

# What's causing structural racism in housing?

This briefing presents new research which demonstrates that the inequalities faced by Black, Asian and Minority Ethnic (BAME) communities in accessing affordable and secure homes are rooted in structural injustices. These include deep inequalities in the labour markets, the social security system, and the effects of hostile immigration policies. Lower pay and greater insecurity at work, alongside shortfalls in income resulting from social security policies, make it harder for BAME groups to afford housing. Immigration policies further drive housing issues, poverty, destitution and homelessness for mostly-BAME migrants and, in some contexts, BAME people with settled status. During the coronavirus storm these structural inequalities have contributed to the worsening of housing insecurity and health issues for BAME communities.

These injustices are not inevitable and must be addressed. They are the result of systems which have been designed and which can be redesigned. This briefing offers an evidence base to guide efforts to build a more equal, just housing system.

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## Key findings

- More than a quarter of BAME working adults spend over a third of their income on housing compared to just over 1 in 10 white workers.
- BAME workers in the lowest-paid occupations are far more likely to face unaffordable housing costs than white workers in the same occupations or white workers on average.
- Nearly 4 in 10 BAME workers whose characteristics mean that they are likely to be subject to No Recourse to Public Funds (NRPF) spend more than a third of their income on housing, compared to just over 1 in 10 white workers.
- 8 in 20 households affected by the benefit cap in England are BAME even though BAME households represent only 3 in every 20 of the total population, compounding housing affordability issues.
- All but one of the 10 most ethnically diverse local authorities in England outside London has a significantly higher rate of eviction possession claims than the 10 least diverse.
- Immigration policy, discriminatory rental legislation and social welfare policy are among the drivers of unequal housing outcomes for BAME communities.

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### Note on terminology

This briefing uses the acronym 'BAME' to refer to Black, Asian and minority ethnic communities when discussed as a collective. The authors recognise the limitations of the term and the concerns anti-racist organisations have raised over its use. JRF is currently engaged in a review on whether to use the term going forward.

## Introduction

Black, Asian and minority ethnic (BAME) people in the UK disproportionately lack access to secure, good quality and affordable homes. These disparities are driven by racial inequalities in the labour markets and by hostile immigration policies, and are compounded by the design of the social security system.

BAME communities are more likely to work in lower-paid jobs in sectors with less secure contracts and spend a higher proportion of their incomes on housing. Social security policies like the benefit cap have a disproportionate impact on BAME groups, leading to shortfalls in income needed to pay housing costs. Further, people with temporary migration status, a disproportionate number of them BAME, are barred from accessing social housing and the social security system, leaving them at greater risk of being swept into poverty and destitution. This is known as the 'No Recourse to Public Funds' policy or NRPF.

These injustices are not inevitable but have wide foundations in the economy, society and legislation. This means that they fit within a broader picture of structural racism in Britain: inequalities that structure our current economy and society and create barriers for BAME people, especially those on lower incomes.

This briefing builds a framework for understanding the structural drivers of racial inequalities in housing, beginning by presenting a snapshot of wide inequalities in the present housing system. It then outlines the history of structural racism in housing before focusing on ways in which the following drivers of racial inequalities affect housing outcomes:

1. Labour market inequalities which affect the affordability of housing for most BAME groups, especially the Black, Bangladeshi and Pakistani communities, due to lower earnings. These inequalities, alongside the limited supply of social housing, limit the accrual of wealth necessary to move into home ownership, exposing households to the high cost of the private rented sector.
2. The design of the social security system which disproportionately limits the incomes of BAME households, compounding existing labour market inequalities and restricting access to affordable homes.
3. The immigration system excludes a disproportionate number of BAME people from social housing and social security contributing to problems with housing affordability, overcrowding, poverty and destitution. It also fosters direct discrimination within the housing system, including from landlords.

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Direct discrimination against BAME people further leads to disparities in access to secure, affordable housing. Although this briefing does not focus on direct discrimination in detail, as it is an area that would require deeper qualitative research to build on existing work (Runnymede Trust, 2013; Reynolds, 2016), it does assess the effects of Right to Rent legislation in driving discrimination in the private rented sector.

While the inequalities in our housing system are longstanding, the COVID-19 pandemic has shone a spotlight on them and made the need to understand and combat them even more urgent.

Throughout the pandemic, overcrowded housing has prevented many people from safely self-isolating and put them at greater risk from the virus (Marmot et al, 2020). As overcrowding disproportionately affects BAME people—especially the Bangladeshi, Pakistani and Black African communities—it has contributed to higher rates of COVID-19 cases and deaths among some BAME groups.

During the pandemic, at least 700,000 renters have built up arrears (Baxter, Casey and Earwaker, 2020). A lack of access to affordable homes for BAME communities, and particularly those without recourse to public funds, has meant that they were at greater risk of arrears before the coronavirus storm hit. This was reflected in the results of JRF polling conducted in September 2020 which showed that BAME people were disproportionately worried about paying their rent between November and January when compared to white people (Ibid, 2020). For people subject to NRPF, lacking access to either social housing or social security, arrears can quickly lead to homelessness and destitution.

In light of these findings, and as we look towards the recovery from the pandemic, the housing sector must further its existing work and develop a collective understanding of the structural foundations of racial inequalities, with a view to taking the bold steps needed to overcome them.

## **We live in a sharply unequal housing system**

Renters in some minority ethnic groups are on average likely to spend over a third of their total income on housing; an internationally standard measure used for unaffordable housing costs. On average, Black African renters spend 39% of their income on their rent, Black Caribbean renters 34% and Arab renters 46%. White British renters however spend an average of 30% of their total income on rent (MHCLG, 2018a). This is a striking disparity.

Some minority ethnic communities disproportionately live in homes below the Government standard for decency. Non-decent homes are those that either: do not meet health and safety standards; are not in a reasonable state of repair; are without reasonable modern facilities or are without heating and insulation. For the Bangladeshi community, 24% live in homes counted as 'non-decent' compared to 18% of White British people (MHCLG, 2020b). This lack of access to decent housing is reflected in disparities in access to good quality homes too: Bangladeshi, Pakistani and Black

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African households are all more likely to live with damp problems in their homes than White British households (MHCLG, 2020d).

Many BAME groups are also more likely to lack access to homes of the right size for their household. 24% of Bangladeshi people and 18% of Pakistani people live in overcrowded homes compared to just 2% of White British people (MHCLG, 2020a). While there are a number of drivers of overcrowding including differing rates of average family size and household compositions across different BAME communities, this briefing will show that economic inequalities facing BAME groups are a key factor behind the issue. This inequality in the housing system has made it harder for some BAME communities to self-isolate effectively during the pandemic so far, contributing to increased risks from the virus.

BAME people are significantly overrepresented within the statutorily homeless population. While 31% of statutorily homeless people in England and Wales are from BAME communities, BAME people make up only 14% of the total population (King, 2021). The disparity is even wider for the Black community. Research from Shelter finds that black people are disproportionately affected by homelessness with 1 in 23 black households becoming homeless or threatened with homelessness, versus 1 in 83 households from all other ethnicities combined, and 11% of homeless people applying for help are black even though black people make up only 3% of households in England (Shelter, 2020a).

This reflects the structural inequalities faced by many BAME people, especially those on lower incomes, that lead to a lack of access to secure and affordable housing.

For ethnic minorities experiencing homelessness without secure migration status, the situation is even more precarious. Most people with temporary leave to remain in the UK have no recourse to public funds (NRPF), including for instance people on work, family, and student visas. People subject to the NRPF condition, a disproportionate number of whom are BAME, do not have access to homelessness assistance.

Since May 2020, through the creation of a temporary 'Everyone In' scheme to provide emergency accommodation for people rough sleeping during the pandemic, the Government has advised local authorities to offer accommodation to people subject to NRPF on a discretionary basis (Housing, Communities and Local Government [HCLG] Committee, 2021). However, evidence presented to the HCLG select committee shows unclear and contradictory advice from central government to councils had led to people subject to NRPF being refused accommodation during the pandemic and others, who had initially been accommodated, being asked to leave (Ibid, 2021). Recent research from Crisis has supported this, showing that mixed messages from central government have led to growing variation in local authority practice across the country. Some local authorities responded by taking a tougher line on, or ceasing to take in, new rough sleepers who were ineligible for benefits, and moving-on people already present in emergency accommodation (Fitzpatrick et al, 2020b). A recent High Court ruling has clarified that they can and should be using specific powers to accommodate people with NRPF during the current public health emergency (Ncube vs. Brighton and High City Council, 2021).

