availability; analysis or policy relevant issues that emerge through the course of the research.

Review Methods

This study was based on:

- An extensive literature review;
- A review of key data sources;
- A set of 12 stakeholder telephone interviews; and
- An expert seminar event.

The literature review involved a comprehensive search for empirical evidence that provided information about housing-related issues and/or any of the Section 75 equality grounds, and was used to identify the existing evidence base. Few studies addressed both housing and equality issues directly, and some equality grounds were examined to a greater extent than others.

The data review encompassed descriptive analysis of the Northern Ireland House Condition Survey 2009 undertaken by the author; Northern Ireland Census 2011 data from tables provided by the Northern Ireland Statistics and Research Agency (NISRA) online; Department for Social Development analysis of the Family Resources Survey 2011/12 undertaken to support this review; and administrative data in a series of tables derived from data supplied by the Northern Ireland Housing Executive and the Northern Ireland Co-ownership Housing Association. Across the report, occasionally data has been

suppressed where small sample numbers are apparent, but in other instances variables are combined to increase the sample size.

Twelve telephone interviews were undertaken with a range of statutory and third sector organisations concerned with housing and/or people associated with various equality grounds. The purpose of these interviews was to identify housing priorities and gaps in the current evidence base. Lastly, an expert seminar event was held in Belfast to discuss the preliminary findings and inform this report.

This study cannot isolate the independent effects of any one equality ground from other equality grounds or social-economic factors and thus apparent associations between adverse housing outcomes and equality grounds may fall away when other intervening influences are also considered. The report considers whether differentials in housing outcomes are evident for each equality ground in turn, before briefly turning to reflect upon issues that arise from the intersection of different equality grounds, where people hold multiple identities.

Further details of the review methods are included in Appendix 1.

Identifying Inequalities

This section outlines the nine equality grounds and how housing inequalities may be framed.

Equality Framework in Northern Ireland

Equality and good relations were at the heart of the Good Friday (Belfast) Agreement[3]. The Northern Ireland Act 1998[4] included the commitment to a shared society and Section 75 of the Act placed positive duties on public authorities to have:

1) due regard to the need to promote equality of opportunity between persons of different religious belief, political opinion, racial group, age, marital status or sexual orientation; men and women generally; persons with a disability and persons without; and persons with dependants and persons without; and,

2) regard to the desirability of promoting good relations between persons of different religious belief, political opinion and racial group.

Section 75, therefore, identifies nine equality grounds, or categories of people, (see s.75 (1) above) for whom authorities must address inequalities and produce measurable impacts in respect of people experiencing disadvantage (ECNI, 2010). The 1998 Act was explicit that

[3] https://www.gov.uk/government/publications/the-belfast-agreement
[4] http://www.legislation.gov.uk/ukpga/1998/47/section/75

sufficient resources and commitment should be expended with the ultimate goal of reducing inequalities (ibid.). This report will therefore highlight inequalities in housing outcomes to inform action to narrow any differentials identified.

The requirements of Section 75 prompt a consideration of housing inequalities between people with discrete attributes, but in reality people have multiple and overlapping characteristics rendering the capture of that diversity a complex task. Data categorisation can be problematic but disaggregating the housing impacts of any component cultural, socio-economic and demographic attributes a person or household possesses represents a challenge. For example, there are few studies that address people with multiple characteristics, with some notable examples including: older lesbian, gay and bi-sexual people (Age NI/The Rainbow Project, 2011); disabled lesbian gay and bi-sexual people (McClenahan, 2012); and minority ethnic women and domestic violence (McWilliams and Yanell, 2013). However, few studies examine, in respect of housing, the intersection of ethnicity and dependants, or age and gender, for example, and the impact that this has on housing demand and outcomes. Quantitative analysis of robust and comprehensive statistical datasets can support the examination of the role unique or clusters of attributes associated with various equality grounds can make to housing outcomes. As mentioned, comprehensive statistical analysis of the data sources is beyond this study but, when apparent, intersectional issues are highlighted in individual chapters and discussed further in the concluding chapter.

Housing inequalities

Previous housing research has considered housing inequalities in a variety of ways over time. Arguably, the issues of equal access to housing had greater prevalence in the United Kingdom literature during the 1960s or 1970s, for example, for minority ethnic communities (Rex and Moore, 1967; Anderson and Sim, 2011) or women in the 1980s and 1990s (Watson, 1986; Gilroy and Woods, 1994). Of frequent concern have been social cleavages said to arise from different housing tenure, as renters were viewed as having quite separate interests to homeowners (Rex and Moore, 1967; Saunders, 1990; Thomas and Dorling, 2004). However, other work identifies the fragmented and diverse nature of homeowners, and argues that social class and stratification are more significant divisions in society (Forrest *et al.*, 1990; Burrows and Wilcox, 2000; Filandri and Olagnero, 2014; Tunstall *et al*., 2013). The last decade witnessed moves away from an analytical focus on tenure and specific groups towards examinations of whole housing systems and housing markets (MacLennan *et al.,* 2004; Bramley *et al.,* 2004). More recent analyses lend themselves to assessments of housing inequality based on household (and/or familial) income and wealth resources, looking at the links between all housing tenure and poverty (Tunstall *et al.,* 2013), social exclusion (Anderson and Sim, 2000) and social inequality (Anderson and Sim, 2011). Economic disadvantage and inequality in the housing market have been the emphasis of much

contemporary housing analysis, as poor housing outcomes are fundamentally associated with income and wealth inequality (Dorling, 2014).

Nolan (2014:71) notes that this gap between rich and poor has historically been of limited interest in Northern Ireland, rather the differentials between the two main blocs – Catholics and Protestants - has attracted the greatest attention, although arguably, material disadvantage or relative deprivation has also contributed to the conflict (Birrell, 1972; Cairns and Darby, 1998). Historical discontent in respect of housing inequalities in Northern Ireland has meant that over the decades housing has periodically been the focus of equality research (Melaugh, 1994). However, this study is concerned with inequalities, of all the Section 75 equality grounds not just religion, but research suggests that the intersection of low incomes and poverty with characteristics associated with each of the equality grounds is important. For example, Hills *et al.* (2010) noted that an 'ethnic penalty' exists in the labour market, where, taking all other factors into account people from many minority ethnic groups remain disadvantaged. Therefore, for various reasons some groups of people associated with the different equality grounds may be over-represented in lower income groups, and thus have less ability to influence their housing outcomes. Hills *et al.* (2010) further emphasises that the differences *within* different social groups are much greater than those *between* social groups, so economic inequality is a key driver.

So setting aside the fact that a person's attributes associated with any equality grounds are not the only influence upon their housing outcomes, this section continues by reflecting on how housing inequalities may be examined.

The Northern Ireland Housing Executive (NIHE, 2011) previously considered housing inequalities in their Equality Impact Assessment of the new Strategic Housing Guidelines and highlighted three components by which differentials within equality groups could be assessed. The first indicator adopted was the ability to exercise *choice* about housing, not least the opportunity to choose to live in locations of specific religious or political make-up. The second indicator was the *quality* of the accommodation achieved, although aside from the physical conditions of properties there is limited data to assess the desirability of the property type or location. These rather more subjective than objective measures remain important, as homes give people a sense of belonging and identity (Savage *et al.,* 2005), and some neighbourhoods can be stigmatising even if the homes are physically sound (Hastings, 2004). Subjective qualities of home and neighbourhood are therefore important but there is an absence of data that ranks properties or housing locations, although economists may suggest that the property price reflects all possible property and locational attributes (O'Sullivan and Gibb, 2003). Previous influential studies identified institutional bias in housing allocations by examining the relationships between some groups of people and the quality of the homes provided (CRE, 1984). Lastly, the *waiting times* were used as an indicator of the ease of access to social housing accommodation. The latter indicator may be

less transferable to market allocated housing but the three measures reflect important components of obtaining satisfactory housing.

The Equality and Human Rights Commission's (EHRC) assessment of housing inequalities across Great Britain was based upon an equality framework that addressed inequalities in outcomes, process and autonomy across 10 critical areas of life (ECHR, 2010; Alkire *et al.,* 2009). Housing was reflected in measures that considered whether people were capable of having a comfortable 'standard of life', which among a range of indicators included whether people were able to:

- enjoy an adequate and secure home;
- could get around inside and outside their home;
- live with independence, dignity and self-respect;
- have choice and control over where and how they live; and,
- were able to enjoy their home in peace and security (p11).

Supporting reports used available statistical datasets and considered issues relating to housing standards for people across all of the equality grounds - density of occupation; physical state of repair; neighbourhood quality; and neighbourhood safety (Wilcox, 2010); or experiences of statutory homelessness, rough sleeping and other forms of single homelessness using various data sources and identifying those groups of people that displayed greater disadvantage (Fitzpatrick *et al.,* 2010). The final EHRC report used only measures of individuals in sub-standard, overcrowded or unadapted homes as key indicators to compare housing circumstances (EHRC, 2010)

A Broader set of criteria defining minimum housing requirements under housing rights legislation is set out in United Nation's (UN) Right to Adequate Housing. The key aspects include:

- Security of tenure (protection against forced evictions, harassment and other threats);
- Availability of services (water, sanitation, energy for cooking etc.);
- Affordability (it is not adequate if the costs of housing threaten or compromises other rights);
- Habitability (safe, and protects from the elements and other structural hazards);
- Accessibility (needs of the disadvantaged and marginalised groups are taken into account, including equal and non-discriminatory access to adequate housing);
- Location (provides access to employment, healthcare, schools, and away from polluted or dangerous areas); and

- Cultural adequacy (must respect and take into account expressions of cultural identity) (UN Habitat, 2014).

For the purposes of this study, the range of issues reflected in the NIHE, UN and ECHR framework have been abridged into three key themes:

- The ***accessibility*** of housing (what opportunities to secure housing are available to different groups of people);
- The ***adequacy*** of that housing (does the property or location meet the cultural, physical or other needs of that group; is it safe?); and
- The ***sustainability*** of that housing (the security of tenure and the affordability in the long term).

The current report uses this framework and focuses on housing outcomes achieved by people with characteristics associated with each equality ground.

A critical point is that the housing required across the equality groups is unlikely to be the same for all people, as to achieve accessible, adequate and sustainable homes means something different for people with different characteristics. To a degree what represents unacceptable housing circumstances are normative judgements that are likely to change through time and across different locations. A number of issues are clear however, so for example, people with disabilities will require an environment that enables their mobility or senses and supports their independence, which may involve physical adaptations to the home and/or the provision of relevant personal support. The needs of older and younger aged people may differ along attributes such as physical access, security or thermal comfort. Households with dependants will have minimum space requirements for all household members and arguably, as with older households, may value security of tenure perhaps more than a single young person. Members of minority ethnic groups may value certain locations to give access to informal support networks, and/or reasons associated with costs and neighbourhood safety. People should also be free to be open about their sexual orientation in a variety of housing and neighbourhood settings. People of different religions may have the same physical housing needs but should be able to exercise choice about where they live and be free from harassment. Overarching all such considerations is the ability to pay for housing which must match, with appropriate support, the available resources of different groups of people without adverse financial impacts. This project cannot, and does not, seek to define what equality of opportunity in housing means to each of the nine equality grounds. Rather the report considers housing inequalities (outcomes) for people of different equality groups and the impact of cross-strand or intersectional characteristics and inequalities associated with socio-economic attributes on their housing outcomes.

Structure of report

The report continues by presenting an overview of the housing market in Northern Ireland (Chapter 2). This is then followed by nine chapters that consider the housing inequalities identified by the review by each equality ground: Gender (Chapter 3); Age (Chapter 4); Religious Belief (Chapter 5); Political Opinion (Chapter 6); Ethnicity and Race (Chapter 7); Disability (Chapter 8); Sexual Orientation (Chapter 9); Marital Status (Chapter 10); and Dependency Status (Chapter 11). These chapters explore different people's access to adequate and sustainable housing. There was a greater range of literature and data resources identified for some equality grounds more than others and the report highlights where the evidence base was thin. Chapter 12 concludes with an overview of the key housing and communities' inequalities revealed by the review and discusses the cross-strand or intersectional nature of some of the inequalities found, the barriers and enablers of accessible, adequate and sustainable housing and any weaknesses in the evidence base.

2: Northern Ireland's Housing Market

Introduction

The Northern Ireland housing market has undergone profound change since the Equality Commission's 2007 Key Inequalities Report. The significant volatility in the housing market prompted by the global financial crisis has induced a long tail of adverse impacts on the local economy and housing market. This chapter provides a brief overview of this new context in which housing and communities' inequalities should be considered.

The chapter outlines the economic context in Northern Ireland, before considering the changes in the wider housing market and within housing tenure. While first time buyers have re-entered the housing market after the downturn, existing homeowners are subject to numerous constraints. Social housing will remain important, but there has been - and will continue to be - an increased emphasis on private renting, and while this sector meets many households' needs, there are concerns about the private rented sectors' ability to meet new demands placed upon it.

The implications of these housing market shifts for people associated within each of the equality grounds are varied, as people are unevenly distributed across housing tenure. For example, more Protestant people are in homeownership than people from other religious community backgrounds, no doubt a function of their older age profile; while people of minority ethnic backgrounds or low income families are more likely to be in social and private renting. The key point here is that the economy, housing market and public spending have all been weakened by the financial crisis with the potential for poorer outcomes for those unable to independently navigate the housing market. Housing inequalities will arise across all groups but may be disproportionately felt by some people associated with certain equality grounds due to other detriment.

Economic context

The financial crisis induced the longest and most severe economic downturn experienced by the United Kingdom, which hit Northern Ireland's economy hard. Overall, by 2013 the United Kingdom economy was 2.1 per cent smaller than in 2008 (Plunkett *et al.*, 2014). Growth has returned but Plunkett *et al*. estimate that median household incomes are set to remain around 3.5 per cent below their peak in 2008 until 2018-2019 (ibid.). Within this context, Northern Ireland's economy is not expected to recover from the impacts of the recession until after the rest of the United Kingdom (Murphy, 2012). The economic outputs per head, as measured by GVA (Gross Value Added), in Northern Ireland fell 10 per cent between 2008 and 2013, compared to the United Kingdom where it fell only 5.8 per cent, and only 3.3 per cent in the South East of England (Plunkett *et al.*, 2014).

The impact of this downturn on residents was also significant, and has been greater on almost all indicators in Northern Ireland than in Great Britain (New Policy Institute, 2014). The New Policy Institute (2014) Poverty and Social Exclusion (PSE) survey records that the median income after housing costs for people in Northern Ireland fell 10 per cent in Northern Ireland between the years 2006/07 to 2011/12, compared to seven per cent across the whole of the United Kingdom. The fall in income was greatest among the lowest paid. Moreover, unemployment in Northern Ireland doubled between 2007/08 and 2012/13 to reach 5.8 per cent; and the rate of part-time work during this period increased from 1.7 per cent to 4.4 per cent, rather than 3.5 per cent in Great Britain (ibid.). The PSE Survey (ibid.) also records that poverty rates in Northern Ireland for those aged 16 to 29 years old reached 26 per cent, a rise of eight per cent, and poverty rates also rose among older cohorts aged 30 to 59 years old, especially among working families. Moreover, were the full impact of welfare reforms to be felt in Northern Ireland as in the rest of the United Kingdom – and at the time of writing it is uncertain whether and to what extent this will happen - Northern Ireland would experience the largest loss of income per head than any other region, with Belfast the worst effected city (Beatty *et al.*, 2014; Beatty and Fothergill, 2013). More positively, the Northern Ireland Composite Economic Index recorded a 1.6 per cent growth in the twelve months to Quarter 1 (Q1)-2014, with stronger growth in the private sector, but the index remains some 3.2 points below that in 2010 (NISRA, 2014). It is clear that it will take some time to reverse the negative impacts of the economic downturn.

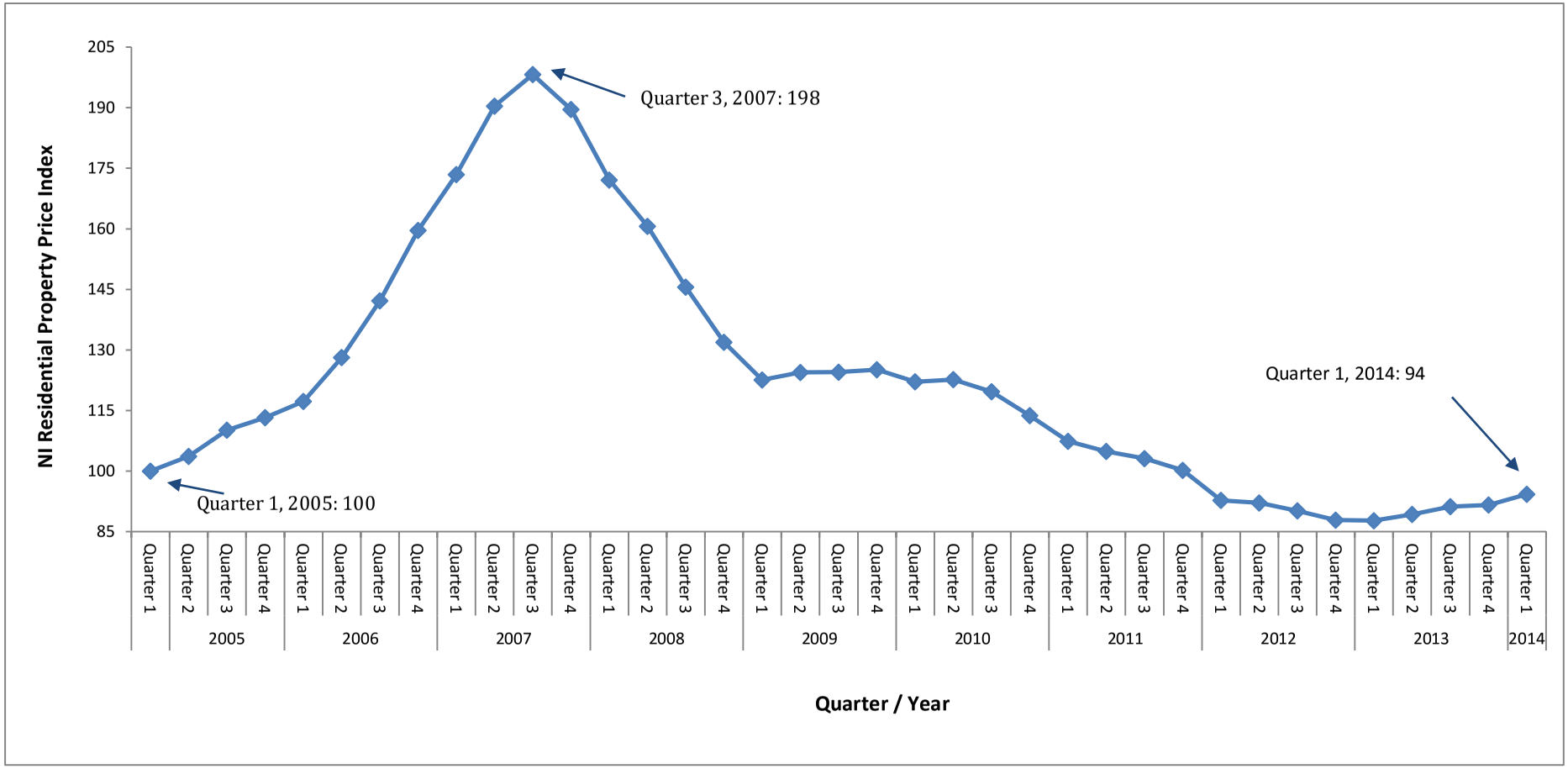
Rising inequity as a function of economic trends therefore will give rise to greater inequalities for those facing additional barriers to social integration including securing adequate and sustainable housing.

Housing market context

Prior to the financial crisis the housing market in Northern Ireland displayed extraordinary growth, with house prices doubling between 2005 and 2007. Following this point the market entered a prolonged decline, when by 2013 house prices were nine per cent below their 2005 value (Figure 2.1). The Northern Ireland Residential Property Price Index (RPPI) recorded a 54.7 per cent fall in house prices between Q3-2007 and Q4-2013, and the average reduction in house prices was £101,388 per property (Wallace *et al.*, 2014).

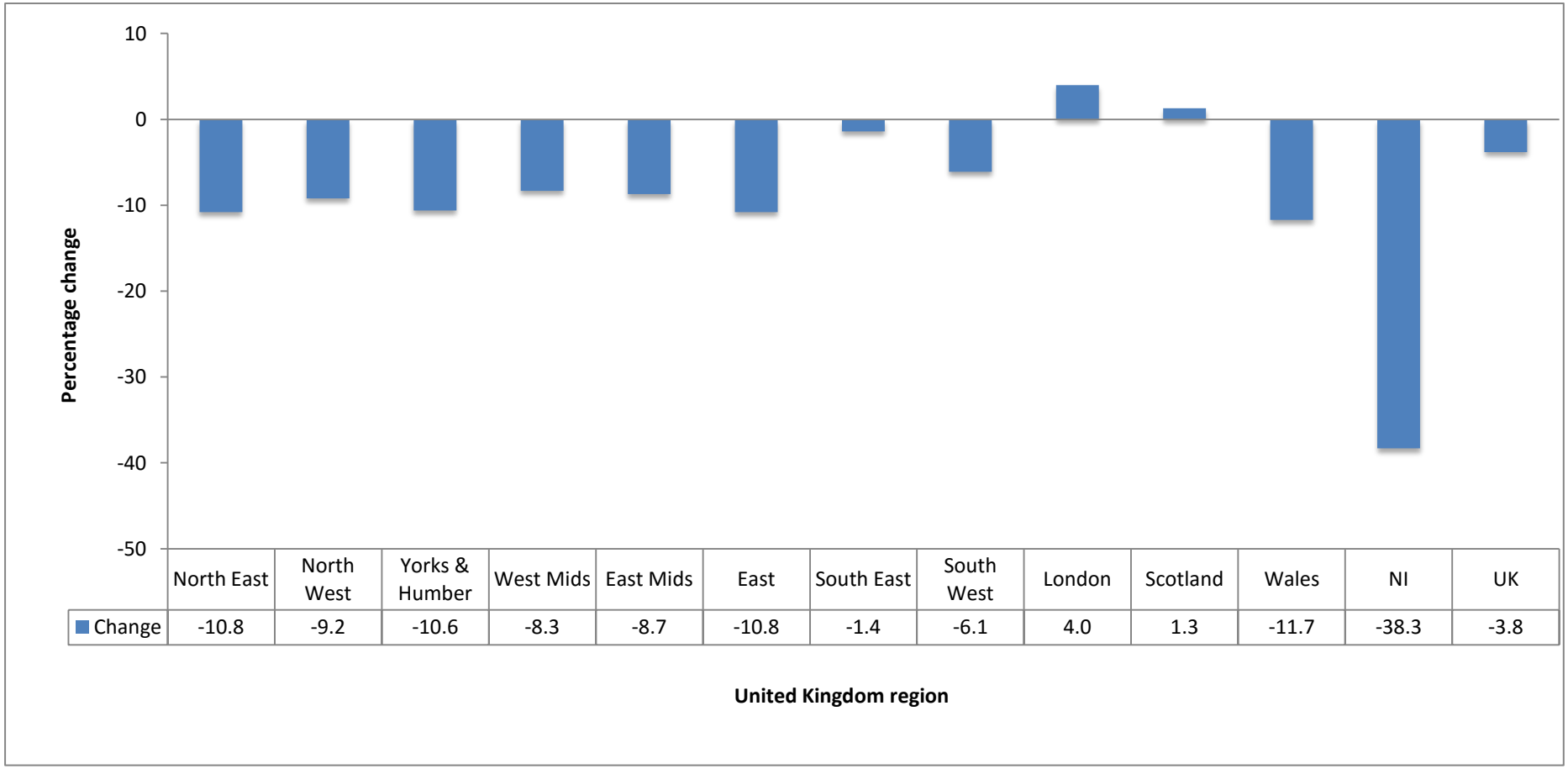
Obviously house price indices are not directly comparable but when it came, the fall in house prices in Northern Ireland were matched in magnitude only by Ireland among key Western nations (Figure 2.2 and Figure 2.3).

Figure 2.1: NI Residential Property Price Index (NI RPPI), 2005-2014



Source: NISRA Northern Ireland RPPI

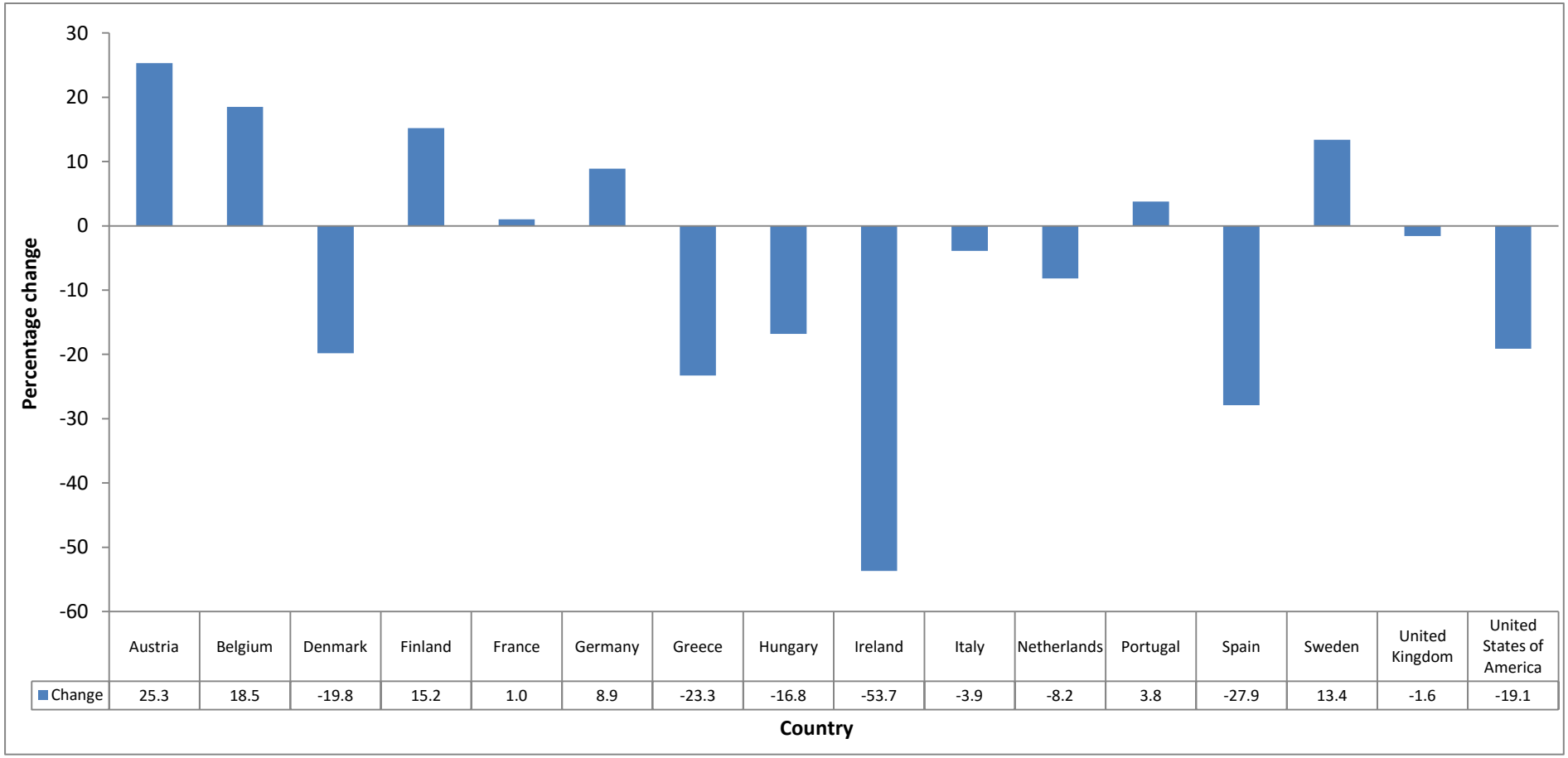
Figure 2.2: Percentage change in mix adjusted house prices by United Kingdom region, 2007-2011



	North East	North West	Yorks & Humber	West Mids	East Mids	East	South East	South West	London	Scotland	Wales	NI	UK
Change	-10.8	-9.2	-10.6	-8.3	-8.7	-10.8	-1.4	-6.1	4.0	1.3	-11.7	-38.3	-3.8

Source: Department of Communities and Local Government Live Table 507

Figure 2.3: Percentage changes in Hypostat house price index by country, 2007-2012



Source: Hypostat 2013 European Mortgage Federation

The legacy of political conflict in Northern Ireland meant a lack of investor confidence and local house prices had never previously shown any volatility, as they had in Great Britain (Adair *et al.*, 1998). The reasons for the recent housing market instability are contested, ranging from the peace dividend arising from the ceasefires and Good Friday (Belfast) Agreement 1998 (Besley and Mueller, 2011); to a range of factors that include speculative activity from the Republic of Ireland, United Kingdom macro factors, low interest rates and demographic changes (Gibb and Berry, 2007). The contribution made by investors from South of the border to the exuberance in the Northern Ireland market may have been overstated, as few connections exist between the two housing markets (McCord *et al.*, 2011; Young *et al.*, 2012), but it is likely that both countries were subject to the same external pressures from international migration, liberal lending and global financial practices (Frey, 2008).

The immediate impact of the financial crisis may be felt across the local housing system, although concentrated in the private market, with fewer transactions and lower construction rates, and existing homeowners have experienced negative equity and constraints arising from this. Private renting has grown for a range of reasons that include reluctant landlords being unable to sell their formerly owner-occupied homes. However, indirectly, there are implications of the financial crisis felt in the social housing sector, not least reductions in its funding, but also in respect of social security housing allowances, as the United Kingdom Government have embarked on an austerity programme to reduce the deficit.

Homeownership

Homeownership is consistently viewed as the tenure of choice of the majority of the United Kingdom population. A regular study for the Council of Mortgage Lenders (CML) undertaken by YouGov found that 81 per cent of the 2,056 people surveyed would like to remain or be homeowners in ten years' time and 74 per cent in two years' time (Pannell, 2012). The gap between aspirations to the tenure and the actual rate of homeownership has grown since the early 2000s as the proportion of households in homeownership has declined (ibid.). Homeownership offers a number of positive attributes - security of tenure, a chance to exert control over your home and accumulate assets – but there are also downsides to owning that include the high costs of entry, the difficulties in sustaining mortgage payments and assuming the responsibility for repairs, which mean that it is not a tenure that suits all households (Wallace, 2010).

The housing market downturn has exposed some of the weaknesses of the tenure - as well as the benefits, as low income homeowners often found a sense of security from owning their home (Wallace *et al.*, 2014). However, a significant consequence of the housing market crash has been the incidence of negative equity in Northern Ireland, where mortgages are secured against properties worth less than the value of their loan. Wallace *et al*. (2014) estimated that during 2011/12, 14 per cent of *all* Northern Ireland's mortgagors were in negative equity

compared to 9.5 per cent across the United Kingdom. The market continued to fall after these data were collected, and more recent data suggests that up to 40 per cent of those mortgagors who *purchased from 2005 onwards* are in negative equity (DSD, 2014a).

There have been multiple consequences of this negative equity and housing market downturn: substantial reductions in residential mobility as fewer existing homeowners are able to move without crystallising their losses; and stubbornly high rates of claims for mortgage repossession in the Courts and Tribunal Service, whereas across the United Kingdom as a whole, repossessions have fallen substantially since 2009 (Wallace *et al.*, 2014). Northern Ireland has the highest rate of mortgage prisoners, mortgagors who are unable to secure re-mortgages to obtain better rates, in the United Kingdom (FSA, 2012). In addition, Northern Ireland also has the highest rates of buy-to-let landlord mortgage arrears in the United Kingdom (Wallace and Rugg, 2014). Analysis of the Family Resources Survey (FRS) by the Resolution Foundation (Whittaker and Blacklock, 2014) found that homeowners in Northern Ireland, along with those in London, are most at risk of experiencing mortgage affordability problems when interest rates rise from their historically low, and emergency, position. Indeed, Northern Ireland's Ministers met with the Governor of the Bank of England to raise concerns that the Bank of England would move to raise interest rates in response to overheating markets in London and the South East of England, prior to the economic and housing market recovery being secure in Northern Ireland (NIE, 2014).

The upside of the house price readjustment has meant that first time buyers formed 60 per cent of the market in 2013 and have entered the market on lower household incomes, £23,000 in 2013 rather than £35,000 in 2007; and with smaller advances, £70,200 in 2013 compared to £122,000 in 2007[5] . The overall market is now much smaller than at its peak but, despite requirements for more stringent checks on mortgage applications that ensure borrowers can afford their loans now and if rates rise, opportunities to become a homeowner have improved. Notably, Northern Ireland homeowners contain larger proportions of people in routine and manual occupations, whereas in Great Britain many of these people have been squeezed out of the tenure (Wallace *et al.*, 2014).

The Repossessions Taskforce has been given the responsibility for investigating and producing policy initiatives to mitigate any adverse impact of the housing market downturn for homeowners in Northern Ireland. Some stability and movement returned to the Northern Ireland housing market during 2014, with some rising prices that will reduce the incidence of negative equity to a degree, and remedy some of the worst aspects of the downturn. Nevertheless, sections of existing homeowners were severely bruised by the collapse of the housing market which is likely to cast a shadow on the market for some time. The Repossessions Taskforce acknowledge that as there are a number of data limitations in

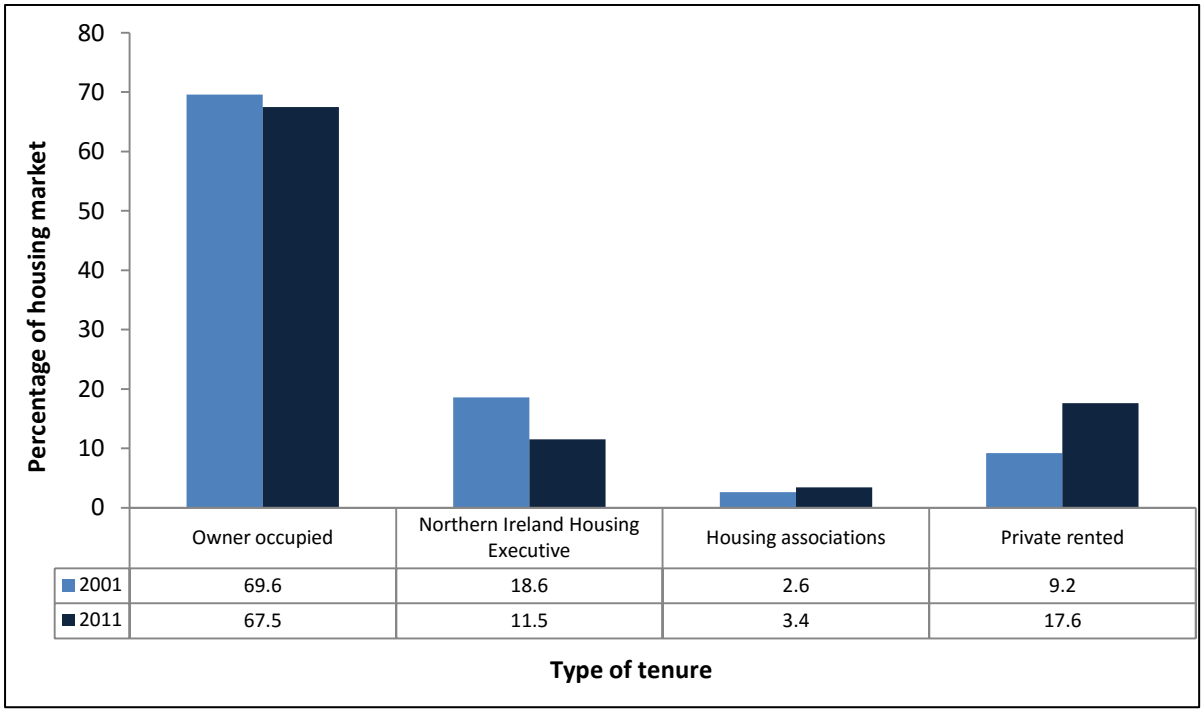
[5] CML Statistics Table ML2NI

respect of borrowers evidence regarding the impact of the local housing market on people associated with the Section 75 equality grounds is uncertain (DSD, 2014a). The Northern Ireland Census 2011 shows that older age groups, Protestants, households without disabled people, and White people are more likely to be homeowners, but whether these groups are at greater risk of adverse impacts arising from the housing market downturn would be dependent on their year of entry to homeownership and their mortgage arrangements.

Private rented sector

Other changes in the housing market are apparent. One of the most significant is the shift in housing tenure that has occurred between the Census 2001 and 2011 in Northern Ireland and in Great Britain. Homeownership and the social rented sector have both declined, but the private rented sector has nearly doubled in size during the same period (Figure 2.4). A number of factors have contributed to the expansion of the sector. Factors such as the affordability and deposit constraints in homeownership, inward migration and limited access to social housing have increased demand in the private rented sector; and supply-side issues that include liberal lending in the form of specialised buy-to-let products and poor performance of alternative assets have prompted greater investment in property, often for pension planning purposes (Crook *et al.*, 2012; Gibb and Nygaard, 2005; CML, 2001; Rhodes and Bevan, 2003).

Figure 2.4: Percentage of Northern Ireland housing market by tenure type, 2001 and 2011



Source: Northern Ireland Census 2001 Table KS18, 2011 Table DC4101NI

The private rented sector is able to cater to a range of diverse submarkets - including young professionals, asylum seekers, student and housing benefit markets - but has weaknesses

with the standard of property and tenancy management among some landlords in some parts of the sector (Rugg and Rhodes, 2008). For many of these tenant groups, the private rented sector works effectively, allowing flexibility when studying, or when forming households and establishing careers and offers greater choice in respect of property types and locations than social renting (Wallace, 2010). Indeed, a recent report promotes the use of the private rented sector and highlights the opportunities that the sector provides:

- Open access;
- Responsiveness, especially in meeting demand from new and emerging markets;
- Flexibility;
- Diversity and choice in terms of property type and location;
- Freedom from responsibility from repairs and maintenance;
- Enabling people to house share more easily; and
- Creating more shared communities (CIH/DSD/Smartmove, not dated).

Indeed, there are higher levels of satisfaction with the services provided by private landlords in Northern Ireland (88 per cent) and Scotland (85 per cent) than in England (74 per cent) (Gray and McAnulty, 2014; Clegg *et al.,* 2007; DCLG, 2009). In England, private tenants on higher salaries expressed the greatest satisfaction with the tenure, although around two-fifths of lone parents, people with children, middle-aged and people on low-incomes would like to have been in social housing (DCLG, 2009). This last point is pertinent as the composition of tenants in the private rented sector has changed as the sector has expanded, creating concerns about the ability of private renting to satisfactorily meet the needs of some new demands placed upon it. The proportion of low-income and vulnerable households in the private rented sector in Northern Ireland has increased, as access and choice in social housing has become constrained (Gray and McAnulty, 2010). Moreover, the proportion of households with dependent children living in the private rented sector has increased from 8.2 per cent in 2001 to 17.2 per cent by 2011 (Census Tables CAS357; DC4101NI).

One key area of concern is the limited security of tenure in the private rented sector compared to social housing or owner-occupation. The FRS 2011/12 reveals the short-term nature of many private lets, with 53 per cent of working age tenants in private renting having been in residence two years or less, compared to only 26 per cent of social rented tenants (DSD, 2013a). Only 19 per cent of private renters had lived there for five years or more compared to 51 per cent of social renters, but this analysis does not reveal the age or household composition of the tenants. There are variations in the experiences and expectations of different tenants. While, short term lets may suit a variety of tenants who value the sectors' flexibility (Rugg and Rhodes, 2008), the lack of security and the risk of having to move at short notice is a policy concern in respect of families or other households who require stability (Shelter, 2012; CLG, 2013). Research by Scanlon and Whitehead (2014) shows families want quality accommodation where they are certain they can stay for several

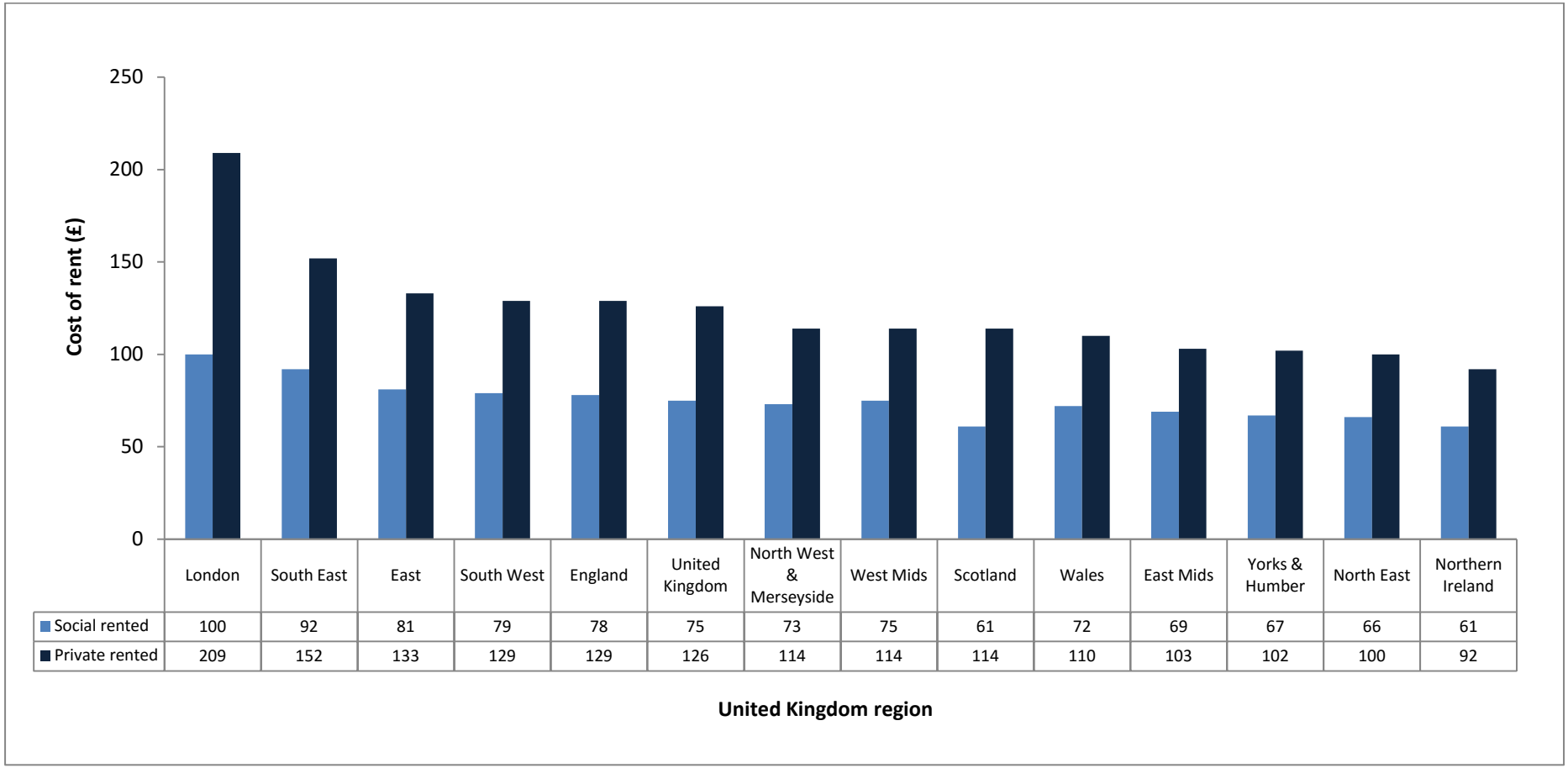
years if they wish. Shelter (2014) tracked 128 families in England rehoused as homeless into the private rented sector and found that families had been unable to achieve secure stable accommodation, citing poor housing conditions and landlord behaviour as problematic and a quarter had felt compelled to move, often incurring debt to do so. Tenancies end for a variety of reasons, many where the tenants themselves have been culpable in prompting the landlord to terminate the tenancy (Rugg, 2008). In Northern Ireland, NIHE data shows that the loss of rented accommodation accounted for 13.1 per cent of all homelessness presentations during 2010/11, dropping to 11.0 per cent during 2011/12 (the year a new housing management system was introduced), but rising to 13.5 per cent in 2012/13 and 13.6 per cent in 2013/14, and remains the third largest recorded cause of homelessness presentations, after family dispute/sharing breakdown and the person's accommodation not being reasonable (DSD, 2014b).

The Private Sector Housing Strategy (DSD, 2010) notes that the expansion of the sector, based to an extent on the incorporation of new housing stock into the sector, has meant that the proportion of statutory unfit private rented homes reduced substantially between 2001 and 2009. The Northern Ireland House Condition Survey 2011 (NIHE, 2013) indicates that the proportionate reduction in unfit rented homes continued. The decent homes standard, however, represents a higher threshold of acceptable housing conditions than unfitness and the 2011 survey found that proportionately the highest incidence of non-decent homes remains in the private rented sector (10.2 per cent) compared to 8.2 per cent in owner-occupied and 3.7 per cent in social housing. The greatest improvement in the rate of non-decent homes between 2009 and 2011 was found in social housing, where the rate had fallen 11 points during that period, compared to 6.8 points in the private rented sector and 4.4 points in owner-occupied homes. The prevalence of owner occupation, nonetheless, means that most non-decent homes are found in homeownership, and more frequently fail the decent homes standard due to the limited thermal comfort, but private rented homes are more likely to fail the decent homes standard because of a lack of modernisation and disrepair.

The lack of professionalism is also an area of concern for the private rented sector. McAnulty and Gray (2011) found that 30 per cent of landlords were unaware of the legislative requirements that related to their letting activities.

The rising costs of rents for new tenants in the private rented sector are also a concern in some parts of the United Kingdom. However, rents in Northern Ireland are lower than in other parts of the United Kingdom, and - although private rent costs have declined slightly during 2013 (NIHE, 2013e) - the latest available FRS data for 2011/12 indicates that private rent costs remain approximately fifty per cent more expensive than in the social rented sector (Figure 2.5). This is important as Figure 2.6 shows that the private rented and the social rented sectors are important for lower income households.

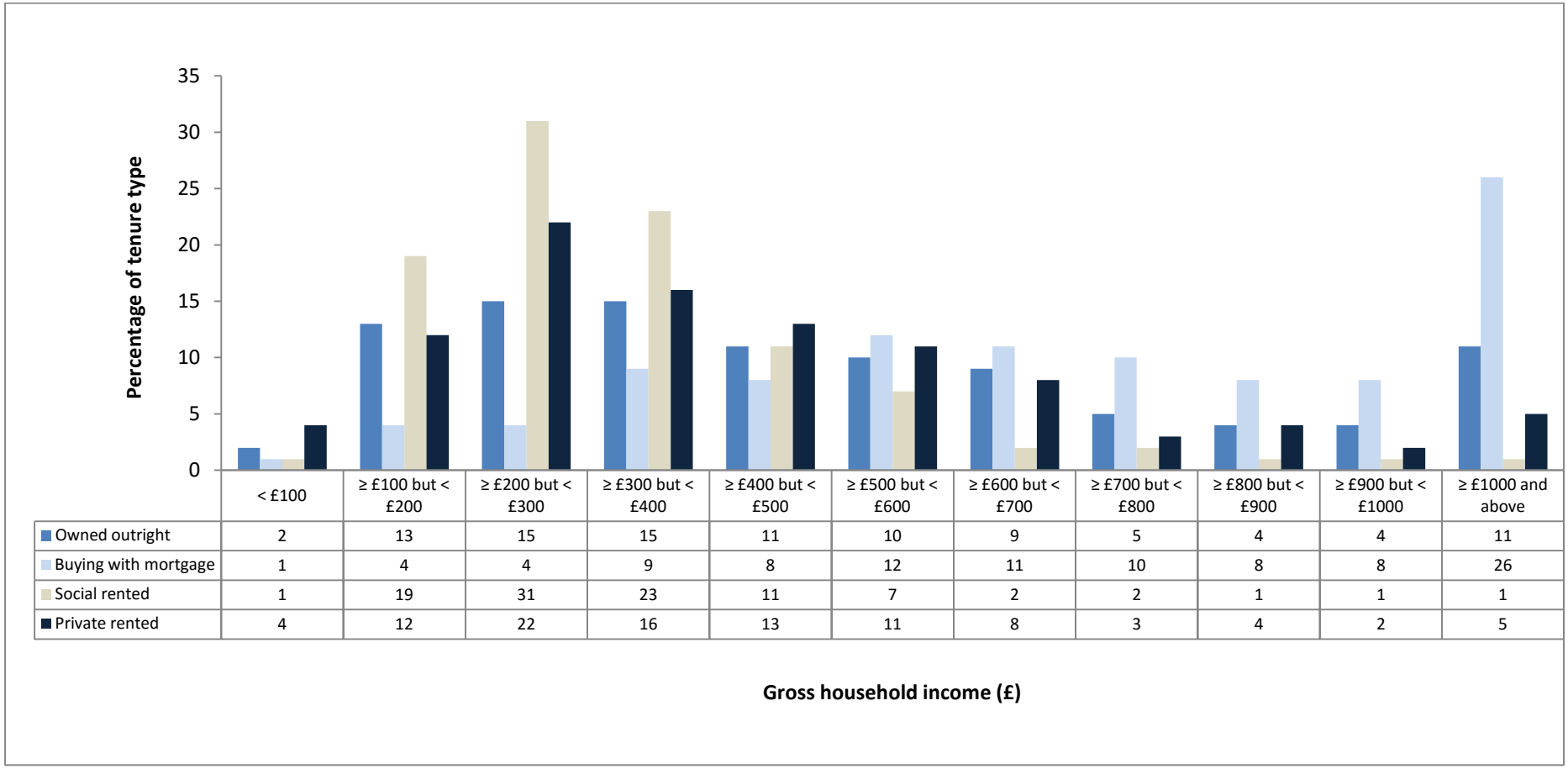
Figure 2.5: Cost of social and private rents by United Kingdom region, 2011/12



	London	South East	East	South West	England	United Kingdom	North West & Merseyside	West Mids	Scotland	Wales	East Mids	Yorks & Humber	North East	Northern Ireland
Social rented	100	92	81	79	78	75	73	75	61	72	69	67	66	61
Private rented	209	152	133	129	129	126	114	114	114	110	103	102	100	92

Source: Family Resources Survey 2011/12

Figure 2.6: Percentage of tenure by gross household income in Northern Ireland, 2011/12



	< £100	≥ £100 but < £200	≥ £200 but < £300	≥ £300 but < £400	≥ £400 but < £500	≥ £500 but < £600	≥ £600 but < £700	≥ £700 but < £800	≥ £800 but < £900	≥ £900 but < £1000	≥ £1000 and above
Owned outright	2	13	15	15	11	10	9	5	4	4	11
Buying with mortgage	1	4	4	9	8	12	11	10	8	8	26
Social rented	1	19	31	23	11	7	2	2	1	1	1
Private rented	4	12	22	16	13	11	8	3	4	2	5

Source: Family Resources Survey 2011/12

The ability of lower-income households to meet their housing costs has been challenged due to various issues including not only inflationary pressures during the recession, but also by changes to the local housing allowance / housing benefit scheme, which meant that 68 per cent of claimants in Northern Ireland were faced with shortfalls between the private rents charged and the housing benefit they received (McAnulty and Gray, 2010). The mean shortfall at the time of the study was £20 per week but a fifth of tenants surveyed paid a shortfall of £30 or more per week. More recent changes to housing benefit have seen: the eligible rents confined to the bottom 30 per cent of the rental market, rather than the previous bottom 50 per cent; caps on the maximum benefit received; caps on the eligible rent for certain size dwellings; raising the age for when the shared room rate is applicable from 25 to 35 years old; and removing the receipt of excess payments and changes to non-dependent deductions (Beatty *et al.,* 2014). The impact of these changes in Northern Ireland has been muted as landlords often lack alternative options to rent to non-benefit tenants. However, Beatty *et al.* (2014) also found that the weakening of housing benefit support to tenants has meant that rent arrears have increased, despite landlords not always collecting the shortfalls due, and more recovery action has been taken against tenants, thus increasing the precariousness of this sector for some tenants.

These issues prompt concerns about the private rented sector that all jurisdictions of the United Kingdom are keen to address by implementing reforms to enable the sector to cater for the additional demands placed upon it, without constraining private sector growth and investment. The Welsh Assembly have used the Housing (Wales) Act 2014[6] to replace a voluntary accreditation scheme with a compulsory landlord registration where landlords or their managing agents must be a 'fit and proper' person and the licensing authority will undertake a suite of training and development opportunities designed to raise standards in the sector. The Scottish Government's (2013) proposals include methods to strengthen the landlord registration scheme and improve enforcement procedures, consider the regulation of letting agents, improve information for tenants and landlords and review the suitability of current tenancy arrangements. In England, a number of measures are being introduced, including: a model longer term tenancy agreement for use where tenants want some additional security; improving knowledge of landlord's and tenant's rights and responsibilities through a Right to Rent and Code of Good Practice; measures to ensure letting agents are transparent about the fees charged and are members of suitable redress schemes; and restrictions on lettings of the most severely energy inefficient homes (DCLG, 2014; DECC, 2011; RICS, 2014).

