Housing needs of minority ethnic groups: Evidence review

PEOPLE, COMMUNITIES AND PLACES

social research

Housing needs of minority ethnic groups

Evidence review

Housing and Regeneration Research
Communities Analysis Division
Scottish Government

January 2021

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Executive Summary

Background

This report provides a review of the literature on the housing needs and experiences of minority ethnic groups in Scotland, and presents results of secondary data analysis. The report assesses the available evidence before the Covid-19 pandemic, and provides a baseline against which the housing related impacts of Covid-19 on minority ethnic households can be considered.

Throughout this report, the term 'minority ethnic' is used to refer to the 11% of the Scottish population whose self-defined ethnicity is not white Scottish/British (Scottish Government 2019a). This includes groups such as 'White Irish', 'White Polish', 'White Gypsy/Traveller' and 'White other'. This definition recognises that minority ethnic groups have distinct identities and cultural differences, and this report is based on a recognition of the differences between and within these communities.

The Scottish Government recognises that inequalities remain in many areas of life for minority ethnic people in Scotland. The Scottish Government's *Race Equality Action Plan 2017-2021*[1] (REAP)*,* which was published in December 2017, sets out key actions for the current parliamentary session to drive positive change for minority ethnic groups in Scotland. Set as part of the 15 year *Race Equality Framework 2016 to 2030*[2] (REF) and informed by the Race Equality Adviser, the Plan is intended to play a key role in advancing race equality, tackling racism and addressing the barriers that prevent people from minority ethnic communities from realising their potential.

This report accompanies a review of the literature on the accommodation needs of Gypsy/Travellers in Scotland, which was published in October 2020[3]. A review of minority ethnic employment in the housing sector in Scotland is intended to be produced in 2021. These reports form part of the housing research actions outlined in the REAP.

Aims

This review aims to enhance our understanding of the housing needs and experiences of minority ethnic groups in Scotland. The research also identifies gaps in the evidence and suggests areas where further research could be useful.

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[1] https://www.gov.scot/publications/fairer-scotland-race-equality-action-plan-2017-2021-highlight-report/

[2] https://www.gov.scot/publications/race-equality-framework-scotland-2016-2030/pages/2/

[3] https://www.gov.scot/publications/evidence-review-accommodation-needs-gypsy-travellers-scotland/

The following questions were developed to guide the research, informed by the actions outlined in the REAP:

1. What are the trends in housing for minority ethnic groups?

2. What are the specific housing experiences of minority ethnic groups?

3. What barriers, if any, do minority ethnic groups face in finding and securing housing in Scotland?

4. To what extent does ethnicity interact with other protected characteristics and how does this affect housing experiences and outcomes?

5. What are the specific housing needs of minority ethnic groups, in terms of tenure, quality and size etc?

6. To what extent are the specific housing needs of minority ethnic groups currently being met?

7. What is being done, and what more can be done, to meet the specific housing needs of minority ethnic groups?

8. What impact has the new private residential tenancy (PRT) had on minority ethnic tenants in the PRS?

The evidence base

The literature on the housing needs of minority ethnic groups was largely made up of qualitative literature, often focusing on the needs of a diverse population in specific geographical locations. Some studies adopted a mixed methods approach, using quantitative methods to establish the population size and to gain insight into the demographics of minority ethnic groups across Scotland. This report focused on academic and grey literature on the housing needs of minority ethnic groups in Scotland published between 2001 and 2020. References have also been made to some UK-wide studies.

Findings

Several patterns emerged across the literature with relevance to the research questions. These themes are summarised below.

RQ1: What are the trends in housing for minority ethnic groups?

Multiple trends in housing for minority ethnic groups were present across the literature. Minority ethnic highest income householder (HIH) households were more likely to be living in the private rented sector (PRS) than white Scottish/British HIH households and on the whole, minority ethnic HIH households were less likely to be living in the social rented sector or in owner occupation. People from minority ethnic groups were more likely to be living in relative poverty after housing costs than people from the white Scottish/British group, and some ethnic groups such as 'African', 'White: Polish' and the 'Other ethnic' group, were much more likely to be

living in some of the most deprived areas in Scotland. There is also evidence that a sizeable proportion of the Scottish population hold prejudiced attitudes towards people from a minority ethnic background, and that minority ethnic groups face appreciable levels of discrimination and harassment.

RQ2: What are the specific housing experiences of minority ethnic groups?

Secondary analysis of the SHCS found that minority ethnic HIH households have mixed outcomes on key housing condition indicators compared to white Scottish/British HIH households, with some results showing similar outcomes and other results showing slight differences. A higher proportion of minority ethnic HIH households were living in housing with a higher EPC rating than white Scottish/British HIH households, while outcomes for both groups were found to be statisitcally similar in terms of fuel poverty. However, there were indications that occupancy levels in minority ethnic HIH households were much higher than in white Scottish/British HIH households and as a consequence, these households were more likely to be overcrowded.

Poorer house condition was suggested by several studies in the literature as a possible implication of living in the PRS. Secondary analysis of the SHCS indicates that although there is no difference in rates of disrepair between minority ethnic HIH households and white Scottish/British HIH households within any individual tenure, there is a difference for both groups in rates of disrepair between the PRS and owner occupied sectors, with the PRS having significantly higher rates of disrepair. The higher rates of disrepair in the PRS combined with the higher prevalence of PRS tenure for minority ethnic HIH households is likely to contribute to the higher rates of disrepair found amongst minority ethnic HIH households overall.

A few studies reported that a possible implication of living in the PRS may be relatively higher rents for ethnic groups that were over-represented in private renting.

Some minority ethnic households contained larger families, with 3 or more dependent children, or engaged in extended family living. For these families, a lack of affordable larger properties in the PRS often meant living in housing which didn't meet their need for space.

For some ethnic groups, the risk of experiencing homelessness may be higher. Factors that increased the risk of experiencing homelessness were experiences of domestic abuse and recent arrival in the country.

RQ3: What barriers, if any, do minority ethnic groups face in finding and securing housing in Scotland?

Evidence from the literature identified a number of barriers limiting minority ethnic groups in finding and securing housing. In the PRS, experiences of discrimination by landlords or agents and a lack of affordable accommodation restricted access to private renting. The experience, or fear, of racial harassment was reported by some

minority ethnic HIH households in the social rented sector.These experiences and fears influenced housing decisions and impacted on the attractiveness of the sector, with some reporting difficulty in finding social housing in areas perceived to be free from racial harassment. Multiple barriers were identified which led to low levels of uptake and use of mainstream housing services by minority ethnic groups.

RQ4: To what extent does ethnicity interact with other protected characteristics and how does this affect housing experiences and outcomes?

Studies show that minority ethnic women and older people face particular challenges in accessing and securing housing. For minority ethnic women, isolation, language difficulties and experiences of racism, may increase their risk of experiencing homelessness or prevent them from escaping domestic abuse. With regards to older people, a lack of language skills, low awareness of housing services and mobility issues often meant they stayed in accommodation which was unsuitable and did not fully meet their needs.

RQ5: What are the specific housing needs of minority ethnic groups, in terms of tenure, quality and size etc?

The minority ethnic population in Scotland is not a homogenous group and each ethnic group has practical and cultural needs, which vary within and between groups. Evidence suggests that, in respect of tenure, the PRS can offer greater flexibility and choice for some minority ethnic groups. For others, private renting has become the only viable option, due to the inability of social housing to fully meet their needs, in terms of size of property, location and safety from racial harassment, and the relative inaccessibility of owner occupation. For all groups, the anticipation and experience of racial harassment, particularly in social housing, was a major factor in housing decisions.

RQ6: To what extent are the specific housing needs of minority ethnic groups currently being met?

There are indications that the specific housing needs of some minority ethnic groups are not being fully met. Secondary analysis of SHCS data shows that on key housing condition indicators, outcomes for minority ethnic HIH households vary when compared to white Scottish/British HIH households. In terms of energy efficiency, outcomes for minority ethnic HIH households are slightly better. However, there is some evidence that a higher proportion of minority ethnic HIH households had some level of disrepair to the dwelling and overcrowding for minority ethnic HIH households was a particular issue. This accords with some older qualitative studies, which found evidence of low quality housing, including unsafe living conditions, poor furnishings and inadequate heating. There are suggestions in the literature of over-representation in homelessness statistics. However, without current population data the extent of this is uncertain.

RQ7: What is being done, and what more can be done, to meet the specific housing needs of minority ethnic groups?

There is very little in the literature that directly addresses this question.

RQ8: What impact has the new private residential tenancy (PRT) had on minority ethnic tenants in the PRS?

There is not enough evidence to assess the impact that the new PRT has had on the housing experiences of minority ethnic tenants. Indeed, many tenants may not yet have moved to the PRT. Evidence from one study suggests that minority ethnic tenants are less confident in dealing with disputes and less likely to challenge their landlord than white tenants.

Further research

Key gaps in evidence include:

- the cultural needs and housing aspirations of specific ethnic groups, particularly post-Covid-19
- whether minority ethnic people with other protected characteristics, such as gender, disability etc. have different housing experiences
- the current demographic and geographic profile of the refugee population
- how poor housing outcomes are currently being addressed
- how and to what extent minority ethnic people are experiencing racism in social housing, and how this impacts on their housing decisions
- ways of facilitating greater engagement between mainstream and specialist housing services
- the impact of the PRT on specific minority ethnic groups
- the housing needs and experiences of specific ethnic groups over time

Introduction

This report provides a review of the literature on the housing needs and experiences of minority ethnic groups in Scotland, and presents results of secondary data analysis. The report assesses the available evidence before the Covid-19 pandemic, and provides a baseline against which the housing related impacts of Covid-19 on minority ethnic households can be considered. The report accompanies a review of the literature on the accommodation needs of Gypsy/Travellers in Scotland, which was published in October 2020[4]. A review of minority ethnic employment in the housing sector in Scotland is intended to be produced in 2021. These reports form part of the housing research actions outlined in the *Race Equality Action Plan 2017-2021* (REAP)[5].

Research questions

The following research questions have been developed to inform this report:

1. What are the trends in housing for minority ethnic groups?

2. What are the specific housing experiences of minority ethnic groups?

3. What barriers, if any, do minority ethnic groups face in finding and securing housing in Scotland?

4. To what extent does ethnicity interact with other protected characteristics and how does this affect housing experiences and outcomes?

5. What are the specific housing needs of minority ethnic groups, in terms of tenure, quality and size etc?

6. To what extent are the specific housing needs of minority ethnic groups currently being met?

7. What is being done, and what more can be done, to meet the specific housing needs of minority ethnic groups?

8. What impact has the new private residential tenancy (PRT) had on minority ethnic tenants in the PRS?

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[4] https://www.gov.scot/publications/evidence-review-accommodation-needs-gypsy-travellers-scotland/

[5] https://www.gov.scot/binaries/content/documents/govscot/publications/strategy-plan/2017/12/fairer-scotland-race-equality-action-plan-2017-2021-highlight-report/documents/00528746-pdf/00528746-pdf/govscot%3Adocument/00528746.pdf?forceDownload=true

The report begins with a brief note on terminology and clearly delineates the scope of the review. It then assesses the evidence base, drawing on both academic and grey literature[6] sources, and discusses the evidence as follows:

- The evidence base – assessing the nature of the evidence
- Housing trends
- Housing needs and experiences
- Selected case studies

The report concludes with a discussion of the research questions, highlights key gaps in evidence and discusses further research possibilities.

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[6] Grey literature relates to research published outwith academic channels. This includes a wide range of material, such as government publications, reports, white papers and other online materials.

1. The evidence base

The literature on the housing needs of minority ethnic groups is largely made up of qualitative literature, often focusing on the needs of a diverse population in specific geographical populations. Some studies adopt a mixed methods approach, using quantitative methods to establish the population size and to gain insight into the demographics of minority ethnic groups across Scotland. This report focuses on academic and grey literature on the housing needs of minority ethnic groups in Scotland published between 2001 and 2020, taking as its starting point the Scottish Executive's 2001 *Audit of research on minority ethnic issues in Scotland from a 'race' perspective*[7] (Netto et al. 2001)*,* which although dated remains one of the most comprehensive studies on the topic. References are also made to studies from across the UK, where the findings are likely to be relevant or can supplement the Scottish studies. Two case studies have also been selected, which illustrate specific approaches and good practice in minority ethnic housing.

1.1 Terminology and scope

Throughout the literature a variety of terms have been used to refer to minority ethnic groups, including 'Black and minority ethnic groups' (BME), 'Black, Asian and minority ethnic groups' (BAME), 'ethnic minority' and 'minority ethnic groups'. Where possible, this report has retained the terms used in the various datasets and studies, recognising that the terminology used is likely to reflect specific categorisations in data collection. In the secondary data analysis, ethnic sub-groups are often grouped into the broad categories 'white Scottish/British' and 'minority ethnic' due to small sample sizes. In instances where terminology is not retained, for example where themes are drawn from a number of reports, the term 'minority ethnic' is used to reflect the preferred terminology in *The Race Equality Framework for Scotland 2016-2030*. Where the evidence gives detailed ethnic sub-groups, such as 'Asian', 'Chinese', 'Caribbean or Black' or 'African', these classifications are used where appropriate.

Throughout this report, the term 'minority ethnic' is used to refer to the 11% of the Scottish population whose self-defined ethnicity is not white Scottish/British (Scottish Government 2019a). This includes groups such as 'White Irish', 'White Polish', 'White Gypsy/Traveller' and 'White other'. This definition recognises that minority ethnic groups have distinct identities and cultural differences, and this report is based on a recognition of the differences between and within these communities.

A greater proportion of the minority ethnic population in Scotland is made up of students than the white Scottish/British population. Combined *Scottish Household*

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[7]https://www.webarchive.org.uk/wayback/archive/20160115192600/http://www.gov.scot/Publications/2001/09/10029/File-1

Survey (SHS)[8] data from 2017-2019, indicates that depending on ethnic group between 4%-19% of households with a minority ethnic highest income householder (HIH) contained residents in further or higher education (Scottish Government 2020a). Disaggregated data for white ethnic sub-groups is not available by economic activity in the 2011 Census, although analysis finds that 21% of non-white minority ethnic groups over 16 years of age were defined as economically-inactive students compared to 4% of the white population aged over 16 (National Records of Scotland 2016). Given the distinct needs and experiences of students, the specific housing needs of this population are not considered in this report, although they are likely to form a proportion of the sample in some of the studies (see section 2.4.8 for more information).

A sizeable proportion of the minority ethnic population is likely to be made up of refugees or asylum seekers (Home Office 2020). The literature reviewed in this report often covers the needs and experiences of these groups, however, this report does not seek to answer specific research questions about them. The *New Scots: refugee integration strategy 2018-2022*[9] sets out an approach to support the vision of a welcoming Scotland for refugees and asylum seekers, and contains key actions on housing. A review of the existing evidence on these groups was published by the New Scots Evidence Group in 2019[10].

1.2   Type of research

Qualitative studies explore the housing experiences of minority ethnic groups in the literature in a number of ways, with researchers recruiting participants living in specific tenures, experiencing homelessness or from specific ethnic communities. Where quantitative data was analysed, researchers tended to use a mixture of available data sources such as the 2011 Census, household surveys and administrative data, to provide an estimate of the population across Scotland and identify possible housing trends among minority ethnic groups.

In the literature reviewed for this report, large-scale studies involving primary research were rare, as were longitudinal studies offering insight over time. However, there were several comprehensive studies that used secondary data analysis to provide an overview of available evidence. There have been few national studies, with small-scale qualitative studies predominating.

Many studies highlighted the needs and experiences of specific groups, calling attention to the various facets of poor housing outcomes which minority ethnic groups experience. Other studies indicated the experiences of service users within housing services, while others interviewed service providers and employers. However, there were very few studies which sought to evaluate the extent to which organisations had mainstreamed minority ethnic housing needs or how the poor housing outcomes identified were being addressed.

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[8] Scottish Household Survey: publications - gov.scot (www.gov.scot)

[9] https://www.gov.scot/publications/new-scots-refugee-integration-strategy-2018-2022/pages/2/

[10] https://www.gov.scot/publications/refugee-integration-evidence-scotland-study-evidence-available-support-new-scots-refugee-integration-strategy-2018-2022/pages/3/

Many studies were concerned with the experiences of minority ethnic people in a broad sense, although there were some attempts to reflect the diverse ethnic backgrounds within this population. Where studies did focus on a particular ethnic group, this tended to be either the South Asian population or migrants from the European Economic Area (EEA), in particular A8[11] migrants (de Lima et al. 2007; Collins 2007; Hall Aitken 2007; Sim et al. 2007) There is little attention paid to the Chinese population, which was the second largest non-white minority ethnic group in the 2011 Census (National Records of Scotland 2016). There were several studies focusing on the experiences of older minority ethnic people.

A variety of techniques were used to recruit participants including use of 'trusted intermediaries' such as religious centres, community groups and voluntary organisations (Joshi 2020), housing associations/services (Netto & Abazie 2012; Netto 2006; Netto et al. 2004) or health workers. Purposive sampling and snowball sampling were common methods for recruiting participants.

1.3 Limitations and assumptions

Methodological limitations include sample size, geographical scope, and dated results, with the 2011 Census remaining the most comprehensive data set available. Other quantitative data sources have small sample sizes, which prevents a detailed analysis of ethnic sub-groups. Some studies have been included in the review that are not based on research undertaken in Scotland. Although the findings are likely to be relevant, it is possible that they do not apply in the Scottish context.

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[11] A8 migrants refers to migrants from eight of the ten accession countries that joined the European Union during its 2004 enlargement: Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Slovakia and Slovenia.

2. Housing trends

2.1 Introduction

The minority ethnic population in Scotland is distinctive in terms of size, ethnic composition and patterns of settlement. The population includes Pakistanis, Chinese, Indians, Africans, Irish, Gypsy/Travellers, Polish, asylum seekers and refugees, and other communities. These groups are concentrated in the four main cities of Glasgow, Edinburgh, Aberdeen and Dundee but small numbers are present across Scotland, including the more remote areas of the Highlands and Islands (Netto et al. 2011).

The Scottish Government believes that a safe, secure, warm place to stay is the minimum that we should all expect (Scottish Government 2017a). However, there are indications that minority ethnic communities in Scotland and in the UK generally experience poorer housing outcomes than their white Scottish/British counterparts including: higher levels of overcrowding and higher rates of homelessness compared to the population as whole (Netto et al. 2011; Netto et al. 2001). Many people in these communities face a higher risk of poverty and in-work poverty, lower employment rates and under-representation in political and public life (Scottish Government 2017a). However, although levels of disadvantage may be higher within the minority ethnic population, not all groups experience this to the same extent and there can be considerable diversity within and between groups (Netto et al. 2011).

2.2 Policy context

The *Race Equality Framework 2016-2030* (REF) sets out the Scottish Government's approach to promoting race equality and tackling racism and racial inequality between 2016 and 2030. The Framework is based on the priorities, needs and experiences of Scotland's minority ethnic communities and was drafted with input from the public and voluntary sectors and academia, to ensure that the Framework is practical and deliverable. The aim of the Framework is to create measurable progress on race equality (Scottish Government 2016a).

