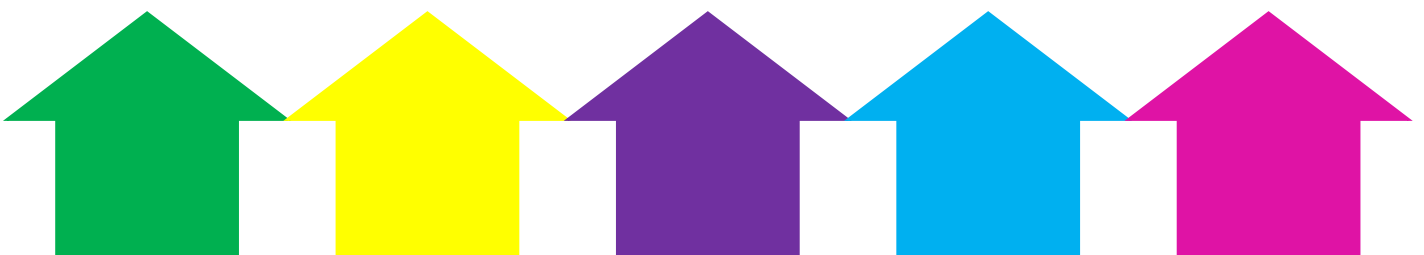


Minority Ethnic
Communities and
Housing in Scotland -
Room for Improvement?

July 2020





The Coalition for Racial Equality and Rights works to eliminate racial discrimination and promote racial justice across Scotland. Through capacity building, research and campaigning activities which respond to the needs of communities, our work takes a strategic approach to tackling deep-rooted issues of racial inequality.

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Introduction

Housing is an integral part of people's lives and forms a key part of the Scottish Government's Race Equality Action Plan 2017-21.¹ This briefing focuses on identifying evidence related to race equality across the three types of housing tenure in Scotland (the private rented sector (PRS), the social rented sector (SRS) and the owner occupier sector), along with homelessness.

While issues have been raised around Black and minority ethnic (BME) people's experiences of housing in Scotland, this is often general and not tenure-specific which makes it harder to identify areas of concerns and more importantly the interventions required to address specific inequalities. For instance, in 2016 the Equality and Human Rights Commission (EHRC) released a report which noted that minority ethnic people in Scotland are nearly four times more likely to reside in an overcrowded household.² Yet the EHRC did not provide a breakdown by tenure, which makes identification of solutions to overcrowding difficult.

This briefing seeks to explore the available literature and research on BME people's experiences in different tenures of the housing sector in Scotland and highlights potential challenges they could face, identifies gaps in evidence and makes some recommendations on how to improve what we know about BME people's housing experiences.

Background

According to the 2011 Census data for Scotland, BME^a people make up 4% of the Scottish population.³ The largest BME category in this data is the 'Asian, Asian Scottish or Asian British' category at 2.66%. The smallest BME category is 'Caribbean or Black' at 0.12%.

^a Comprised of Census 2011 categories: 'Mixed or multiple ethnic groups', 'Asian, Asian Scottish or Asian British', 'African', 'Caribbean or Black' and 'Other ethnic groups'

In the Scottish Household Survey 2018, 10% of those who reported residing in the private rented sector (PRS) were from BME backgrounds^b (see Table 1). This is in comparison to 3% of those residing in the social rented sector (SRS) and 2% in the owner occupier sector, showing that in Scotland BME people are more likely to reside within the PRS than white people.

Table 1: Tenure type by ethnicity by percentage - Scottish Household Survey 2018

	Owner occupier (%)	Private Rent (%)	Social Rent (%)	Other (%)
White Scottish	81	52	83	70
White other British	13	16	7	11
White Polish	1	4	3	1
White other	3	18	4	6
Any Mixed or Multiple Ethnic Groups	0	1	0	2
Asian, Asian Scottish or Asian British	2	7	1	5
African, Caribbean or Black	0	1	1	1
Other Ethnic Group	0	1	1	2
Don't Know	0	-	0	1
Refused	0	0	-	-
Base	6,190	1,160	2,250	105

Source: Scottish Government. (2019) [Scottish Household Survey 2018: Annual report](#) – Excel Spreadsheet.