In a similar vein, from April 2014 Northern Ireland has implemented a landlord registration scheme, which requires all landlords to register for a small fee, and receive advice and

[6] http://wales.gov.uk/topics/housing-and-regeneration/legislation/housingbill/?lang=en

support about being a landlord with the aim of making the private rented sector a more attractive option (NIE, 2014). In addition to the landlord registration scheme, the Northern Ireland Housing Strategy (DSD, 2012) reaffirmed the commitment to improving the sector and proposed a deposit protection scheme and dispute resolution service. From April 2013 landlords in Northern Ireland have been required to lodge deposits in an approved tenancy deposit scheme to improve the management of the sector. Action to overcome poor fitness standards across the housing stock is also proposed and new fitness standards are expected during 2015/16 (DSD, 2012a). In November 2014, the Minister announced that the Department for Social Development will be seeking to further review the regulation of the private rented sector to ensure that it is an attractive and viable housing option.[7]

The private rented sector is therefore responsive to increased demand and satisfies many households, but its ability to meet the needs of a wider range of households in the future is uncertain in its present form, although policy measures to further improve property conditions and the management of the sector have been proposed. In equality terms these issues are salient as there is a tendency for people of minority ethnic groups, young people and low income families to be over-represented in the private rented sector according to their proportion of the population.

Social rented sector

Tenure matters as studies have shown that social housing breaks the link between poor housing conditions and poverty and provides security of tenure for low income households (Bradshaw *et al.*, 2008; Tunstall *et al.*, 2013; Stephens *et al.*, 2010). Moreover, social housing is the safest tenure for vulnerable households during a recession as the tenancy is secure, the housing benefit as a safety net is more reliable compared to local housing allowance in the private rented sector and the rents are more affordable (Monk and Whitehead, 2009). There is, however, some evidence that greater concentrations of less well-off households reside in social housing and that the tenure itself may have small negative impacts (Hills, 2007; Lupton *et al.*, 2009; Feinstein *et al.*, 2008). Nonetheless, social housing tenants surveyed in England valued low rents, freedom from repairs, the security of tenure and having a professional landlord (DCLG, 2009). Social housing tenants viewed their landlord's repairs service, anti-social behaviour and the lack of choice in the allocations process poorly (ibid.), but nonetheless, only two per cent of the social renters surveyed wished to be in the private rented sector.

As demonstrated in Figure 2.4, the social housing sector is contracting as the proportion of households living in NIHE properties fell seven percentage points between 2001 and 2011, only partially offset by the 0.8 per cent increase in the proportion of housing association

[7] http://www.northernireland.gov.uk/news-dsd-061114-storey-announces-review

tenants. Perry (2014) noted the greatest decline in social housing investment in Northern Ireland when compared to the other nations of the United Kingdom – a reduction of 31 per cent from 2011/12 to 2014/15 - although proportionately the investment in Northern Ireland's new social housing supply remains the highest in the United Kingdom. Moreover, the Northern Ireland Housing Strategy proposes opportunities for diversifying the delivery of social housing and providing mixed communities through pursuing developer contributions to supply social housing in private developments and through the continuation of the House Sales scheme where tenants have purchased 25-100 per cent of their home at a discounted rate (DSD, 2012). Moreover, increased grant rates for housing association development were announced in October 2014 (Douglas, 2014a).

Across Northern Ireland the waiting list for social housing has grown from 27,515 applicants in 2004/5 to 39,967 applicants at March 2014. The information in relation to waiting list and allocations provided by the NIHE indicates that not all applicants are in housing stress, as at the end of March 2014 just over half (54 per cent) of all applicants had been awarded 30 points or more, identifying them as being in 'housing stress' or more serious housing need. This proportion of applicants in housing stress has been broadly similar for the last decade, although it peaked at 59 per cent in 2011/12. The NIHE (2011) analysis of the most prevalent reasons behind applicants' need for housing found that sharing homes and amenities, health and social wellbeing and overcrowding were the main factors of need recorded where applicants were awarded below 70 points and insecurity of tenure (associated with homelessness or the threat of homelessness) sat behind applications where 70 points or more had been awarded.

The median average length of time general applicants across Northern Ireland as a whole had been on the waiting list before being allocated a home during 2013/14 was 12 months for all applicants, and 10 months for those in less serious housing need[8]. Curiously, the aggregate data repeatedly suggests that applicants with lower levels of housing need are allocated homes more quickly than applicants in housing stress. This is likely to reflect the changing patterns of demand in comparison to the location of the existing stock and does not mean that in any given location people who have less severe needs are rehoused more quickly. By comparing the one year's allocations data for 2013/14, and the aggregate data for the period 2004 to 2009 (NIHE, 2011), the typical length of time applicants wait to be rehoused had increased over time.

The waiting list is not considered to be an accurate reflection of housing need, as reflecting the points made above there are variations in the severity of housing need found within

[8] The NI Housing Executive report on both the mean and median average waiting times of applicants for social housing, as they were advised that the median is more representative as it is not skewed by outlier cases where people have waited extraordinary lengths of time.

applications for social housing. Moreover, there is also evidence that around a third of applicants do not reply to offers of accommodation or give any reason for refusal when made (Gray *et al.,* 2013b), which could be interpreted that the applicants' need for housing is not urgent. Applicants are currently made three reasonable offers before being removed from the waiting list. This means that the numbers of applicants waiting on the list at any one time is much higher than the typical waiting times displayed for those who are allocated a home and rehoused. The stock of general needs applicants across Northern Ireland, still on the waiting list at March 2014, shows that the median waiting time for all applicants was 19 months and 23 months for applicants in housing stress. The distribution of applicants for social housing varies across Northern Ireland and affects the outcomes achieved. Consequently, the size of social housing waiting lists varies by local authority districts, with the largest lists in the Belfast, North Down, Lisburn, Craigavon and Derry/Londonderry areas (DSD, 2013).

Homelessness presentations have broadly doubled since the ceasefires in 1994, but peaked at around 20,000 during the housing market peak of 2005/6 to 2006/7 and have fallen only slightly to just over 19,000 during 2012/13 (Wilcox and Perry, 2014). Some of this rise in homelessness is attributable to the local practice of including older people seeking more appropriate accommodation within homelessness administration, unlike other areas of the United Kingdom (Fitzpatrick *et al.,* 2014). Nevertheless, officially reported homelessness has remained high in Northern Ireland compared to declines witnessed through greater emphasis on homelessness prevention in other nations of the United Kingdom (ibid.).

The Northern Ireland Housing Strategy *Facing the Future* (DSD, 2012) also prioritises support for a stable and sustainable housing market; supporting access to housing through reviewing the use and function of social housing; continuing the cross tenure improvements in housing conditions and quality; regeneration and shared housing schemes; and most significantly proposed structural change by splitting the NIHE into its strategic and landlord function. The new housing strategy (DSD, 2012) reaffirms a number of measures to limit homelessness previously provided by the Housing (Amendment) Act 2010 and implemented in the Homelessness Strategy (NIHE, 2012b), including a shift towards homelessness prevention. The Homelessness Strategy considers the use of 'housing first' models for homeless people that provide direct accommodation, rather than an intermediate stage of supported housing being available, and the increased provision of floating support to increase tenancy sustainment. In addition, reducing the time people spend as homeless, reducing the need to sleep rough and improving the targeted support of a range of client groups is also proposed.

The NIHE is the United Kingdom's largest social landlord and was established in 1971 to remove bias from the allocation of social housing in Northern Ireland, since then it has rigorously allocated homes on the basis of housing need alone (Melaugh, 1994; Gray *et al.,* 2013). The Housing Strategy proposes a split of the strategic and landlord functions of the

Housing Executive, permitting greater access to private finance and thus increasing opportunities to improve services and bring all Northern Ireland's social housing stock up to Decent Homes Standard (Perry, 2014). There has been some debate about the retained responsibilities of the NIHE and the mechanisms through which the stock and the landlord management and maintenance responsibilities can be transferred from NIHE, but the precise mechanisms as to how this will happen are as yet undecided (DSD, 2014).

As mentioned a fundamental overhaul of the way social housing is allocated has been proposed, which could include a 'housing options' style service to people seeking social housing (Gray *et al.*, 2013b). These independent proposals include changes that could, if introduced, reduce the number of reasonable offers applicants receive before being demoted on the waiting list, introduce bands to reflect priority and introduce a choice based lettings scheme, and provide a greater role for the private rented sector for housing applicants. It is also likely that there will be greater reliance on the private market to satisfy needs at a time when many household's – especially single and non-family households - ability to meet market housing costs is constrained (Ellison, Pleace and Hanvey, 2012). All measures reflect current practices in Great Britain but would represent significant changes in the way social housing in Northern Ireland was accessed.

Social housing is particularly important across the board but people on low incomes and people from minority ethnic backgrounds, people with children, disabled people, and younger age groups are more reliant on this sector than households with other attributes.

Conclusion

Across all parts of the United Kingdom there have been significant shifts in housing tenure, and expectations of housing through the life course seen in the last 30 years may not remain in the future. The local housing system in Northern Ireland has undergone rapid change, and will endure a long tail of adverse impacts arising from the financial crisis. Many households will adequately satisfy their housing needs in the private market, and it is likely that the importance of the private rented market will continue to increase. Similar pressures exist in Great Britain where these changes are set against the background of welfare reform that aims to smooth the transition into work for many households with Universal Credit, but has also reduced the levels of support available to some claimants, not least in respect of housing and disability benefits, and introduced a more stringent sanctions regime for many claimants (Beatty and Fothergill, 2013). However, at the time of writing, the full impact of welfare reforms measures on Northern Ireland remains uncertain, although some amendments have already occurred to the local housing allowance/housing benefit regulations (Beatty *et al.*, 2014) and funds secured to mitigate the impact of the changes to under-occupancy rules relating to housing benefit in social housing. However, new budget constraints adopted by the Northern Ireland Assembly make for an uncertain future for the scale and scope of public intervention in the housing market. The challenge is to make

effective use of all the housing stock for the demands placed upon it and ensure no groups of people are disadvantaged in comparison with those who share different attributes.

The next set of chapters considers the accessibility, adequacy and sustainability for people associated with each equality ground in turn.

3: Gender

This chapter considers housing outcomes by gender, for women, men and transgender people. In terms of determining the housing needs of people of different gender there are ostensibly few differences between women's and men's specific requirements, although transgender people must be enabled to freely express their preferred identity if desired. Although gender may not prompt great variations in what dwellings are required, accessing and sustaining housing is likely to pose different challenges to men and women due to different patterns of labour market engagement and domestic commitments. Therefore, the interaction of gender with socio-economic factors and other equality grounds, such as the presence or otherwise of dependants in the household, may prove critical to housing outcomes.

Determining the difference gender makes when examining a range of data can be a challenge as gender is specific to an individual whereby housing relates to the household. Surveys overcome this issue by using a household reference person to whom they can attach household level data. The household reference person is commonly the person who owns or rents the property, if not held jointly; an older person in a couple, or the person in the couple who earns the most. Some analysis may refer to the household reference person as the head of the household, but latterly, there have been moves away from such terminology.

Gendered approaches to housing studies were limited but this chapter found that gender did interact with other attributes to provide a complex picture in relation to housing. While women were generally lower paid than men, data suggested that single women earn more than their male counterparts, and secured better housing outcomes. In contrast, when considering all households with a female household reference person, so those including children and other household members as well as lone adults, they were more likely to be in social and private renting than households with a male household reference person. There also appeared to be little difference in the length of time male and female applicants waited to be allocated social housing. Gender differences are not apparent in respect of housing conditions, although marginally more women, especially older women, live in non-decent homes. Women's homes are smaller and have fewer rooms, but all households with female household reference persons are no more likely to be overcrowded than households with male household reference persons. Women in the private rented sector experience greater rates of relative poverty after housing costs are taken into account than male private tenants.

A small transgender population lives in Northern Ireland but little is known about their circumstances, as there is a substantial data gap. Studies that have examined the experiences of transgender people identified fears of harassment as a key concern and transgender people who have approached housing providers have not always secured appropriate accommodation.

Overview

The Northern Ireland Census 2011 informs us that 49.0 per cent of the Northern Ireland population are men and 51.0 per cent women. In addition, various studies estimate that there are between 115 and 160 people who self-identify as transgender, although these figures are likely to be an under-estimation (McClenahan, 2012).

A review of key gender indicators in Northern Ireland noted that gender studies focus on women as they experience greater disadvantage (Breitenbach and Galligan, 2004). This chapter reflects this pattern although as part of this study unsuccessful attempts were made to interview men's organisations to inform this knowledge gap.

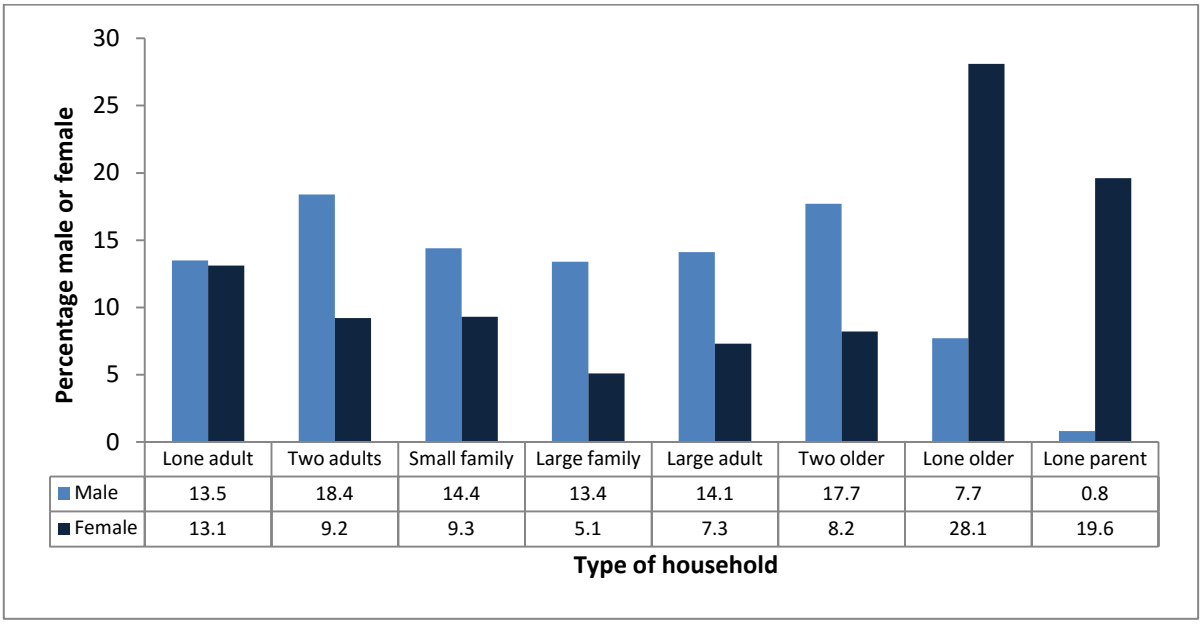
The gender indicators review for the Office of First Minister and Deputy First Minister (OFMDFM) found liberalising attitudes towards divorce and cohabiting but ambivalence about working mothers (Breitenbach and Galligan, 2004). The review also found that more women have been drawn into the labour market and the pay differentials between women and men have been closing but remain substantial. Girls have higher educational attainment than boys but gendered subject choices at different stages of education affect employment later in life. Women were also found to have had lower incomes in their own right and in some houses did not control income and resources to the same extent as men leading to hardship (ibid.).

A more recent study by the Northern Ireland Department of Finance and Personnel (DFP, 2014) echoes that more women are working and despite similar hourly earnings compared to men, earn less than men overall, and while women are less likely to be unemployed than men they are more likely to be economically inactive due to home and caring responsibilities. The proportion of women in employment in Northern Ireland had by June 2014 increased by 37 per cent compared to 1995, although at 62 per cent remains slightly below that of Great Britain (66 per cent), and below men's employment rate in Northern Ireland (70 per cent). Female full time hourly earnings are higher relative to men's hourly earnings in Northern Ireland (99.7 per cent) compared to Great Britain (90.4 per cent) (ibid). However, 40 per cent of women work part-time so earn less overall than men. Moreover, average female full time gross weekly earnings (£440.00) are lower than for men (£478.90). At Q2-2013, men were more likely to be unemployed (9.8 per cent) than women (4.5 per cent). Economic activity of women in Northern Ireland was lower (64.9 per cent) than for women in Great Britain (71.9 per cent) and lower than men in Northern Ireland (78.7 per cent). Women are more likely than men to be family carers and/or at home, whereas a greater proportion of economically inactive men are disabled or students (ibid). Access to childcare places in Northern Ireland has expanded but remains very low in comparison to other parts of the United Kingdom, limiting access to employment for women (McQuaid *et al.*, 2013).

Survey data is attached to a household reference person, who is either the owner or renter of the accommodation, has the highest income or is the oldest. Female household reference persons represented only 37 per cent of households, compared to 63 per cent of male household reference persons. However, women are most likely to be the reference person in lone older adult, and notably in lone parent households (Figure 3.1).

Supporting the earnings data, female household reference persons are more frequently in the low to middle income groups compared to male household reference persons who were more frequently in higher income households (Figure 3.2).

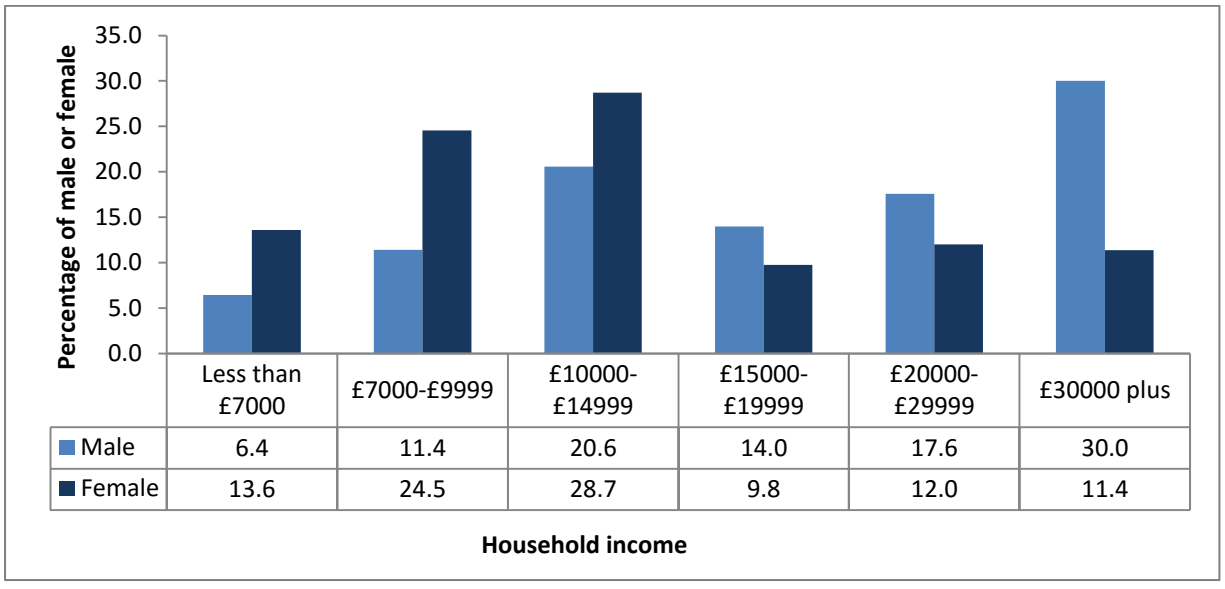
Figure 3.1: Gender of household reference person by household composition, 2009



	Lone adult	Two adults	Small family	Large family	Large adult	Two older	Lone older	Lone parent
Male	13.5	18.4	14.4	13.4	14.1	17.7	7.7	0.8
Female	13.1	9.2	9.3	5.1	7.3	8.2	28.1	19.6

Source: Northern Ireland House Condition Survey 2009

Figure 3.2: Gender of household reference person by gross household income, 2009



	Less than £7000	£7000-£9999	£10000-£14999	£15000-£19999	£20000-£29999	£30000 plus
Male	6.4	11.4	20.6	14.0	17.6	30.0
Female	13.6	24.5	28.7	9.8	12.0	11.4

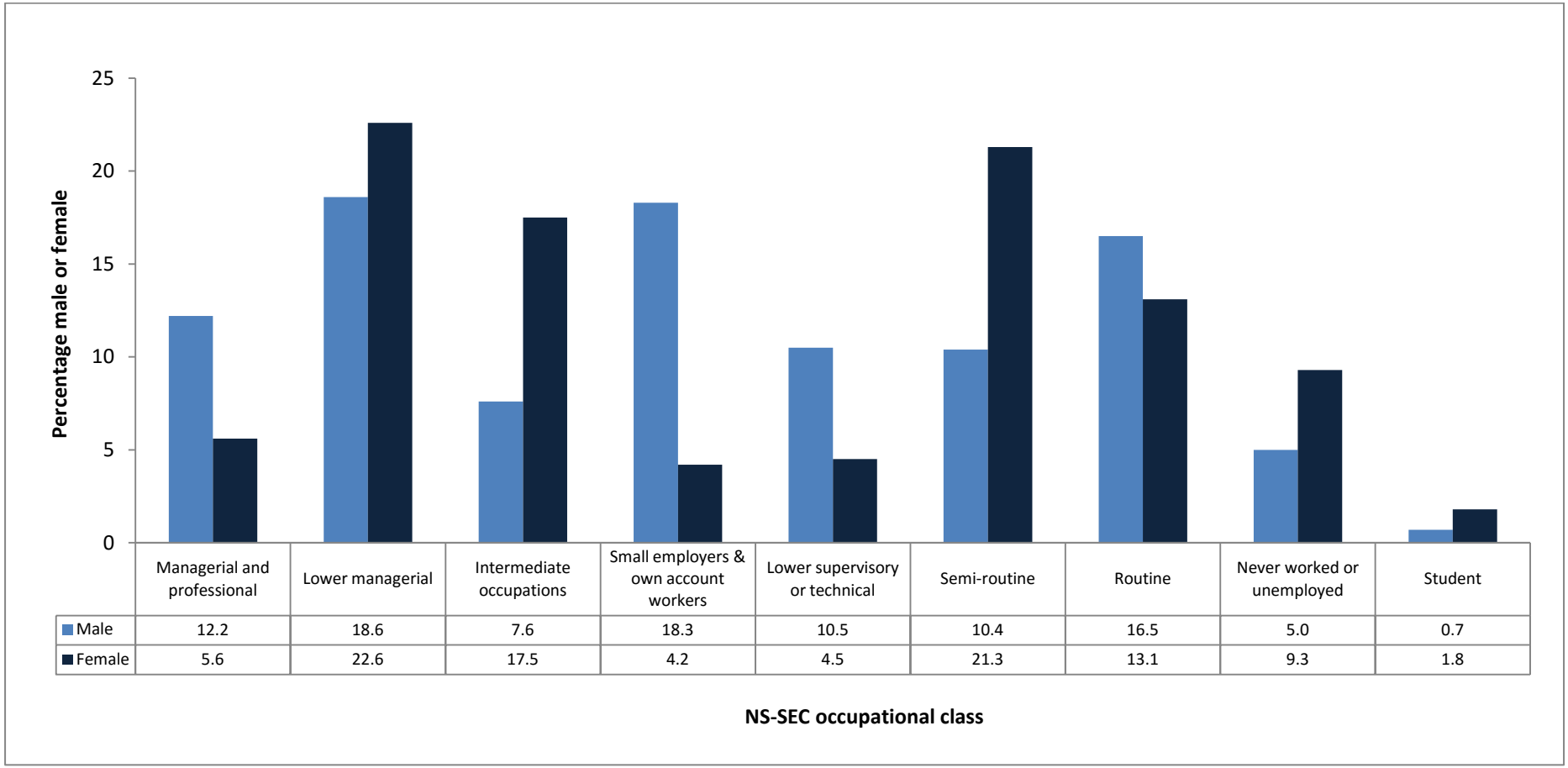
Source: Northern Ireland House Condition Survey 2009

The Northern Ireland Census 2011 records that a greater proportion of women are in lower managerial and semi-routine occupations (that include sales, operatives and clerical occupations) compared to men, but while they are less frequently found in higher managerial and professional positions women are not universally in the lower skilled occupations (Figure 3.3).

Lone parents are overwhelmingly female but there are intersections with other equality grounds than gender when considering their circumstances. IPSOS-MORI undertook a survey of 1,225 people, including 139 lone parents to consider how the circumstances of lone parents compare with other people (DSD, 2013b). The survey found that lone parents are younger than the wider population, a total of 43 per cent of lone parents were aged 34 years old or below compared to 21 per cent of the general population (21 per cent), and, possibly related to their younger age profile, lone parents were also more likely to be Catholic (52 per cent of lone parents) than Protestant (28 per cent) (ibid.). The number of dependent children was also slightly lower for lone parents (1.6) compared to other families (1.8). Three-quarters of lone parents had gross household incomes of £300 per week or less in 2013 compared to 51 per cent of all households, and lone parents were broadly speaking twice as likely to be claiming tax credits compared to other households. This is despite a greater proportion of lone parents having A-level qualifications or higher than the wider population. Consequently, fewer lone parents are home owners (22 per cent) and are more likely to be private renters (42 per cent) and social renters (36 per cent) than the wider population.

As mentioned, attitudes towards women, work and caring responsibilities have liberalised in Northern Ireland, but a great proportion of attitudes towards transgender people in Northern Ireland are negative. The Equality Awareness Survey 2011 (ECNI, 2012) found that 40 per cent of people would mind having a transgender person as a neighbour. Small scale surveys of transgender people in Northern Ireland found 18 out of 31 respondents were in full time employment, five were unemployed, one was retired and seven were economically inactive for a variety of reasons, and half of this sample were in receipt of some benefits (Hanson and Hurley Dupret, 2007). Respondents' in Hanson and Harley Dupret's (2007) study reported that transgender people's most common problems were harassment, bullying, discrimination and a feeling of being marginalised. There are significant data gaps in respect of transgender people so more precise knowledge of their labour market positions and other attributes are unknown.

Figure 3.3: Gender of household reference person by NS-SEC occupational class, 2011



	Managerial and professional	Lower managerial	Intermediate occupations	Small employers & own account workers	Lower supervisory or technical	Semi-routine	Routine	Never worked or unemployed	Student
Male	12.2	18.6	7.6	18.3	10.5	10.4	16.5	5.0	0.7
Female	5.6	22.6	17.5	4.2	4.5	21.3	13.1	9.3	1.8

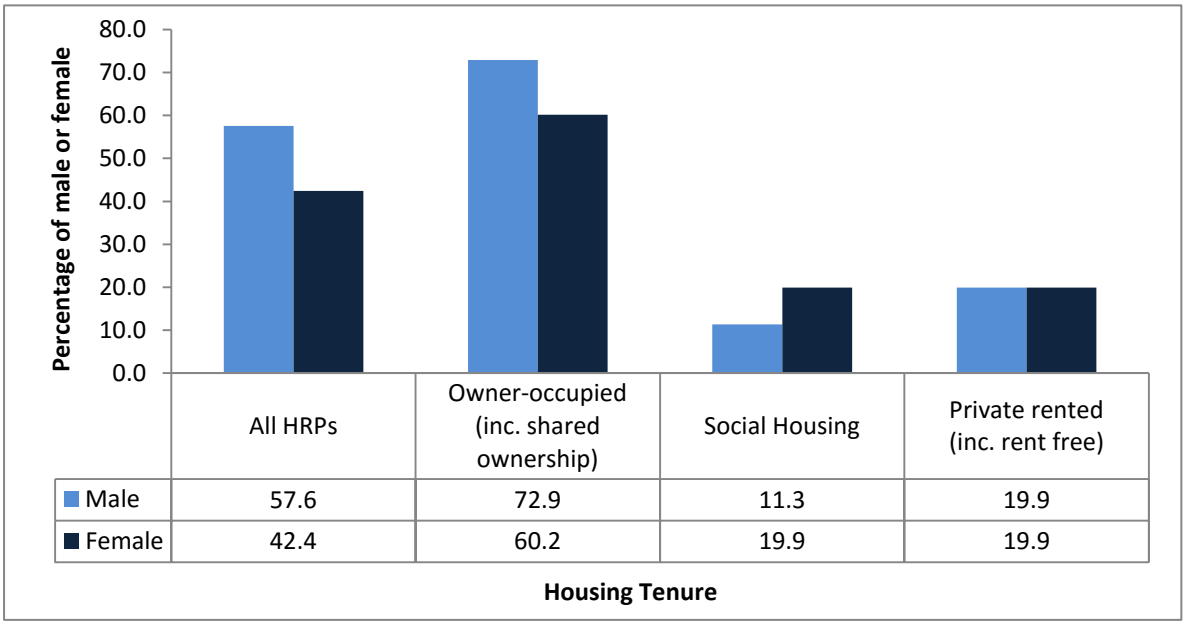
Source: Northern Ireland Census 2011 Table DC6111NI

Access to housing

The Northern Ireland Census 2011 shows that the most dominant tenure of households with either a male or female household reference person was owner-occupied; although the proportion of female household reference person households was 12.7 percentage points lower than that for males (Figure 3.4). Whilst, an equal proportion of households headed by a male and female household reference person lived in the private rented sector (19.9 per cent for each, respectively), a greater proportion of households headed by a female household reference person lived in the social housing sector compared to those with a male household reference person (19.9 per cent compared to 11.3 per cent).

The Northern Ireland Census 2011 also shows that households with female household reference persons account for a greater proportion of the social rented sector, than households headed by males. While 62.1 per cent of all owner-occupied homes had a male household reference person, only 37.9 per cent of this tenure type had a female household reference person. In contrast, 56.5 per cent of household reference persons in social housing were female, compared to 43.5 per cent with a male household reference person.

Figure 3.4: Gender of household reference person by housing tenure, 2011



	All HRPs	Owner-occupied (inc. shared ownership)	Social Housing	Private rented (inc. rent free)
Male	57.6	72.9	11.3	19.9
Female	42.4	60.2	19.9	19.9

Source: Northern Ireland Census 2011 (CT0078NI)

However, if women live alone, it seems they achieve better housing outcomes, with larger homes, and account for a greater proportion of homeowners, than single men[9]. The NIHE

[9] Arguably there may be many circumstances when homeownership is not a better housing outcome compared to other housing tenure, but the vast majority of people aspire to homeownership nonetheless (Pannell, 2012).

House Condition Survey 2009 shows that men are more likely than women to live on their own and comprise 63 per cent of single adult households compared to women who make up 37 per cent, but single women are more likely to be in owner-occupation (58 per cent) than single men (38 per cent). Conversely, single men are more likely to reside in the private rented sector (38 per cent) compared to a fifth of single women, and are more likely to live in smaller homes than women, as 57 per cent of lone women live in three bedroom homes compared to 43 per cent of lone men.

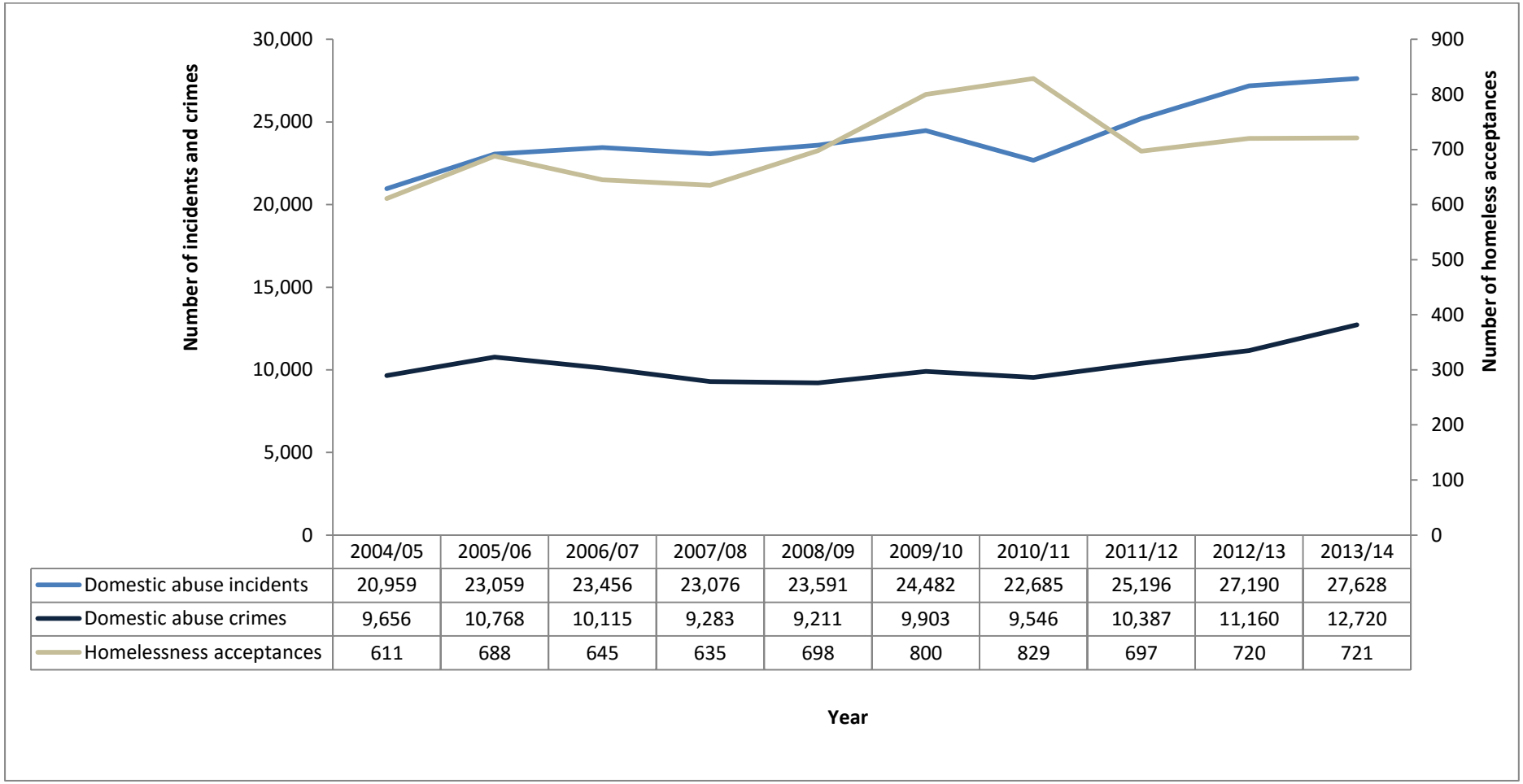
Closer examination of the Northern Ireland House Condition Survey 2009 data provides some insight into the differences between single men and women's housing outcomes. The marital status of single men and women who live alone were similar, with 60.3 per cent of women and 64.2 per cent of men having never been married and 29.3 per cent of men and 31.4 per cent of women being divorced or separated. In addition, the average age of lone women was 43 years old and lone men 46 years old, suggesting both sexes were at a similar life stage. The factor that seems to offer an explanation of the better housing outcomes for single women than men is that single women are more likely to be in moderate to higher income groups compared to men. Although slightly fewer single women than single men had gross incomes of £30,000 or more, 7.0 per cent compared to 8.9 per cent for men; 48.6 per cent of single men had incomes up to £9,999 compared to only 36.8 per cent of single women.

The Co-ownership Scheme administrative data shows that of those applicants that gave their gender, a similar proportion of single male applicants (48.3 per cent) and single female applicants (46.7 per cent) have used the Co-ownership scheme to enter homeownership between 2011 and 2014. As the Northern Ireland Census 2011 data (Table DC6111NI) indicates that fewer women of working age (64 years old or below) live alone than men, the Co-ownership administrative data suggest that single women are over-represented in the Co-ownership scheme and that single men are not using the scheme to close the differential with single women in homeownership.

Figure 3.4 above illustrates the importance of social housing to female headed households. One route into social housing for women is homelessness related to domestic violence. Domestic violence is predominantly experienced by women and Police Service of Northern Ireland (PSNI) data records a growing volume of domestic abuse crimes and incidents from 2004/5, with an upturn since 2010/11 (Figure 3.5). Homelessness acceptances due to domestic violence were growing broadly in line with these trends, but since 2010/11 have declined. A multi-agency approach to tackling domestic violence commenced in 2005, and further measures to prevent the loss of the home due to domestic violence were due to be introduced in 2013/14 with the introduction of a Sanctuary scheme (NIHE, 2012). The significance of the sharp drop in homelessness acceptances from 2011/12 is unclear, although new working practices and procedures may have taken a while to bed down.

Where remaining in situ is not possible for women escaping domestic violence, an interview undertaken for this study suggested that the number of bed spaces provided by refuge services in Northern Ireland is generally sufficient, and that the refuge providers have good working relationships with the Northern Ireland Housing Executive (NIHE). During the course of this study, adequate support to women accessing rehousing was indicated, although provision was reported to be confounded by other attributes as one interviewee within this study suggested that religion and locational choices of areas for rehousing meant some women seeking move-on accommodation in social housing after spending time in a refuge waited longer than others to be allocated a new home.

Figure 3.5: Domestic abuse incidents and crimes and homelessness acceptances due to Domestic abuse, 2004/05 to 2013/14 (count)



	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
Domestic abuse incidents	20,959	23,059	23,456	23,076	23,591	24,482	22,685	25,196	27,190	27,628
Domestic abuse crimes	9,656	10,768	10,115	9,283	9,211	9,903	9,546	10,387	11,160	12,720
Homelessness acceptances	611	688	645	635	698	800	829	697	720	721

Source: PSNI (2014b); DSD Housing Statistics Bulletins

**An incident 'may be crimes in law... but they are not of a level of severity where they would result in the recording of a notifiable crime. ** A crime includes notifiable offences that could possibly be tried by a jury (PSNI, 2014a. User Guide to Police Recorded Crime Statistics in Northern Ireland).*

In addition, minority ethnic and migrant women with no recourse to public funds who experience domestic violence face problems when seeking support (Devlin and McKenna, 2009). Moreover, an interviewee for this current report was further concerned by how benefit changes that restrict access to support to new migrants for 12 months will impact upon the support they can offer some of these women.

Men's groups were not available to contribute to this study; although men do experience domestic violence albeit in smaller numbers than women, but service provision to meet their needs in Northern Ireland is unclear (McGuire, 2012). During 2013/14, the PSNI recorded 3,513 domestic violence crimes where the victim was male, fewer than the 8,156 recorded crimes where the victim of domestic violence was female, but not insubstantial.

It is important to note that the gender noted in the NIHE administrative data relates to that of the first applicant in the case of joint applications, and the basis by which household members may decide which member of a different sex couple becomes the first applicant is unclear, limiting the weight that can be placed on this analysis. When considering this NIHE administrative data, applicants for social housing do not appear to be disadvantaged by their gender, although this analysis does not control for any dependants, marital status or household composition (Table 3.1). NIHE administrative data shows that a greater proportion of social housing applicants on the waiting list at the end of March 2014 were female (54.8 per cent) rather than male (45.2 per cent), and that a greater proportion of applicants in housing stress are also female (56.1 per cent) than male (43.9 per cent). A greater proportion of allocations made to applicants in housing stress are made to female applicants (61.2 per cent) than male applicants (38.8 per cent). However, although male applicants have been on the waiting list slightly longer than female applicants across Northern Ireland, 20 months for men and 18 months for women, for applicants allocated a home during the twelve months to March 2014, male and female applicants waited broadly similar times for a home, 12 months for female applicants and 11 months for male applicants.

Analysis of aggregated waiting list and allocation data between 2004 and 2009 undertaken by the NIHE (2011) also found no significant differences in the waiting times between men and women.

In a small survey of transgender people only nine out of 31 had engaged with the NIHE and only one had a negative experience (Hanson and Hurley Dupret, 2006).

Table 3.1: Applicants and allocations by gender, median waiting list time and housing stress status as at 31 March 2014

	Percentage Share of List (%) and Number (N)	
	GENDER	
	Male	**Female**
Applicants as at March 2014		
Not in Housing Stress	46.7 (8,592)	53.3 (9,789)
In Housing Stress	43.9 (9,472)	56.1 (12,114)
Overall	**45.2** **(18,064)**	**54.8** **(21,903)**
Allocations made during 2013/14		
Not in Housing Stress	50.5 (515)	49.5 (504)
In Housing Stress	38.8 (3,020)	61.2 (4,770)
Overall	**40.1** **(3,535)**	**59.9** **(5,274)**
	Median Time on Waiting List in Months	
	GENDER	
	Male	**Female**
Applicants as at March 2014		
Not in Housing Stress	13.0	15.0
In Housing Stress	23.0	23.0
Overall	**18.0**	**20.0**
At point of allocation during 2013/14		
Not in Housing Stress	8.0	7.0
In Housing Stress	11.0	12.0
Overall	**11.0**	**12.0**

Source: NIHE administrative data

Adequacy of housing

As described below, gender differences in housing conditions are not necessarily apparent, except for women in rural areas where they are more likely to live in non-decent homes. Housing conditions are similar for men and women in urban areas and there is little difference in the rate at which the homes of male or female household reference persons are over-crowded, although male household reference persons had larger homes. A greater awareness of transgender issues, their housing needs and sensitive allocations of temporary housing for transgender people are, however, required, not least as transgender people feel vulnerable to hate crime.

The Northern Ireland House Condition Survey 2009 shows that there was little difference between the housing conditions of households whether the household reference persons were male or female. Female household reference persons were only marginally more likely to live in homes that fail the decent homes standard (15.1 per cent) compared to male household reference persons (12.9 per cent). These homes were almost all likely to fail because they lacked thermal comfort rather than disrepair, and the difference related to rural areas where 19.4 per cent of female household reference persons lived in non-decent homes compared to 10.5 per cent of male household reference persons. There were no gender differences in urban areas (14.1 per cent for men and 13.7 per cent for women) across all ages. But for older household reference persons there were clear differences, as household reference persons aged 75 years old or more, a greater proportion of men in urban areas lived in non-decent homes (31.8 per cent) compared to women (23.5 per cent) but this was reversed for rural areas, where more women (37.7 per cent) than men (23.5 per cent) live in non-decent homes.

The Northern Ireland House Condition Survey 2009 showed that the average floor area of the homes occupied by male household reference persons was 112 m^2 compared to 99 m^2 for female household reference persons, but despite these smaller homes a greater proportion of female reference person households included dependants (34.0 per cent) than male household reference persons (28.6 per cent). However, the gender of the household reference person was not associated with the frequency of households being overcrowded, as measured by being below the bedroom standard, as 88.7 per cent of male headed households had one or two spare rooms or more compared to 75.7 per cent of female headed households who were more likely to live at the bedroom standard. Female families, therefore, have an adequate number of rooms but their homes are smaller and have fewer spare rooms than households with male household reference persons.

Data from the Northern Ireland House Condition Survey 2009 also shows that female household reference persons are more likely to report that they are in severe or moderate fuel poverty (28.1 per cent) than male household reference persons (17.9 per cent), who are also more likely to be fuel rich or only near fuel poverty. Consequently, a total of 19.4 per

cent of female household reference persons reported that they were dissatisfied with their heating costs compared to 11.0 per cent of male household reference persons.

An interviewee for this report suggested that practice in respect of transgender people in Northern Ireland had improved significantly over recent years, but remained patchy and there were concerns about the appropriateness of housing or the sensitivities of the services. A lack of awareness of transgender issues meant that people were cautious about presenting to agencies in their female personae (Hanson and Hurley Dupret, 2007). Transgender people viewed temporary accommodation highly but were often offered inappropriate temporary accommodation based on their gender at birth (McBride, 2013). The safety of the home and neighbourhood for transgender people was of significant concern. Transgender people felt harassed and fearful that they would be a victim of hate crime and could feel compelled to leave their home (McBride and Hanson, 2010; McBride, 2013). As questions about transgender people were only asked in the 2011 Equality Awareness Survey (ECNI, 2012) – where it was revealed that two-fifths of people in Northern Ireland would not like a transgender person as a neighbour -the data relating to this group of people is extremely limited. The Northern Ireland Life and Times Survey asked questions about attitudes to transgender people but they do not relate to homes or neighbourhoods. To fill this gap in terms of housing, McBride (2013) calls on the NIHE to undertake a housing needs assessment specifically for transgender people.

Sustainability of housing

The gender dimensions of housing and those affected by problems with insecure tenancies, or problems meeting housing costs, for example, appear under-explored. Hinds's (2011) work on women in Northern Ireland during the downturn links the increase in referrals for advice for housing and mortgage debt and to women's experiences of managing household budgets but presents little evidence of any gendered bias in the incidence of housing debt. In their preliminary report, the Department for Social Development (DSD) (2014a) noted the current absence of data relating mortgage debt and negative equity to the Section 75 grounds.

The Family Resources Survey (FRS) data is used to examine the impact of housing costs on those on marginal incomes. Table 3.2 shows that once housing costs are taken into account, private renting increases the proportion of households that are considered to be in poverty for both men and women but the increase in rates of relative poverty is more pronounced for women, where the proportion in poverty is increased by 18 percentage points compared to 10 percentage points for men. Outright homeownership, however, reduces the proportion of households in relative poverty among women by 12 percentage points compared to only a reduction of seven points among men. When considering the gender of the household reference person, buying with a mortgage largely has a neutral effect on the rate of poverty after housing costs.

Table 3.2: Impact of housing costs on relative poverty by gender of household reference person 2011/12

	GENDER							
	Male				Female			
	Tenure							
Relative Poverty status	**Social housing (%)**	**Private renting (%)**	**Outright owned (%)**	**Mortgaged (%)**	**Social housing (%)**	**Private renting (%)**	**Outright owned (%)**	**Mortgaged (%)**
Poverty BHC	30	31	25	13	29	32	23	16
Poverty AHC	33	41	18	13	35	50	11	16
Difference	3	10	-7	0	6	18	-12	0

Source: Family Resources Survey 2011/12. Relative poverty is defined as those living in households where the income is less than 60% of the United Kingdom median for the relevant year. BHC=before housing costs. AHC=after housing costs.*

**The relative rate of poverty is calculated based on income 'before housing costs' (BHC), including income like Housing Benefit that can only be spent on housing; and second, residual income 'after housing costs' (AHC) – including rent, mortgage payments, buildings insurance, ground rent and service charges. The difference between the two measures indicates the proportion of households whose experience of poverty is changed, positively or negatively, once housing costs are considered.*

Conclusion

There was limited existing evidence relating to the gender dimensions of housing, but various data sources were able to provide some insight into differences between the outcomes obtained by households with male or female household reference persons. While women's groups were able to highlight some issues, notably those relating to domestic violence, similar involvement from men's groups was not achieved. In some circumstances, such as the social housing administrative data, the household level information was appended to the first applicant, but how joint applicants decide who completes the application form is unknown, so any differences here may be difficult to interpret without additional information.

This chapter has highlighted that men generally have higher earning potential than women, but that single men have poorer housing outcomes than single women. When all households are considered, however, the households of female household reference persons are more frequently found in social housing and have smaller homes than those of 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. Lone parents were overwhelmingly female and predominantly in either private or social renting. Where the NIHE administrative data is concerned, being conscious of the above caveat relating to the gender of the first applicant, women do not appear to wait any longer for social housing than first applicants who were men. However, women experience more domestic violence and although domestic abuse crimes and incidents have increased - and there has been a recent upturn in the reports to the PSNI, possibly due to greater awareness of the issues on the part of women and/or the police service - homelessness acceptances relating to domestic violence show a sharp decline, which may relate to changes in the support services available. Access to domestic violence services for minority ethnic women with no recourse to public funds is a persistent concern. There is a clear evidence gap relating to men's experiences of domestic violence and any associated housing needs.

In terms of the adequacy of housing, older women in rural areas are more likely than men to live in non-decent homes, but in urban areas this is reversed, as older men are more likely to live in non-decent homes.

A lack of awareness of the needs of transgender people means some housing placements are inappropriate and more research is required to understand their housing needs. Understanding the needs of transgender people overall is required, from the impact of the transition on their labour market position, health and other factors that may alter their socio-economic circumstances, in addition to further explorations of their housing needs and preferences.

Gender dimensions of the security and sustainability of housing is under explored, but data shows that more women than men experience relative poverty after housing costs are taken into account when in the private rented sector, but that poverty after housing costs is reduced in outright homeownership more for women than for men.

Overall there are complex issues at play here, relating not just to gender but its interaction with life stage and life expectancy, as well as with income and the presence of children and other household members. Cohort effects may also be important to consider as for younger women the gradual shift of lone parents and low income families towards private renting and away from social renting may increase relative rates of poverty for these groups. Similarly, fewer older women could benefit from the poverty reducing qualities of outright homeownership in later life if fewer people ever become homeowners. However, if people bought later in life, the homeownership tenure could contract but it would not preclude them from the low housing costs in later life. Supporting older women in rural areas with their housing conditions would close any gender differentials evident in respect of non-decent homes. Limiting the gender impact of private renting's housing costs on the relative rate of poverty on women to a greater extent than for men may be overcome by a combination of improving women's relative earnings or income potential in the labour market, ensuring sufficient housing allowances to support low income tenants, as well as measures to directly or indirectly influence and limit any high rental costs in the private market.

4: Age

This chapter provides a brief profile of characteristics associated with different age groups and then considers the accessibility, adequacy and sustainability of housing for younger and older people.

The different housing requirements of people of different age groups means accounting for differential resources, desires or needs for greater stability as well as the changing health and physical needs throughout the life course. Housing that may be normatively considered appropriate or adequate for a person under 25 years old may be viewed as inappropriate for a person over 75 years old with health problems, for example. Moreover, a particular age cohort's housing needs, resources and their ability to access and sustain housing may change through the life course and are influenced by the economic and policy context at given points in their lives, all of which have undergone significant shifts over time and therefore between age cohorts. For example, full employment and less constrained access to homeownership and social housing in the post-war period gave way to more tightly controlled access to homeownership and greater opportunities to access private renting today, affecting the housing choices and outcomes, and even the accumulation of housing wealth, of different age groups.

The combination of these factors means that housing inequalities that affect older groups now, are distinct from those that affect younger cohorts, and may change for different cohorts in the future. Broadly speaking, while younger people may be currently concerned with accessing housing as structural changes to labour markets and social security produce economic barriers, concerns about older people's housing needs currently centre on the physical condition of the home, unmet care needs and the home's suitability to meet increasing frailty and mobility needs.

The key point arising from this analysis is that older people's poor housing conditions are a persistent problem that remains to be addressed. Also, young people's access to private renting, and any subsequent displaced demand to social housing and homelessness services should be monitored.

Overview

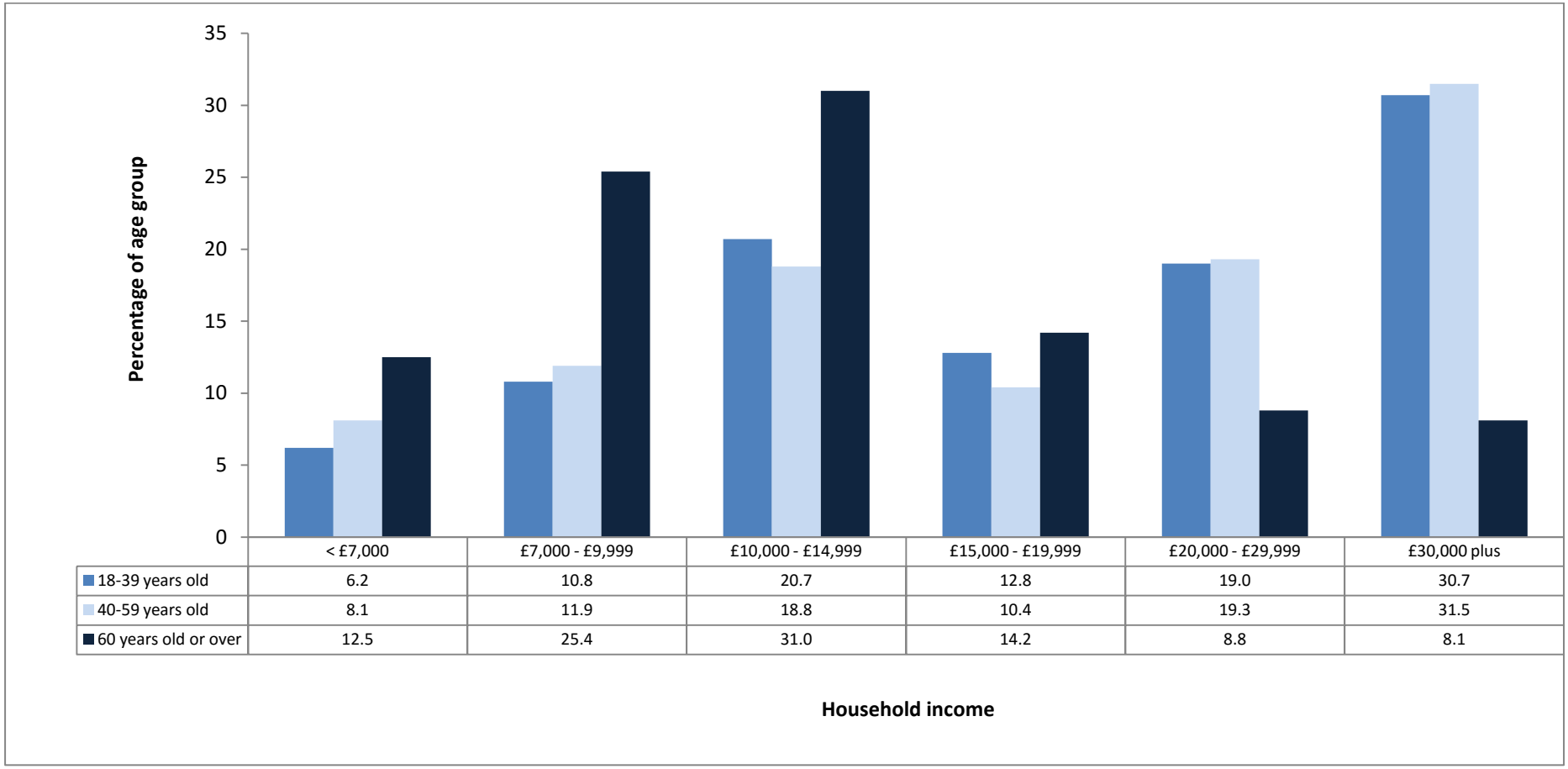
The Northern Ireland Census 2011 illustrates that Northern Ireland has an ageing population, with more people over 65 years old and fewer children than in previous years. These changes have not been even as in some locations there has been a growth in younger people aged 16- 39 years old and infants aged nought to three years old– such as in Dungannon and Craigavon, undoubtedly due to inward migration – and in other locations a growth in older people aged 40 to 64 years old – particularly pronounced in Antrim and

Limavady. These changing demographics have implications for the types of housing required.

