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MINORITISED ETHNIC ACCESS TO SOCIAL HOUSING IN SCOTLAND AT KEY TRANSITION POINTS

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Glossary

ALACHO	Association of Local Authority Chief Housing Officers
ALMO	Arm's length management organisation
CBL	Choice-based Lettings
CRE	Commission for Racial Equality
EHRC	Equality and Human Rights Commission
GHA	Glasgow Housing Association
GWSF	Glasgow and West of Scotland Forum of Housing Associations
HA	Housing Association
HCI	Human City Institute
HIH	Highest Income Householder
HMDA	Home Mortgage Disclosure Act
PRS	Private Rented Sector
REAP	Race Equality Action Plan
SFHA	Scottish Federation of Housing Associations

Executive summary

Research Rationale, Aim and Policy Context

Internationally, Scotland has some of the most progressive housing legislation. However, not all have access to safe, secure, and affordable homes. Some communities face specific challenges that relate to their minoritised ethnicity. Such challenges are likely to include processes of racialisation which leave them vulnerable to discrimination, as supported by previous research into the housing experiences of these communities. Individuals from some of these communities face multiple barriers in finding and securing suitable social housing and are over-represented in the homelessness system. Further, certain minoritised ethnic communities, which experience high levels of poverty, are more likely to rent in the private rented sector, where rents are higher, putting them at increased risk of insecurity, eviction and homelessness. A recent Scottish Government review highlighted that an evidence gap relating to the housing needs of minoritised ethnic groups, particularly post-Covid, makes it difficult to define policy changes to improve access to affordable housing for minoritised ethnic communities in Scotland.

The current research helps to close this gap by investigating access to social housing among adults from minoritised ethnic communities in Scotland at key transition points, as well as the policies and practices of social landlords. Such transition points included significant life events, such as obtaining or losing a job or getting into

or separating from a relationship. These events involve individuals in assessing their current housing circumstances and making changes which would better suit their position, where possible. The minoritised ethnic communities that were the focus of the research included 'visible minorities' in Scotland, who have an established presence in the country, namely, African Caribbeans, Pakistanis, Chinese, Indians and Bangladeshis.

The research provides a timely and valuable opportunity for policy makers and organisations who have an interest in ensuring equitable access to housing for all to ensure that the specific needs and aspirations of minoritised ethnic communities are considered at a critical juncture. Recovery from Covid-19 pandemic overlaps with key legislative and policy developments which include the new Housing (Amendment) (*Scotland*) Bill, the delivery of the Ending Homelessness Together and Housing to 2040 strategies and the Scottish Social Housing Charter. The planned development of the Human Rights statutory framework, the implementation of a Race Equality Framework 2016 - 2030 and the Rented Sector Strategy also represent important opportunities for progressing equality of opportunity and outcome in Scotland's social rented sector.

Research Approach and Methods

Led by Heriot Watt University in partnership with Shelter Scotland and CEMVO

Scotland, the research represents a unique collaborative approach to partnership working in housing research, which builds on the unique skills, knowledge, and experiences of each organisation. The research methods include a systematic review of the academic and policy-oriented literature over the last two decades, interviews with thirty minoritised ethnic individuals and ten white Scottish participants and an online survey with housing associations and local authorities in Scotland.

A small sample of white Scottish individuals were included to more clearly highlight the specific challenges faced by minoritised ethnic communities. Shelter Scotland assisted in the recruitment of white Scottish participants while CEMVO Scotland assisted in the recruitment of participants of a minoritised ethnicity. Shelter Scotland, Association of Local Authority Chief Housing Officers and the Scottish Federation of Housing Associations and Scottish Government assisted in publicising the survey to social landlords.

Key Findings

The legacy of racialised housing systems and impacts on transitioning to more suitable housing

Access to housing among minoritised ethnic communities at key transition points in Scotland needs to be viewed within the context of the legacy of racialised housing systems which disadvantaged and discriminated against such communities. Systemic and institutional discrimination involved both direct and indirect racial discrimination.

Direct discrimination took the form of excluding such communities from the more desirable housing options that were available. Indirect discrimination

included the lack of interest in engaging with these communities and ensuring their equal access to housing. Racism was manifested both institutionally and personally. This legacy continues to be relevant in examining the structural and other changes needed to facilitate the access of individuals from minoritised ethnic communities to suitable, affordable, safe and independent housing.

Individuals on low to middle income across all ethnic groups – White Scottish and minoritised ethnic communities – face major challenges in transitioning to safe, decent and affordable housing at critical points in their lives. These challenges hinder and prolong their transition to either independent housing or housing which better suits their circumstances. However, the latter face specific challenges that relate to processes of racialisation which distinguish their experiences from those of White Scottish individuals resulting in delays in accessing social housing. Below we consider the specific challenges faced by individuals from these communities.

Structural constraints to accessing a suitable social home

Constraints to accessing the social rented sector arise from a combination of factors including the housing market, racialised institutionalised structures and processes, and environmental factors, including those operating at the level of the neighbourhood.

At the national level, shortage of social housing is a major structural constraint which hinders access to housing among individuals at key transition points across all ethnic groups. Even where housing is available, the lack of suitable stock with more than one or two bedrooms severely restricts the options available to large households across the population and disproportionately impacts certain minoritised ethnic groups.

Barriers to accessing a home for minoritised ethnic applicants

Minoritised ethnic applicants' attitudes towards social housing are shaped by multiple factors, including perceptions of fairness within the system, stigma associated with such housing, experiences of racial harassment and lack of access to housing advice and support from housing officers. Recent evidence that reveals that individuals from minoritised ethnic communities who experience homelessness are more likely to be placed in temporary accommodation and to stay longer in such accommodation than white Scottish individuals indicates that concerns relating to racial discrimination within the system are not unwarranted. Compounding the challenges that some ethnically minoritised individuals are likely to face in successfully navigating the housing system, access to housing was often hindered by lack of access to formal and informal advice and support, and in some cases, limited proficiency in English and digital literacy.

Impact of not accessing a suitable home

The lack of ability to transition to decent, affordable, adequately sized and safe housing contributed to overcrowding or hidden homelessness, poor housing conditions, experience of one or more forms of temporary housing and housing insecurity. The delays experienced resulted in significant impacts on the individuals and household concerned, including on their mental and physical wellbeing, lack of ability to live independent lives, access key facilities, move freely within their neighbourhood and integrate into local communities.

How ethnicity intersects with other key factors

In many cases, ethnicity interacted with gender and low income to complicate the challenges faced by individuals in transitioning to permanent and safe housing, most notably in the case of minoritised women who had fled from domestic violence and were heads of households with children. In other cases, ethnicity interacted with disability and low income to hinder and prolong the ability of individuals to find better housing either for themselves or those they are caring for. Such individuals required housing advice and services which are responsive to the distinctive nature of the challenges that they face. Very little appears to be done to recognise the complex and overlapping needs, arising from these intersections of identity, low income, language support and care needs.

Policy and practice within the social housing sector

The policy and legislative framework for allocating housing in the social rented sector in Scotland emphasises equality of access of housing to all. However, although awareness of what constitutes good practice in progressing racial equality and implementing such practice in pockets of the sector is apparent, evidence of positive change in efforts to increase minoritised ethnic access and representation within the sector is lacking. This applies to both the profile of applicants and tenants as well as the workforce.