^b Comprised of Scottish Household Survey categories: ‘Any Mixed or Multiple Ethnic Groups’, ‘Asian, Asian Scottish or Asian British’, ‘African, Caribbean or Black’ and ‘Other ethnic group’.

Private Rented Sector

Tenants in the private rented sector rent their property from a private landlord. There are various avenues through which to do this, including using letting agents.⁴ McKee and Hoolachan (2015) note that there is a knowledge gap when it comes to BME people's experiences of the private rented sector.⁵ This section focuses on key challenges within the private rented sector and how these could impact BME tenants.

Local Housing Allowance

Within the private rented sector, tenants can get support for their housing costs through local housing allowance (LHA).⁶ Before 2012, LHA was initially calculated in a way that was meant to provide access to the bottom 50% of homes in each Broad Rental Market Area (BRMA), however, this was reduced to 30% in 2013.⁷ A BRMA is a large, set area where a local person could reasonably be expected to live, taking into account access to facilities and services. Since April 2016, LHA rates were frozen by the UK Government, and while this was unfrozen in April 2020, there was no commitment to uprate LHA rates in line with current rents.⁸

The changes to LHA have reduced the volume of private rented sector housing available to low-income households. According to the 2011 Census, BME people in Scotland are concentrated in Glasgow City (12%), City of Edinburgh (8%), Aberdeen City (8%) and Dundee City (6%).⁹ These fall into the Greater Glasgow, Dundee and Angus, Aberdeen and Shire and Lothian BRMAs. Aside from Aberdeen and Shire, all of these BRMAs have a shortfall between LHA rates and housing costs at the 30th percentile.

This means that BME people who live in these areas (with the exception of Aberdeen and Shire) in private housing and require LHA to support their housing costs could be disadvantaged due to the shortfall between the LHA cap and actual rent costs. Given that BME people in Scotland are twice as likely to be in poverty as white British people it could be assumed that they are more likely to utilise LHA support, and the LHA shortfall is likely to lead to an enhanced risk of poverty.¹⁰ However, evidence on the impact of LHA rates on BME people has not been explored in Scotland.

Generation Rent

In recent years there has been a focus on the 'generation rent' phenomenon. This impacts young people who are unable to access the owner occupier or social rented market and so are limited to the private rented sector.

Traditionally, the PRS was viewed as a transitional tenure, yet young people increasingly reside in it for longer periods.¹¹ In 2018, people aged between 16-44 were most likely to reside in the PRS, and this was particularly stark for the 25-34 age group. People aged 45-75+ were more likely to reside in the owner occupier sector.¹²

Within Scotland, BME groups are demographically younger than white ethnic groups. Using data from the 2011 Census, those who are categorised as white are most likely to be in the 45-59 age group, whereas as BME groups are largely younger in profile, with the most common age group being 25-34 – with the exception of Caribbean or Black^c where it is 35-44.¹³ However, despite the younger age profile of BME people, there is a lack of evidence on how the 'generation rent' phenomenon impacts BME communities in Scotland.

'Right to rent'

Within the private rented sector, one of the key developments that has impacted BME groups in recent years, particularly in England, is the Immigration Act 2016.¹⁴ Usually termed as the 'right to rent', the Immigration Act 2016 stipulates that tenants in England need to have a right to reside within the UK and it is up to landlords to guarantee that those they lease their property to can prove their legal right to reside in the UK. If a landlord fails to do this, they can be subject to a prison term and/or a fine. In England, a YouGov survey that was conducted on behalf of Shelter in 2015 found that private landlords would be less likely to let their properties to people who did not 'appear British' due to the 'right to rent' legislation.¹⁵

While there is no statutory duty for landlords in Scotland to undertake immigration checks at present, it is still possible that landlords could request additional documentation and checks depending on how knowledgeable they are on the developments around 'right to rent', and so this requires investigation.¹⁶

^c The ethnicity categories referred to are those used by the Census 2011.