The incomes of different age groups differ significantly and thus their potential to meet their own housing needs. Older people generally have lower incomes than other age groups (Figure 4.1). However, the rate of pensioner poverty in Northern Ireland reduced between 2006/7 and 2011/12 – but remains above that in Great Britain - while the rates of child and working-age poverty have increased during this same period (New Policy Institute, 2014). Young people have not had the same protection in benefits over the recent period as pensioners and during this period poverty among people aged 16 to 29 years old in Northern Ireland increased the most. Many older people have low incomes but are more likely to be outright homeowners with low housing costs and housing wealth. However, assessments of housing equity using the Family Resources Survey (FRS) 2011/12 found couples under pension age with or without children held more housing equity than pensioners, possibly as they occupied larger and/or higher value homes (Wallace *et al.*, 2014).

Other population characteristics differ across age. Older households are less likely to identify as mixed, other or no religion, and there is a distinctly older age profile for people who identify their religion as Protestant (Figure 4.2). The Northern Ireland House Condition Survey 2009 also shows that across the life course a man is most likely to have been nominated the household reference person as discussed in the previous chapter. A greater proportion of women are the household reference person among younger households aged 18 to 39 years old (44.2 per cent) and older households aged 60 years or over (40.0 per cent), compared to middle aged households aged 40 to 59 years old (29.3 per cent). Older households are also more likely to include to a person with a disability (37.8 per cent) compared to middle-aged households (12.9 per cent) and younger households (3.8 per cent).

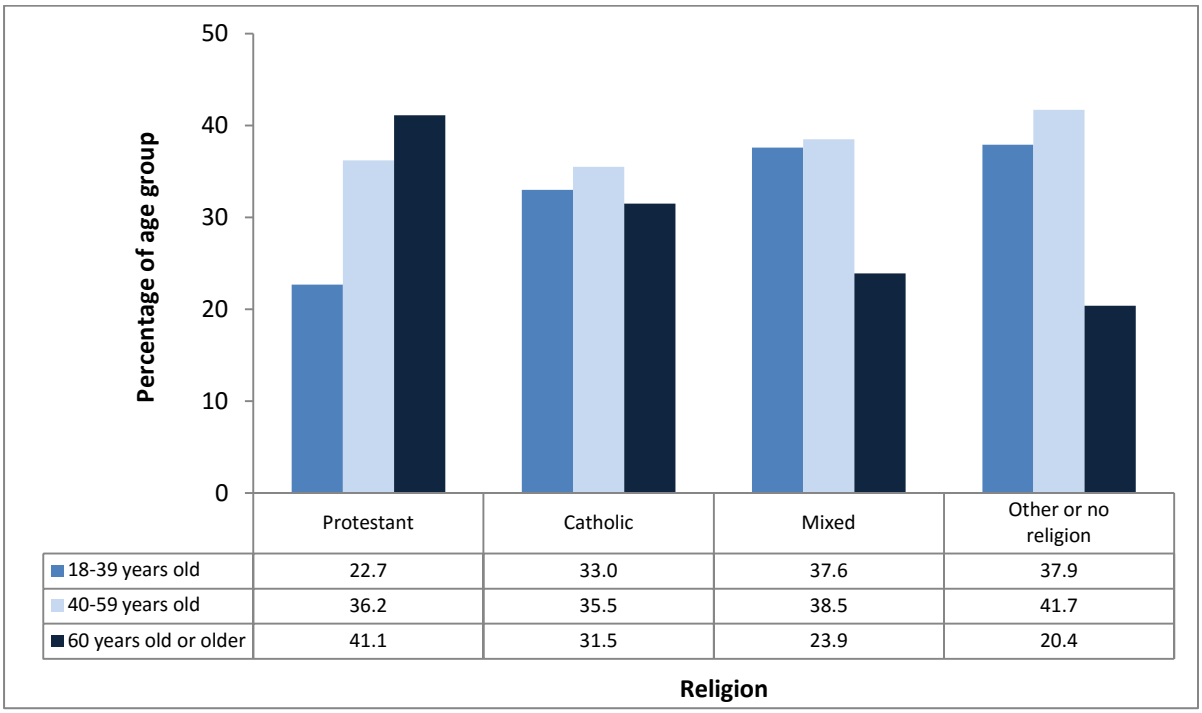
Figure 4.1: Age of household reference person by gross household income, 2009



	< £7,000	£7,000 - £9,999	£10,000 - £14,999	£15,000 - £19,999	£20,000 - £29,999	£30,000 plus
18-39 years old	6.2	10.8	20.7	12.8	19.0	30.7
40-59 years old	8.1	11.9	18.8	10.4	19.3	31.5
60 years old or over	12.5	25.4	31.0	14.2	8.8	8.1

Source: Northern Ireland House Condition Survey 2009

Figure 4.2: Age of household reference person by religion, 2009



	Protestant	Catholic	Mixed	Other or no religion
18-39 years old	22.7	33.0	37.6	37.9
40-59 years old	36.2	35.5	38.5	41.7
60 years old or older	41.1	31.5	23.9	20.4

Source: Northern Ireland House Condition Survey 2009

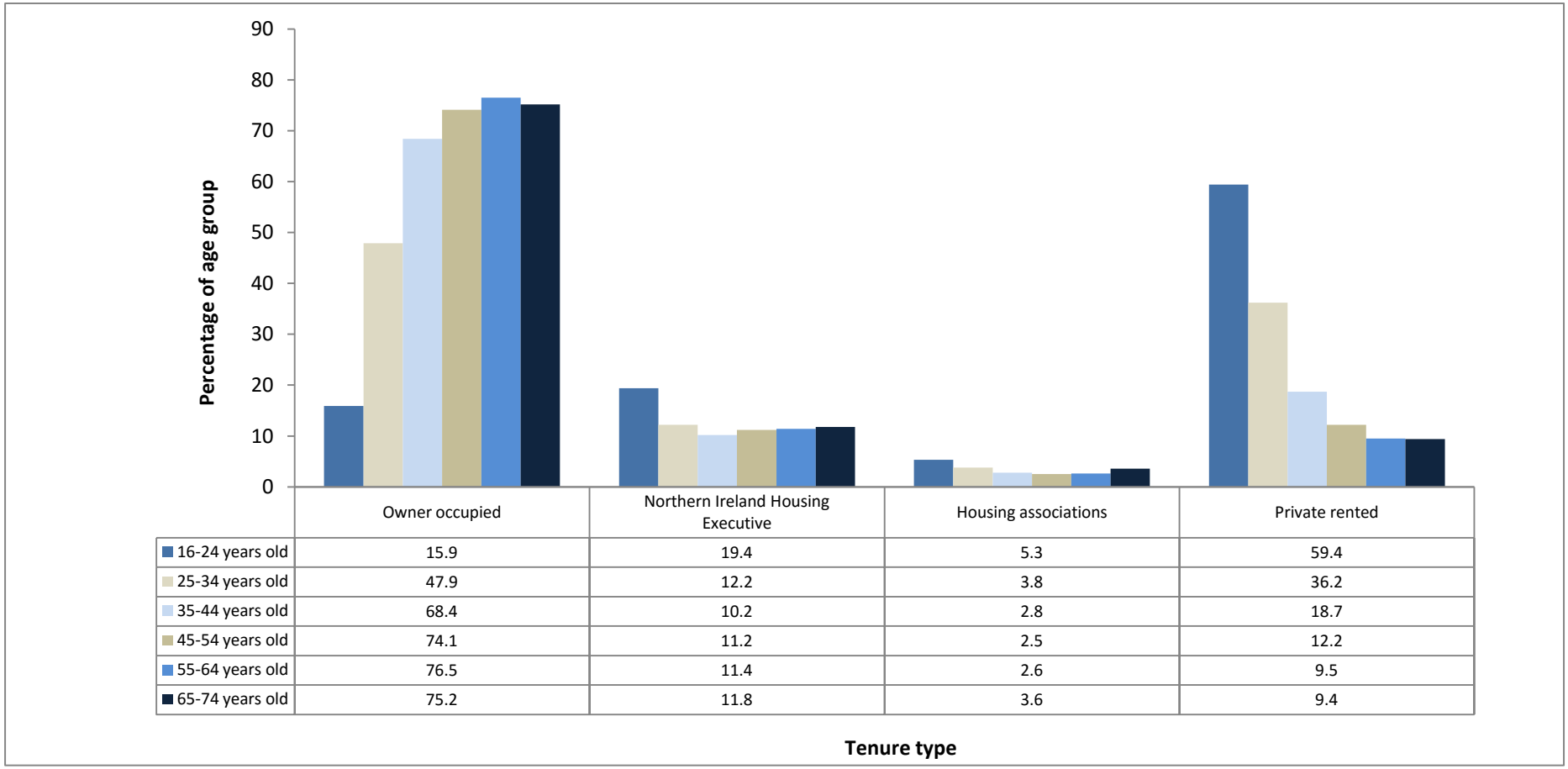
Access to housing

The Northern Ireland Census 2011 data shows that the older the household reference person, the greater the proportion in homeownership and the lower the proportion in private renting (Figure 4.3). Social renting is generally evenly distributed through the age groups but is elevated among those aged between 16 to 24 years old.

Access to homeownership for younger age cohorts has been a great concern for some time across the United Kingdom, as well as in Northern Ireland (Semple, 2006). However, price readjustments in the housing market have meant that first time buyers now form the largest proportion of home buyers, albeit of a smaller market, and they are entering homeownership on lower household incomes, using lower income multiples to obtain loans and with smaller deposits (Wallace *et al.*, 2014). The lack of residential mobility due to negative or little equity is now a problem for slightly older cohorts, who were first time buyers at the peak of the housing market 2006/7.

The Co-ownership scheme is Northern Ireland's intermediate tenure scheme offering shared ownership opportunities, designed to mitigate constraints in access to homeownership. Younger age groups have certainly benefited from this scheme (Figure 4.4). Over recent years, however, the age of new entrants to Co-ownership has increased, although the majority of applicants remain 32 years old or under.

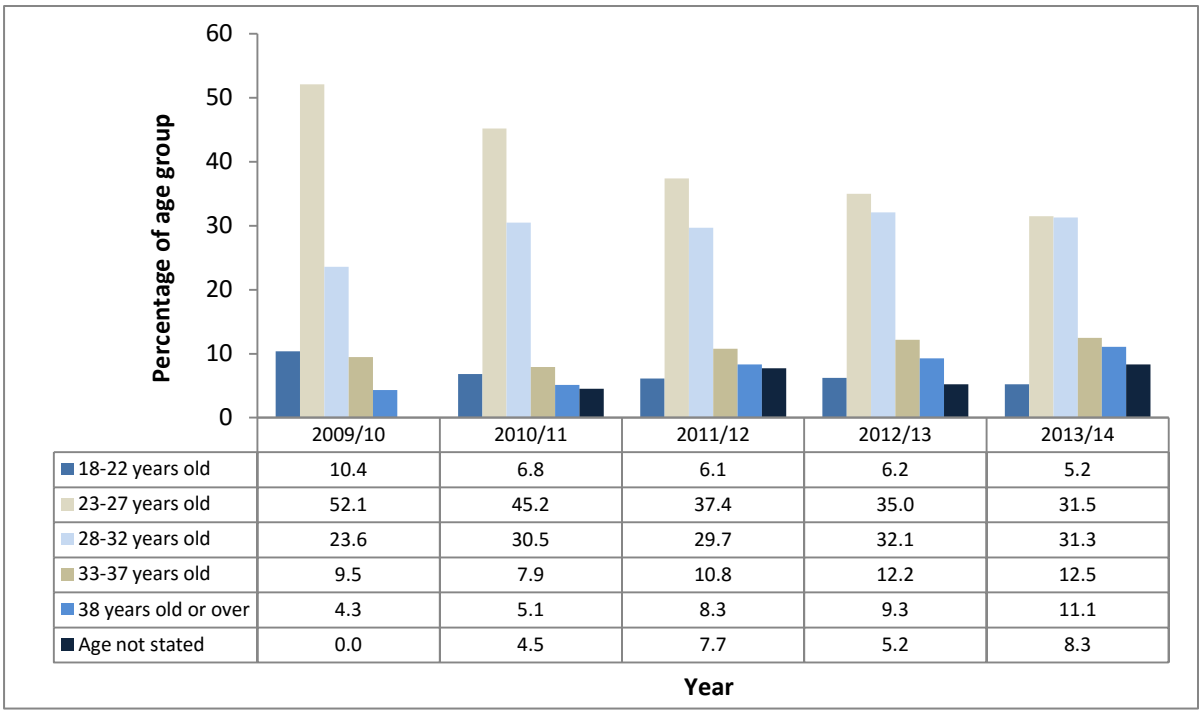
Figure 4.3: Age of household reference person by tenure type, 2011



	Owner occupied	Northern Ireland Housing Executive	Housing associations	Private rented
16-24 years old	15.9	19.4	5.3	59.4
25-34 years old	47.9	12.2	3.8	36.2
35-44 years old	68.4	10.2	2.8	18.7
45-54 years old	74.1	11.2	2.5	12.2
55-64 years old	76.5	11.4	2.6	9.5
65-74 years old	75.2	11.8	3.6	9.4

Source: Northern Ireland Census Table DC6401NI

Figure 4.4: New entrants to Co-ownership by age, 2009/10-2013/14



	2009/10	2010/11	2011/12	2012/13	2013/14
18-22 years old	10.4	6.8	6.1	6.2	5.2
23-27 years old	52.1	45.2	37.4	35.0	31.5
28-32 years old	23.6	30.5	29.7	32.1	31.3
33-37 years old	9.5	7.9	10.8	12.2	12.5
38 years old or over	4.3	5.1	8.3	9.3	11.1
Age not stated	0.0	4.5	7.7	5.2	8.3

Year

Source: Northern Ireland Co-ownership. Figures were not available for 'Age not stated' in 2009/10.

Media attention has positioned younger cohorts' constrained access to homeownership as a housing inequality, transferring wealth from younger to older cohorts through the housing market and the expansion of private landlords (see Collinson, 2013; Intergenerational Foundation, 2014; and Hilton, 2015). Arguably if secure, safe, affordable and sustainable housing can be obtained elsewhere in the housing system then an inability to buy a home is not necessarily an injustice. That the prime alternative tenures are inaccessible or fail to provide these qualities over the long term fuels such debates. In Northern Ireland at least, affordability for lower income households has returned to the homeownership market and for those unable to provide sufficient deposits then the Government supports Co-ownership to bridge the gap. A key issue is to secure key attributes of security and stability for people on low incomes, which is not solely an age-related problem, but is adversely affecting more recent age cohorts than in the past as market conditions have moved.

As represented in Figure 4.3, social housing appears to be important across the life course. Table 4.1 provides a summary of the Northern Ireland Housing Executive (NIHE) waiting list and allocation data for social housing in Northern Ireland by age groups.

The age groups with the largest volume of applicants to the waiting list overall are those aged in their 30s, 40s and aged between 18 and 25 years old. The age group that comprised the largest proportion of applicants in housing stress were those aged 18 to 25 years old, which was also the age group that comprised the largest share of allocations made during 2013/14 (26.0 per cent).

Table 4.1: Applicants and allocations by age, median waiting list time and housing stress status as at 31 March 2014

	Percentage Share of List (%) and Number (N)							
	AGE IN YEARS							
	Under 18	**18-25**	**26-29**	**30-39**	**40-49**	**50-59**	**60-64**	**65+**
Applicants as at March 2014								
Not in Housing Stress	0.4 (73)	17.7 (3,250)	11.0 (2,022)	22.1 (4,054)	18.6 (3,421)	14.0 (2,575)	5.1 (932)	11.2 (2,054)
In Housing Stress	0.4 (95)	21.6 (4,661)	11.6 (2,501)	19.8 (4,270)	16.3 (3,523)	11.5 (2,478)	4.1 (877)	14.7 (3,180)
Overall	**0.4 (168)**	**19.8 (7,911)**	**11.3 (4,523)**	**20.8 (8,324)**	**17.4 (6,944)**	**12.6 (5,053)**	**4.5 (1,809)**	**13.1 (5,234)**
Allocations made during 2013/14								
Not in Housing Stress	* (<5)	18.5 (188)	10.8 (110)	22.6 (230)	15.7 (160)	16.1 (164)	5.8 (59)	10.5 (107)
In Housing Stress	* (76)	26.8 (2,085)	13.0 (1,013)	20.2 (1,574)	16.0 (1,245)	10.3 (802)	3.5 (269)	9.3 (726)
Overall	* *	**26.0 (2,273)**	**12.9 (1,123)**	**20.7 (1,804)**	**16.1 (1,405)**	**11.1 (966)**	**3.8 (328)**	**9.5 (833)**
	Median Time on Waiting List in Months							
	AGE IN YEARS							
	Under 18	**18-25**	**26-29**	**30-39**	**40-49**	**50-59**	**60-64**	**65+**
Applicants as at March 2014								
Not in Housing Stress	4.0	9.0	12.0	13.0	15.0	19.0	25.0	37.0
In Housing Stress	5.0	14.0	23.0	23.0	25.0	27.0	33.0	46.0
Overall	**4.0**	**12.0**	**17.0**	**18.0**	**20.0**	**23.0**	**29.0**	**43.0**
At point of allocation during 2013/14								
Not in Housing Stress	2.0^	5.0	9.5	9.0	9.0	11.0	10.0	5.0
In Housing Stress	4.0	12.0	13.0	12.0	13.0	13.0	14.0	8.0
Overall	**4.0**	**11.0**	**13.0**	**11.5**	**13.0**	**12.5**	**13.5**	**8.0**

Source: NIHE administrative data. Data suppressed to prevent the identification of individuals; suppressed data is also not included in calculated percentages. ^ Less than 5 cases.

Applicants aged below 18 years old were rehoused the quickest during 2013/14, waiting only four months for a new home, possibly reflecting the priority afforded to this group under new working practices. The age groups that waited the longest to be rehoused were those aged 60 to 64 years old (13.5 months) even when in housing stress (14 months), and those aged 26 to 29 years old and applicants aged between 40 and 49 years old (13 months in housing stress respectively). While there are some minor differences in the waiting times to be rehoused among people of different age groups, the variation is clustered around the average waiting times across Northern Ireland (10 months for those not in housing stress and 12 months for those who are). Only the youngest and oldest age groups display much shorter waiting times, possibly due to associated vulnerabilities.

Interviews identified the limited provision of appropriate care for older people suffering dementia and for those with long term learning difficulties. One interviewee expressed concern that the Department for Social Development's (DSD) proposed removal of the special needs management allowance (SNMA) would inhibit the provision of such schemes that will meet the rising needs of an ageing population. However, another stakeholder thought that SNMA had limited applicability anyway as it was only payable on specific developments. The second stakeholder's reference fits in with DSD's (2013) guidance on SNMA whereby homes determined to be excepted accommodation[10] are not eligible to receive SNMA as they do not fit with the policy position outlined by the Supporting People programme. Those homes that did receive funding were deemed eligible for interim funding. However, this interim funding was to be phased out if the Department for Social Development determined that the registered care home did not fit the Supporting People programme's aim of promoting independent living. Nonetheless, the need for greater levels of care prompts most moves for older people and the rise in the number of over-85 year olds implies a greater provision for care related residential accommodation (Paris, 2011).

The interviews and literature suggested that young people face particular difficulties in terms of access to housing. The proportion of applicants in housing stress aged 18 to 25 years old is one of the highest (Table 4.1). McGuire (2011) found unmet needs, limited evidence of early intervention, difficulties accessing appropriate support or assistance and inappropriate stop gap living arrangements for people aged 16 to 25 years old. But interviewees noted that housing providers and Health and Social Care Trusts have made significant policy and practice improvements in recent years for 16/17 year olds and for extended support to young people leaving care, with fresh guidance and commitments made to meet their needs.

Fitzpatrick *et al.* (2014) notes that there was no statutory footing for this work with homeless minors, a concern shared by a stakeholder interviewed for this report. However, initiatives

[10] Those registered homes that did not receive financial funding in the year ending March 2003.

made to meet the needs of younger cohorts may explain the slightly higher allocation of housing to applicants aged 25 years old or less, as well as the relatively short time people aged under 18 years old wait to be rehoused (4 months).

Homelessness statistics published by DSD (2014) may not reflect the true extent of homelessness but provide an indication of those seeking formal assistance with housing (see Table 4.2). The number of single 16/17 year olds presenting as homeless has remained steady at around three per cent of all male single applicants and six per cent for female single applicants since 2010/11, although there appeared to be some slight reductions during the 2013/14 period.

Table 4.2: Homelessness presentations by household composition, followed by gender and age group breakdown for single male and female applicants (Quarters Ending June 2010 - December 2013 and Quarter 1-3 of 2013/14)

	HOUSEHOLD COMPOSITION				
YEAR	**Singles**	**Couples**	**Families**	**Pensioner**	**Total (count)**
2010/11	53.2	4.4	32.0	10.4	**20,158**
2011/12	53.6	4.7	31.8	10.0	**19,737**
2012/13	54.9	4.3	31.1	9.7	**19,354**
2013-2014					
Quarter 1	52.1	4.5	32.9	10.5	**4,623**
Quarter 2	54.6	4.9	30.5	9.9	**4,832**
Quarter 3	56.4	4.3	29.6	9.6	**4,667**

	Breakdown by gender and age (%)							
	GENDER							
	Male single applicants (%)				**Female single applicants (%)**			
	Age in years				**Age in years**			
	16-17	**18-25**	**26-59**	**Total (all singles)**	**16-17**	**18-25**	**26-59**	**Total (all singles)**
2010/11	2.8	31.9	65.3	65.3	6.2	47.2	46.6	32.9
2011/12	2.8	31.9	65.3	65.3	6.2	47.2	46.6	35.6
2012/13	2.8	30.5	66.7	66.7	6.0	45.2	48.9	34.4
2013-2014:								
Quarter 1	2.7	31.3	66.0	66.0	4.1	43.0	52.9	32.8
Quarter 2	2.1	29.7	68.2	68.2	5.7	39.4	54.9	34.1
Quarter 3	2.5	29.3	68.2	68.2	5.8	41.2	53.1	31.6

Source: Percentages derived from Table 2.2 DSD Housing Bulletin Oct-Dec 2013

The greater proportion of female young single homeless presentations suggests greater vulnerability for young women. Single people below pension age (taken here as 65 years old) comprise 17 per cent of the population (Census Northern Ireland Table DC410NI) but

comprise more than half of homeless applicants. Moreover, the Census Northern Ireland (Table DC640NI) shows that people aged between 16 and 34 years old represent 23.3 per cent of households where the household reference person is below 65 years old, but the homelessness application data shows that the proportion of younger households aged 16 to 25 years of age exceeds this, without accounting for the applicants aged 26 to 34 years old, indicating that younger people are proportionally over-represented among people presenting as homeless.

Figure 4.3 above shows the importance of the private rented sector for younger households, but evidence of the impact of recent housing benefit changes on young people show that fewer landlords are willing to let to this age group (Beatty *et al.*, 2014). Interviews with stakeholders noted a lack of an effective rent deposit or bond scheme to facilitate access to the private rented sector for these households. The NIHE has announced additional funding of the Smartmove Housing service, which will support access to private rented homes provided by participating landlords, and support for tenants with benefits and tenancy issues. The impact of this scheme on access, for young people in particular, should be monitored.

Issues experienced by Lesbian, Gay and Bisexual (LGB) young people are discussed in Chapter 9, as their sexual orientation and/or gender identity compound their vulnerability and presents particular difficulties in prompting and resolving homelessness. Interviews suggested that young disabled people also have difficulty securing independent accommodation and making the normal transition from the family home discussed further in Chapter 8.

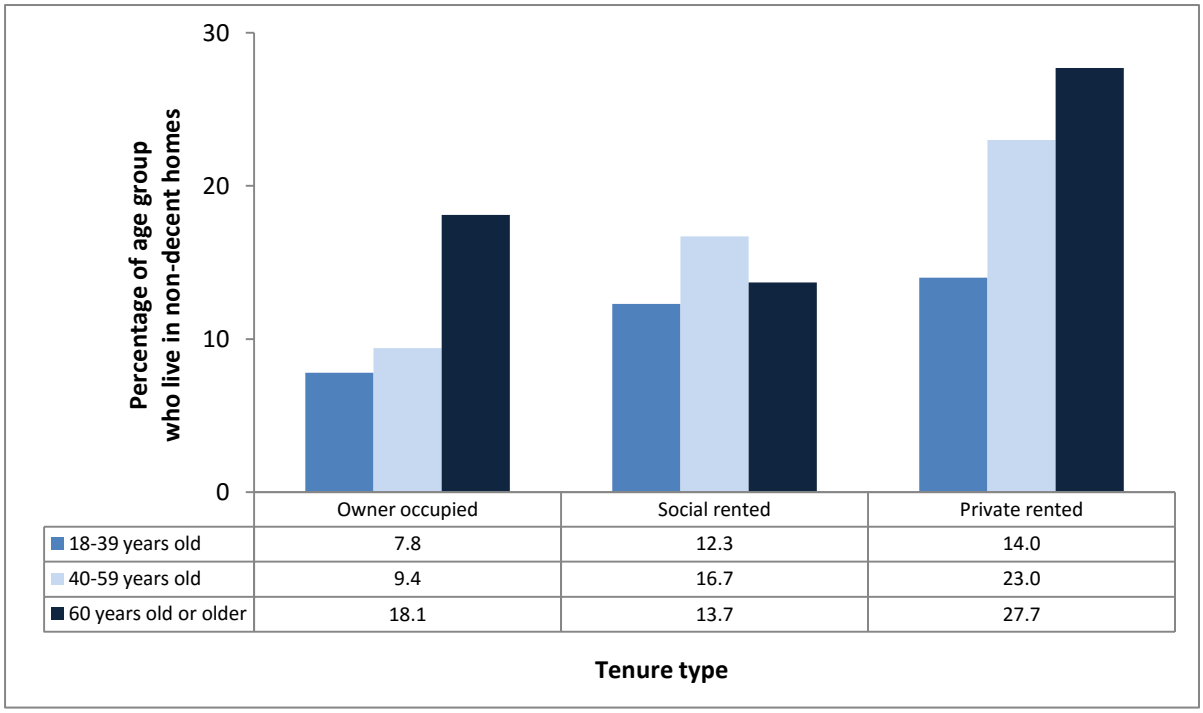
Adequacy of housing

Interviews for this report reveal that young people accessing supported housing are often placed in inappropriate settings, in generic hostel accommodation for adults, which young people view negatively as they feel unsafe. A recent survey of homelessness services to young people in England also found this to be the case and viewed youth-specific emergency accommodation such as nightstop or supported lodgings as preferable to prevent safeguarding issues as well as provide respite from crisis (Homeless Link, 2014).

The main concern, however, in terms of age and the suitability of housing is that on a range of indicators older people are far more likely than other age groups to live in poor housing conditions and there are concerns about the support available to rectify the higher levels of unfitness and disrepair. Northern Ireland has fewer serious hazards in homes than England or Wales. Within Northern Ireland, older, private and rural homes are more likely to have the most serious Category 1 hazards under the Housing Health and Safety Ratings System (Davidson *et al.*, 2012).

The NIHE 2009 House Condition Survey also records that households where the household reference person is older are more likely to live in non-decent homes than younger households, 18 per cent of people aged 60 years old or more compared to 11 per cent of younger households aged 18 to 39 years old. The problem of non-decent homes for older people aged 60 years old or more is more prevalent in the private market, where 27.7 per cent of older people in private rented accommodation live in non-decent homes and 18.1 per cent in owner-occupation (Figure 4.5). This contrasts with social housing where 13.7 per cent of older people live in non-decent homes. Although the private rented sector, proportionately carries the most non-decent homes, not least for older people, as owner-occupation is the dominant tenure, it is this sector that produces the largest pool of older people in non-decent homes, approximated to be in excess of 32,000 older homeowners living in poorer housing conditions.

Figure 4.5: Percentage of age groups in non-decent homes by tenure, 2009



	Owner occupied	Social rented	Private rented
18-39 years old	7.8	12.3	14.0
40-59 years old	9.4	16.7	23.0
60 years old or older	18.1	13.7	27.7

Source: Northern Ireland House Condition Survey 2009

The Northern Ireland House Condition Survey 2009 indicates that older people are also far more likely to experience severe or moderate fuel poverty, 34 per cent of households aged 60 years old or more compared to 17 per cent of younger households aged 18 to 39 years old.

Stakeholders were concerned that there are few resources available to support older people making improvements to their home, not least for homeowners who represent 75 per cent of households aged 60 years old or more (NIHE House Condition Survey 2009). Although these households may retain housing equity there is a limited market and appetite for equity release products in Northern Ireland, which could fund such works (Fiona Boyle Associates, 2010).

Means tested disabled facilities grants (DFG) to fund adaptations and assistive technologies are available from the NIHE, but between 2007/8 and 2009/10 similar financial sums have been spent in the public (£45,204) and private sectors (£49,277) despite a significant disparity in the proportion of housing stock between these sectors and the distribution of older people within the different housing tenure (NIE, 2014). There was an increase in the expenditure on adaptations and assistive technologies in the private sector duding 2009/10 compared to the previous years. However, a review of the home improvement agencies (HIAs) services showed that referrals from the NIHE to HIAs had reduced significantly between 2007/8 and 2011/12 in line with reduced funding opportunities overall (RSM McClure Watters and Gray, 2012). An interviewee suggested that although funding was lower the funds for adaptions had been protected to a larger extent than other public services in recent budget setting rounds. Moreover, there is a significant overlap between disabled and older households, but there are also older homeowners who live in poor conditions that are not disabled with little access to mechanisms to meet their housing repairs.

Paris (2011) studied older people's housing circumstances and preferences in Northern Ireland and queried whether the high proportion of older people in unfit housing reflects a residual pool of poor housing conditions that can be addressed discretely, or whether older people routinely find it difficult to maintain their homes and thus there will be a regular flow of owners in unfit housing in the future. This is uncertain, but the proportion of non-decent homes has fallen substantially between 2001 and 2011, from 32.3 per cent to 11.4 per cent - below the 22 per cent figure for non-decent homes in England in 2012 - although the fall has been less dramatic in rural areas where the proportion of non-decent homes fell from 30.6 per cent to 18.0 over the same period (NIHE, 2011; DCLG, 2014). The age profile of rural and urban areas in Northern Ireland is similar (Pateman, 2011), so older people would not be disproportionately affected by the higher level of non-decent homes in rural areas.

There are a number of reasons to improve older people's housing conditions. Critically, stakeholders noted that the home is the hub of the *Transforming Your Care* proposals, where health and social care will be provided in the community rather than in expensive institutional settings (DHSSPS, 2011). Davidson *et al.* (2012) notes the longstanding relationship between poor housing and poor health and argue that reducing the worst health and safety hazards in these poor homes to an acceptable level would benefit the housing, health and social care providers in Northern Ireland by some £33 million per year. Staying put also meets the preferences of older people (Paris, 2011) and, although most middle-aged and older people have not thought about their future housing needs, only a small proportion anticipate seeking alternative housing in the future (NIHE, 2013b).

Almost three-quarters of older people suggest that support with repairs, welfare adaptations and grants rather than equity loans would help them remain in situ (NIHE, 2013b). Evidence associates living in cold homes, with difficulty paying heating costs with poor health and social exclusion (Cotter et al., 2012). Rectifying these housing defects can save public

expenditure but studies report a fragmented and complex system of home improvement agencies or care and repair services in Northern Ireland, despite longstanding recognition of the problem (Keenan and Todd, 2010).

These data suggest that house conditions have improved across Northern Ireland but that the greater poor housing conditions among older people warrants further attention, not least in the private market.

Sustainability of housing

Young people's ability to sustain their housing does not just relate to meeting housing costs – although this has been undermined due to recent changes to housing benefit – but also the life skills they can deploy to manage independent living. One stakeholder interviewed for this report suggested that young people should be able to have more than one chance for independent living and not be penalised if their first attempt breaks down. Young homeless people are satisfied with accommodation achieved, but they are often ill-prepared for living independently, have complex needs including self-harm, mental health, childhood abuse, substance use, history of offending , and are only funded to receive low to medium level support (CHNI, 2008). Young people are satisfied with floating support (ibid.), but the stakeholder interviewee suggested that it is not always available when required – evenings and weekends – and needs to be tailored to the young person's needs.

There are too few respondents in the FRS sample to identify the impact of housing costs on the incidence of poverty for all groups based on the age of the household reference person in all different housing tenure. However, the analysis of these data undertaken by DSD for this study found that older people benefited the most from outright homeownership where their housing costs are minimal. The incidence of relative poverty among those aged 75 years old or over reduced when housing costs are taken into account by 17 percentage points for outright homeowners, by 13 percentage points for those aged 65 to 74 years old and by five percentage points for those aged 60 to 64 years old. In contrast, private renting increased the rate of poverty by 18 per cent for those aged 16 to 24 years old.

Homeownership is posited as a poverty reducing tenure, particularly for pensioners, although Tunstall *et al.* (2013) suggested that this may be a function of higher income during the life course able to manage the front loading of housing costs during homeownership, rather than a product of the tenure itself.

Beatty *et al.*, (2014) found younger private tenants more likely to report that they were struggling financially than private tenants aged 45 years old or more. Furthermore, the raising of the age limit of the single accommodation rate for housing benefit purposes from 25 years old to 35 years old has meant one in ten landlords are no longer letting to people under 35 years old, particularly single men. This is within the context of private landlords

being reluctant to expand the provision of shared accommodation due to the regulation of houses in multiple occupation.

Conclusion

Younger age cohorts appear vulnerable in the housing market, perhaps as they are yet to reach their full earning potential or establish relationships and are over-represented in homeless presentations. There are indications of additional pressure for younger age groups in terms of changes made to local housing allowances in the private rented sector that have the potential to undermine young people's access to private renting for those reliant on benefits. The rate of homeless presentations for young people to NIHE has to date remained stable, but should be monitored. Interviews noted the extensive work undertaken with young homeless people by NIHE and health trusts recently, and NIHE data does not suggest that younger cohorts are disadvantaged in their access to social housing, in terms of their waiting times to be rehoused.

The key concern in respect of ageing and housing is the poor housing conditions of older people, the most likely to experience non-decent homes. While the private rented sector carries the greatest proportion of older people in non-decent homes, homeownership is a much larger tenure and contains the largest pool of older people in poor housing conditions. Housing conditions across Northern Ireland have improved considerably, but interviews revealed concern at this persistent state of affairs for older people and the limited resources allocated to reduce disrepair and unmodernised homes in the private sector, not least because of the central importance of the home as a hub for social care in the future. This concern was extended to the limited support available to older people in the private sector seeking assistance with aids and adaptations to enable their home to meet their mobility needs.

In respect of the sustainability of housing costs the rate of relative poverty for young people in private renting increases substantially after housing costs are considered. In contrast to this, relative rates of poverty after housing costs are taken into account are reduced for older people in outright homeownership.

5: Religion

This chapter examines the relationship between a person's religion or religious background and their access to adequate and sustainable housing. The housing requirements of different religious backgrounds may be a moot point as market housing rarely offers culturally differentiated accommodation, although in some locations in the United Kingdom social housing may be offered that meets the needs of those who observe particular religious practices. Some religiously observant households may wish to see specific requirements in homes, such as two kitchen sinks to comply with kosher cooking requirements; two receptions rooms so Muslim men and women can socialise in separate living spaces; to be co-located near a synagogue as driving is prohibited on the Sabbath; or in larger settings, a prayer room provided (Robinson *et al.,* 2007). For homes not to have these attributes may render the home inappropriate to certain religious or cultural groups. Although, in a study of housing preferences of Black and minority ethnic and religious groups in the North East of England, neighbourhood preferences that follow minority ethnic patterns of settlement weighed more heavily than housing needs associated with religion when people made their residential choices (ibid.). There is a paucity of data regarding different religious groups and their housing preferences in Northern Ireland - outside the binary divide of Catholic and Protestant households - so the importance local people of other religions place on housing requirements associated with their religion is uncertain. For the Catholic and Protestant communities, and indeed others, the choice to live in proximity to co-religionists is to be respected.

Setting aside, therefore, possible desires for specific housing this chapter examines potential housing inequalities between different religious groups arising from what may be considered mainstream housing concerns of access, adequacy in terms of housing conditions and security, as well as the sustainability of housing costs. Key issues highlighted in this chapter are that in a frequently segregated housing market households of different religious backgrounds are faced with different constraints due to socio-demographic pressures arising in different locations. Where non-market social housing is considered there are differentials between different religious groups where, more often but not exclusively Catholic applicants wait slightly longer than Protestant households for social housing allocations, a finding that is substantially more pronounced in some housing market locations, and also for people of other religions in some areas.

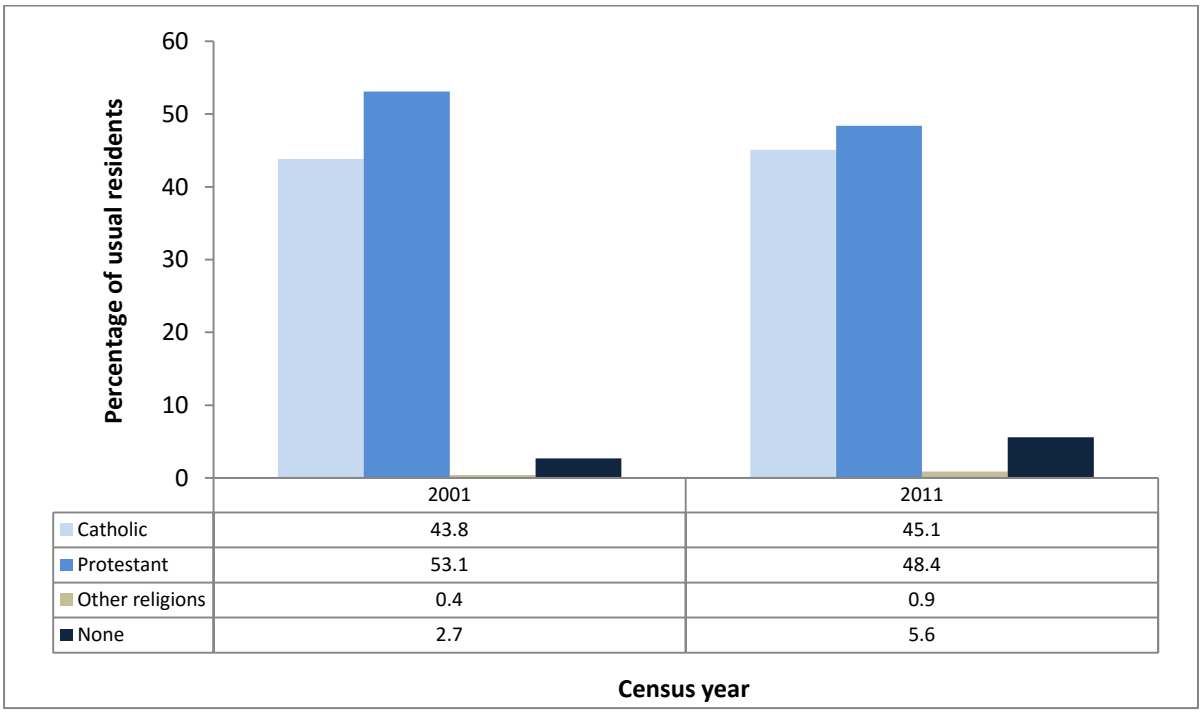
Overview

Northern Ireland has long been seen through a bi-polar lens, split along the lines of the majority Catholic and Protestant religious communities. The relative size of these two communities has shifted over time. Moreover, although the religiosity of individuals may be diminishing overall, as fewer people identify with any particular religion (although to a

lesser extent in Northern Ireland than in Great Britain), religious background remains a significant marker in Northern Ireland (Hayes and Dowds, 2010).

The Northern Ireland Census 2001 and 2011 recorded a 1.3 per cent growth over the decade in the number of people who identify as or were brought up as Catholic (45.1 per cent in 2011) and a 4.7 per cent decline the proportion of the population who identified as or were brought up Protestant (48.4 per cent in 2011) (Figure 5.1).

Figure 5.1: Proportion of usual residents by religion, 2001 and 2011



	2001	2011
Catholic	43.8	45.1
Protestant	53.1	48.4
Other religions	0.4	0.9
None	2.7	5.6

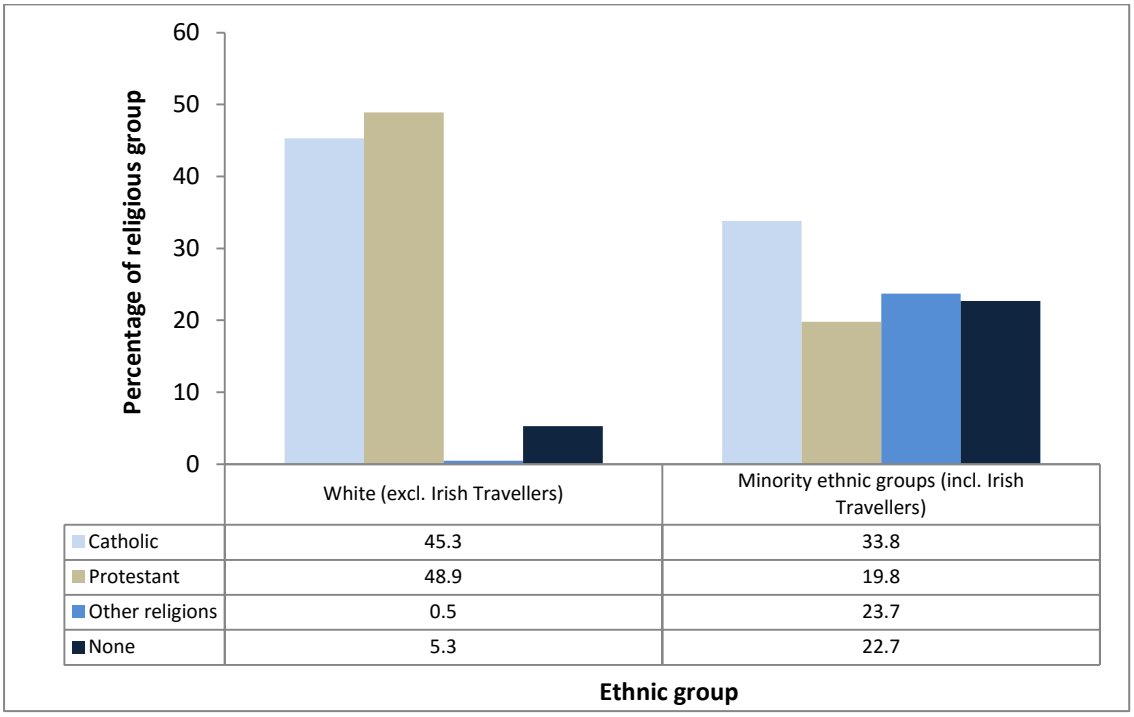
Source: Tables KS07b (2002); KS212NI (2012)

Inward migration to Northern Ireland has added to the complexity of religious markers. While the religious backgrounds of some migrants to Northern Ireland reflect the dominant Catholic and Protestant communities, as for example, Polish people tend to have a Catholic background and Latvian people Protestant , there have been suggestions that some migrants have occasionally been unwittingly co-opted into this binary divide (Wallace *et al.*, 2013; Lewis, no date). Moreover, a more ethnically diverse population has also introduced a growing number of people who identify with other religions. Northern Ireland Census 2011 data also reveals that three-quarters (75.0 per cent) of people from the European Union (EU) Accession countries[11] were brought up as Catholics, 11.4 per cent as Protestants, and, 1.1 per cent in other religions, while 12.6 per cent had no religion (Table DC2242NI).

[11] EU Accession Countries admitted from 2004 onwards include Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Slovakia, Slovenia, Romania, Bulgaria.

Among all Northern Ireland residents, there has also been a significant increase in the proportion of people reporting their religion as other and none. The minority ethnic population are over-represented in both these categories (Figure 5.2) (NISRA, 2013b). The Northern Ireland Census 2011 also shows that almost all of those who were or had been brought up as Catholics or Protestants were White (98.8 per cent and 99.3 per cent respectively), as were 92.7 per cent of those with no religion. In contrast, 53.8 per cent of people who belonged to or had been brought up in other religions were White, 36.6 per cent were Asian, 3.5 per cent were mixed, 3.1 per cent were Black and 3.0 per cent were from other minority ethnic groups.

Figure 5.2: White and minority ethnic groups by religion or religion brought up in, 2011



	White (excl. Irish Travellers)	Minority ethnic groups (incl. Irish Travellers)
Catholic	45.3	33.8
Protestant	48.9	19.8
Other religions	0.5	23.7
None	5.3	22.7

Source: Northern Ireland Census 2011 Table DC2248NI

The Northern Ireland Census 2011 provides some analysis of the one in ten people who self-identified as having no religion.[12] Census data shows that compared to the average for Northern Ireland people with no religion are younger, more highly educated, more likely to be single or cohabiting, more frequently found in North Down and Ards and least likely to be found in Mid-Ulster and Derry and Strabane. People who do not identify with any religion are also slightly less likely to also identify as British, but much less likely to identify as Irish than other people in Northern Ireland.

Figure 5.3 shows the age profiles of all people over 16 years old by their religious community background. Protestants have the greatest proportions of older age groups,

[12] http://www.ninis2.nisra.gov.uk/public/census2011analysis/noreligion/NoReligion.pdf

while people of no religion form the greatest proportions of younger age groups. Catholics have a younger age profile than the Protestant population.

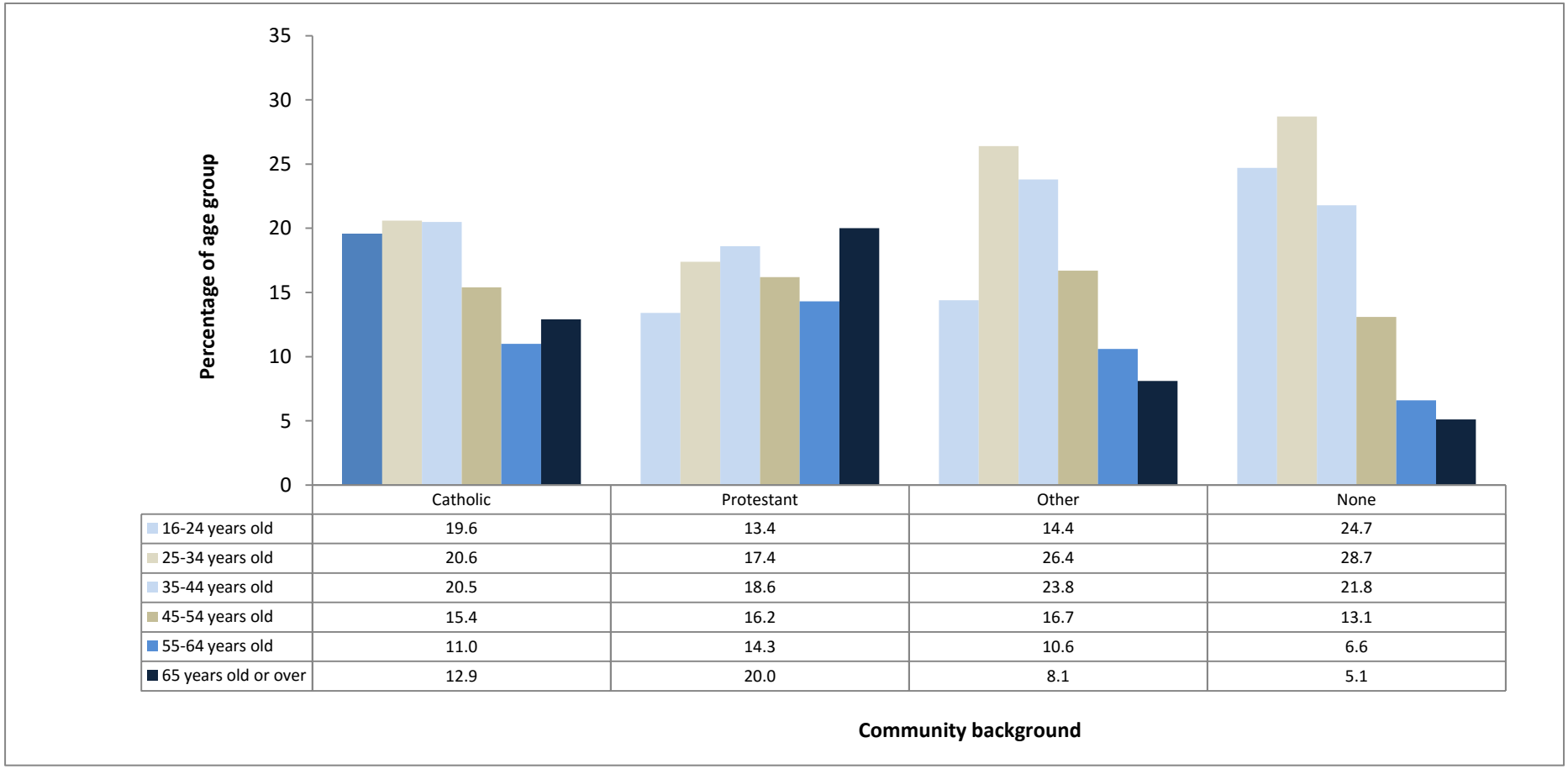
The varying age profiles means that people from different religious backgrounds will express demand for housing in different ways. For example, the Northern Ireland Census 2011 shows that Protestant households have the lowest proportion of couples with children and households of other religions the highest (Figure 5.4). Households of other or of no religion comprise the greatest proportions of single other adults below pension age, while more Protestant households are likely to be single pensioners than people of different religions.

The geography of religion in Northern Ireland is particularly significant due to the highly segregated residential housing markets. Northern Ireland Census 2011 data shows that while the dominance of Catholics in communities in the west of Northern Ireland and Protestants in the east of Northern Ireland remains, Belfast has seen a shift, with Catholics forming 46.0 per cent of the city's total population in 2011 (up 1.8 per cent since 2001) and Protestants 45.1 per cent (a decline of 6.6 per cent since 2001). Russell (2013) notes that in absolute numbers the demographic changes in Belfast have been more pronounced, with a 4.3 per cent increase in the Catholic population and a decline of almost 12 per cent in the number of people identifying as Protestant between the 2001 and 2011 Northern Ireland Censuses in Belfast. The situation, however, is complex. Spatial segregation declined during the period 2001 to 2011 when the proportion of electoral wards that contained almost all Catholics or Protestants fell, and a growing middle ground was observed (Shuttleworth and Lloyd, 2013). But some caution must be exercised as some people who identified with no religion may have previously identified as Protestant in 2001, thus exaggerating the extent of the Protestant decline in some wards, and international migration may also have bolstered the Catholic population in some formerly wholly Protestant wards (ibid.). Furthermore, Shuttleworth and Lloyd noted that neighbourhoods can be self-segregating at street-level and that the geographical scale of analysis may obscure residential polarisation on the ground.

The economic position of people with different religious backgrounds also differs. The Northern Ireland Census 2011 showed that while educational attainment and rates of economic activity were broadly similar between Catholic and Protestant people (NISRA, 2013b), of working age adults aged between 16 and 74 years old the unemployment rate[13] for Protestant people was lower at 5.9 per cent compared to Catholics (8.9 per cent), people from other religions (8.7 per cent) and people with no religion (10.0 per cent).