What needs to happen now

Scottish Government, social landlords and organisations in the voluntary sector need to take action to address longstanding and persistent issues which have hindered access to social housing among minoritised ethnic communities and to progress

commitments to advancing equality of opportunity and outcomes. Such action needs to be undertaken at various levels within a whole systems approach.

Creating an anti-racist culture

Wide-ranging organisational improvements need to be made to be made to housing system and processes, beginning with greater emphasis from senior management to promoting anti-racism through engaging with research in this area and creating organisational cultures which promote equality of opportunity and outcome, supported by more developed processes for data collection, use and sharing. While race equality is identified as a strategic priority by Scottish Government, a greater emphasis on the part of the Scottish Housing Regulator in ensuring compliance with the Equality Act (2010) and Public Sector Equality Duties and demonstrating accountability to an ethnically diverse population is also required.

The right housing stock

More attention needs to be paid to designing various types of affordable housing stock which are reflective of the needs of an ethnically diverse and changing population at the local level, along with implementing allocation policies which are responsive to the diversity of circumstances encountered by individuals across ethnic groups. This should extend to new building programmes as well as existing stock.

Engaging effectively with minoritised communities

Such processes can be facilitated by proactive and targeted approaches for engaging with minoritised communities through working in partnership with

organisations which work with such communities. Such collaboration would help to increase understanding of the distinctive causes, manifestations and consequences of homelessness in these communities and assist in designing homelessness services which are more responsive to the needs of an ethnically diverse population. It would also help to increase awareness of homelessness services among these communities, widen access to early intervention, maintain ongoing support to vulnerable individuals, including victims of racial harassment and inform policy development.

Zero tolerance of racial harassment

At the community, household and individual level, experience and fear of racial harassment and in many cases, the lack of effective support from landlords in responding promptly and effectively to racially motivated hate crime is a major factor which distinguishes the attitudes towards, and experiences of living within social housing among individuals from minoritised ethnic communities.

Social landlords need to develop more effective approaches against perpetrators of racial harassment and better support for victims and invest in community development approaches which encourage open and welcoming spaces for all. Currently, many individuals from minoritised ethnic communities appear to put up with racial harassment with little or no support from social landlords. A proactive zero tolerance policy within the social housing sector, which is communicated to all tenants and supported by the recent Hate Crime and Public Order (Scotland) Bill will encourage individuals who are currently reluctant to report such crimes to come forward.

Capacity building in the housing sector and the need for an intersectional approach

While there is some evidence that training in equal opportunities is provided within the social rented sector, skills, knowledge and experience gaps are also evident. Unless such gaps are reduced through a programme of sustained capacity building, the capability of social landlords to respond effectively to the needs of an ethnically diverse population will continue to be severely constrained. Such capacity-building should focus not only on greater understanding of the causes underlying current ethnic disparities in housing outcomes, but also on need for greater responsiveness to the ways in which ethnicity may interact with other dimensions of inequality to pose increased challenges for certain minoritised ethnic individuals in securing decent, safe and affordable housing.

Increasing ethnic diversity within workforce

Increased ethnic diversity in the workforce is likely to facilitate the provision of multilingual housing advice and support, as well as build the capacity of social housing organisations to respond to the housing and homelessness needs of an ethnically diverse local population. Such support may include bidding for housing; feedback through the applications process and communication with tenants, including through supporting them in dealing with incidents of racial harassment. The greater use of ethnically disaggregated demographic information at the local level by social landlords, would also help ensure that the workforce profiles reflect the population living in the area.

Improving the collecting, use and evaluation of data

Better understanding of the opportunities and limitations of collecting, using and publishing equality data, particularly ethnic monitoring and review of applicants and lets, would assist social housing organisations in demonstrating transparency and accountability in the allocation of accommodation. The guidance on collecting equality data for social landlords produced by the Scottish Housing Regulator (SHR), the Scottish Federation of Housing Associations (SFHA), Glasgow West of Scotland Forum of Housing Associations (GWSF) and Association of Local Authority Chief Housing Officers (ALACHO) should be actively promoted and used. This process would be facilitated by greater emphasis by the SHR on the publishing of data which demonstrates the progress of social landlords in tackling current ethnic disparities in housing outcomes.

Ethnically disaggregated information at the local level would help ensure that applicant and tenant profiles are reflective of the ethnic diversity in the local area. Without such data, social landlords' ability to evidence changes over time and to demonstrate accountability and transparency to an ethnically diverse population will continue to be severely constrained. Scotland has evidenced progressive practices and policies to bring about a more equitable housing system in the last decade. However the pace in advancing racial equality within the sector has been slow and more needs to be done to improve access to social housing and housing services in Scotland for minoritised ethnic communities.

Chapter 1: Introduction and background

Introduction

This chapter sets out the background and aims of the research and the policy context which it is intended to inform. We then discuss the scope of the research and the terminology that will be used to pave the way for an exploration of the key themes arising from a systematic review of the academic and grey literature.

We begin by providing an account of what is known about the minoritised ethnic population in Scotland. We next identify trends in the housing circumstances of these groups in England – where more research has been undertaken – as well as Scotland. Given our interest in the housing-related decisions that individuals make when facing major changes in their lives, we next explore the literature around transition points, institutions, and structures. We then turn to key developments which have influenced access to affordable housing in the UK, including changes in the allocations policies and processes of social landlords. This is followed by a discussion of barriers to social housing which are faced by minoritised ethnic communities due to the lack of responsiveness and sensitivity of social landlords to their presence. Finally, we discuss the many positive steps that social landlords can consider to improve access to housing among these communities.

Background to the Research

Although Scotland has one of the most progressive housing legislative frameworks in the world, a review of literature carried out by the Scottish Government (2021a) established a persistent evidence gap on ‘the cultural and housing aspirations of specific ethnic groups, particularly post-Covid.’ It has therefore been difficult to define policy changes to improve access to affordable housing for minoritised ethnic communities.

This research aims to explore the barriers and challenges that low to middle income adults from such communities face in accessing adequate, affordable housing in Scotland at key transition points (for example, entry into the labour market or relationship breakdown). We are also interested in exploring opportunities to increase affordable housing options for these groups, and the scope for bringing about positive change through engaging with social landlords, and other key stakeholders. We will explore these issues at the critical juncture of recovery from the Covid-19 pandemic.

Policy Context

The aims of this research are ambitious and intended to inform the leadership and delivery of several key government strategies in the field of housing. These include the delivery of the *Ending Homelessness Together* and *Housing to 2040* strategies. The research is also intended to support key stakeholders to address the *Scottish Social Housing Charter* and implement the *Scottish Government's 2019 Social Housing Allocations Guide*. The *Rented Sector Strategy* and the *New Deal for Tenants* are also key policy developments which are aligned to the research. The research is also highly relevant to the *Housing for Varying Needs Standards* and considerations for developing a *Scottish Accessible Homes Standard*, a new Building Standards from 2025–26.

More broadly and extending beyond the agenda for improving equitable access to, and the quality of affordable housing in Scotland, the research is also intended to inform the planned development of a new *Human Rights' Statutory Framework*. The framework will incorporate the broad range of modern internationally recognised human rights to everyone as well as restate the civil and political rights already provided through the Human Rights Act 1998, and the economic, social, cultural and environmental rights from UN treaties. A major goal of the framework is to ensure the full and equal enjoyment of all these rights for minoritised ethnic communities, along with women, children, disabled people, older people and LGBTI people. The Human Rights Act applies to public bodies, including local authorities and Arm's Length Management Organisations (ALMOs) and social landlords.