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Gypsy, Roma and Traveller (GRT) communities face a similar set of structural inequities. A chronic shortage of pitches is one factor leading to significant housing disadvantage for many in the GRT community (Friends Families and Travellers, 2021; de Noronha, 2015; Porter and Taylor, 2010). For instance, there are currently 3,000 caravans home to families with no authorised place to stop in England (Friends Families and Travellers, 2021). This lack of good quality sites and good housing contributes to the disproportionate number of GRT people living in overcrowded homes: census data shows that between a quarter and a third of Gypsy and Irish Traveller households were overcrowded compared to 1 in 16 White British households in 2011 (de Noronha, 2015).

These concerns should also be seen in the context of the Police, Crime, Sentencing and Courts Bill currently being presented to the House of Lords which creates a new criminal offence for anyone deemed to have the intent to reside on privately-owned land. If made law, the bill will give police the power to seize the homes or vehicles of those attempting to reside, creating immense precarity for many within GRT communities (Kirkby, 2021). Although this briefing does not focus on the housing issues facing GRT communities in detail, it is mindful that the structural discrimination they face is a critical part of a wider picture of structural racism in UK housing.

**The overlapping inequalities facing BAME households in the housing system compound to drive insecurity.**

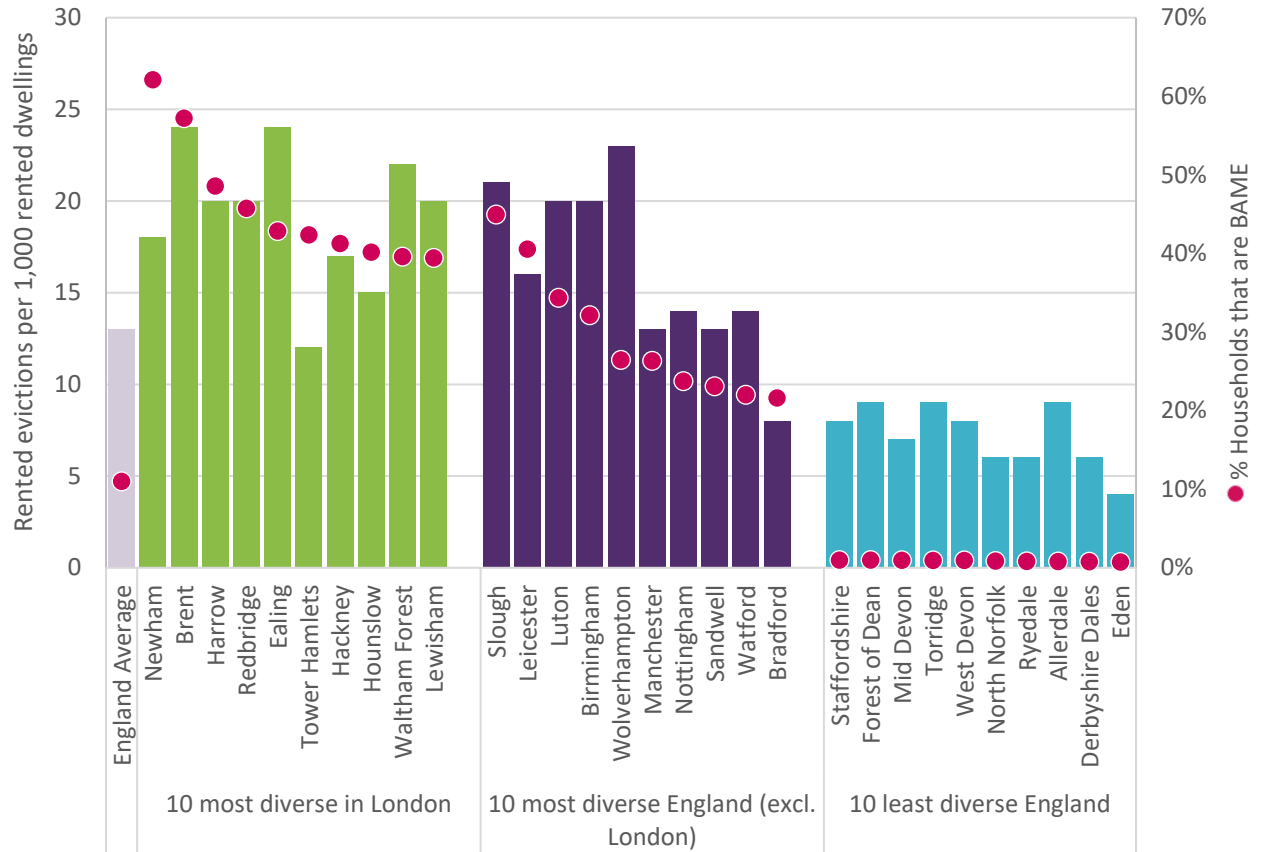
One result of these structural drivers of inequality is the greater housing insecurity faced by some BAME communities. Many BAME groups are more likely to live in unaffordable, overcrowded, and non-decent housing that does not meet their needs. Most BAME groups, other than the Indian community, are also more likely to rent their homes and more likely to do so privately than White British people (MHCLG, 2020d).

This difference in tenure is in part the result of structural disparities in wealth and income as well as immigration policies which restrict access to social housing. New JRF analysis, which shows a correlation between more ethnically diverse local authorities and the rates of eviction possession claims both inside and outside of London, reflects the insecurity created by these structural patterns. This insecurity is a core inequality faced by BAME groups within the current housing system.

Data presented in Graph 1 shows that all but one of the 10 most ethnically diverse local authorities in England outside London have significantly higher rates of eviction possession claims than the 10 least diverse.

In London, the picture remains stark. Five of the 10 most diverse local authorities have more than 20 eviction possession claims per 1,000 rented dwellings compared to less than 10 per 1,000 for all the least diverse local authorities. JRF analysis further shows that diverse areas are home to significantly higher rates of Section 21 - or 'no fault' evictions - both inside and outside London. This reflects a structural inequality for BAME communities: income inequalities and immigration laws present structural barriers to accessing affordable homes while many BAME renters also live in areas with a greater threat of eviction than those in less diverse local authorities.

**Graph 1: More diverse local authorities typically had much higher rates of rental eviction possession claims than average**



Source: JRF analysis of Ministry of Justice mortgage and landlord repossession statistics 2018, ONS subnational dwelling stock by tenure estimates 2018 and Census 2011 ethnicity data.

This data contextualises the housing insecurity faced by BAME renters that has developed further during the COVID-19 pandemic. JRF polling conducted in September 2020 showed that BAME renters were disproportionately worried about paying their rent between November and January. (Baxter, Casey and Earwaker 2020). The polling showed that pre-pandemic, BAME adults were notably more worried about being able to pay their rent in the coming three months than white households. The proportion of households who were worried grew for both white and BAME households throughout the pandemic, but this unequal distribution continued. In fact, in September – after months of lockdowns and their economic impacts – the proportion of white households worried about paying their rent was comparable to the proportion of BAME households worried about meeting their rent prior to the pandemic (Ibid.), demonstrating that while we all faced the same storm our starting points were considerably different.

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## The COVID-19 pandemic has shone a spotlight on the housing inequalities facing BAME households

The COVID-19 pandemic has brought these inequalities to greater public attention. Not only do BAME communities live in areas with higher rates of evictions, but during the pandemic, some BAME communities have faced disproportionate death rates in part due to their housing conditions. Evidence has shown that BAME groups, especially the Black and South Asian communities, face ‘cumulative risks’ which have resulted in higher rates of mortality from COVID-19. These risks include disproportionately living in overcrowded homes and working in higher-risk occupations (Marmot et al, 2020).

Local authorities with the highest rates of overcrowding in the country—also some of the most ethnically diverse—such as Newham, Tower Hamlets and Brent have recorded some of the highest rates of COVID-19 infections (Calcea, 2021). Overcrowding prevents people from being able to fully self-isolate and may even affect the severity of illness from COVID-19 as ‘close proximity between people can lead to higher viral load’ (Marmot et al, 2020; 28). That higher rates of overcrowding among some BAME communities, driven by issues of poverty and affordability, are one factor in higher death rates during the pandemic is an egregious inequality.

All of this points to the significant impacts that these inequalities have on BAME households and highlights the urgent need to understand and combat them. Doing so will require close attention to the drivers of these inequalities in the labour market, the design of the social security system, and in the immigration system which excludes a disproportionate number of BAME people from social housing. In addition, social security is contributing to problems with housing affordability, overcrowding, poverty and destitution, while also fostering direct discrimination, including from landlords.

These factors will first be set in historical context, before being considered in turn in the following sections.