Following the publication of the REF, in 2016 an independent Race Equality Adviser was appointed to provide insight and advice on implementing the REF actions. The Adviser's report, *Addressing Race Inequality in Scotland: The Way Forward*[12]*,* sets out several recommendations and actions which form the basis of the *Race Equality Action Plan 2017-2021*(REAP)*.* The report recognised that the housing status of minority ethnic groups had remained static for some time and identified four areas of concern:

- access to social housing;
- housing quality improvements in the low value owner occupier and private rented sector;

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[12] https://www.gov.scot/publications/addressing-race-inequality-scotland-way-forward/

- housing advice services; and
- employment of minority ethnic people in housing services (Scottish Government 2017b)

Building on the recommendations from the Adviser's report, the Scottish Government's REAP sets out key actions for the current parliamentary session to drive positive change for minority ethnic groups in Scotland. It is set as part of the 15 year REF and informed by the work of the Race Equality Adviser. It is intended to play a key role in advancing race equality, tackling racism and addressing the barriers that prevent people from minority ethnic communities from realising their potential. Housing is a key area identified in the plan and it contains a number of actions in this area, upon which the aims of this report are based (Scottish Government 2017a).

In March 2020, the *Race Equality Action Plan: two year progress update*[13] was published, providing an interim update to stakeholders on progress made in the second year of the REAP (Scottish Government 2020b). The final update, providing a complete record against all actions in the REAP, is due in March 2021.

2.3 Population

There is limited up to date data on the size of the minority ethnic population in Scotland and what does exist often does not provide a detailed breakdown by ethnic group. Publications often use different groupings or aggregate data in inconsistent ways. For example, many studies refer to minority ethnic groups but exclude white minority ethnic groups, such as 'White Polish' and 'White Other', in quantitative estimates of the population.

The 2011 Census, although now dated, is the most comprehensive source of data available on the size and profile of the minority ethnic population, particularly in the Scottish context where numbers make up a relatively small proportion of the population. The Census indicates that the proportion of minority ethnic adults resident in Scotland grew from around 5% of the population in 2001 to 8% in 2011 (432,616 from the total Scottish adult population of 5,295,403). (National Records of Scotland 2016).

Due to the infrequency of the Census, and recognising that it is now nine years out of date, it is reasonable to assume that the proportion of the population who are from a minority ethnic background has risen further since the 2011 Census. As such, it is important to consider other sources. More recent analysis of the Scottish Survey Core Questions (SSCQ) offers an indication of how the population has changed since the last Census. It estimates that the minority ethnic population, including white minority ethnic groups and white Irish, now sits at between 10% and 12% of Scotland's population. However, the SSCQ does not provide a full breakdown of the population by ethnic sub-group (Scottish Government 2019a).

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[13] https://www.gov.scot/publications/race-equality-action-plan-year-two-progress-update/

The 2011 Census indicates that the 'Asian' population is the largest minority ethnic group in Scotland, making up 2.7% of the population. The 'African' group makes up 0.6% of the population, while the 'Caribbean or Black' group makes up 0.1%. Mixed or multiple ethnic groups and other ethnic groups represent 0.4% and 0.3% respectively (Scottish Government 2015).

The proportion of the population reported as belonging to a minority ethnic group varied by local authority area (see Annex 1 for a full breakdown) but were concentrated in the major urban centres. The 2011 Census recorded 16% of the resident population in Aberdeen City and Edinburgh City; 15% of the population in Glasgow City and 10% of the population in Dundee as belonging to a minority ethnic group. Although the proportion of each ethnic group living in these areas varies. For example, 34% of all Asian minority ethnic adults resident in Scotland live in Glasgow (National Records of Scotland 2016). These results accord with SHS data which indicates that households with a minority ethnic HIH were more likely to live in a large urban area than households with a white British/Scottish HIH (Scottish Government 2020a).

Figure 1: Urban/rural classification by the HIH, SHS data 2017-2019 *
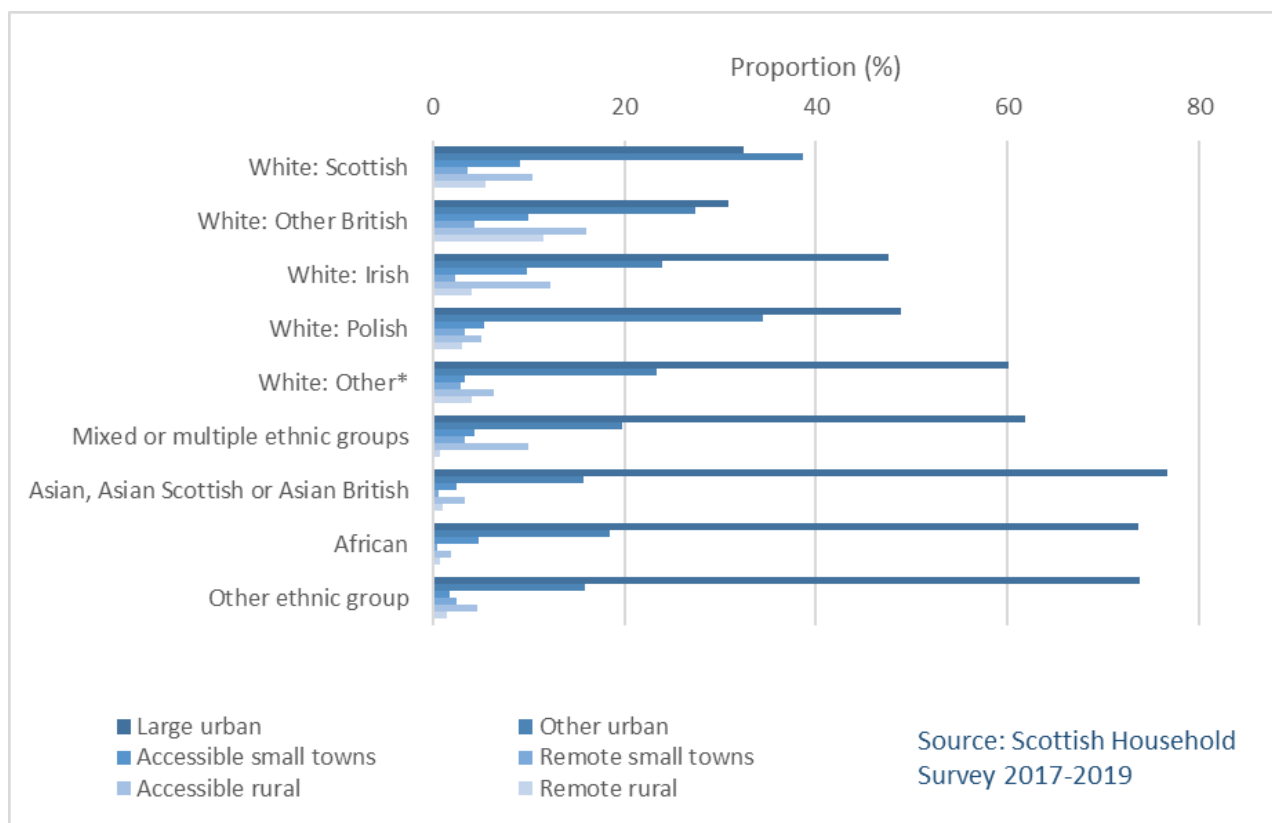
(White Scottish/British HIH Base: 29,150; Minority ethnic HIH Base: 2600)

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* Due to small sample sizes 'White: Other' includes 'White: Gypsy/Traveller'.

2.4 Household composition and characteristics

2.4.1 Age

As shown in Figure 2, 2011 Census data shows that minority ethnic groups had younger age profiles than white Scottish/British groups, with 63%-85% of the minority ethnic population aged under 40 years compared to 47% of the 'White: Scottish population and 41% of the 'White: British'. This effect was most pronounced within the 'White Polish group where only 15% were aged 40 and over (National Records of Scotland 2016).

Figure 2: Ethnic group by age, Scotland 2011
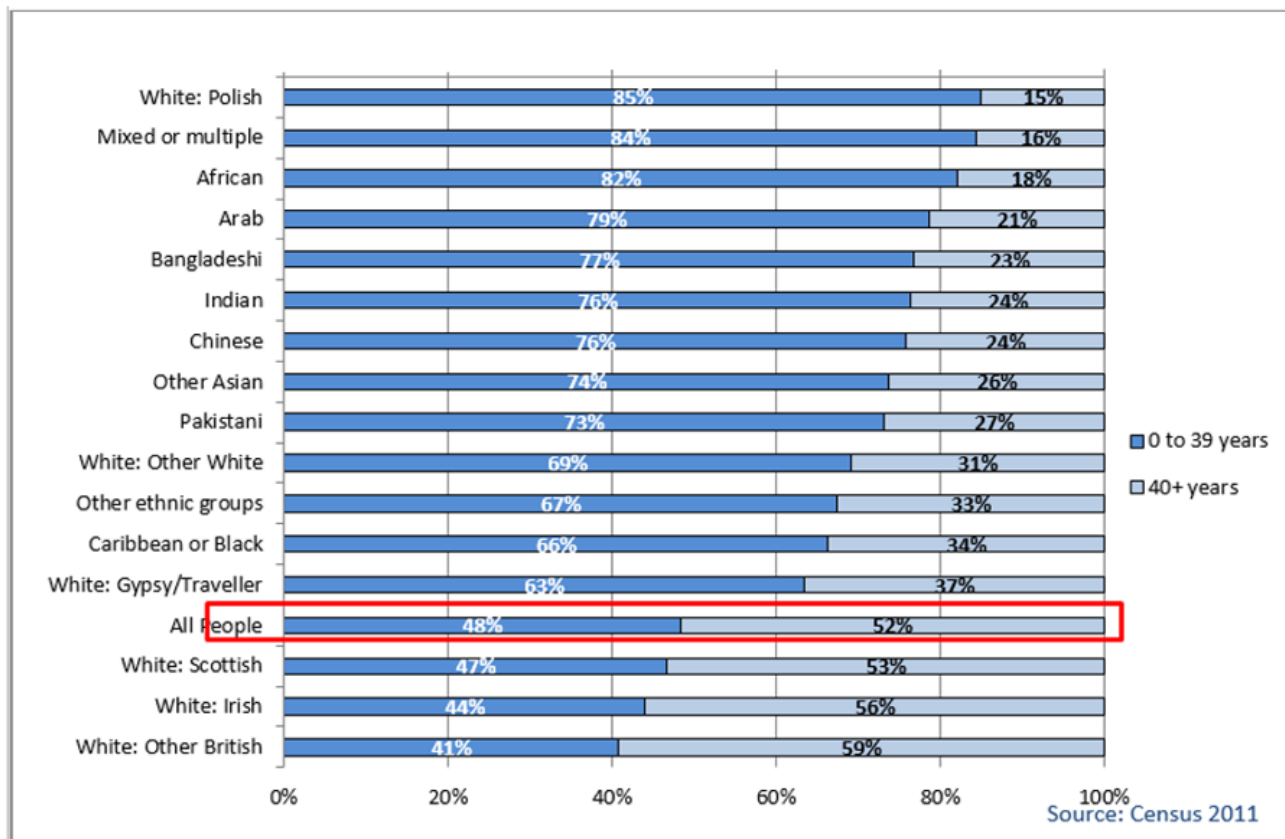
(Base, 5,295,403)

2.4.2 Gender

The proportion of males and females within the population differed according to ethnic group (see Table 1). In 2011, whilst 52% of the total population in Scotland identified as female and 48% male, the 'Arab' group was 58% male, and majority of the 'Bangladeshi', 'Indian', 'African', 'Pakistani' and 'Caribbean or Black' ethnic groups were also male. Conversely, the 'Other Asian', 'Other White', 'Chinese' and 'White: Scottish', groups had a slightly higher proportion of females compared with the population as a whole (National Records of Scotland 2016).

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Table 1: Ethnic group by gender, Scotland 2011

Ethnicity	Male	Female
Arab	58%	42%
Other ethnic groups	57%	43%
Bangladeshi	56%	44%
Indian	56%	44%
African	54%	46%
Pakistani	52%	48%
Caribbean or Black	52%	48%
White: Polish	51%	49%
White: Other British	50%	50%
White: Gypsy/Traveller	49%	51%
White: Irish	49%	51%
Mixed or multiple	49%	51%
All People	48%	52%
White: Scottish	48%	52%
Chinese	48%	52%
White: Other White	46%	54%
Other Asian	45%	55%

(Base, 5,295,403)

2.4.3 Family composition

Data from the 2011 Census shows that compared to white ethnic groups (excluding 'White: Polish') married couple families identifying as minority ethnic were generally more likely to have dependent children. This figure was highest in the 'African' group, where 76% of married couple families had dependent children, compared to 43% of the population as a whole. All minority ethnic groups, excluding those identifying as 'Indian' or 'Other ethnic group', were more likely than the population as a whole to live in lone parent households with dependent children. This finding was most pronounced in the 'Other Caribbean or Black group' where 91% of lone parent families had dependent children.

Figure 3 shows that larger households (containing three or more dependent children) were most common among the 'Pakistani' (36%), 'Arab' (32%) and 'Bangladeshi' (26%) ethnic groups, compared to 13% of the population as a whole and only 8% of the 'White: Polish' group. The 'White: Polish' group were most likely to have just one dependent child (62%) (National Records of Scotland 2016).

Figure 3: Households with dependent children, as a proportion of all households with dependent children

Source: 2011 Census
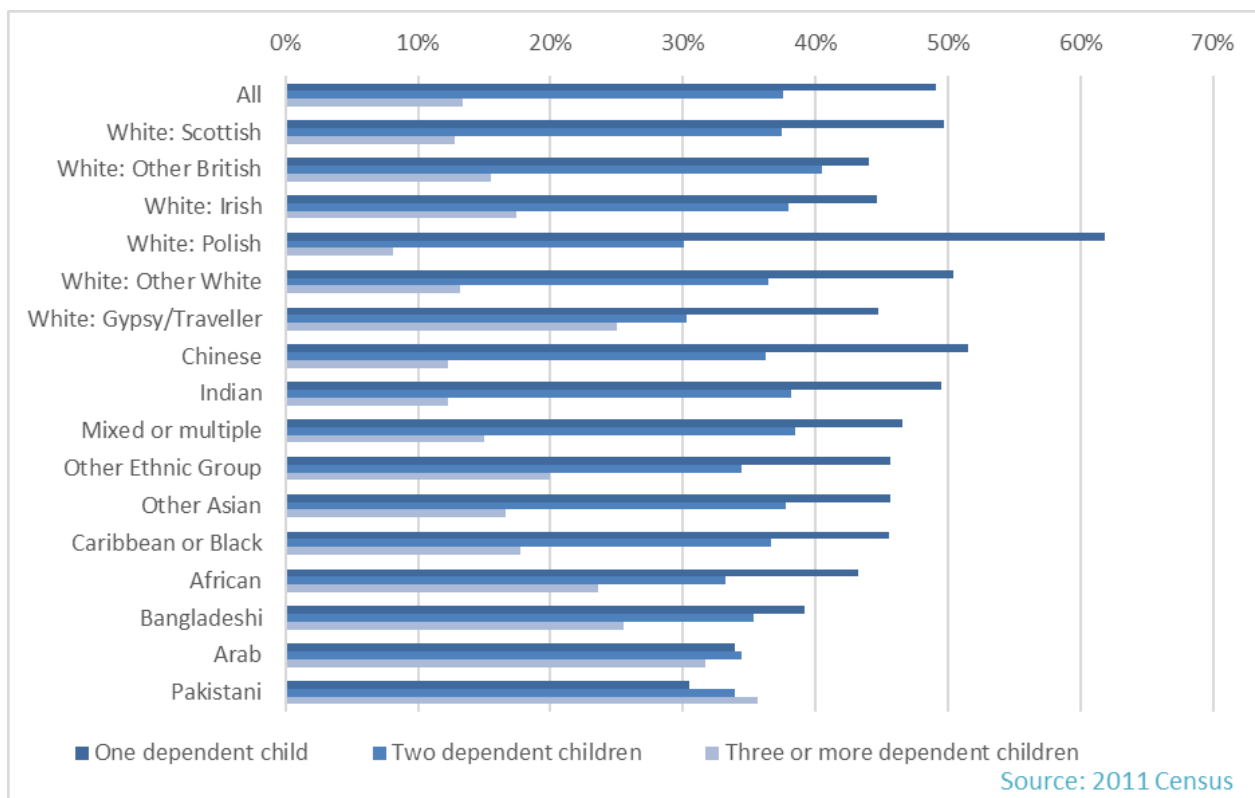
(Base: 616,489)

2.4.4 Tenure

Combined SHS data from 2017-2019 indicates that minority ethnic HIH households were more likely to be living in the private rented sector (PRS) than white Scottish/British HIH households. However, as Figure 4 shows, the proportion of those living in the PRS varies by ethnic group (Scottish Government 2020a). For example, the 'White: Other' group reported the highest levels of private renting. Within this group, 50% of households were private renting, with 15% social renting and 34% in the owner occupied sector. With the exception of the 'White: Irish' group where around a quarter were living in the PRS, around a third of all other minority ethnic groups were private renting.

Minority ethnic groups, with the exception of the 'African' group, were less likely to be in the social rented sector than in other tenures. Within the 'African' group, 45% were social renting, compared to 35% 'White: Polish', 15% 'White: Other', 15% 'Mixed or multiple ethnic group', 12% of 'Asian, Asian Scottish or Asian British' and 28.8% of the 'Other ethnic group'. This compared to 25% of 'White: Scottish' households and 12% of 'White: Other British' households (Scottish Government 2020a).

All minority ethnic groups were less likely to be owner occupiers than white Scottish/British with the exception of 'White: Irish' households. This trend was most pronounced within the 'African' group, where only 22% were living in the owner occupied sector, compared to 63% of 'White: Scottish' and 69% of 'White: Other British' households. Among the minority ethnic groups, the 'Asian, Asian Scottish or

Asian British' group had the highest rate of owner occupation (50%). This compared to 29% of 'White:Polish' households, 36% 'White:Other', 42.3% 'Mixed or multiple ethnic group' and 29% 'Other ethnic group' (Scottish Government 2020a).