[13] The unemployment rate for any particular group has traditionally been determined as the number of unemployed people expressed as a percentage of those who are economically active (excluding economically active full-time students (NISRA 2013b:5)

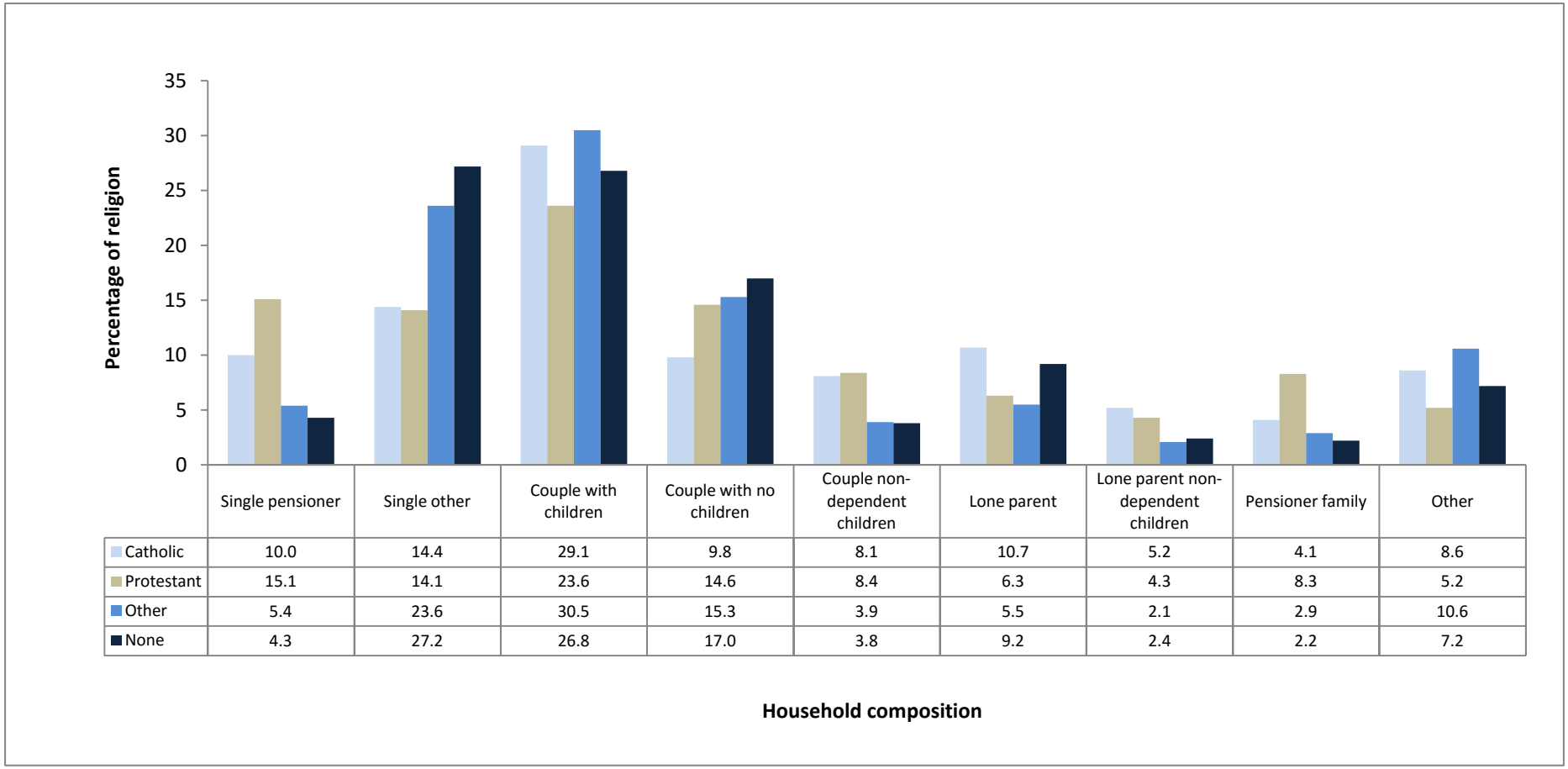
Figure 5.3: Community background of all persons aged 16 or over by age, 2011



	Catholic	Protestant	Other	None
16-24 years old	19.6	13.4	14.4	24.7
25-34 years old	20.6	17.4	26.4	28.7
35-44 years old	20.5	18.6	23.8	21.8
45-54 years old	15.4	16.2	16.7	13.1
55-64 years old	11.0	14.3	10.6	6.6
65 years old or over	12.9	20.0	8.1	5.1

Source: Northern Ireland Census 2011 (DC2126NI)

Figure 5.4: Religion brought up in of household reference person by household composition, 2011

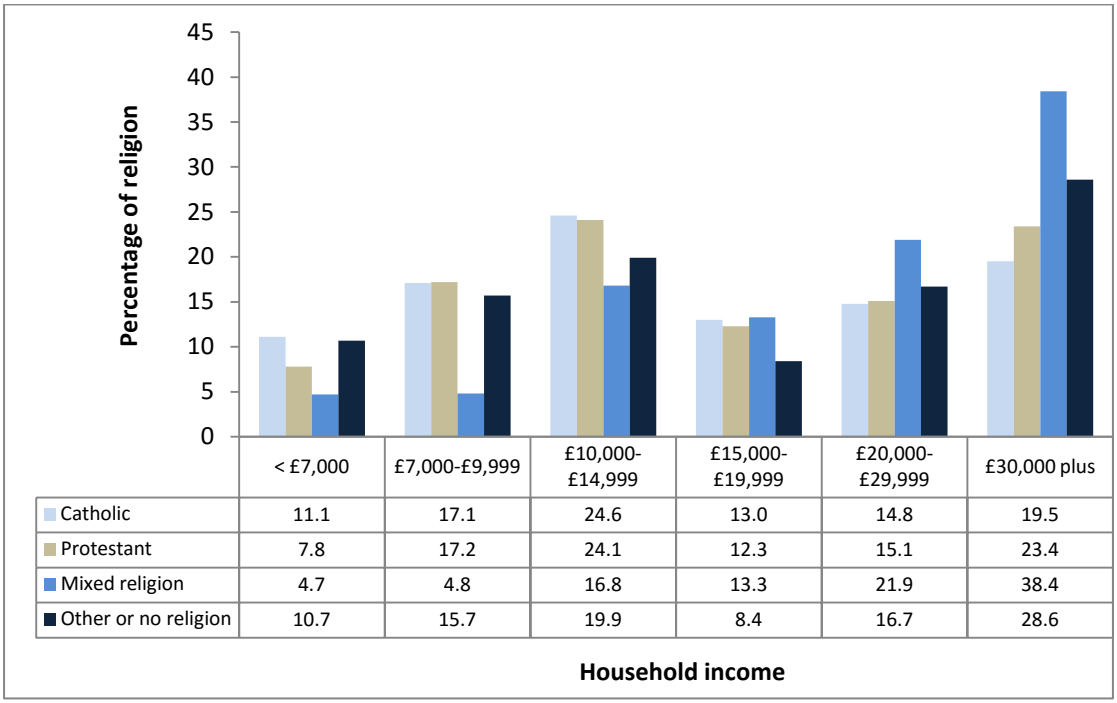


	Single pensioner	Single other	Couple with children	Couple with no children	Couple non-dependent children	Lone parent	Lone parent non-dependent children	Pensioner family	Other
Catholic	10.0	14.4	29.1	9.8	8.1	10.7	5.2	4.1	8.6
Protestant	15.1	14.1	23.6	14.6	8.4	6.3	4.3	8.3	5.2
Other	5.4	23.6	30.5	15.3	3.9	5.5	2.1	2.9	10.6
None	4.3	27.2	26.8	17.0	3.8	9.2	2.4	2.2	7.2

Source: Northern Ireland Census 2011 Table S312

The Northern Ireland House Condition Survey 2009 also identifies some differences in household incomes between people of different religious backgrounds. Mixed religion households were more likely to be in higher income households than either Catholic or Protestant households (Figure 5.5). People from households who identified with other or no religions were as likely to be in the higher (£20,000 and over) *and* lower (less than £15,000) income groups and less likely to be from moderate (£15,000-19,999) income households possibly reflecting differences between skilled migrants and those who have entered elementary occupations. There was little difference between household incomes of those from other religions or who had no religion.

Figure 5.5: Religion by gross household income, 2009



	< £7,000	£7,000-£9,999	£10,000-£14,999	£15,000-£19,999	£20,000-£29,999	£30,000 plus
Catholic	11.1	17.1	24.6	13.0	14.8	19.5
Protestant	7.8	17.2	24.1	12.3	15.1	23.4
Mixed religion	4.7	4.8	16.8	13.3	21.9	38.4
Other or no religion	10.7	15.7	19.9	8.4	16.7	28.6

Source: Northern Ireland House Condition Survey 2009

The Northern Ireland House Condition Survey 2009 also shows that lower proportions of households from other religions or who had no religion had a household member with a life-long limiting illness or were disabled, nine per cent for mixed religion households and 14 per cent for those who identify with no religion or another religion, compared to 21 per cent for Catholic and 19 per cent of Protestant households. This reflects the younger age profile of households of mixed religion and no or other religion compared to the larger Catholic and Protestant communities.

As mentioned in Chapter 1, the intersection of different equality grounds and socio-economic and demographic factors means that simple associations between variables, here religion and housing outcomes, may not pertain if other factors are taken into account. The spatial segregation along religion lines, the socio-economic and demographic differences between people of different religions in terms of the resources available to them or their

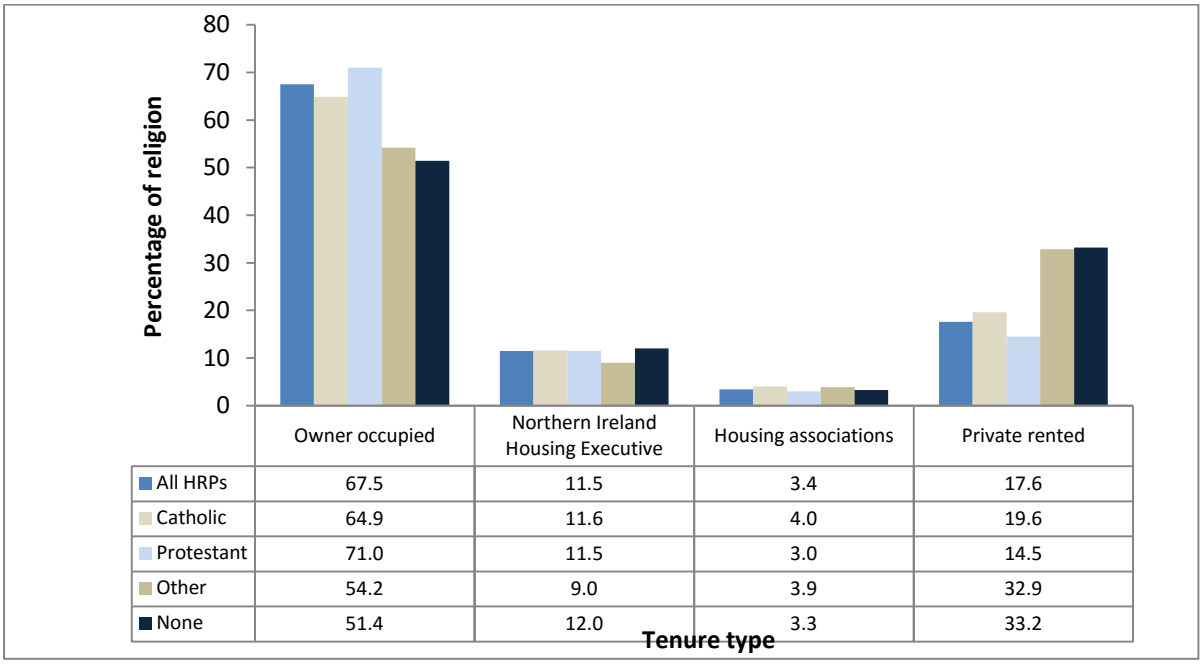
stage in the life-course, have significant implications for the housing people require and/or are able to obtain. The fixity of housing, that reflects locational demands of households in the past, may give rise to constraints in accessing housing as demand side factors have changed over time.

Access to housing

Housing tenure

The Northern Ireland Census 2011 shows that households of other or no religion are less likely to be in owner-occupation (54.2 and 51.4 per cent respectively) compared to Protestants (71.0 per cent) and Catholics (64.9 per cent) (Figure 5.6). Tenure differences are influenced by age as well as income, so private renting is more prevalent among younger households and owner-occupation among older households reflecting common housing pathways through the life course, and in part reflecting the different age profiles of people from different religious backgrounds.

Figure 5.6: Religion or religion brought up in of household reference person by tenure type, 2011



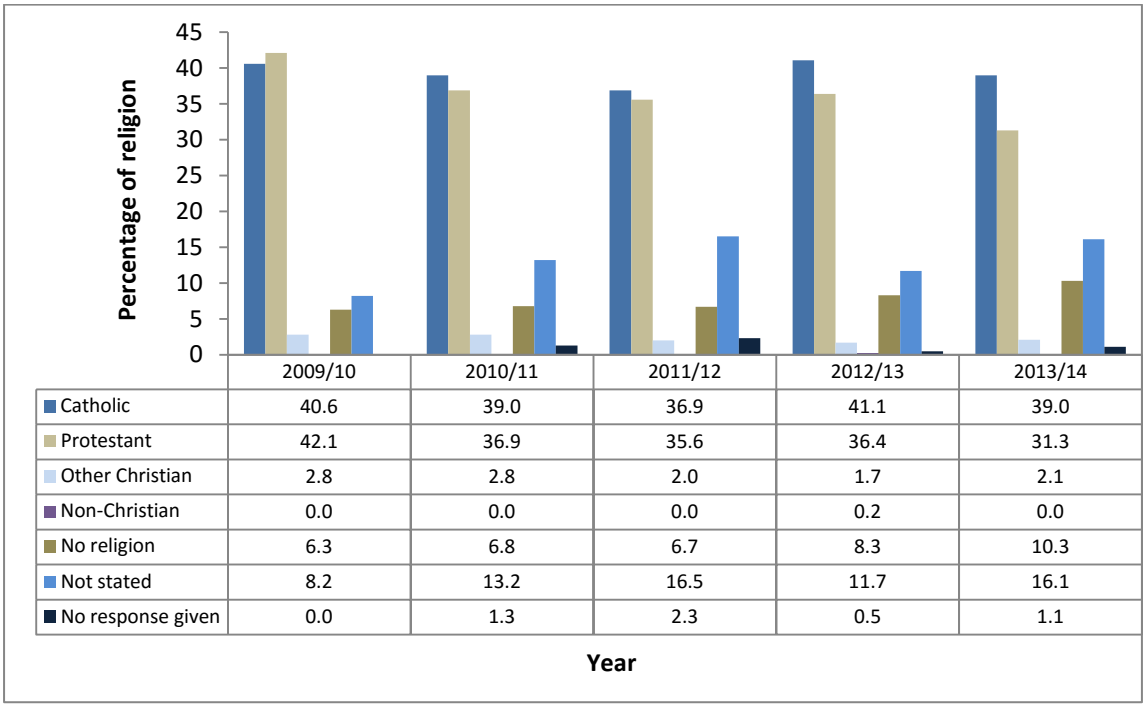
	Owner occupied	Northern Ireland Housing Executive	Housing associations	Private rented
All HRPs	67.5	11.5	3.4	17.6
Catholic	64.9	11.6	4.0	19.6
Protestant	71.0	11.5	3.0	14.5
Other	54.2	9.0	3.9	32.9
None	51.4	12.0	3.3	33.2

Source: Northern Ireland Census 2011 DC2419NI

Co-ownership administrative data shows that slightly more Catholic households avail themselves of the scheme to access homeownership than Protestant households (Figure 5.7). The proportion of Protestant Co-ownership purchases has declined over the last five years but the significance of such a decline is uncertain. Explanations may encompass reductions in younger cohorts of Protestants and potential first time buyers as the profile of that community ages or that they can afford to enter the wider homeownership market unassisted, or possibly a combination of both. However, the Northern Ireland House

Condition Survey 2009 shows that 52.5 per cent of Protestant people aged between 18 and 39 years old- the typical ages of first time buyers - are homeowners, compared to 47.9 per cent of Catholic households of the same age, therefore the Co-ownership administrative data suggests that Protestant households are entering homeownership without as much public assistance.

Figure 5.7: Co-ownership applicants by religion, 2009/10-2013/14



	2009/10	2010/11	2011/12	2012/13	2013/14
Catholic	40.6	39.0	36.9	41.1	39.0
Protestant	42.1	36.9	35.6	36.4	31.3
Other Christian	2.8	2.8	2.0	1.7	2.1
Non-Christian	0.0	0.0	0.0	0.2	0.0
No religion	6.3	6.8	6.7	8.3	10.3
Not stated	8.2	13.2	16.5	11.7	16.1
No response given	0.0	1.3	2.3	0.5	1.1

Source: Co-ownership administrative data

Social housing

As noted, residential segregation based on community background is high in Northern Ireland and this is particularly pronounced in social housing, where using 2001 Northern Ireland Census data 91 per cent of Belfast's social housing estates were considered to be highly polarised, meaning that 80 per cent or more of the residents were drawn from a single religious community background and a third to a half of people and households on NIHE estates outside of Belfast also resided in highly polarised locations (Shuttleworth and Lloyd, 2007). Geography is important to the analysis of housing markets as there are spatial variations in house prices, and in housing supply and demand, which becomes particularly salient if overlaid with religious or community differences. In Northern Ireland residential segregation on religious grounds, not least in social housing, means dual markets operate in close proximity and yet properties may not be substitutable for each other. Residents may feel unsafe in another neighbourhood, or as a study in locations outside Belfast suggests, people's residential preferences are also influenced by the location of family, friends and a sense of belonging rather than historical tensions (Young *et al.*, 2012). In some areas, there may be less pressure on social housing due to lower market costs and private rents or due to

the composition of local households. Furthermore, relative ease of access to homes in some locations may also mean that a lower quality of accommodation is obtained, as some less desirable properties and/or neighbourhoods have a high turnover of residents and therefore produce a higher rate of relets (NIHE, 2011). In some places, therefore, local demand for social housing can be adequately met with relets arising from within the current stock of social housing properties. In other places, new social housing supply is needed to supplement the relet opportunities and thus make inroads into the waiting lists. The key constraint on social housing lets in Northern Ireland is that excess demand in one area cannot easily be met by excess supply in another. Furthermore, the historical movement of people during the Troubles and current residential preferences (discussed further below) has led to inefficiencies within the social housing system and has meant that housing providers incur substantial additional costs (Deloitte, 2007).

In these challenging circumstances there have been two recent formal complaints regarding the equality impacts of housing policy and Catholic housing needs, the first one to the Equality Commission for Northern Ireland (ECNI, 2014), and the second one to the Northern Ireland Human Rights Commission (Douglas, 2014b). The issue of Catholic housing needs, particularly in North Belfast, has been highlighted by the United Nations Special Rapporteur on Housing (UN General Assembly, 2013). Additional reports express concerns about the length of time Catholic households wait for social housing, and consider that efforts to secure land and procure new housing supply to meet Catholic housing need have been insufficient (PPR, 2013; CAJ, 2013; CAJ, 2006). The current housing selection scheme is highly valued by those in the housing sector (Gray, P. *et al.,* 2013) and, subsequently, there are no allegations that the Northern Ireland Housing Executive (NIHE) have deviated from their needs based allocation policies.

This section primarily uses the main social housing applicants' self-identified religion derived from data on the waiting list and allocations supplied by the NIHE. The data represents all applications for general needs housing held on the waiting list as at March 2014 and all allocations of social housing made in Northern Ireland during 2013/14. This is supplemented by waiting list and allocations data aggregated for the period 2004 to 2009 drawn from the NIHE (2011) equality impact assessment of the strategic guidelines to inform housing investment. As mentioned in Chapter 1, no statistical analysis has been undertaken of NIHE administrative data relating to the waiting list and allocations, so the analysis has not controlled for different attributes of the various religious populations. Therefore, this analysis is unable to isolate the independent contribution that religious background makes to housing outcomes from other factors that may also exert an influence on housing outcomes, such as the applicants' age or the presence of dependants in the household. A further caveat to this data – and indeed for similar data for the other equality grounds - is that not all the applicants have applied for housing in the same geographical location and housing markets operate at different scales and contain spatial differences in

supply and demand. Lastly, the data is largely drawn from a single year, which can be skewed in a number of ways- for example, by the coming online of new developments (which might increase lets in certain locations), or indeed by regeneration and decants (which may limit lets available to new applicants in some locations), thus limiting the ability to identify trends. Some comparison is made to the aggregate data for the period 2004 to 2009, but outliers have been removed from these 2004 to 2009 data and not in the 2013/14 data.

On the basis of the limited descriptive data available, it appears that Catholic households wait longer for social housing than Protestant households, but the data suggests that the debate needs to be widened to encompass housing districts other than North Belfast and people from other religions who in some areas wait the longest for social housing. Given the nature of this debate, further primary research and statistical analysis is recommended.

Table 5.1 shows the summary waiting list and allocations data for the year 2013/14. Catholic applicants comprised the largest proportion of the waiting list at March 2014 (43.7 per cent) and also the largest group of applicants in housing stress (47.3 per cent). However, Protestant applicants received the largest proportion of allocations made during 2013/14 (44.0 per cent), including for those applicants in housing stress (43.4 per cent), compared to Catholic applicants who received 39.7 per cent of allocations made overall and 40.1 per cent of allocations made to those in housing stress. In terms of waiting times to be rehoused during 2013/14, Catholic applicants waited a median time of 15 months before being allocated a home compared to nine months for Protestant applicants. There were few applicants of unknown religion but these applicants waited the longest for a social housing home (17 months), and applicants of other religions (13 months) also waited longer than Protestant applicants.

The table shows that applicants of no religion or in mixed households waited the shortest time, seven months respectively. Applicants in housing stress who had remained on the waiting list for the longest time were those of unknown religion 32 months and other religions 27 months. Catholics in housing stress on the waiting list had been there slightly longer (24 months) than Protestant applicants (21 months), but applicants of no religion in housing stress had waited the shortest time on the waiting list at 11 months.

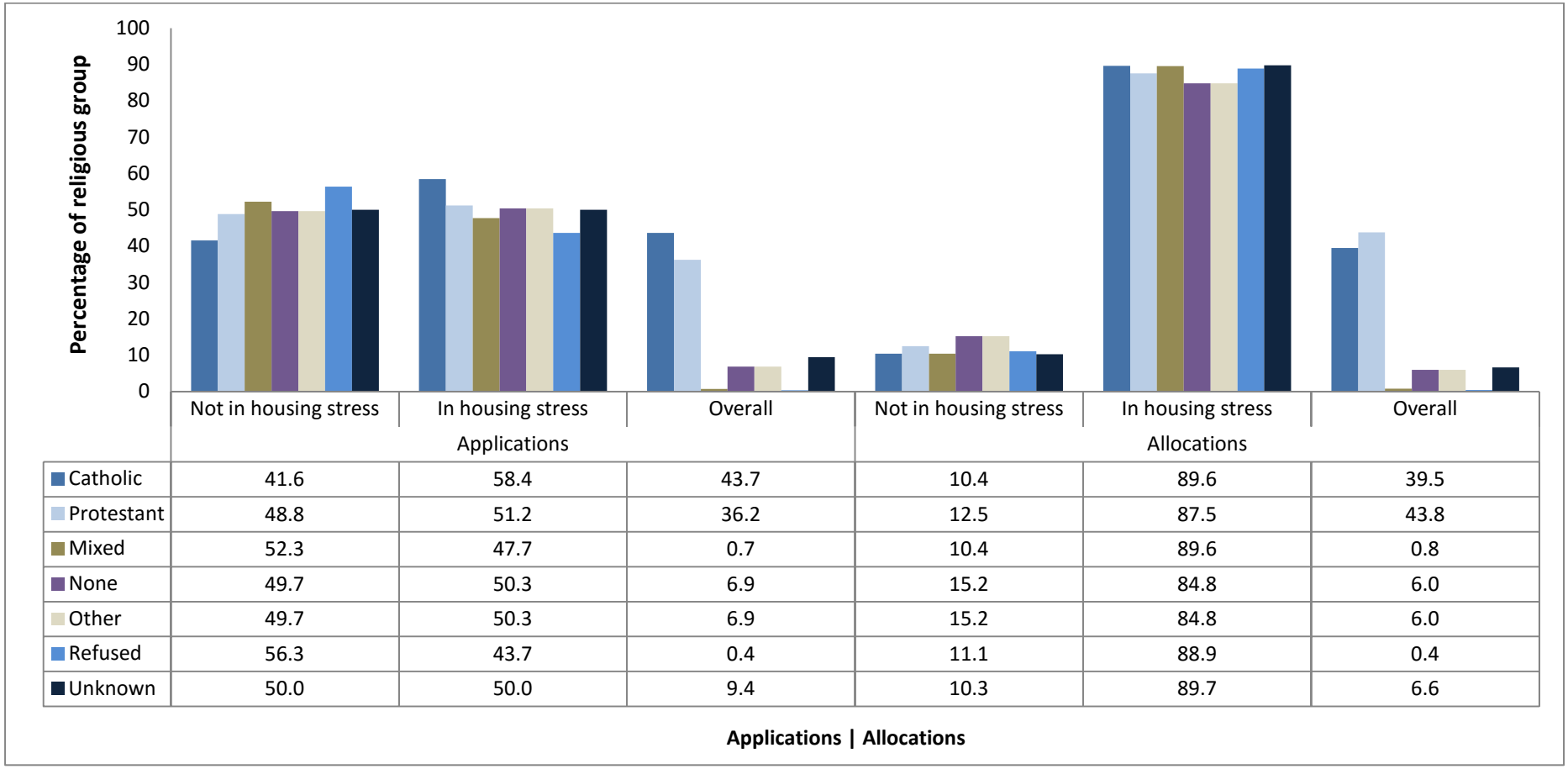
Overall, during 2013/14 a slightly greater proportion of allocations were made to Protestant applicants (44.0 per cent) than Catholic applicants (39.7 per cent), despite Catholic applicants forming the largest proportion of the waiting list and the largest proportion of applicants in housing stress. However, slightly higher proportions of applicants of no or other religion were allocated homes when not in housing stress (15.2 per cent each) than Catholic and Protestant applicants where, taking aggregate data across Northern Ireland, the opportunities for rehousing when not in housing stress for Catholics and Protestants show only a marginal difference (10.4 and 12.5 per cent) (Figure 5.8).

Table 5.1: Applicants and allocations by religious background, median waiting list time and housing stress status as at 31 March 2014

	Percentage Share of List (%) and Number (N)						
	RELIGIOUS BACKGROUND						
	Catholic	**Protestant**	**Mixed**	**None**	**Other**	**Refused**	**Unknown**
Applicants as at March 2014							
Not in Housing Stress	39.5 (7,254)	38.4 (7,063)	0.8 (150)	3.2 (589)	7.4 (1,362)	0.4 (80)	10.2 (1,883)
In Housing Stress	47.3 (10,200)	34.3 (7,411)	0.6 (137)	2.4 (512)	6.4 (1,381)	0.3 (62)	8.7 (1,883)
Overall	**43.7 (17,454)**	**36.2 (14,474)**	**0.7 (287)**	**2.8 (1,101)**	**6.9 (2,743)**	**0.4 (142)**	**9.4 (3,766)**
Allocations made during 2013/14							
Not in Housing Stress	35.6 (362)	47.3 (481)	0.7 (7)	2.6 (26)	7.9 (80)	* (<5)	5.9 (60)
In Housing Stress	40.1 (3,121)	43.4 (3,377)	0.8 (60)	3.0 (234)	5.7 (445)	0.4 (29)	6.7 (524)
Overall	**39.7 (3,483)**	**44.0 (3,858)**	**0.8 (67)**	**3.0 (260)**	**6.0 (525)**	* *	**6.7 (584)**
	Median Time on Waiting List in Months						
	RELIGIOUS BACKGROUND						
	Catholic	**Protestant**	**Mixed**	**None**	**Other**	**Refused**	**Unknown**
Applicants as at March 2014							
Not in Housing Stress	14.0	14.0	10.0	9.0	18.0	10.5	18.0
In Housing Stress	24.0	21.0	16.0	11.0	27.0	13.0	32.0
Overall	**20.0**	**17.0**	**12.0**	**10.0**	**22.0**	**11.0**	**26.0**
At point of allocation during 2013/14							
Not in Housing Stress	8.0	8.0	5.0	8.5	16.5	14.0^	5.5
In Housing Stress	15.0	9.0	8.0	7.0	13.0	9.0	17.0
Overall	**15.0**	**9.0**	**7.0**	**7.0**	**13.0**	**9.0**	**17.0**

Source: NIHE Administrative data * Data suppressed to prevent the identification of individuals; suppressed data is also not included in calculated percentages. ^ Less than 5 cases.

Figure 5.8: Composition of waiting list applications and allocations at Northern Ireland level by religion, March 2014



	Applications			Allocations		
	Not in housing stress	In housing stress	Overall	Not in housing stress	In housing stress	Overall
Catholic	41.6	58.4	43.7	10.4	89.6	39.5
Protestant	48.8	51.2	36.2	12.5	87.5	43.8
Mixed	52.3	47.7	0.7	10.4	89.6	0.8
None	49.7	50.3	6.9	15.2	84.8	6.0
Other	49.7	50.3	6.9	15.2	84.8	6.0
Refused	56.3	43.7	0.4	11.1	88.9	0.4
Unknown	50.0	50.0	9.4	10.3	89.7	6.6

*Source: NIHE administrative data *Less than 5 allocations made to applicants not in housing stress who refused to answer question on religious background*

Table 5.2 shows a summary of the aggregated waiting list and allocation data for the period between 2004 and 2009. These data illustrate that during this period Catholic households comprised similar but marginally smaller proportions of the overall waiting list (38.5 per cent) than Protestants (40.1 per cent), but a greater proportion of applicants in housing stress were Catholic (42.2 per cent) compared to Protestant (37.5 per cent). During the period 2004 to 2009, Catholic applicants waited longer to be allocated a home (eight months) than Protestants (six months) but the difference in waiting times was less pronounced than during 2013/14. As during 2013/14, Protestant applicants received a larger proportion of allocations than Catholic applicants during this period (Table 5.1).

The latest data shows that the proportion of Catholic applicants on the waiting list has increased from 38.5 per cent in March 2009 to 43.7 per cent by March 2014 (Tables 5.1 and 5.2). The proportion of applicants in housing stress represented by Catholics has also increased between 2009 and 2014, from 42.2 per cent to 47.3 per cent, while in absolute numbers and proportionately applicants of Protestant, other and unknown religion have declined during the period from 2009 to 2014.

Overall the waiting times for applicants to be allocated a social housing home have increased across the board between the periods 2004-2009 and 2013/14, but the increase has been uneven and less substantial for Protestant applicants. The waiting time prior to allocation for Catholic applicants during the period 2004 to 2009 was eight months, but by 2013/14 the waiting time had increased to 15 months, which represents an additional seven months, almost double the waiting time in the earlier period. In contrast, Protestant applicants waited six months to be allocated a home during the period 2004 to 2009, which increased to nine months by 2013/14, a three months or 50 per cent longer wait. More significantly, the waiting time to be allocated a home more than doubled for applicants of other religions, increasing from six months during 2004 to 2009 to 13 months, and for applicants of an unknown religion almost tripled, increasing from six months to 17 months during the period 2004 to-2009 and 2013/14 (although applicants who refused to provide a religion are included in the unknown category and assessment for the period 2004 to 2009, but not in the period 2013/14, which may reduce the waiting times reported for unknown in the earlier period). So while these data sources suggest that all applicants were waiting longer to be allocated a home by the latter period, applicants of other religions or Catholics appear to be more greatly affected.

As mentioned above, the length of wait prior to the allocation of a social housing property will vary as different housing markets reflect different local constraints. Were it not for the fine grain residential segregation, the issue would then become do people of different religious backgrounds experience these constraints equally. As it is, segregation means that the majority of applicants opt to live in neighbourhoods dominated by one religion and, as highlighted in the overview, there are distinct housing market drivers at play in these different neighbourhoods.

Table 5.2: Applicants (at 2009) and allocations (between 1 April 2004 and 31 March 2009*) by religious background, median waiting list time and housing stress status

	Percentage Share of List (%) and Number (N)						
	RELIGIOUS BACKGROUND						
	Catholic	**Protestant**	**Mixed**	**None**	**Other**	**Refused**	**Unknown**
Applicants as at March 2009							
Not in Housing Stress	34.4 (6342)	43.0 (7929)	-	-	8.6 (1580)	-	14.11 (2605)
In Housing Stress	42.2 (8631)	37.5 (7662)	-	-	8.6 (1754)	-	11.8 (2409)
Overall	**38.5 (14973)**	**40.1 (15591)**	**-**	**-**	**8.6 (3334)**	**-**	**12.9 (5014)**
Allocations made during 2004 - 2009							
Not in Housing Stress	27.8 (1,292)	57.9 (2691)	-	-	6.2 (287)	-	8.1 (378)
In Housing Stress	38.1 (13,236)	48.3 (16,753)	-	-	5.8 (2,004)	-	7.8 (2,721)
Overall	**36.9 (14528)**	**49.4 (19,444)**	**-**	**-**	**5.8 (2,291)**	**-**	**7.9 (3,099)**
	Median Time on Waiting List in Months						
	RELIGIOUS BACKGROUND						
	Catholic	**Protestant**	**Mixed**	**None**	**Other**	**Refused**	**Unknown**
Applicants as at March 2009*							
Not in Housing Stress***	-	-	-	-	-	-	-
In Housing Stress	16.0	18.0	-	-	10.0	-	10.0
Overall	**14.0**	**15.0**	**-**	**-**	**10.0**	**-**	**10.0**
At point of allocation during 2004 - 2009							
Not in Housing Stress	-	-	-	-	-	-	-
In Housing Stress	9.0	7.0	-	-	7.0	-	7.0
Overall	**8.0**	**6.0**	**-**	**-**	**6.0**	**-**	**6.0**

*Source: NIHE (2011) *Position 1 applicant's religious background status only, hence no mixed applications. **On waiting list for 5 years or less. ***No data for length of time on waiting list or prior to allocation for applicants not in housing stress.**** Data aggregated for years 2004 to 2009*

A report on equalities in housing noted that the contrasting demographic changes within the majority religious communities, within the context of highly segregated housing markets, made a significant contribution to Catholic applicants' longer waiting times for social housing (ECNI, unpublished). Certainly, the Northern Ireland Census 2011 data set out above further confirms these contrasting trends among Protestant households of an older population, and a shift away from Belfast City; compared to a growing Catholic population with a younger age profile, with more families and fewer single person households, as well as growing proportions of people who identify with other religions, thus exerting very different types of housing demand in different places. These issues provide an explanation of changing housing demand, the form and locations in which it is expressed, but the question turns to the issue of the extent to which new social housing supply is addressing these changing housing needs.

A number of obstacles to delivering new social housing supply are evident. Difficulties in meeting these needs are highlighted by Gray *et al.* (2009) who note that social housing providers' access to land is difficult as land in Northern Ireland is not a neutral resource. Darby and Knox's (2004) report of the *Shared Future*[14] consultations noted that Protestants perceived the Catholic acquisition of land as encroachment on their territory, whereas Catholics viewed this use of land as meeting housing need. These arguments have been rehearsed more recently in respect of Girdwood Barracks and other sites (DSD, 2008; DSD, 2007; Muir, 2014; O'Dowd and Komarova, 2010).

To date, new social housing developments in Northern Ireland have not been obtained, as planning gain from new private sector developments, unlike in Great Britain and the Republic of Ireland, as robust planning policy has not been in place. DSD and DOE draft Policies ('Affordable Housing' and Planning Policy Statement 22 'Affordable Housing') aims to enact developer contributions have been out to consultation. It is anticipated that these Affordable Housing policies will be adopted in the near future to deliver a form of developer contribution towards new social and intermediate housing and to promote mixed tenure residential developments. Interviews for this report also identified the complex procurement process required of housing associations in Northern Ireland as a barrier to new social housing development. Overarching these constraints, Gibb *et al*. (2013a) note diminishing budgets for social housing development across all nations of the United Kingdom reducing new supply and compounding increased demand arising from the recession and financial crisis.

[14] Shared Future was the report of 2005 setting out the good relations strategy for Northern Ireland, since superseded by two other strategies, the latest being *Together: Building a United Community* published by OFMDFM in 2013.

The consequences of the limited supply of new social housing, and a difficult economic climate that is likely to increase demand, means some areas have unmet housing needs. The NIHE produces Strategic Guideline Targets (SGT) for each of the 34 housing districts. The Strategic Guideline Targets are based on projections of housing need (which includes an analysis of trends in population supply and demand set out in the Housing Need Assessment); relative levels of applicants in Housing Stress (those awarded 30 points or more); and intensified by median waiting time and levels of points of applicants over 70 points. This need is then compared to the number of new social housing units forecast to be built under the Social Housing Development Programme (SHDP). Table 5.3 identifies the shortfalls between the new supply required and the new homes to be delivered during the period 2013/14 to 2015/16. This SHDP data does not account for any slippages or unanticipated additions to the stock that occurs during the course of the programme. Slippages may occur due to issues with land supply, planning objections or a lack of viable bids and the figures are revised annually to adjust for such issues. Nevertheless, this snapshot serves to illustrate the scale and locations of any unmet social housing needs. Interpreting such data is always difficult but if shortfalls in absolute numbers of housing units of 50 units or more are taken[15], between the Strategic Guideline Targets and the planned homes in the SHDP, then we can see that the housing districts of East Belfast, North Belfast, South Belfast, West Belfast, Ballymena, Coleraine, Lisburn Dairyfarm and Newry display the greatest shortages of new social housing.

Much of the debate about unmet Catholic housing need has focused on North Belfast, an area that comprises a patchwork of Protestant and Catholic neighbourhoods with high levels of deprivation, peace walls and interface areas, which bore a heavy burden of violence during the Troubles (Dunlop, 2002). Current tensions and disputes about flags, emblems and parades are also sharply focussed in this area (Parades Commission, 2014). Moreover, North Belfast has also seen some of the most protracted and disputed arguments about housing provision on development sites (PPR, 2013). It is possible to employ the NIHE data to examine the waiting times of applicants of different religions by North Belfast and the other areas identified as requiring new housing supply in Table 5.3.

[15] Shortfalls in housing need as a proportion (%) of the target number of homes could be used to further the analysis or commentary but small numbers are problematic as may elevate some housing districts where the absolute numbers of the shortfall in housing units supplied is relatively small.

Table 5.3: New social housing supply targets by units due 2013/14 to 2015/16.

District	SGT	SHDP	+/- No. (%)	District	SGT	SHDP	+/- No. (%)
East Belfast	194	121	-73 (-38%)	**Newtonabbey 1**	34	17	-17 (-50%)
North Belfast	471	134	-337 (-72%)	**Newtonabbey 2**	70	30	-40 (-57%)
Shankhill	34	4	-30 (-88%)	**Strabane**	0	0	0
South Belfast	386	220	-166 (-43%)	**Armagh**	7	25	18 (+25%)
West Belfast	1,276	707	-569 (-45%)	**Banbridge**	37	14	-23 (-62%)
Antrim	100	61	-39 (-39%)	**Bangor**	257	299	42 (-16%)
Ballycastle	23	61	+38 (+165%)	**Castlereagh**	115	95	-20 (-17%)
Ballymena	205	137	-68 (-33%)	**Cookstown**	20	24	4 (+20%)
Ballymoney	0	3	3	**Downpatrick**	160	145	-15 (-9%)
Carrickfergus	73	75	2 (+3%)	**Dungannon**	131	161	30 (+23%)
Coleraine	91	34	-57 (-63%)	**Fermanagh**	14	13	-1 (-7%)
Derry 1	299	311	12 (+4%)	**Lisburn AS**	247	232	-15 (-6%)
Derry 2	23	72	49 (+213%)	**Lisburn Dairyfarm**	203	54	-149 (-73%)
Derry 3	265	271	6 (+2%)	**Lurgan**	48	39	-9 (-19%)
Larne	3	0	-3 (-100%)	**Newry**	327	266	-61 (-19%)
Limavady	20	16	-4 (-20%)	**Newtonwards**	252	285	33 (+13%)
Magherafelt	40	47	7 (+18%)	**Portadown**	0	12	12

Source: Reproduced from Northern Ireland Human Rights Commission (NIHRC). Data supplied to NIHRC by Northern Ireland Housing Executive (2013)

Table 5.4 shows that Catholic applicants in these areas of social housing shortages of 50 units or more are indeed waiting for longer periods to be rehoused. During the year 2013/14, Catholic applicants for social housing waited twice as long as Protestant households in most of these locations, except Coleraine and East Belfast where the difference was less pronounced, and appear disproportionately affected by the lack of new social housing supply. Catholic applicants in housing stress in West Belfast, Lisburn Dairyfarm and Ballymena wait significantly longer than applicants in housing stress of different religions or none. In some locations, including North Belfast, Coleraine and Newry, however, it was not Catholic applicants that waited the longest but those from other religions, albeit that there are fewer of these applicants. Nonetheless, Catholic waiting times in North Belfast are nearly twice that of Protestant applicants but were shorter than the waiting time experienced by Catholic applicants in other areas where a shortage of new social housing supply is indicated.

Table 5.4: Allocations by religious background, housing district and median waiting list time for applicants in housing stress 2013/14

	Median Time on Waiting List in Months *(at point of allocation)*								
	East Belfast	**North Belfast**	**West Belfast**	**South Belfast**	**Lisburn Dairyfarm**	**Ballymena**	**Coleraine**	**Newry**	**ALL NI**
Catholic	15	15	28	27	26	22	13	15	15
Mixed	13	8	-	7*	6*	19*	18.5*	16*	8
Protestant	11	8	14	10	-	11.5	11	7	9
Other	12	25	20	18	37.5*	22	29	22.5	13
None	12	6	10*	10	11*	4.5	12	-	7
Refused	15*	9*	7*	15*	-	5*	-	7*	9
Unknown	20.5	23	17	13	12	24.5	10	22	17

Source: NIHE administrative data Less than 5 cases.*

Table 5.5 repeats this comparison of waiting times for these areas using aggregate data for the period 2004 to 2009. The data for the period 2004 to 2009 shows that these community differentials were evident in Belfast during this earlier period, but although apparent, were much less pronounced in Newry and absent in Ballymena and Coleraine. In Ballymena and Coleraine Protestant applicants either waited the same length of time or longer to be allocated a home as Catholic applicants.

Table 5.5: Allocations by religious background, housing district and median waiting list time for applicants in housing stress between 2004-2009

	Median Time on Waiting List in Months *(at point of allocation)*								
	East Belfast	**North Belfast**	**West Belfast**	**South Belfast**	**Lisburn Dairyfarm**	**Ballymena**	**Coleraine**	**Newry**	**ALL NI**
Catholic	12	13 (Belfast 4) 13 (Belfast 6)	13 (Belfast 1) 18 (Belfast 3)	13	12	7.5	6	8	9
Protestant	4	6 (Belfast 4) 6 (Belfast 6)	4 (Belfast 1) 11* (Belfast 3)	7	24*	9	6	5	7
Other	7.5	8 (Belfast 4) 7 (Belfast 6)	8 (Belfast 1) 8 (Belfast 3)	9	9*	7	6	6	7
Unknown	9.5	7 (Belfast 4) 9 (Belfast 6)	9 (Belfast 1) 39 (Belfast 3)	9	17	8	5	8	7

Source: NIHE (2011) Equality Impact Assessment Social Housing Development Programme. Belfast, Northern Ireland Housing Executive. .* *Less than 10 cases.*** *North and West Belfast were split across two districts each in 2004-2009, waiting times for each Belfast district are reported.*

As mentioned above, the length of time applicants in housing stress across Northern Ireland wait for social housing has increased for all applicants between the periods 2004-2009 and 2013/14. However, this increase in waiting times has not been even for all religions or in all locations. The waiting time before being allocated a home for both Catholic and Protestants in North Belfast between the periods 2004 to 2009 and 2013/14 have increased by two months during this period, but the wait to be allocated a social housing home for people of other and unknown religion lengthened considerably from seven or eight months to 25 months by 2013/14, albeit that there were few allocations made to people from other religions in North Belfast during 2013/14. In West and South Belfast and Newry the waiting times for Catholic applicants broadly doubled between 2004 -2009 and 2013/14, increasing from 13 or 18 months to 28 months in parts of West Belfast and from 13 months to 27 months in South Belfast. Waiting times for Catholics in Ballymena have increased by 14.5 months between the two periods but only 2.5 months for Protestants. The greatest increase in waiting times for Protestants in these areas was seven months in East Belfast. Protestants waited slightly longer than Catholic housing applicants in Ballymena during 2004 to 2009, but this situation was reversed during the one year 2013/14.

Further time series analysis is required to establish whether the uneven impacts of an overall lengthening of waiting times to access social housing hold or whether 2013/14 represented an unusual year.

Overall, the NIHE data is limited but does suggest that Catholic households wait longer to be allocated a social housing home, but that the discourse surrounding housing inequality needs to be widened to encompass other housing districts other than North Belfast and to reflect the needs of people from other religions and of unknown religion, who also wait longer periods of time for social housing. Comparing the data for the period 2004 to 2009 and 2013/14, the religious differentials appear more conspicuous, as longer waiting times for social housing homes have affected all applicants but have not been felt evenly.

Using the aggregate 2004 to 2009 waiting and allocations data, the NIHE (2011) concluded that community differentials between Catholics and Protestant communities existed, especially in the Belfast area, but viewed the measures in the Strategic Guidelines that governed the Social Housing Development Programme would reflect the variations in need, mitigate any adverse impact and erode these geographical religious differentials. The current development programme runs to 2015/16 and so it is too early to assess whether this will narrow the persistent community differentials observed. The delivery of new housing remains a long time in the pipeline and development, and therefore the NIHE collects annual data on how many new homes are started to be built and also how many new homes are actually completed. The completions and starts data for social housing in Northern Ireland which suggests that the targeted need for the current development programme is likely to be met with an uptick in completions during 2013/14 (Table 5.6). However, the annual data is not disaggregated by housing district and so it is unclear to what extent the

local shortages identified above will be overcome. Furthermore, Table 5.3 indicates that there will remain shortages of new supply in some locations even if completions remain on target.

Table 5.6: Social housing starts and completions 2011/12 to 2013/14 for all Northern Ireland

Year	Starts Target	Total Starts	Total Completions*
2011/12	1,400	1,410	1,310
2012/13	1,325	1,379	1,254
2013/14	1,275	1,299	1,967

*Source: NIHE * Includes shared housing, existing satisfactory purchases and rehabilitated dwellings.*

In the context of this debate, where deeply held views may prove difficult to soften, further analysis is highly recommended to include an examination of time series data for each district – and possibly at different geographic scales or boundaries, given the unit of analysis has also been brought into question - in respect of demand, severity of housing need, resident preferences, investment activity to increase supply and to consider any local barriers to new supply that may exist. Furthermore, as Northern Ireland is moving towards a more pluralist society, a greater understanding of those people who do not identify as either Catholic or Protestant is required (Shuttleworth and Lloyd, 2013). People who have not disclosed their religion or background, or report that they have no religion comprise a significant proportion of the waiting list. The parameters of this debate and the depth of analysis therefore need to be extended.

As mentioned, residential segregation is the major constraint on meeting housing needs as under-supply in one community cannot be used to meet needs arising in another community. However, a policy emphasis on the development of new shared housing sites has been suggested as being at the expense of meeting the housing needs of Catholic communities and therefore as perpetuating inequality (PPR, 2013). Northern Ireland Life and Times (NILT) 2012 survey data suggest that people would overwhelmingly like to live in mixed communities, although in practice this is not reflected in residents housing choices. However, access to housing in shared spaces in terms of social housing is limited. Furthermore, Gibb and Berry (2007) in their assessment of the Northern Ireland housing market suggest that, internationally, segregation, has been a feature of locations with historic majority/minority populations and that to engineer change runs against the grain of people's preferences and choices, and demographic changes may mean diminishing returns. Moreover, Melaugh (1994) suggests that Belfast is likely to have always been segregated since the settlement became established.

Nonetheless, key initiatives seeking to develop shared residential spaces are a policy priority and contained within *Together: Building a United Community* (OFMDFM, 2013) and the *'Facing the Future'* Housing Strategy (DSD, 2012). Shared sites are defined as where one

community does not exceed 70 per cent, so outstanding needs can be met simultaneously but would depend on location. As mentioned above, however, it is a challenge reconciling meeting unmet needs and developing shared residential sites, not least as Nolan (2014) reflects that rebalancing of inequalities is seen as a loss to unionism. However, interviews suggest that there are pragmatic reasons to pursue shared sites as it secures, or at least holds out the promise to obtain, housing for all applicants in the future and provides impetus for moves away from segregation. The issues concerning shared housing sites are beyond this review, but their ability to contribute to narrowing religious differentials in access to social housing or undermining work to achieve this ambition under the equality duty needs considered.

Choice-based lettings schemes are where applicants for social housing make bids for vacant properties as they become available using their bands or points awarded to reflect the severity of their housing need as 'currency', and are now widely used in Great Britain. This is in contrast to systems where housing officers decide which homes meet applicants' preferences and allocate the homes directly. To increase information to applicants, data is published in respect of typical waiting times and points typically needed to acquire homes in various locations. A choice-based letting scheme was proposed in the review of social allocations (Gray *et al.,* 2013b) and if adopted would allow applicants to bid for property available anywhere. The potential for choice-based lettings to change applicant behaviour in terms of locational choices is perhaps doubtful as there is some evidence that people make similar choices based on the ethno-religious or ethno-political make up of residential space when seeking private rented sector accommodation (Beatty *et al.,* 2014). Choice-based lettings may, however, render the allocation process more transparent in terms of choosing neighbourhoods where waiting times may be longer.

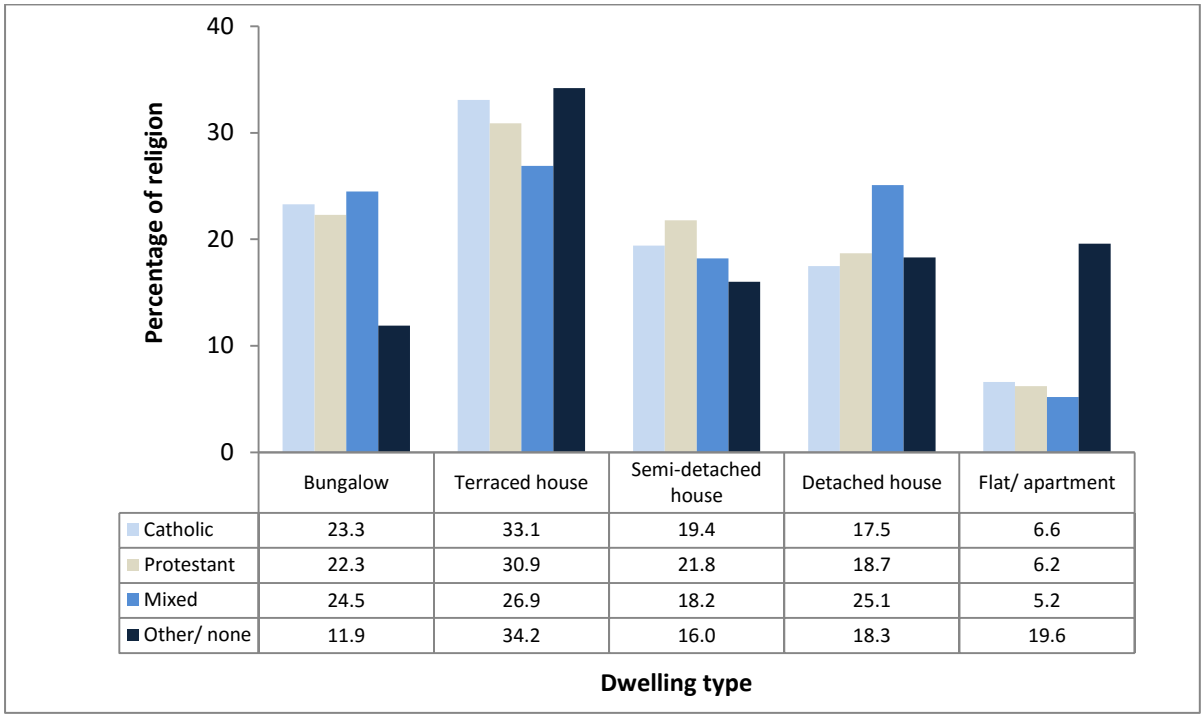
Adequacy of housing

Space standards

There are differences in the housing in which people from other religions or with no religion reside. The Northern Ireland House Condition Survey 2009 shows that mixed religion households have the largest homes, more likely to be detached and slightly larger than people of other religious categories, and people from other or who identify with no religion have the smallest homes, more likely to be flats or apartments. There is little difference in the size or types of home occupied by Catholic or Protestant households (discussed below). However, fewer Protestant households live in overcrowded conditions, while people from other religions and Catholic households experience more overcrowding, especially in social housing. A majority of Protestants or people brought up in a Protestant background live in properties with two or more spare rooms. Catholic households are the least likely to live in non-decent homes compared to people of different religious and community background categories.

Figure 5.9 shows the type of homes occupied by people of different religions. A majority of households from all religions live in terraced housing, but we see the greatest proportions of mixed religion households living in detached homes and the households of other or no religion with the greatest proportions living in flats or apartments. These differences between religions and property types are also reflected in the size of the dwellings occupied. The Northern Ireland House Condition Survey 2009 shows that there is little difference between the floor area of homes occupied by Protestant (114 m^2), Catholic (113 m^2) or Mixed religion households (117 m^2). Households of no or other religion, however, live in smaller homes and the average floor area was only 93 m^2.