The Scottish Housing Regulator has recently affirmed its commitment to promoting equalities through its regulatory and duties through its Equalities Statement 2023– 2026. Social housing landlords must meet their obligations towards social housing tenants and other service users

with 'protected characteristics' as defined in the Equality Act 2010. The protected characteristics include age, disability, gender reassignment, marriage or civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation. This means that individuals with these characteristics should be treated fairly and with dignity and respect. Local authorities and Registered Social Landlords (RSLs) in Scotland also have a duty to encourage equal opportunities and to comply with existing legal requirements in the Housing (Scotland) Act 2001 and Scotland Act 1998.

The research will also inform the Scottish Government's *Race Equality Framework 2016 to 2030* (REF), which is intended to play a key role in advancing race equality, tackling racism and addressing the barriers that prevent people from minoritised ethnic communities from realising their potential (Scottish Government, 2021a).

Scope of the Research and Terminology

While the research draws on studies which have examined the housing experiences of minoritised ethnic communities, and compared these to the majority population, the current research focuses on the ways in which *ethnicity*, and processes of racialisation associated with this aspect of identity, shapes these experiences. In the academic literature, 'ethnicity' evokes a sense of common heritage and belonging to a particular group (Chattoo and Atkin, 2019). The use of this concept enables us to compare and contrast the experiences and perspectives of different ethnic groups within the housing system in Scotland, including individuals from minoritised ethnic as well as the majority ethnic population. This comparison enables us to identify and illuminate the key role that *ethnicity* plays in shaping individuals' housing experiences, including that of being **minoritised** and **racialised** through institutional and social processes. Such experiences take place within the context

of the racialised societal and institutional structures and power dynamics which shape the experiences of individuals from these communities.

For the purposes of this research, we use the term 'minoritised ethnic' (ME) to refer to people from established and 'visible minority ethnic groups.' (Scottish Government, 2015). Our focus on these groups is informed by the observation that those who are most easily identified as 'different' by physical traits such as skin colour, facial appearance or hair type are most likely to be particularly vulnerable to racial discrimination and disadvantage. Among these communities, we have focused on the largest of these groups in Scotland (Pakistanis, Chinese, Indians and Africans) as well as those facing persistent housing issues (the Bangladesh community). These include descendants of individuals who were born in the Asian and African continents and who were either born in the UK or migrated to the country. We have not focused on individuals who are asylum seekers or refugees due to the specificity of issues facing these individuals in their contact with the immigration system and their conditions of stay in the UK.

Where the literature identifies specific ethnic groups such as 'Asian', 'Chinese', 'Caribbean', 'Black' or 'African', we use these categories instead. We acknowledge that considerable diversity exists between and within these groups, and that other minoritised ethnic groups such as Jewish, Irish and Polish people also experience racial discrimination and disadvantage. The term 'White' is used only to describe data that has been collected on this basis and is used in the awareness of the heterogeneity of identities that the category encompasses.

While our focus is on the operationalisation of ethnicity within the housing system, throughout the research we are also concerned with 'race' and processes of racialisation. 'Race' is not only a descriptive term for physical difference but refers to relations through genealogy or blood (Chattoo and Atkin, 2019). It also helps us to understand processes of **racialisation**, that is the process by which human beings are differentiated based on **biological features** (Miles, 1989), particularly visible minoritised ethnic groups. Such processes are reflected in societal structures and institutions, including government and housing institutions, such as social landlords and affect the experiences of individuals, including in this case, with respect to gaining access to housing at key transition points. It is worth stressing that the choice of terminology of minoritised ethnic communities is reflective of shifts in ongoing debates about identity, language and ethnicity.

Further, we take an **intersectional approach** to our analysis, being alert to the complex ways in which societal and organisational structures, systems and processes interacts with ethnicity and other dimensions of identity such as immigration status, gender, age, disability, religious and sexual orientation. We also consider demographic characteristics such as employment status and nature and security of employment of relevance to affordability of housing.

Chapter 2: Policy background

In this chapter, we bring to bear available evidence on the policy context for accessing social housing among minoritised ethnic communities in Scotland at key transition points through a review of the academic and policy-oriented research in this area. We examine the demographic and economic profile of the population, the legacy of racialised housing systems, and evidence relating to current housing disadvantage and discrimination faced by minoritised ethnic communities. We have undertaken this by examining key aspects of disadvantage including overcrowding and poor housing conditions, disproportionate representation in the private rented sector and vulnerability to homelessness and racial harassment. To further contextualise the empirical research into key transitions to safe, affordable and decent housing for minoritised ethnic communities, we discuss the main barriers to such housing faced by individuals in these communities in engaging with housing systems and processes in the social rented sector. Finally, we set out directions for positive improved access to social housing that have been identified in previous research.

Minoritised Ethnic Population in Scotland

According to the 2011 Census, the percentage of people in Scotland from minoritised ethnic groups doubled to

4% by 2011, up from 2% in 2001. The Asian population was identified as the largest minoritised ethnic group (3% of the population or 141,000 people). Within this, the Pakistani group is the largest individual category, accounting for 1% of the total population. The African, Caribbean and other Black group made up 1% of the population of Scotland in 2011. Mixed or multiple ethnic groups represented 0.4% (20,000) and other ethnic groups 0.3% (14,000) of the total population. Each minority increased its population over the last decade (CoDE, 2014).

Analysis of the spatial distribution reveals a largely urban population concentrated in Scotland's biggest cities. In Glasgow, the minoritised ethnic population made up 12% of the population, while in the Edinburgh and in Aberdeen, they constituted 8%, and in Dundee, 6%. However, analysis of Census data also reveals dispersal of the population beyond these areas across Scotland, with the exception of the Chinese population, which has grown fastest near universities where it was previously concentrated (CoDE, 2014). It is also worth noting that in 2011, of the 1.5 million households containing more than one person, 16% of households included multiple ethnic groups.

Analysis of migration data over the last twenty years by the Scottish Government (2021b) has revealed a sharp increase in the

2000s following EU expansion. Although immigration since then has fluctuated, net overseas migration to Scotland has remained consistently positive in every year since 2003–04. Most new arrivals to Scotland are working age – in the year to mid-2019, 80.2% (32,000) of overseas migrants to Scotland were under 35, compared to 41.1% of Scotland's general population. Around two thirds of overseas migrants to Scotland are degree educated compared to around one third of Scotland's general population. Between July 2020 to June 2021, of all non-British nationals living in Scotland, 231,000 (58%) were EU nationals and 165,000 (42%) were non-EU nationals. While it is not possible to establish from available data the proportion of this population who are here for a limited period, for instance to work or study, we can expect that immigration and family-building will continue to result in increases in the size and diversity of minoritised ethnic communities, with consequent changes in housing needs and aspirations.