## The history of structural racism in housing

Present inequality in housing is built on a long history of structural discrimination. In the decades following the Second World War, many thousands of British colonial subjects and Commonwealth citizens moved to the UK. While such groups were initially encouraged to move to Britain as subjects and citizens, through the 1960s the Government restricted access to British citizenship for new arrivals. During this period, both more recent BAME migrants and long-term BAME residents consistently faced limited access to quality, affordable homes. This restricted access laid the foundations for racial inequalities in housing today.

Despite their rights as citizens, many BAME post-war migrants were greeted with structural and direct discrimination upon arrival in the UK. For instance, ‘when Black citizens sought to claim social housing, they were met with officers who tended to judge their standard of civilization as inadequate to the task of caring for properties’ in ways that were based in racist assumptions (Shilliam, 2018; 92). Housing departments in some local authorities continued to judge Black and South Asian tenants on their

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'housekeeping standards' until the late 1970s, consistently allocating them lower-quality homes as a result (Henderson and Karn, 1984).

The practices of local authorities drove structural discrimination which shaped the estates and areas that lower-income BAME groups could move to. In 1969 for example, the Birmingham Housing Department introduced a dispersal policy which decreed that no estate could have more than one out of six properties with black tenants and that each black tenant must have six white neighbours either side. This prevented black applicants from obtaining housing in estates in which quotas were 'filled', limiting the access they had to decent quality housing (Henderson and Karn, 1984).

Despite the removal of the dispersal policy in Birmingham in 1975 and the extension of Race Relations legislation to housing in 1976, structural discrimination continued. In early 1980s Birmingham, local authorities disproportionately excluded Black and South Asian residents from social housing and from newer and better maintained properties and estates (Henderson and Karn, 1984). This shaped the areas and forms of housing that BAME communities could live in, and for some, the areas that their descendants live in today.

Following decades of discrimination, BAME groups continued to be deemed 'undeserving' of state support with housing. In 1988, Camden and Hammersmith councils refused to provide housing for homeless migrant families, arguing that by leaving their countries they had made themselves 'intentionally homeless', out of step with rules on support at that time (Webber and Edmond-Pettit, 2018). In the same year, reforms to immigration rules through the Immigration Act 1988 made long-resident Commonwealth citizens and their families subject to the 'no recourse to public funds' rule (Ibid.).

The way social housing has been, and continues to be, allocated has contributed to the concentration of BAME groups in certain areas, and economically deprived areas in particular. Needs-based housing allocation policies which date back to the 1950s have intentionally and unintentionally promoted segregated outcomes, including through direct discrimination by housing officers choosing to place BAME people into certain areas or lower-quality accommodation (Peach 1995, Clapham and Kintrea, 1984). The introduction of Choice Based Lettings (CBL) in 2001, which allows households to bid for social housing advertised by the council, in part sought to challenge some of these issues, aiming to empower prospective tenants to choose where they wanted to live.

However, evidence shows that it has meant that people using the system, often those most in need, have ended up concentrated in the lowest-quality dwellings and in relatively more deprived neighbourhoods (van Ham et al. 2012). This is likely to be because real choice is limited. Households facing homelessness, or the threat of homelessness, or the worst housing circumstances, have limited options so must bid for a range of properties irrespective of neighbourhood (Ibid.).

'Research by van Ham et al. (2012) found that before the introduction of CBL ethnic minority households were 1.29 times more likely to be allocated housing in deprived neighbourhoods than white households, 2.63 times more likely to be allocated housing



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in a neighbourhood with a higher proportion of ethnic minority residents, and 3.08 times more likely to be allocated housing in an area that is both economically deprived and ethnically diverse. After the introduction of CBL, this rose to 2.10 times more likely to be allocated housing in an economically deprived neighbourhood and 4.60 times more likely to be allocated housing in an area that is both economically deprived and ethnically diverse than white households. For white households, CBL did also lead to more 'sorting' of people into different areas, but to a much lesser degree. The drivers of this are complex but likely relate to the unequal distribution of those who find themselves in more severe housing need along lines of ethnicity, set against a backdrop of a scarce supply of social housing. More research into the administration of allocations systems would be valuable to unpick these drivers further.

Today, the immigration system and ongoing structural inequalities in the labour markets, social security and housing allocations drive the disparities faced by BAME groups in housing affordability and security. Yet, as shown above, these structural inequalities in housing have historic foundations. For the present descendants of Commonwealth citizens and British colonial subjects denied access to decent quality homes over decades, this is a story of continual structural discrimination since the formal end of the British empire.

## **Inequalities in housing have structural foundations**

The inequalities in our housing market are not inevitable and are the result of systems and structures which drive unequal outcomes. The unequal housing outcomes facing BAME people are understood here to be driven by:

Labour market inequalities which affect the affordability of housing for most BAME groups, especially the Black, Bangladeshi and Pakistani communities, due to lower earnings. These inequalities limit the accrual of wealth needed to move into home ownership, exposing households to the high cost of the private rented sector.

The design of the social security system which disproportionately limits the incomes of BAME households, compounds existing labour market inequalities and restricts access to affordable housing.

The immigration system which excludes a disproportionate number of BAME people from social housing and social security, contributing to problems with housing affordability, overcrowding, poverty and destitution, while also fostering direct discrimination within the housing system, including from landlords.

These issues are explored in turn in the following sections.

### **Inequalities in the labour market facing most BAME communities act as a driver of housing poverty**

Many BAME groups in the UK face structural inequalities in the labour market which limit their access to secure, affordable homes. Lower average earnings for some BAME groups contribute to higher relative housing costs. Moreover, for BAME communities disproportionately working in less secure jobs and facing higher housing costs, moments of labour market instability like the coronavirus storm leave them at greater

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risk of housing problems such as rent arrears. These structural problems also make it harder for most BAME groups to access owner-occupation, leaving the Pakistani, Bangladeshi and Black community disproportionately living in the private rented sector.

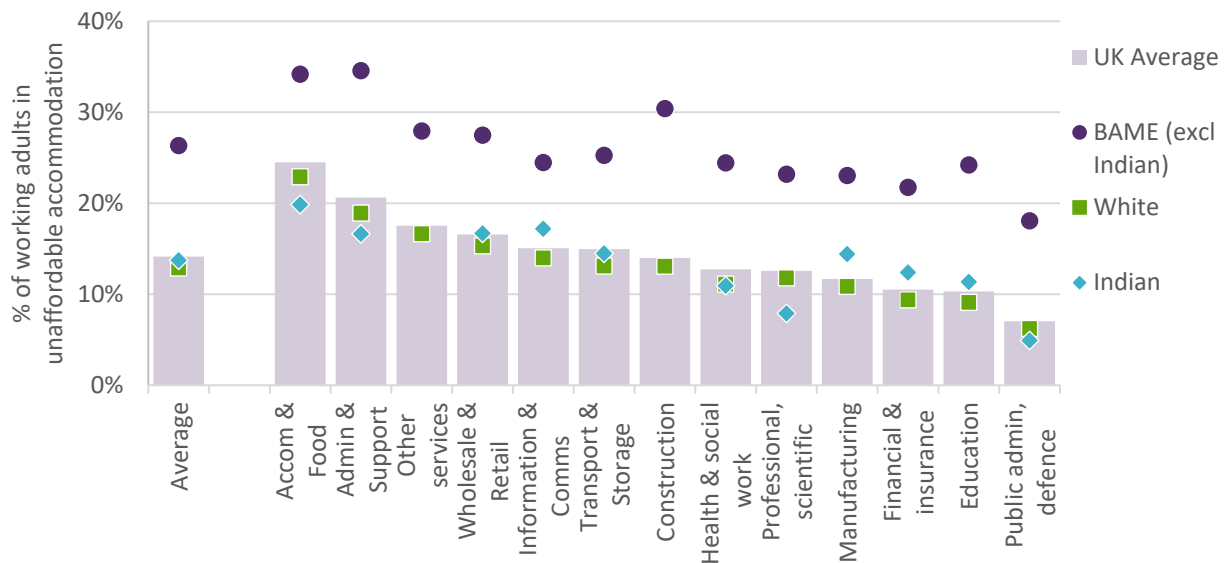
Structural inequalities in incomes from work affect the Bangladeshi, Pakistani and Black communities most sharply. Just under 1 in 5 Bangladeshi workers and over 1 in 10 Pakistani workers are paid below the national minimum wage compared to 3 in 100 white workers (Khan, 2020). The average hourly pay of a White British person (£12.49) is higher than that of a Black African (£11.50) and a Bangladeshi person (£10.58) (JRF, 2021). The Bangladeshi, Black African and Pakistani communities further face persistently higher rates of unemployment than White British people, and the Bangladeshi community is disproportionately in part-time work (Catney and Sabater, 2015; Cabinet Office, 2018). These inequalities in the labour market limit incomes which affect the access minority ethnic communities have to affordable homes.