Figure 5.9: Religion by dwelling type, 2009



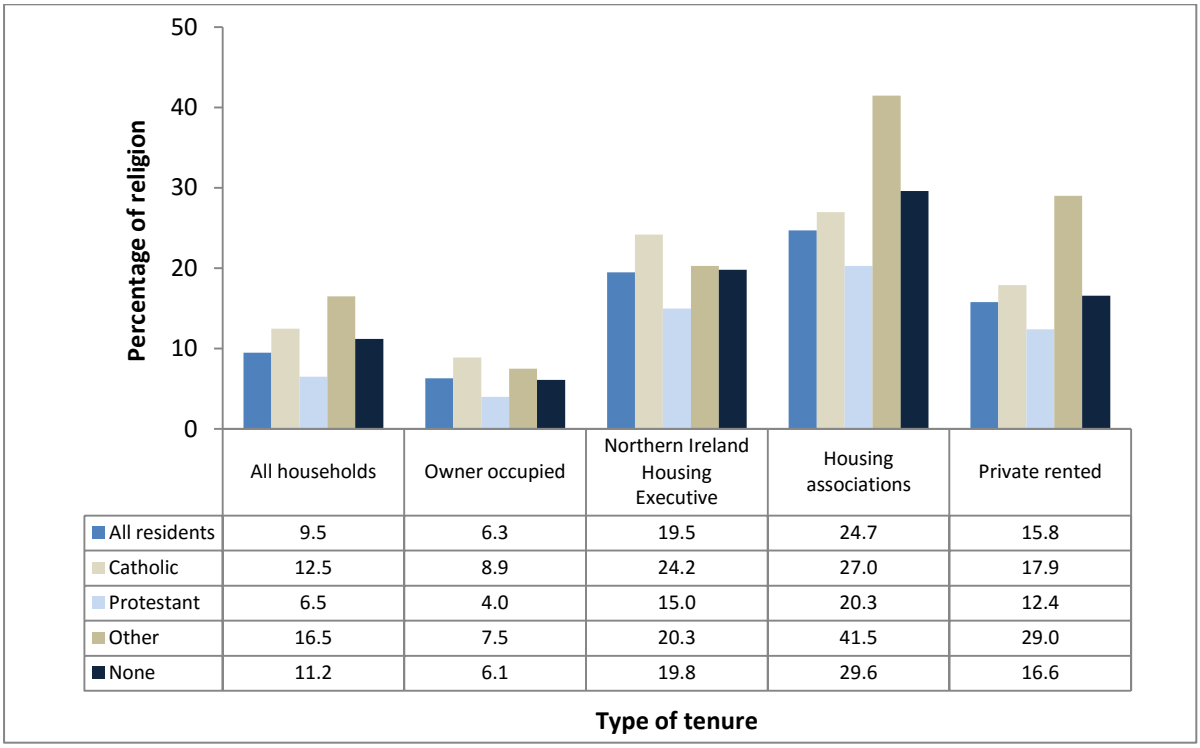
	Bungalow	Terraced house	Semi-detached house	Detached house	Flat/ apartment
Catholic	23.3	33.1	19.4	17.5	6.6
Protestant	22.3	30.9	21.8	18.7	6.2
Mixed	24.5	26.9	18.2	25.1	5.2
Other/ none	11.9	34.2	16.0	18.3	19.6

Source: NIHE House Condition Survey 2009

Data from the Northern Ireland Census 2011 confirms the incidence of overcrowding, showing that 9.5 per cent of people (not households) live in crowded conditions in Northern Ireland: 16.5 per cent of people from other religions, 12.5 per cent of Catholics and 6.5 per cent of Protestants (Figure 5.10). Few owner-occupiers live in crowded conditions but social housing tenants are particularly affected, for example 41.5 per cent of people from other religions in housing association homes are crowded. While a greater proportion of people from other religions are overcrowded than other religious backgrounds, Catholics represent the largest proportion of all people in overcrowded homes (59.2 per cent) compared to 32.7 per cent of Protestants due to the relative size of these communities (not shown). Notably, crowding is not necessarily linked to a household's size, as the Northern Ireland Census 2011 also reveals that Catholics have larger households (2.7 persons per household) than people of other religions (2.5 persons per household), but people of other religions have the worst rate of overcrowding. Moreover, 13.9 per cent of Catholics live in households with

five persons or more compared to 9.4 per cent of people of other religions. As mentioned above, people of other or no religion tend to live in smaller homes.

Figure 5.10: Proportion of usual residents living below the bedroom standard by tenure type and religion, 2011



	All households	Owner occupied	Northern Ireland Housing Executive	Housing associations	Private rented
All residents	9.5	6.3	19.5	24.7	15.8
Catholic	12.5	8.9	24.2	27.0	17.9
Protestant	6.5	4.0	15.0	20.3	12.4
Other	16.5	7.5	20.3	41.5	29.0
None	11.2	6.1	19.8	29.6	16.6

Source: Northern Ireland Census 2011 Table DC2417NI

Housing conditions

Using a variety of measures (unfitness, non-decency or Housing Health and Safety Ratings System) the Northern Ireland House Condition Survey 2009 shows that people from other religions or who have no religion live in poorer quality homes than Catholic or Protestant people. Catholic households have the lowest incidence of poor physical housing conditions.

The rates of unfitness or defective homes is broadly similar among households of different religious groups: four per cent Protestants, three per cent Catholic households, or five per cent of Mixed religion households or households with no religion or from other religions. However, the more comprehensive measure of physical housing conditions, the Decent Homes Standard, shows that people from other or no religions, and mixed religion are more likely to live in a non-decent home, (26.0 per cent and 18.2 per cent respectively) compared to 10.8 per cent for Catholic and 14.0 per cent for Protestant households (Figure 5.11). In total, 9.3 cent of homes fail the decent homes standard on thermal comfort, but this increases to 17.1 per cent for homes of people who were from other or no religion households and to 12.9 per cent for mixed religion households. A total of 1.9 per cent of homes fail the decent

homes standard because of disrepair, but again this increases to 7.1 per cent of homes lived in by other or no religion households.

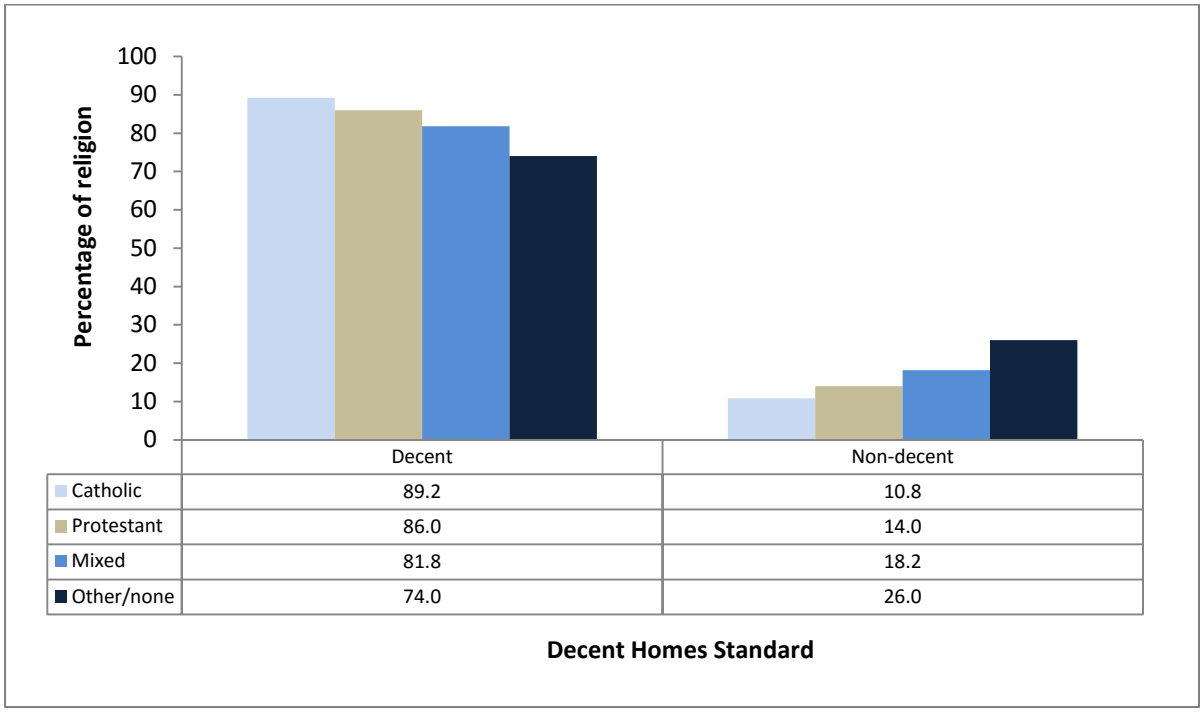
In urban areas, the greatest proportions of homes that are non-decent are occupied by households of no or other religions (28.7 per cent), compared to rural areas, where there are very few households with no or other religions. In rural areas, the greatest proportion of non-decent homes is occupied by households of mixed religion (23.5 per cent). Protestants in rural and urban areas are slightly more likely to occupy a non-decent home than Catholics.

The NIHE Continuous Tenants Survey (NIHE , 2012a) reports that people from other religions were the least satisfied with their property and with the NIHE, were the most likely to call the NIHE about anti-social behaviour, and the most ashamed about where they live. This may warrant further examination to determine what sits behind such findings.

Neighbourhood safety

Table 5.7 depicts the Police Service of Northern Ireland (PSNI) data that shows that the number of sectarian motivated crimes and incidents have declined over the last nine years. Sectarian crimes and incidents are defined as those motivated by a 'bigoted dislike or hatred of members of a different religious or political group'. The number of incidents peaked in 2009/10 but by 2013/14 had fallen by 30 per cent. Overall, the number of incidents does not show an increase since the advent of the flag protests from 2012/13, although the number of crimes does show an uptick during 2013/14. Theft and violent crime motivated by sectarianism declined to 2013/14 but sectarian violent offences did increase between 2012/13 and 2013/14, across almost all police districts but especially in Belfast.

Figure 5.11: Religion by Decent Homes Standard, 2009



	Decent	Non-decent
Catholic	89.2	10.8
Protestant	86.0	14.0
Mixed	81.8	18.2
Other/none	74.0	26.0

Source: Northern Ireland House Condition Survey 2009

The distribution of sectarian incidents and crimes between people of different religious backgrounds is not reported, but there are important implications for housing choices or the enjoyment of a neighbourhood for those concerned.

Hewstone *et al.* (2008) found that shared communities foster more extensive social interactions between different community members and supports the development of greater shared housing opportunities. The same study found that there were community benefits in shared spaces as those residents had increased positive perceptions of the other community, but these benefits were partially offset by an increased experience of violence that threatened personal safety (Schmidd *et al.*, 2008).

While shared space is desirable, such studies provide some explanation for the gap between desires to live in mixed communities and the actual housing choices made by residents. The 2012 NILT Survey shows that 71 per cent of respondents would prefer to live in a mixed-religion neighbourhood, down from 83 per cent in 2010. The 2012 results are similar for Catholics (70 per cent) and Protestants (69 per cent), but 78 per cent of people of no religion favoured mixed neighbourhoods. However, only 16 per cent of respondents in 2012 had chosen their home on the basis of the area being mixed, which was broadly the same for all religions (15 per cent Catholic, 16 per cent Protestant and 17 per cent mixed households).

The NILTS 2012 survey data indicates that as a reason to choose a home, mixed religious neighbourhoods ranks below the dominant reasons such as proximity to family and friends (50 per cent) and because people had always lived in that area (47 per cent), but above the desire to live only in a mono-religious area (only five percent chose their neighbourhood because it was Catholic and four per cent because it was Protestant). This suggests that overall house search behaviour does not reflect a desire to only live near co-religious people, but that cultural attachment to place because of family history remains an important concern.

Table 5.7: Number of sectarian crimes and incidents 2005/6 to 2013/14

	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
Sectarian incidents*	1,701	1,695	1,584	1,595	1,840	1,437	1,344	1,372	1,284
Sectarian crimes**	1,470	1,217	1,056	1,017	1,264	995	885	889	961
- Violence with injury (including homicide)	388	298	276	226	325	230	221	216	222
- Violence without injury	304	237	198	182	243	255	176	185	277
- Theft (including burglary) & criminal damage	691	613	490	521	593	416	420	414	419
- All other offences	87	69	92	88	103	94	68	74	43

*Source: PSNI (2014) * An incident 'may be crimes in law... but they are not of a level of severity where they would result in the recording of a notifiable crime. ** A crime includes notifiable offences that could possibly be tried by a jury (PSNI, 2014a. User Guide to Police Recorded Crime Statistics in Northern Ireland).*

Sustainability of housing

The FRS is here used to consider problematic housing costs by examining to what extent these costs are associated with changes in the relative rate of poverty. There are too few cases in the FRS to measure all categories of religion in all housing tenure, but Table 5.8 shows changes in poverty rates before and after housing costs by religion. The table shows that rented housing costs are associated with a higher proportion of people in relative poverty once those housing costs are taken into account, mortgaged homeownership has a largely neutral effect and that when a home is owned outright the rates of poverty after housing costs are considered are lower. The costs of private renting are associated with a higher rate of poverty for people of all religions, but large religious differentials are not apparent.

The impact of welfare reform on people of different religions is uncertain. While, the Northern Ireland Census 2011 data shows that Protestant households have a slightly higher rate of spare rooms, especially in NIHE property, analysis of the Northern Ireland House Condition Survey 2011 shows little difference in the potential impact of the reform by religion (Gibb *et al.*, 2013).

Table 5.8: Impact of housing costs on relative poverty by religious background 2011/12

	RELIGIOUS BACKGROUND											
	Protestant				Catholic				Other/Refused/Unknown/None			
Tenure	Social housing (%)	Private renting (%)	Outright owned (%)	Mortgaged (%)	Social housing (%)	Private renting (%)	Outright owned (%)	Mortgaged (%)	Social housing (%)	Private renting (%)	Outright owned (%)	Mortgaged (%)
Poverty BHC	24	32	22	13	34	32	26	17	-	30	26	-
Poverty AHC	29	43	14	13	40	47	16	17	-	43	-	-
Difference	5	11	-9	0	6	15	-10	0		13	-	-

Source: Family Resources Survey 2011/12. Relative poverty is defined as those living in households where the income is less than 60% of the United Kingdom median for the relevant year. BHC=before housing costs. AHC=after housing costs.*

**The relative rate of poverty is calculated based on income 'before housing costs' (BHC), including income like Housing Benefit that can only be spent on housing; and second, residual income 'after housing costs' (AHC) – including rent, mortgage payments, buildings insurance, ground rent and service charges. The difference between the two measures indicates the proportion of households whose experience of poverty is changed, positively or negatively, once housing costs are considered.*

Conclusion

This chapter noted the shifting demography of Northern Ireland with an ageing Protestant population, a growing younger Catholic population and increases in the proportion of people who identify with other religions or with no religion. The Northern Ireland Census 2011 confirms that these latter groups comprise larger proportions of people of minority ethnic backgrounds, although there are indications that a proportion of people with no religion are likely to have a Protestant community background. The differing age profiles, incomes and spatial distribution of these groups has important implications for the types of housing required and locations considered.

Aggregate data for all social housing applicants across Northern Ireland show that Catholic applicants received a slightly smaller proportion of social housing allocations than their representation on the waiting list and their levels of housing stress would suggest, and that Catholic applicants wait longer to be allocated a home than Protestant applicants.

Moreover, applicants of unknown religion and from other religions also wait longer than Protestants to be rehoused. Waiting times to be rehoused in social housing have increased for all applicants between the periods 2004 - 2009 and 2013/14, but increased waiting times have been more pronounced for Catholic applicants and those who identify with other religions.

Housing markets operate at a local level, however, and analysis of districts where planned new social housing supply falls short of identified housing need shows that Catholic and applicants of other religions waited substantially longer to be rehoused in these locations, at least twice as long than Protestants in some locations. In North Belfast, applicants from other religions waited the longest to be allocated a home, three times that of Protestant households. The evidence here is limited but indicates that Catholic and people from other religions wait longer to access social housing, and have been disproportionately affected by the overall lengthening in waiting times to obtain social housing, but that the parameters of the debate need widened to encompass people from other and unknown religions and a wider set of locations than North Belfast alone. Further comprehensive analysis to isolate the effect of religion on housing waiting times should be undertaken using time series data, at different spatial scales and controlling for other attributes, and this analysis should include barriers to the delivery of new supply in different locations.

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. A quarter of people from other religions or with no religion lived in non-decent homes, more than twice as likely as Catholic households, who were the

least likely to live in homes in poor condition. Catholic households are now more likely to live in better quality homes than Protestant households.

6: Political Opinion

Section 75 determines political opinion as a separate equality ground, but there is an absence of data or literature associating political opinion with housing. When political opinion is mentioned at all, studies often conflate religion and politics by using epithets interchangeably to denote Catholic/Nationalist/Republican and Protestant/ Loyalist/ Unionist communities. The Northern Ireland Life and Times Survey 2012 support the view that religious background and voting behaviour in Northern Ireland are closely aligned. For example, over half of Catholic and Protestant people vote for nationalist and unionist parties respectively, with only between one and two per cent of people voting for parties that predominantly represent the other community. To a certain extent, therefore, religion may be viewed as a proxy indicator of political opinion, but any exact relationship between political opinion and housing would require primary research.

Arguably, the paucity of research that directly confronts these issues may, however, be an indicator that in terms of housing inequalities they are viewed as a marginal issue. Homelessness acceptances as a result of intimidation numbered 380 during 2013/14, but fluctuate year on year, with 303 in 2011/12 and 411 2012/13, but routinely exceed homeless acceptances due to mortgage default (DSD, 2014b). These intimidation cases may be as a result of racial, sectarian or other intimidation, however, not just political opinion. In addition, there is no evidence that reveals who carried out the intimidation i.e. if it was someone from the same or another community; it is also not known what the specific motivations of the intimidation were. The Scheme for the Purchase of Evacuated Dwellings (SPED), provides for a private home to be bought from the owner allowing them to move and escape serious intimidation but the numbers making use of the scheme are low, the NIHE purchased just 24 dwellings during 2012/13 (NIHE, 2013f). Disentangling the role political opinion plays from other possible motivations for intimidation may present a challenge since data on the motivation and perpetrator is not collected. Moreover, defining the boundaries of political opinion may also be difficult.

There are a number of avenues that could usefully be explored to illuminate this relationship. Datasets such as *Understanding Society*, which is an expanded panel survey of approximately 2,500 people in Northern Ireland, has some potential to provide some insight into housing pathways and housing outcomes of people with different political opinions, as indicated by voting intentions. However, qualitative studies would be required to understand the full relationship between political activity and a person's housing outcomes. Studies that focus on current paramilitary involvement or association may illuminate any housing consequences of sectarian or political violence, such as issues relating to forced residential moves. NIHE data regarding moves prompted by sectarian intimidation in social and market housing and an examination of the circumstances surrounding such forced moves may be fruitful, although possibly research that might be difficult to operationalise.

The social impact and legacy of historical political conflict is also likely to be implicated in the life chances of some protagonists, possibly giving rise to adverse housing outcomes for some groups now and in the future. Capturing the experiences of Assembly members and/or other political activists, some of whom have been subject to threats and harassment (Kilpatrick, 2014), may also be a useful source of knowledge about potential housing implications of political involvement.

Although, a number of issues and possible routes for exploration are apparent to establish a knowledge base, for the purposes of this review there is insufficient evidence to draw any conclusions about housing inequalities of people of different political opinions.

7: Ethnicity and 'Race'

Northern Ireland has had longstanding but small minority ethnic communities but this ethnic composition changed significantly between 2001 and 2011, primarily due to international inward migration. This chapter captures available evidence in relation to the housing of people from minority ethnic backgrounds, highlighting the diversity of the minority ethnic population and their experiences, due to their different resources and locational choices.

Craig *et al.* (2011:6) note that ethnicity is "notoriously difficult to define and has come to embody a broad range of ideas such as language, religion, faith, culture, nationality and shared heritage." Moreover, as highlighted elsewhere in this report, Craig *et al.* reaffirm that people hold different dimensions of identity, such as those that relate to other equality grounds and their socio-economic status, which may sometimes be a more powerful explanation of discrimination than ethnicity *per se.* The report therefore provides information about ethnicity, nationality and some pointers to the differing demographics and socio-economic circumstances of different ethnic groups. Chatoo and Atkin (2011) also note that ethnicity is not fixed, but is something constantly negotiated between and within different groups of people; is not held by some groups and not others and is a construct that helps understand, but may also reinforce, social stratification or difference. These points have particular resonance for Northern Ireland where a high proportion of new communities comprise European Union nationalities of White ethnicity of varying religious and cultural backgrounds, and alongside Black, Asian and other ethnic groups are heterogeneous in their income or resources.

In terms of people from minority ethnic groups having particular housing requirements that would ensure that homes are accessible, adequate and sustainable there are a number of issues that may include: their immigration status that may preclude access to certain types of housing or support; the length of residence and consequently their ability to provide sufficient references, accumulate deposits or build a credit history that may affect access to certain types of private housing; and, following a significant increase in racial attacks during 2014, issues relating to safety from harm in and around the home. As mentioned in Chapter 5, some people from minority ethnic groups may wish for homes to comply with certain religious practices but this is not considered in this chapter.

The key findings of the chapter include high proportions of people from minority ethnic groups in private renting, with indications of differentials in access to social housing between some minority ethnic groups. Overcrowding, particularly in social housing is an issue, not solely explained by the propensity of people from minority ethnic backgrounds to have larger families. Of critical importance is the ability to live peacefully and safely in and around the home, jeopardised during 2014 by another spate of attacks on minority ethnic and migrant residents. How different minority ethnic groups in Northern Ireland navigate

contested residential space, and with what consequences, is poorly understood. The security of tenure for migrants in tied accommodation is also of concern.

Overview

The ethnic composition of Northern Ireland's population is revealed by the Northern Ireland Census 2011 and is shown in Table 7.1. The largest ethnic group comprises of people who identified as White (98.2 per cent), followed by Chinese (0.4 per cent), Indian (0.3 per cent) and people of mixed ethnicity (0.3 per cent). The local government districts with the largest minority ethnic populations were Belfast (3.6 per cent), Castlereagh (2.9 per cent), Dungannon (2.5 per cent) and Craigavon (2.1 per cent) (Russell, 2013). Dungannon also has the highest proportion of people from the European Union (EU) accession countries (6.8 per cent) (ibid.)[16].

Table 7.1: Usual residents in Northern Ireland by ethnicity 2011

	ETHNICITY						
	White	**Chinese**	**Irish Traveller**	**Indian**	**Pakistani**	**Bangladeshi**	**Total**
Count	1,778,449	6,303	1,301	6,198	1,091	540	
%	98.2	0.4	0.1	0.3	0.1	0.0	
	Other Asian	**Black Caribbean**	**Black African**	**Black Other**	**Mixed**	**Other**	
Count	4,998	372	2,345	899	6,014	2,353	1,810,863
%	0.3	0.0	0.1	0.1	0.3	0.1	100

Source: Northern Ireland Census 2011Table KS201NI

The minority ethnic population increased from 0.8 per cent (14,272) in 2001 to 1.8 per cent (32,400) by 2011, with the majority of these people being born outside of Northern Ireland. These data, however, do not reflect all changes in population during the intercensal period, as ethnically White EU migrants also comprise a large proportion of recent arrivals. A question about nationality was included in the Northern Ireland Census in 2011 and the population change in Northern Ireland was largely as a result of inward migration from the EU since 2004. The proportion of people resident in Northern Ireland from the EU Accession Countries grew from 0.1 per cent in 2001 (600 people) to 2.0 per cent (35,700 people) in 2011. The resident population born outside Northern Ireland, Republic of Ireland or the United Kingdom increased from 9.0 per cent in 2001 (151,000 people) to 11.0 per cent by 2011

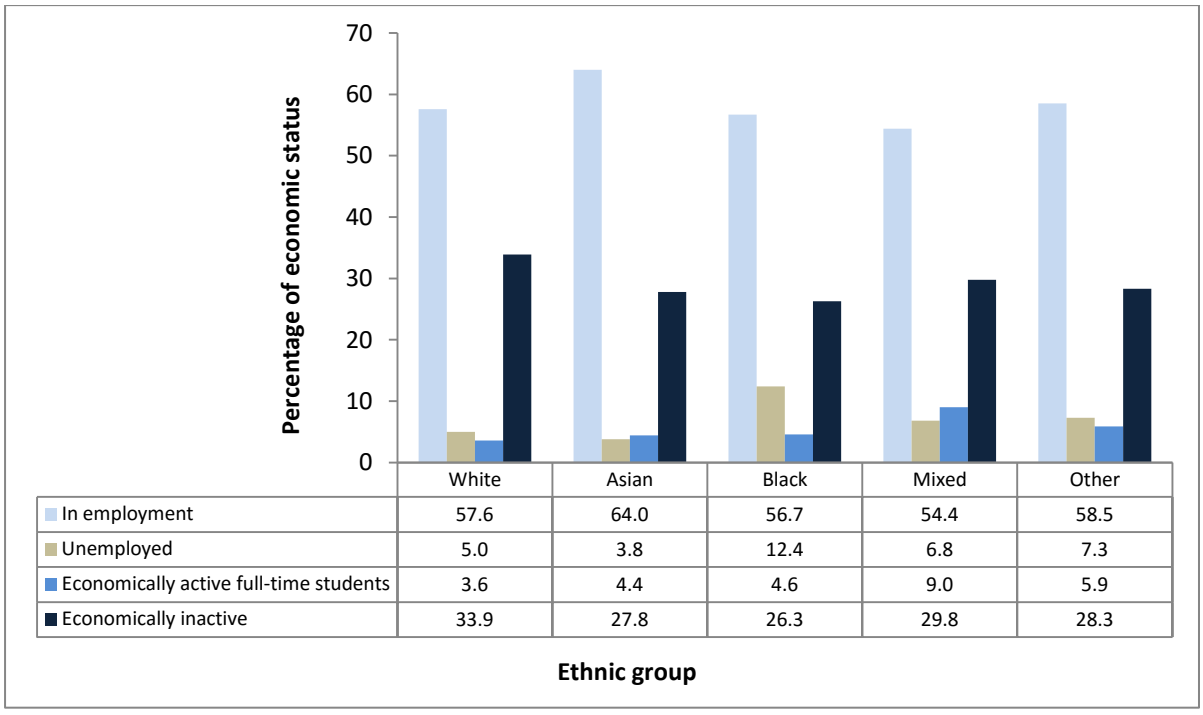
[16] EU Accession Countries admitted from 2004 onwards include Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Slovakia, Slovenia, Romania, Bulgaria.

(202,000 people). English was not the main language of 3.1 per cent of the usual resident population aged three years or over in 2011 (54,500 people).

As may be expected, as most inward migration to Northern Ireland is a recent occurrence, the age profile of the minority ethnic population is younger than for people who identified themselves as White. A total of 14.7 per cent of White people were aged 65 years old or more in the Northern Ireland Census 2011, compared to only 5.4 per cent of other minority ethnic people, 3.0 per cent of those of an Asian ethnic group, 1.3 per cent of Black groups and 1.1 per cent of people of mixed ethnicity. Only 27.0 per cent of people from the EU accession countries were aged 35 years old or over in 2011 (NISRA, 2011).

Minority ethnic groups cannot be considered homogenous and this is illustrated by the different rates of employment activity and forms of employment. Figure 7.1 shows that Asian residents are most likely to be in employment, White residents the most likely to be economically inactive, people of mixed ethnicity most likely to be students and Black residents the most likely to be unemployed. The younger age profile of people born outside of Northern Ireland contributes to higher proportions being economically active and in employment. The Northern Ireland Census 2011 also demonstrates that some minority ethnic groups are more likely to be in professional occupations than others. A total of 16.9 per cent of White people are in professional employment involving science, research, teaching, health , culture or business, compared to 35.1 per cent of people identified as Asian, 22.6 per cent of people of Mixed ethnicity, 21.4 per cent of Other ethnicity people and 19.1 per cent Black people (Northern Ireland Census Table DC2603NI).

Figure 7.1: Ethnic group by economic status, 2011



	White	Asian	Black	Mixed	Other
In employment	57.6	64.0	56.7	54.4	58.5
Unemployed	5.0	3.8	12.4	6.8	7.3
Economically active full-time students	3.6	4.4	4.6	9.0	5.9
Economically inactive	33.9	27.8	26.3	29.8	28.3

Source: Northern Ireland Census 2011 Table DC2601NI

Understanding of different minority ethnic groups is limited as key datasets offer limited information, so there is a reliance on qualitative research and small-scale surveys to illuminate the diverse experiences and characteristics associated with people of different minority ethnic groups. A recent review of the links between poverty and ethnicity in Northern Ireland found some evidence that recent migrants were under-employed in routine employment, earn less than the local average wage and less than other workers in similar low-grade jobs, despite often having vocational or degree level qualifications (Wallace *et al.,* 2013). Although there are indications that half of migrants have families, their tendency to often be in low paid employment suggests that in-work poverty is likely to be a challenge (ibid.). A further study emphasised the diversity among minority ethnic communities, as recent EU migrants had high levels of employment but mostly in lower paying sectors, while Indian and Filipino people were found in higher paying professions (Irwin *et al.*, 2014).

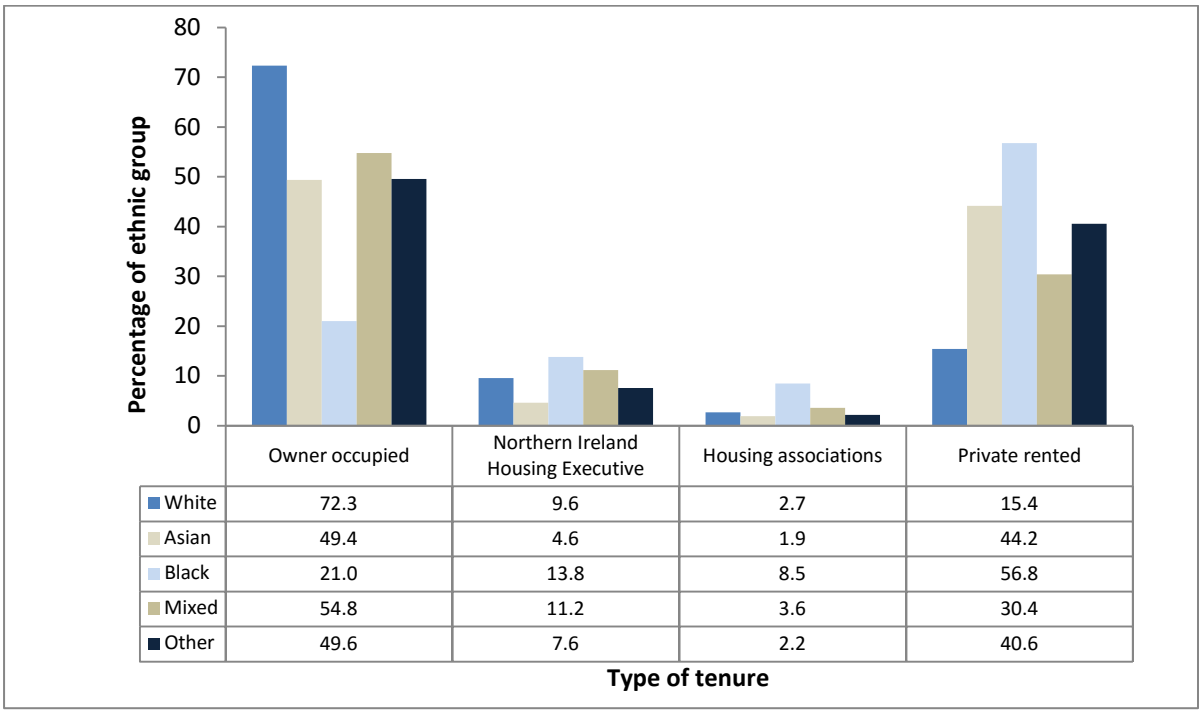
The key message is that minority ethnic groups are heterogeneous with different resources available to them, which is likely to influence their housing outcomes.

Access to housing

The Northern Ireland Census 2011 shows that minority ethnic and migrant communities are less likely to be owner-occupiers or live in social housing and more likely to be in the private rented sector (Figure 7.2). While 72.3 per cent of White residents were owner-occupiers, only a fifth of Black people were living in an owner-occupied property. In contrast, 56.8 per cent of Black people were in the private rented sector but only 15.4 per cent of the White group.

The dominance of private renting among Black households is exceeded by migrant populations from EU accession countries, where 76.0 per cent of residents born in these countries live in the private rented sector (Russell, 2013). The lower rates of owner-occupation among minority ethnic and migrant groups may be a function of age as we know that minority ethnic groups have a younger age profile and that younger cohorts have been less able to access homeownership over the last decade or so than when homeownership was in an expansionary mode. It is also known, however that Northern Ireland has retained a higher proportion of people in low grade occupations than across the rest of the United Kingdom where the proportion of this occupational group in homeownership has declined (Wallace *et al.,* 2014). Nonetheless, access to mortgage finance may be constrained due to low-incomes, but also short residencies may mean an incomplete credit history and therefore constrained access to mortgage finance.

Figure 7.2: Main ethnic groups by tenure type, 2011



	Owner occupied	Northern Ireland Housing Executive	Housing associations	Private rented
White	72.3	9.6	2.7	15.4
Asian	49.4	4.6	1.9	44.2
Black	21.0	13.8	8.5	56.8
Mixed	54.8	11.2	3.6	30.4
Other	49.6	7.6	2.2	40.6

Source: Northern Ireland Census2011 DC2403NI

The Co-ownership scheme in Northern Ireland supports people on lower incomes and with smaller deposits into homeownership via a shared ownership arrangement. Co-ownership administrative data reveal that 45 minority ethnic applicants used the scheme to purchase a home during 2009 to 2014, representing 1.3 per cent of purchases during this period, slightly below the proportion of the population made up by people of minority ethnic origins (1.8 per cent in 2011).

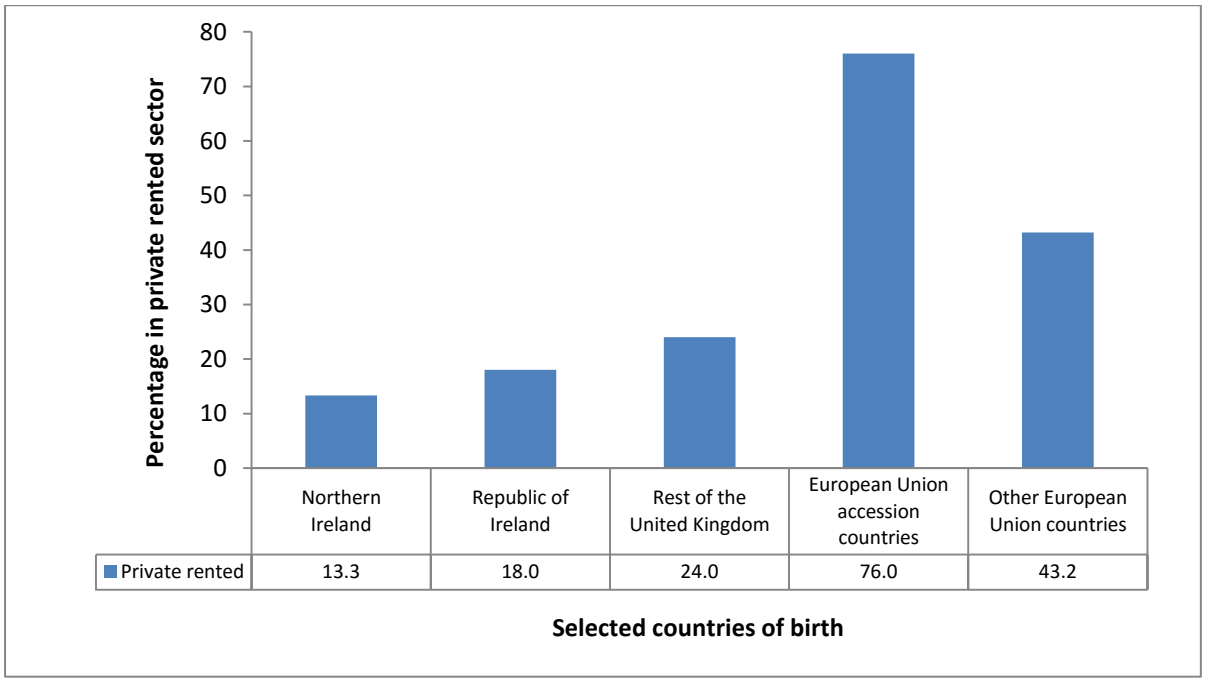
The Co-ownership Housing Association has increased their provision of publicity material in Polish, Lithuanian and Portuguese and monitors the page views and downloads of translated material (CoHA, 2013).

The private rented sector suits many households who may not wish to commit to a single property or location, but as mentioned in Chapter 2 the lack of formal security of tenure in this sector – as well as its often poor quality and management - is a concern for families or other households with vulnerable members. Figure 7.2 showed the importance of the private rented sector for minority ethnic groups in Northern Ireland, further illustrated by Figure 7.3 which shows that three-quarters of EU migrants live in privately rented accommodation.

Evidence from Great Britain describes a 'new migrant penalty' in terms of the homes accessed being less desirable and/or in low demand areas, and that migrants had limited understanding of their tenancy rights (Perry, 2012). However, local studies have shown the private rented sector in Northern Ireland has largely grown to meet the increased demand from inward migration over the last decade (Campbell and Frey, 2010), suggesting that

minority ethnic groups have relatively easy access to this sector of the housing market. However, there are also indications that Northern Ireland landlords may exclude new groups and/or impose greater restrictions on their tenancies. One study reported occasions when landlords, in their attempt to mitigate letting risks, confined their lettings to local communities who they might know, thus excluding new arrivals, especially as knowledge about vacant lets is passed on by word of mouth (Beatty *et al.*, 2014). There are also some indications that some private landlords in Northern Ireland impose different conditions on minority ethnic groups, which can constrain access if they have no deposit or guarantor (Wallace *et al.*, 2013).

Figure 7.3: Proportion of people in private rented sector by selected countries of birth, 2011



Source: Northern Ireland Census 2011 DC2407NI:

Young (2012) reported that people from East Africa living in Northern Ireland found securing accommodation a challenge without a guarantor. Other migrants in Northern Ireland have obtained housing from their employers, but as discussed below, this is frequently problematic and insecure (Allamby *et al.*, 2011). Moreover, asylum seekers in Northern Ireland can apply for help with housing from the National Asylum Support Service but have no choice of location and can be moved frequently and often at short notice (McGovern *et al.*, 2011).

Perry (2012) notes the diversity of migrant housing experiences in Great Britain and makes a distinction between those for whom standards, stability and access were very important, notably asylum seekers/refugees and families; and single people or those who plan only to stay in the short-term, who make a trade-off between conditions, standards and housing costs. Robinson *et al.* (2007b) also noted differences in housing choices and pathways

between different migrant groups, in Sheffield. In Robinson *et al.'s* study people of Somali background were first housed through the National Asylum Seeker Service (NASS) and then found social housing, whereas Polish people entered and remained in private renting. Moreover, while new immigrants frequently experienced similar insecurities and poor housing conditions to other disadvantaged groups they were less able to effect change. Due to unfamiliarity with the social security system and little understanding of the nuances of the local housing system, new immigrants settlement patterns tended to reflect the patterns of others, accessing spaces which others had left behind in areas of low demand or where property was hard to let (ibid.). Perry (2012) suggests that across the United Kingdom there is some evidence that over time migrant communities converge to the housing patterns of the resident population, so the current distribution of tenure between people of different ethnic groups in Northern Ireland may change over the coming period.

One stakeholder noted that estate and lettings agents are the prime source of information about the housing market for minority ethnic groups but that estate and lettings agents often provide incorrect information. This stakeholder proposed guidance on estate and letting agent's equality obligations, similar to that provided by the Equality and Human Rights Commission in Great Britain where specific businesses, including estate and letting agents, are informed about how the law relates to their trading (EHRC, 2011). So while the private rented sector offers accommodation to minority ethnic and migrant groups it is not unproblematic.

Figure 7.2 also shows that Black, Mixed and Other minority ethnic groups are disproportionately represented in social housing compared to their proportion of the population. Table 7.2 provides summary data on the NIHE waiting list and allocations data for different minority ethnic groups. The same caveats apply to this data for other equality grounds, in that one years' data may not reflect all years and that these descriptive statistics have not been analysed to control for other household attributes such as the presence of children or age. Furthermore, with some minority groups there are small numbers of applicants and allocations. White applicants comprised 90.7 per cent of the waiting list at March 2014. There were 1169 applicants from minority ethnic groups (all except White and those who have refused) representing 2.9 per cent of all applicants for social housing, a greater proportion than in the wider population, where the Northern Ireland Census 2011 records minority ethnic people comprise 1.8 per cent of usual residents. The largest minority ethnic groups of applicants on the waiting list at March 2014 were African (311 applicants), followed by Irish Travellers (151 applicants) and Chinese (104 applicants). Allocations made to these groups of applicants during 2013/14 were close to their corresponding proportion of the waiting list.

There were, however, distinct differences in the length of time different minority ethnic groups waited for social housing. White applicants overall had waited 11 months to be allocated a home during 2013/14, while the 57 African people allocated a home during this

period waited an average of 16.5 months, alongside those of mixed ethnic origin who also waited 16.5 months to be rehoused, compared to the 45 Irish Travellers who waited only eight months. Irish Travellers in housing stress waited 11 months, a similar time to the average overall wait of 12 months, but a greater proportion of Irish Travellers were rehoused who were not in housing stress (10 out of 45 total allocations made to this group), and these applicants waited an average of only one month. This highlights the heterogeneity of the minority ethnic population, who may access social housing through different routes, and who may make different property and locational choices and secure various housing outcomes.

Table 7.2: Applicants and Allocations by ethnicity, median waiting list time and housing stress status as at 31 March 2014

	Percentage Share of List (%) and Number (N)										
	ETHNICITY										
	African	**Bangladeshi**	**Caribbean**	**Chinese**	**Indian**	**Irish Traveller**	**Pakistani**	**White**	**Mixed**	**Other**	**Refused**
Applicants at March 2014											
Not in Housing Stress	0.8 (140)	0.1 (10)	0.1 (14)	0.2 (44)	0.1 (23)	0.3 (48)	0.1 (18)	89.8 (16,497)	0.3 (55)	1.0 (187)	7.3 (1,345)
In Housing Stress	0.8 (171)	0.0 (10)	0.0 (10)	0.3 (60)	0.1 (15)	0.5 (103)	0.1 (12)	91.5 (19,748)	0.3 (64)	0.9 (185)	5.6 (1,208)
Overall	**0.8 (311)**	**0.1 (20)**	**0.1 (24)**	**0.3 (104)**	**0.1 (38)**	**0.4 (151)**	**0.1 (30)**	**90.7 (36,245)**	**0.3 (119)**	**0.9 (372)**	**6.4 (2,553)**
Allocations made during 2013/14											
Not in Housing Stress	* (<5)	* (<5)	* (<5)	* (<5)	-	1.0 (10)	-	95.1 (957)	* (<5)	* (<5)	3.9 (39)
In Housing Stress	0.7 (57)	* (<5)	* (<5)	0.2 (12)	* (<5)	0.4 (35)	* (<5)	94.0 (7,314)	0.4 (31)	0.5 (40)	3.7 (289)
Overall	*	*	*	*	*	**0.5 (45)**	*	**95.7 (8,271)**	*	*	**3.8 (328)**

Table continued on next page.

Table 7.2 continued

	Median Time on Waiting List in Months										
	ETHNICITY										
	African	**Bangladeshi**	**Caribbean**	**Chinese**	**Indian**	**Irish Traveller**	**Pakistani**	**White**	**Mixed**	**Other**	**Refused**
Applicants as at March 2014											
Not in Housing Stress	13.0	9.5	13.5	13.5	13.0	8.5	18.0	14.0	12.0	15.0	14.0
In Housing Stress	19.0	14.0	12.0	30.5	15.0	18.0	36.0	23.0	17.5	19.0	29.5
Overall	**16.0**	**10.0**	**12.5**	**22.0**	**14.5**	**17.0**	**21.0**	**19.0**	**15.0**	**17.0**	**24.0**
At point of allocation during 2013/14											
Not in Housing Stress	27.0^	-	4.5^	12.0^	-	1.0	-	8.0	32.0^	17.0^	6.0
In Housing Stress	16.0	7.0^	21.0^	10.5	10.5^	11.0	14.0^	12.0	16.0	12.0	14.0
Overall	**16.5**	**7.0^**	**6.0**	**11.0**	**10.5**	**8.0**	**14.0**	**11.0**	**16.5**	**15.0**	**14.0**

*Source: NIHE administrative data * Data suppressed to prevent the identification of individuals; suppressed data is also not included in calculated percentages. ^ Less than 5 cases.*

Table 7.3 outlines the summary waiting list and allocations data for applicants of different nationalities, as the distinctions between ethnicity and race and nationality are occasionally blurred. Table 7.3 shows that the nationalities with the highest proportions of applicants are, unsurprisingly, British and Irish and those of unknown nationality. Applicants who identify as from EU nationalities other than Britain, Ireland and Northern Irish, such as Latvian, Lithuanian, Polish, Portuguese, Slovakian, totalled 3.8 per cent of the waiting list at March 2014, compared to Africans and Chinese applicants representing only 0.1 per cent of the waiting list each. All these groups, and Irish and Northern Irish, were allocated homes in broadly similar proportions to their proportion of the waiting list, whereas British applicants received a higher proportion of allocations than their proportion of the waiting list would suggest.

The nationalities of applicants in housing stress who waited the longest before being allocated a social housing home were those of Unknown nationality (26 months), were from various African countries (14 months) and Latvian (13.5 months) (Table 7.4). There were only six applicants who refused to answer the question about their nationality, but these applicants waited the shortest time to be allocated a home, only six months. The next shortest waits to be rehoused were experienced by British and Irish applicants (both 10 months).

The Northern Ireland Housing Executive (NIHE) published data in respect of the aggregate waiting list and allocations data for the period 2004 to 2009; summarised for different ethnic groups in Table 7.5 (NIHE, 2011). Despite there being combined data for five years there remain few applicants of minority ethnic origin and even fewer allocations made. There were 891 applicants from minority ethnic groups on the waiting list at March 2009 (all groups other than White, undisclosed or unknown, or refused) representing 2.29 of the waiting list. This indicates that the proportion of minority ethnic applicants has grown between 2009 and 2014 where the figure was 2.9 per cent. The waiting times to be allocated a home for the period 2004 to 2009 ranged from four months for the 21 Pakistani applicants to 12.5 months for the eight Indian applicants, but the numbers of allocations made were small and may not accurately reflect applicants' experiences. The NIHE (2011) concluded that using the limited data for waiting list and allocations during 2004 to 2009 there were no differentials between ethnic groups and variations observed were likely a result of small numbers. Again, an increase in waiting times across the board is also indicated when comparing waiting times to be allocated a home for the period 2004-2009 to 2013/14, but with uncertainty about the data it is difficult to establish whether some groups have been more affected by this than others.

Table 7.3: Applicants and allocations by nationality and housing stress status as at 31 March 2014

	Percentage Share of List (%) and Number (N)												
	NATIONALITY												
	British	**Irish**	**Latvian**	**Lithuanian**	**Polish**	**Portuguese**	**Northern Irish**	**Slovakian**	**African**	**Chinese**	**Unknown**	**Refused**	**Other**
Applicants as at March 2014													
Not in Housing Stress	30.7 (5,646)	13.0 (2,392)	0.4 (76)	1.7 (312)	2.5 (454)	0.9 (161)	7.1 (1,309)	0.2 (30)	0.1 (27)	0.1 (27)	42.0 (7,728)	0.1 (10)	1.1 (209)
In Housing Stress	26.3 (5,687)	16.5 (3,570)	0.2 (37)	0.6 (140)	0.9 (184)	0.5 (103)	6.3 (1,361)	0.1 (16)	0.1 (28)	0.1 (28)	47.4 (10,227)	0.1 (13)	0.9 (192)
Overall	**28.4 (11,333)**	**14.9 (5,962)**	**0.3 (113)**	**1.1 (452)**	**1.6 (638)**	**0.7 (264)**	**6.7 (2,670)**	**0.1 (46)**	**0.1 (55)**	**0.1 (55)**	**44.9 (17,955)**	**0.1 (23)**	**1.0 (401)**
Allocations during 2013/14													
Not in Housing Stress	38.9 (392)	11.1 (112)	0.8 (8)	2.0 (20)	3.6 (36)	1.0 (10)	10.8 (109)	* (<5)	* (<5)	* (<5)	31.9 (322)	- -	* (<5)
In Housing Stress	37.7 (2,934)	16.0 (1,246)	0.3 (23)	0.7 (54)	1.4 (106)	0.5 (37)	7.3 (568)	0.1 (8)	0.2 (17)	* (<5)	34.9 (2,717)	0.1 (6)	0.9 (70)
Overall	**38.2 (3,326)**	**15.6 (1,358)**	**0.4 (31)**	**0.9 (74)**	**1.6 (142)**	**0.5 (47)**	**7.8 (677)**	**(*)**	**(*)**	**(*)**	**34.9 (3,039)**	**0.1 (6)**	*

Source: NIHE

Table 7.4: Applicants and allocations by nationality, median waiting list time and housing stress status as at 31 March 2014

	Median Time on Waiting List in Months												
	NATIONALITY												
	British	**Irish**	**Latvian**	**Lithuanian**	**Polish**	**Portuguese**	**Northern Irish**	**Slovakian**	**African**	**Chinese**	**Unknown**	**Refused**	**Other**
Applicants as at March 2014													
Not in Housing Stress	10.0	10.0	13.5	13.0	11.0	12.0	11.0	11.0	13.0	13.0	36.0	13.0	9.0
In Housing Stress	12.0	14.0	13.0	11.5	11.0	13.0	14.0	16.0	18.0	22.5	44.0	18.0	13.0
Overall	**11.0**	**12.0**	**13.0**	**13.0**	**11.0**	**12.0**	**12.0**	**13.0**	**17.0**	**18.0**	**39.0**	**17.0**	12.0
At point of allocation during 2013/14													
Not in Housing Stress	6.0	5.0	13.5	16.5	9.0	12.5	5.0	7.5^	23.0^	7.5^	20.5	9.5	24.0^
In Housing Stress	**8.0**	**12.0**	**13.0**	**10.5**	**8.0**	**7.0**	**9.0**	16.5	14.0	16.0^	26.0	9.5	11.5
Overall	**10.0**	**10.0**	**13.5**	**13.0**	**11.0**	**12.0**	**11.0**	**12.5**	**14.0**	**11.0**	**26.0**	**6.0**	**12.5**

Source: NIHE administrative data ^Less than 5 cases.

Table 7.5: Applicants (at 2009) and allocations (between 1 April 2004 and 31 March 2009) by nationality and median waiting list time for those in housing stress

	Percentage Share of List (%) and Number (N)											
	NATIONALITY											
	African	Bangladeshi	Caribbean	Chinese	Indian	Irish Traveller	Pakistani	White	Mixed	Other	Un-disclosed	Total
Applicants at March 2009												
In Housing Stress	0.3 (66)	0.0 (4)	0.0 (9)	0.2 (35)	0.0 (9)	0.5 (96)	0.1 (21)	89.2 (18,264)	0.2 (41)	0.8 (161)	8.7 (1,772)	100 (20,478)
Overall	0.3 (124)	0.0 (12)	0.1 (19)	0.2 (75)	0.1 (23)	0.4 (142)	0.1 (49)	89.5 (34,836)	0.2 (93)	0.9 (354)	8.2 (3,185)	100 (38,912)
Allocations during 2004-2009												
In Housing Stress	0.2 (61)	0.0 (9)	0.0 (11)	0.3 (91)	0.0 (7)	0.5 (183)	0.1 (18)	92.7 (32,165)	0.2 (79)	0.5 (157)	5.6 (1933)	100 (34,714)
Overall	0.2 (66)	0.0 (9)	0.0 (12)	0.3 (117)	0.0 (8)	0.5 (205)	0.1 (21)	92.6 (36,465)	0.2 (87)	0.5 (177)	5.5 (2,165)	100 (39,362)

/Continued

Table 7.5: Continued

	Median Time on Waiting List in Months											
	NATIONALITY											
	African	**Bangladeshi**	**Caribbean**	**Chinese**	**Indian**	**Irish Traveller**	**Pakistani**	**White**	**Mixed**	**Other**	**Un-disclosed**	**Total**
Applicants at March 2009												
In Housing Stress	11	20.5	22^	14	9^	10	9	14	16	7.5	11	14
Overall	9	15^	22	14	13	10	9	13	17	7	11	13
At point of allocation during 2004-2009												
In Housing Stress	6^	12^	7^	8	12^	6	4^	7	9	7	10	7
Overall	6^	12^	7.5^	7^	12.5^	7	4^	7	9	7	9	**7**

Source: NIHE (2011) ^ small numbers suppressed

Further analysis of waiting times and ethnicity is recommended using combined groups, such as Asian, Black, White, Irish Traveller and Other rather than the White and a combined minority ethnic group, as was used in the impact assessment (NIHE, 2011) from where these aggregate 2004 to 2009 data are drawn. As we saw using the 2013/14 data there are varying experiences in waiting times within different minority ethnic groups. Further exploration of housing and location choices of a variety of minority ethnic communities in Northern Ireland is warranted.