Figure 4: Tenure by ethnicity of the HIH, SHS data, 2017-2019[*] [**]

Source: Scottish Household Survey 2017-2019
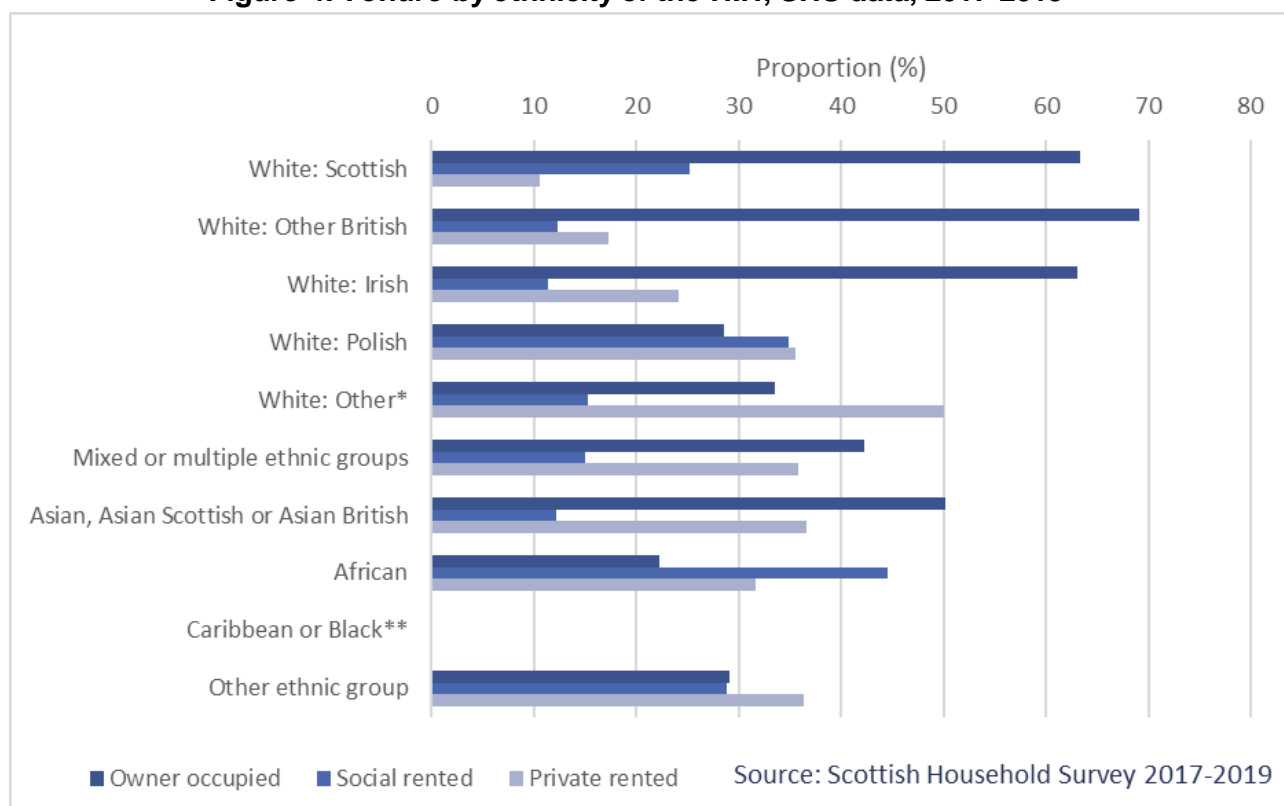
(White Scottish/British HIH Base: 29,150; Minority ethnic HIH Base: 2600)

2.4.5 English language proficiency

In terms of language proficiency, minority ethnic groups generally reported lower levels of spoken English compared to white Scottish/British or Irish groups. As shown in Figure 5, the 'Chinese' and 'White: Polish' groups reported the lowest levels of spoken English proficiency (National Records of Scotland 2016).

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[*] Due to small sample sizes 'White: Other' includes 'White: Gypsy/Traveller'.

[**] Due to small sample sizes (less than 50), data on the 'Caribbean or Black' group has been suppressed.

Figure 5: Ethnic group by language proficiency (spoken English) – All people (3 year+)
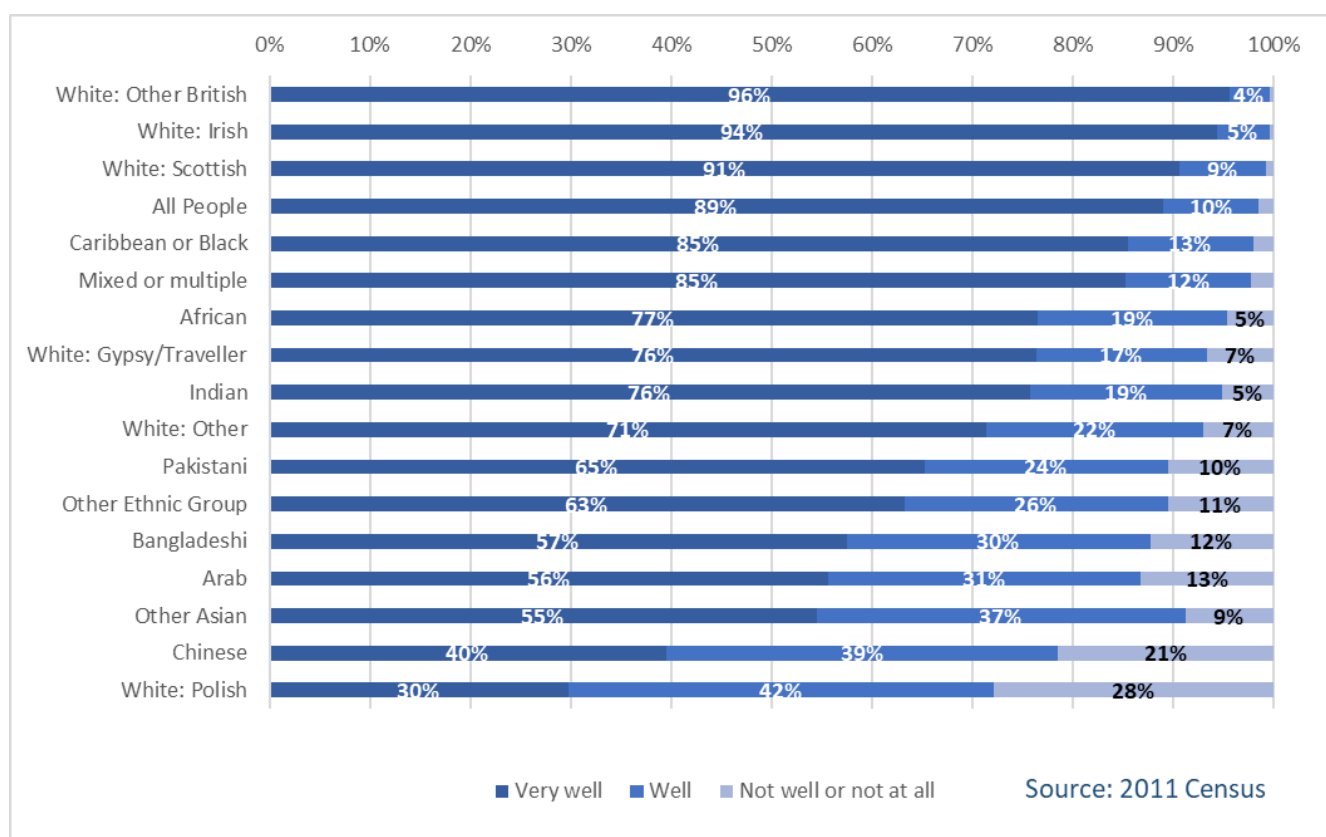
(Base 5,295,403)

2.4.6 Health

According to combined SHS data from 2017-2019, households with a non-white minority HIH were much less likely to have at least one person with a physical or mental health condition or illness than households with a white HIH (see Table 2).

Table 2: Households with at least one person with a physical or mental health condition or illness by ethnicity of the HIH, SHS data 2017-2019

Ethnicity	No	Yes
White	59.4%	40.6%
Mixed or multiple ethnic group	74.5%	25.5%%
Asian, Asian Scottish or Asian British	79.6%	20.4%
African	81.5%	18.5%
Caribbean or Black	*	*
Other ethnic group	77.4%	22.6%

(Base 31,790)

A "*" indicates where data has been suppressed due to small sample sizes.

Of 31,790 sampled, 40.6% of households with a white HIH had at least one person with a physical or mental health condition or illness compared to 25.5% of 'Mixed or multiple', 20.4% of 'Asian, Asian Scottish or British', 18.5% of 'African' and 22.6% of the 'Other' group (Scottish Government 2020a). Data from the SSCQ 2018 accords with this, where minority ethnic groups were less likely to report that they were living with a limiting long-term physical or mental health condition than their white

Scottish/British counterparts (Scottish Government 2019a). It has been noted that these lower levels may, in part, be attributable to the younger age profile of some minority ethnic groups (as shown in section 2.4.1) (Scottish Government 2014).

2.4.7 Poverty and deprivation

Data published by the Scottish Government in 2020, based on five year averaged estimates from the Family Resources Survey indicates that in 2014-19, people from non-white minority ethnic groups were more likely to be living in relative poverty[14] compared to those from the 'White - British' group, both before and after housing costs. Figure 6 shows that all minority ethnic groups, including 'White – Other', were more likely to be living in relative poverty compared to the 'White – British' group when housing costs were taken into account. In this analysis 'White Scottish' and 'White British' were combined into the category 'White – British' (Scottish Government 2020c).

Figure 6: Relative poverty rates after housing costs

Source: Family Resources Survey 2014-19
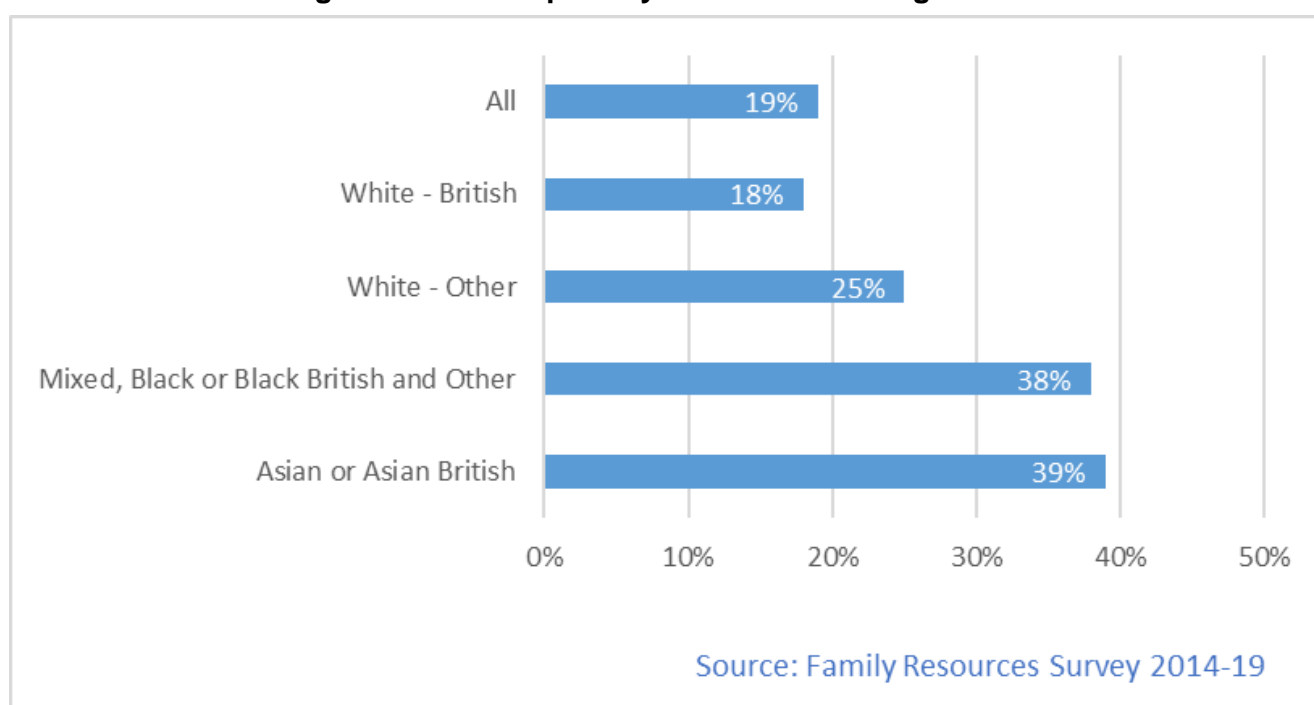
(Base: 940)

It is worth noting that this analysis does not account for differences in the age profiles of ethnic groups. Older people have been shown to have a lower poverty rate and, given the older age profile of the 'White - British' population in Scotland, (see section 2.4.1) this may partly explain the lower poverty rate for this group (Scottish Government 2020c). However, differences in age profiles cannot account for the entire gap in poverty rates between ethnic groups (Scottish Government 2020c). An additional caveat is that, due to the small sample sizes of ethnic sub-groups, the measurement of uncertainty will be relatively large (Scottish Government 2020c).

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[14] Individuals are considered to be in relative poverty if their equivalised household income is below 60% of the UK median income. Individuals are considered to be in severe poverty if their household income is below 50% of the UK median income.

Secondary analysis of combined *Scottish House Condition Survey* (SHCS)[15] data from 2016-2019 indicates that a statistically similar proportion of households with a minority ethnic HIH were living in fuel poverty compared to households with a white Scottish/British HIH (see Figure 7). Analysis indicates that 27% of households with a minority ethnic HIH were found to be living in fuel poverty[16] and 13% were found to be extremely fuel poor, compared to 25% and 12%% respectively of households with a white Scottish/British HIH. For this analysis, data was combined over several years and only represents the ethnicity of the HIH (Scottish Government 2020d).

Figure 7: Figure 7: Fuel poverty status by ethnicity of the HIH, SHCS 2016-2019
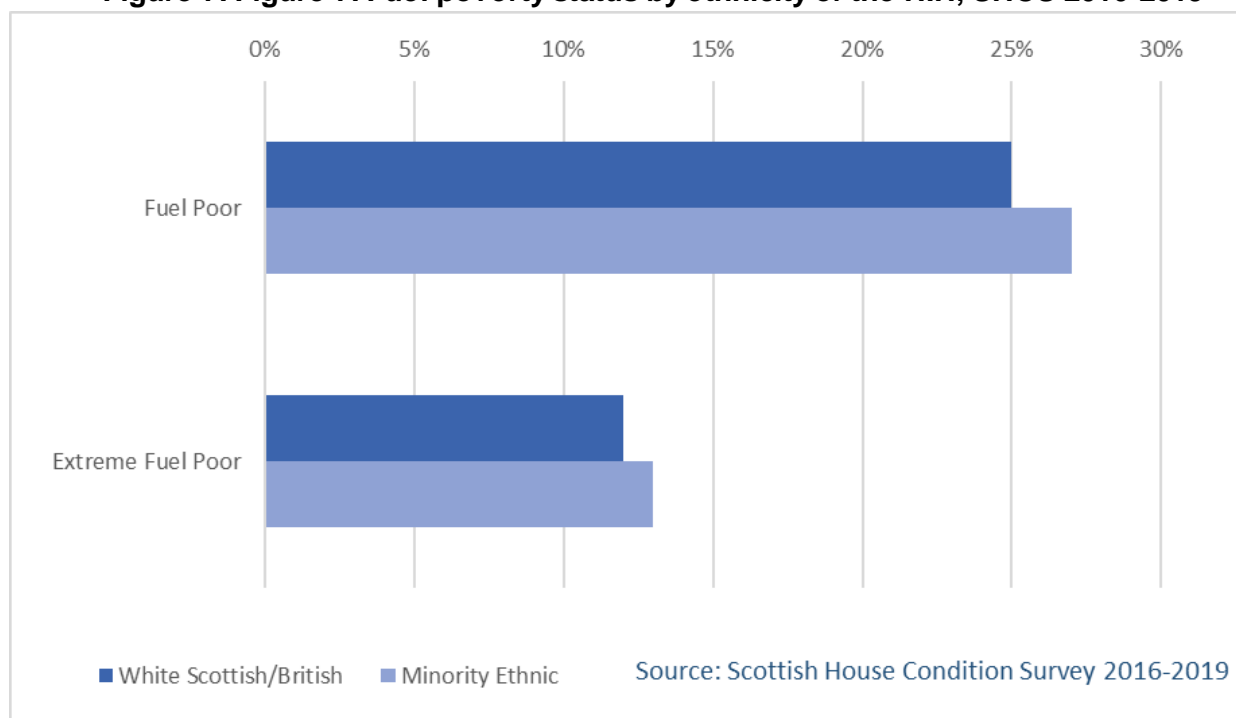
(White Scottish/British HIH Base: 10,772; Minority ethnic HIH Base: 819)

Combined SHS data from 2017-2019 indicates that some minority ethnic groups are disproportionately living in deprived areas in Scotland (see Figure 8). These figures indicate that households with an 'African' HIH were more than three times as likely to be living in the 10% most deprived areas in Scotland than 'White: Scottish' HIH households, 35% compared to 11% respectively. Households where the HIH was 'White: Polish' or from the 'Other ethnic' group were also considerably more likely to be living in the 10% most deprived areas, with 20% of each of households from these groups living in these areas. Households where the HIH was from the 'White: Other' group were the least likely of minority ethnic HIH households to be living in the 10% most deprived areas, with 9% of households from this group living in these areas (Scottish Government 2020a).

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[15] https://www.gov.scot/collections/scottish-house-condition-survey/

[16] https://www.gov.scot/policies/home-energy-and-fuel-poverty/fuel-poverty/#:~:text=The%20Fuel%20Poverty%20%28Targets%2C%20Definition%20and%20Strategy%29%20%28Scotland%29,and%20received%20Royal%20Assent%20on%2018%20July%202019.

Figure 8. SIMD by ethnicity of HIH, SHS 2017-2019 * *

Source: Scottish Household Survey 2017-2019
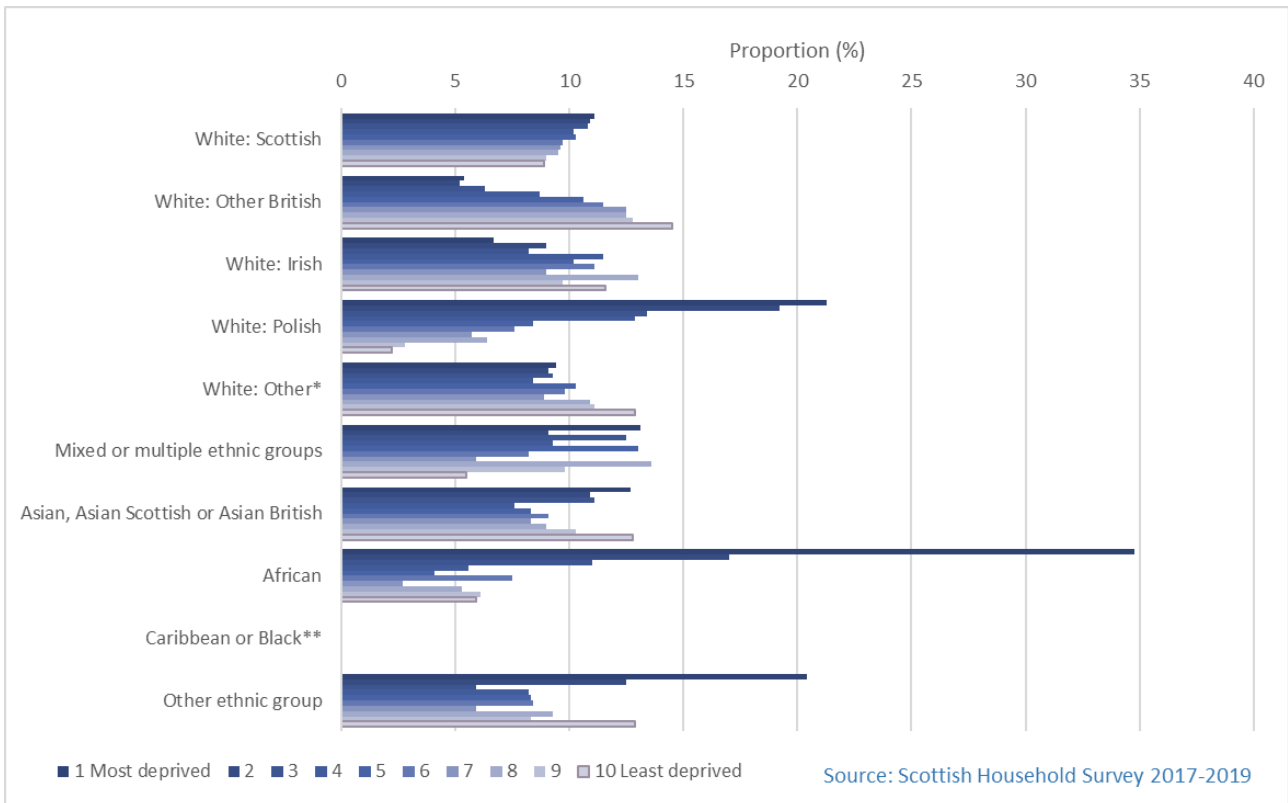
(White Scottish/British HIH Base: 10,772; Minority ethnic HIH Base: 819)

2.4.8 Students

A greater proportion of the minority ethnic population in Scotland is made up of students than the white Scottish/British population. Data from the SHS, combined over the years 2017-2019, found that depending on ethnic group, between 4%-19% of households with a minority ethnic HIH contained residents in further or higher education, compared to 1.5% of households with a 'White: Scottish' HIH and 3.4% of households with a 'White: Other British' HIH (Scottish Government 2020a). Whilst disaggregated data for white ethnic sub-groups is not available by economic activity in the Census, analysis found that 21%% of non-white minority ethnic groups were defined as economically-inactive students in 2011 (National Records of Scotland 2016).