Some BAME groups are also concentrated in precarious professions with less stability and contract security (Catney and Sabater, 2015). These occupations are predominantly within sectors that have been hit hard by the pandemic: for instance almost 1 in 3 Bangladeshi men work as chefs or waiters compared to 1 in 100 White British men (Khan, 2020). This means that some BAME groups work in occupations and sectors more prone to labour market instability which, when living in unaffordable housing, creates the risk of housing issues such as rent arrears.

Although inequalities in the labour markets lead to worse housing outcomes for most BAME groups, this is not the case for the Indian community when analysed as a whole (therefore the analysis below focuses on BAME people excluding that group). The Indian community disproportionately lives in owner-occupied housing, a more affordable tenure, and receives higher hourly pay than other minority ethnic groups (MHCLG, 2020e; Cabinet Office, 2018).

Most BAME adults, however, are more likely to work for lower pay in sectors with less contract security and face more unaffordable housing costs. JRF analysis shows that more than a quarter of BAME working adults spend over a third of their income on housing compared to just over 1 in 10 white workers. BAME workers in sectors with more precarious work and lower-paid occupations - in which redundancies have been concentrated during the pandemic - are even less likely to have access to affordable homes.

**Graph 2: BAME working adults (excluding Indian) across all sectors disproportionately live in unaffordable accommodation**



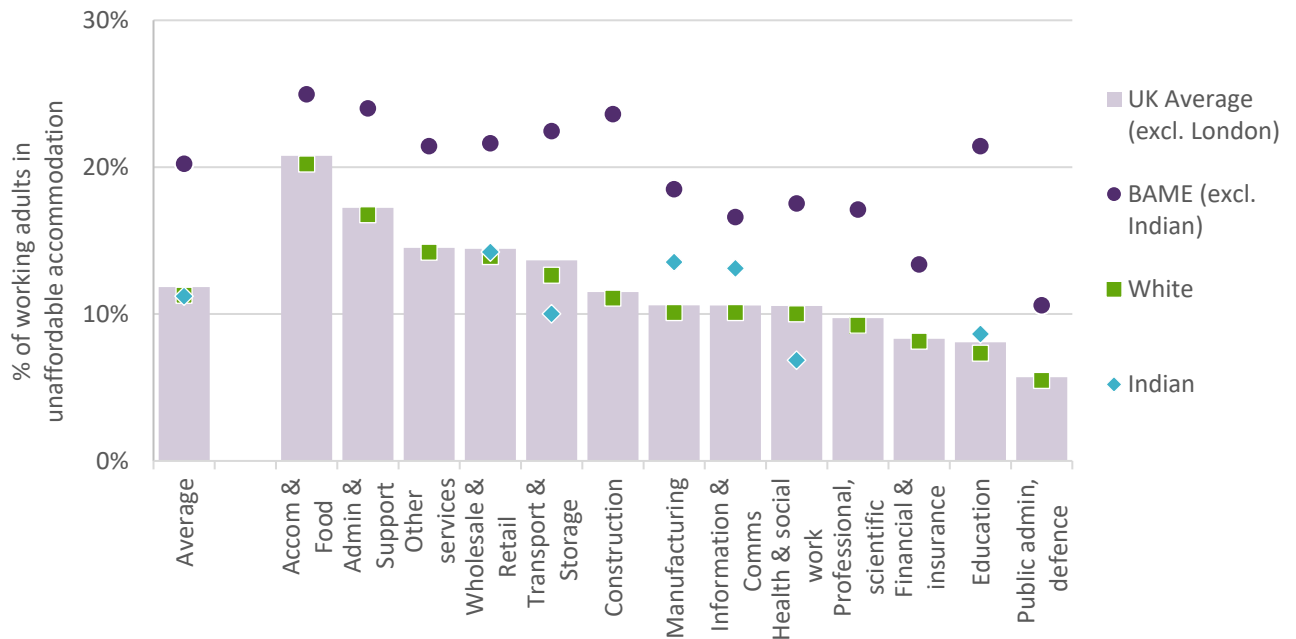
Source: Family Resources Survey

Note: figures presented are five-year averages for the UK excluding London from 2014/15 to 2018/19.

The effect of this inequality in the labour market is that many BAME groups, especially the Black, Pakistani and Bangladeshi communities, are left spending a higher proportion of their incomes on housing. As Graph 2 shows, across all sectors BAME working-age adults live in more unaffordable housing. In the three industries facing 70% of all job losses from COVID-19 - accommodation and food, wholesale and retail and manufacturing (Trades Union Congress, 2021) - a higher proportion of BAME workers live in unaffordable housing.

Although a significant number of BAME people live in London, this is not just a story of higher housing costs in the capital. As Graph 3 demonstrates, the same pattern occurs across the UK outside of London where 2 in 10 BAME working adults live in unaffordable accommodation compared to just over 1 in 10 white working adults. This pattern is repeated across more precarious and lower-paid sectors. Lower incomes - driven by inequality in the labour market - restrict BAME communities' access to decent and affordable homes.

**Graph 3: This is not just a London effect, with the same trend seen for BAME workers (excluding Indian) across all sectors outside of London**



Source: Family Resources Survey

Note: figures presented are five-year averages for the UK excluding London from 2014/15 to 2018/19.

This housing inequality is set to worsen. Between the third quarter of 2019 and the third quarter of 2020, the number of BAME workers in employment fell by 5.3% compared to a fall of just 0.2% for white workers (Trades Union Congress [TUC], 2021). In the accommodation and food sector the number of BAME workers has fallen further still – by almost a quarter (Ibid., 2021). For the third of BAME workers in accommodation and food living in unaffordable housing, the effects of this labour market instability will be even more profound.

BAME workers in the lowest-paid occupations are far more likely to face unaffordable housing costs than white workers in the same occupations or white workers on average. Graph 4 shows that while disparities in housing affordability exist between BAME and white workers in all occupations, they are sharpest between the average white worker and the lowest-paid BAME workers.

**Graph 4: BAME workers (excluding Indian) in lowest-paid occupations are more likely to face unaffordable housing costs**



Source: Family Resources Survey.

Note: figures presented are five-year averages for the UK from 2014/15 to 2018/19.

The interaction between disproportionately lower wages and housing costs is important in understanding the higher rates of housing unaffordability faced by BAME households. Lower wages will cause higher unaffordability as the proportion of a household's income spent on rent or mortgage payments will be higher. At the same time, tenure patterns are not equal and in part driven by these income inequalities and the ability of households to access lower-cost tenures, such as owner occupation.

Pakistani, Black Caribbean, Black African and Bangladeshi households on average have significantly lower wealth and assets than White British households (Khan, 2020). While this itself reflects differences in tenure, it also demonstrates the lower levels of savings and intergenerational wealth among many BAME groups that makes it harder to access homeownership. These income and wealth inequalities overlap to restrict access for these communities to owner occupation. With social housing supply limited, this leads to minority ethnic groups disproportionately living in the relatively more expensive private rented sector tenure.

While 68% of White British households own their homes, this is true for only 20% of Black African, 40% of Black Caribbean, 46% of Bangladeshi and 58% of Pakistani households (MHCLG, 2020d).

Conversely, only 16% of White British households rent privately, 29% of Pakistani, 21% of Bangladeshi, 36% of Black African, 36% of Black other and 20% of Black Caribbean households rent their homes in the private rented sector (MHCLG, 2020c).

These differences in tenure, driven by structural inequalities in the labour market, have a powerful effect: they mean that many BAME groups disproportionately live in the private rented sector with less access to affordable homes and less housing

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security overall. The interaction between high housing costs and relatively lower wages are a key part of the housing affordability issues facing many BAME groups.

### The design of the social security system compounds income inequalities and restricts the ability of households to meet their housing costs

Many BAME groups are more likely to be in receipt of social security than White British people. There are several factors which drive differences between claimant rates across groups. In part, these differences are driven by the income inequalities in the labour market set out in the previous section, however some elements of the social security system have further disproportionate impacts on the incomes of BAME households, compounding existing inequalities. At the same time, other factors such as differing rates of some types of family composition and average family size between ethnic groups has an impact on claimant rates (ONS, 2020).

While only 16% of white families claim income-related social security, 28% of Black families and 21% of mixed families access the income-related social security system (Department for Work and Pensions, 2020). Although government figures show that the same proportion of 'Asian' households claim income-related social security as white households, the failure to release more detailed figures likely obscures differences between Pakistani and Bangladeshi groups on one hand, and white and Indian households on the other (Department for Work and Pensions, 2020).