In limited respects, the minoritised ethnic population in Scotland appears to be better off than the majority population. For example, analysis of the 2011 Census data indicates that Pakistani, Chinese and Indian households are more likely to have access to a car, or to three or more cars, than White Scottish households. However, in other respects, significant patterns of socio-economic disadvantage have emerged. Low pay emerges as a dominant feature in many ethnic groups, as does a concentration of economic activity in certain types of sectors and occupations, with a significant proportion of Asian people in wholesale and retail, and hotel and restaurant sectors. Barriers to employment and career progression across and within groups, including amongst women, are a recurrent theme in Scotland (Netto et al, 2011). There is also substantial evidence that high educational attainment is not being translated into labour market advantage across several

ethnic groups, including among women (SPICe, 2015; Close the Gap, 2019). Such patterns of disadvantage reinforce the importance of examining the ways in which ethnicity influences the ability to transition to housing in the social rented sector in Scotland at a time of critical change.

Race and Housing in England and Scotland: the Legacy of Racialised Systems

Studies of 'race and housing' issues in the UK have been undertaken since the 1960s, and have persistently shown marked racial disparities (Gulliver, 2017; Reeve & Robinson, 2017). It is important to acknowledge the legacy of racialised and discriminatory housing practices which have made it difficult for individuals from minoritised ethnic communities to achieve home ownership, and access housing in the social rented sector. Such practices occurred in Scotland as well as England. Needs-based housing allocation policies dating back to the 1950s have both intentionally and unintentionally promoted segregated outcomes (Peach 1995, Clapham & Kintrea, 1984). Direct discrimination took the form of housing officers deliberately choosing to allocate housing to minoritised ethnic communities in certain areas or lower-quality accommodation. Indirect discrimination was manifested in the lack of effort of housing providers in engaging with these communities to publicise vacancies and increase access to the sector (Netto et al, 2001).

Historical difficulties in accessing the social rented sector also impacted on opportunities to benefit from homeownership. MacEwen et al (1994) observed that previous difficulties in accessing the sector are likely to have significantly hindered individuals from minoritised ethnic communities from benefiting from the 'Right to Buy' policies which contributed to increased

rates of home ownership among those who were previously renters of social housing. Indicating the persistence of such discriminatory patterns, an audit of Scotland-based research commissioned by the then Scottish Executive identified several areas of institutional discrimination such as allocation criteria which awarded points for local connection to the area in which housing is being sought and failure to publicise vacancies (Netto et al, 2001).

A 2003 literature review on black and minoritised ethnic housing issues commissioned by the Office of the Deputy Prime Minister noted that because of the scarcity of discrimination studies, “it is difficult to know how far some discriminatory approaches documented over time in the past have actually disappeared from practice” (Harrison and Phillips, 2003). It is worth noting that there appears to be no active employment of either racial testing or Home Mortgage Disclosure Act (HMDA)¹ data for ascertaining the degree to which minoritised ethnic households are discriminated against in the housing market (Harrison & Phillips, 2003). The authors observed that the most recent attempt to directly measure discrimination in the housing market appeared to be a study by the Commission for Race Equality (CRE) study, *Sorry, It's Gone* (CRE, 1990). Reasons for this include:

- the fact that there are a relatively small number of scholars that specialize in research on housing and race (Harrison et al, 2005; Beider, 2012a, 2012b) and
- the fact that major funding sources in the UK, including the CRE, the Joseph Rowntree Foundation (JRF), and the Economic and Social Research Council, have not positioned housing and race as a research priority (Connerly, 2006).

However, more recently, the JRF has undertaken research which has argued that inequalities in accessing affordable and secure homes are rooted in wider structural injustices, an issue which is further discussed below (Rogaly et al, 2021). Indicating some progress towards racial equality, research conducted in both England and Scotland has indicated only a small amount of evidence that social housing providers may unintentionally discriminate against minoritised ethnic communities, with the most blatant forms of discrimination being rare (Rutter and Latorre, 2009).

Analysis of recent secondary data published by the JRF (Rogaly et al, 2021) is consistent with earlier analysis (Shankley and Finney, 2020) in revealing ‘sharply unequal access’ to affordable housing among minoritised ethnic communities compared to the White British population due to multiple factors which have disproportionately impacted on some of these communities. These include: the benefits cap, immigration policy, labour market inequalities and wealth inequalities. These inequalities are likely to have been exacerbated through the Covid-19 pandemic, and indeed to have contributed to the disproportionate impacts of Covid-19 on these communities (Public Health England, 2020). Evidence that the impacts of the pandemic have been persistent and continue to disproportionately impact Black, Asian and Minority Ethnic groups has been recently documented in the Coronavirus Financial Tracker (Evans and Collard, 2022). The disproportionate impacts of the cost of living crisis on minoritised ethnic groups, who are two and a half times more likely to live in poverty than White people, have also been documented by the Chartered Institute of Housing (2023). Below we consider the specific nature of housing

¹ The HMDA has several principles that can be used as measurements to evaluate levels of discrimination in the system that prevents ME from accessing the housing market efficiently.

inequalities in further detail, considering evidence from England as well as Scotland.

Housing Disadvantage, Overcrowding and Poor Living Conditions

Analysis of the 2011 Census for England and the English Housing Survey revealed that ethnic minority groups are more likely than other ethnic groups to experience 'housing disadvantage' with Bangladeshi and Pakistani households being particularly prone to such disadvantage (Lukes, de Noronha, & Finney, 2019). Housing disadvantage was defined as one or more of the following: overcrowding, lacking central heating or sharing a kitchen or bathroom. Reinforcing the persistence of overcrowding as a major issue, analysis of English Household Survey (2020) data by the Westminster Government's Race Disparity Unit (RDU) found that a third or more of some minoritised ethnic communities live in overcrowded conditions, with Bangladeshi (24%), Pakistani (18%) and Black African (16%) households experiencing the highest levels compared to White British (2%). Insights into the impact of living in such conditions may be found in research conducted by the Human City Institute (HCI) in 2016 which revealed that the level of housing stress in Black, Asian and Minority Ethnic communities was much higher than in the majority population (Gulliver, 2016, 2017). The same study found that minoritised ethnic households are also far more likely to live in inadequate or fuel-poor housing than 'White' people (Gulliver, 2017), a finding confirmed by the RDU (2020).

Overcrowding among minoritised ethnic communities is also well-documented in Scotland. Analysis of 2011 data demonstrates that 28% of both 'Bangladeshi' and 'African' households were overcrowded while 'White: Scottish' and 'White: Other British' households

were the least likely to be overcrowded (8% and 6% respectively) and most likely to be underoccupied (Scottish Government, 2015). Demonstrating the persistent lack of adequate space in certain ethnic groups, more recent analysis using data from the Scottish Housing Condition Survey (SHCS) from 2016–2019 demonstrates that a significantly higher proportion of minoritised ethnic households were overcrowded (7%), compared to 2% among White Scottish households. Explanations for overcrowding are complex, including factors such as housing size, availability and affordability of (larger) accommodation in desired locations and poverty (Scottish Government, 2021). The effects of overcrowding on health were thrown into sharp focus with the onset of the Covid-19 pandemic and the disproportionate impacts of the disease on some minoritised ethnic communities. Overcrowding, along with housing quality and air pollution, as well as existing comorbidities and lack of access to appropriate health care were identified among the factors which led to higher mortality and morbidity rates due to Covid-19 in these communities (Platt and Warwick, 2020; Public Health England, 2020).