Further analysis is also available in the random adult component of the SHS. Of 900 students in the sample, 32% were from a minority ethnic background and of these, 72% were mature students[17]. This compared to 68% of students in the sample who were from a white Scottish/British background, where just under half (46%) were mature students. Among minority ethnic students, private renting was the most common tenure by a large margin (75%), 14% were owner occupiers and

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*Due to small sample sizes 'White: Other' includes 'White: Gypsy/Traveller'.

** Due to small sample sizes (less than 50), data on the 'Caribbean or Black' group has been suppressed.

[17] For the purposes of this report, mature students are considered to be all students over the age of 21 years of age.

10% were social renting (see Figure 9). This compared to 38% of white Scottish/British students living in private rented accommodation, with 40% in the owner occupied sector and 19% social renting.

Among minority ethnic mature students a large proportion rented privately (81%), while 10% were owner occupiers and 7% lived in social rented accommodation. This compared to 43% of white Scottish/British mature students renting privately, 34% in owner occupation and 19% social renting (Scottish Government 2020a).

Figure 9: Tenure by ethnicity of students, SHS 2017-2019

Source: Scottish Household Survey data, 2017-2019
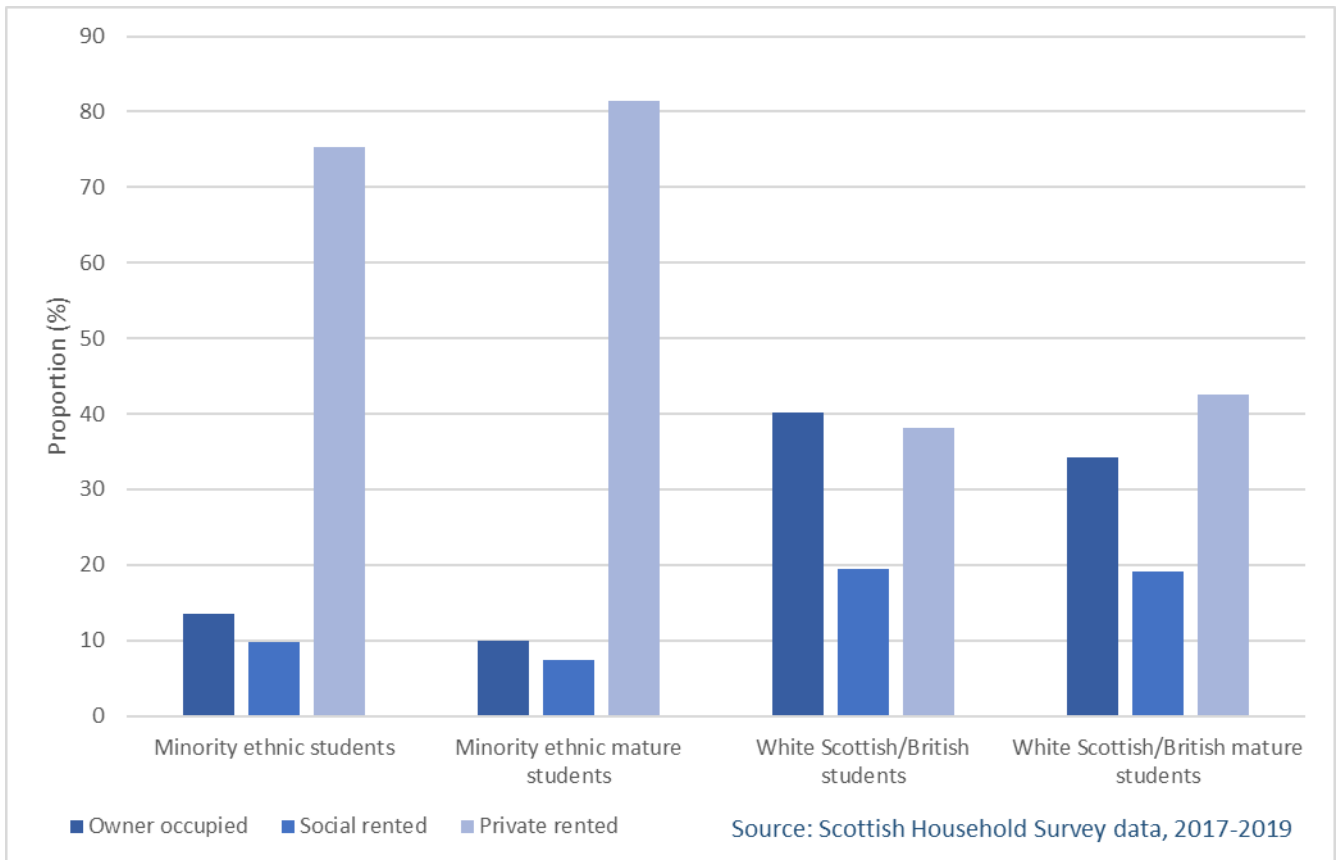
(White Scottish/British HIH Base: 610; Minority ethnic HIH Base: 290)

2.4.9 Asylum seekers and refugees

The Home Office publishes quarterly data on asylum, which includes the number of asylum seekers in Scotland. Section 95 of the Immigration and Asylum Act 1999[18] entitles those seeking asylum to accommodation and subsistence support, or subsistence support only, if they would otherwise be destitute. Data published up to June 2020 showed that there were 3,844 people in receipt of Section 95 support in Scotland, of which 3,798 were in Glasgow (Home Office 2020). Accommodation support under Section 95 is provided through regional accommodation contracts in asylum dispersal areas throughout the UK (Scottish Government 2018). Since this approach was established in 1999, Glasgow has been the only dispersal area in Scotland (Scottish Government 2018). Asylum seekers have no recourse to public

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[18] https://www.legislation.gov.uk/ukpga/1999/33/contents

funds, meaning they cannot access local authority housing or homelessness services (Scottish Government 2018).

In addition to those receiving Section 95 support, there are also smaller numbers of people receiving support under Section 98 (for those who appear to be destitute and are awaiting Section 95 support) and Section 4 (for those who have been refused asylum) of the Immigration and Asylum Act 1999 (Home Office 2020). Numbers receiving this kind of support are not broken down by local authority, so it is unclear how many people are in receipt of this support in Scotland.

It is difficult to ascertain how many people who have been granted some form of refugee status or humanitarian protection in the UK have chosen to live in Scotland. Once their status has been granted, a person with refugee status can decide where in the country they wish to live (Scottish Government 2017). Most general datasets do not identify refugees and asylum seekers, so other than the numbers of asylum seekers claiming support there is little data available (Scottish Government 2018). In many cases this is due to the lack of a necessity to record refugee status as it is not a protected characteristic in itself and as such, it is not captured as part of equality data. This means that this data usually goes unrecorded unless it is within the context of a specific project or programme (Scottish Government 2019b).

2.5   Discrimination

Racial crime was the most commonly reported hate crime[19] in Scotland in 2019-20. In this period, the number of reported racial crimes rose by 4% from the previous year, however it is noted that there has been an overall decrease in reported charges since 2010-11 (Crown Office and Procurator Fiscal Service 2020). These findings accord with data from the *Scottish Social Attitudes Survey 2015*[20]*,* which indicates that, at the time of the survey, a sizeable proportion of the population held prejudiced attitudes towards those from a minority ethnic background. Of 1288 people surveyed, around a fifth of people felt that there was sometimes a good reason to be prejudiced and just over a third believed that Scotland would begin to lose its identity if more Black and Asian people came to live in Scotland, while a similar proportion believed the same about Eastern European migration (Scottish Government 2016b).

Research from the Runnymede Trust in England and Wales, found that over a quarter of Black Caribbean (29%), 28% of Black African and 27% of Pakistani respondents felt discriminated against when trying to access private housing, compared to 1% of white British respondents. Whilst equivalent research for Scotland is lacking, there is evidence that minority ethnic groups in Scotland face

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[19] Hate crime in Scotland includes crime motivated by malice or ill will towards defined social groups. These are: race, sexual orientation, religion/faith, disability or transgender/gender identity. https://www.scotland.police.uk/keep-safe/advice-for-victims-of-crime/hate-crime/what-is-hate-crime/

[20] https://www.gov.scot/publications/scottish-social-attitudes-2015-attitudes-discrimination-positive-action/

appreciable levels of discrimination and harassment and there are indications that this is under-reported (EHRC 2018; BEMIS 2016; EHRC 2016; Meer 2015).

3.   Housing needs and experiences

3.1 Living in the private rented sector

As noted earlier (see 2.4.4), depending on ethnic group, 32-50% of minority ethnic households live in the PRS, compared to 11% of white Scottish/British households. There was some evidence in the literature that minority ethnic households are over-represented in the PRS compared to the population as a whole and that white Scottish/British households are under-represented. However, without comprehensive up to date population data, these findings should be treated with caution.

3.1.1 Implications of living in the PRS

Potential implications of living in the PRS include poorer house condition, relatively higher rents compared to the social rented sector, and fewer affordable large properties. In a number of studies, poorer quality housing was suggested as a negative consequence of high rates of private renting among the minority ethnic population (Gulliver 2016; Netto et al. 2011; Strachan & Donoghue 2009). SHCS data from 2016-2019 appears to confirm this (see section 3.4), where analysis indicates that although there is no difference in rates of disrepair between minority ethnic HIH households and white Scottish/British HIH households within any individual tenure, there is a difference for both groups in rates of disrepair between the PRS and owner occupied sectors, with the PRS having significantly higher rates of disrepair. The higher rates of disrepair in the PRS combined with the higher prevalence of PRS tenure for minority ethnic households is therefore likely to contribute to the higher rates of disrepair found amongst minority ethnic HIH households overall (Scottish Government 2020d). It is noted that due to the grouping of ethnic sub-groups under the category 'minority ethnic', any variation in levels of disrepair between ethnic sub-groups may be obscured.

Relatively higher rents in the PRS compared to the social rented sector were noted as a concern in the literature by several studies (CRER 2020; Netto et al. 2011; Strachan & Donoghue 2009). Average weekly rent data for the period 2013/14 to 2017/18 confirms this, where average private rents for some properties were twice the level of average social rents (Scottish Government 2019c). For example, Figure 10 shows a comparison between average weekly social rents in Scotland for a 3 apartment property (i.e. 2 bedrooms plus 1 living room) and average weekly private rents in Scotland for a 2 bedroom property over a 5 year period, demonstrating that average weekly private rents were consistently around twice the level of social rents over this period (Scottish Government 2019c).

Figure 10: Average weekly rents Scotland, 2013/14 to 2017/18, by sector (private sector rent years to end September)

Average weekly rents Scotland, 2013/14 to 2017/18, by sector (private sector rent years to end September)

■ 2013/14 ■ 2014/15 ■ 2015/16 ■ 2016/17 ■ 2017/18

*Sources: Scottish Housing Regulator Reports on the Scottish Social Housing Charter Findings
Scottish Government Private Sector Rent Statistics Scotland 2010 to 2018*
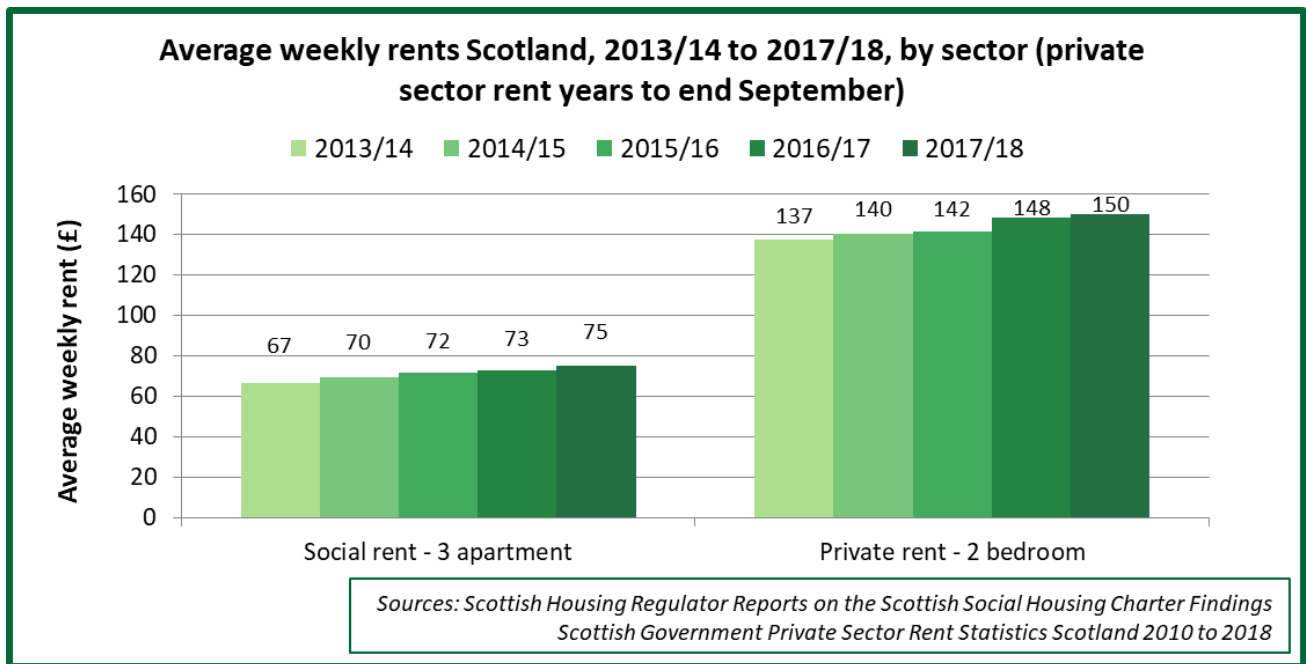
Studies also reported that levels of private rent are often not fully covered by Local Housing Allowance (LHA), which in effect can reduce the volume of PRS accommodation available to low-income households (Scottish Government 2020e; CRER 2020). For example, analysis by the Scottish Government in 2020 found that only 11 out of 90 LHA rates in Scotland were set at the level allowing families to rent a home in the 30th percentile[21] of the rental market (Scottish Government 2020e). Notably, combined SHS data from 2017-2019 indicates that a lower proportion of minority ethnic HIH households were claiming housing benefit when compared to households with a 'White: Scottish' HIH. Households with an 'African' HIH were the exception, where 14.5% of 170 households surveyed were in receipt of housing benefit, compared to 13.8% of 24,990 'White: Scottish' HIH households (Scottish Government 2020a). However, due to small sample sizes it is difficult to draw firm conclusions around the extent to which some groups may be affected by a shortfall in LHA rates.

Research funded by the Nationwide Foundation found that, of 57 non-white minority ethnic tenants sampled, just over a third found it difficult to find a place to rent, compared to one fifth of all tenants in the sample. For non-white minority ethnic tenants, this difficulty in finding a place to rent was more commonly attributed to affordability or being on benefits than for other tenants. In addition, while a third of tenants in the survey paid more than 40% towards housing costs, this proportion was often higher for non-white minority ethnic tenants. This is a relatively small

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[21] The 30th percentile is the cheapest 30% of rents in a broad rental market area (BRMA). LHA rates are set at the lower of: the 30th percentile on a list of rents in the BRMA or the existing LHA. However, due to Covid-19, this year all LHA rates have been set at the 30th percentile: https://www.gov.scot/publications/local-housing-allowance-rates-2020-2021/

sample, however, it does provide some insight into the experience of minority ethnic tenants in the PRS (Nationwide Foundation 2020).

The Nationwide findings accord with SHS data from 2017-2019, which indicates that 5% of households with a minority ethnic HIH reported difficulties in paying their rent or mortgage, compared to 4% of households with a white Scottish/British HIH (Scottish Government 2020a).

3.1.2 Reasons for over-representation

The over-representation of minority ethnic groups in the PRS was a key theme in the literature (Shankley & Finney 2020; Netto et al. 2011; Netto & Abazie 2012; Strachan & Donoghue 2009) Various explanations are offered for the over-representation of some minority ethnic households in the PRS, including the relative inaccessibility of other tenures, the desire for greater flexibility and choice, and fears of racial harassment in the social rented sector. It has also been suggested this effect may partly be explained by the younger age profile of some minority ethnic groups (see section 2.4.1) and for others, their more recent arrival or student occupation (Netto et al. 2011).

With regards to inaccessibility of other tenures, studies suggested that issues such as a shortage of affordable housing (Netto et al. 2003a), a lack of larger accommodation (Netto et al. 2011), and long waiting times for housing in the social rented sector (Netto & Abazie 2012), were central to the experiences of both the minority ethnic and the majority population in some areas. Studies have also reported difficulties in accessing home ownership for some minority ethnic groups, including issues around mortgage finance and affordability (Kara & Molyneux 2016; Netto et al. 2011).

These findings accord with studies which found the PRS was often a transitional tenure for minority ethnic groups who were unable to access social housing (Strachan & Donoghue 2009) or who were looking to buy in the near future (Nationwide Foundation 2020). For some participants, it was seen as short-term accommodation following certain life events, such as relationship breakdown (Strachan & Donoghue 2009).