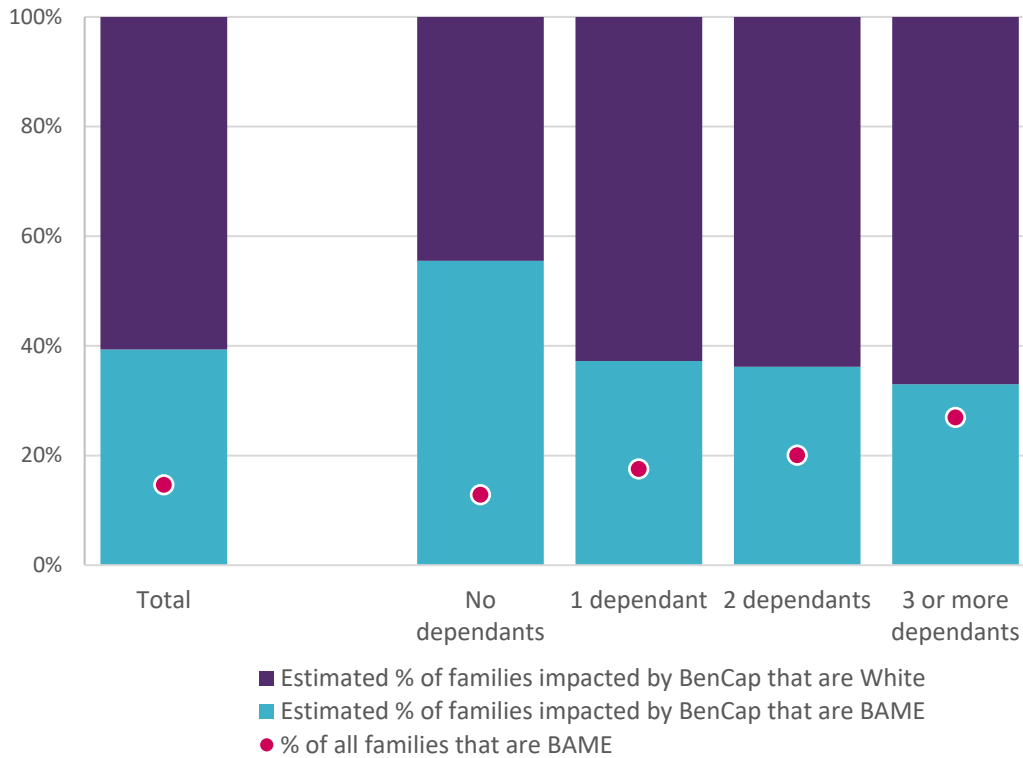
JRF analysis shows that social security policies like the benefit cap compound income inequalities in the labour markets and disproportionately affect BAME families. The benefit cap leads to shortfalls in income for some BAME families leading to housing insecurity and increasing the risk of housing affordability problems such as arrears.

The benefit cap limits household income from social security to £20,000 per year outside London for couples and single parents living with children, and £23,000 per year inside London, with some exceptions. Families affected by the cap - a disproportionate number of whom are BAME - are limited in their ability to meet housing costs. This can lead to problems with housing affordability and security, such as rent arrears, which have worsened since the start of the pandemic.

In designing the benefit cap in 2012, the Department for Work and Pensions (DWP) did not include any analysis of the potential effects on BAME communities (DWP, 2012). While assessing the impact of lowering the cap in 2016 however, the DWP noted the disproportionate effects of the cap on BAME groups but continued to widen the number of those affected by the policy by reducing the cap in November 2016 (DWP, 2016).

New JRF data demonstrates the disproportionate effects of the benefit cap on the incomes of BAME families with recourse to public funds. Given the number of households affected by the benefit cap doubled as the pandemic hit from February 2020 to August 2020 (Child Poverty Action Group, 2020a) the effects of the cap may have contributed to many BAME renters facing shortfalls in incomes during the pandemic and failing to cover housing costs.

**Graph 5: The benefit cap has a disproportionate impact on BAME families**



Source: JRF analysis of DWP Stat Xplore data and Family Resources Survey 2014/19.

JRF analysis estimates that 8 in 20 households affected by the benefit cap in England are BAME even though BAME households represent only 3 in every 20 of the total population. In certain regions, particularly the West Midlands, Yorkshire and Humber and London, the cap has a disproportionate impact on larger BAME families. This is true in general - larger families are disproportionately affected by the cap - but it affects some minority ethnic groups with larger average family sizes more sharply. While some ethnic groups are more likely to claim social security than White British households, the outsized impact of the cap furthers this disparity due to its effects on larger families, households with lower incomes and those living in higher cost areas.

While the number of people affected by the benefit cap has doubled during the pandemic so far, JRF analysis finds that the disproportionate impact the cap has on BAME families has held constant. This could be the result of the rapid increases in unemployment rates faced by BAME communities - most sharply by BAME women (TUC, 2021). By restricting the social security entitlements available, the benefit cap may have exacerbated the impact of labour market inequalities on some BAME households.

There are close links between households being capped and their ability to meet their housing costs. In 2018, analysis showed that the average gap between rent and housing benefit for families affected by the cap for more than six months was £3,750 per year (Savage, 2018). Analysis from Shelter found that the benefit cap directly undermined the increase in Local Housing Allowance introduced by the Government between April 2020 and March 2021 in response to the pandemic (Pennington, 2020).

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As housing entitlements increase, households are pushed over the cap, limiting the overall incomes they have available.

The introduction of the benefit cap in 2012 represented a shift in the intentions of social security policy away from a system designed at a basic level to meet a degree of need, towards one where family size and the support on offer may not be linked, with the intent to drive claimants towards work (DWP, 2016; 2-3). This has severe effects on whether households can meet their housing costs and left them at greater risk of being swept into poverty.

The shortfall in rent created by the cap is likely to leave the BAME renters affected at risk of accruing arrears and, now that restrictions on bailiff action have ended, losing their homes.

### Immigration legislation is driving poverty and destitution, leading to severe housing affordability issues for BAME groups

Recent migrants in nearly all ethnic groups have historically faced greater housing disadvantage than people living in the UK for long periods (Lukes, de Noronha and Finney, 2019). Immigration legislation - such as No Recourse to Public Funds and Right to Rent which are discussed below - has produced housing inequalities for groups that are disproportionately BAME. In the case of Right to Rent policy, the effects have been felt by both BAME migrants and those with settled status. For this reason, 'race' and migration cannot be disassociated in understanding housing experiences or practices (Ibid., 2019; 3201).

The experience of migrants in the UK over the past decade has been dominated by the 'hostile environment' policy, more recently rebranded by Government as the 'compliant environment' policy. This has been summarised by the House of Commons Home Affairs Committee (2018) as a range of measures 'designed to make life difficult for individuals without permission to remain in the UK', noting that:

'The aim of the policy is to deter people without permission from entering the UK and to encourage those already here to leave voluntarily. It includes measures to limit access to work, housing, healthcare, and bank accounts, revoke driving licences and to reduce and restrict rights of appeal against Home Office decisions.'

Many of these proposals were introduced in the Immigration Act 2014, and subsequently tightened, or expanded in the Immigration Act 2016 (Ibid.).

Motivated by a stated intent to deter immigration by undocumented people (House of Commons Home Affairs Committee, 2018), several reports have found these reforms to drive destitution, homelessness and poverty-by-design (House of Commons Home Affairs Committee, 2018; Taylor, 2018; Qureshi, 2020; Fitzpatrick et al, 2020a).

It simply cannot be right that destitution and severe hardship are ever used in pursuit of policy goals.

What is more, the design and management of 'hostile environment' policies have been felt even more widely than the group they seek to target. There are a number of reasons for this:



- Errors in the application system and in the recording of data which can wrongly characterise people as not having valid leave to remain when they do - most notably seen in the Windrush Scandal.
- Devolving responsibilities for immigration enforcement to individuals, employers and landlords has led to practices by those organisations which have been found to be directly and indirectly discriminatory – as with Right to Rent (discussed below).
- The policies are designed to affect groups with a wide range of migration statuses. For instance, the NRPF policy applies to people holding a range of visas, not just those without leave to be in the UK (House of Commons Home Affairs Committee, 2018; Taylor, 2018; Qureshi, 2020; Fitzpatrick et al. 2020a).

Migration policy plays a significant role in creating destitution, hardship and poverty for predominantly BAME groups, only some of whom are even migrants to the UK (Qureshi, 2020). The functioning of the migration system is key in understanding the housing experiences of many BAME people with varied migration statuses. We do not address here wider issues relating to the impact of the ‘hostile’ or ‘compliant environment’ policy or other aspects of migration policy, but look specifically at two key elements driving housing issues for BAME groups - NRPF and the Right to Rent.

