

# foundations

## Ethnic diversity, neighbourhoods and housing

In this *Foundations*, Kusminder Chahal brings together the main findings from recent research projects supported by the Joseph Rowntree Foundation that have examined the social and economic experiences of minority ethnic groups. Although many people will be aware of the issues raised, the persistence of some difficulties suggests that greater attention needs to be paid to them by mainstream services and more account taken of them in the formulation of general economic and social policy. Minority ethnic groups do not form a homogeneous mass at which policy initiatives can be aimed in equal measure, but some general points emerging from the research are:

### Circumstances of minority ethnic groups

#### Family and community

- Each minority ethnic group is in a process of transition. Some groups are further on with creating an identity that is able to retain the distinctiveness of their respective cultures whilst also adapting to become an integral part of British society.

#### Poverty

- More than half of African-Caribbean and Africans and over a third of South Asians live in districts with the highest rates of unemployment. Only one in 20 live in an area of low unemployment compared with one in five of white people.
- People of Pakistani and Bangladeshi origin represent the poorest groups on virtually every measure. Sixty per cent of Pakistanis and Bangladeshis are poor - four times the poverty rate found among white people.

#### Racist victimisation

- All minority ethnic groups experience racist victimisation, particularly where families are isolated and removed from familiar networks. There is a lack of social support for these people, from agencies, family and friends. They adopt their own ways of coping, often with severe constraints on their lifestyles.

### Housing policy and regeneration

- Targeting resources on council estates side-steps the problems of deprivation because the most disadvantaged areas for minority ethnic groups are of mixed tenure.
- Ethnic diversity within a local area can benefit social cohesion through a stable resident population, entrepreneurial activity and leadership, and the development of social networks beyond the confines of the immediate locality.
- Greater involvement of minority ethnic groups in regeneration projects is essential if differences in priority between ethnic groups are to be taken into account. Wider involvement of people from minority ethnic groups in partnerships can be promoted by making it a condition to have minority ethnic representation.
- There are examples of sensitivity to the particular problems and lack of opportunities faced by minority ethnic groups steering projects to achieve success.
- The evidence from a wide range of research projects suggests that - to improve the information base of localities and to better target policy initiatives - an awareness of diversity and difference needs to be a key focus at all stages of the policy, practice and research process.

This *Foundations* draws on a wide range of recent JRF research projects about minority ethnic groups and highlights their diverse circumstances and experiences in terms of family life, incomes and racial harassment. These have implications for policy and service delivery. The *Foundations* considers in particular some of the issues for housing and regeneration policy.

### Evolving family life

Minority ethnic families have changed, are changing or know that changes will take place as the demands of young people living in Britain filter through the family and community. This is accepted as a consequence of living and being raised in Britain. It has implications on how people live, who they live with and where they live as ways of living which have previously been taken for granted become more negotiated and traditional gender roles change.

A qualitative study, based in London, found a range of attitudes, experiences and values influencing family life among the diverse minority ethnic groupings. For example, Pakistani and Bangladeshi families were traditional in their structure and beliefs, with a strong sense of religious identification and family commitment, whereas African-Caribbeans were likely to emphasise individualism, independence and physical and emotional space.

Each minority ethnic group is in the middle of a transition period, aiming to develop an identity that retains the most important aspects of their distinct cultures while accepting that they are now an integral part of British society. This process creates problems and anxieties as traditional ways of doing things become diluted, compromised and negotiated with second and third generation children.

Minority ethnic groups have developed forms of coping with the change that is occurring. This can involve a variety of methods including reliance on community spirit and spirituality, a sharing of history and developing strong ethnic group role models. Such methods are aimed at the younger generation as much as they are for older people.

Although minority ethnic families are very diverse in form, structure and expectations, many nevertheless want to retain a culture and identity which is different and protected from the British way of life. Those individuals who have developed practical means of co-existing with competing world views and at the same time have kept their 'ethnic' identity have experienced less family disruption and identity confusion.

Developing strategies to co-exist within different cultures and values is exemplified by the desire of some young South Asian people to nurture nuclear family households, rather than live as part of an extended family economic unit. However, they still want to continue to fulfil their moral obligations to their parents and grandparents by living in the same neighbourhoods or close by.

People's views and attitudes are being influenced by this dynamic process. Diversity between minority ethnic groups and men and women's opinions of family and change highlight the varying degrees to which people's views and attitudes are being influenced by a dynamic process which has implications on the future developments of diverse neighbourhoods.