A review of poverty and ethnicity in Scotland revealed that poor living conditions among minoritised ethnic communities in Scotland were extensively documented, including living conditions within the home as well as the neighbourhood (Netto et al, 2011). The same research noted that minoritised ethnic communities are more likely to be unhappy with the conditions in their neighbourhoods than the white population. More recent analysis indicates that such conditions have persisted. According to analysis of the SHCS from 2016 to 2019, higher rates of disrepair were found among minoritised ethnic households compared to White Scottish households overall, with highest rates of disrepair in the Private Rented Sector (PRS). Analysis

of combined 2017 – 2019 SHCS data found that some minoritised ethnic groups are disproportionately living in deprived areas in Scotland, with households with an 'African' Highest Income Householder more than three times more likely to be living in the 10% most deprived areas of Scotland compared to 'White: Scottish' HHs, that is, 35% compared to 11% respectively.

Ethnic Disparities in Tenure

While home ownership is widely viewed as the most desirable tenure across ethnic groups, it has become increasingly difficult to achieve due to high house prices, together with tightened credit regulations and lending criteria (Markannen, 2007). Analysis of English Household Survey data from 2017 to 2018 by the RDU (2020) revealed that 63% of households in England owned their homes from 2016 to 2018 with the highest rates of home-ownership among Indian households (74%) followed by White British households (68%). The lowest rates of home-ownership were among Black African (20%) and Arab (17%) households.

Analysis of statistical data by Bramley et al (2022) has established that race, ethnicity and discrimination-related factors can heighten the likelihood of being a renter rather than an owner. 20% of the 23 million households (4.6 million households) in England rented from a private landlord from 2016 to 2018, with White British households less likely than most other ethnic groups to rent their home privately at 16%. The highest rates of renting in the PRS were among White Other (59%), Arab (51%) and Any Other (49%). Analysis of social housing lettings in England between April 2016 to March 2017 revealed that consistent with the two previous years, around 79% of new social housing lettings were to White British households. In contrast, in 2016/17, Asian households which made up 7.7% of the overall population in England in 2016

were under-represented in social housing, making up only 4.5% of new social house lettings. Black households were particularly over-represented in new social housing lettings, making up 7.1% of new social housing lettings, and 3.4% of the overall population of England.

Similar ethnic disparities in tenure can be found in Scotland. According to analysis of 2011 Census data, the highest levels of ownership were among the Indian (69%), White British (68%) and Pakistani (63%) groups, and the lowest levels among the Other Black (28%), Arab (27%) and African (24%), groups (Scottish Government, 2015). Combined SHS data from 2017–2019 revealed that minoritised ethnic households were less likely to be owner occupiers than white Scottish/British households except for 'White: Irish' households. The trend was more pronounced within the 'African' group, where only 22% were living in the owner-occupied sector, compared to 63% of 'White: Scottish' and 69% of 'White: Other British' households. Among minoritised ethnic groups, 'Asian, Asian Scottish or Asian British' group had the highest rate of owner-occupation at 50%.

Combined SHS data from 2017–2019 indicates that minoritised ethnic HH households were also more likely to be living in the private rented sector (PRS) than White Scottish/British HH households. Except for the 'White: Irish' group where around a quarter were living in the PRS, around a third of all other minoritised ethnic groups lived in accommodation in this sector, compared to 11% of White Scottish/British households (Scottish Government, 2021), with associated vulnerability to housing precarity.

Apart from the 'African' group where 45% were renting in the social rented sector, minoritised ethnic groups were less likely to be living in this sector than in other tenures. 15% of 'Mixed or multiple ethnic group' and 12% of 'Asian, Asian

Scottish or Asian British' were living in the social rented sector compared to 25% of 'White: Scottish' households and 12% of 'White: Other British' households (Scottish Government 2020). Given the significant patterns of socio-economic disadvantage which have been observed, these statistics suggest significant barriers to the access and use of social housing among minoritised ethnic communities and the relative inaccessibility of owner occupation (Scottish Government, 2021a). Several studies have also highlighted difficulties in accessing private rented housing, including a lack of affordability, experiences of discrimination by landlords or agents and requests for additional accreditation (Scottish Government, 2021a). Non-white minoritised ethnic tenants were more likely to find it difficult to find a place to rent due to issues of affordability than white tenants (Scottish Government, 2021a). Minoritised ethnic tenants were also reported to be less confident in dealing with disputes and less likely to challenge their landlord than white tenants (Scottish Government, 2021; Gulliver, 2017).

Ethnicity and Homelessness

A recent statistical 'state of the nation' report on homelessness in Black and minoritised ethnic communities in the UK has established that overall, people from these communities are disproportionately impacted by homelessness (Bramley et al, 2022). Levels of risk of homelessness vary between these communities. These communities also experience different forms of homelessness. In England, people from Black and Mixed ethnic backgrounds experience the highest levels of risk of homelessness. These individuals are particularly at risk of 'statutory homelessness', defined as applying and/or being recognised as homeless by a local authority, with Black people being three and a half times more likely to be affected by this as White British people. In contrast,

Asian people in England, experience lower rates of both statutory homelessness and the most extreme forms of homelessness (for example rough sleeping or stay in unsuitable temporary accommodation, referred to as core homelessness) than Black people, and lower rates than White British people on some measures. However, consistent with high rates of overcrowding in these communities as discussed above, they experience highly disproportionately risks of hidden aspects of homelessness, with Pakistani and Bangladeshi households facing greater risks than Indian and other groups. In contrast, in Scotland, overall levels of homelessness between Black and minoritised ethnic communities and White-led households are similar. However, it is worth noting rising rates of statutory homelessness affecting Black and Other ethnic groups (Bramley et al, 2022; CRER, 2023).

Bramley et al (2022) also established that the elevated risk of exposure to homelessness faced by some Black and minoritised ethnic communities cannot be fully explained by socioeconomic, demographic and other factors rather than race and ethnicity. Experiences of being racially or ethnically discriminated against, harassed or abused in housing, or other aspects of life were associated with higher risks of homelessness. This is particularly the case among Black people, with nearly a third (32%) reporting discrimination from a social or private landlord. The authors argue that this may indicate that discriminatory behaviour results in greater risk of homelessness and/or that individuals in Black and other minoritised groups who are homeless experience higher levels of discrimination. The association of race, ethnicity and discrimination-related factors with higher levels of poverty, or renting in turn increases exposure to homelessness.

Analysis of homelessness data in Scotland from 2019 to 2020 found that minoritised ethnic households accounted for 14% of

homelessness applications made, which is slightly above the 11 percent who identify as minority ethnic (Scottish Government, 2021). Reinforcing the precarity of living in the PRS, analysis of homelessness data in 2019/20 revealed that out of 4110 minority ethnic applicants, 18% (740 applicants) became homeless from the PRS, compared to 17% of 'White Scottish/British' applicants. When broken down by ethnic group, applicants from some groups appeared to be more likely to become homeless from this sector than 'White Scottish/British' applicants. For example, around 25% of 'White: Other', 'Asian, Asian Scottish or Asian British' and 'White: Polish' applicants became homeless from the PRS and around 20% of 'African' and 'Caribbean or Black' applicants (Scottish Government, 2021). Being in poverty in turn increases the risk of homelessness, with domestic abuse and recent arrival being particular risk factors (Netto, 2006; Scottish Government, 2021). Women experiencing domestic violence may face particular difficulties in seeking help due to isolation, low levels of proficiency in English and experiences of racism which deter them from engaging with services. Indicating racialised inequalities in outcomes resulting from the use of homelessness services, households who are homeless with main applicants from minoritised ethnic groups are more likely to use temporary accommodation than households with 'White Scottish' and 'White Other British' main applicants. Further, they are more likely to experience longer stays in temporary accommodation (Scottish Government, 2023), with consequent impacts on physical and mental wellbeing due to housing insecurity and lack of stability associated with living in permanent accommodation.