Table 7.2 showed that across Northern Ireland, Irish Travellers have persistently had the greatest proportions of applicants in housing stress, but that during 2013/14 the length of time Irish Travellers waited to be rehoused if they were in housing stress was average (12 months) but a shorter than average time if they were not in housing stress (8 months). Stakeholders noted that some Irish Travellers may be reluctant to identify as Irish Travellers for fear of discrimination, and considered Irish Travellers to have more limited access to housing opportunities. The NIHE data suggests reasonable access to social housing for Irish Travellers across Northern Ireland. However, social housing may not be their first choice of accommodation and can be considered culturally inappropriate, as it does not accord with a nomadic lifestyle. Although half of Irish Travellers now live in settled accommodation, stakeholders interviewed suggested that travelling, particularly in the summer months or to attend family gatherings, remains commonplace. A need for Irish Travellers to have access to quality transit sites, serviced sites and group homes has been identified to deliver decent and culturally sensitive accommodation (CIH/University of Ulster, 2009).

Based on patterns of unauthorised encampments, NIHE is currently seeking land for Irish Traveller temporary/transit sites in Craigavon, Belfast and Newry. Pilots for group home developments were completed in Omagh and Castledawson and two further sites were being pursued in West Belfast. A stakeholder interviewee valued the NIHE's approach and noted their willingness to commit to these projects, but recognised that there had been difficulties in securing land and overcoming local opposition.

Stakeholders noted that some Irish Travellers decline to identify as such for fear of stigmatisation. One stakeholder cited occasional difficulties for Travellers with neighbours in settled housing but more critically reported that Irish Travellers had experienced discrimination from private landlords when seeking rented housing.

Stakeholders expressed concern about the possibility of transferring responsibility for meeting Irish Travellers housing needs to local councils, raised in discussions about the separation of the NIHE's strategic and operational responsibilities stemming from proposals to reform the structures of social housing in Northern Ireland (see DSD, 2014). One stakeholder lacked confidence that elected members would push through Irish Traveller accommodation in the face of local opposition if these responsibilities were passed to local councils. Moreover, the interviewee feared that choice based lettings (CBL) - proposed in the

reform of the social housing allocations system – has the potential to generate disadvantage for Irish Travellers with poor literacy skills, although the researchers who proposed the CBL scheme also suggested that effective mechanisms should be instituted to mitigate any adverse consequences (Gray *et al., 2013b)*. Plausibly, language barriers, literacy skills and the ability to use the internet may also be an issue for other minority ethnic groups – as well as disabled and older people - in the advent of CBL. A recent evaluation of a similar CBL scheme in North Yorkshire found that housing providers had to enhance the language support offered to minority groups and the information given to Irish Travellers. In addition, the scheme had to ensure that personal support and advice for various vulnerable groups to register, bid and make decisions about the scheme were provided (Mullins *et al.* 2014). A series of successful drop-in surgeries were organised for Irish Travellers in the North Yorkshire scheme, suggesting that anticipated challenges with a new CBL system can be overcome.

The issue of domestic violence and access to support and housing for minority ethnic women has become a growing concern as the local minority ethnic population has increased. There are uncertainties about the extent of the issue due to evidence of inadequate ethnic monitoring, insensitive responses to ethnic minority women at risk of violence and some groups' distrust of the Police Service of Northern Ireland (McWilliams and Yanell, 2013). The issue about access to refuges and adequate support is of particular concern for those women with no recourse to public funds (Devlin and McKenna, 2009).

Adequacy of housing

Housing Conditions

The Northern Ireland House Condition Survey has few minority ethnic respondents and so the housing conditions of different minority ethnic groups are uncertain. Nonetheless, while the conditions of migrant homes were considered good in a study of the Dungannon local market (Campbell and Frey, 2010), there are some indications that minority ethnic groups may also experience some poor housing conditions. A study of the impact of the housing benefit changes in Northern Ireland reported concerns about the quality of accommodation achieved by migrant communities (Beatty *et al.,* 2014). And two interviewees for this report raised concern about the quality and circumstances of minority ethnic groups' homes, one drawing particular attention to the quality of accommodation for asylum seekers provided under contract for the Home Office. Without a minority ethnic boost to the sample in the House Condition Survey, or specific research, the extent to which housing conditions may differ between people of different minority ethnic backgrounds cannot be adequately determined.

There is good evidence of poor housing conditions for Irish Travellers on sites, although a stakeholder considered their settled accommodation to be good. Irish Travellers in Northern

Ireland fare better than those in the Republic of Ireland, but poor living conditions are still significant for Irish Travellers in Northern Ireland (Abdella *et al.*, 2010). A greater proportion of Irish Travellers in Northern Ireland live in social housing than in the Republic of Ireland but, as a quarter in Northern Ireland live in a mobile home or trailers, more Irish Travellers than the wider population in Northern Ireland lack basic amenities such as water, hot water, drainage, refuse collection and sewerage, and also experience damp and water ingress (ibid.).

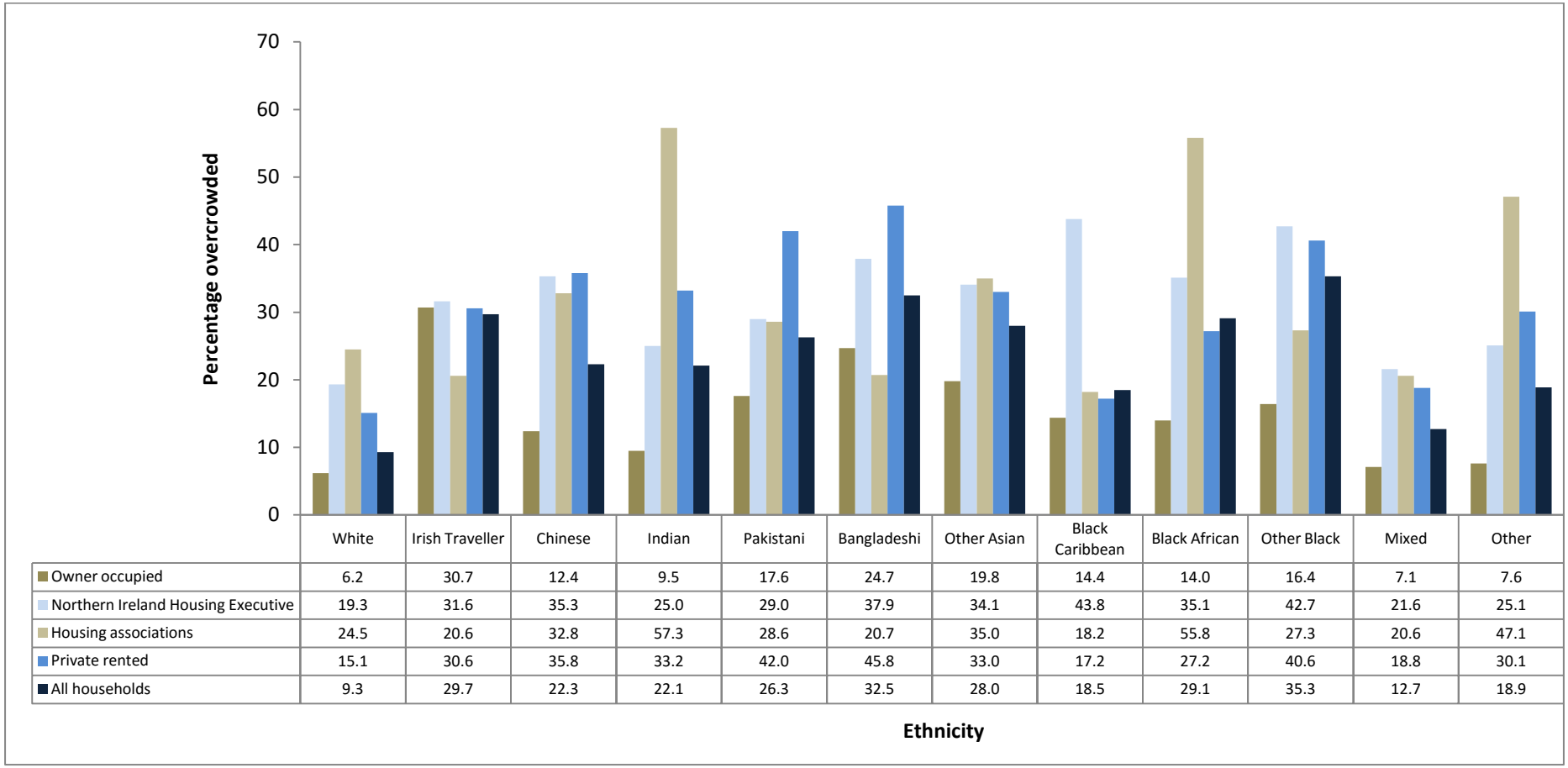
Employers in Northern Ireland often facilitate access to housing for migrant workers, but tied accommodation (housing provided as part of a person's job) can be expensive, landlords reportedly exert excessive control over the premises, and properties could be overcrowded, unsuitable for children and insecure (Allamby *et al.*, 2011). A similar situation pertains in England (Perry, 2012).

Overcrowding

The Northern Ireland Census provides an occupancy rating for each household to identify under-occupancy and overcrowding, where a negative value implies that there are insufficient rooms for the age and composition of the household members and they are therefore considered to be overcrowded. In Northern Ireland the occupancy rating assumes that every household should have two common rooms excluding the bathroom. As Figure 7.8 illustrates, overcrowding in 2011 was more prevalent in social and private renting than homeownership and people from minority ethnic backgrounds are more likely to experience crowded housing conditions than people who identify as White. Across all tenure, members of Asian ethnic groups (28.0 per cent), Black ethnic groups (an average of 27.6 per cent) and Irish Travellers (29.7 per cent) were around three times more likely than those of the White population (9.3 per cent) to live in overcrowded households. Rates for the main ethnic groups were Other (18.9 per cent) and Mixed ethnic group (12.7 per cent), but the breakdown of the specific ethnic groups is set out in Figure 7.8.

The highest rates of overcrowding anywhere were found among Indian, African and Other households in housing association accommodation (57.3, 55.8 and 47.1 per cent respectively), followed by Bangladeshi, Pakistani and Other Black people in private renting (45.8, 42.0 and 40.6 per cent respectively) and Caribbean and Other Black people in NIHE properties (43.8 and 42.7 per cent respectively). The Northern Ireland Census 2011 also shows that usual residents born outside Northern Ireland had the highest incidence of overcrowding (13.1 per cent) compared to people born in Northern Ireland (9.1 per cent), especially in housing association and private rented accommodation. The highest rates of overcrowding by *nationality* were experienced by Chinese people (38.4 per cent) and by Indian people (35.7 per cent) in the private rented sector (not shown) (Russell, 2013).

Figure 7.8: Overcrowding by ethnicity and tenure type, 2011



	White	Irish Traveller	Chinese	Indian	Pakistani	Bangladeshi	Other Asian	Black Caribbean	Black African	Other Black	Mixed	Other
Owner occupied	6.2	30.7	12.4	9.5	17.6	24.7	19.8	14.4	14.0	16.4	7.1	7.6
Northern Ireland Housing Executive	19.3	31.6	35.3	25.0	29.0	37.9	34.1	43.8	35.1	42.7	21.6	25.1
Housing associations	24.5	20.6	32.8	57.3	28.6	20.7	35.0	18.2	55.8	27.3	20.6	47.1
Private rented	15.1	30.6	35.8	33.2	42.0	45.8	33.0	17.2	27.2	40.6	18.8	30.1
All households	9.3	29.7	22.3	22.1	26.3	32.5	28.0	18.5	29.1	35.3	12.7	18.9

Source: Northern Ireland Census 2011 Table DC2403NI

Minority ethnic and migrant groups tend to have larger households than White ethnic groups or people born in Northern Ireland. The Northern Ireland Census 2011 records that the average household size of Asian households was the highest with 3.1 persons, Black (3.0), mixed (2.7), Other (2.7) and White (2.5). Moreover, 39 per cent of households of Asian origin contained four or more people compared to households in which the household reference person was White (25 per cent). These differences in household size could be a function of the younger age profile and a tendency to reflect more families among minority ethnic groups in comparison with the White group who are older (Russell, 2013). Indeed the Northern Ireland Census 2011 (Table DC2102NI) shows that higher proportions of households from Asian (59.5 per cent) and Black (58.1 per cent) ethnic backgrounds contained children compared to White ethnic households (47.6 per cent).

In addition, the Northern Ireland Census 2011 also provides for household size by nationality (NISRA, 2013a). Households where the household reference person was born outside of Northern Ireland also had larger households (2.6 persons), compared to those households where the head was born within Northern Ireland (2.5). The nationalities with the largest households were from the Philippines (3.4), Lithuania (3.1), Poland (3.0), India (3.0), Latvia (3.0) and China (2.9). Households where the household reference person was from the Republic of Ireland had the smallest number of people (2.4).

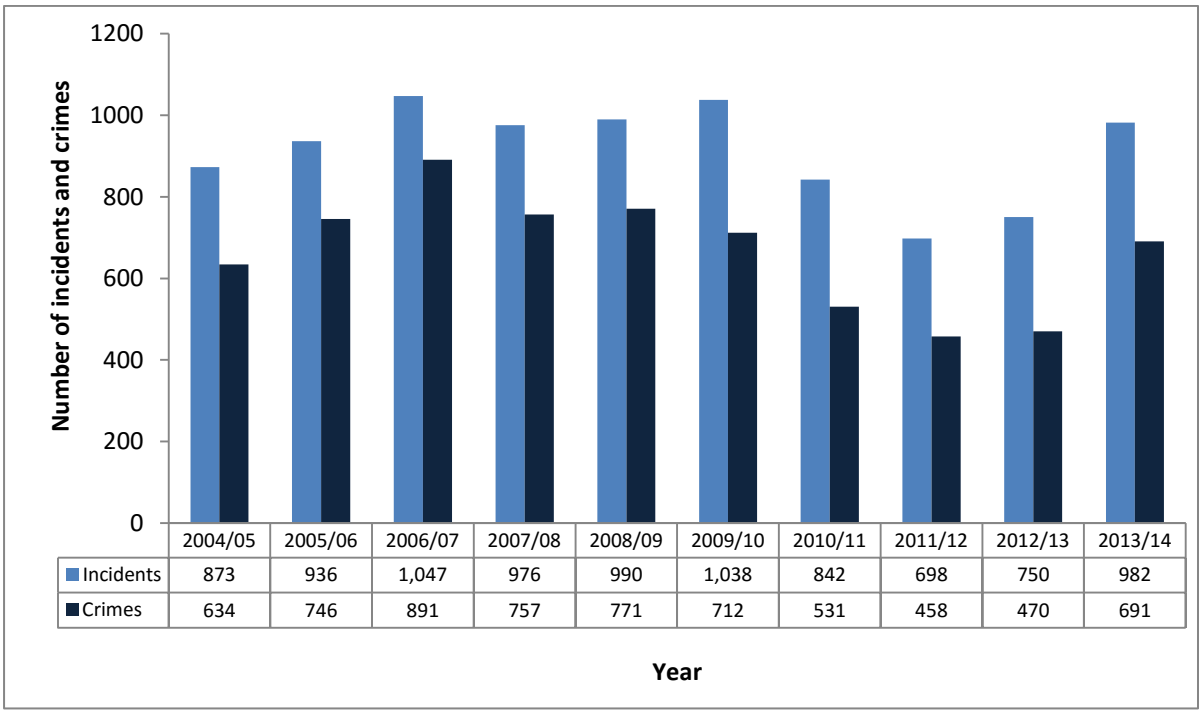
Tied accommodation for migrant workers was highlighted in the 2007 ECNI inequalities report and remains a concern. Studies of exploitative employers and the circumstances of their workers reveal that employers' accommodation often places workers in isolation from the rest of society in respect of mushroom and fishing industries, provides poor quality accommodation for which rent is deducted automatically from the ages, but where workers have little general understanding of their rights and entitlements (Allamby *et al*., 2011). Where the Roma community are concerned they live largely on subsistence wages and can share overcrowded accommodation with one or more families (ibid.)

Racial Harassment

Issues of personal safety in and around the home are a major concern for some people from minority ethnic groups and nationalities in Northern Ireland. Over the last decade media attention has sporadically focussed on racial attacks on the homes of minority ethnic people and, anecdotally, there have been instances of social housing applicants declining offers of accommodation in some areas on the grounds of safety concerns (Douglas, 2014; Kilpatrick, 2014a). Certainly, negative attitudes towards minority ethnic and new migrant groups in Northern Ireland have increased in recent years (ECNI, 2012) and, after a period of substantial decline, there has been an increase in the number of recorded race hate incidents

and crimes in Northern Ireland (Figure 7.9).[17] Two thirds of the increase in race hate crime and incidents was drawn from areas of Belfast. Hate crime statistics may over-simplify issues of identity forcing a categorisation of complex behaviours, but nevertheless, represent a data source that tracks trends in crimes and incidents relating to minority ethnic and migrant groups.

Figure 7.9: Number of reported race hate incidents and crimes Northern Ireland, 2004/5-2013/14



	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
Incidents	873	936	1,047	976	990	1,038	842	698	750	982
Crimes	634	746	891	757	771	712	531	458	470	691

Source: PSNI

A study of Polish migrants to Belfast found the majority felt safe despite there being a significant amount of discrimination and verbal and physical assaults (Belfast Interface Project, date unknown). However, several studies document people from minority ethnic background's experiences of racial harassment in Northern Ireland ranging from verbal abuse to physical attacks on people's homes (Isal, 2013; Young, 2012; Allamby *et al.*, 2011; nic Craith *et al.*, 2008, McVeigh and McFee, 2009; Bell *et al.*, 2004; Kempny, 2010; Svašek, 2009; Chan, 2006), compounding difficulties arising from the previous negative experiences of refugees (McGovern *et al.*, 2011). A recent study highlights good relationships between some people from minority ethnic groups and the Police Service of Northern Ireland, but also documents some poor responses from frontline police who failed to show an understanding of the impact of harassment (McVeigh, 2013).

[17] Not all hate motivated incidents will result in the recording of a crime as what has occurred in the incident may not be of the level of severity that would result in a notifiable offence being recorded. (PSNI, 2014a:30).

There are indications that minority ethnic and migrant groups demonstrate little appetite for involvement in the legacy of sectarian conflict (Kempny, 2010; Bell *et al.,* 2009; McVeigh and McAfee, 2009). Nonetheless, people from minority ethnic groups are impacted by the challenge of having to navigate contested space (Shimada, 2010) with implications for their housing choices and experiences. Offering evidence of the complex nature of ethnic identity, not least in Northern Ireland, Wallace *et al.,* (2013) noted that determining whether it was a person's nationality, religion or migrant status that prompted negative responses was a challenge. Furthermore, Kempny (2010) described how when facing racism in Northern Ireland Polish research participants had invoked their own multiple identities of class, education and being European to dismiss their detractors, although their Polishness was reasserted in the face of multiple anti-Polish incidents. Doyle and McAreavey (2014) provide further evidence of young migrant people adopting plural identities, challenging the idea that greater diversity in Northern Ireland constitutes an antidote to sectarianism as migrants may also adopt the behaviours and attitudes of local people, including racial harassment.

One stakeholder linked the increase in hate crime during recent years to the tensions arising from the flag protests by loyalists/unionists that occurred in Belfast from the winter of 2012/13 onwards (see Byrne, 2013 and Kelly, 2014 for an account of these protests and attitudes to flags and emblems in Northern Ireland). Indeed, many of these racial attacks have occurred within Protestant neighbourhoods. The Northern Ireland Life and Times Survey 2008/09 data (NILT) showed an association between respondents holding prejudiced views of minority ethnic groups and with the respondents also holding sectarian views, being Protestant, never having lived outside of Northern Ireland and being older (Knox, 2011). Studies of Poles in Belfast provided some evidence of people being advised against living in Protestant neighbourhoods (Kampny, 2010; Svasrek, 2009). But Chan (2006), in a study of the Chinese community in South Belfast, notes the insecurities felt by Protestant working class people left adrift by changes in the labour market and gentrification and a fragmentation of loyalist organisations, and cautions against concentrating on attacks from one side of the community. Although Catholic respondents to the NILT survey express negative views of minorities less frequently than Protestants (Knox, 2011; McDemott, 2014), racial attacks and harassment have occurred in Catholic areas and should not be minimised (Geoghaghn, 2009; Doyle and McAreavey, 2014; McDonald, 2014). Indeed, while Catholics remain more accepting of ethnic minorities, the decline in positive attitudes towards minority ethnic groups since 2010 has been observed within Protestant and Catholic survey respondents (McDemott, 2014).

As minority ethnic access to more diverse communities in Northern Ireland is limited by higher rents in other locations, often above the local housing allowance rates (Beatty *et al.*, 2014), a trade-off is therefore apparent between greater access to areas with lower demand (in social and private renting) and actual or perceived risks to safety and security. Some people from minority ethnic groups in Northern Ireland have used the flexibility of the

private rented sector to undertake multiple moves before finding a neighbourhood in which they feel safe but incur additional costs in doing so (Doyle and McAreavey, 2014). Should funds be unavailable to undertake moves to neighbourhoods perceived as offering greater safety then people are likely to continue to reside in areas they consider to be unsuitable (ibid.).

The NIHE has provided community level initiatives to promote cohesion between existing and new communities by producing welcome packs and working in neighbourhoods to bring new and old residents together[18]; and there are educational or training programmes to inform people in the community about the consequences of racism by visiting Holocaust sites in Poland (www.thethinendofthewedge.com). Furthermore, positive neighbourly welcoming behaviour towards ethnic minority and migrant people from both Protestant and Catholic majority communities is also evident (Kempny, 2010), important for minority ethnic groups and new migrant communities to access communal spaces and allow social mixing (Nolan, 2013). However, the overall effectiveness of interventions is uncertain and is likely to be influenced by wider political events in the region.

The implications for housing of contested space and new populations are under-explored in the literature but are of critical concern.

Sustainability of housing

Interviewees raised concerns about the impact of welfare reform, benefits administration and the interaction with immigration legislation on the ability to sustain housing costs for some low-income minority ethnic and migrant communities.

The ability to access support with housing costs is a particular concern as mentioned above, cheaper areas where the local housing allowance is sufficient to cover the rent without large rental shortfalls, can be perceived as being 'off limits' for minority ethnic and migrant communities due to intimidation and harassment (Beatty *et al.*, 2014). Unfortunately, the minority ethnic sample in the Northern Ireland Family Resources Survey (FRS) is too small to consider the impact of housing costs on poverty for different minority ethnic groups. Certainly rents for migrants in Dungannon exceeded the local housing allowance and a third of respondents found rent costs difficult to manage (Campbell and Frey, 2010). People with different sets of attributes may also experience these issues across the private rented sector, but people from minority ethnic communities may be disproportionately affected by high rental costs as they have a greater reliance on the private rented sector for accommodation than White people.

[18] http://www.nihe.gov.uk/index/corporate/strategies/race_relations_strategy.htm

Stakeholder interviews highlighted as potentially problematic new housing benefit rules that apply a residence test for new EU migrant applicants that now requires a one-year delay before any benefits are paid. Concerns were expressed as existing residents of minority ethnic backgrounds were already waiting 9-12 months for claims to be decided, which one interviewee put down to the benefits office continually looking into fraud and immigration. The affordability of the private rental sector is a concern across the board for all households including minority ethnic groups, but is, therefore, compounded by a household's ethnicity and nationality if support for housing costs is possibly difficult to access. Filipino people in Northern Ireland reported great concern about private sector rents and the difficulties in obtaining support with their housing costs, although some were subject to no recourse to public funds due to immigration rules (NICEM, 2013). There were indications that housing allowance payments were problematic in earlier research (Wallace *et al.*, 2013), and indications of long delays before housing benefit payments are made to migrant groups requires further examination.

Migrant workers in tied accommodation lack security of tenure as their home is dependent on their employment, and conditions are often poor (Perry, 2012; Allamby *et al.*, 2011). Further problems arise where housing and immigration status interact to leave some people from minority ethnic groups without recourse to public funds. Most people from EU accession countries are no longer subject to transitional arrangements that restrict their ability to seek support if they lost their job, for example, but no recourse to public funds remains an issue for new and non- EU migrants and one stakeholder reported concerns that women suffering domestic violence will be turned away from refuges if not entitled to housing benefit in the first 12 months of entry.

Conclusion

Northern Ireland's population has undergone significant change as the minority ethnic and EU migrant population has expanded. Understanding the housing circumstances of these new, and existing minority ethnic groups, is undermined by limited data on minority ethnic groups or new nationalities. Minority ethnic boosts should be considered for local datasets. However, a number of issues are still apparent from the existing evidence.

Lower proportions of Black residents and those from the EU Accession countries are in homeownership and among minority ethnic and migrant groups there is a higher prevalence of private renting. The universal issues of sustaining the costs of private rents, the terms of access, security and the conditions within the sector are therefore of greater impact to minority ethnic groups. The private rented sector has been readily accessible, therefore, but is not unproblematic. There is some evidence that landlords attach additional terms to tenancies of minority ethnic groups and provide unsatisfactory information about tenancy rights. Tied accommodation for migrant workers remains a concern since it was

identified in the 2007 Key Inequalities Report. Conditions are often poor, isolated and overcrowded and residents often have little general understanding of their rights.

Access to social housing varies between different minority ethnic groups, with some minorities (African and households of mixed ethnicity) waiting longer than the 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. The reasons for the different experiences of obtaining social housing are unclear but are likely to be associated with locational choices and different constraints in local housing markets, but warrants further examination.

White people had greater access to homeownership although people from minority ethnic backgrounds are only slightly under-represented in their use of the Co-ownership housing scheme.

Overcrowding in social housing and private renting for minority ethnic groups, including Black people and Irish Travellers, is a significant concern as they are three times more likely than White groups to live in crowded homes. Minority ethnic groups have slightly larger household sizes than White people, as minority ethnic households are more likely to comprise families with children than White households.

The access to and the housing conditions of Irish Travellers on sites remains a significant concern as they are the most likely group to be without basic amenities.

The impacts of contested space in Northern Ireland and the housing choices and experiences of minority ethnic groups is under-explored in the literature, but is of particular concern due to the upturn in racial attacks on the homes of minority ethnic groups and the perceived or actual risks in some locations.

8: Disability

This chapter provides an overview of people with and without disabilities or life limiting illnesses, and considers how access to adequate and sustainable homes may vary between people with these distinguishing characteristics.

In 2009, the Office of First Minister and deputy First Minister (OFMDFM) identified that choice and control were fundamental to achieving equality and non-discrimination for disabled people in Northern Ireland. This was an ambition to ensure that disabled people are empowered and supported to be active and independent citizens with the freedom to make choices that affect their lives and live independently in their own homes should they so choose (OFMDFM, 2009). The resulting Disability Strategy (OFMDFM, 2012) takes this approach forward and is founded upon the United Nations Convention on the Rights of persons with Disabilities (UNCRPD) and has a range of strategic priorities. Most pertinent to housing are those that seek to: raise awareness of the rights of disabled people, notably in respect of bullying or harassment; counter negative attitudes among the public, especially around mental health; increase access to the physical environment; increase independent living, including the transition to adult life; and to ensure adequate and appropriate accommodation. The strategy charged housing and social care providers with joint working to take forward work on housing adaptations, and for the Police Service Northern Ireland to campaign against hate crimes, including those based on negative attitudes to disability. Support for the strategy was provided by OFMDFM in its housing focused 'Supplementary Statistical Bulletin # 1' (OFMDFM, 2013a). The bulletin utilised statistics derived from the Northern Ireland Survey of Activity Limitation and Disability (NISALD), which, although conducted in 2006/07 is the most comprehensive survey of disability in Northern Ireland to date.

Overall, in terms of housing, the intersection between an individual's disability and their residential environment is critical (NISRA, 2007), so compared to non-disabled people a disabled person's home must be suitable for their mobility or sensory needs, but also acquired at an affordable level, given the potential for reduced incomes, in an accessible location and with sufficient support to enable their autonomy.

A possible obstacle to examining the relationship between disability and housing is the multiple definitions and measurements of who is disabled. The Disability Rights Commission (2008)[19] articulated difficulties that arise for public policy because an outdated view of disability prevails that associates disability with wheelchair users and physical disabilities alone. This approach was difficult to reconcile with both an encompassing view

[19] The Disability Rights Commission had jurisdiction in Great Britain and were superseded by the Equality and Human Rights Commission .

of disability contained in the Disability Discrimination Act 1995[20] that included people suffering from depression or life limiting illness that may fluctuate, and even others that did not accept a disabled identity; and the social model of disability that downplayed the medicalisation of disability. The Disability Rights Commission viewed the 2011 Census questions on disability and life limiting illness to be important as it streamlined the questions and could introduce some consistency in measurement. Difficulties remain, however, as not all organisations and surveys approach measurement and definition in the same way.

With caveats about data limitations in place, the key issues arising from this chapter are that the opportunity for disabled people to live independently, and with dignity, is compromised as there are concerns that there is inadequate access to occupational therapists and relevant home adaptations. Moreover, the ability to exercise choice and control over their housing is limited for young disabled people and people with learning disabilities who struggle to obtain opportunities for independence like their non-disabled peers.

Overview

Using self-reported data the Northern Ireland Census 2011 shows that just over one in five of the resident population (20.7 per cent) of Northern Ireland had a long-term health problem or disability which limited their day-to-day activities and 79.3 per cent of the population did not. This is similar to the proportions in the Northern Ireland Census 2001 (20.4 per cent), and compares to 17.9 per cent of people in England and Wales who self-reported a disability or life limiting illness in 2011. Many people may not wish to disclose or identify as having disabilities. This is of course highly stratified by age, as 70.9 per cent of people aged 75 years old or over has a life limiting illness, although there are also 19,988 0-15 year olds (5.3 per cent) and 32,278 16-34 year olds (7.6 per cent) in Northern Ireland with life limiting illnesses (Census Table DC3306NI). The Northern Ireland Census records that the most common long-term conditions in Northern Ireland include mobility and dexterity (11.4 per cent), long term pain and discomfort (10.1 per cent) and shortness of breath or difficulty breathing (8.7 per cent). Of the 67,193 social housing households surveyed for the (Continuous Tenants Omnibus Survey (CTOS), 36.6 per cent had a disability or life limiting illness. Of these, 57 per cent had a hidden physical disability, 51.2

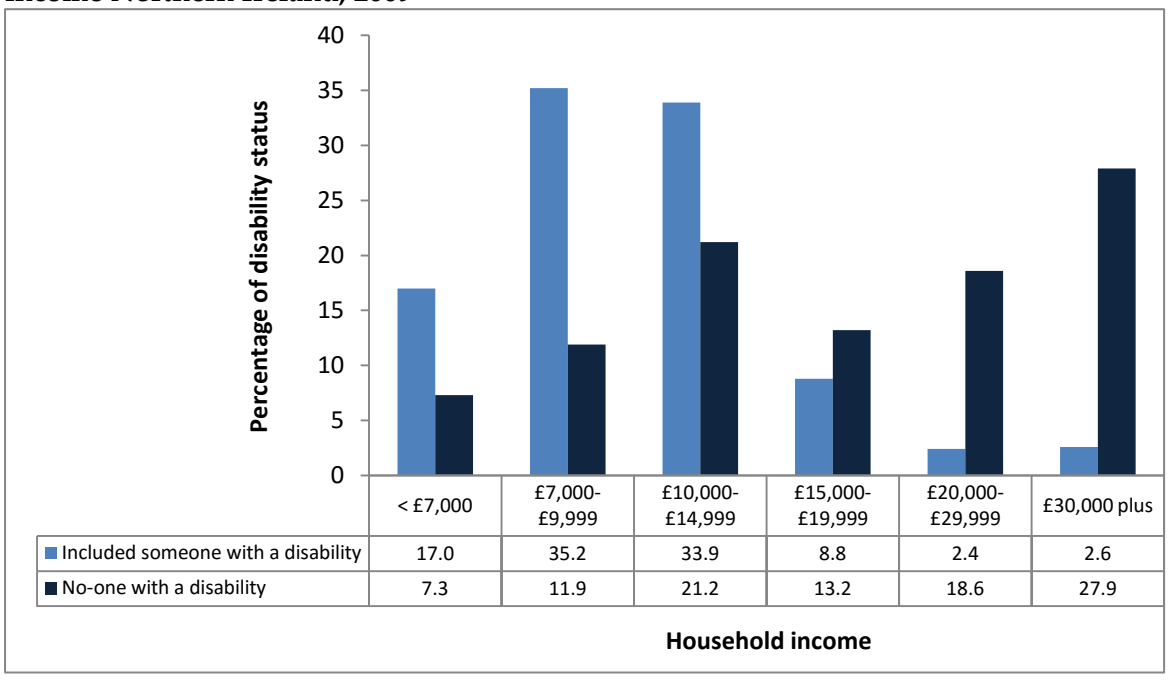
[20] The Disability Discrimination Act 1995 is applicable to Northern Ireland, but together with the Sex Discrimination Act 1975 and the Race Relations Act 1976, were incorporated into the Equality Act 2010 in Great Britain. Northern Ireland does not have an encompassing equality act, maintaining separate legislation for various equality themes. The Equality Commission for Northern Ireland propose consolidating legislation to harmonise the legal framework governing equality rights in Northern Ireland and close key gaps in that framework when compared to Great Britain (ECNI, 2014a).

per cent had a physical disability and 17.7 per cent had a mental health disorder (NIHE, 2013c).

Demographic forecasts signal a growing population of older people and thus a growing proportion of the population who will experience disability or life limiting illnesses (NIE, 2013). As demonstrated by the Northern Ireland Census 2011, Northern Ireland has a slightly higher prevalence of people with disabilities or life limiting illness than in Great Britain and more households in Northern Ireland receive disability related benefits such as Disability Living Allowance (20 per cent) than in Great Britain (13 per cent) (New Policy Institute, 2014). Removing these benefits from income assessments of relative poverty means the rate of poverty in Northern Ireland would increase from 22 per cent to 24 per cent, the highest for any region of the United Kingdom outside London (ibid.). Compared to Ireland, Northern Ireland also has higher rates of self-reported ill health, especially for men (Central Statistical Office/NISRA, 2014). As the population ages, estimates suggest that people in Northern Ireland will live longer but will experience fewer disability free years than their counterparts in Great Britain (NIE, 2013). The legacy of the Troubles has contributed to the number of people living with long term disabilities and illnesses in Northern Ireland (NIE, 2013; Tomlinson, 2013).

The Northern Ireland House Condition Survey 2009 shows that households that include someone with a disability are less well off than households who do not include a person with a disability (Figure 8.1).

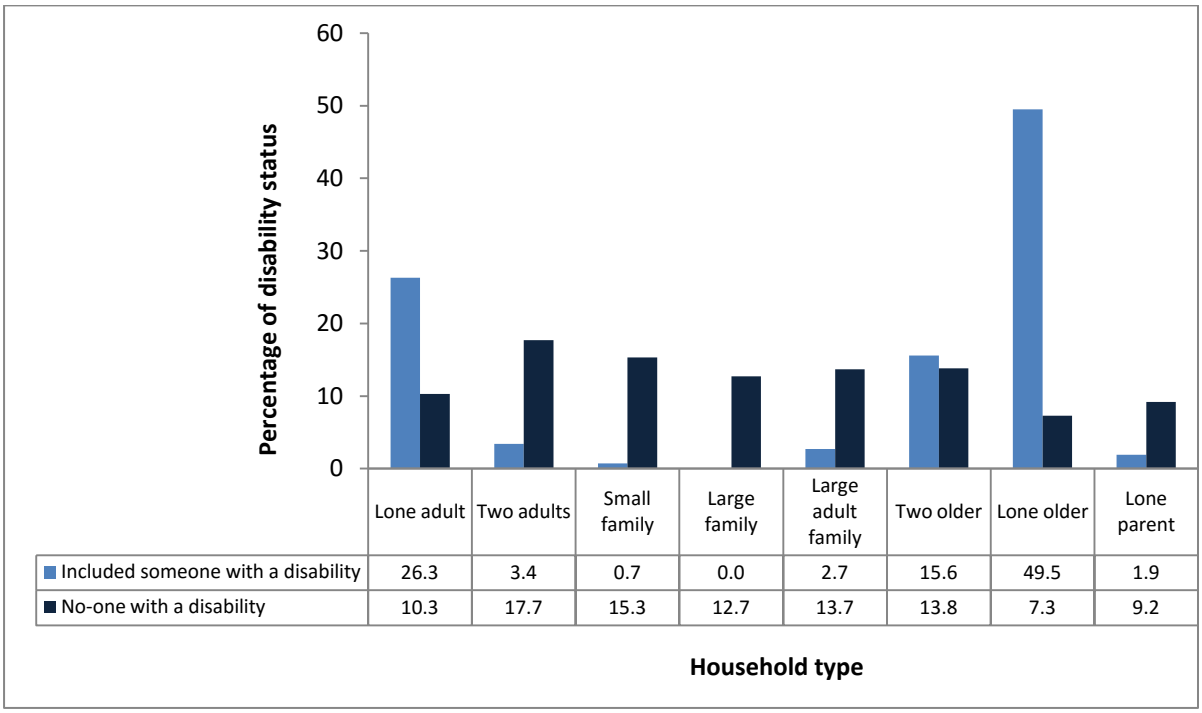
Figure 8.1: Percentage of households with/without disabled member by household income Northern Ireland, 2009



Source: Northern Ireland House Condition Survey 2009

Furthermore, single people and especially single older people were more likely to live in households that included a disabled person (Figure 8.2). Around three quarters of households that include a disabled person were single person households, a quarter younger lone adults (26.3 per cent) and half older lone adults (49.5 per cent).

Figure 8.2: Percentage of households with/without disabled member by household type, 2009



	Lone adult	Two adults	Small family	Large family	Large adult family	Two older	Lone older	Lone parent
Included someone with a disability	26.3	3.4	0.7	0.0	2.7	15.6	49.5	1.9
No-one with a disability	10.3	17.7	15.3	12.7	13.7	13.8	7.3	9.2

Source: Northern Ireland House Condition Survey 2009

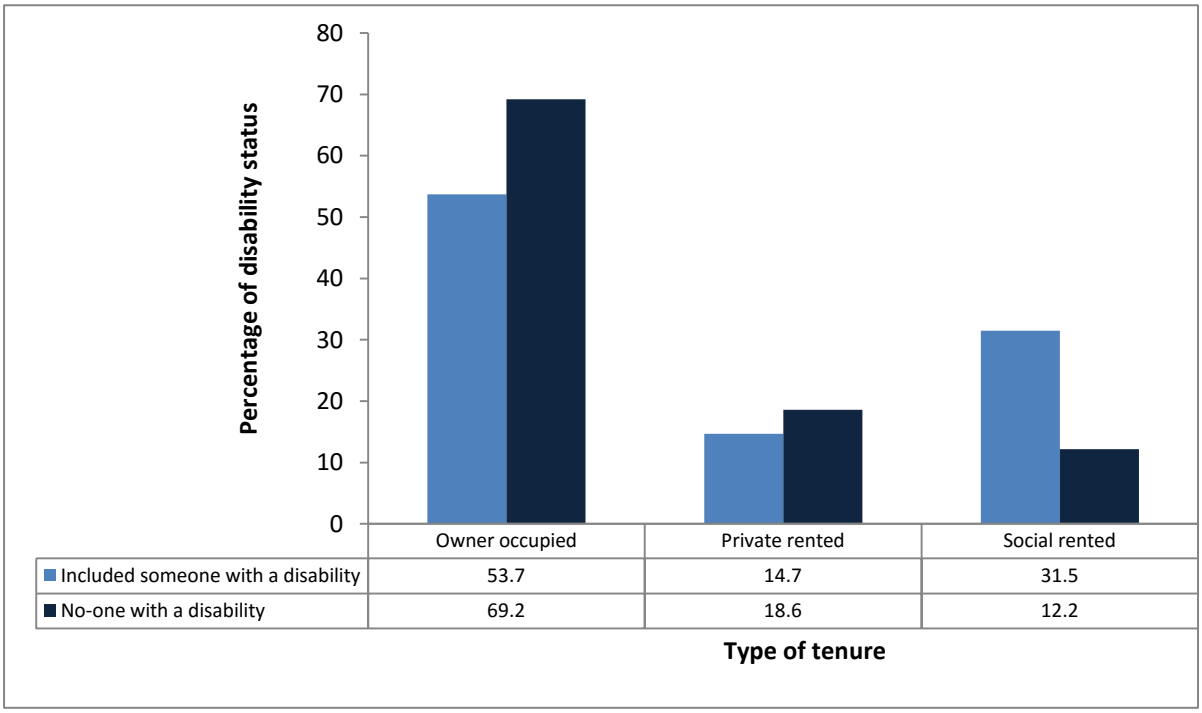
Access to housing

The Northern Ireland House Condition Survey 2009 shows that households that include someone with a disability or life limiting illness are more likely to live in social housing than households without someone with a disability (Figure 8.3); and more often in bungalows and flats. The Northern Ireland Census 2011 provides data on housing tenure and general health or long-term health conditions and again shows greater proportions of people residing in social housing who indicated that their life-limiting illness affected them 'a lot' (Figure 8.4). These data also show, however, that despite a greater prevalence of disability in social housing tenure, due to the tenure's size owner-occupation remains the dominant tenure for disabled people, as for non-disabled (Figure 8.3). Homeownership amongst NILSAD respondents[21] was found to be the same as that for the general population; around seven in ten were in homeownership (OFMDFM, 2013a). However, when outright

[21] All respondents to the NISALD had a disability.

ownership was considered, compared to the general population, NISALD respondents were more likely to own their homes outright (47 per cent compared to 33 per cent of the general population) and less likely to hold a mortgage (19 per cent compared to 39 per cent) (ibid.).

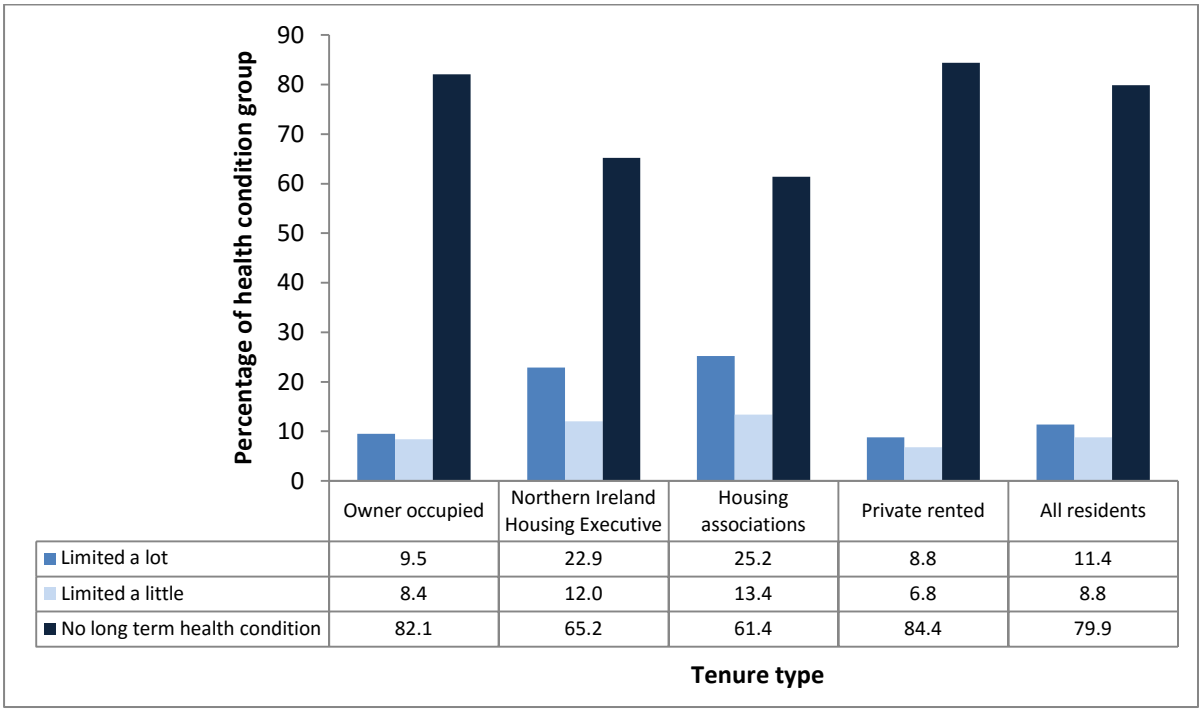
Figure 8.3: Percentage of households with/without disabled member by tenure type, 2009



	Owner occupied	Private rented	Social rented
Included someone with a disability	53.7	14.7	31.5
No-one with a disability	69.2	18.6	12.2

Source: Northern Ireland House Condition Survey

Figure 8.4: Type of tenure by life-limiting long term health condition, 2011



	Owner occupied	Northern Ireland Housing Executive	Housing associations	Private rented	All residents
Limited a lot	9.5	22.9	25.2	8.8	11.4
Limited a little	8.4	12.0	13.4	6.8	8.8
No long term health condition	82.1	65.2	61.4	84.4	79.9

Source: Northern Ireland Census 2011 DC3306NI

When broken down by age a more marked difference in homeownership between NISALD respondents and the general population is apparent. Of those that were buying their house with a mortgage, 12 per cent of NISALD respondents were in the 25-34 years age group, compared with 23 per cent in the general population, while 26 per cent of NISALD respondents who owned their home with a mortgage were in the 35-44 years age group, compared with 36 per cent of the general population. Additionally, of the 11 per cent of NISALD respondents whose tenure was private rented or rent free, 71 per cent stated that their landlord was a relative or friend of their household (ibid.).

Unfortunately, the NIHE waiting list and allocations data provided does not include the figures for disabled applicants and so the length of time spent waiting for a social housing home is uncertain. As mentioned above, the problem of defining and therefore measuring disability contributes to the absence of data. Taking one definition, between 2004 and 2009, the NIHE (2011) identified a differential in the waiting time wheelchair users took to be rehoused compared to people who did not use wheelchairs. Comparable data for 2013/14 is unavailable but during the period 2004 and 2009 wheelchair users waited 23 months to be allocated a property if they were in housing stress, compared to 14 months if they did not need a chair (ibid.). This exceeded the median average wait of seven months for all general applicants for social housing during this period. At that time, the NIHE determined that a case management approach for each applicant with specific needs would address any adverse impact of this differential, and the outcomes in terms of waiting times for disabled and non-disabled applicants for social housing should be revisited to identify whether this is the case.

The Bamford Review (2004) considered the service provision for people with learning disabilities and mental health problems in Northern Ireland. The resettlement of people with learning disabilities away from hospital residence into the community was noted, but many former in-patients had been resettled in similar institutional shared settings and/or there was an overreliance on family carers to support people with learning disabilities. In 2003, some 70 per cent of people with learning disabilities lived with family, a quarter of whom were over 65 years old; and a fifth more were in residential care home type settings (McConkey , 2004). The key message was that provision should be made for normal individualised living for people with learning disabilities and that revenue funding for supported housing schemes should be provided to ensure the places are available for the people intended.

The Northern Ireland Audit Office (NIAO, 2009) raised continuing concerns about the Governments progress on resettling all patients with learning difficulties from hospital, a process that should have been completed by 2002 but had been repeatedly pushed back to 2013. As late as 2013, Mencap briefed Members of the Legislative Assembly (MLAs) about deficiencies in the progress to meet the needs of people with learning disabilities, but much of that brief focused on the burden of care placed on elderly relatives and, therefore, actions

to secure future independent accommodation are unclear[22]. As part of this review, stakeholders suggest that these issues persist and that there was a limited supply of supported housing options for people with learning disabilities and other complex needs. Whilst resettlement missed previous targets this project nears completion in 2016. Mencap's (2013) brief to MLAs also expressed that stakeholders concerns about the Department of Social Development's (DSD) removal of Special Needs Maintenance Allowance (SNMA)[23] were also important as it was feared that this could undermine the provision of suitable housing for disabled people. As mentioned in Chapter 4 in respect of older people's housing, one stakeholder did note that the SNMA was applicable to few schemes anyway but concerns remained about this potential withdrawal of this revenue funding as it secures the viability of schemes while waiting to rehouse the people for whom the homes were intended. The NISALD data indicates that of those who rented from the Housing Executive or Housing Association, only 10 per cent were part of a sheltered housing scheme[24] (OFMDFM, 2013a). However, OFMDFM cautions that this figure is likely to be an underestimation of people with a disability living in sheltered accommodation as engagement through survey work is difficult (ibid.).

Figures 8.3 and 8.4 show that most people with disabilities live in owner-occupation, but that disabled people represent only a small proportion of all homeowners. It is likely that older people account for the majority of these homeowners. The Co-ownership scheme record that only 29 people who identified as disabled entered homeownership using the scheme between 2009 and 2014 representing just 0.8 per cent of new co-owners. A study in England found that the control over a home offered by homeownership proved more of a haven for disabled people in the light of a disabling external environment but low-incomes and an over-reliance on benefit income was a barrier to mortgage finance (Hemingway, 2011).

Adequacy of housing

Five issues in relation to the person's home are apparent that limit disabled people's ability to live independently in adequate accommodation: the condition of the property, adapting the property to the person's needs, the location of the property, young disabled people's ability to live separate to their parents; and the negative attitudes towards disability held by some in the community.

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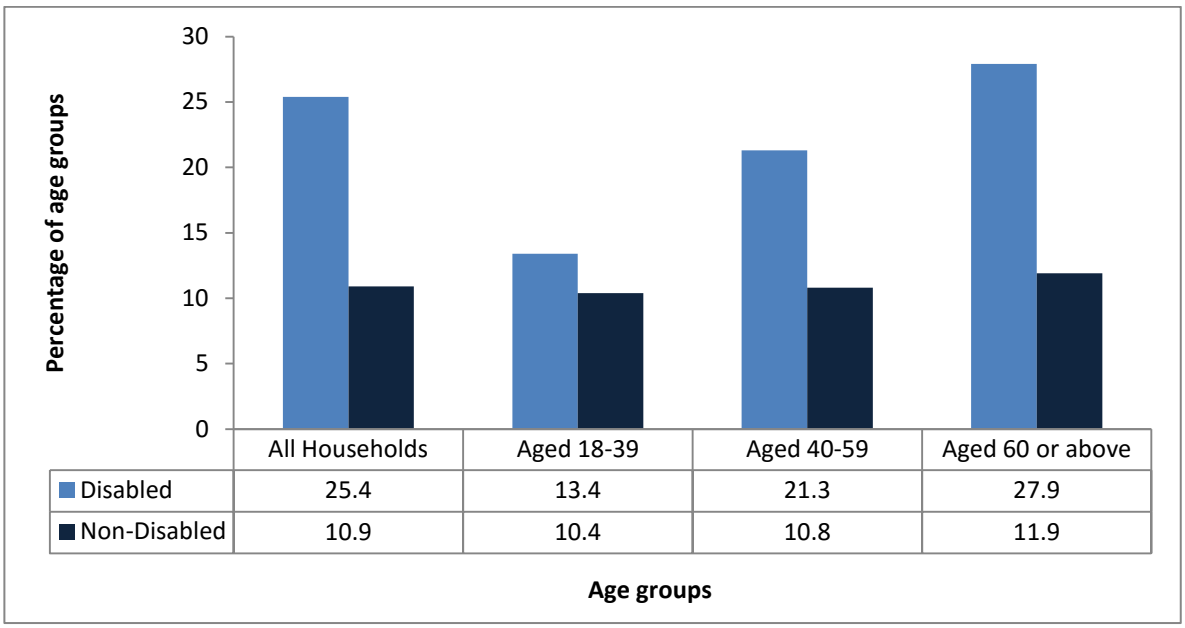
[22] Briefing to the All Party Group on Learning Disability Tuesday 16th April 2013.
[23] As mentioned in Chapter 2 SNMA was removed from residential care homes that did not meet the policy intentions of the Supporting People programme, namely the supporting of people to live independently.
[24] Sheltered housing was defined in the NISALD survey as "a term used to describe a group of dwellings built in accordance with specific guidelines set by the Department for Social Development, designed for older or disabled people and with support provided on site".

Firstly, data from the Northern Ireland House Condition Survey 2009 suggests that a greater proportion of households with disabled members live in non-decent homes (25.4 per cent) compared to households who do not contain a member with a disability (10.9 per cent) (Figure 8.5).

Figure 8.5: Proportion of non-decent homes occupied by disabled people by age, 2009



Source: Northern Ireland House Condition Survey 2009

A total of 16 per cent of households that contain a member with a disability live in homes that fail the decent homes standard due to the lack of thermal comfort, but four per cent, or 5,000 households with a disabled person live in homes that are not decent due to disrepair. The rate of non-decent homes among disabled people increases with age. The House Condition Survey 2009 shows that 13.4 per cent of disabled people aged between 18 and 39 years old live in a non-decent home, 21.3 per cent of disabled people aged between 40 and 64 years old and 27.9 per cent for disabled people aged 65 years old or above. These findings emphasise the interactions between disability and older age, where disrepair and non-decent homes are also more prevalent (see Chapter 4).

Secondly, the main theme arising from the literature and interviews relates to the physical adaptation of disabled people's homes to allow them to live independently. NISALD data shows that 29 per cent of respondents had received at least one modification or adaption to their home to make it easier to live in (OFMDFM, 2013a). Of those who have not had any adaptations or modifications, 18 per cent said they did have some requirements for modifications or adaptations (ibid.). Social services would be required to allocate major expenditure to intensive home care and residential care if homes were not adapted to meet the requirements of disabled residents. In this context, a Great Britain study found that home adaptations actually save public money, by reducing spending associated with accidents and other health related costs (Heywood and Turner, 2007). As well as being cost

effective adaptations also afford disabled people more dignity. And yet Heywood and Turner (2007) found wasteful expenditure, long waits for adaptations due to lack of funds and that some people had died before or soon after receiving the alterations to their home. The study did not include Northern Ireland but stakeholder interviews reported that these issues remain relevant locally. Further evidence from Scotland suggests that preventative support services produce savings for social care and health budgets as well as improve the quality of life for older people (Pleace, 2011). Evidence from Northern Ireland also supports the view that there are significant cost savings to be made from securing appropriate adaptations to a person's home, which can also limit demand for social housing (NIE, 2013).