However, other studies presented a more complex view of over-representation in the PRS, where minority ethnic families chose to rent privately for the greater flexibility and choice it offered compared to other tenures, suggesting a more positive image of the sector (Netto & Abazie 2012; Strachan & Donoghue 2009). For some participants, the sector was seen as an attractive alternative to the social rented sector in terms of greater choice of properties and more attractive neighbourhoods for families (Netto & Abazie 2012), allowing them to live nearer to places of worship and other amenities such as halal shops and cultural centres (Netto et al. 2011). The flexibility of the tenure was also noted as an attraction for some new migrants in research by Strachan & Donoghue where, of private sector tenants surveyed, 42% of those born outside the UK were looking for short-term accommodation, compared to 27% of those born in the UK (Strachan & Donoghue 2009).

3.1.3 Access

A number of studies highlighted difficulties in accessing private rented housing, including a lack of affordability, experiences of discrimination by landlords or agents and requests for additional accreditation (Nationwide Foundation 2020; BEMIS 2016; Runnymede Trust 2013). As discussed previously in section 3.1.1, non-white minority ethnic tenants were more likely to find it difficult to find a place to rent due to issues of affordability than white tenants (Nationwide Foundation 2020).

Experiences of discrimination, as noted earlier (see section 2.5) among some minority ethnic groups have also been reported in the literature. In a survey by the Runnymede Trust in England and Wales, slightly over a quarter of Black Caribbean, Black African and Pakistani respondents felt discriminated against when trying to access private housing, compared to just 1% of white British respondents (Runnymede Trust 2013). Lived experience research in Inverness described incidences of indirect discrimination, where African tenants reported that they were expected to provide additional or over-the-top accreditation to landlords when trying to access the PRS (BEMIS 2016). These findings accord with a survey of 1,071 private landlords in England, where four in ten landlords reported that they felt it was 'natural for prejudices and stereotypes to come into letting decisions' (Shelter England 2016).

3.1.4 Impact of the PRT

A number of studies also noted the relative precarity of the PRS compared to other tenures (CRER 2020; Shelter Wales; Netto et al. 2011). The Scottish Government recognises that the introduction of the Private Residential Tenancy (PRT) may improve security of tenure in the PRS for some, however, it is acknowledged that many tenants may not yet have moved over to the PRT[22]. Quantitative survey research funded by the Nationwide Foundation, after the introduction of the PRT, found that tenants from non-white minority ethnic groups were still less likely to feel confident in challenging their landlord and dealing with disputes compared to their white counterparts (Nationwide Foundation 2020).

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[22] https://www.gov.scot/policies/private-renting/private-tenancy-reform/

3.2 Living in the social rented sector

Although some factors influencing minority ethnic representation in the social rented sector have been noted above (see section 3.1.2), other factors including the inability of the sector to meet the housing needs of minority ethnic groups, negative perceptions of social housing and fears of racial harassment, also emerged as themes in the literature. The combination of these factors suggest that although social housing is often seen as preferable to the PRS, housing decisions for some minority ethnic groups often involve additional considerations which may not affect white Scottish/British households.

3.2.1 Implications of living in the social rented sector

In terms of the potential implications of living in the social rented sector, a number of studies suggested that the inability of the sector to adequately meet the housing needs of some minority ethnic groups was a factor influencing the attractiveness of the tenure (Netto et al. 2011; Markannen 2009; Strachan & Donoghue 2009; Shelter England 2004; Netto et al. 2001). Frequently, studies suggested that a lack of larger accommodation (see Figure 11), meant that social housing stock failed to meet the needs of minority ethnic groups where larger or extended family living was more common (Netto et al. 2011). This shortage, as noted in section 2.4.3, is likely to disproportionately affect 'Pakistani', 'Arab' and 'Bangladeshi' families, where a higher proportion of households contain 3 or more dependent children. One study also noted this was a relatively common problem for refugees (Lindsay et al. 2010).

Figure 11: Number of bedrooms in social rented dwellings, 1999, 2008 and 2017
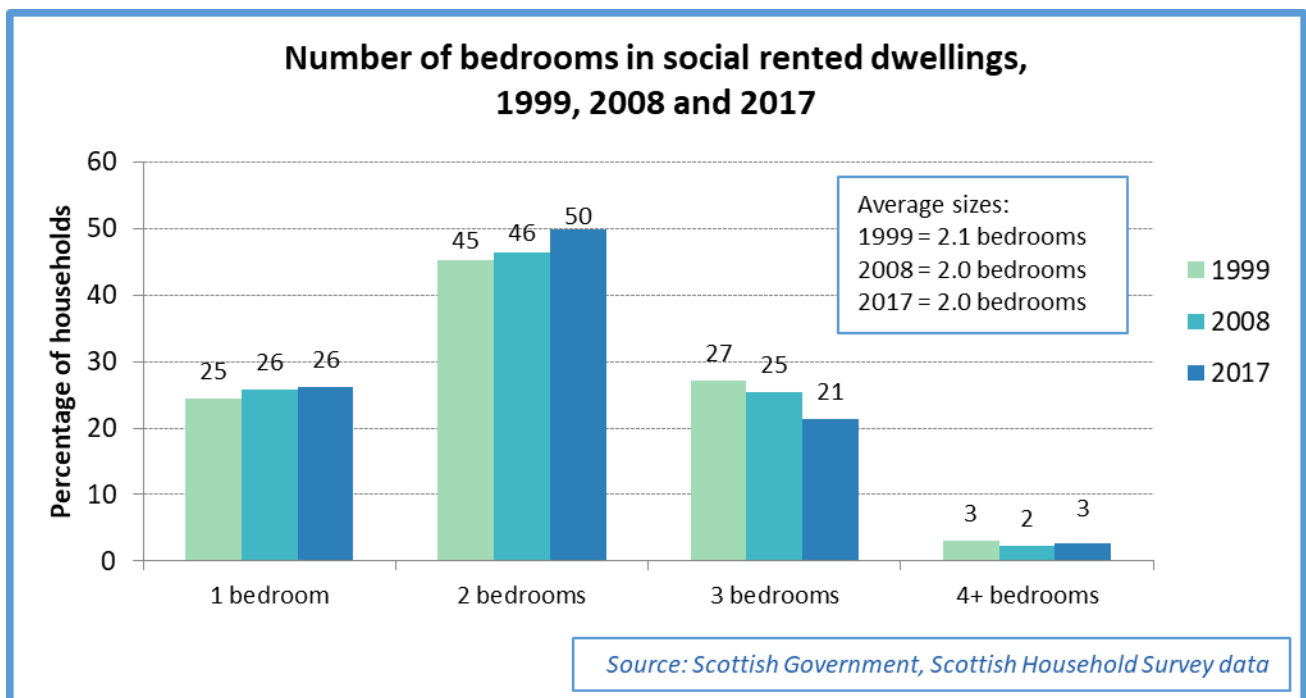
Other studies have noted that location is a particularly important factor for some minority ethnic groups and that social rented housing fails to meet these locational needs. Evidence suggests that this perception among some groups was linked to a

belief that social rented housing was located in undesirable neighbourhoods, away from religious and cultural centres, family networks (Netto et al. 2011; Markannen 2009; Shelter England 2004), and in areas where crime was more common (Strachan & Donoghue 2009). However, one study reported that proximity to religious and cultural centres appeared to be less important for British-born minority ethnic groups (Markannen 2009).

In addition to the factors outlined above, several studies referenced the appreciable role that racial harassment can play in determining housing choices, particularly in the social rented sector (BEMIS 2016; Netto & Abazie 2012; Communities Scotland 2004b). Participants in a Glasgow study stated that it was difficult to find accommodation in areas they perceived to be free from racial harassment and for many, this was identified as the single most important factor in their decision-making process. The study found that the experience of racial harassment, in the form of pervasive and repetitive low levels of abuse from their neighbours, was also an issue for participants living on social housing estates (Netto & Abazie 2012) Notably, some minority ethnic individuals appeared to have a 'mental map' of safe spaces to which they wished to move (Phillips et al. 2008), while others avoided some social housing estates for fear of racial harassment (Communities Scotland 2004a). Findings which seem to be borne out by long waiting lists for social housing in certain areas (Netto & Abazie 2012).

3.2.2 Access

Factors affecting access to the social rented sector also emerged. A number of studies noted a lack of awareness among some minority ethnic groups of the housing options available (Strachan & Donoghue 2009; Communities Scotland 2007; 2006; 2002). This lack of awareness, combined with the factors discussed above, as well as barriers to accessing housing information and advice services (see section 3.7.2) were reported to create and reinforce negative perceptions of social housing (Communities Scotland 2002). Specifically, that it was inappropriate to meet their needs, located in undesirable locations and often left families vulnerable to racial harassment.

3.3 Living in the owner occupied sector

As has been discussed previously in this report, see section 2.4.4, all minority ethnic groups were less likely to be living in the owner occupied sector than white Scottish/British households. Reasons in the literature for this under-representation included a lack of affordability and a lack of access to mortgage finance.

3.3.1 Implications of living in the owner occupied sector

Evidence suggests that the principal implications of living in the owner occupied sector are around affordability, although one study also identified homeowners who felt forced into the sector by other factors. Homeownership has traditionally been associated with a degree of financial success, due to the level of wealth accumulation required, and is often considered the tenure of aspiration (Netto et al. 2011). However, 'reluctant' homeowners have also been identified (Netto et al. 2011). A qualitative study on minority ethnic housing in Aberdeen found that although the majority of participants owned their homes, affordability seemed to be a key concern. There was a perception among participants that, had it been accessible and appropriate for their needs, they would have preferred social housing over homeownership (Netto et al. 2003b). This accords with combined SHS data from 2017-2019 (as discussed in section 3.1.1) where minority ethnic HIH households were more likely than white Scottish/British HIH households to experience difficulties paying their rent or mortgage (Scottish Government 2020a). In another study, there were indications that some minority ethnic households felt forced into the sector by experiences of racial harassment, a lack of suitably sized accommodation and preferences for a local area (Netto et al. 2011).

Lower rates of homeownership among minority ethnic groups groups have also been attributed, in part, to the younger age profiles of these groups. As those in younger age profiles are less likely to have accumulated the wealth and material resources required to buy a property, it may be that the tenure is simply unaffordable for many (Scottish Government 2015).

3.3.2 Access

The accessibility of the owner occupier sector emerged as a key theme in several studies (CRER 2020; Kara & Molyneux 2016; Netto et al. 2011). Using information on 29,732 households between 2003 and 2010, one study investigated whether ethnicity was a factor affecting the probability of households gaining access to mortgages in the UK. The study found that Black households with low incomes were less likely to hold mortgages compared to white households at similar income levels and other characteristics such as age and employment status. However, for Asian households there didn't appear to be a lower probability of gaining a mortgage in relation to white households at similar income levels (Kara & Molyneux 2016). Given this study was UK wide, it is unclear whether the findings are applicable in the Scottish context. However, it does raise important questions around whether some minority ethnic groups are being discriminated against when it comes to mortgage acquisition.

3.4 Housing condition

Combined SHCS data from 2016-2019[23] indicates that minority ethnic HIH households had mixed outcomes on key housing condition indicators compared to white Scottish/British HIH households, with some results showing similar outcomes and other results showing slight differences. On some indicators (Scottish Housing Quality Standard (SHQS)[24]) housing conditions between minority ethnic HIH households and white Scottish/British HIH households are statistically similar but in terms of energy efficiency, outcomes for minority ethnic HIH households appear slightly better. However, there was some evidence that rates of disrepair are slightly higher for minority ethnic HIH households (Scottish Government 2020d).

Several studies in the literature have suggested that poorer house condition amongst minority ethnic groups is due to living in the PRS (BEMIS 2016; Netto et al 2011; Lindsay et al. 2010; EHRC 2010). Where the SHCS data does show higher rates of disrepair, it is likely that living in the PRS is a contributing factor. As shown in section 2.4.4., minority ethnic HIH households on the whole are more likely to live in the PRS and less likely to be owner occupiers than white Scottish/British HIH households. SHCS data indicates that, although there is no difference in rates of disrepair between minority ethnic HIH households and white Scottish / British HIH households within any individual tenure, there is a difference for both groups in rates of disrepair between the PRS and owner occupied sectors, with the PRS having significantly higher rates of disrepair. The higher rates of disrepair in the PRS combined with the higher prevalence of PRS tenure for minority ethnic households is likely to contribute to the overall higher rates of disrepair amongst minority ethnic households (Scottish Government 2020d).

3.4.1 Households as a whole

The same proportion (42%) of white Scottish/British and minority ethnic HIH households failed the SHQS. However, a slightly higher proportion of households with a minority ethnic HIH had some form of disrepair (any, urgent, critical and extensive) compared to households with a white Scottish/British HIH. This difference is statistically significant (see Figure 12).

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[23] The overall sample contained 10,951 households with a white Scottish/British HIH and 856 households where the HIH was minority ethnic.

[24] [24] The SHQS was introduced in February 2004 and means social landlords must make sure their tenants' homes are energy efficient, safe and secure; not seriously damaged; and have kitchens and bathrooms that are in good condition. It is a set of five broad housing criteria comprising 55 elements against which properties are measured. Private owners and private landlords are currently under no obligation to bring their properties up to this standard. However, the SHCS collects the same data for all dwellings to allow comparison across the housing stock. Since 2012 the performance of social landlords on the standard has been monitored by the Scottish Housing Regulator.

Figure 12: Figure 12: Housing condition indicators by ethnicity of HIH, SHCS 2016-2019
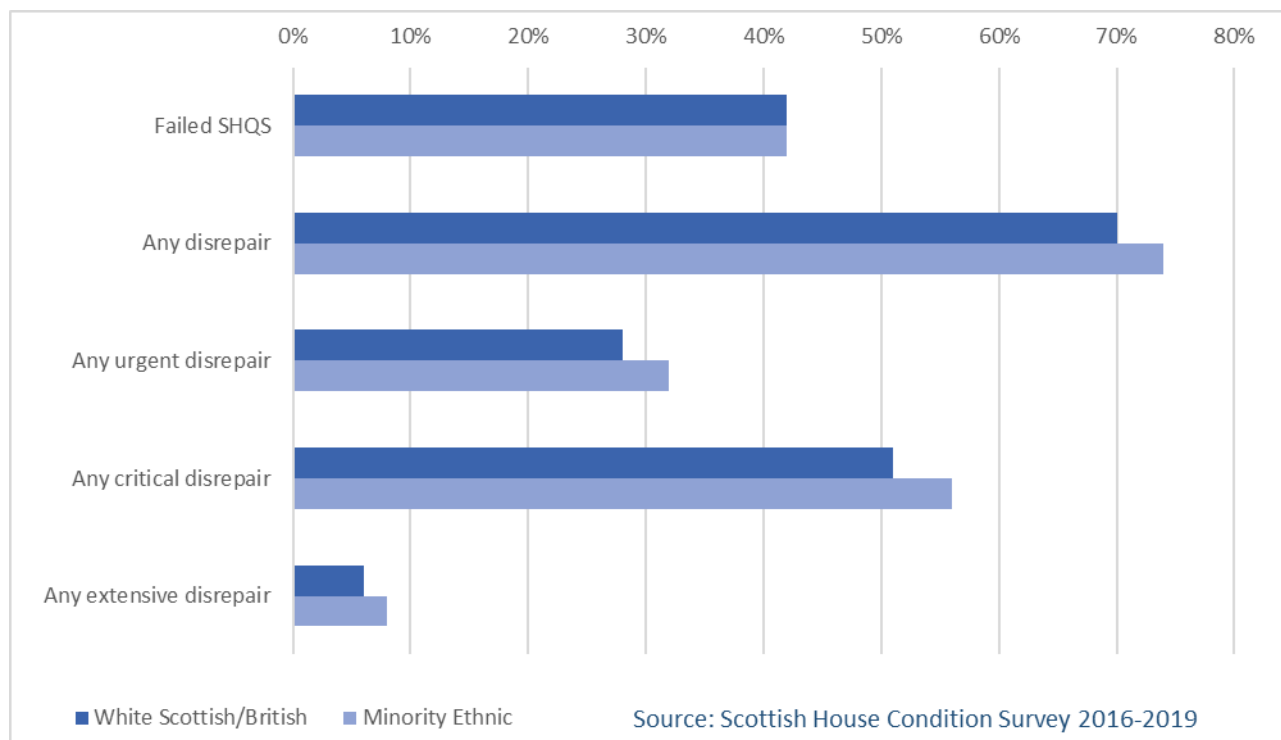
(White Scottish/British HIH Base = 10,951; Minority ethnic HIH Base = 856

3.4.2 Housing condition outcomes by tenure

Table 3 shows the differences in outcomes on key housing condition indicators for white Scottish/British HIH households and minority ethnic HIH households by tenure. These figures are presented as percentages of the total household count of each group in each tenure. This analysis indicates that levels of disrepair were similar for minority ethnic HIH households and white Scottish/British HIH households within each tenure group. Although there were minor differences in levels of disrepair between between these groups in each tenure, these differences were not found to be statistically significant (Scottish Government 2020d).

Table 3: Housing condition indicators by tenure and ethnicity of HIH, SHCS 2016-2019)

Housing condition indicator	Owner occupied		Private rented		Social rented	
	White Scottish/British	Minority ethnic	White Scottish/British	Minority ethnic	White Scottish/British	Minority ethnic
Failed SHQS	42%	42%	54%	47%	38%	33%
Any disrepair	66%	68%	80%	78%	75%	78%
Any urgent disrepair	26%	28%	36%	38%	29%	30%
Any critical disrepair	48%	49%	63%	66%	54%	55%
Any extensive disrepair	5%	7%	8%	8%	6%	10%

(White Scottish/British HIH Base = 10,951; Minority ethnic HIH Base = 856)

However, there were statistically significant differences in levels of disrepair for both Scottish/British HIH households and minority ethnic HIH households when outcomes are compared between tenures rather than between groups.

White Scottish/British HIH households in the PRS had higher levels of disrepair (any, urgent, critical and extensive) than white Scottish/British HIH households in the owner occupied sector. Similarly, white Scottish/British HIH households in the PRS had higher levels of any, urgent and critical disrepair than white Scottish/British HIH households in the social rented sector although extensive disrepair was similar. White Scottish/British HIH households in the social rented sector had higher levels of any, urgent and critical disrepair than white Scottish/British HIH households in the owner occupied sector although extensive disrepair was similar.

Minority ethnic HIH households in the PRS had higher levels of any, urgent and critical disrepair than minority ethnic HIH households in the owner occupied sector. In comparison, levels of disrepair in minority ethnic households in the PRS were generally similar to those in the social rented sector with the exception of critical disrepair which was higher for minority ethnic PRS households than minority ethnic HIH households in the social rented sector. Minority ethnic HIH households in the social sector also had higher levels of any disrepair than minority ethnic HIH households in the owner occupied sector (Scottish Government 2020d).

3.4.3 Heating and energy efficiency

Several studies across the literature identified concerns around a lack of central heating or inefficient heating for minority ethnic households (Communities Scotland 2004a; Netto et al. 2004; Netto et al 2003a,b). A study in Angus and Dundee found that all BME groups, except Indian households, were less likely to have central heating than their white counterparts (Communities Scotland 2004a). Census results (see Table 4) indicate there are higher proportions of minority ethnic groups without central heating than White Scottish and White British, although the proportions overall are low (National Records of Scotland 2016).