### No Recourse to Public Funds locks households out of social housing and key forms of housing support

No Recourse to Public Funds (NRPF) is a policy that denies most people with temporary leave to remain in the UK access to social housing and the social security system. People who are subject to NRPF, most of them from BAME groups, cannot access housing benefit, Universal Credit, and child benefit. This leaves them at greater risk of being swept into poverty, destitution, and at a higher risk of facing severe housing issues.

NRPF was introduced in the 1971 Immigration Act. The act was designed to bar specifically BAME Commonwealth migrants and former colonial subjects from accessing the UK and the NRPF condition was designed to prevent those who did migrate to the UK from accessing the welfare state (Paul, 1997).

While Commonwealth citizens and colonial subjects were encouraged to come to Britain to work in public services after the Second World War, government fears about the immigration of BAME colonial subjects in the 1960s led to new restrictions on immigration for Commonwealth citizens who did not have parents or grandparents born in the UK (Ibid., 1997). This legislation was originally designed to maintain access to the UK for Commonwealth citizens from white-majority countries - more of whom had ancestors born in Britain - and bar recent BAME migrants, among others, from access to public services.

More recently, NRPF has been expanded and in 2012 the Government extended the NRPF condition to people seeking leave to remain with close family connections in the UK (Dexter, Capron and Gregg, 2016; Zocchi, 2021). In its current form, NRPF affects an estimated 1.4 million people including 175,000 children (Citizens Advice, 2020; Zocchi, 2021), a number roughly equivalent to the population of Birmingham (Elledge, 2021).

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Although the Home Office does not collect data on the ethnicities of those affected, court submissions show that 80% of the migrants subject to NRPF are ‘Asian or African’ (Unity Project, 2021).

### **Who is subject to NRPF?**

The NRPF policy covers the following categories of non-European Economic Area (EEA) national (Gower, 2020):

- People whose immigration permission is subject to a No Recourse to Public Funds condition (this applies to most temporary visa categories, such as people with time-limited permission to remain in the UK as a worker, student or partner of a British citizen).
- People whose immigration permission is subject to a visa sponsor’s maintenance undertaking.
- People who do not have a valid immigration status, including those who did have status but it has since lapsed. This could be because of difficulties in renewing or barriers to doing so, including the cost of the process.

Broadly speaking, NRPF applies to most temporary non-EEA national migrants living in the UK, covering both those with a legal right to live and work in the UK and those without status (Ibid.).

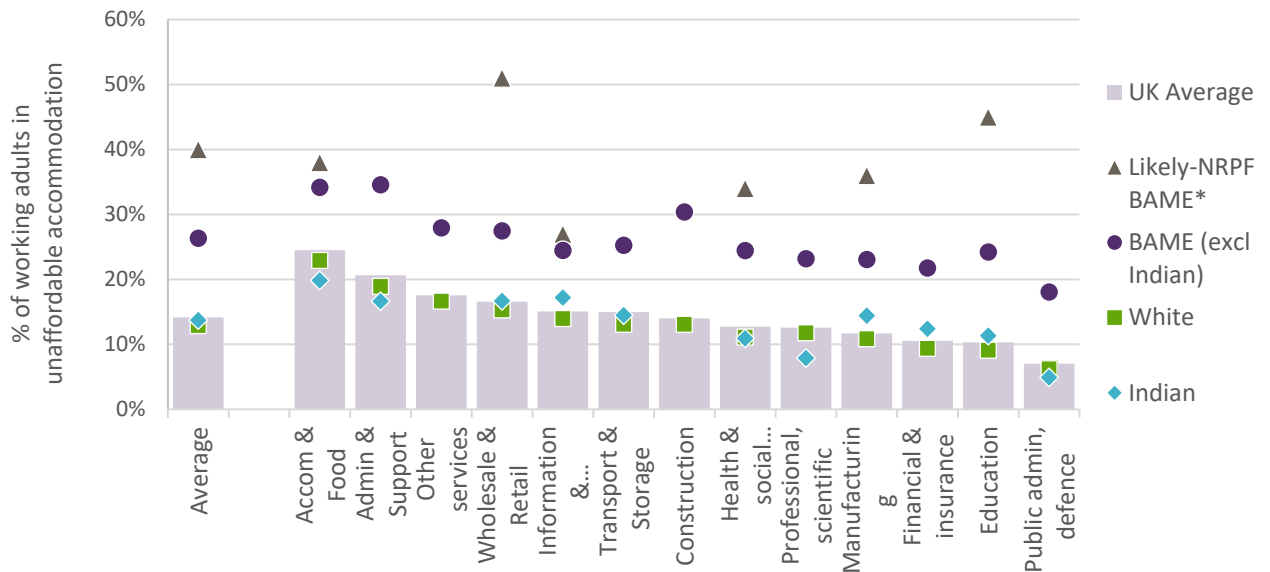
Some people subject to NRPF may be working or studying in the UK temporarily before moving elsewhere, while others will ultimately gain settled status or residency. As gaining residency can take up to ten years to achieve, this may mean people work and pay taxes in the UK for a decade while subject to NRPF restrictions, before ultimately being entitled to claim public funds.

NRPF rules can also apply to the parents of children born in the UK, even where the child has British Citizenship. Since the 1981 Nationality Act removed birthright citizenship, children born to parents without settled status will have NRPF as adults despite spending all their lives in the UK (Gardner and Patel, 2021). The term ‘Zambrano Carers’ refers to adults from non-EEA states who need to remain resident in the UK to care for a child or dependent adult who is a British citizen, but who nonetheless, as a carer, do not have recourse to public funds (CIH, 2021).

NRPF leaves these disproportionately BAME groups facing higher poverty rates than both most other BAME adults and white adults. JRF analysis (see appendix for detail on methods) shows that 45% of BAME working-age adults likely subject to NRPF are in poverty, compared to 36% of all BAME adults, and 19% of white adults.

It also finds that nearly 4 in 10 BAME workers whose characteristics mean they are likely subject to NRPF spend more than a third of their income on housing compared to just over 1 in 10 white workers (see appendix for detail of this NRPF estimate). For BAME workers likely subject to NRPF in retail, over half live in unaffordable housing.

**Graph 6: Nearly 4 in 10 BAME workers who are likely to be subject to No Recourse to Public Funds spend more than a third of income on housing costs**



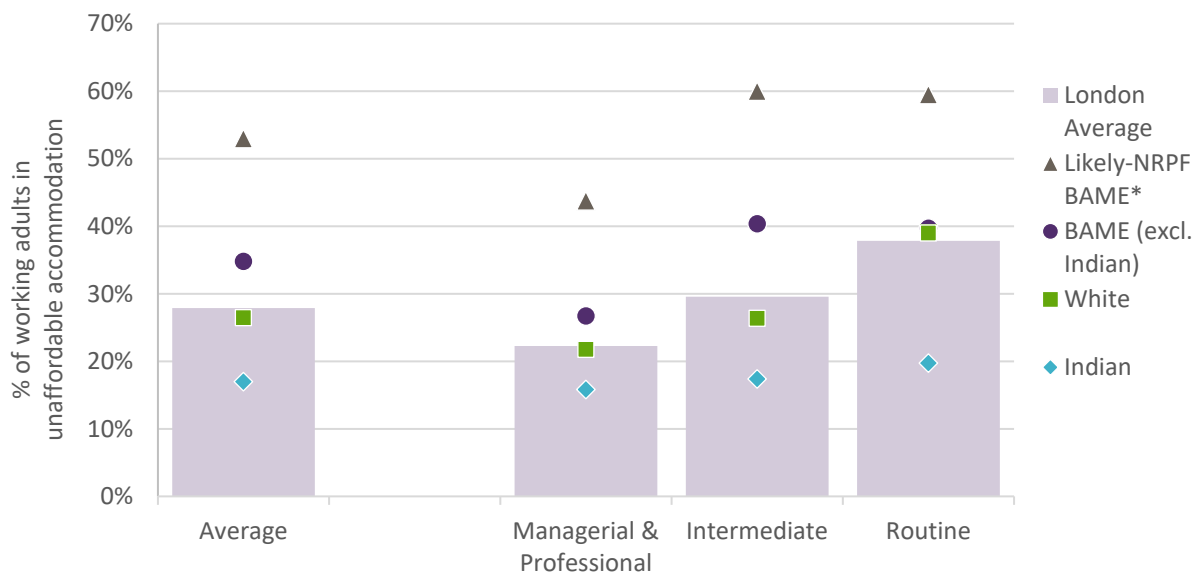
Source: Family Resources Survey.

Note: figures presented are five-year averages for the UK from 2014/15 to 2018/19, figures have been suppressed where observation numbers were insufficient.

Likely-NRPF BAME is a subset of both BAME (excluding Indian) and Indian.