### Poverty

The most recent Family Resources Survey, a national survey of household incomes, found that minority ethnic groups are generally located in low income areas and are generally resident in areas of high unemployment. More than 50 per cent of African-Caribbean and Africans and over 33 per cent of South Asians live in districts with the highest rates of unemployment. Only one in 20 live in an area of low unemployment compared with one in five of white people. The survey found large variations between minority ethnic groups:

- Chinese and Indians have the highest levels of income in every type of area;
- African, Pakistani and Bangladeshi people have the lowest levels of income in every type of area;
- Levels of income are less influenced by where people from minority ethnic groups live now, but more so by factors such as who they are and where they came from.

Income is not equally distributed within each minority ethnic group. For example, working Chinese families' average earnings were higher than for any other group, including white people, but the proportion of poor Chinese households was also fairly high and substantially higher than white households. Nevertheless, overall some minority ethnic groups are in economic positions no worse than those of white people.

The Family Resources Survey data suggests a clear association between density of minority ethnic population and the level of minority ethnic income. The incomes of Chinese and Indian households who lived in areas of high minority ethnic concentration decreased quite markedly compared with those who lived in

predominately white areas. The effect in other minority ethnic groups was not as strong.

A case study in Birmingham shows great diversity in the experiences of those on low income (defined as those in receipt of means-tested housing benefit and/or council tax benefit):

- Africans, Pakistanis and Bangladeshis were two-and-a-half times more likely than white people to have no earner in the family after taking into account the effects of age and family structure.
- Pakistanis are twice as likely to be on housing benefit/council tax benefit as the white population, whilst Bangladeshis are substantially more likely than Pakistanis to be receiving these benefits.
- Low-income Bangladeshi and Pakistani lone parents are four times and six times as likely, respectively, as white UK lone parents to be in owner-occupation.

People from all minority ethnic groups experience racist victimisation. Generally, such victimisation occurs in

outlying areas where minority ethnic families are isolated and removed from familiar networks. These areas are predominantly, although not exclusively, local authority estates.

### Racist victimisation and choice

The effect of racist victimisation is to restrict choices about housing and lifestyle. This occurs because people are deterred from going to certain places or moving to certain areas. In extreme cases of victimisation, people give up their home and become homeless because of the intolerable local situation.

Some areas are effectively controlled by white people to the detriment of people from minority ethnic groups. Children, women and older people may not use certain play or leisure facilities because of the threat of racist victimisation. This can have profound effects on people's level of engagement within the wider community.

Racist victimisation highlights the lack of social support available to people disconnected from extended family and support networks. People are generally left alone by

#### People of Pakistani and Bangladeshi origin

Although these two groups are very different, both in terms of geographical origin and geographical settlement in the UK, as well as generally being in different tenure positions and migrating at different times, they do have two things in common - both groups are Muslim and both represent the poorest ethnic groups in the UK:

##### *Evolving family and cultural life*

- Pakistani and Bangladeshi people prefer to live in multi-generational households. The older generation expect arranged marriages to prevail as a custom and prefer traditional divisions of labour within the household to continue.
- Pakistani and Bangladeshi parents express concern about their children being denied access to cultural or religious activity, particularly Islamic teaching.

##### *Income and poverty*

- High unemployment among men, low levels of economic activity among women, low pay and large families all contribute to a situation in which 60 per cent of Pakistanis and Bangladeshis are poor (in terms of having incomes below half the national average). This is four times the poverty rate found among white people.

- Pakistani and Bangladeshi people live in wards with the highest concentrations of people from minority ethnic backgrounds and are most likely to live in the most deprived wards.
- The social security system, and especially means-tested benefits, contributes a large proportion of the incomes of Pakistani and Bangladeshi people. One-third of their total income is from means-tested sources.
- Pakistani and Bangladeshi people have lower levels of educational attainment than other groups. Even those Pakistani and Bangladeshis who have a degree have the same risk of poverty as a white person with no qualifications at all.

##### *Housing*

- Pakistani households are predominately owner-occupiers. Many Pakistani families own poor quality housing in inner city areas and lack the resources to improve or maintain them.
- A survey of Pakistani households across three cities in the UK found that the housing needs of women who were either living alone or as single-parent families were not being met by housing agencies. They were living in relatively poor accommodation and had relatively few resources to enable them to compete effectively in the housing market. Many felt cut off from circles of support, were living in low demand areas and suffering racist harassment.

both agencies, family and friends. Thus families have to adopt their own ways of coping with racism. Often this involves strategies, such as only putting the washing out at night to avoid abuse, which represent severe constraints on how people live.

## Housing policy

### Tenure and poverty

There are substantial differences in the spatial distribution of poverty and its relationship with housing tenure across different cities. Targeting resources specifically upon council estates would side-step the problems of deprivation which exist in other tenures and across all ethnic groups because the most disadvantaged areas are of mixed tenure.