The availability of grants or funds for adaptations was a significant issue but two interviewees highlighted the limited access to Occupational Therapists (OTs) in Northern Ireland. OTs professionally assess the person and the property and make recommendations about the aids and/or adaptations that are required to enable a person in their home, and often form the basis of any applications made for support. The demand for OTs increased by ten per cent between 2001 and 2007, but a fall has been recorded since 2009 due to a change in monitoring. Demand for OTs is anticipated to grow as the population ages. Interviewees reported that long waiting times for OT's assessments were particularly problematic. The *Interdepartmental Review of Adaptations* outlines enhanced working arrangements between the NIHE and Health Trusts to deliver adaptations but does not stipulate timescales in respect of waiting for an OT's assessment (NIE, 2013). *Transforming Your Care* places the home at the centre of future social care delivery, avoiding hospital admissions and more costly forms of supported housing (DHSSPS, 2011), but stakeholders thought that limited access to relevant home adaptations could undermine the delivery of social care in the home.

The NIHE is pursuing the development of an accessible housing register, proposed in the *Facing the Future* Housing Strategy (DSD, 2012), which will profile wheelchair standard and adapted homes to ensure social housing lettings make the best use of the housing stock available. One interviewee considered disabled people in NIHE homes to be advantaged in Northern Ireland as the support mechanisms are well established, if not under-resourced, but the grants and support available for private households are more limited. The NISALD data shows that 84 per cent of respondents who may have been eligible for a private sector grant for housing adaptations had never applied for a private sector grant. Of those that did apply for a private sector grant, 77 per cent were aged 55 years or older. In terms of Housing Executive adjustments, 78 per cent of potentially eligible respondents had never applied for a public sector grant. Similar to the private sector grants, of those that did apply for a NIHE grant, 71 per cent were aged 55 years or over. For both the private and public sector grants, the majority of respondents were not aware that the grants were available (58 per cent of respondents were unaware of private sector grants and 57 per cent of respondents were unaware of public sector grants). Another stakeholder interviewee considered the complexities of private provision as landlords did not always agree to adaptations in their

properties, and that as support was means-tested, owners were not always willing or able to fund the work or part of the work themselves preventing the adaptations progressing. The Northern Ireland Census 2011 indicates that social rented homes have the greatest proportion of adapted homes than any other tenure, 11.8 per cent for wheelchair users and 13.7 per cent for other mobility difficulties, compared to only 6.4 and 4.3 per cent respectively for owner-occupation and only 4.0 and 3.4 per cent of privately rented homes (Table DC4413NI). As mentioned in Chapter 2 where housing adaptations were considered for older people, there appears to have been disproportionate investment in aids and adaptations in social housing compared to private homes.

Interviewees also highlighted that the design standard of Lifetime Homes[25], that ensures minimal adaptations are required to enable people to live at home longer as they age, are not routinely included in building regulations in Northern Ireland. The Department for Social Development requires most new housing association development to meet these standards[26], but these standards are not extended to Part R of the local building regulations that are relevant to the much larger private market despite representing minimal costs during the building stage (NIHC, 2010). This issue was highlighted in the 2007 Statement on Key Inequalities in Northern Ireland report and in the Equality Commission of Northern Ireland's response to the *Facing the Future* Housing Strategy document (ECNI, 2012a). The *Interdepartmental Review on Housing Adaptations* (NIE, 2013) considered the issue of Lifetime Homes and consultation responses favoured the development of Lifetime Homes standards, as well as specific wheelchair standards that are not adequately covered in Lifetime Homes, in areas where there are no such homes readily available (NIE, 2013a). Such an approach would limit the costs and/or reduce the requirements for adaptations to homes in the future.

The third theme identified in the literature relates to the interaction between the environment and a person's disability which produces limitations on their ability to be independent. A study of 68, what the authors term, intellectually disabled people in Northern Ireland found that living in the community did not guarantee their social inclusion (Abbott and McConkey, 2006). This means that housing should also facilitate talking to people, being accepted, using community facilities and taking part in local opportunities. Housing and location are important here as public transport from a person's home may be

[25] Lifetime Homes are ordinary homes designed to incorporate 16 design criteria that can be universally applied to new homes at minimal cost. Each design feature adds to the comfort and convenience of the home and supports the changing needs of individuals and families at different stages of life. Lifetime Homes Standards provide additional circulation space and accessible features on the ground floor of properties, as well as provision for the future installation of stair lifts and bathroom adaptations on the first floor, in comparison to the requirements in the building regulations.

[26] http://www.dsdni.gov.uk/index/hsdiv-housing/ha_guide/hag-index/hagds-design-standards-contents.htm

costly or services may provide insufficient support to allow disabled people to access activities or take them out; or the design of the home may not allow space for socialising privately with friends. Calls were made in that study for staff to facilitate and advocate for intellectually disabled people to access and interact with people in the community positively, and help them access mainstream facilities. Interviewees emphasised the importance of the local environment for other disabled people, as access to public transport services and local support networks are not always available.

Fourthly, stakeholders highlighted the difficulties faced by young disabled people living at home with parents and being unable to secure independent housing and its impact on their lives, not least for Lesbian, Gay and Bisexual (LGB) disabled people. This was supported by McClenahan (2012) who noted that such living arrangements did not provide an opportunity for disabled people to express their sexual orientation and research evidence showed that many disabled LGB people did not feel comfortable coming out until their parents were deceased. Moreover, an interviewee for this study noted that young disabled people have limited opportunities to live independently, as their existing homes are already adapted and so they attract few points for social housing, and the limited access to new adaptations means they find it difficult to make that transition.

Lastly, the issue of hate crimes directed at disabled people in and around their homes was also raised as a concern. The Northern Ireland Public Attitudes Survey (NIHE, 2013d) found that 29 per cent of respondents thought that there was prejudice against disabled people, although 53 per cent said not, and 18 per cent did not know. The Equality Awareness Survey (ECNI, 2012) found that the negative attitudes are particularly strong for people with mental health problems, rather than physical or learning disabilities. Between 2008 and 2011 the proportion of people saying they would not like a person with mental ill-health as a neighbour rose from 16 per cent to 24 per cent. Of those who thought there was prejudice against disabled people, 89 per cent said there was prejudice against those with mental health problems - and that if a hypothetical hostel was built in the area, 29 per cent would oppose it if it was aimed at residents with mental health problems, compared to 11 per cent if the residents were to have physical or learning disabilities, which remains a poor response.

One study found that eight per cent of males with disability and five per cent of females with a disability experienced some form of hate crime (Vincent *et al.,* 2009). Incidents included physical attacks on a person and their home, or verbal abuse and name calling, and the perpetrators were most often young people but did include adults. One interviewee for this report noted that disabled people did not always view themselves as a victim of hate crime, but considered such abuse or attacks as something they must endure. The study reports that hate crime against disabled people has declined but stakeholders consulted for this housing inequalities report confirmed that there is significant under-reporting of

incidents. This stakeholder thought the PSNI should raise the profile of disability hate crime – and support that is available - among disabled and non-disabled people.

Sustainability of housing

The literature or interviews did not identify disabled people sustaining their housing as a major concern.

As with other grounds, the Family Resources Survey (FRS) can be used to consider the impact of housing costs on the relative poverty status of people by tenure (Table 8.1). The sample of disabled people in private renting and who were buying their property with a mortgage was too small to effect a complete assessment of the impact of housing costs of different tenure on rates of relative poverty after housing costs, but it is notable that social renting has a more limited impact on the relative rate of poverty after housing costs for disabled people than those who are not disabled, perhaps as disability benefits have been included in the assessment of income. The benefit of the minimal housing costs associated with outright ownership on reducing poverty among disabled people is also enhanced, as the rate of poverty reduced by 12 percentage points for people with a disability as opposed to eight percentage points for those households without a disabled member. There are, of course, higher entry costs to homeownership, which may inhibit access if disabled earlier in the life course if their incomes became reduced.

Of greater concern is the sustainability of housing for disabled people in the potential removal of the 'spare room subsidy' or 'bedroom tax' contained with the suite of welfare reform measures by the Department for Work and Pensions (DWP). Again it is noted that the 'spare room subsidy' or 'bedroom tax' changes to housing benefit for social housing tenants has not yet been introduced to Northern Ireland, but in England and Wales the changes have meant that the housing benefit of those with one spare bedroom is reduced by 14 per cent and for two spare bedrooms or more by 25 per cent. Local authorities have received additional funding for Discretionary Housing Payments (DHP) to supplement the benefits for people in particular hardship, but in Great Britain key agencies are concerned that disabled people fail means tested assessments for DHP as local authorities take their disability benefits into account, even though these are intended to meet the additional costs associated with their condition (DWP, 2014). The DWP's equality impact scheme identified disabled people as the largest proportion of tenants to be affected by the benefit changes in respect of under occupancy (DWP, 2012).

Although the full impact of the changes to the under occupancy rules for housing benefit is unclear, a Northern Ireland report thought that no equality group would be disproportionately affected (Gibb *et al.,* 2013:35) . There have been several calls for a cumulative impact assessment of the changes to numerous benefits on sick and disabled

people as they are the most reliant on social security and services and least able to work or move to lower cost housing to escape the welfare changes (SSAC, 2014).

Table 8.1: Impact of housing costs on relative poverty by disability status 2011/12

	DISABILITY STATUS							
	Households with someone with a disability				Households without someone with a disability			
	Tenure							
Relative Poverty status	Social housing (%)	Private renting (%)	Outright owned (%)	Mortgaged (%)	Social housing (%)	Private renting (%)	Outright owned (%)	Mortgaged (%)
Poverty BHC	24	..	27	..	35	32	23	14
Poverty AHC	25	40	15	..	42	46	15	14
Difference	1		-12		7	14	-8	0

Source: Family Resources Survey 2011/12. Relative poverty is defined as those living in households where the income is less than 60% of the United Kingdom median for the relevant year. BHC=before housing costs. AHC=after housing costs.*

**The relative rate of poverty is calculated based on income 'before housing costs' (BHC), including income like Housing Benefit that can only be spent on housing; and second, residual income 'after housing costs' (AHC) – including rent, mortgage payments, buildings insurance, ground rent and service charges. The difference between the two measures indicates the proportion of households whose experience of poverty is changed, positively or negatively, once housing costs are considered.*

One study of the cumulative impact of the existing and proposed welfare changes would see Northern Ireland as the region with the greatest losses per head of working age population, as Northern Ireland has the largest proportion of working age people in receipt of Disabled Living Allowance (Beatty and Fothergill, 2013a; Fitzpatrick *et al.*, 2014). This could have implications for the ability of disabled people to manage their housing costs. The DSD is currently considering how to mitigate any adverse impacts should parity on social security assessments be maintained with Great Britain.

During the preparation of this report, in late 2014 the Minister for Social Development announced funding to mitigate any adverse impacts for all claimants affected by the 'bedroom tax' or 'spare room subsidy withdrawal' for five years or until they move if sooner. The details of this funding scheme will be important in respect of disabled people to ensure that their need for a spare room for overnight carers or equipment, or need for a specific location to access support networks are recognised, and if not, whether there are sufficient smaller homes for them to access to prevent the impact of the benefit changes being delayed rather than averted all together.

Conclusion

This chapter shows that Northern Ireland has a slightly higher proportion of people self-identifying as disabled or with a life limiting illness, and significantly more people reliant on disability benefits, than in Great Britain. People with disabilities are disproportionately in social housing but it is unclear whether they have equal access to social housing than people without disabilities as there are data limitations that prevent comparison of waiting times. Previous assessments have considered there to be longer waits for wheelchair users to be offered suitable accommodation. The NIHE (2011) equality impact assessment suggested that a new case management approach was introduced to support applicants with specific needs; but the outcome of this approach is uncertain and requires further investigation to determine whether access has improved.

The key issues in relation to those with a disability and housing relate to securing independence, choice and control over housing, by obtaining relevant adaptations in a timely and affordable fashion to enable mobility in the home. Additionally, the lack of opportunity to live independently away from parents and/or congregated institutional settings, if they choose, is a persistent inequality not experienced by those without a disability.

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. Proposals to manage adaptations between health trusts and housing providers have been

made and for the NIHE to make more efficient use of existing accessible housing stock but concern remains about the effectiveness of policy in the private sector.

The sustainability of the housing costs for disabled social housing tenants potentially subject to the removal of the 'spare room subsidy' or 'bedroom tax' is problematic, although new funding has been proposed to limit any adverse impacts on all claimants affected by this change in social security law.

The evidence on disability and housing was weak and a comprehensive examination documenting the views of disabled people and their carers would be beneficial.

9: Sexual orientation

Introduction

This chapter outlines the limited evidence base in respect of the housing circumstances of people with different sexual orientations. Little is known about the socio-economic attributes of Northern Ireland's lesbian, gay or bisexual (LGB) population and how it compares to those of heterosexual people, nor how they are currently housed.

Measures that ensure housing is accessible, adequate and sustainable for people with different sexual orientations would ensure that issues of family breakdown, harassment or intimate violence are recognised and handled sensitively in the context of some people maintaining intolerance towards some LGB people; and ensuring that LGB people are not adversely affected by expressing their sexual identity in and around their home.

Evidence that links housing to sexual orientation that does exist suggests that young LGB people are more at risk of homelessness and that processes involved with applying for housing may be insensitive to some LGB applicants. Although attitudes towards LGB people have softened in Northern Ireland the key issue to arise from the literature relates to the fear of hate crime, with implications for safety in and around the home. Problems arise from shared housing settings that can inhibit LGB people from expressing their own identity, which is an issue for older people in residential care home settings, as well as young people in shared private accommodation. Little is known about the sustainability of housing for people with different sexual orientations.

Overview

There are limited data resources that speak about the circumstances of people according to their sexual orientation. Sexual orientation is the only equality ground omitted from the Northern Ireland Census and the other data resources used to inform this review were limited in their sample sizes or omitted questions about sexual orientation. The Office for National Statistics Integrated Household Survey, however, has asked about sexual orientation since 2009/10. The 2011/12 wave recorded that 93.6 per cent of men and 94.2 per cent of women identified as heterosexual or straight, and 1.5 per cent men and 0.5 per cent women self-identified as LGB (Gray, A. *et al.,* 2013). A greater proportion of younger people identified as LGB than older people; the greatest proportion of LGB people were in London (2.5 per cent) and the lowest proportion in Northern Ireland (0.9 per cent).

Public attitudes towards same sex relationships have improved significantly in a generation. In 1998, the Northern Ireland Life and Times Survey (NILT) revealed that 58.3 per cent of people in Northern Ireland considered same sex relationships as 'always wrong' or 'almost always wrong', but by 2012 this had reduced to 28.8 per cent; still above the 22 per cent

recorded in Great Britain that same year (Park *et al.,* 2013), but nonetheless a significant change. The Equality Commission for Northern Ireland's (2012) Equality Awareness Survey 2011 also reflects a softening of general attitudes towards LGB people in Northern Ireland, as in 2008, 21 per cent of people expressed negative attitudes towards LGB people compared to only 15 per cent by 2011. Similarly, the 2005 NILT survey shows that 35 per cent agreed with gay marriage in Northern Ireland, but by 2012 this had increased to 58 per cent (McAlister *et al.,* 2014). The Northern Ireland Young Life and Times Survey suggests positive attitudes towards LGB people may continue to rise as 61 per cent of 16 year olds were comfortable around LGB people and only 16 per cent reported they were not comfortable. And yet, same-sex marriage is not permitted in Northern Ireland, unlike the rest of the United Kingdom, as repeated motions put before the Assembly – the last one in April 2014 – have been defeated (Fairburn *et al.,* 2014). Furthermore, the Equality Awareness Survey shows that a full 41 per cent of people in 2011 thought that LGB people were subject to harassment, apart from European Union migrants in the workplace, the highest category of perceived unfairness. Only two per cent, however, thought they were treated unfairly when it came to buying or renting a house.

Despite the evidence of softening attitudes described above, the Equality Awareness Survey 2011 found not all attitudes had softened. In fact, the opposite was found to be true when social proximity to LGB people was considered. For example, in 2011 27 per cent of respondents to the Equality Awareness Survey 2011 expressed negative attitudes towards having a LGB person as a neighbour; this increased from 23 per cent in 2008. Homophobic bullying in schools is of particular concern for LGB people as a large proportion of young gay men have been bullied because of their sexual orientation, heard homophobic language at school, including from teachers, and consequently suffered mental health problems and poor educational attainment (Gray, A. *et al.,* 2013). These are issues which have the potential to affect LGB people's housing outcomes in comparison to heterosexual people indirectly as a disrupted education can influence future earnings potential, although new legislation has been announced to tackle homophobic bullying in schools[27]. Stakeholders recognised that progress has been made in Northern Ireland but that the lack of data renders LGB people often invisible (Gray, A. *et al.,* 2013).

Unfortunately, no data informs us of the economic position of LGB people, which has obvious implications for what resources can be deployed in the housing market. There are perceptions that LGB people, particularly gay men, have higher incomes, live in fashionable areas and value consumption spending, perhaps as there are fewer dependent children greater resources can be applied to consumption. However, research in Scotland found that

[27] http://www.rainbow-project.org/news/the-rainbow-project-and-cara-friend-welcome-education-ministers-anti-bullying-legislation-move

LGB people are overrepresented in rented accommodation, in poorer neighbourhoods, more likely to be single and in poor health (Matthews and Netto, 2012; Bresemer, 2012, forthcoming). It is unknown how generalisable this study may be to Northern Ireland.

Interviewees noted there has been a greater public policy orientation on meeting the needs of the LGB community in recent years, but, as noted above, the monitoring of LGB people's circumstances lags other equality grounds. OFMDFM are consulting on a new Sexual Orientation Strategy (OFMDFM, 2014) to implement the commitment to extending good relations duties towards all equality groups set out in the *Together: Building a United Community* strategy (OFMDFM, 2013). The Northern Ireland Statistics and Research Agency (NISRA, 2004) identified the paucity of data resources to inform and monitor sexual orientation but also highlighted the difficulties of collecting such data, suggesting that it could take some time for good quantitative data to be obtained as, although asking questions on surveys may signal an organisation's intentions towards LGB people, large proportions may still not complete those questions. Therefore, good quality qualitative research and small scale surveys are the most appropriate means of reflecting the experiences of LGB people locally. Therefore, currently, there is little precise information about the housing circumstances of the LGB population in Northern Ireland.

Access to housing

The stakeholder interviews highlighted two issues in relation to LGB people's access to housing. It is unclear, however, to what extent these impact upon the housing outcomes achieved for LGB people. The first is a cross-cutting issue and relates specifically to young LGB people who display greater vulnerabilities than some other young people seeking independent accommodation because their sexual orientation is often a source of their homelessness in the first place. Young LGB people can have little family support and can be isolated. Similar findings were highlighted a decade ago, when 45 per cent of young LGB people had felt compelled to leave the family home, which suggests that it is a persistent issue (Shout, 2003). The homelessness statistics provided by the Northern Ireland Housing Executive (NIHE) do not record a person's sexual orientation so although young people comprise a large portion of homelessness acceptances, it is unknown if services meet this perceived additional need from LGB young people.

The second issue is one that relates to all ages of LGB applicants for housing, and to the administrative processes used by the NIHE. One interviewee related how the lack of a named member of staff as a first point of contact for applicants means that LGB people have to speak to several members of staff and are therefore required to 'come out' repeatedly, re-telling their circumstances and the reasons why they're homeless, a process that some applicants find re-traumatising. The interviewee reported that although they did not want to overstate the issue, their experience had found that the responsiveness of housing staff was mixed, ranging from openly hostile to very supportive. While acknowledging that the

climate and attitudes towards working with LGB people had changed significantly in recent years, and recognising that the NIHE have undertaken staff training, the stakeholder interviewed for this review suggested that policies adopted higher up in the organisation do not always translate to frontline staff. It is unclear if negative receptions alter LGB housing outcomes, but could inhibit people approaching the NIHE for support.

Comparing access to social housing for different groups according to their sexual orientation is not possible. Civil partnerships are identified, and can be used as a proxy for LGB households, although obviously they will not reflect single or cohabiting couples. However, there are too few civil partnership households who were allocated homes to draw meaningful conclusions about the length of time taken to obtain a social housing home.

Adequacy of housing

The safety of the home and neighbourhood for LGB people was a significant concern. Research indicates that LGB people often feel harassed and fearful that they will be a victim of hate crime and can feel compelled to leave their home (O'Doherty, 2009).

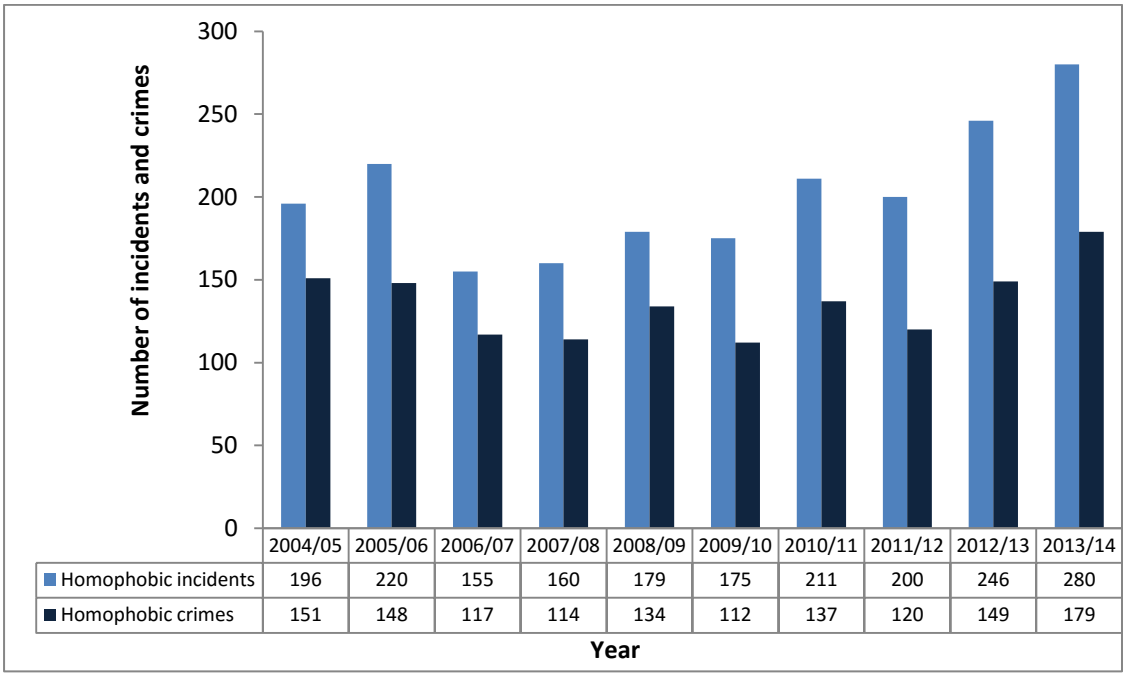
The Police Service of Northern Ireland (PSNI) records show that homophobic hate crimes and incidents have increased since 2005/6 (PSNI, 2014) (Figure 9.1)[28]. In 2013/14, 74 per cent of the crimes were related to violence against the person, 23 per cent criminal damage, with the remainder involving sexual offences and theft. However, a stakeholder interviewee identified this increase in reported hate crimes and incidents as due to greater confidence in the police who have taken steps to improve their services. Under reporting and the responses of some police staff remained an issue. However, these are not the only barriers to reporting as LGB people also contend with problems with community acceptance and the role of local paramilitaries and their propensity to give informal punishments for deviance (Duggan, 2012).

Older LGB people are provided with housing and support, but, although nursing and care home providers are aware of their equality responsibilities, interviewees were not confident that all staff are sufficiently trained or have sufficiently positive attitudes towards LGB people – particularly in rural areas - to deliver an appropriate service that respects older LGB people's identity and connects them with appropriate communities outside of the home (Age NI/ The Rainbow Project, 2011). It was reported that staff were trained in equality issues but rarely considered anything other than clients' social needs when assessing the suitability of the care environment. The culture in care homes in Northern Ireland is

[28] Not all hate motivated incidents will result in the recording of a crime as what has occurred in the incident may not be of the level of severity that would result in a notifiable offence being recorded (PSNI, 2014a:30).

relatively ill equipped to support older people who identify as LGB. This chimes with a growing body of research in Great Britain in respect of older LGB people. One study found the choice of accommodation for older LGB people to be inadequate or even unsafe, and called for the greater involvement of older LGB people in planning services in mixed mainstream or specialist housing that enable them to feel safe in maintaining their identity and share their life history, not least if they have dementia (Carr and Ross, 2013).

Figure 9.1: Number of reported homophobic incidents and crimes, 2004/5-2013/14



	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
Homophobic incidents	196	220	155	160	179	175	211	200	246	280
Homophobic crimes	151	148	117	114	134	112	137	120	149	179

Source: PSNI

A study in Wales highlighted the threat posed to older LGB people by institutional settings, as they fear discrimination and subsequently delay entering care by retaining independence for longer than heterosexual people, suggesting this is a persistent problem (Addis *et al.*, 2009).

An additional point noted by another study in Wales highlighted LGB people of all ages experiencing problems within shared accommodation, particularly in private renting where a lack of privacy caused problems with sharing communal areas and a lack of acceptance by flatmates and landlords that had an adverse impact on LGB people's quality of life (Stonewall, 2006). With greater use to be made of private rented accommodation and shared privately rented homes for young people this may be something to explore further in the Northern Ireland context. Moreover, the study found that LGB people were reluctant to seek support from service providers for fear of rejection and discrimination. The reluctance to disclose their sexual orientation meant that, when they did present, the full facts about their housing problem were unknown and their needs not fully assessed.

Sustainability of housing

The impact of housing costs on the rate of relative poverty was not identified for LGB people as the Northern Ireland sample size was too small in the Family Resources Survey.

Partnership rights for LGB people in housing - in terms of succession, inheritance and on relationship breakdown and thus the security of tenure - were identified as an important issue by the 2006 Northern Ireland Sexual Orientation Strategy. From December 2005, civil partnerships became available in Northern Ireland, bestowing on lesbian or gay couples the same property rights as married heterosexual couples. This issue may have diminished in relevance for those who opt for civil partnerships, but, as with cohabiting heterosexual couples, may remain problematic if LGB cohabiting couples do not formalise their relationship. The Law Commission (2007) noted the inadequacy of the current legal arrangements to deal with relationship breakdown in the case of all cohabiting couples and proposed a scheme to provide additional support for some cohabitees.

Conclusion

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 have occasionally experienced insensitive responses from frontline workers. The key concerns in respect of housing and sexual orientation, therefore, focus on the access to housing for young LGB people, the safety of the home and neighbourhood for all ages and the appropriateness of shared housing and social care settings in later life. These priorities are reflected in studies in Great Britain and Scotland (Stonewall, 2009). The lack of data resources limits any more comprehensive assessment of housing outcomes for LGB people in Northern Ireland. Forthcoming primary research by the Rainbow Project examines the housing experiences of LGB people which will strengthen the local evidence base.

10: Marital Status

This chapter examines housing and communities' inequalities by marital status. Various data sources can be used to illustrate the housing circumstances of people with different marital status but may offer only a partial explanation of housing outcomes as people's living arrangements tend to differ from that suggested by their marital status, as patterns of household formation and society's values have changed over time. For example, single people who have never married may nevertheless cohabit with a partner and married people may be separated but also live with someone else without being divorced. In terms of housing it is the living arrangements that are pertinent. Not least as more adults in the home bring greater resources to meet housing costs. One area in which society has changed and where current living arrangements may contravene once given expectations of marital status, possibly producing stigma or giving rise to specific issues, is the growth in the number of (female) lone parents. This is an area that cuts across the equality grounds of marital status, gender and dependants and illustrates the complexity of reducing people to single identities.

Existing evidence that links housing to marital status is limited and this chapter is reliant on large datasets. No specific additional housing requirements were identified for people with different marital status, although different households have different resources which are in part associated with their marital status. Nonetheless, the review suggests that households headed by single and divorced or separated people are broadly disadvantaged in the housing market, no doubt due to being single earner households. Consequently, there are fewer homeowners among single and divorced and separated people compared to other households with a different marital status, and they display a greater reliance on the private rented sector, but are not adversely affected in their applications for social housing. However, some of the housing outcomes observed are also a consequence of age and life stage, thus single people being in the private rented sector may be wholly appropriate if students, young adults establishing careers or prior to family formation, for example. Nonetheless, divorced and separated people experience poorer housing conditions as measured by non-decent homes compared to married people. The impacts of the housing market downturn on existing homeowners has seen single people and couples without children the most affected by negative equity.

Overview

In terms of housing, living arrangements are important and the Northern Ireland Census 2011 data (Table KS104NI) shows that 53.2 per cent of residents aged 16 years old or older in Northern Ireland lived as a couple (47.0 per cent married or in civil partnerships and 6.2 per cent co-habiting). Of all residents not living as a couple, a total of 31.5 per cent of households were single, 7.9 per cent are separated or divorced, a further 6.3 per cent were

widowed and 1.1 per cent did not live in a couple but were re-married, married or in a civil partnership.

Including those lone parents with dependent and non-dependent children in their household, the proportion of all households that are lone parents has increased from 12.7 per cent in 2001 to 14.3 per cent by 2011 (Census Table KS20; Table KS107NI). However, an expanding population masked the scale of the increase in lone parent households, as in terms of absolute numbers, those with dependent children rose by 26.2 per cent between 2001 and 2011. Of the proportion of lone parents with dependent children in 2011, 91.2 per cent were female.

There has also been a marginal increase in the proportion of households who are single and have never married, from 29.7 per cent in 2001 (Table KS03) to 31.5 per cent by 2011 (Table KS104NI). The proportion of cohabiting couples increased from 4.3 per cent in 2001 (Table KS03) to 6.2 per cent by 2011 (KS104NI).

The Northern Ireland Census 2011 data (Table CT0002NI) shows that the proportions of single people are higher among younger and older households, and being divorced or separated was higher in middle age. Being widowed is naturally more common among older residents, especially women. Three quarters of all residents aged 30 years old or below were single, declining to just under half between the ages of 30 to 34 years old, and reducing steadily until aged 80 years old or more when the proportion of single people in each age group begins to rise once again. The 2011 Census data records that there were 1,243 civil partnerships in Northern Ireland at April 2011 (Table KS103NI), although the Registrar General statistics records only 827 civil partnerships actually occurring in Northern Ireland between 2005 - when the legislation became law - and 2013 (Table 3a, NISRA, 2014a). The Census 2011 (Table CT0002NI) shows that civil partnerships are most frequent when residents are aged in their late 30s and early 40s. Overall, 9.4 per cent of all residents are actually divorced or separated, but this rises to 19.2 per cent when aged between 50 and 54 years old. A total of 6.8 per cent of residents are widowed, rising incrementally from 13.1 per cent aged 65 to 69 years old to 72.3 per cent of people aged 90 years old or over. A greater proportion of women aged 75 years old or more are widowed (59.8 per cent) than men (24.8 per cent).

The Northern Ireland Census 2011 shows that similar proportions of people of other religions (57.0 per cent), and Protestants (56.2 per cent) live in couples, which is marginally more than Catholic people (49.6 per cent) (Table DC2122NI). Catholics (36.0 per cent) and people with no religion (44.0 per cent) have a greater incidence of being single and never married, than Protestants and those with another religion (26.5 per cent and 26.1 respectively). A lower proportion of people from other religions (4.5 per cent) and no religion (1.7 per cent) are widowed compared to Catholics (5.3 per cent) and Protestants (7.6 per cent). These findings are likely a function of age.

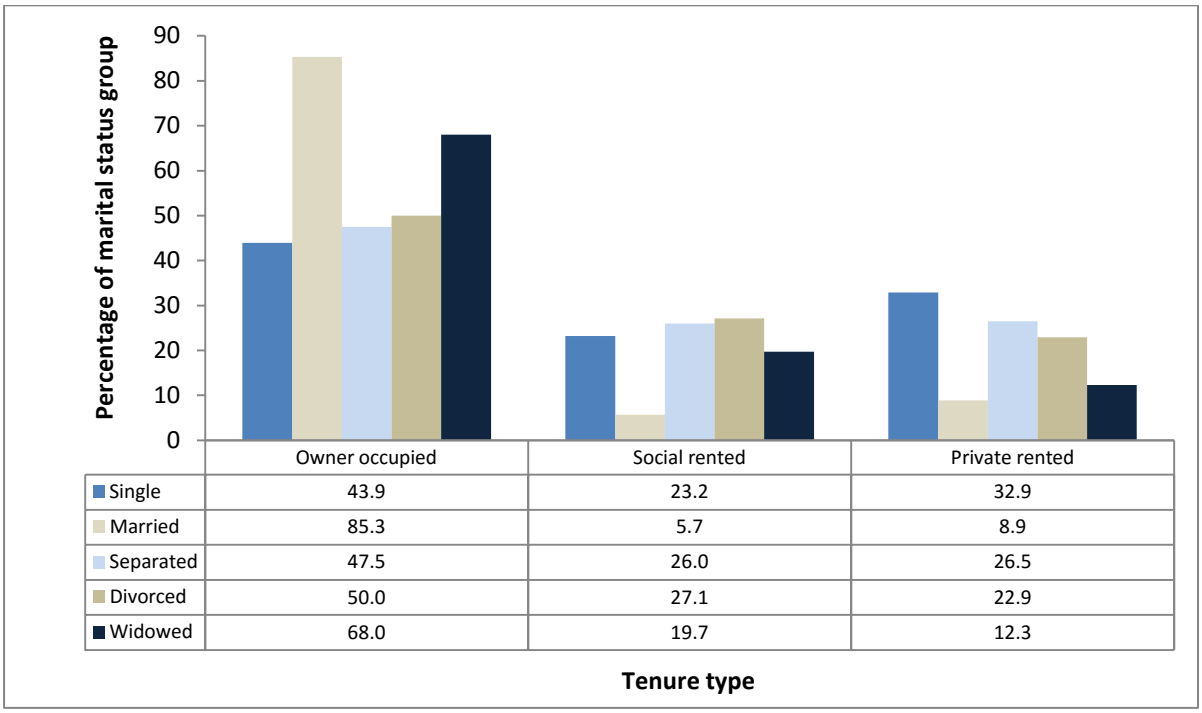
As mentioned in Chapter 3, a greater proportion of lone parents were on lower household incomes and younger than the wider population, and are more likely to be Catholic than Protestant – again possibly related to the different community background age profiles. Northern Ireland Census 2011 data (Table DC2104NI) also reveals that a total of 53.1 per cent of White people live as a couple (married or cohabiting), a similar rate to Black people (51.1 per cent). Higher rates of Asian people live as a couple (65.5 per cent) and a lower rate of people of mixed ethnicity (41.2 per cent). There are some variations within these broad ethnic categories with only 29.3 per cent of White Irish Travellers and 74.3 per cent of Indian people living as a couple. The incidence of lone parents also varies between people of different ethnic backgrounds and was highest at 29.0 per cent for Irish Travellers, mixed ethnic households 18.4 per cent, and African households 17.0 per cent, compared to 14.3 per cent for White households (excluding Irish Travellers) (Census NI Table DC2102NI). The proportion of lone parents was the lowest among Indian households 3.2 per cent.

Analysis of individual incomes using the Family Resources Survey 2008/9 indicates that women had lower incomes than men and were less influenced by their marital status, but that individual incomes for single, separated, divorced and widowed men were lower than men who were married or cohabiting (DSD, 2010a).

Access to housing

The Northern Ireland Census 2011 shows that greater proportions of married people (85.3 per cent) or widowed people (68.0 per cent) live in owner-occupied homes compared to single (43.9 per cent) or separated people (47.5 per cent) (Figure 10.1). Indeed, greater proportions of single (32.9 per cent), separated (26.5 per cent) or divorced (22.9 per cent) household reference persons are found within private renting than married people (8.9 per cent). A similar pattern is found in the social rented sector where only 5.7 per cent of households with married household reference persons lived, compared to 27.1 per cent of divorced reference persons, or 26.0 per cent separated and 23.2 per cent of single people.

Figure 10.1: Marital status by tenure type, 2011



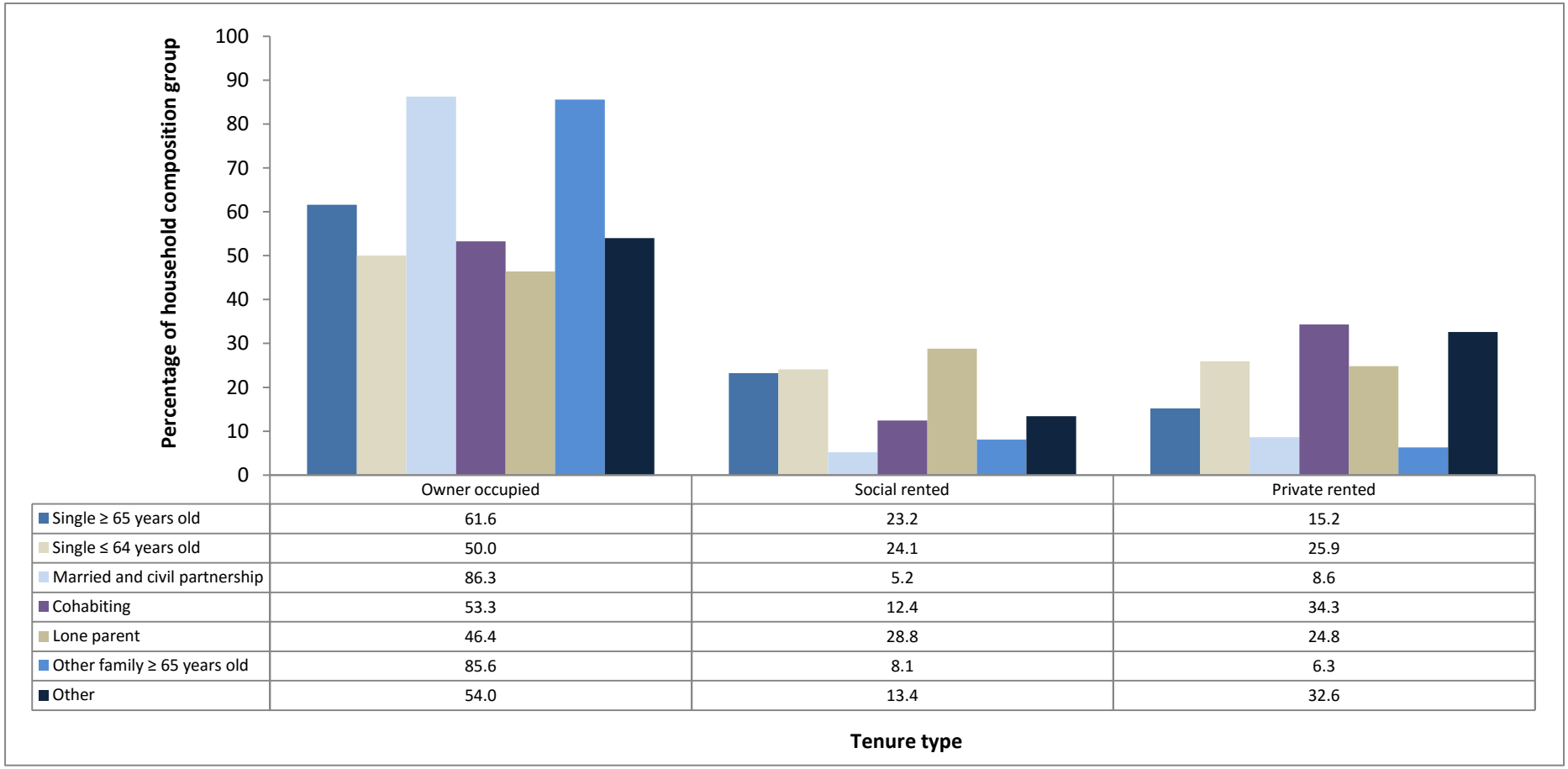
	Owner occupied	Social rented	Private rented
Single	43.9	23.2	32.9
Married	85.3	5.7	8.9
Separated	47.5	26.0	26.5
Divorced	50.0	27.1	22.9
Widowed	68.0	19.7	12.3

Source: Northern Ireland Census 2011 Table CT0078NI

The relationship between marital status and housing tenure is complex as not all single, separated, widowed or divorced people will live alone, and therefore living arrangements and life stage, as well as household income, are important. Figure 10.2 shows that the lowest proportions of household types found in owner-occupation were among lone parents and single people aged below 65 years old. While there are greater proportions of lone parents found in both social and private rented housing, cohabiting couples and other household types (sharing adults, students) are the most likely to be found private renting, and very few of these household types are in social housing.

In terms of access to social housing for groups of people with different marital status the NIHE data supplied for this report shows that applicants on the waiting list at March 2014 who said they were single comprised the largest group, representing 44.9 per cent of all applications (Table 10.1). This again is a much greater proportion than in the wider population, as the Northern Ireland Census records 31.5 per cent as single never married over 16 years old not living as a couple (Table KS104NI). Applicants with an unknown marital status were the second largest group comprising 24.9 per cent of all waiting list applicants and married or cohabiting applicants the third largest at 14.4 per cent.

Figure 10.2 Household composition* by tenure type, 2011



	Owner occupied	Social rented	Private rented
Single ≥ 65 years old	61.6	23.2	15.2
Single ≤ 64 years old	50.0	24.1	25.9
Married and civil partnership	86.3	5.2	8.6
Cohabiting	53.3	12.4	34.3
Lone parent	46.4	28.8	24.8
Other family ≥ 65 years old	85.6	8.1	6.3
Other	54.0	13.4	32.6

*Source: Northern Ireland Census 2011 Table DC4408NI *Includes married, civil partnership or cohabiting couples and other household types with or without children.*

Table 10.1: Applicants and allocations by marital status, median waiting list time and housing stress status as at 31 March 2014

	Percentage Share of List (%) and Number (N)				
	MARITAL STATUS				
	Married or Cohabiting *	Single	Divorced or Separated**	Widowed***	Unknown or Other
Applicants as at March 2014					
Not in Housing Stress	15.7 (2,886)	41.7 (7,663)	12.5 (2,294)	2.9 (533)	27.2 (5,005)
In Housing Stress	13.4 (2,886)	47.7 (10,297)	12.0 (2,582)	4.0 (868)	22.9 (4,953)
Overall	**14.4 (5,772)**	**44.9 (17,960)**	**12.2 (4,876)**	**3.5 (1,401)**	**24.9 (9,958)**
Allocations made during 2013/14					
Not in Housing Stress	16.1 (164)	39.7 (405)	12.7 (129)	3.8 (39)	27.7 (282)
In Housing Stress	11.3 (880)	49.3 (3,839)	11.5 (899)	2.5 (192)	25.4 (1,980)
Overall	**11.9 (1,044)**	**48.2 (4,244)**	**11.7 (1,028)**	**2.6 (231)**	**25.7 (2,262)**
	Median Time on Waiting List in Months				
Applicants as at March 2014					
Not in Housing Stress	25.0	14.0	20.0	33.0	11.0
In Housing Stress	39.0	28.0	31.0	41.0	13.0
Overall	**33.0**	**22.0**	**25.0**	**37.0**	**11.0**
At point of allocation during 2013/14					
Not in Housing Stress	14.5	8.0	8.0	5.0	7.0
In Housing Stress	15.0	14.0	13.0	9.5	8.0
Overall	**15.0**	**13.0**	**13.0**	**9.0**	**8.0**

*Source: NIHE * Married or Cohabiting includes Civil Partnerships. ** Divorced or Separated includes those who are Separated from a Civil Partnership Separated. *** Widowed includes Surviving Partners from a Civil Partnership.*

Divorced and separated and single applicants represent a larger proportion of the social housing waiting list than their proportion of the general population. Single people were awarded a slightly greater proportion of allocations than they represent on the waiting list and married or cohabiting applicants a lower proportion, reflecting the greater proportion of single people in housing stress when compared to married or cohabiting applicants. Of applicants where the marital status was known, widowed applicants had waited the shortest time to be rehoused in 2013/14 (9 months) and married or cohabiting applicants the longest (15 months) even when not in housing stress (14.5 months), which across the aggregate data for Northern Ireland broadly reduces the waiting time despite the lower housing need. Single and divorced and separated applicants waited 13 months. These figures compare with the median average waiting times across all applicants for all of Northern Ireland being 12 months, suggesting that single people wait slightly longer than other applicants for a social housing home. This may be due to the type of stock available and necessity to avoid under-occupation.

Reflecting the above, higher proportions of single people are also found in the homelessness applications data derived from data supplied by the NIHE, comprising 61.3 per cent of homelessness applicants in 2011 (Table 10.2), but just 27.9 per cent of the population. Similarly, divorced or separated people represent 15.4 per cent of homelessness applications in 2011, but just 7.9 per cent of the population. People who present as homeless and are accepted as such feed into social housing applicants in housing stress in the waiting list and These data indicate that non-couple households are disadvantaged in the housing market – in that they have higher levels of housing stress and more frequently seek support with their housing needs, and that single people (i.e. those not married or cohabiting) wait slightly longer to access social housing.

Adequacy of housing

The Northern Ireland House Condition Survey 2009 also suggests that married people infrequently live in flats or apartments (1.8 per cent) compared to single people (13.4 per cent). Couples are the most likely to live in detached homes (28.7 per cent). Moreover, divorced or separated people are the least likely to live in homes built prior to 1919, which are broadly the oldest homes with the poorest housing conditions.

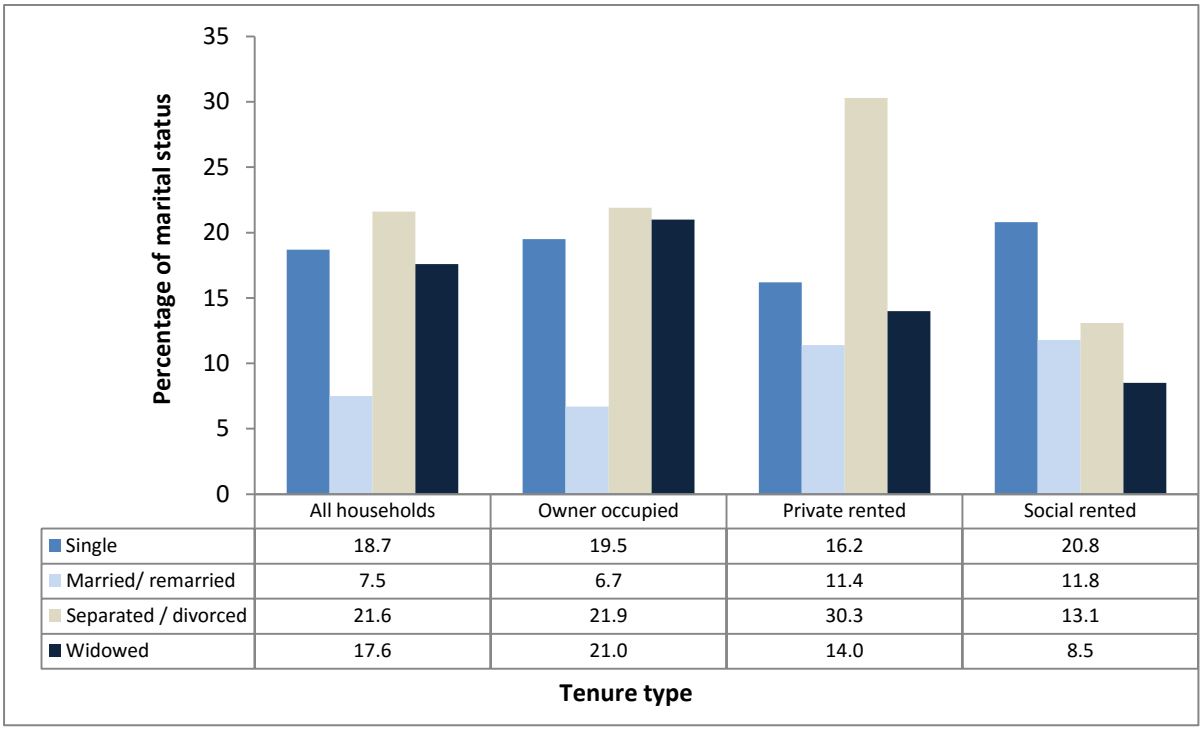
However, divorced and separated people are also the most likely to have the highest proportion of non-decent homes (21.6 per cent) compared to only 7.5 per cent of married couples (Figure 10.3). A total of 17.6 per cent of widowed and 18.7 per cent of single never married people were also living in non-decent homes. Interestingly, the private rented sector offers the lowest rate of non-decent homes than the other housing tenure for single people, although separated and divorced people experience a high rate of non-decent homes in this sector, suggesting they enter different parts of the private rented market.

Table 10.2: Homelessness applications and acceptances 2010 and 2011

	2010		2011	
	Proportion of all homelessness applications % (N)	Applicants accepted as homeless % (N)	Proportion of all homelessness applications % (N)	Applicants accepted as homeless % (N)
Cohabiting	3.3 (1,271)	13.8 (176)	3.6 (1,418)	24.4 (346)
Divorced	5.2 (1,984)	14.0 (277)	5.2 (2,069)	21.3 (440)
Married	15.7 (5,956)	14.0 (1,076)	15.2 (6,046)	27.0 (1,630)
Undisclosed	0.1 (20)	- (-)	0.0 (16)	- (-)
Single	60.5 (22,997)	16.5 (3,800)	61.3 (24,442)	27.6 (6,735)
Separated	10.2 (3,873)	17.8 (689)	10.2 (4,078)	29.2 (1,192)
Widowed	5.0 (1,886)	18.2 (343)	4.5 (1,797)	27.2 (488)

Source: NIHE

Figure 10.3: Non-decent homes by marital status and tenure type, 2009



Source: Northern Ireland House Condition Survey 2009

For single people social housing had the highest rate of non-decent homes, but the lowest for separated and divorced people. Married people in owner-occupation and widowed people in social housing had the lowest rates of non-decent homes.

The homes of divorced or separated people and single never married people were the most likely to fail the Decent Homes Standard because of disrepair (3.2 per cent and 3.0 per cent respectively) compared to married couples (1.3 per cent) and widowed (0.9 per cent). This could be a result of single earner households, although as mentioned above, these people may not actually live alone, suggesting that relationship breakdown has adverse consequences for the quality of homes acquired.

The Northern Ireland House Condition Survey 2009 also showed that divorced or separated (3.2 per cent) and married people (2.3 per cent) were most likely to live in overcrowded homes, as measured by the bedroom standard. Widowed heads of households are the most likely to be in severe or moderate fuel poverty (44 per cent) compared to nine per cent of married heads of households. Divorced or separated and single people were, however, the most dissatisfied with their heating costs.

Sustainability of housing

The numbers in the Family Resources Survey (FRS) are too small for a full examination of the impact of housing costs on relative poverty for all marital statuses. The sample size only allowed comparison between the poverty rates before and after housing costs in private renting. The analysis showed that private renting increased the rate of poverty for single people from 12.1 per cent before housing costs to 18.0 per cent once housing costs were taken into account, compared to an increase of only 0.9 per cent for married people, from 2.6 per cent to 3.5 per cent.

Recent analysis of the FRS estimated the magnitude and incidence of negative equity in Northern Ireland's housing market (Wallace *et al.*, 2014) and found that single people and couples without children were among the people most affected by negative equity, but married and separated people were among those where the value of negative equity was the greatest. Single people and couples without children are likely to be the most recent buyers and have entered the market closer to its peak, perhaps in smaller homes of lower value compared to second or third time owners, and therefore, proportionate decline in house values produces greater incidence but lower absolute values for negative equity for first time buyers. For single people the value of negative equity was estimated to be £21,500 in 2010/11, £36,600 for married people and £31,210 for divorced or separated people in 2010/11. These figures are likely to have changed, firstly, because the housing market continued to fall after 2011 when the data was collected, and secondly, in 2014 there was an uptick in house prices in some locations.

Negative equity has implications for the ability to move home without incurring substantial debt when the sale value of the home is insufficient to repay the mortgage held against it. Furthermore, negative equity hampers the management of mortgage arrears and homeowners are unable to sell their home to resolve their mortgage payment difficulties. The equality implications of the negative equity and repossessions crisis is uncertain due to an absence of borrower level data (DSD, 2014a), but existing evidence on mortgage arrears shows that relationship breakdown makes a significant contribution to the accrual of mortgage debt (Gall, 2008), and that subsequently poverty can arise after repossession for women (Nettleton *et al.,* 1999).

Conclusion

Single or divorced or separated people appear disadvantaged in the housing market, no doubt a function of being a single earner household, which reduces household income and makes them more vulnerable to income shocks. These people seek support for housing needs from the NIHE more frequently, and single people (i.e. those not married or cohabiting) wait slightly longer than others before the allocation of social housing. Divorced or separated people have poorer physical housing conditions, especially in private renting, although single people experience the lowest rate of non-decent homes when in the private rented sector suggesting that they enter different parts of the market, possibly for different reasons as these groups are at a different life stage. This would suggest the financial consequences of relationship breakdown have an influence on the poor outcomes in terms of housing quality. Little data was apparent about the sustainability of housing for people with different marital status, but estimates suggest that single people are more frequently likely to experience negative equity, but married and divorced or separated people are likely to experience greater sums of negative equity. The housing consequences of relationship breakdown warrant greater attention.