Table 4: No central heating in household by ethnic group of Household Reference Person (HRP), Census 2011

Ethnicity	White: Scottish	White: Other British	White: Other	Mixed	Asian	African	Caribbean or Black	Other ethnic
Households with no central	1.6%	2.5%	3.2%	2.6%	3.3%	4.4%	3.7%	2.7%

(White Scottish/British HIH Base: 4,785,735; Minority ethnic HIH Base: 35,8565)

However, more recent SHCS data from 2016-2019 suggests that on some indicators housing conditions are not worse for minority ethnic HIH households and in terms of energy efficiency, indeed in some cases are slightly better. Secondary analysis of the SHCS (see Figure 13) found that statistically significant differences existed in the proportion of minority ethnic and white Scottish/British HIH households with EPC band C and EPC band D ratings . A higher proportion of minority ethnic HIH households overall (48%) had an EPC band C or higher compared to white Scottish/British HIH households overall (40%). In contrast, a lower proportion of minority ethnic HIH households overall (33%) had an EPC band D compared white Scottish/British HIH households overall (42%).

Figure 13: EPC rating of dwellings across all tenures by the ethnicity of the HIH, SHCS 2016-2019
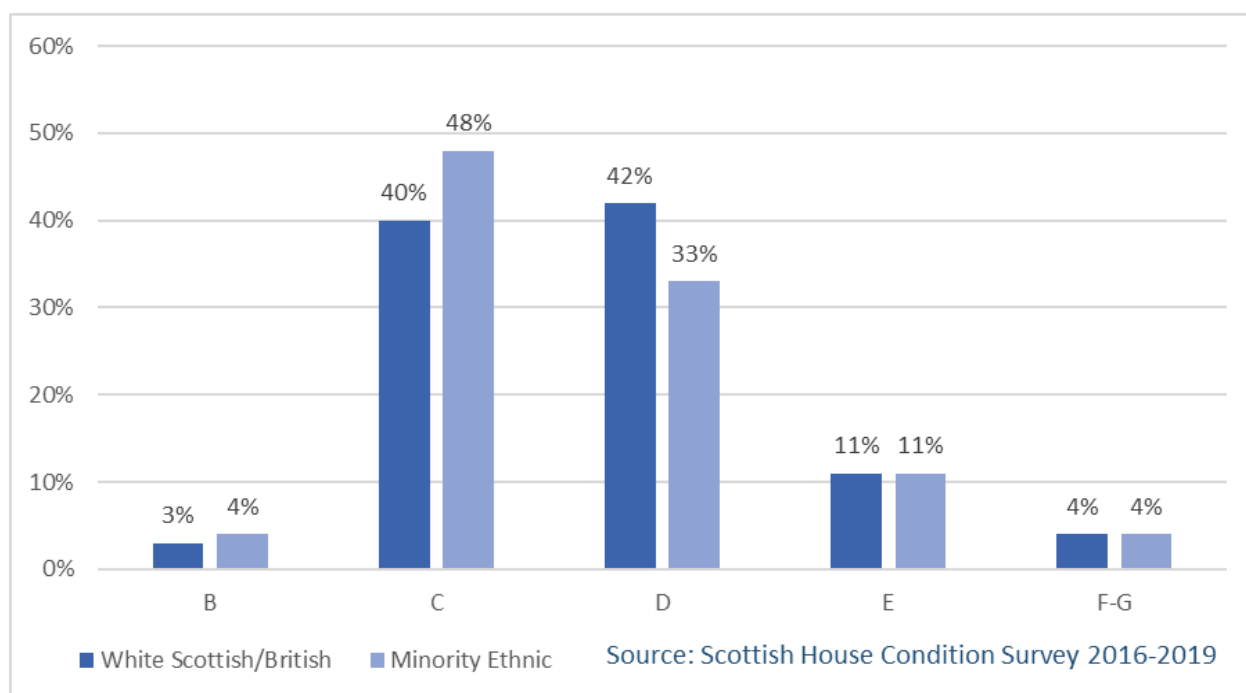
(White Scottish/British HIH Base = 10,951; Minority ethnic HIH Base = 856)

3.4.4 Energy efficiency by tenure

When figures are compared between white Scottish/British HIH households and minority ethnic HIH households by tenure (see Table 5), we can see mixed results. Analysis shows that the statistically significant difference in the proportion of minority ethnic and white Scottish/British HIH households with an EPC band C and EPC band D rating is present in the owner occupied and social rented sector but not between these groups in the private rented sector. This indicates that within the owner occupied and social rented sector, minority ethnic HIH households are more likely to be living in households with a higher energy efficiency rating (Scottish Government 2020d).

Table 5: EPC rating of dwellings by tenure by the ethnicity of the HIH, SHCS 2016-2019

EPC Band	Owner occupied		Private rented		Social rented	
	White Scottish/British	Minority ethnic	White Scottish/British	Minority ethnic	White Scottish/British	Minority ethnic
B	2%	3%	3%	3%	4%	7%
C	36%	46%	36%	42%	51%	59%
D	44%	33%	36%	35%	38%	31%
E	13%	14%	15%	*	5%	*
F-G	5%	4%	10%	*	1%	*

(White Scottish/British HIH Base = 10,951; Minority ethnic HIH Base = 856)

A "*" indicates where data has been suppressed due to small sample sizes

When figures are compared across tenure rather than between groups, outcomes for both minority ethnic HIH households and white Scottish/British households follow a similar pattern to tenures overall, with those HIH households in the social rented sector living in more energy efficient housing.

White Scottish/British HIH households in the social rented sector had higher energy efficiency ratings than white Scottish/British HIH households in the owner occupied sector with a higher proportion of households with an EPC band C or above and a lower proportion of households with an EPC band D. A higher proportion of white Scottish/British HIH households in the social rented sector had an EPC band C or above compared to White Scottish/British HIH households in the PRS. A lower proportion of White Scottish/British HIH households in the PRS had an EPC band D compared to white Scottish/British HIH households in the owner occupied sector.

Minority ethnic HIH households in the social rented sector had higher energy efficiency ratings than minority ethnic HIH households in the owner occupied sector and PRS, with a higher proportion of households with an EPC band C or above. Minority ethnic HIH households in the PRS had similar EPC ratings to minority ethnic HIH households in the owner occupied sector (Scottish Government 2020d).

3.4.5 Other factors

Households do differ on some key indicators, such as overcrowding (see section 3.5) but are also broadly similar on others, such as fuel poverty (see section 2.4.7). Due to small sample sizes, several ethnic sub-groups have been grouped together under the category 'minority ethnic'. This means the analysis is unable to provide insight on whether specific ethnic sub-groups experience poorer housing outcomes than others (Scottish Government 2020d).

3.4.6 Experience of living with poor housing outcomes

There are some studies that have explored the experience of living with poor housing conditions (BEMIS 2016; Netto et al 2011; Lindsay et al. 2010; EHRC 2010). For example, lived experience research with 16 members of the Afghan community in Glasgow found that those allocated social housing generally considered aspects of the property 'unfit for human habitation'. In some cases, participants were left with little option but to carry out repair works themselves out of health necessity, with no recourse for reimbursement from housing authorities (BEMIS 2016). Five older studies on A8 migrants all found evidence of substandard accommodation, including unsafe living conditions, poor furnishings and inadequate heating (Sim et al. 2007; Collins 2007, Blake Stevenson 2007; de Lima et al. 2007; Hall Aitken 2007). For many participants there seemed to be an acceptance of these conditions and a trade-off between lower standard of accommodation and lower rents (Collins 2007; de Lima et al 2007).

3.5 Occupancy levels

According to the *Housing (Scotland) Act 1987*[25] a dwelling is overcrowded for the purposes of the Act when the number of persons sleeping in the dwelling contravenes either the 'room standard' or the 'space standard'. This is commonly referred to as the 'bedroom standard', where accommodation is defined as 'overcrowded' if it is one or two bedrooms below this level (see Annex 2 for definition). It is noted that this definition is for legislative purposes and some minority ethnic households may not consider themselves to be overcrowded, perceptions of overcrowding may also differ within and between groups.

As shown in Figure 14, analysis of the 2011 Census demonstrates that 'White: Polish' households had the highest rate of overcrowded households (30%), followed by 'Bangladeshi' and 'African' households (28%). Conversely 'White: Scottish' and 'White: Other British' households were the least likely to be overcrowded (8% and 6% respectively) and were the most likely to be under-occupied (National Records of Scotland 2016).

Figure 14: Ethnic Group of household reference person (HRP) by Occupancy Rating, All HRPs, Scotland 2011
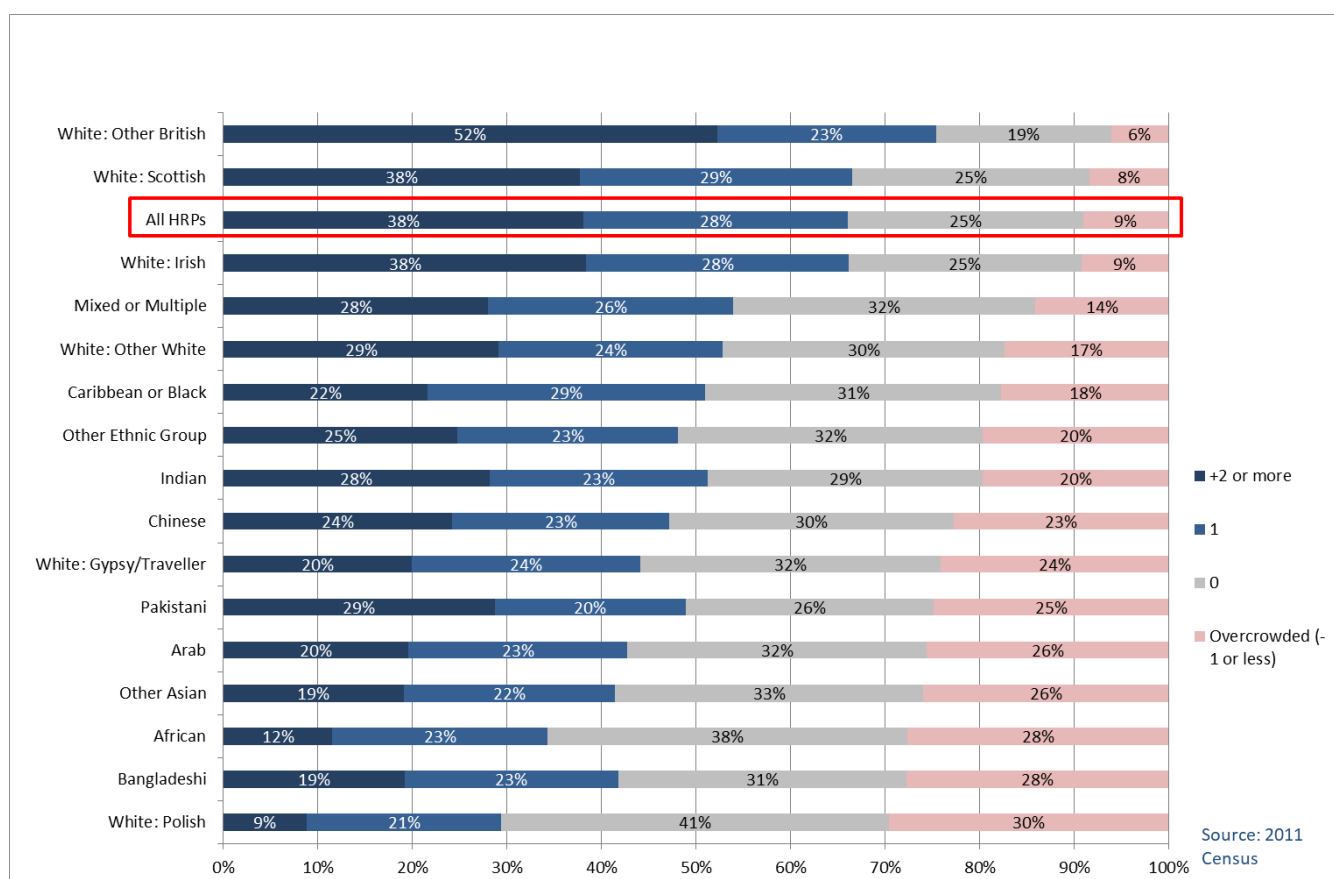
(Base: 2,372,777)

Similarly, combined SHCS data from 2016-2019 demonstrates that a significantly higher proportion of households with a minority ethnic HIH were overcrowded (7%),

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[25] https://www.legislation.gov.uk/ukpga/1987/26/contents

compared to households with a white Scottish/British HIH (2%) (Scottish Government 2020d). Although the sample size is too small to provide analysis on specific ethnic groups, it does illustrate that high rates of overcrowding continue to be an issue for minority ethnic households.

These analyses accord with findings from the literature, where a number of studies identified high rates of overcrowding among minority ethnic households, and at higher levels compared to white Scottish/British households (Netto 2018; Netto et al. 2011; EHRC 2010; Netto et al. 2001).

3.5.1 Impacts of overcrowding

The literature indicates that overcrowding can have a considerable impact on family relationships, health and the development and education of children. A review of the literature on housing and ethnic minorities by Shankley and Finney (2020), identified substantial physical and mental health implications linked to overcrowding. In this study, overcrowded conditions were seen to impact on the quality of life within the home and limit opportunities for engaging in social and leisure activities (Shankley & Finney 2020). In other studies, overcrowding and lack of adequate space were found to be a contributing factors in inter-generational conflict, which could result in a deterioration or breakdown in relationships within extended families (Netto 2006; Shelter England 2004). Detrimental impacts on children's education were also noted. These were attributed to overcrowding either directly through a lack of space to study or indirectly because school absences caused by illness may be related to overcrowding (Jones 2010; Shelter England 2005).

3.5.2 Reasons for overcrowding

The literature suggests that reasons for overcrowding are complex and linked to the intersection of multiple underlying factors. For example, one study found that the levels of overcrowding experienced by different groups cannot be attributed to household size alone, but are the result of the interplay between household size, availability of appropriate accommodation and ability to access such accommodation (GLA 2009).

A briefing paper for the Race Equality Foundation observed that reasons for overcrowding can include larger household sizes and extended families living together, lower availability of housing of a sufficient size that is affordable and/or housing being outwith desired locations (Jones 2010). It was noted that for any given household size, overcrowding appeared to be higher in BME households, suggesting that higher overcrowding rates among such households had less to do with family size and more to do with poverty and poor housing (Jones 2010). Other studies suggested that, to a certain extent, overcrowding may be linked to a motivation to save as much money as possible, therefore indicating an element of choice (de Lima et al. 2007; Hall Aitken 2007).

3.6 Homelessness

Ethnicity has been found to be one of the key characteristics[26] that increases the likelihood of experiencing homelessness for some groups (Bramley & Fitzpatrick 2018).

Using data from the *Homelessness in Scotland: 2019 to 2020*[27] report, minority ethnic households accounted for 14% of homelessness applications made (Scottish Government 2020f), which is broadly similar to the 11% of people who identified as minority ethnic in the Scottish Survey Core Questions (SSCQ). A similar proportion of applications were made by those from a minority ethnic background in 2018/19, where minority ethnic applicants made up 12% of those assessed[28] (Scottish Government 2019d). Data from 2019/20 indicates that of 36,855 homelessness applications made, 27,344 (74%) of main applicants were of 'White: Scottish' ethnicity and 2,590 (7%) were 'White: British'. In this period, homelessness applications where the main applicant was minority ethnic were most likely to come from the 'Other ethnic' group, accounting for 1,847 (6%) of homelessness applications, a rise of 27% from 2018/19. Those identifying as 'White: Other' and 'White: Polish' accounted for 3% and 2% of applications respectively, while the 'African', Caribbean or Black' and 'Asian, Asian Scottish or Asian British' groups each accounted for 1% of applications (Scottish Government 2020f).

Evidence in the literature suggests that certain minority ethnic groups are over-represented in homelessness applications (Shankley & Finney 2020; Netto et al. 2011; Netto et al. 2004), such as 'Black' (Shankley & Finney 2020) and 'non-white other' groups (Netto et al. 2011), and some may be slightly under-represented such as 'Chinese' households (Netto et al. 2004). Given the differences in defining ethnicity between the data sources, small sample sizes and lack of up to date population data, it is difficult to determine whether specific minority ethnic groups are indeed over-represented in homelessness applications compared to white Scottish/British groups. Therefore, these findings should be treated with caution.

3.6.1 Perceptions of homelessness

Some studies noted differences in the meanings attached to homelessness between and within communities (Netto et al. 2011; Netto 2006; Netto et al. 2004). For example, new arrivals to Scotland living with relatives in overcrowded conditions were less likely to perceive themselves as homeless compared to UK-born households forced to live with relatives due to constrained access to housing (Netto 2006).

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[26] Other key factors are: poverty, local labour market variations and gender.

[27] https://www.gov.scot/publications/homelessness-scotland-2019-2020/

[28] There may be slight discrepancies when comparing 2018/19 and 2019/20 figures as the ethnicity breakdown in 2018/19 was based on those making a homeless application, whereas 2019/20 was based on those applicants assessed as homeless.

Factors influencing perceptions of homelessness included:
- length of UK residence,
- familiarity with the housing system,
- awareness of housing rights and options,
- expectations of the service homelessness agencies could provide (Netto 2006).

Minority ethnic groups were reported as less likely to sleep rough and more likely to stay with friends and relatives, making homelessness in these communities less visible (Netto 2006). This lack of visibility means that higher levels of 'hidden homelessness'[29] may have went unnoticed among some minority ethnic groups (Shelter Wales 2015; ODPM 2005; Netto et al. 2004).

People who do not recognise themselves as homeless are less likely to see homelessness services as relevant to their situation and therefore less likely to access appropriate support (Netto 2006; Netto et al 2004).

3.6.1 Reasons for over-representation

Various reasons for over-representation of some ethnic minority groups in homelessness applications are suggested in the literature, including:

- lack of awareness of housing procedures and rights
- lack of awareness of the services and advice available
- lack of appropriate temporary and permanent accommodation
- financial constraints
- relationship breakdown, including domestic abuse

However, as several studies noted, minority ethnic groups are not homogenous and may not experience homelessness in the same way, with variation both within and between groups. Therefore, multiple factors are likely to play a part in homelessness risk and experience (Shelter Wales 2015; Netto 2006; Netto et al. 2004).

A lack of visibility, accessibility and appropriateness of mainstream services were found to be key barriers to individuals accessing support (Shelter Wales 2015). For recent arrivals, this effect appeared to be particularly pronounced (Netto et al. 2004). Access to services is discussed further in section 3.6.