Recent analysis of the use of homelessness services by minoritised ethnic communities is lacking. In a Scotland-based study commissioned by the then Scottish Executive, Netto (2006) found that few

mainstream homelessness services engaged or provided services to such communities. Individuals from these communities tended to rely on the services provided by minoritised ethnic community organisations due to their sensitivity to linguistic needs and familiarity with the problems that they faced. The same research found that rough sleeping was rare, which may have contributed to the lack of visibility of the phenomenon. Instead, as indicated earlier, hidden homelessness arising out of overcrowding was a persistent issue. Netto et al (2006) has argued that the impacts of hidden homelessness on health and wellbeing should not be under-estimated. While family, kinship and community ties may provide a buffer to rough sleeping, these forms of homelessness should not mask deep poverty and spatial exclusion (DeVerteuil, 2011). Reinforcing the argument that support from the family within minoritised families cannot be relied on, the acute need faced by women who have experienced domestic violence and left the family home and have little access to informal support has also been recognised (Scottish Government, 2021; Netto, 2006).

Vulnerability to Racial Harassment

Since the first official recognition of racial hatred and prejudice in the UK in 1981 (Home Office, 1981), there has been extensive analysis of the relationship between racial incidents and housing. Studies of racial harassment reveal that most incidents occur near victims' homes (Chahal, 2007; Clark & Leven, 2004). Housing studies of ethnic minority households reveal that fear of, and actual experience of the phenomenon is common (Phillips, 2006; Markannen, 2009; Netto et al, 2011). Ethnic minority individuals appeared to have a 'mental map' of safe social spaces to which they wished to move (Phillips et al, 2008), a finding which may account for the long

waiting time for social housing in certain areas (Netto & Abazie, 2013).

Initiatives to counter racial harassment have been broadly classified into three main approaches: acting against perpetrators, supporting victims and preventative action (Netto and MacEwen, 1998; Netto, 2000). Strategic multiagency fora involving the police, local authorities and community organisations have also been formed to tackle the phenomenon. Initiatives and guidelines to support social landlords to address racial harassment and for reporting and recording racial incidents have also been developed (Home Office, 2000; CRE, 2006). Racially aggravated offences in relation to harassment and criminal offence have also been introduced in the Crime and Disorder Act 1998. Similar initiatives have also been undertaken at a European wide level to counter violent manifestations of racism (Netto & Abazie, 2013).

Nonetheless, progress in the UK has been limited. In 2010, the Equality and Human Rights Commission (EHRC) reported that:

“Racist and religiously aggravated attacks are a persistent feature in British life; people from ethnic minority backgrounds are perceived to be twice as likely as people from White backgrounds to fear violent crime” (EHRC, 2010, p. 190)

Echoing this finding, Glasgow-based research into the phenomenon found that in many cases, safety from such attacks was identified as ‘the single most important factor’ in decision-making processes relating to housing (Netto & Abazie, 2013). It found that in certain social housing areas, racial harassment is a regular occurrence and that under-reporting was likely to be common. Consistent with England-based research (Chahal, 2007), Netto and Abazie (2013) found that most racist incidents consist of abuse, intimidation and threats, and were usually not reported immediately but at a crisis point when racist incidents

can no longer be tolerated.

Netto and Abazie (2013) found that it was difficult for low-income minoritised ethnic households to find accommodation in areas they perceived to be free from racial harassment and that progress in dealing with racial harassment and violence, including among social landlords, was limited. Significantly, they found varying perceptions of the risk of harassment between housing organisations and minoritised ethnic individuals, with the former tending to view the risk as much lower than the latter. This is echoed in other research which found that in sharp contrast to ethnic minority accounts, many housing associations believed that they were effectively responding to this phenomenon, citing low rates of reported incidents and lack of repeated reporting (Flint et al, 2007). This is despite evidence that under-reporting is due to lack of confidence on the part of ethnic minorities in organisational responses.

Netto and Abazie (2013) found that social landlords’ responses to reports of racial harassment tended to be ‘events-based’ and dependent on the severity of individual attacks. Such an approach failed to acknowledge the pervasiveness of the phenomenon, its repetitive nature and the involvement of multiple perpetrators. The research called for raised levels of awareness among social landlords of the impacts of racial harassment and highlighted the need for investment in long-term community development approaches to address the wider culture and tolerance of violence within which the phenomenon was manifested.

Having considered some of the broad trends and dominant themes arising from the evidence base on the housing circumstances of minoritised ethnic communities, we now explore the literature on transition points in housing to contextualise our empirical study into

access to housing for adults from these communities who are at such junctures.

Transitions, Institutions and Structures

Key life events such as obtaining a job or retiring from work, returning to work after having children, marrying or divorcing may be identified as transition points in one's life course. These events are best understood as nested within a web of interrelated factors which, at the least, provide the context for understanding why something has occurred and what may result (Pollock, 2007). For example, regarding the desire to find a house, contrasting motivations might include the desire to marry, to have children, obtaining a job or perhaps all three. However, the need to find alternative housing may also be rooted in quite different experiences: redundancy; separation from spouse and/or children becoming independent. It is thus important to understand the context within which housing is sought. This is particularly important where contextual factors such as family situation and support structures, and housing-related factors can variously constrain or enable individual aspirations (Forrest & Xian, 2018). The structure of housing markets and housing policies are undeniably significant factors influencing housing decisions, but the impact will vary over time and space. Moreover, access to mortgage finance and the affordability of house purchase must be considered in relation to other housing opportunities, the costs of renting privately and eligibility for social or public housing. Consequently, housing decisions and transitions are not just the unbounded choices of individuals but shaped by micro-level resources and restrictions, as well as macro-scale opportunities and constraints (McKee et al, 2017)

Research carried out into the experiences of young people at transition points in the UK has revealed the growing phenomenon

of renting in the private sector for longer periods of their lives because they cannot afford homeownership and are unable to access social housing (McKee et al, 2017). These individuals have been widely referred to in public debates as "Generation Rent" (Rugg & Quilgars, 2015). Research shows that such young people are not optimistic about their medium-term housing prospects (McKee et al, 2017; Hoolachan et al, 2017). While research relating to diverse groups is limited, we can expect that when shaped by minoritised ethnicities, disability or other factors, such as leaving the care system (Mann-Feder and Goyette, 2019; Moodley et al, 2018), the challenges that young people in particular face are likely to be compounded. This is of high relevance for our study given the younger age structure of minoritised ethnic populations in Scotland.

However, the transitions that older people face and the housing choices that they, their carers and those they care for are confronted with are also important to consider with the increasing presence of older people in these communities and changes in care needs (Markkanen, 2009; Netto, 1998). Sharma Joshi (2019) highlights that while Scotland's ethnic minority older people are covered under characteristics such as "age", "race", "religion or belief" and "sexual orientation", 'a holistic, comprehensive strategy' that meets their very specific care needs – of which housing is an essential component (Netto, 1998) – is missing. Overall, the increased diversity, fluidity and uncertainty of housing trajectories is a key reason why transitions have become more complex, protracted and precarious in recent decades (Mc Kee et al, 2017).