Recommendations:

Explore the impact of Local Housing Allowance rates and changes on BME people.

Research how BME young people experience 'generation rent' and the barriers they experience, both while in the private rented sector and in trying to move into other tenure types.

Research whether landlord perceptions of the 'right to rent' have created barriers for BME people accessing private housing in Scotland, e.g. through undergoing additional checks, despite this not being a requirement.

Social Rented Sector

Social housing is housing that is managed and owned by public bodies, such as local authorities, and housing associations – registered social landlords (RSLs).¹⁷

Representation in the sector

Social landlords are regulated by the Scottish Housing Regulator. In their report documenting social landlords' use of diversity and equality information, the Scottish Housing Regulator (2019) noted that in 2014/15, RSLs in total knew the ethnicity of 68% of all of their current tenants.¹⁸ The ethnicity breakdown of social renting tenants was as follows:

Table 2: Scottish Housing Regulator – Social renting tenants by ethnicity 2014/15

Ethnicity	Existing Tenants (count)	Existing Tenants (%)
White	400,116	65.6
Mixed/Multiple ethnicity	958	0.2
Black	4,542	0.7
Asian	4,282	0.7
Other ethnicity	4,028	0.7
Unknown ethnicity	196,011	32.1
Total	609,937	100.0

Source: Scottish Housing Regulator (2019). [Use of Equality and Diversity Information by Scottish Social Landlords: A thematic inquiry.](#)

Regarding governing body members, RSLs in total knew the ethnicity of 97% of their members. Out of 1,831 RSL governing board members, the ethnicity breakdown was as follows:

Table 3: Scottish Housing Regulator – Governing body members by ethnicity 2014/15

Ethnicity	Governing body (count)	Governing body (%)
White	1,721	94.0
Mixed/Multiple ethnicity	3	0.2
Black	17	0.9
Asian	37	2.0
Other ethnicity	4	0.2
Unknown ethnicity	49	2.7
Total	1,831	100.0

Source: Scottish Housing Regulator (2019). [Use of Equality and Diversity Information by Scottish Social Landlords: A thematic inquiry.](#)

In relation to RSL staff, RSLs in total knew the ethnicity of 88% of their employees. Out of approximately 14,700 staff, the ethnicity breakdown was as follows:

Table 4: Scottish Housing Regulator – RSL staff by ethnicity 2014/15

Ethnicity	Staff (count)	Staff (%)
White	12,707	86.4
Mixed/Multiple ethnicity	17	0.1
Black	119	0.8
Asian	141	1.0
Other ethnicity	16	0.1
Unknown ethnicity	1702	11.6
Total	14,702	100.0

Source: Scottish Housing Regulator (2019). [Use of Equality and Diversity Information by Scottish Social Landlords: A thematic inquiry.](#)

While it is positive that reporting was generally high, Table 2 noted that the Scottish Housing Regulator did not have ethnicity data from its RSLs on around one-third of their existing tenants. This means it is not possible to assess if the governing body and staff in RSLs are representative of the tenant population. The Scottish Housing Regulator has said they will try and improve the quality of this data in future.

Netto et al (2011) documents that BME people are under-represented in the social housing sector.¹⁹ It is perhaps due to this that this review found little research on BME people's experiences of social housing, as discussed below.

Limited Resources

As part of Finney et al's (2019) research looking at the role of social housing providers in creating 'integrated' communities, they examined the experiences of workers in two housing associations in Glasgow.²⁰ Within this study, a housing association participant mentioned the difficulties in gaining access to interpreters and translators as the cost for these resources were coming out of tenants' rent monies. While this was deemed acceptable when the need was limited to communities who had originated from South Asia, with increasing diversity in language support needs from other groups, e.g. Polish nationals, it became significantly more expensive and harder to maintain. Subsequently, social housing providers could have limited resources to meet the needs of minority ethnic groups. This is a topic requiring further investigation.