People from minority ethnic groups who are social housing tenants live in the most deprived areas and they are generally over-represented in deprived inner city areas. This implies that area regeneration policies need to be spread across tenure groups within neighbourhoods where minority ethnic groups reside, particularly if issues of diversity are to be integral to the programme of improvement.

### Renewal programmes and home improvement schemes

Because deprivation cuts across tenures, renewal programmes and area regeneration of deprived council estates do not equally benefit all minority ethnic groups living in poor inner city housing. Some minority ethnic groups are more represented in council housing than others within local areas.

A localised study of two inner city areas in Birmingham explored the impact which different approaches to home improvement have had on the local housing market. It concludes that renewal investment has sustained the local market - houses are habitable, saleable and acceptable as security by mortgage lenders - and has led to improved conditions for residents. However, there seems to have been little direct impact on house price levels and, because of the continuing emphasis on larger extended family households, many South Asian families are more concerned with the spaciousness of a property than its condition.

### Black and minority ethnic housing associations

Black and minority ethnic housing associations have an important role to play in housing people from minority ethnic groups, drawing 60 per cent of their tenant base from such communities. Such associations may be

particularly sensitive to the needs of minority ethnic groups, for example, by providing language services and offering larger or culturally appropriate homes. However, a study of 'rents, viability and value' in the sector concluded that these associations are generally more vulnerable to financial change than mainstream associations. Future growth and long-term viability thus require inclusive strategies which build on the strengths and effectiveness of the sector.

## Urban regeneration

Minority ethnic groups are predominately located in inner city areas and the evidence suggests they have been both targeted by and excluded from area regeneration.

### Planning and consultation

Whilst minority ethnic groups have been at the receiving end of a wide range of urban regeneration programmes, they have not been adequately involved in planning and implementing urban renewal programmes. Renewal policy often ignores the diversity and difference within local areas due to the inadequacy of the information collected or available.

Minority ethnic groups have diverse needs, but certain commonly held priorities do emerge which are different from those of the local white population. In a survey in Sandwell, in the West Midlands, for example, minority ethnic groups wanted action on racist violence, safety on the streets and housing to be priorities. However, the white population prioritised jobs and economic development. Greater involvement of minority ethnic groups in regeneration projects is essential if these differences in priority are to be taken into account.

### Partnerships

The promotion of initiatives to benefit minority ethnic groups as an objective within funding bids takes a very low priority amongst local authorities. In the first three rounds of the SRB, out of 555 successful bids, only four were led by minority ethnic organisations. The growth in partnerships and networks in urban regeneration may act as a barrier to inclusion, as the Single Regeneration Budget has included few structural safeguards on black and minority ethnic representation.

Minority ethnic people can be under-represented on partnership boards and networks and, therefore, excluded from decision-making. Wider involvement can be promoted by making it a condition to have minority ethnic representation. However, this needs to be undertaken as a strategic policy, with guidelines ensuring effective involvement and not tokenism.

## Ethnic diversity and social cohesion

Ethnicity, and the study of it, has generally been used to highlight the tensions that a diverse range of people living in an area can create. However, this is not always the case. The positive benefits of a settled minority ethnic community can be overlooked, especially in inner city areas where minority ethnic groups are concentrated.

A neighbourhood study in Nottingham found that ethnic diversity can help social cohesion and regenerate the area where people from minority ethnic groups live through a variety of means:

- The range of local shopping opportunities is widened by specialist shops catering for a diverse community.
- Development of a community/voluntary sector which caters for specific minority ethnic groups creates a range of relationships, activities and focal points within a neighbourhood.
- Ethnic, religious and cultural interests and activities - although based locally - can be aimed city-wide or even nationally, highlighting an outward-looking community and allowing greater access to formal and informal resources.
- Social networks of family and friends can stem the tide of high population turnover as some minority ethnic groups choose to stay in the neighbourhood because the area they have invested in meets their most important needs and concerns.

## Barriers to minority ethnic involvement in local neighbourhoods

Minority ethnic groups are not as involved or as active in mainstream local groups as the white majority group. Social networks, social exclusion and cultural/religious restrictions have consequences for the level and type of local interaction:

- For some people from minority ethnic groups, local neighbourhoods and local community activities play a minimal role in their life. This is especially true for those whose social networks spread across a wide geographical area, for activists who work with members across a city or county, for those suffering racist victimisation and for those living in areas of known right-wing activity where racist reprisals are a possible outcome of involvement.
- The dilemma of forming separate organisations and rejecting closer involvement in broader social groupings which cannot or will not give black issues the attention they deserve is an issue of particular concern to African-Caribbean people.
- Language barriers and an unfamiliarity with the culture of agendas and formal procedures can act as a disincentive to get involved in the local community. Broader social participation can be limited by cultural and religious traditions for certain South Asian women.