Inappropriate temporary and permanent accommodation appeared to increase and maintain homelessness vulnerability, due to the accommodation offered by housing services not meeting the needs of minority ethnic groups (Shelter Wales 2015). For some individuals, unmet need was linked to a lack of adequately sized housing to accommodate larger and extended families, leading to overcrowding and its associated issues (see section 3.5) (Shelter Wales 2015; Netto et al. 2004).The

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[29] Shelter Scotland defines 'hidden homelessness' as 'people who would meet the definition of homeless if they were to make a formal application, but are not represented in local authority homeless statistics'.

location of temporary accommodation was seen to be important, and in particular, the desire to be located away from areas they perceived to be 'unsafe' (Shelter Wales 2015; Netto 2006). Racially motivated incidents were noted in two studies as a factor which led people to leave their accommodation and seek alternative housing, or in extreme cases to leave the area (Netto & Abazie 2012; Netto et al. 2004).

Financial constraints were a major barrier faced by those affected by homelessness in seeking alternative accommodation of their own. Studies found difficulties existed around access to affordable housing, with many participants reporting that their low income meant that mortgages were unaffordable and rents in the PRS were formidably high (Netto 2006). These difficulties were considered by researchers to lead to an increased risk of housing precarity and subsequent homelessness (Shankley & Finney 2020; Netto 2006).For tenants in the PRS, the shortfall between Local Housing Allowance (LHA) rates and levels of market rents also appeared to play a role (CRER 2020).

Loss of PRS accommodation was commonly cited in the literature as a cause of homelessness among some minority ethnic groups. This appeared to be due to the relative unaffordability of rents (Strachan & Donoghue 2009; Netto 2006; Netto et al. 2004) and a lack of awareness of housing rights among some groups, which could leave them vulnerable to illegal evictions (Shelter Wales 2015). For these reasons, improving security of tenure has been suggested as an effective method of reducing homelessness, particularly when good landlord practices are followed and good quality, affordable accommodation provided (Scottish Government 2019d; Shelter Wales 2015).

The link suggested in the literature between vulnerability to homelessness and residence in the PRS cannot be determined with certainty in homelessness statistics. In *Homelessness in Scotland: 2019-20 – Equalities Breakdowns*[30], minority ethnic applicants were more likely to come from the PRS than other tenures (see Figure 14) (Scottish Government 2020e). However, as section 2.4.4 notes, a higher proportion of minority ethnic households are living in the PRS, so it may be that homelessness applications from this sector are simply reflecting the higher numbers of some groups private renting, making it difficult to draw firm conclusions. In 2019/20, of 4110 minority ethnic applicants, 18% (740 applicants) became homeless from the PRS, compared to 17% of 'White Scottish/British applicants. When broken down by ethnic group, applicants from some groups appeared to be more likely to become homeless from this sector than 'White Scottish/British' applicants. For example, around a quarter of 'White: Other', 'Asian, Asian Scottish or Asian British' and 'White: Polish' applicants became homeless from the PRS and around a fifth of 'African' and 'Caribbean or Black' applicants. For some ethnic groups this effect was less pronounced, such as in the 'Mixed multiple' or 'Other ethnic' groups, where applicants from the PRS accounted for 16% and 11% of applicants respectively (Scottish Government 2020e).

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[30] https://www.gov.scot/publications/homelessness-scotland-equalities-breakdown-2019-20/

Figure 15: Type of property where the applicant became homeless in Scotland: 2019-20 by ethnic group
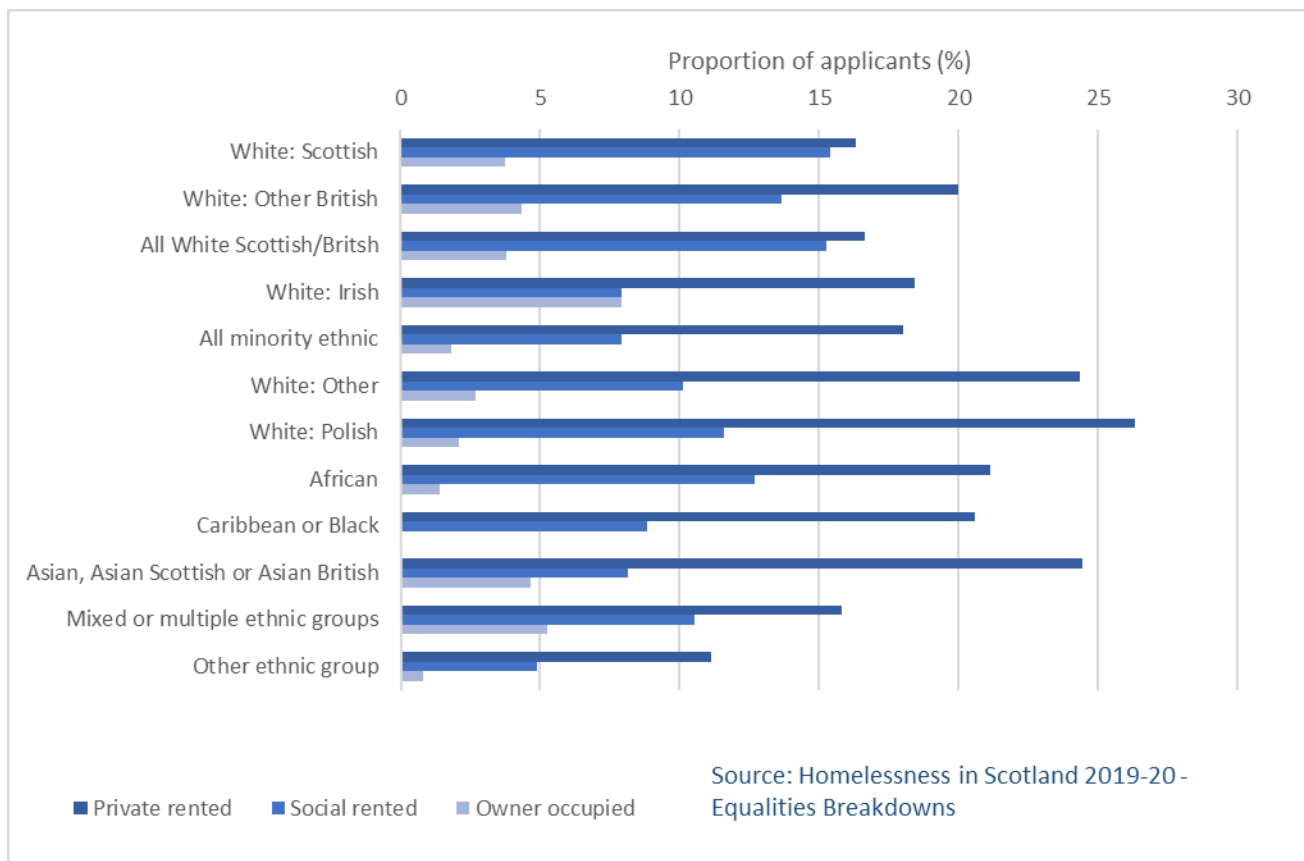
(Base: 2,372,777)

A breakdown in relationships was reported as a contributory factor to homelessness in several studies (Shelter Wales 2015, Netto 2006; ODPM 2005; Netto et al. 2004). As we have seen, minority ethnic households are more likely to be overcrowded than white Scottish/British households (see section 3.5). Overcrowded conditions and the consequent lack of privacy, particularly for younger people, were seen to make relationship breakdowns more likely, which could in turn lead to sudden homelessness (Netto et al. 2004; Netto 2006).

For women in particular, relationship breakdown linked to domestic abuse also emerged as a common theme in the context of homelessness vulnerability (Shelter Wales 2015, Netto 2006; ODPM 2005; Netto et al. 2004). In these instances, the loss of the family home and associated support from the community was seen to leave some minority ethnic women in a place of acute need, due to a lack of language skills (Shelter Wales 2015), informal support and financial means (Netto et al. 2004). For some female participants, there were reports of extreme isolation when they chose to leave, due to a perception they were violating community norms by leaving the marital home (Netto et al. 2011; Netto 2006).

Homelessness data from 2019/2020 indicates that some minority ethnic groups were more likely than 'White: Scottish' applicants to cite a violent or abusive dispute as the main reason for their homeless application (see Table 6). Of these groups, applicants of 'Asian', 'Asian Scottish' or 'Asian British' ethnicity were most likely to cite a violent or abusive dispute as the main reason for their application. This

accounts for 25% of all applications from this group, compared to 13% of 'White: Scottish' and 16% of 'White: Other British' applications (Scottish Government 2019d).

Table 6: Main reason for making an application for homelessness 2019-20 - dispute within household: violent or abusive,

Ethnicity	Count	Proportion of all applications (%)
White: Scottish	3,555	13%
White: Other British	410	16%
White: Irish	25	11%
White: Other	160	16%
White: Polish	95	16%
African	60	15%
Caribbean or Black	20	10%
Asian, Asian Scottish or Asian British	130	25%
Mixed or multiple ethnic groups	15	14%
Other ethnic group	120	6%

(Base: 36,855)

In a mixed-methods study in Scotland, recent arrival in the country was found to be a factor in homelessness vulnerability. For new migrants, recent arrival often exacerbated problems which were commonly faced by minority ethnic households already resident in Scotland, such as lack of knowledge of housing application procedures and housing rights, and limited sources of potential support (Netto et al. 2004).

3.7 Access and use of housing services

Low levels of uptake of housing services by minority ethnic households was mentioned by a number of studies across the literature (Netto & Abazie 2012; Netto 2006; Netto et al. 2004; Netto et al. 2001). Generally, mainstream services were seen by participants as less likely than specialist services[31] to take account of the specific needs of minority ethnic groups. This perception was attributed to the failure of these organisations to offer services such as translation, literacy support, specialised legal advice and information about the availability of culturally appropriate accommodation (Netto 2018). One study states that in failing to account for minority ethnic needs, the offering of some mainstream services in Scotland could be regarded as heavily racialised (Netto 2018).

3.7.1 Specialist agencies

Netto's (2006) mixed-methods based study into BME use of homelessness services, found that specialist minority ethnic services were more likely to report a higher service usage from minority ethnic communities than those that were mainstream (Netto 2006). In particular, specialist homelessness services were found to have a greater understanding of the extent and distinctive ways in which in which homelessness manifests in communities, and were able to offer culturally sensitive provision in the languages spoken by their clients (Netto 2006).

In a UK-wide review of research projects focusing on race and ethnicity, BME service users felt mainstream services were often inappropriate for their needs and that services made assumptions based on stereotypes and prejudice about users' needs and what they may want to access (Chahal 2004).

In a qualitative study with refugees in Scotland, participants argued that making mainstream services more inclusive and accessible would mean there was less need for specialist services. It was acknowledged by participants that many of the issues refugees have to deal with are experienced by the general population. Therefore, improvements in service provision and better engagement would benefit all service users (Lindsay et al. 2010). Improved partnership working between specialist and mainstream services was regarded by researchers in one study as key to improving the accessibility and appropriateness of services for BME individuals (Netto & Gavrielides 2010).

3.7.2 Barriers to accessing mainstream services

Across the literature, a number of barriers were identified which may make minority ethnic groups less likely or unable to access mainstream services:
- language difficulties
- low levels of awareness of services and a lack of knowledge around what they could offer

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[31] For the purposes of this report, specialist services refer to services which explicitly provide culturally sensitive services and have an understanding of the needs of minority ethnic communities.

- lack of cultural awareness within mainstream services
- fear or experience of racism, including institutional racism

Language difficulties emerged as the most common barrier across the literature. Although English language skills varied widely between different groups (as noted previously in section 2.4.5), difficulties appeared to be more pronounced for asylum seekers and refugees (Netto & Fraser 2010), newly arrived migrants (Shelter Wales 2015) and older members of some communities (Shelter England 2007). Those who found language less of a barrier to advice tended to be longer-standing UK residents, who were mostly British born, and as a result had a good standard of English (Shelter England 2007).

Low levels of literacy were particularly problematic where there was a lack of translation services (Shelter England 2007). Individuals lacking good English language skills were more likely to seek advice from services with staff who were able to provide advice in their language (Shelter England 2007; Netto 2006; Netto et al. 2004) and where this support was not available, they tended to rely on their community for informal support (Shelter England 2007). One study with older BME people noted that language requirements played a key role in whether participants saw supported housing as an attractive option (Joshi 2020).

Poor language skills also contributed to low levels of awareness of services and what they can offer. For example, some participants reported that they lacked the knowledge or confidence to approach homelessness services, and that this situation was often exacerbated by language difficulties (Communities Scotland 2006; 2004b). In a South Lanarkshire study where similar findings emerged, these barriers appeared to be particularly acute for older people (Communities Scotland 2006).

A lack, or perceived lack, of cultural awareness within mainstream services was noted by several studies (Netto 2018; Shelter Wales 2015; Lindsay at al. 2010; Netto 2006). In research by Shelter Wales (2015), this lack of cultural awareness and sensitivity was referred to as a 'cultural void' within mainstream services, which discouraged BME service users from accessing these organisations. In Scotland, similar issues were identified in a review of homelessness agencies, where many agencies appeared uncertain about the appropriateness of their service for minority ethnic communities (Netto 2006).

A number of studies noted that racism among housing staff could be a potential barrier to the accessibility of services (Netto 2018; Lindsay et al. 2010; Netto & Fraser 2010; Netto et al. 2004) Such attitudes were considered by researchers to manifest in the discriminatory treatment experienced by some minority ethnic service users and in the negative stereotypes held by some staff (Netto 2018; Netto & Fraser 2010; Shelter England 2007). Ethnic diversity among housing service staff appeared to improve the likelihood that the service would be used by minority ethnic communities (Netto 2006). Culturally specific services were held in high regard by participants of one study for the way that they were able to provide both an empathetic and practical approach (Communities Scotland 2004b).

3.8 Specific vulnerabilities

Studies show that while individuals from minority ethnic communities face many common housing problems and often find accessing services difficult, certain groups face particular challenges where ethnicity intersects with other protected characteristics.

3.8.1 Minority ethnic women

In the case of BME women escaping domestic abuse, the loss of a home is often compounded by a sense of isolation due to loss of a community and attendant informal support (Netto 2006; Netto et al. 2004). These vulnerabilities make appropriate refuge space or temporary accommodation particularly important. However, there is some evidence that this need is not being met (Revive 2020; Netto 2006). Analysis by a UK-wide housing relocation service specialising in domestic abuse, identified a number of additional barriers experienced by BAME service users when trying to access housing and domestic abuse services, including:

- limited access to translators
- cultural background not considered or misunderstood
- religious practices and rituals not acknowledged
- assumptions made based on the survivor's age and ethnicity
- prejudices around marital backgrounds
- insufficient support around socio-economic factors, particularly to overcome poverty (Revive 2020).

When minority ethnic women were able to access refuge space or temporary accommodation, experiences of racism and prejudiced attitudes were a concern. BME women in one study reported feeling unsafe and intimidated in temporary accommodation (Communities 2004b), while participants in another study felt forced to return home due to the racism they experienced from other residents in mainstream hostels (Shelter England 2004).

3.8.2 Older people

Studies with older people found that they were more likely than younger people to stay in accommodation which did not fully meet their needs. Reasons for this included a lack of confidence in approaching and dealing with services (Shelter Wales 2015; Shelter England 2007) and a desire to maintain independence and autonomy (Joshi 2020). Similarly to other minority ethnic groups, location was also seen to be particularly important for older minority ethnic people. This often meant that if social housing was not available in a desired area (one which was safe and near to local amenities) they would choose to stay in unsuitable accommodation because they felt they had no choice (Joshi 2020).

In a mixed-methods study in Scotland, researchers viewed the ability of the home to adapt alongside aging residents as crucial to ensuring older people were able to maintain their independence (Joshi 2020). For some participants, mobility issues

had an appreciable impact on their quality of life and as a consequence, accessing support to install adaptations was an immediate priority. Language difficulties or a lack of awareness of what support was available often delayed the adaptations being made (Joshi 2020).

Research in Wales suggests that older people with a lack of English language skills or those living with a limiting health condition or disability could face additional barriers in accessing housing services. In those cases where health conditions affected mobility, travelling to or accessing services without support was particularly difficult for some participants (Shelter Wales 2015).

3.9 Covid-19 and housing

Emerging evidence in several studies indicates that minority ethnic communities have been disproportionately affected by the Covid-19 pandemic (McKee et al. 2020; Platt & Warwick 2020; Public Health England 2020), with intersections between health, housing and income inequality (McKee et al. 2020). Qureshi et al. (2020) suggest that minority ethnic populations may be more susceptible to critical complications if they catch Covid-19, not because ethnic and racial categories are themselves a factor but because they intersect with underlying social determinants which leave them at increased risk.

3.9.1 Reasons for increased risk

Various interlinking factors have been associated with unequal Covid-19 exposure, vulnerabilities and outcomes. These include:

- household quality
- overcrowding
- air pollution
- underlying health conditions (comorbidities)
- access to healthcare

Research carried out in Birmingham explored the role of social determinants of health, including specific deprivation indicators such as household quality, household overcrowding and air pollution, and their effect on Intensive Therapy Unit (ITU) admission and outcomes for people testing positive for Covid-19 (Soltan et al. 2020). Around a third of the patients in the study were from a BAME background. Exposure to air pollutants (Wonjun 2017) and household overcrowding (Cardoso 2004) have previously been found to be associated with increased incidences of pneumonia within the population as a whole. A comparative study between England and the Netherlands found that the worst air pollution levels were in ethnically diverse neighbourhoods with a high population of BME households (Fecht et al. 2014).

The Birmingham study found that air pollution and housing quality deprivation[32] were potential indicators of increased risk of developing multi-lobar pneumonia[33] among Covid-19 positive patients. Further, Covid-19 patients presenting with both multi-lobar pneumonia and experience of household overcrowding deprivation were at greater risk of ITU admission. Patients of BAME ethnicity were more likely to be admitted from regions with the highest levels of air pollution, housing quality and household overcrowding deprivation - factors which the researchers viewed as

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[32] Household quality deprivation and household overcrowding deprivation are indicators of deprivation included in the Index of Multiple Deprivation Score (IMDS) in England. The IMDS is similar to the Scottish Index of Multiple Deprivation (SIMD).

[33] Multi-lobar pneumonia is characterised as an infection that involves more than one lobe of a lung. It often causes a more severe illness than lobar pneumonia, which only involves a single lobe or section of a lung.

contributing towards the higher ITU admissions reported among Covid-19 patients from BAME groups (Soltan et al. 2020).

Notably, irrespective of deprivation, the presence of comorbidities, including those which BAME people in Scotland have been shown to experience at a higher rate (Walsh 2018), appeared to increase the risk of death among Covid-19 positive patients (Soltan et al. 2020). Quantitative analysis by the Runnymede Trust and IPPR in England and Wales, estimated that comorbidities increased the risk of death by 5%. The study found that differences in housing conditions (such as overcrowding) also played a key role in increased risk, alongside differential access to healthcare (Kapoor et al. 2020).

In addition to the health vulnerabilities outlined above, disproportionate risks of exposure to Covid-19 have also been reported in the literature. Housing experiences of minority ethnic groups can make it harder to protect oneself from Covid-19, due to higher incidences of overcrowding and a lack of space, (Qureshi et al. 2020) and have been shown in other research to intersect with transmission, morbidity and mortality (Public Health England 2020). As has been noted in section 3.5, overcrowding is a particular issue for some minority ethnic groups in Scotland, which could make it harder to practice social distancing at home. Higher rates of multi-generational and extended family living may also create difficulties when trying to 'shield' those who are more vulnerable (Kapoor et al. 2020; McKee et al. 2020; Qureshi 2020).