Specialised Housing^d

Lipman and Manthorpe (2015) explored how not-for-profit housing associations meet the needs of BME tenants with dementia using examples from England and Scotland.²¹ Within this research, participants discussed making accommodation culturally suitable or adaptable, having access to translation and interpretation (e.g. bilingual workers), providing culturally appropriate food and activities, having cultural awareness training for workers along with dementia training, and having satellite TV so tenants could watch TV in languages other than English. However, it was noted that there were

^d It is acknowledged that not all specialised housing is provided by local authorities and housing associations.

concerns about being able to meet the range of possible needs due to the costs of these types of services compared to a person's length of stay, and it was sometimes not possible to cater to both cultural needs and health and safety requirements – e.g. providing electric cooking facilities rather than gas, when a preference for gas was expressed by tenants in particular ethnic groups.

While this study was in relation to providing services for people who had dementia, it does raise questions for other supported accommodation types for example sheltered housing and homelessness services.

For instance, in the report “Count Us In: Meeting the changing needs and expectations of minority ethnic older people in Scotland”, Sharma Joshi (2020) documented research on the needs of older BME people. All BME older people involved in the research said that if sheltered housing for BME people was available which could meet their social, language and dietary requirements, they would consider moving in.²²

This highlights the importance of having accommodation options that suit BME people as they age, as otherwise they may stay in unsuitable accommodation that lowers their quality of life. Again, this remains under researched.

Recommendations:

Investigate why BME tenants are under-represented in the social housing sector.

Research the extent to which BME social housing tenants' needs are being met by Registered Social Landlords, and identify opportunities for improvement.

Research the extent to which BME people in specialised housing are being met, and identify opportunities for improvement.

Owner Occupier Sector

Owner occupiers are those who own their own houses and live within them.²³ There are two categories that people can occupy in this sector; either owning their house outright or buying it with a mortgage.

Discrimination in financing

Kara and Molyneux (2016) investigated the probability of non-white households gaining mortgages in the UK.²⁴ They found that that household in Black ethnicity category low-income households were less likely to hold mortgages pre and post the 2008 financial crash. Regarding Asian ethnicity category households, they did not have a lower probability of gaining a mortgage in relation to white households (NB: combined ethnicity categories defined by the original authors).^e

While this study was UK-wide, it raises important questions around the potential of discrimination in mortgage acquisition. It is possible that the low rates of homeownership in Table 1 are due to prospective BME homeowners being discriminated against by lenders. Kara and Molyneux (2016) recommend that UK policy makers should develop mechanisms for lenders to demonstrate they do not discriminate against applicants on non-economic grounds. However, this has not been thoroughly investigated in in relation to the Scottish context and needs to be explored further.

Recommendation:

Explore the housing aspirations of BME people in Scotland and the barriers that they experience (or believe they will experience) in trying to attain owner occupation.

^e The ethnicity categories referred to are those used by the study.

Homelessness

Homelessness policy in Scotland is devolved and so the statutory system differs significantly from England. In Scotland, someone who is homeless can go to their local authority for aid. Once filing a homelessness application, they can undergo several tests to assess their eligibility for support.²⁵

In relation to statutory homelessness, Table 5 shows that 2728 BME people^f made a homelessness application in 2018/2019 out of a total of 36,465 (approximately 7.4% of total applications). Within this category, there was an increase between 2017/18 – 2018/19 for those who identified as ‘Asian, Asian Scottish or Asian British’, ‘Caribbean or Black’ and ‘Other ethnic group’.

While there is variance in individual categories, for BME categories as a whole there was an increase of 272 statutory applications for homelessness assistance from 2456 in 2017/2018 to 2728 in 2018/2019. That is an increase of approximately 11% from the previous year. When grouping together those classed as white,^g the increase was from 31,697 in 2017/2018 to 32,022 in 2018/2019, meaning there was 325 more applications. This is an increase of just over 1%.