This data demonstrates the precarity faced by many BAME people without recourse to public funds. With disproportionately high housing costs and no access to social security, people subject to NRPF face rent arrears and potential destitution if they lose work (Fitzpatrick et al., 2020a).

**Graph 7: 6 in 10 BAME workers likely to be subject to NRPF in lowest-paid occupations in London are living in unaffordable accommodation**



Source: Family Resources Survey.

Note: figures presented are five-year averages for London from 2014/15 to 2018/19

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Likely-NRPF BAME is a subset of both BAME (excluding Indian) and Indian.

Low pay interacts with high housing costs for those with NRPF: 6 in 10 BAME workers employed in lower-paid occupations in London and likely subject to NRPF are living in unaffordable housing (see: Graph 7). This is compared to 4 in 10 white workers in routine occupations, and 2 in 10 white workers on average in London.

This is an issue experienced across the country, with more than a third of BAME workers outside London who are likely subject to NRPF living in unaffordable housing. This is compared to 1 in 10 white workers outside London.

Workers with NRPF in unaffordable housing are also often left living in overcrowded conditions. The COVID-19 pandemic has demonstrated the severe effect that overcrowded housing has on health. More than half of respondents with NRPF to a survey of migrants during COVID-19 said that it would be impossible to isolate safely in their home (Gardner, 2021). This reflects a key driver of the link between overcrowding and greater risk from COVID-19 for some BAME communities.

As well as driving severe housing issues, NRPF is also a driver of destitution, the most extreme form of poverty. People facing destitution are those 'who cannot afford to buy the absolute essentials that we all need to eat, stay warm and dry, and keep clean' (Fitzpatrick et al., 2020a; 5). More than 2.4 million people were destitute at some point in 2019, 28% of whom were born outside the UK. As noted in JRF's recent research on destitution, migrants were one of the groups in which destitution rose sharply between 2017 and 2019 and were 'seriously disadvantaged with regard to accessing both cash and in-kind forms of support' (Ibid., 2020; 58). This reflects the effect that NRPF has for many migrants; by barring access to most state support it drives destitution.

Migrants subject to NRPF may have access to limited support from local authorities. However, most of this support, under Section 17 of the Children's Act, only applies to the children of destitute migrants and is difficult to access even for these migrant families. In 2015, only 38% of families who applied for Section 17 support received any (Dexter et al, 2016). Moreover, children who do receive support are often still left in overcrowded conditions: 94% of children responding to a survey about living with Section 17 support said they did not have enough space or privacy (Project 17, 2019). In a survey of people with children seeking to change their NRPF conditions prior to the pandemic, nearly 6 in 10 respondents reported living in one bedroom while also being in rent arrears, and more than 8 in 10 respondents had already fallen behind with rent payments (Wooley, 2019).

The NRPF provisions also interact with other restrictions. Asylum seekers, who also face strict limitations on their ability to engage in paid work, are a further group subject to NRPF that has faced severe housing issues during the coronavirus storm. In September 2020, the Government placed 400 asylum seekers in the Napier barracks in Kent (Bulman, 2021). Nearly 200 of the people housed in the barracks have tested positive for COVID-19 (Ibid, 2021). This is supported by a damning report from the Independent Chief Inspector of Borders and Immigration (ICIBI) and Her Majesty's Inspectorate of Prisons (HMIP) which found poor conditions and management (ICIBI and HMIP, 2021).

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Barracks are just one part of a wider, inadequate estate of housing for asylum seekers. Recent data from the Home Office shows that over 12,000 people (almost a fifth of all supported people seeking asylum) are currently living in hotels and other large full-board facilities (Home Office, 2021). This is 3.5 times more people than the same time the previous year, probably as a result of COVID-19 restrictions and the Everyone Home Scheme (Ibid.).

For those who do fall into destitution or homelessness, the lack of a social security system to hold them steady can create additional barriers to remaining in the UK. In December 2020, the Government introduced a new discretionary ground for refusal or cancellation of someone's permission to stay in the UK, on the basis that they have been sleeping rough (Cromarty, 2020). A leaked Home Office equality assessment of the legislation accepts the potential of the law to be both racially discriminatory and to discriminate, in particular, against Asian women who have survived domestic violence (Walawalkar and Townsend, 2021).

Over recent months there have been several challenges to the NRPF system. In April, the High Court ruled in a case brought by a five-year-old boy and his mother that NRPF rules are unlawful because they disregard the Government's statutory duty to safeguard and promote the welfare of children (Unity Project, 2021). The immigration rules, which set out the NRPF policy, are expected to be amended because of the judgment. An earlier case brought by the Child Poverty Action Group (CPAG) also found that the policy was unlawful in excluding EU nationals with 'pre-settled status' under the EU Settlement Scheme who are resident in the UK from claiming Universal Credit. This means that an estimated additional 1.8 million people are entitled to social security support (CPAG, 2020b).

In addition to these challenges, organisations from across civil society have further called for the condition to be removed on a permanent basis (Shelter, 2020b; Dickson et al., 2020; Liberty, 2021). The Government should urgently listen to these calls and act, working with experts to understand how to move beyond a model which drives extreme poverty.

### Right to Rent drives discrimination against BAME people

Right to Rent was introduced in the 2014 and 2016 Immigration acts and since 2016 has made it a criminal offence for landlords to let to tenants without leave to remain in the UK. Since its inception Right to Rent has led to direct discrimination against BAME people. Right to Rent has a dual effect: as well as having a detrimental impact on migrants, it fosters direct discrimination against BAME people with settled status by leading landlords to avoid tenants they judge to be 'foreign'.

Discrimination against tenants in the private rented sector has long preceded the introduction of Right to Rent legislation. In 2013, a survey found that nearly 1 in 3 Black Caribbean, Black African and Pakistani households had been discriminated against when seeking private housing (Runnymede Trust, 2013). That same year, a BBC investigation in London found 10 property agencies who told a reporter posing as a landlord that they would be prepared not to show a flat to black tenants (Guy and Davey, 2013). One property agent in Dollis Hill, said it was "pointless taking on a property" if the landlord "doesn't like "the client's ethnicity' (Ibid, 2013).

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However Right to Rent, in effectively devolving immigration enforcement on landlords, has fostered direct discrimination against BAME people with and without settled status by leading landlords to avoid tenants they judge to be 'foreign' (JCWI, 2016; House of Commons Home Affairs Committee, 2018).

During the initial government pilot of the Right to Rent scheme in Birmingham, the Joint Council for the Welfare of Immigrants [JCWI] found that more than a quarter of landlords surveyed said that they 'would no longer engage with those with foreign accents or names' (JCWI, 2016). The landlords interviewed for a qualitative academic study further 'unanimously claimed that discrimination would affect people who looked and sounded foreign, or who had a foreign sounding name' (Crawford, McKee and Leahy, 2020a; 242).

This was confirmed by a review by the Independent Chief Inspector of Borders and Immigration (2018) which found that Right to Rent has led to racial and other discrimination by landlords, who implemented blanket policies on not renting to those with any form of migration status; and ultimately to homelessness and exploitation when people no longer had access to accommodation (ICIBI, 2018). The review also found Right to Rent to be subject to significant issues with its management by the Home Office, and that the policy led to a notable incidence of wrong decisions where prospective tenants' migration status was incorrectly interpreted by landlords, with significant negative housing outcomes flowing from this (Ibid.).

In 2019, the High Court judged the Right to Rent scheme incompatible with the European Convention of Human Rights due to its racially discriminatory nature (Bellis and Foster, 2019). This ruling was later successfully appealed by the Home Office allowing them to continue with the policy, but the appeals court still ruled that the policy is causing discrimination (Lord Justice Hickingbottom et al. 2020). The court allowed the scheme to stay in place as the discrimination created, while of significance, was decided to be 'entirely coincidental, in that the measure does not unlawfully discriminate against the target group but only collaterally'. The judgement also noted that '[i]f the discrimination is greater than Parliament envisaged when enacting the provisions ... then that is a matter for Parliament (or the Secretary of State) to address' (Ibid.).

In practice, Right to Rent enables and encourages landlords to discriminate against people that they judge could be 'foreign'. This limits the housing BAME people - both migrants and those with settled status - can access.

Voices from across the housing sector have continued to call for Right to Rent legislation to be urgently scrapped (Shelter, 2020a; Jacob, 2019). The Government should listen to them and take immediate action.

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## Urgent action is needed to tackle structural racism in housing

Most BAME groups are significantly less likely than white households to live in decent, affordable and secure homes. This briefing has set out the range of structural drivers of this, including a long history of discrimination within the housing system.

Urgent action is needed to tackle these drivers of inequality and hardship.