3.9.2 Other implications

Inequalities in living conditions as people spend more time at home have also been highlighted by the pandemic. Research by the Resolution Foundation in England found that those aged 55 and over from BAME backgrounds occupied homes with 30% less useable space than their white counterparts, while children from BAME backgrounds experienced poorer quality indoor conditions, such as damp, and had less access to outdoor space than white children. The study noted that the negative effect of these living conditions was amplified under lockdown, resulting in an appreciable impact on outcomes for people from BAME backgrounds. For example, meaning they experienced poorer outcomes on wellbeing and health than their white counterparts (Judge & Rahman 2020).

Greater reliance on private rented accommodation by minority ethnic groups was also seen to place them in a position of greater vulnerability to the affordability pressures of renting (McKee et al. 2020). Whilst measures remain in place to prevent evictions in the short-term, this could lead to mounting rent arrears and debt accumulation for affected households (McKee et al. 2020). A poll by the Joseph Rowntree Foundation in June 2020 across all ethnic groups found that 45% of renters have already seen a drop in income since March 2020 and 42% of renters are worried about their ability to pay rent (Hetherington 2020).

4. Selected case studies

The following case studies outline two projects which provide housing related support to minority ethnic groups. These case studies have been selected for the pro-active ways in which both organisations have sought to engage with minority ethnic groups to increase awareness of their housing rights and facilitate access to the services they need. Both case studies provide insight into how minority ethnic groups can be empowered to engage with housing services, express their needs and preferences and improve their housing outcomes.

The Older People's Project - Partnership between Trust, Hanover (Scotland) and Bield housing associations[34] [35]

The Older People's project has been funded for 14 years by the Lottery Fund. Trust, Hanover (Scotland) and Bield housing associations identified a need to help minority ethnic older people who faced language barriers and were not aware of their entitlements to support (Joshi 2020). Up until February 2020 the project had helped more than one thousand older minority ethnic people in Scotland. It has provided information, access to benefits and services, and sought to de-stigmatise topics which were commonly not discussed openly in these communities (Joshi 2020). The project carried out work with minority ethnic older people across Scotland by:

- individual consultations to identify needs and concerns

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[34] http://www.equalityscotland.com/4/9/Partnership-Projects/Partnership-Projects.html

[35] Photo reproduced with permission from: Joshi, R.S. (2020). *Count us in: Meeting the changing needs and expectations of ethnic minority older people in Scotland.* Trust, Hanover (Scotland) and Bield Housing Associations: Older People Services Project.

- increasing awareness of services and facilitating access
- creating an ethnic minority older people forum to give people a direct voice
- identifying strengths and providing support into leadership roles
- helping overcome barriers via multi-lingual, culturally-appropriate information and access to services
- reducing social isolation, loneliness and increasing financial independence
- working with partners to achieve more inclusive service design and delivery

The project published a research report in March 2020, which found that older minority ethnic people valued their independence and wanted to remain in their own homes, preferably with easy access to local amenities. Where participants experienced mobility issues, their immediate priority was to access support from social services for home adaptations. The majority of those interviewed had not given much thought to their future needs and there was a general perception that social services would look after them until their deaths. Few considered sheltered housing due to a lack of understanding of how supported accommodation is funded and a concern that their social and cultural needs would not be met (Joshi 2020).

Housing Champions Project, Northern Ireland[36]

In 2017, Housing Rights UK sought to enhance the housing advice service provided to BME communities in Northern Ireland through a peer project, supported by the Northern Ireland Housing Executive. The Housing Champions project's long-term goals were to equip BME communities with the information they needed to make informed and appropriate housing decisions, and know how to access better quality housing.

By January 2018, 14 BME peer volunteers had been recruited from various language backgrounds including Romanian, Arabic, Kurdish, Polish, Lithuanian, Portuguese and Hungarian. Peer volunteers received accredited training in housing advice and interpretation to become 'Housing Champions', with the aim of strengthening the peers' employability, confidence and positivity about their future.

The second stage of the process was 16 weeks of work placement in a housing advice setting to allow them to apply their housing advice training to a work environment. Once this was completed, the final stage of the project was for the peers to deliver housing advice to members of their own community through outreach sessions. The purpose of these sessions was to:

- improve accessibility for BME clients
- help remove any barriers to mainstream advice services
- empower BME communities to seek their housing rights and responsibilities by attending a session
- BME clients will know where to seek housing advice in the future (Housing Rights UK 2018)

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[36] https://www.housingrights.org.uk/news/housing-rights-housing-champions-project

5. Conclusions

This report has provided an overview of minority ethnic groups in Scotland and has sought to assess the existing evidence base on their housing needs and experiences. From this, several patterns emerged across the literature with relevance to the research questions. This concluding chapter summarises these themes by research question.

5.1 RQ1: What are the trends in housing for minority ethnic groups?

Multiple trends in housing for minority ethnic groups were present across the literature. The household composition and characteristics of minority ethnic households varied in a number of key ways compared to white Scottish/British households. Minority ethnic HIH households were more likely to be living in the PRS than white Scottish/British HIH households, and on the whole, minority ethnic HIH households were less likely to be living in the social rented sector or in owner occupation. Households with an 'African' HIH were a notable exception, where the majority of households were found in the social rented sector.

High levels of poverty and deprivation were an issue for some minority ethnic groups, where evidence indicates that people from minority ethnic groups were more likely to be living in relative poverty after housing costs than people from the white Scottish/British group. However, there was no significant difference between rates of fuel poverty for minority ethnic and white Scottish/British HIH households. Households where the HIH was from some ethnic groups, such as 'African', 'White: Polish' and 'Other ethnic', were much more likely to be living in some of the most deprived areas in Scotland than white Scottish/British HIH households.

There is evidence that a sizeable proportion of the population hold prejudiced attitudes towards people from a minority ethnic background and that minority ethnic groups face appreciable levels of discrimination and harassment. These experiences of discrimination and harassment were shown in a number of studies to play a key role in housing decisions.

5.2 RQ2: What are the specific housing experiences of minority ethnic groups?

Secondary analysis of the SHCS found that minority ethnic HIH households have mixed outcomes on key housing condition indicators compared to white Scottish/British HIH households, with some results showing similar outcomes and other results showing slight differences. A higher proportion of minority ethnic HIH households were living in housing with a higher EPC rating than white Scottish/British HIH households, while outcomes for both groups were found to be statisitcally similar in terms of fuel poverty. However, there were indications that occupancy levels in minority ethnic HIH households were much higher than in white Scottish/British HIH households and as a consequence, these households were more likely to be overcrowded.

Poorer house condition was suggested by several studies in the literature as a possible implication of living in the PRS. Secondary analysis of the SHCS indicates that although there is no difference in rates of disrepair between minority ethnic HIH households and white Scottish / British HIH households within any individual tenure, there is a difference for both groups in rates of disrepair between the PRS and owner occupied sectors, with the PRS having significantly higher rates of disrepair. The higher rates of disrepair in the PRS combined with the higher prevalence of PRS tenure for minority ethnic households is likely to contribute to the higher rates of disrepair found amongst minority ethnic HIH households overall.

A few studies reported that, due to over-representation of some ethnic groups in the PRS, the relatively higher rents in this sector may be a negative consequence for those groups. There was also evidence that some minority ethnic groups were more likely to find it difficult to find a place to rent and often paid a higher proportion of their income towards housing costs.

For those groups that tended to have larger families, with 3 or more dependent children, or engaged in extended family living, a lack of affordable large properties in the PRS often meant living in housing which didn't meet their need for space.

For some ethnic groups, the risk of experiencing homelessness may be higher. Factors that increased the risk of experiencing homelessness were experiences of domestic abuse and recent arrival in the country. Although it is clear multiple factors are likely to play a part in homelessness risk and experience.

5.3   RQ3: What barriers, if any, do minority ethnic groups face in finding and securing housing in Scotland?

Evidence from the literature identified a number of barriers limiting minority ethnic groups in finding and securing housing. In the PRS, experiences of discrimination by landlords or agents and a lack of affordable accommodation restricted access to private renting. The experience, or fear, of racial harassment was reported by some minority ethnic HIH households in the social rented sector. These experiences and fears influenced housing decisions and impacted on the attractiveness of the sector, with some reporting difficulty in finding social housing in areas perceived to be free from racial harassment. Several barriers around access to housing services were identified, which led to low levels of uptake and use of mainstream services. These include:

- language difficulties;
- low levels of awareness of services;
- a lack of knowledge around what support is provided;
- a lack of cultural awareness within mainstream services;
- the fear or experience of racism

5.4 RQ4: To what extent does ethnicity interact with other protected characteristics and how does this affect housing experiences and outcomes?

Studies show that minority ethnic women and older people face particular challenges in accessing and securing housing. For minority ethnic women, isolation, language difficulties and experiences of racism, may increase their risk of experiencing homelessness or prevent them from escaping domestic abuse. With regards to older people, a lack of language skills, low awareness of housing services and mobility issues often left them in accommodation which was unsuitable and did not fully meet their needs.

5.5 RQ5: What are the specific housing needs of minority ethnic groups, in terms of tenure, quality and size etc?

The minority ethnic population in Scotland is not a homogenous group and each ethnic group has differing practical and cultural needs, which often vary from white Scottish/British households. Evidence suggests that, in respect of tenure, the PRS can offer greater flexibility and choice for some minority ethnic groups. For others, private renting has become the only viable option, due to the inability of social housing to meet their needs, in terms of size of property, location and safety from racial harassment, and the relative inaccessibility of owner occupation.

Participants reported that location and approriately sized accommodation, to accommodate larger family sizes and extended family living, were particularly important for some minority ethnic groups. For all groups, the anticipation and experience of racial harassment, particularly in social housing, was a major factor in housing decisions. The ability of the home to be modified over time, as people age, was seen to be important for older people.

5.6 RQ6: To what extent are the specific housing needs of minority ethnic groups currently being met?

There are indications that the specific housing needs of some minority ethnic groups are not being fully met. Secondary analysis of SHCS data shows that on key housing condition indicators, some outcomes for minority ethnic HIH households are similar, while other results show slight differences when compared to white Scottish/British HIH households. However, in terms of energy efficiency, outcomes in some cases are slightly better. There is evidence that a higher proportion of minority ethnic HIH households had some level of disrepair to the dwelling and overcrowding for minority ethnic HIH households was a particular issue. This is likely due to higher rates of disrepair in the PRS combined with the higher prevalence of minority ethnic households in this tenure. This accords with some older qualitative studies, which found evidence of low quality housing, including unsafe living conditions, poor furnishings and inadequate heating. There is also suggestion in the literature of over-representation in homelessness statistics. However, without current population data the extent of this is uncertain.

5.7 RQ7: What is being done, and what more can be done, to meet the specific housing needs of minority ethnic groups?

There is very little in the literature that directly addresses this question. The selected case studies offer some examples of good practice but there were few studies in the literature which evaluated the extent to which organisations have mainstreamed equality or how poor housing outcomes were being addressed. Further, without comprehensive data over time, it is difficult to evaluate whether the housing experiences and outcomes of minority ethnic groups have changed.

5.8 RQ8: What impact has the new private residential tenancy (PRT) had on minority ethnic tenants in the PRS?

There is not enough evidence to assess the impact that the new PRT has had on minority ethnic tenants. Indeed, many tenants may not yet have moved to the PRT. Evidence from one study suggests that minority ethnic tenants are less confident in dealing with disputes and less likely to challenge their landlord than white tenants.

6. Evidence gaps

The findings reviewed in this report provide an overview of the housing needs of minority ethnic groups in Scotland. However, this remains a partial view and gaps in the evidence exist.

The findings are drawn from a range of studies, most of which focus on the needs of small sub-sections of the minority ethnic population in specific geographical locations. The findings offer a snapshot of what life is like for the research participants and reveal a number of key issues that are of concern within and across policy areas.

The research demonstrates that the minority ethnic population in Scotland is made up of a diverse range of groups and that many experience disproportionate levels of housing deprivation and disadvantage. However, there is considerable variation between and within groups

6.1 Key limitations

The available evidence on the demographic and geographic profile of the population is often dated or limited in terms of sample size, and this restricts the insight it offers. Although there are some studies focusing on the Scottish context, more recent studies tend to be UK-wide or more commonly focus on England.

Small sample sizes also predominate in published studies, commonly leading to the grouping of ethnic sub-groups and meaning that the specific needs of these groups is largely obscured or under-explored. In addition, although clustering samples over several years has provided a sufficiently large sample for analysis, combining data

in this way conceals trends over time that would be evident if there were larger sample sizes for each year.

There is a lack of evidence on how mainstream services are responding to the needs of minority ethnic groups and how poor housing outcomes are currently being addressed. This makes it difficult to assess what progress has been made.

What is evident, is that some minority ethnic groups experience poorer housing outcomes on certain indicators than their white Scottish/British counterparts. Given the disproportionate risk to minority ethnic groups in the context of Covid-19, more research is needed on how housing needs and aspirations may have changed in response to the pandemic.

6.2 Further research

- the cultural needs and housing aspirations of specific ethnic groups, particularly post-Covid-19
- whether minority ethnic people with other protected characteristics, such as gender, disability etc. have different housing experiences
- the current demographic and geographic profile of the refugee population
- how poor housing outcomes are currently being addressed
- how and to what extent minority ethnic people are experiencing racism in social housing, and how this impacts on their housing decisions
- ways of facilitating greater engagement between mainstream and specialist housing services
- the impact of the PRT on specific minority ethnic groups
- the housing needs and experiences of specific ethnic groups over time

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Annex 1 – Minority ethnic groups by local authority

Local Authority Area 2011	White: Scottish	White: Other British	White: Irish	White: Gypsy Traveller	White: Polish	White: Other White	Mixed or multiple ethnic groups	Asian, Asian Scottish or Asian British	African	Caribbean or Black	Other ethnic groups
Aberdeen City	167727	16910	2213	279	7031	10555	1488	9519	5042	588	1441
Aberdeenshire	207936	31158	1162	175	3020	5661	771	2037	490	269	294
Angus	102316	8884	530	189	1014	1535	264	921	125	75	125
Argyll & Bute	69497	14675	721	96	515	1563	277	565	113	78	66
Clackmannanshire	45387	3829	306	68	499	559	128	536	87	21	22
Dumfries & Galloway	121563	24462	1063	102	983	1380	413	1032	127	72	127
Dundee City	123827	7783	1369	98	1990	3393	685	5838	1170	269	846
East Ayrshire	114184	5574	633	60	230	683	253	909	77	70	94
East Dunbartonshire	93051	5026	1248	27	144	1126	420	3437	172	69	306
East Lothian	85347	9244	870	13	811	1726	363	955	179	107	102
East Renfrewshire	78794	3740	1390	16	223	1048	386	4571	124	44	238
Edinburgh, City of	334987	56132	8603	388	12820	24237	4087	26264	4474	1031	3603
Eilean Siar	24066	2903	126	10	60	274	67	142	7	11	18
Falkirk	142432	7025	882	145	1080	1473	334	2073	205	126	215
Fife	312957	31464	2260	316	3058	6495	1257	5748	704	422	517
Glasgow City	466241	24154	11228	407	8406	14125	2879	47758	12440	1806	3801
Highland	185430	34135	1389	291	3425	4311	664	1866	208	199	214
Inverclyde	76428	2485	710	8	112	633	179	748	90	43	49
Midlothian	74875	4795	474	72	455	1044	210	910	159	99	94
Moray	72470	16823	430	79	985	1476	232	599	88	57	56
North Ayrshire	127140	7204	948	58	247	1051	319	948	83	65	83
North Lanarkshire	313356	7892	4394	205	3009	1823	708	5385	532	171	252
Orkney Islands	16960	3777	100	3	84	269	39	89	13	4	11
Perth & Kinross	119916	16597	1136	415	2482	3130	471	1852	232	151	270
Renfrewshire	159708	5805	1643	70	1298	1603	437	3110	804	119	311

Scottish Borders	89741	1862 4	767	64	1302	1902	316	733	207	91	123
Shetland Islands	18700	3285	199	8	164	457	72	234	23	8	17
South Ayrshire	10096 7	7933	906	98	381	1095	282	895	93	46	103
South Lanarkshire	28749 1	1206 8	3187	203	1140	2536	779	5156	664	207	399
Stirling	74025	9706	826	68	578	2187	323	2062	188	74	210
West Dunbartonshir e	84344	2813	1168	102	382	497	178	845	261	30	100
West Lothian	15381 5	1020 4	1209	79	3273	2270	534	2941	457	118	218

Annex 2 – Housing Act 1985: The bedroom standard

Definition of overcrowding
A dwelling is overcrowded for the purposes of this Part when the number of persons sleeping in the dwelling is such as to contravene—
(a)the standard specified in section 325 (the room standard), or
(b)the standard specified in section 326 (the space standard).

The room standard.
(1)The room standard is contravened when the number of persons sleeping in a dwelling and the number of rooms available as sleeping accommodation is such that two persons of opposite sexes who are not living together as[a married couple or civil partners]must sleep in the same room.
(2)For this purpose—
(a)children under the age of ten shall be left out of account, and
(b)a room is available as sleeping accommodation if it is of a type normally used in the locality either as a bedroom or as a living room.

The space standard.
(1)The space standard is contravened when the number of persons sleeping in a dwelling is in excess of the permitted number, having regard to the number and floor area of the rooms of the dwelling available as sleeping accommodation.
(2)For this purpose—
(a)no account shall be taken of a child under the age of one and a child aged one or over but under ten shall be reckoned as one-half of a unit, and
(b)a room is available as sleeping accommodation if it is of a type normally used in the locality either as a living room or as a bedroom.
(3)The permitted number of persons in relation to a dwelling is whichever is the less of—
(a)the number specified in Table I in relation to the number of rooms in the dwelling available as sleeping accommodation, and
(b)the aggregate for all such rooms in the dwelling of the numbers specified in column 2 of Table II in relation to each room of the floor area specified in column 1
No account shall be taken for the purposes of either Table of a room having a floor area of less than 50 square feet.

Number of rooms	Number of persons
1	2
2	3
3	5
4	7.5
5 or more	2 for each room

Floor area of room	Number of persons
110 sq. ft. or more	2
90 sq. ft. or more but less than 110 sq. ft.	1.5
70 sq. ft. or more but less than 90 sq. ft.	1
50 sq. ft. or more but less than 70 sq. ft.	0.5

(4)The Secretary of State may by regulations prescribe the manner in which the floor area of a room is to be ascertained for the purposes of this section; and the regulations may provide for the exclusion from computation, or the bringing into computation at a reduced figure, of floor space in a part of the room which is of less than a specified height not exceeding eight feet.

(5)Regulations under subsection (4) shall be made by statutory instrument which shall be subject to annulment in pursuance of a resolution of either House of Parliament.

(6)A certificate of the local housing authority stating the number and floor areas of the rooms in a dwelling, and that the floor areas have been ascertained in the prescribed manner, is prima facie evidence for the purposes of legal proceedings of the facts stated in it.

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