Having considered the context within which transitions and housing choices among low to middle income households from minoritised ethnic communities are made, we now turn to consider the policy and legislative framework for access to

social housing, the specific focus of our empirical investigation.

Access to Social Housing

The *Social housing allocations legal framework: statutory guidance for social landlords* sets out the legal framework within which social landlords must work within when developing their allocations policies (Scottish Government, 2019). Allocation policies are not universal and may differ between different local authorities (LAs) and different Registered Social Landlords (RSLs). In Scotland, most policies use a points system to help allocate houses to people who are on the housing list. The number of points awarded depend on how many criteria in the priority categories that the applicant fulfils. The points system can also be used by LAs and RSLs to satisfy the 'reasonable preference' test. This means that someone who would not be seen as having priority for a house can be awarded enough points under several headings to be given a 'reasonable preference' when it comes to allocation (Shelter Scotland, 2019).

LAs and RSLs can define certain priority categories in their allocation policies in order to give a 'reasonable preference' under the Housing (Scotland) Act 1987 – amended as Housing (Scotland) Act 2001 and 2014 – but can also include other categories of applicant. Common examples of these categories are length of waiting time, medical condition, under-occupation, sharing or lacking amenities, social situation, overcrowding and homelessness (Shelter Scotland, 2019). It is important to highlight here that overcrowding – although identified as a main vulnerability for minoritised ethnic communities – no longer results in any statutory preference in the allocation system.

LAs and RSLs must adhere to additional statutory restrictions when they are allocating accommodation. On 5th April 2011, the public sector equality duty came into force. The equality duty was created under the Equality Act 2010 and states that it is unlawful for LAs and RSLs to discriminate against someone on the grounds of race, sex, disability, age, gender reassignment, marriage and civil partnership, pregnancy and maternity, sexual orientation, religion or belief when they are letting, sub-letting or selling properties. Under the duty, social landlords have a legal obligation to:

- Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Act.
- Advance equality of opportunity between people who share a protected characteristic and those who do not.
- Foster good relations between people who share a protected characteristic and those who do not. (EHRC, 2011)

In addition, public bodies are required to tackle socioeconomic inequalities as part of the Fairer Scotland Duty which came into force in 2018. Recent developments such as the Race Equality Action Plan and the Scottish Social Housing Charter supported by the Scottish Government's 2019 Social Housing Allocations Guide reinforce these obligations while the statutory framework for Human Rights provides increased impetus for ensuring their implementation given the primacy of access to shelter as a fundamental human right.

It is worth noting that access to permanent accommodation in the sector – as in many other Western European countries – is currently conditional on citizenship status. Undocumented migrants, asylum-seekers, students and work visa holders are not eligible for social housing. Consequently, they are not further considered in the

literature review. We now turn our attention to Choice-Based Lettings (CBLs) as a major development in the allocation of social housing among social landlords in the UK and explore some of the implications for access to the social rented sector among minoritised ethnic communities.

Choice-Based Lettings (CBL)

First originating from the Netherlands around 1990, CBLs has attracted widespread interest in other developed countries as a 'consumerist' quasi-market technique for regulating access to social housing in place of traditional allocation policies (Pawson and Hulse, 2011). This is consistent with a wider drive for UK welfare state reforms emphasizing 'customer choice' and responsibility (Pawson & Watkins, 2007). In such schemes, available properties are advertised to applicants, for example on a website or in a local newspaper. Applicants can then show their interest in an advertised property by registering a bid. Pawson and Hulse note that while the Westminster Government strongly encouraged social landlords to adopt the system, in Scotland and Wales, the devolved administrations in Edinburgh and Cardiff have adopted a much more 'permissive and neutral stance' with any impetus to adopt the system coming from social landlords themselves.

Local authorities, housing associations and RSLs are still required to fulfil the duties placed on them by the Housing (Scotland) Act 2001 and the Homelessness etc (Scotland) Act 2003. Applicants should not be discriminated against or treated unfairly by the bidding process/policy that is in place for CBL (Shelter Scotland, 2014). The City of Edinburgh Council introduced CBL in April 2003, and since then, several other social housing providers including the then Glasgow Housing Association (GHA) have reviewed their allocations process and introduced CBL.

Such approaches have the potential for minoritised ethnic individuals to move into areas where they might be less vulnerable to racial harassment than might have been possible through traditional allocation policies. There is some evidence that such schemes have achieved more positive outcomes for minoritised ethnic communities than previously (Pawson et al, 2006). Despite this, of particular importance for this research, CBL schemes have also given rise to concerns that a more market-like system could add to the challenges already experienced by disadvantaged groups by shifting responsibility for decisions on matching properties and people from landlords to house-seekers (Pawson & Watkins, 2007). Such schemes are not likely to be equally accessible to all sections of the population, including those who lack access to computing facilities, have literacy issues or are not fluent enough in English to make bids within the timeframe allowed (Netto & Beider, 2012). Potential barriers to CBL participation can involve several factors:

- Visibility of the service and ease of registration
- Lack of access to information about vacant properties
- Lack of access to mechanisms for bidding
- The inability to understand written material (either through language or literacy difficulties)
- The inability to comprehend the basic requirements of the scheme and to exercise informed choice
- The inability to make or articulate choices and adopt an appropriate bidding strategy
- The inability to participate actively in choice-based lettings over a sustained

period due to ongoing health problems or debilitating illnesses, particularly mental ill health (Welsh Assembly Government, 2007; Cowan, et al., 2004)

The CBL Code of Guidance for Local Authorities (Shelter England, 2007) emphasises that such systems should be configured to accommodate the needs of potentially disadvantaged applicants by the customer-led ethos of the model. Importantly, the Code stresses that to the maximum extent possible, access to social housing for potentially disadvantaged home-seekers should be encompassed within these systems rather than being managed under separate arrangements (Lomax & Pawson, 2011).

While increasing ethnic segregation as a result of the implementation of CBLs was a concern, Pawson and Watkins (2007)'s analysis of early CBL schemes in England and Scotland found that such systems produce more spatially dispersed—rather than a more concentrated—pattern of lettings to ethnic minority households. However, comparative analysis of outcomes of lettings undertaken by Manley and Van Ham (2011) which included almost all social landlords in England made in the financial year 1999/2000 (before CBL was introduced) with the outcomes of lettings in the same landlords made in the financial year 2008/09 (after CBL was introduced) found some significant differences. Those who rent their dwelling through CBL (both ethnic minorities and majority households) are more likely to end up in a deprived neighbourhood (and to a lesser extent in an ethnic concentration neighbourhood) than those who get their dwelling using the older allocation systems. According to the authors, the most likely explanation for this finding is that CBL is mainly used by social landlords with a lot of stock in deprived neighbourhoods, hence most tenants using CBL will end up in a deprived neighbourhood. The study also found ethnic minorities renting through CBL

are much more likely to end up in ethnic concentration neighbourhoods than any other group, and also the most likely to end up in deprived and deprived ethnic concentration neighbourhoods. As the authors point out, since it is unlikely that people 'choose' to live in deprived neighbourhoods, ethnic minorities using CBL end up in such less desirable neighbourhoods not because of choice, but because of a lack of real choice.