11: Dependants

This chapter considers housing and communities' inequalities among households with or without dependants. The prime focus of the chapter is that of households with or without dependent children. However, the Section 75 duty also encompasses households with or without dependants due to disability or life limiting illness, who may not necessarily be children. Housing issues of carers and their dependants are absent from the literature, however, and there is limited data. The published tables of Northern Ireland Census 2011 data consider people who provide unpaid care and their employment and health concerns more frequently than their accommodation. Proxy indictors of households that may include dependants other than children are, therefore, specifically addressed in respect of older people (Chapter 4) and disability (Chapter 8).

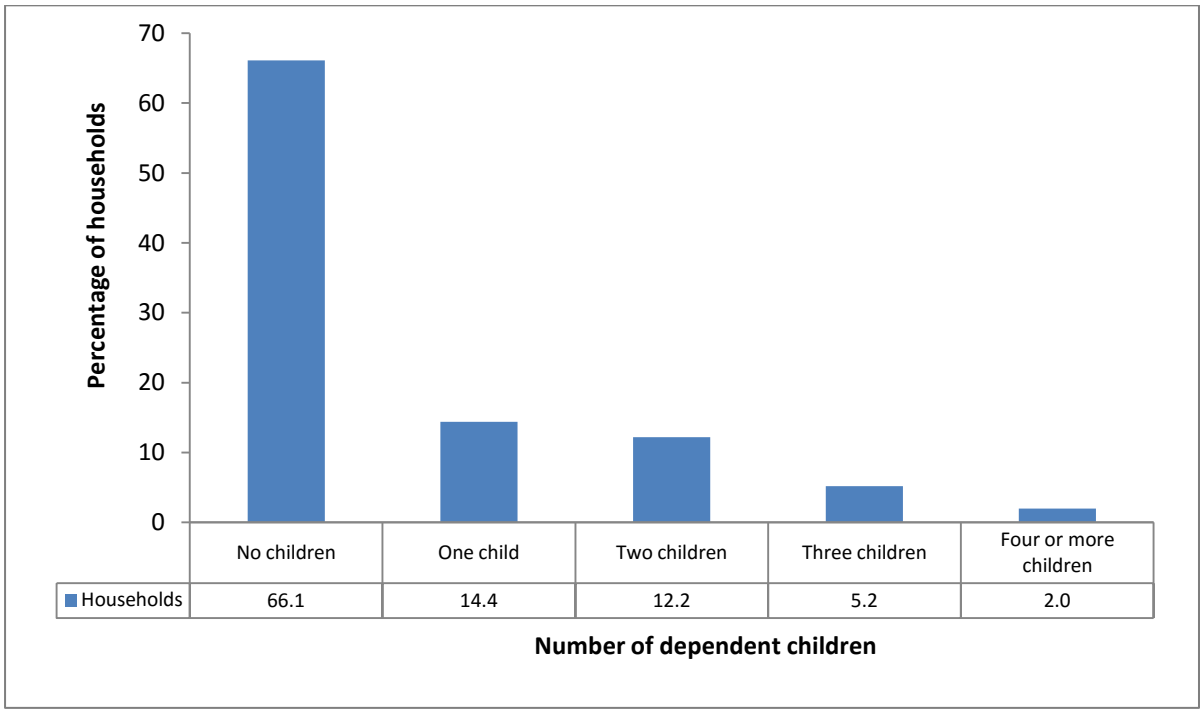
There are no specific housing requirements of households with or without dependants, over and above the requirements for homes that are accessible, have adequate space for household members, affordable and safe from harm, but households with dependants may require additional stability with conditions that allow children to develop physically and emotionally.

The chapter first provides an overview of households with and without dependants. It goes on to raise key points relating to the overcrowded conditions of multi-adult households with dependent children and lone parent households; and the high proportion of low-income families with dependent children in the private rented sector, where currently there is limited security of tenure and where housing costs are associated with higher rates of relative poverty. Households with dependants are not disadvantaged when applying for social housing but in some areas, where there is a recognised shortage of social housing, families wait significantly longer than other applicants.

Overview

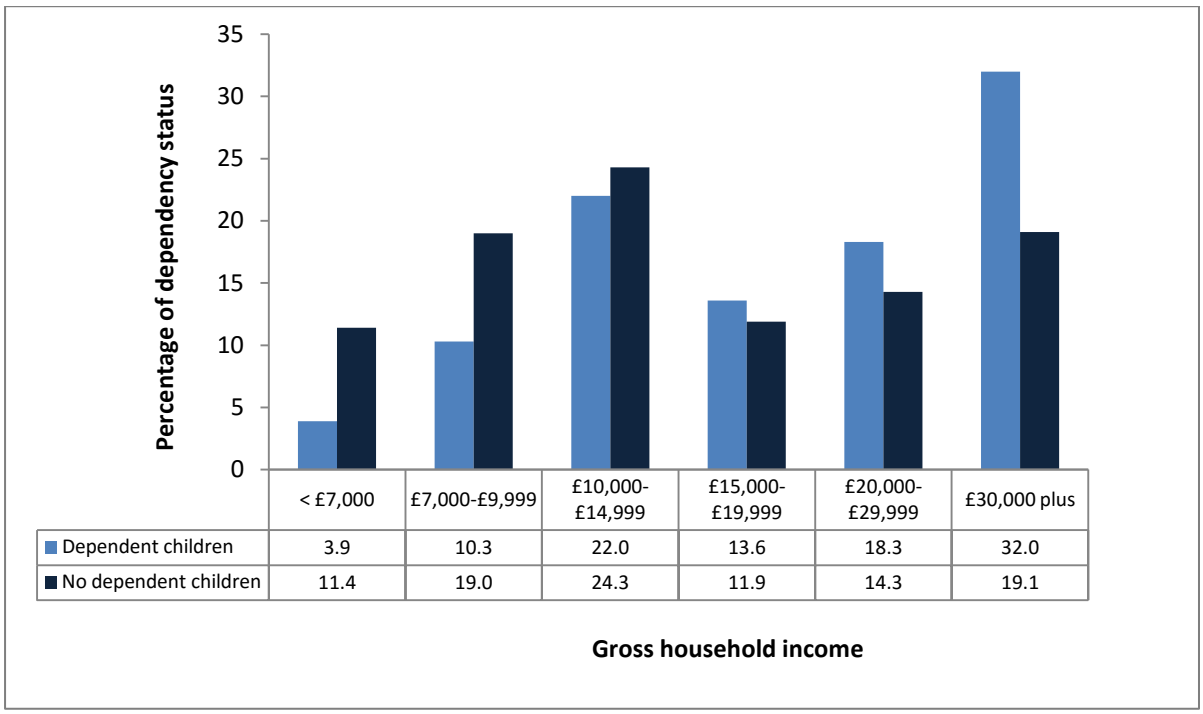
The Northern Ireland Census 2011 showed that a third of households contained dependent children and two-thirds of households did not (Figure 11.1). Over a quarter of all households have one or two children and a further 7.2 per cent of all households include three or more. Households with dependent children tend towards the moderate to higher income groups (Figure 11.2).

Figure 11.1: Households by number of dependent children, 2011



Source: Northern Ireland Census 2011 QS116NI

Figure 11.2: Dependency status by gross household income, 2009



Source: Northern Ireland House Condition Survey 2009

The Northern Ireland House Condition Survey 2009 shows that in over half of the households that contain dependent children the household reference person was male (58.6 per cent) compared to 41.4 per cent female. Lone parent households represent a quarter of all households with dependent children (25.6 per cent), a further 40.8 per cent of all

households with dependants are small families and 33.6 per cent large families.[29] Children are evenly distributed between urban and rural areas. Around 1.6 per cent or approximately 3,500 households contain both dependent children and a household member with a disability.

Northern Ireland Census 2011 data shows that minority ethnic households and households from Asian and European Union (EU) accessions countries[30] are both younger and larger than that of the White or United Kingdom/Northern Ireland /Republic of Ireland population. While a greater proportion of households where the household reference person has identified as Black and Asian include four or more people (Census Table DC2405NI), their larger household size is also in part a function of a younger age profile and therefore a greater incidence of families. Northern Ireland Census data 2011 shows that two fifths of Asian and Black households comprise couples with children, compared to a fifth of White households (NISRA, 2013a).

The Northern Ireland House Condition Survey 2009 showed that the greatest proportion of households that contain dependent children are Catholic (49 per cent) followed by Protestant (38 per cent). Only six and seven per cent of households with dependent children are in mixed religion and no or other religion households, although greater proportions of households of Mixed, No or other religion include dependent children (37 and 33 per cent respectively) than Protestant households (24 per cent).

The Northern Ireland Census 2011 also shows that 11.9 per cent of residents offer unpaid care to another and a quarter of these, 3.1 per cent or around 56,000 people, offer care for 50 hours or more each week[31]. Recent research of carers needs identified a number of key issues but housing did not feature in their major concerns (COPNI, 2014). The chapter, therefore, will focus upon households with or without children as dependants.

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[29] The Northern Ireland House Condition Survey defines families in the following way: a Small Family comprises two adults, related or unrelated, living with one or two dependent children aged under 16; and a Large Family as two adults, related or unrelated, living with three or more dependent children aged under 16. OR three or more adults living with one or more dependent children aged under 16.

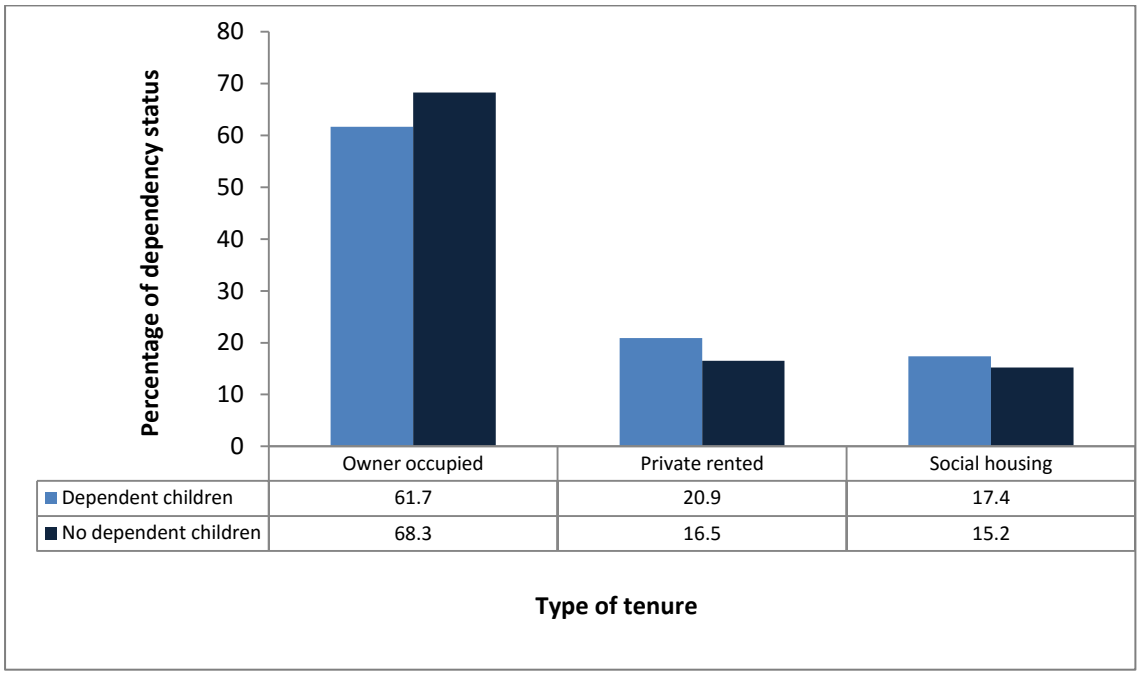
[30] EU Accession Countries admitted from 2004 onwards include Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Slovakia, Slovenia, Romania, Bulgaria.

[31] In the Census 2011 provision of unpaid care' - the term 'care' covers any unpaid help or support to family members, friends, neighbours or others because of long-term physical or mental ill-health or disability, or problems related to old age.

Access to housing

Across all households' homeownership is the dominant housing tenure, but Figure 11.3 shows that a slightly lower proportion of households with dependent children live in owner-occupied homes and that households with dependants are slightly more likely to live in either private or social rented homes than households without dependent children.

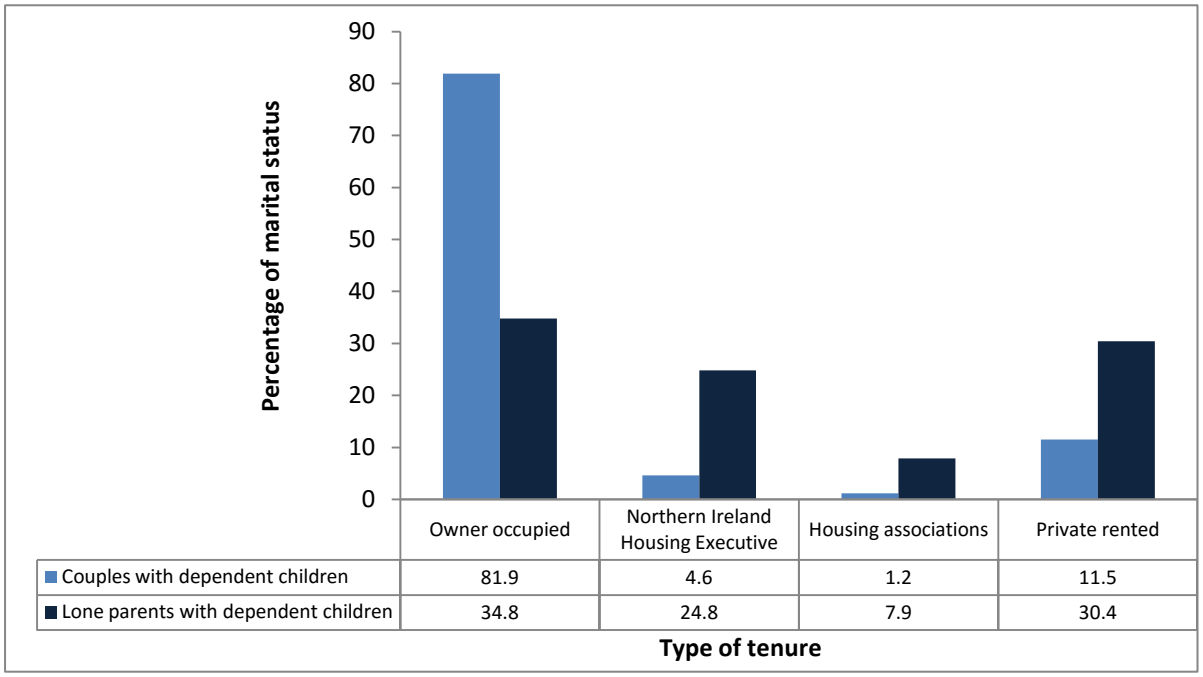
Figure 11.3: Dependency status by tenure type, 2009



	Owner occupied	Private rented	Social housing
Dependent children	61.7	20.9	17.4
No dependent children	68.3	16.5	15.2

Source: Northern Ireland House Condition Survey 2009

Figure 11.4: Marital status of those with dependent children by tenure type, 2011



	Owner occupied	Northern Ireland Housing Executive	Housing associations	Private rented
Couples with dependent children	81.9	4.6	1.2	11.5
Lone parents with dependent children	34.8	24.8	7.9	30.4

Source: Northern Ireland Census 2011 DC4101NI

Figure 11.4 shows that rented accommodation is particularly important to lone parents, with almost a third of lone parents living in social housing and a further 30.4 per cent living in private rented accommodation, much higher proportions compared to two parent households, where only 5.8 per cent live in social housing and 11.5 per cent in private renting. The Family Resources Survey (FRS) found that a total of 38 per cent of households in the private rented sector in Northern Ireland are claiming child benefit (Table 3.8 in FRS 2011/12) compared to 32 per cent in the social rented sector, indicating that more families reside in private rather than social renting. Moreover, the FRS also shows that 29 per cent of private tenant households in Northern Ireland are claiming child tax credit compared to only 26 per cent in the social rented sector, indicating that a greater proportion of lower income families are also now in private renting rather than social housing. The Northern Ireland Census 2011 data shows that the proportion of households in 2011 with dependent children in the private rented (18.4 per cent) compared to social housing (13.9 per cent) (Northern Ireland Census Table DC4408NI), represents a significant change since 2001 when 19.4 per cent of households that included dependent children lived in social housing and only 8.1 per cent in private renting (Northern Ireland Census Table S359).

Access to social housing is important for low-income families if they are unable to obtain affordable and secure housing in the private market. Table 11.1 shows the waiting list and allocation data for applicants across Northern Ireland 2013/14 by whether the applicants' households have dependants. Almost a third of the waiting list, and a third of applicants in housing stress, comprised applicants with dependent children in their households. The same proportions of applicants were in housing stress regardless whether they had dependent children or not (54.2 per cent and 53.9 per cent respectively- not shown). Households with dependants received a slightly higher proportion of allocated homes (41.3 per cent) than their proportion on the waiting list would suggest (32.0 per cent). Applicants where their household was classified as a 'large adult' - which means that there are three or more adults, related or unrelated, with or without dependent children - had waited the longest to be rehoused during 2013/14 (15 months) compared to elderly or other applicants who had waited the shortest (eight months). Large families with dependants waited 12 months – the median average for all applicants for social housing across Northern Ireland - and 13 months for a small family, and therefore were not disadvantaged in comparison to applicants without dependants when waiting for access to social housing.

Table 11.1: Applicants and allocations by dependency status, median waiting list time and housing stress status as at 31 March 2014

	Percentage Share of List (%) and Number (N)							
	DEPENDENCY STATUS							
	Dependent Family Type		Dependents	No Dependent Family Type				No Dependents
	Large Family	Small Family	Total	Large Adult**	Small Adult	Elderly/ Older	Single Person	Total
Applicants as at March 2014								
Not in Housing Stress	6.5 (1,198)	25.4 (4,670)	**31.9 (5,868)**	1.8 (336)	6.7 (1,225)	13.1 (2,410)	46.5 (8,542)	**68.1 (12,513)**
In Housing Stress	5.7 (1,222)	26.5 (5,713)	**32.1 (6,935)**	1.3 (274)	4.2 (903)	16.2 (3,499)	46.2 (9,975)	**67.9 (14,651)**
Overall	**6.1 (2,420)**	**26.0 (10,383)**	**32.0 (12,803)**	**1.5 (610)**	**5.3 (2,128)**	**14.8 (5,909)**	**46.3 (18,517)**	**68.0 (27,164)**
Allocations during 2013/14 (unknown removed)								
Not in Housing Stress	11.5 (116)	21.0 (213)	**32.5 (329)**	2.4 (24)	7.2 (73)	15.5 (157)	42.4 (430)	**67.5 (684)**
In Housing Stress	7.6 (590)	34.9 (2,716)	**42.4 (3,306)**	1.2 (97)	4.1 (318)	11.7 (908)	40.6 (3,159)	**57.6 (4,482)**
Overall	**8.0 (706)**	**33.3 (2,929)**	**41.3 (3,635)**	**1.4 (121)**	**4.4 (391)**	**12.1 (1,065)**	**40.8 (3,589)**	**58.7 (5,166)**

	Median Time on Waiting List in Months							
	DEPENDENCY STATUS							
	Dependent Family Type		Dependants	No Dependent Family Type				No Dependants
	Large Family	Small Family	Total	Large Adult**	Small Adult	Elderly/ Older	Single Person	Total
Applicants as at March 2014								
Not in Housing Stress	13.0	14.0	*	22.5	15.0	27.0	12.0	*
In Housing Stress	23.0	23.0	*	31.5	25.0	39.0	20.0	*
Overall	**18.0**	**19.0**	*	**26.0**	**20.0**	**35.0**	**15.0**	*
At point of allocation during 2013/14 (unknown removed)								
Not in Housing Stress	9.5	9.0	*	15.5	14.0	6.0	7.0	*
In Housing Stress	13.0	14.0	*	14.0	13.0	9.0	11.0	*
Overall	**12.0**	**13.0**	*	**15.0**	**13.0**	**8.0**	**11.0**	*

** Data unobtainable from NIHE. ** Large adult households are comprised of three or more persons aged 16 years old or over with or without one person aged 0-15 years old. They are classed here as with 'no dependants' as it was not possible to further refine the analysis of data supplied.*

The aggregate data for Northern Ireland indicates that the presence of dependants is not associated with longer waits for social housing. However, when considering the waiting times for applicants in housing stress in those areas that were identified as those with a shortfall in new supply of 50 or more units. Table 11.2 shows that households with dependent children wait substantially longer in West Belfast (35.5 months and 39.5 months for large and small families respectively) compared to applicants where there are no dependent children in the household (19.0 months for small adult households). Families also generally wait substantially longer in Lisburn Dairyfarm (23 months for a large family and 29 months small family) than applicants without dependants in their household, and this is similar for small families in Ballymena (20.5 months) and in Newry (19.0 months). However, some households without dependants, small adult households in Newry and East Belfast, also wait a long time for housing (22 months and 20 months respectively). This indicates that the presence of dependants in areas where there is an under supply of social housing can leave them further disadvantaged in terms of waiting times, but that other multi-person households, such as large adults in Lisburn Dairyfarm, are also disadvantaged by the under-supply compared to single person households. The presence of children may not be the only determinant of longer waiting times but the spatial scale of analysis is also important in understanding housing inequalities.

The data suggests that households with dependent children wait longer periods before receiving social housing in West Belfast and other areas such as Lisburn Dairyfarm and Newry, some households that may not include dependants also experienced longer waits, and across Northern Ireland households with dependants do not appear to be disadvantaged in terms of waiting times when applying for social housing, indeed multi-adult (large adult) households across Northern Ireland also wait slightly longer than average. However, these large adult households may contain dependent children but the emphasis is on multi-adults in the home, suggesting household size may also be a defining factor.

Table 11.2: Allocations by dependency status, housing district and median waiting list time for applicants in housing stress during 2013/14

	Median Time on Waiting List in Months					
	Dependent Family Type		No Dependent Family Type			
	Large Family	Small Family	Large Adult*	Small Adult	Elderly/ Older	Single Person
East Belfast	19.0	14.0	28.0*	20.0	8.0	11.0
North Belfast	14.0	11.0	14.0	11.0	12.0	12.0
West Belfast	35.5	39.5	9.5	19.0	15.0	16.0
South Belfast	22.0	16.0	7.5	16.5	4.0	14.0
Lisburn Dairyfarm	23.0	29.0	24.0	19.0	12.0	13.0
Ballymena	15.0	20.5	6.0^	16.0	14.5	15.0
Coleraine	15.5	10.5	48.0^	16.0	15.0	14.5
Newry	16.0	19.0	-	22.0	8.0	12.0
Northern Ireland	13.0	14.0	14.0	13.0	9.0	11.0

*Source: NIHE ^ fewer than 5 cases. * Data unobtainable from NIHE. * Large adult households are comprised of three or more persons aged 16 years old or over with or without one person aged 0-15 years old. They are classed here as with 'no dependants' as it was not possible to further refine the analysis of data supplied.*

Adequacy of housing

The Northern Ireland House Conditions Survey 2009 shows that households with dependent children are more likely to live in houses than bungalows and flats compared to households without dependent children. The homes occupied by households with dependent children tend to be built more recently compared to those of households without dependent children. In particular, more households with dependent children live in homes built after 1980 (45.1 per cent) compared to 29.8 per cent of households without dependent children. Critically, this means that in 2009, homes with dependent children were less likely to be non-decent (8.6 per cent or approximately 18,000 households) compared to the homes of households without dependent children (16 .0per cent), although a similar proportion fail the decent homes standard due to disrepair (two per cent).

The Northern Ireland House Survey 2009 also shows that owner-occupied homes have the lowest rate of non-decent homes (6.7 per cent) for households with dependent children, although, as owner-occupation is the largest housing tenure, the absolute numbers of households with children living in non-decent homes (approximately 8,700) is higher than that for private renting (approximately 5,100) and social housing (approximately 4,300). The proportion of households with no dependants that live in non-decent homes is greatest in the private rented sector and owner-occupied sectors (20.3 and 14.9 respectively) than in the social rented sector. The rate of non-decent homes for households with dependent children is virtually the same for social renting (11.8 per cent) and private renting (11.6 per cent); owner-occupied homes had the lowest rate. For all housing tenure, the rate for non-decency is higher for households without dependants and is especially high for households without children in private renting (Table 11.3).

Table 11.3: Decent home standard by housing tenure and dependency status

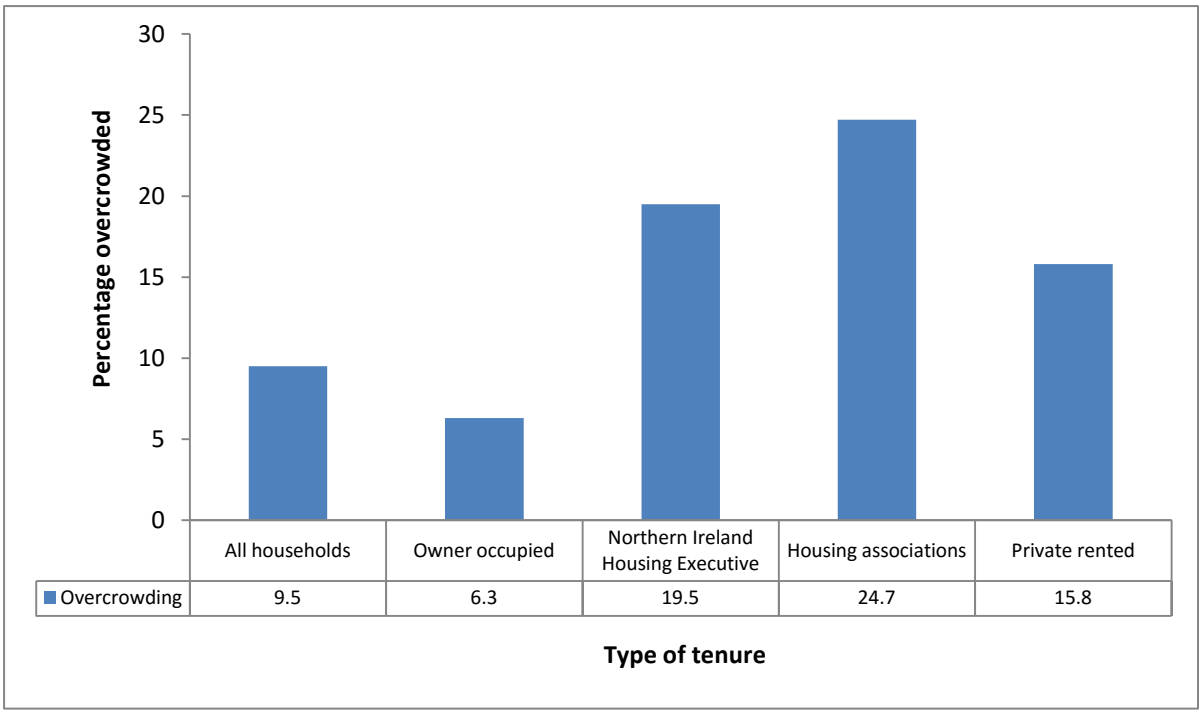
		Decent (%)	Non-decent (%)
Owner-occupied	Dependents	93.3	6.7
	Non-dependents	85.1	14.9
Private rented	Dependents	88.4	11.6
	Non-dependents	79.7	20.3
Social rented	Dependents	88.2	11.8
	Non-dependents	83.9	16.1

Source: Northern Ireland House Condition Survey 2009

The Northern Ireland House Condition Survey 2011 (NIHE, 2013) shows that the proportion of homes overall that fail the decent homes standard that includes children had reduced from nine per cent in 2009 to four per cent by 2011, although the tenure distribution and whether the decline in non-decent homes has been matched to the same or similar extent for those households without children is unclear from the published analysis.

By resident population, the 2011 Northern Ireland Census also records that 9.5 per cent of all people in Northern Ireland live in overcrowded homes, and overcrowding is greatest in social housing (Figure 11.5). A total of 6.9 per cent of all households (not people) in Northern Ireland have at least one bedroom or less than they require and are therefore living in overcrowded conditions (Northern Ireland Census Table QS407NI)(not shown).

Figure 11.5: Overcrowding by tenure type for all usual residents, 2011



Source: Northern Ireland Census 2011 Table DC2417NI

Research in England notes that disentangling the impacts of overcrowding from selection effects (i.e. more people with ill-health are in circumstances that produce overcrowding), the differences in how overcrowding is measured, or distinguishing the impacts from other socio-economic influences is challenging (ODPM, 2004). However, the study shows that adverse impacts of overcrowded homes are apparent for both children and adults, with issues relating to physical and mental health. Another study from Great Britain shows that overcrowding is associated with strained family relationships and impacts on child education and development (Reynolds, 2005).

The Northern Ireland Census 2011 shows that households with dependent children are more likely to live in overcrowded homes – as measured by the property having one room or more below that required by the composition of the household - than households without dependent children (Table 11.4). The greatest incidence of overcrowding across all households with dependent children is among other types of households (multi-adult households that include dependent children) (29.1 per cent) and lone parents (13.2 per cent). Other households with dependent children show high rates of overcrowding across all tenure, but social housing shows the highest incidence of crowding for households with dependent children, particularly compared to the incidence of crowding for households without dependent children. Only in housing association property do high rates of overcrowding also appear for households without dependent children.

Sustainability of housing

The loss of rented accommodation is the third largest reason for homelessness in Northern Ireland, but the Department for Social Development (DSD) Housing Bulletins do not

disaggregate the reasons for homeless presentations and acceptances by equality ground. It is therefore, uncertain whether the loss of rented accommodation has any differential impacts on those with or without dependants. Summary data in respect of homelessness applications and acceptances for 2010 and 2011 were derived from data provided by the Northern Ireland Housing Executive (NIHE). Single people and small families represented the largest groups presenting as homeless, although a higher proportion of households that included dependants were accepted as homeless (Table 11.5).

Table 11.6 shows the rate of relative poverty before and after housing costs for households with or without dependants. The table shows that for households with no dependent children the rate of relative poverty shows slight increases once housing costs are considered for those in both social and privately rented accommodation and reductions in relative poverty for households with no dependants in outright homeownership.

Table 11.4: Overcrowded households by dependent children and housing tenure Northern Ireland 2011

	All households (%)	Owner Occupied (%)	Northern Ireland Housing Executive (%)	Housing association (%)	Private renting (%)
All households	*6.9*	*3.9*	*12.4*	*21.1*	*12.0*
All Without dependents	*5.1*	*2.4*	*8.2*	*20.3*	*10.9*
-Single no children	4.8	1.4	6.2	21.1	7.7
-Lone parent non-dependent children	8.6	5.6	14.4	19.5	13.9
- Couple no dependent children	2.9	2.2	7.5	9.4	4.9
- Other no dependent children	8.8	3.1	14.2	24.4	24.8
All With dependents	*10.3*	*6.9*	*21.6*	*22.8*	*14.1*
- Couple dependent children	6.8	5.1	19.9	20.6	12.5
- Lone parent dependent children	13.2	9.3	17.6	20.2	12.1
- Other with dependent children	29.1	22.0	51.4	50.4	33.7

Source: Northern Ireland Census 2011 DC4408NI

Table 11.5: Summary homelessness applications and acceptances 2010 and 2011

	2010		2011	
	Proportion of all homelessness applications % (N)	**Applicants accepted as homeless % (N)**	**Proportion of all homelessness applications % (N)**	**Applicants accepted as homeless % (N)**
No Dependents				
Elderly	17.3 (6,585)	19.2 (1,266)	16.3 (6,514)	28.4 (1,851)
Large adult*	1.3 (502)	21.3 (107)	1.3 (533)	26.6 (142)
Single	45.4 (17,231)	11.1 (1,911)	45.5 (18,157)	20.5 (3,718)
Small adult	5.8 (2,188)	10.4 (227)	5.5 (2,202)	17.8 (391)
Dependents				
Small family	24.8 (9,406)	25.5 (2,403)	25.6 (10,206)	38.6 (3,942)
Large family	5.5 (2,075)	27.7 (450)	5.7 (2,254)	35.0 (789)

*Source: NIHE. * Large adult households are comprised of three or more persons aged 16 years old or over with or without one person aged 0-15 years old. They are classed here as with 'no dependants' as it was not possible to further refine the analysis of data supplied.*

Table 11.6: Impact of housing costs on rate of relative poverty by dependency status

	DEPENDENCY STATUS							
	No dependent children under 16 years old				Dependent children under 16 years old			
	Tenure							
Relative Poverty status	Social housing (%)	Private renting (%)	Outright owned (%)	Mortgaged (%)	Social housing (%)	Private renting (%)	Outright owned (%)	Mortgaged (%)
Poverty BHC	28	30	26	13	33	33	-	16
Poverty AHC	32	35	16	11	41	60	-	17
Difference	4	5	-10	-1	8	27	-	0

Source: Family Resources Survey 2011/12. Relative poverty is defined as those living in households where the income is less than 60% of the United Kingdom median for the relevant year. BHC=before housing costs. AHC=after housing costs. Figures may not sum due to rounding. **Figures suppressed due to small numbers.*
**The relative rate of poverty is calculated based on income 'before housing costs' (BHC), including income like Housing Benefit that can only be spent on housing; and second, residual income 'after housing costs' (AHC) – including rent, mortgage payments, buildings insurance, ground rent and service charges. The difference between the two measures indicates the proportion of households whose experience of poverty is changed, positively or negatively, once housing costs are considered.*

In contrast, although the rate of relative poverty is the same for households with dependent children in social and private rented accommodation before housing costs are considered, and indeed is quite high at a third of households; once housing costs are taken into account the rate of relative poverty increases significantly for those with children in private renting by an additional 27 percentage points, compared to only eight percentage points for households with dependent children in social renting.

The Northern Ireland Census 2011 records that 22.7 per cent of lone parents live in the private rented sector. There were too few cases in the FRS for a full analysis of rates of relative poverty before and after housing costs for lone parents across all housing tenure. However, the FRS analysis did demonstrate that after housing costs are considered, a full 74 per cent of lone parents in the private rented sector are in relative poverty – although before housing costs the rate cannot be determined – and this compares to 40 per cent in relative poverty of all other households in private renting and 60 per cent of all households with dependants in private renting.

An estimate of the extent and value of negative equity in Northern Ireland's housing market 2010/11 found that homeowners with one or two children had greater sums of negative housing equity, between £43,000 and £45,000 respectively, than those with no children (£22,000) and those with three plus children (£34,000) (Wallace *et al.*, 2014). However, homeowners without children, whether single or living as a couple, were the most likely to experience negative equity, 13 per cent and 17 per cent respectively, compared to homeowners with children, as couples with children and lone parents were both nine per cent (Ibid.).

Conclusion

There was little research evidence relating to housing and households with dependants or otherwise, the children's housing circumstances are little explored specifically. The data review revealed that households with dependants were over-represented in social and private renting – and that low-income families are increasingly found in private renting, where they lack security of tenure, rather than social housing. Households with dependants were also more over-crowded (particularly for multi-adult households with dependent children and lone parents in social housing) and private renting was associated with higher relative poverty rates for households with children after housing costs are considered. Households with dependants were less likely to be in non-decent homes than households without dependants and, despite fears over the quality of private renting for families, there was no difference in the rate of non-decent homes for social and private renting. Households with children in West Belfast, and some other areas of housing shortage such as Lisburn Dairyfarm and Newry, waited a much longer period to be rehoused than households without dependants. However, multi-adult households in some housing districts were also affected by the shortage in social housing and so, overall, families were not necessarily

disadvantaged in applications for social housing, although in some locations waited longer alongside other multi-person households. Housing costs for households with dependants in the private rented sector were associated with a substantial rise in the incidence of relative poverty, compared to households without dependants in the same tenure.

12: Conclusion

This chapter outlines the key housing and communities' inequalities identified in this evidence and data review, discusses the implications of the findings, highlighting key inequalities by equality ground and notes any gaps or weaknesses in the evidence base that future analysis could usefully address.

Summary of 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 produce research to inform an update of the Equality Commission's 2007 *Key Inequalities Report* and is undertaken in a much changed climate. Moreover, direct effects of the market downturn are now accompanied by indirect effects manifest as public sector funding constraints on social housing and social security. Subsequently, 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 mitigate the deeper impacts of welfare reform on Northern Ireland. Moreover, DSD seeks to improve the management and conditions in the private rented sector, not least as there has been a shift in housing tenure patterns in Northern Ireland, mirroring those observed elsewhere in the United Kingdom. The importance of the growing private rented sector is set to continue; homeownership has contracted and has an older age profile than in previous decades and more outright owners than mortgagors; and social housing continues to be oversubscribed with applicants apparently waiting longer to be rehoused.

Against this backdrop, for each equality ground the report considered the differentials in access to housing, the adequacy or suitability of housing and the sustainability of housing. The evidence and data considered did not always indicate whether an issue was persistent, being addressed or newly emerging, where indicators permit, this is highlighted. The key findings and inequalities are set out 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, but private renting is associated with a significant increase in poverty after housing costs for people aged 16 to 24 years old. Homeownership's poverty reducing qualities in old age are well documented, a function of the front loading of housing costs in this tenure. 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. In absolute numbers, 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 are in homeownership and among minority ethnic and migrant groups there is a higher prevalence of private renting. Common weaknesses in the private rented sector include limited security of tenure, poor housing management, and for some but not all households there are poorer housing conditions, but 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 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, isolated and overcrowded and residents 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 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. It is noted however that this resettlement project nears completion in 2016.
- No data was available to assess disabled people's experiences of social housing applications. An earlier assessment showed that wheelchair users waited a much longer time to be rehoused than applicants not in a wheelchair and progress on this measure should be re-examined.
- 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

Attitudes towards lesbian, gay and bisexual (LGB) people have softened considerably in Northern Ireland over the last decade and stakeholders noted parallel improvements in agencies' approaches to meeting the needs of LGB people. However, 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 occasional 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 single 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 rather than social housing where they lack security of tenure.
- Housing costs of private renting increases the rate of relative poverty among households with dependants by 27 per cent compared to five per cent 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 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.

Barriers and Enablers

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 relate to opportunities to enter various housing tenure – often in various locations - 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.

Tenure matters as it sets out the bundle of rights attributable to person's occupation of a property, and housing tenure offer different configurations of rights, such as associated costs, security of tenure and repairing responsibilities. Different housing tenure also attracts different levels of financial safety nets for different people. The current tenure arrangements are not fixed and can be contingent on different countries' housing, labour market and welfare systems, and as efforts to reform the private rented sector across the United Kingdom illustrate, governments can seek to shift the balance of attributes within tenure. So for example, various moves to increase the professional management and promote longer term tenancies in the private rented sector aim to change the balance of stability and quality of management and increase the private rented sectors' appeal to certain tenant groups.

Broadly speaking, the rates of relative poverty after housing costs increases for private renting to a greater extent than other housing tenure, but the impact of this is uneven. Where data was available, the data suggests that differentials in relative rates of poverty were higher after housing costs for those groups that make higher than average use of the private rented sector – for young people, households with dependents, households headed by women, single people and lone parents (note that there are likely to be interactions between these equality grounds here). The data was unavailable for minority ethnic groups and migrants but as they are heavily reliant on the private rented sector it is plausible to assume a similar pattern would prevail for these groups too. This situation is likely to arise from a disjuncture between the financial safety net available and the typical uncontrolled rents charged, and possibly also the interactions with a low wage economy and/or lower earning capacity of some groups. There are indications that young people have been adversely affected by reform of the local housing allowance/housing benefit, restricting single people under 35 years old to the rents of single rooms in shared houses at a time when landlords are reluctant to enter or expand this market due to regulation of Houses in Multiple Occupation. The ease of mobility within the sector has meant people from minority ethnic groups and migrants have been able to find homes and spaces perceived to be safe in which to settle, but the high rental costs and costs associated with moving within the sector were also a barrier to settling in a location perceived to offer greater security from harassment for those without additional resources, thus prompting potential trade-offs between financially getting by and feelings of security. Policy responses are therefore complex, straddling housing supply and housing costs, improving the local labour market, as well as the levels of housing allowances and other support such as tax credits. As Northern Ireland is committed to parity of esteem with Great Britain in most decisions relating to social security, this means that the latter issues would be a challenge to rectify. As mentioned in Chapter 2, there are already steps being taken to reform the private rented sector in Northern Ireland, which could go some way to improving access to and the management of the sector, but controlling for the differential impact of the costs on those groups outlined above who are most affected by costs in this sector may also require attention, not least where child poverty is concerned.

Young people under 18 years old are currently accessing social housing, due to the combined and concerted efforts of housing providers and health care trusts in recent years. As this work is not underpinned by legislation, as in the other parts of the United Kingdom, there are fears that it could be weakened in the future (Fitzpatrick *et al.,* 2014). The NIHE accepts their duty to support high proportions of homeless young people into social housing homes but the numbers are largely static. However, any displacement from the private sector due to the above changes could disrupt demand on social housing and/or homeless services and should be monitored.

The Northern Ireland Assembly has committed to mitigating any adverse impacts of the 'spare room subsidy' or 'bedroom tax,' which applies only to the social housing sector, for all existing social housing tenants that would otherwise be affected by changes to their housing benefit. The equality impacts of the implementation of any discretionary housing payments should be monitored.

On a number of occasions, not least for older homeowners and women, reductions in the relative rate of poverty after housing costs were considered was apparent for outright homeowners. Even mortgaged homeownership had a largely neutral effect on relative rates of poverty in comparison to either social or private renting. Homeownership has the capacity, through the front loading of housing costs, to reduce housing costs in later life, and, notwithstanding large swings in interest rates and remortgaging for additional borrowing, the mortgage pegs costs to that on entry. This poses a question as to whether future cohorts will have the same access to homeownership in the long term and gain from reducing costs through the life course as current outright homeowners. Since the housing market downturn, and the consequent house price adjustments seen in the market, young first time buyers have returned to the housing market to a greater extent than existing homeowners in Northern Ireland, and have done so on lower incomes and with smaller deposits. Whether homeownership locally will continue to contract or whether it will stabilise at a lower rate than at the market peak is uncertain, but is something to consider.

The currently prudent mortgage market and Financial Conduct Authority regulation from 2014 places greater emphasis on the affordability of mortgage payments at the outset and into the future and has raised the threshold to access homeownership in terms of quality of income, which may lead to some people being excluded from the sector. There are implications for people excluded from the tenure in the future, who may not share in the lower housing costs in later life, and also implications for the public purse if more people claim housing benefit in retirement. However, if people buy later in life rather than not at all, the homeownership sector could simultaneously be smaller but people would still benefit from the lower housing costs in later life. There are also threats to homeownership through weak support to sustain homeownership for people struggling with mortgage payments. Support for Mortgage Interest is due to be restricted in the case of claimants with partners working part-time hours under the proposals for Universal Credit so reaching

fewer households. How these issues unfold in the medium to long term and with what equality impacts is uncertain but warrants investigation or monitoring.

Currently social housing provides secure and relatively decent accommodation for many groups across the equality grounds and does so without high increases in the relative rate of poverty. Any contraction of this sector without simultaneous bolstering of the security, conditions and ability to manage costs in other housing tenure may have equality implications for all groups who are represented in the sector, but could disproportionately impact on some groups more than others and would need considered. Shared housing sites and reform of the allocations system may increase choice and efficiency within the social housing stock over the long term, but in the context of fixed sums for investment the quality impacts may require monitoring. The slow delivery of programmes to deinstitutionalise disabled people residing in congregated settings was a concern, which requires further examination to establish any obstacles to implementation. Currently, Northern Ireland has preserved a higher proportionate level of spending on social housing than other devolved areas of the United Kingdom, however, budget restraints could change this in the near term.

This leads on to the issue of budget restraints for other social interventions that have the potential to impact upon older and/or disabled people. Closer working relationships between health and social care providers have been developed and should improve the provision and/or the identification of homes with disabled facilities, but any limits on funding going forward has the potential to weaken the delivery of aids and adaptations across tenure for all disabled people that require such support. The funding to rectify disrepair and ensure older people's homes are adapted to meet their needs are limited, perhaps more so in the private market. Older people prefer grants for home improvements rather than loans, and several studies highlight the reticence of older homeowners to consider equity release. However, with growing constraints on public finances a revolving fund to supply equity loans may be reconsidered, although returns to the fund may only be secured in the medium to long term.

Lastly, there is an attitudinal issue that current gains made for some may be undermined. Stakeholders valued the existing approach of the NIHE towards the delivery of appropriate housing for Irish Travellers, but raised concerns that any moves away from centralised delivery teams towards local councils may weaken outcomes due to adverse local community and/or political pressures. Agency support for LGB and transgender people's needs was thought to have improved considerably in recent years, but still had some way to go. Attitudes to LGB people have softened significantly, and time will tell if a similar improving trajectory will be observed towards transgender people, but as with attitudes towards minority ethnic and migrant groups in recent years, growing positive public

sentiment can also be placed in reverse. Possible exemptions from equality legislation using 'conscience clauses', as proposed recently in Northern Ireland[32], carries the potential to undermine (housing) outcomes for some equality groups.

Key Gaps and weaknesses in the present knowledge base

Few studies addressed housing and equality issues directly, and significant gaps are apparent in the current evidence base. Many studies include some data about people with characteristics associated with different equality grounds, but the equality grounds are rarely the focus of the research. Key gaps include:

- How people of minority ethnic backgrounds and new nationalities navigate the local housing system, and with what results, requires further consideration, not least to understand a new population's residential choices and trade-offs within contested spaces, and any impact on their housing outcomes.
- The housing conditions of people from minority ethnic backgrounds are unknown.
- The equality impacts of the turbulence in the local housing market have not been explored, so which equality groups have felt the burden of housing debt, repossession or negative equity are not fully understood.
- The absence of data in respect of people of different sexual orientations was significant and dedicated studies to fill gaps in understanding about LGB people's housing experiences will be important.
- There was little evidence that considered the views and experiences of disabled people of different ages.
- There was also an absence of data in respect of transgendered people and their housing needs.
- As noted in Chapter 5, comprehensive analysis of the barriers and enablers to access and delivery of social housing for people of different religions would be beneficial.
- The evidence regarding the relationship between housing and political opinion was absent and, while correlated with religion, remains distinct but unexamined.
- The housing impacts on children and child poverty are underexplored, particularly in relations to costs, conditions, space standards and security.

The relationship between housing costs and poverty could be explored more comprehensively across tenure by the different equality grounds. Cross-cutting issues were often identified by the interviews as people with multiple identities were seldom the focus of studies, although such studies were apparent. Across the piece, simple bi-variate relationships have largely been used to associate various housing outcomes with single

equality identities, but combinations of identities have the potential to amplify or indeed reduce inequalities. This approach is unable to isolate the contribution individual or combinations of identities make to housing outcomes. Further statistical analysis should examine whether some groups of people are disadvantaged by certain characteristics or because they also share other attributes. For example, people of minority ethnic backgrounds were associated with greater levels of overcrowded homes, but the review cannot isolate whether this is due to their ethnicity alone and some ethnic penalty in the housing system, or whether minority ethnic household's younger age profile, higher likelihood to have families or multi-adult households is responsible for the different outcomes. In a sense, it may not matter as long as the outcomes are addressed, but understanding why various effects occur can help steer interventions designed to overcome inequalities.

Overarching these equality grounds are socio-economic attributes that may intersect within groups. Chapter 7 saw that people from minority ethnic backgrounds were represented in the lower and higher income households emphasising that groups are not homogenous and that different outcomes may be achieved with greater resources. Household income was also important in providing an explanation for the different housing outcomes of men and women and whether they were single or not. Socio-economic differences are also apparent between groups, and are likely to make a significant contribution to any poorer housing outcomes. Again without further statistical analysis the contributions made by income and/or wealth independently to that made by various equality characteristics will remain uncertain.

Resources such as the *Understanding Society* dataset, the name for the United Kingdom Household Longitudinal Study, may be a useful resource in this respect to examine the attributes associated with a wide range of equality grounds[33]. The Economic and Social Research Council fund this longitudinal panel data survey and in total comprises over 40,000 respondents; approximately 2,500 of which form a panel in Northern Ireland. The numbers may remain small for some grounds, but would nevertheless provide a robust and consistent sample with a comprehensive range of housing, finance and equality indicators.

[33] https://www.understandingsociety.ac.uk

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Appendix 1: Review Methods

The review was based on:

- An extensive literature review;
- A review of key data sources;
- A set of 12 stakeholder interviews; and
- An expert seminar event.

Literature Review

The purpose of the literature review was to synthesise the findings of existing evidence, consider the strength of the evidence base and identify gaps in our knowledge that future research could usefully fill. Evidence was identified by undertaking a comprehensive search. The review prioritised studies based on empirical research of reasonable quality, rather than discursive or opinion pieces, which were used to inform the background to review.

The aim of the extensive search for evidence was to capture key studies that addressed both housing *and* people with characteristics associated with each equality ground. The search for studies in the social sciences is imprecise in comparison to the controlled vocabulary of electronic bibliographic databases and search terms available in health sciences (Wallace *et al.*, 2004). The search therefore involved several strands including:

1. A search for published research of electronic bibliographic databases on housing in Northern Ireland undertaken by an information scientist from the Centre for Reviews and Dissemination at the University of York. The databases included those that covered both academic research outputs and what is often described as 'grey' literature or research reports that are not always included in peer-reviewed databases, for example, policy research reports for government or charities. The search terms included various synonyms for housing and homelessness and key words and are set out in Appendix 1, together with the list of the electronic databases used. The equality grounds were not included in this search as an initial scoping search indicated that the volume of studies on housing alone was not unmanageable and narrowing the search to include terms related to housing and each equality ground would limit the number of studies retrieved excessively. Hard copies of studies were retrieved when titles and abstracts suggested that the studies would include information about the Northern Ireland housing market and/or information relating to different groups of people associated with the Section 75equality grounds.

2. To identify research commissioned by a range of key organisations that may have been omitted from the above search, website searches were undertaken of the of the following organisations:

1. Northern Ireland Housing Executive
2. Department for Social Development
3. NICEM
4. AGE NI
5. ARK
6. NI Council for Homelessness
7. Disability Action
8. Community Relations Council
9. NIGRA
10. Women's Aid
11. Simon Community NI
12. An Munia Tober
13. OFMDFM
14. Institute for Conflict Research
15. INCORE (International Conflict Research Institute)
16. Joseph Rowntree Foundation
17. PPR Project
18. Rainbow project

3. Other studies were also identified by using Google Scholar, following up citations in other studies, and in conversation with several stakeholders set out below.

Data review
Data from the following resources were used in the report:

- Northern Ireland Census 2011
- Family Resources Survey
- Northern Ireland House Condition Survey 2009
- Northern Ireland Housing Executive Administrative data
- Northern Ireland Co-Ownership administrative data

The author undertook descriptive analysis of the Northern Ireland House Condition Survey 2009, which was the latest version available from the UK Data Archive. Northern Ireland Statistical and Research Agency (NISRA) used the Family Resources Survey 2011/12 to provide the analysis of before and after housing costs and their relationship to the rate of poverty drawn from the. The analysis and tools provided by NISRA of the Census 2011 were used to identify associations between various housing attributes and variables that reflected different equality grounds. The Northern Ireland Housing Executive provide administrative information relating to the waiting lists and allocations of social housing by different equality grounds and the Co-ownership Housing Association provided sales data by equality ground .

Some caution is needed in respect of interpreting the data presented. This analysis reports associations between different attributes but does not isolate the individual contribution made by various factors to the housing outcomes found, nor determines if, taking all other

factors into account, the association still stands or if the association is statistically significant. This is particularly important as people have multiple identities in respect of the equality grounds, but some factors may make a larger or smaller contribution to the housing outcomes than others, or indeed associations may fall away if socio-economic factors are considered.

Stakeholder interviews

A total of 12 stakeholder interviews were undertaken to support the literature and data reviews. The purpose of these interviews was to:

- Identify priority areas in relation to housing inequalities and the Section 75 equality grounds,
- Draw links between wider processes and equality groups' experiences within them,
- Identify enablers and barriers to the access and sustainability of adequate and appropriate housing,
- Consider policy developments in these domains,
- Identify gaps in the evidence base, and
- Highlight the priorities of the communities they represent.

Representatives of the following organisations were interviewed:

1. Disability Action
2. The Rainbow Project
3. Women's Aid
4. Participation and the Practice of Rights Project (PPR)
5. Northern Ireland Council for Ethnic Minorities (NICEM)
6. Council for the Homelessness Northern Ireland (CHNI)
7. Age NI
8. Northern Ireland Federation of Housing Associations (NIFHA)
9. Northern Ireland Housing Executive (NIHE)
10. Department for Social Development (DSDNI)
11. Southern Health and Social Care Trust- Traveller Support Worker
12. Northern Ireland Community of Refugees and Asylum Seekers

Expert Seminar

Emerging findings were presented to an expert seminar event in Belfast in June 2014. This provided a focus on stakeholder priorities, the boundaries of the project, highlighted gaps in the evidence base and considered the context in which the review occurred. There were 23 attendees from 15 organisations (twelve third sector groups and three statutory organisations).