## Inclusive strategies for regeneration

There has been a long history of marginalising minority ethnic groups in area regeneration initiatives. There is a clear need for an overall policy framework at the local, regional and national level where diversity is addressed and inclusive strategies can be developed.

Inclusive strategies can start in a number of places: from bottom-up consultation and building community profiles of local areas, pressure from local networks as well as from committed policy-makers. Projects within inclusive strategies aim to reduce racial tensions which may exist in some regeneration areas and treat the diversity of a local population as an opportunity not a problem.

Flagship projects which celebrate and utilise diversity could be considered in all regeneration programmes. For example, the proposed 'Rich Mix' centre in Tower

Hamlets, East London, aims to celebrate London's cosmopolitan heritage and the contribution that migrant communities have made to the city.

Sensitivity to the particular problems and lack of opportunities faced by minority ethnic groups can steer projects to achieve success. For example, in the City Challenge programmes the needs of minority ethnic businesses were given varying degrees of attention. Where there was explicit targeting and proactive outreach work, and the recruiting of business advisors from minority ethnic communities, the work of business support services was more successful.

Regeneration agencies can attempt to develop and support local private and community businesses which meet local demands and needs as part of an inclusive strategy. This could be done through a community-led body to give people control over the strategy.

## Conclusion

Although minority ethnic groups do have certain common features - for example, living in mixed residential areas, active religious beliefs, experiences of racism - they also have different needs because of different social and economic developments. They have different levels of employment, earnings, family structures and conditions and are evolving in different ways. Therefore, it is difficult to represent them as a single, unified group.

The significant variations between minority ethnic groups implies that each group should be viewed as a separate research and policy grouping, whether this is within universal policies, such as social exclusion, or specifically targeted programmes. There remain persistent barriers to minority ethnic groups' full and active involvement across a range of measures. The evidence from a wide range of research projects suggests that - to improve the information base of localities and to better target policy initiatives - an awareness of diversity and difference needs to be a key focus at all stages of the policy, practice and research process.

## How to get further information

This *Foundations* is based on the following reports of research projects supported by the Joseph Rowntree Foundation. The details of any *Findings* (four-page summaries) relating to the research projects are also given.

Beishon, S, Modood, T and Virdee, S (1998), **Ethnic minority families**, Policy Studies Institute, £14.95 (Available from Grantham Book Services, Tel: 01476 541080), *Findings* Ref: 938

Berthoud, R (1998), **Incomes of ethnic minorities**, £15.00 (Available from Institute for Social and Economic Research, University of Essex, Tel: 01206 873087), *Findings* Ref: N48

Bowes, A, Dar, N and Sim, D (1998), **'Too white, too rough, and too many problems...': A study of Pakistani housing in Britain**, £10.00 (Available from Department of Applied Social Science, University of Stirling, Tel: 01786 467719), *Findings* Ref: 118

Brownill, S and Darke, J (1998), **Rich mix: Inclusive strategies for urban regeneration**, The Policy Press, £12.95, *Findings* Ref: 0108

Cattell, V and Evans, M (1999), **Neighbourhood images in East London: Social capital and social networks on two East London estates**, YPS, £10.95, *Findings* Ref: 499

Chahal, K and Julienne, L (1999), **"We can't all be white!": Racist victimisation in the UK**, YPS, £12.95, *Findings* Ref: 679

Dorsett, R (1998), **Ethnic minorities in the inner city**, The Policy Press, £12.95, *Findings* Ref: 988

Forrest, R and Kearns, A (1999) **Joined-up places? Social cohesion and neighbourhood regeneration**, YPS, £10.95, *Foundations* Ref: 4109

Grant, L (1997), **Moyenda: Black families talking - family survival strategies** (Available from Exploring Parenthood, Tel: 0171 221 4471), *Findings* Ref: SP135

Groves, R and Niner, P (1998), **A good investment? The impact of urban renewal on an inner city housing market** The Policy Press, £11.95, *Findings* Ref: 698

Lee, P and Murie, A (1997), **Poverty, housing tenure and social exclusion**, The Policy Press, £11.95, *Findings* Ref: H222

Marshall, D, Royce, C, Saw, P, Whitehead, C and Woodrow, J (1998), **A level playing field? Rents, viability and value in BME housing associations**, YPS, £9.95, *Findings* Ref: 5118

Platt, L and Noble, M (1999), **Race, place and poverty: Ethnic groups and low income distribution**, YPS, £12.95, *Findings* Ref: 249

Silburn, R, Lucas, D, Page R and Hanna, L (1999), **Neighbourhood images in Nottingham: Social cohesion and neighbourhood change**, YPS, £10.95, *Findings* Ref: 489