Over the last 12 months, organisations in the charitable sector have sought to do more to recognise the drivers of racial inequalities in society and to marshal resources to challenge them. Mainstream housing organisations are beginning to explore the underpinnings of racism within the housing system (King, 2021; Boobis, Jacob and Sanders, 2019).

This briefing offers a structure for understanding these inequalities, demonstrating that they are driven by:

- Labour market inequalities which affect the affordability of housing for most BAME groups, especially the Black, Bangladeshi and Pakistani communities, due to lower earnings. These inequalities, alongside the limited supply of social housing, limit the accrual of wealth necessary to move into homeownership, exposing households to the high cost of the private rented sector.
- The design of the social security system which disproportionately limits the incomes of BAME households, compounding existing labour market inequalities and restricting access to affordable homes.
- The immigration system which excludes a disproportionate number of BAME people from social housing and social security, contributing to problems with housing affordability, overcrowding, poverty and destitution, while also fostering direct discrimination within the housing system, including from landlords.

The impacts of these factors are worsened by wider prejudice and discrimination against BAME communities, for instance, in some landlords' unwillingness to rent to them.

Much more must be done to understand these drivers and to develop the bold policies necessary to tackle them.

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## Methodological Appendix

### Labour market and housing affordability outcomes analysis

To measure housing affordability we used spending on housing costs as a percentage of household income, with spending of more than a third of household income on housing costs considered unaffordable, the threshold used by the Affordable Housing Commission (2019). For this calculation we used net, unadjusted household income. Housing costs included rent (before any housing benefit), water rates, service charges, ground rents, mortgage interest and building insurance payments. Housing costs do not include mortgage capital as this is classified within the Households Below Average Income (HBAI) dataset as purchase of an asset rather than a cost. We analysed the proportions of working-age, in-work adults who were in households spending more than a third of household income on housing costs by sector worked in, occupation, geography (UK excluding London, and London) and ethnicity.

To achieve sufficient observation numbers, we used five-year averages for 2014/15 to 2018/19 and grouped ethnicities into white, BAME (excluding Indian) and Indian, as outcomes for those of Indian ethnicity varied substantially from other BAME ethnicities. We suppressed results where the number of observations for the denominator was less than 100.

### New exploratory analysis on individuals who are likely to have no recourse to public funds

There is limited data available on those with no recourse to public funds (NRPF). Analysis undertaken by the Migration Observatory at the University of Oxford for Citizens Advice estimated that, as of 2019, 1.2 million adults and 175,000 under 18-year-olds in the UK were subject to NRPF conditions. The estimates indicate that these people entered the country but not whether they are still in the UK; in practice the actual number is likely to be lower.

Using the Annual Population Survey (APS), we estimate that 2.6 million adults have come to the UK since 2010, of whom 1.5 million were white and 1.1 million were BAME (including Indian). Of BAME adults who came to the UK since 2010, 69% or 756,000 reported their nationality as non-UK and non-EU, predominantly coming to the UK from South Asia, Middle East, Central Asia and Africa. Of white adults who came to the UK since 2010, the vast majority reported their nationality as an EU (80%, 1.2 million) or UK (4%) nationality, while 232,000 (16%) reported their nationality as non-UK/ non-EU.

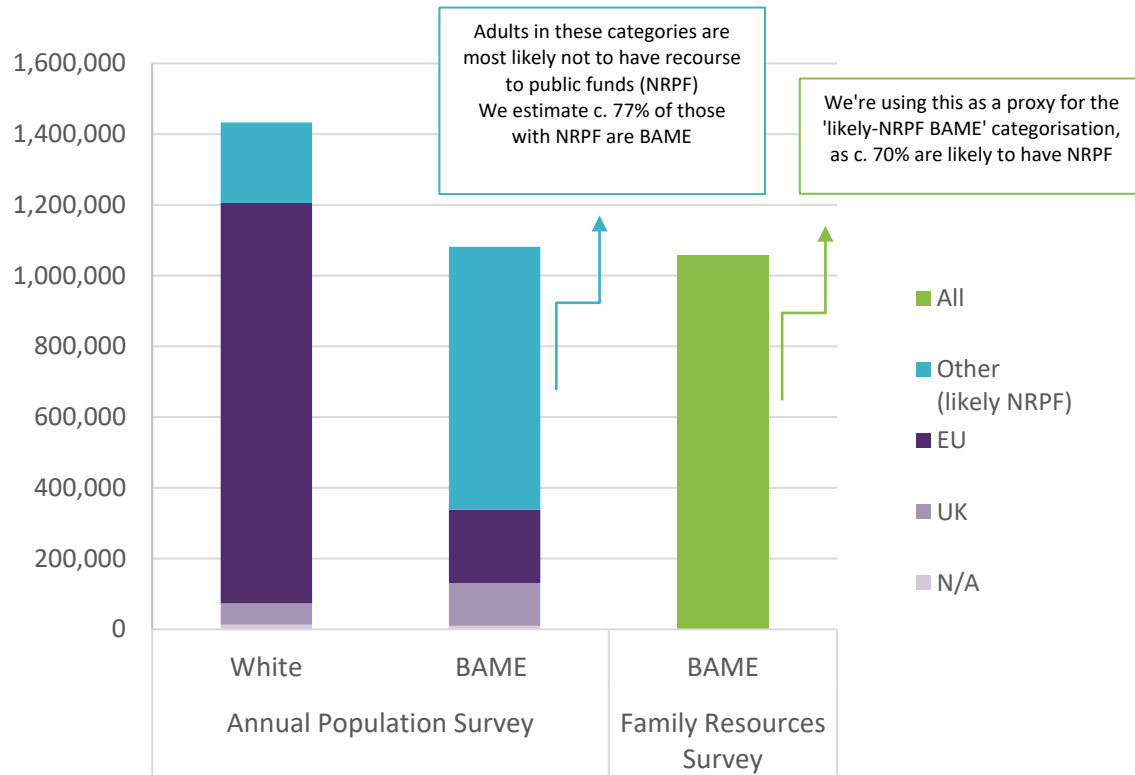
Collectively, the APS reports there were around 988,000 people who came to the UK since 2010 and who reported their nationality as non-UK and non-EU, the group we estimate are most likely not to have recourse to public funds. This is broadly in line with the Migration Observatory estimate of 1.2 million adults without recourse to public funds.

To explore the outcomes for this group in terms of labour market outcomes and housing affordability, we used the Family Resources Survey. The Family Resources Survey did not include a nationality variable, and so we expanded the category to



include all BAME adults who came to the UK since 2010, of whom we estimate around 70% are likely to have no recourse to public funds.

**Graph 8: JRF estimates of those likely to have no recourse to public funds using Annual Population Survey and Family Resources Survey**



Source: JRF analysis of the Annual Population Survey (2018/19) and Family Resources Survey (2018/19).

To achieve sufficient observation numbers to draw reliable inferences about the outcomes for this group, we used five-year averages from 2014/15 to 2018/19. This means that the sample was slightly more weighted towards those who came to the UK earlier in the decade, as each preceding year included in the five-year average excluded those who came to the UK in subsequent years.

Outcomes for migrants without leave to enter and remain in the UK and those employed in the informal economy are not reflected within this analysis.

### Analysis of evictions by local authority

We used Ministry of Justice data for 2018 broken down by local authority, landlord type and claim type to calculate the number of eviction claims by local authority. Using ONS sub-national dwelling stock estimates from 2018, we calculated a relative eviction rate by dividing the number of eviction claims by the number of relevant dwelling types; social rented, private rented and combined (in the case of accelerated evictions). We multiplied this by 1,000 to give eviction claims per 1,000 dwellings. We used Census 2011 household level data on the ethnicity of household reference person to calculate the proportion of households headed by a BAME person by local authority.

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The 2018 ONS sub-national dwelling stock estimates are not official statistics and so we also completed the analysis using Census 2011 dwelling stock figures and 2011 evictions data, achieving the same results. We have presented the results using the 2018 figures to provide the most up to date picture. This replicates analysis reported in the Institute of Race Relations' Entitlement and Belonging report published in 2016.

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## About the Joseph Rowntree Foundation

The Joseph Rowntree Foundation is an independent social change organisation working to solve UK poverty. Through research, policy, collaboration and practical solutions, we aim to inspire action and change that will create a prosperous UK without poverty.

We are working with private, public and voluntary sectors, and people with lived experience of poverty, to build on the recommendations in our comprehensive strategy - [We can solve poverty in the UK](#) - and loosen poverty's grip on people who are struggling to get by. It contains analysis and recommendations aimed at the four UK governments.

All research published by JRF is available to download from [www.jrf.org.uk](http://www.jrf.org.uk)

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