^f Comprised of the following categories from the Scottish Government homelessness data: ‘African’, ‘Caribbean or Black’, ‘Asian, Asian Scottish or Asian British’, ‘Mixed or multiple ethnic groups’ and ‘Other ethnic group’.

^g Comprised of the following categories from the Scottish Government homelessness data: ‘White: Scottish’, ‘White: Other British’, ‘White: Irish’, ‘White: Other’ and ‘White: Polish’.

Table 5: Number of applications under the Homeless Persons legislation by ethnicity

Financial Year	2017/2018	2018/2019
Scotland (total)	35,573	36,465
White: Scottish	27,753	27,791
White: Other British	2,280	2,467
White: Irish	114	191
White: Other	959	1,023
African	387	367
Caribbean or Black	163	177
Asian, Asian Scottish or Asian British	457	515
Mixed or multiple ethnic groups	98	88
Other ethnic group	1,351	1,581
Not known or Refused	1,420	1,715
White: Polish (not part of Census 2011 classifications)	591	550

Source: Scottish Government (2019) [Homelessness in Scotland: 2018 to 2019](#) – equalities breakdown – Supporting files (tables).

It was noted by the Scottish Government (2019) that out of those who applied for statutory homelessness assistance, 23% of Asian, Asian Scottish or Asian British applicants stated their reason for homelessness as being a violent/abusive dispute within their household.²⁶ This is 10 percentage points more than all applications (13%), and 88% of these applications were from female main applicants. This concerning data merits urgent investigation.

The Homelessness Monitor Scotland (2015) noted that there was no significant relationship between homelessness for white people compared to non-white people.²⁷ However, Mackie et al (2018: 110) argued that there is “significant scope” to improve the knowledge and understanding of the effectiveness of interventions with different parts of the homeless population e.g. BME people.²⁸ Furthermore, it was highlighted in a 2018 review of the evidence of present and past homelessness services in Scotland, England and Wales that BME people were rarely included in studies and in the ones where they were

present their outcomes were not as positive as other groups.²⁹ It was also indicated that there was a lack of appropriate services for BME people.

These issues could explain why there is so little robust evidence on homelessness amongst BME communities in the current Scottish context. While some work was conducted in the early 2000s,³⁰ homelessness policy in Scotland has changed significantly in the last 15 years and so the findings will not be directly transferable to the current context.

Anecdotally, community groups raise frequent concerns about 'hidden homeless' (e.g. 'couch surfing', seeking informal and often very temporary accommodation) amongst BME people who have not gone to their local authority to make a homelessness application. This means the figures supplied by the Scottish Government on statutory homeless applications may only be a fraction of those experiencing homelessness. Due to the Scottish statutory homeless definition being so broad, it is possible that people are homeless but do not realise it.

Recommendations

Investigate BME people's experiences of the Scottish homelessness system and any challenges or barriers they may have experienced in gaining support.

Undertake an intersectional analysis of homelessness by gender and ethnicity and take specific action to address issues relating to the high numbers of women from 'Asian, Asian Scottish or Asian British' backgrounds making homelessness applications due a violent/abusive dispute within their household.

Conclusion

Overall, this briefing highlights significant gaps in the evidence on BME people's contemporary housing needs and experiences in Scotland. It also highlights that, from the available evidence, there are a considerable number of challenges that BME people could experience within the Scottish housing sector.

As stated at the outset of this briefing, housing is integral to promoting positive outcomes for people. For instance, Netto (2018) notes that housing has strong links to employment, education and health.³¹ Issues such as racial harassment and discrimination in housing also need to be addressed. Furthermore, housing conditions have been suggested as one of the possible explanations for the disproportionate impact of COVID-19 on BME groups.³²

Reliable and up-to-date evidence that differentiates by housing tenure is an essential first step towards solutions to inequality in housing for BME people in Scotland. It is hoped that the recommendations set out throughout this briefing will inform the action urgently needed to close evidence gaps and identify those solutions.

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