As Shelter Scotland (2005) and others have noted, being able to choose is only beneficial when there is a meaningful choice to make. While CBLs may make allocations systems more transparent and fairer than traditional bureaucratic systems, real choice will only be possible through ongoing investment in affordable housing. Even among those social landlords which did not use CBL, ethnic minorities are far more likely than non-ethnic minorities to end up in deprived and especially ethnic concentration neighbourhoods (Manley and Van Ham, 2011). The results indicate that the traditional social housing allocation system, where housing officers make allocation decisions, leads to the creation or sustainability of segregated neighbourhoods. Among the explanations offered for this are self-selection due to the limited possibility of rejecting a dwelling offered under the old allocation system; allocation practices of social landlords; and local housing market and population structures.

Having considered the legislative and policy framework for allocating housing among social landlords and the evidence base relating to the impacts of traditional allocations policies as well as choice-based lettings systems, we now consider some of the main barriers to ensuring equal access to social housing.

Main Barriers to Equal Access to Social Housing

Some of the main barriers to equal access to social housing include lack of data and access to housing support, and shortcomings in institutional responses to minoritised ethnic communities. Below we consider each of these in turn.

Lack of data and intersectionality

The evidence base on the specific needs of minoritised ethnic communities for housing is remarkably thin. Netto et al (2001) identified pragmatic aspirations to be located close to local amenities and proximity to work, and to reside in areas where they would not be vulnerable to racial harassment. The same study and subsequent research (Netto et al, 2011) have found some preference for living near places of worship or cultural facilities such as halal shops among certain individuals, but it may be misleading to over-emphasise such issues at the expense of more fundamental issues such as the lack of affordability of appropriate housing. In a similar vein, Markannen (2009) advises that while cultural preferences regarding the design of accommodation continue to exist, preferences are generally influenced more by household size and type, than by ethnicity-specific preferences. The same research highlights that while the locational preferences of minoritised ethnic households are changing, the fear of racism continues to limit choice.

Even less research is available on specific groups within minoritised ethnic communities, including older people and women (Scottish Government, 2021a). Netto et al (2001) documented increasing levels of demand for specialised forms of housing for older people, a demand that more than two decades later, may have increased, along with possible changes in family structure and expectations.

England-based research has found that while in general, women's housing needs are not being met by current housing strategies, the situation of minoritised women is of particular concern because their experience of inequality is complicated by race, class as well as gender (Banga & Gill, 2008). The Scottish Government (2021) has suggested that because such women are less likely to be in education or employment, they may often experience isolation, language difficulties and racism. This may compound access to appropriate housing.

Lack of access to housing support

Lack of understanding among minoritised ethnic people of the procedures involved in obtaining accommodation, transfer and relocation in social housing is a persistent issue (Netto, et al., 2001; Lomax & Pawson, 2011). Applicants may wrongly perceive participation in CBLs to be akin to lottery bidding where outcomes are determined solely by chance (Lomax & Pawson, 2011). Some evidence for this can be found in Kulberg (2002) who found that insufficient understanding of the system negatively affects both appreciation of the system and access to vacancies, with the overlapping groups of people on low income and ethnic minorities more prone to such lack of understanding and less likely to be successful.

Kulberg (2002) observed that the operation of these systems do not appear to recognise differences in resources and bargaining power and its effects on the outcome of the allocation process. Key resources which are required to navigate the system include competency in English, digital literacy and access to digital resources. Recent migrants and others with limited command of English could be disadvantaged by lack of information and advice in first languages (Markannen, 2009). Similarly, the dependence on information

and communication technology in such systems could exclude people lacking relevant skills or who are unable to access such equipment (Brown et al, 2005; Lomax & Pawson, 2011; Pawson et al, 2006).

England-based research has highlighted the lack of access to housing advice for minoritised communities, particularly that which is sensitive to the needs of minoritised ethnic older people (Lipman & Manthorpe, 2017). It is likely that such groups may lack language skills, have low awareness of housing services and may have mobility and health-related issues which are not being catered for in their current accommodation (Sharma Joshi, 2019, 2020; Scottish Government, 2021a).

Lack of institutional responsiveness to minoritised ethnic communities

Several commentators have observed the lack of responsiveness of social landlords to the needs of diverse communities, highlighting the lack of diversity in leadership on boards and other senior management roles (McCabe, 2018), the failure to adequately represent such communities within the workforce (Hollander, 2019, Sharma Joshi, 2018) and to engage with minoritised ethnic tenant groups (Sharma Joshi, 2018). No recent Scotland-based evidence is available on the extent to which such organisations take measures to review the effectiveness of their equal opportunities policies, including the preparedness of staff to respond to an increasingly diverse local population through being adequately trained. However, an England-based investigation into social landlords found that although RSLs have equality and diversity policies, working with cultural difference needs to become a 'training imperative' (Lipman and Manthorpe, 2017).

Neither is there any Scotland-based evidence on the extent to which such organisations ethnically monitor their tenancies, applications or lets, all of which would provide indications of where further action to ensure equality of housing outcomes might be needed. As the review of the housing needs of minoritised ethnic communities undertaken by the Scottish Government (2021a) points out, there is very little in the literature that directly addresses what is being done, and what more can be done, to meet the specific housing needs of minoritised ethnic groups.

Towards Positive Change in the Social Rented Sector

In this final section of the literature review, we draw together several positive steps which either have been taken or have been suggested to improve access to social housing for minoritised ethnic communities. We do so in the awareness that such steps need to be considered within the wider housing markets and governance structures within which RSLs and local authorities operate and involve working in partnership with multiple actors and stakeholders.

High-level strategic leadership and promotion of anti-racist and equal opportunity policies

Greater engagement with an increasingly ethnically diverse population needs to be led by leadership from the top to promote organisational cultures which emphasise equality of opportunity within the workforce as well as housing outcomes (Netto et al, 2001; Sharma Joshi, 2018). Equality policies and training for decision-makers need to be supported by a zero-tolerance stance towards racism within the workplace.

Better evidence-based understanding of the changing and diverse needs of local communities

Organisational policies and processes need to be informed by evidence-based understanding of the changing and diverse needs of local communities and to be sensitive to changes over time, including along the lines of ethnicity, as well as how this dimension of identity intersects with gender, age, disability, sexuality and religious orientation (Sharma Joshi, 2018, 2019 and 2020). This may involve considering the adequacy and appropriateness of sheltered and care housing for minoritised ethnic communities as well as other forms of housing support. There is a pressing need for a re-structuring of housing services to enable the planning and delivery of services to meet complex and overlapping needs, such as making ends meet on a low income, language support, mental health and increased care needs (Sharma Joshi, 2018).

More pro-active and targeted approaches towards engaging with these communities

Social landlords need to take a more proactive approach towards engaging with diverse communities, including through establishing information and communication mechanisms with minoritised ethnic community organisations and tenant groups. Such approaches need to be designed in the awareness of the considerable diversity between and within communities and the need to publicise general information about access to housing options at a local level (Netto et al, 2011; Sharma Joshi, 2018).

Increasing the diversity of the workforce and capacity building

Increasing the diversity of the workforce is an important mechanism for increasing organisational capacity to engage with, and to reflect the local population. Such diversity needs to be reflected at all levels of organisational hierarchies including at senior management and board level. Fairer employment policies should extend to promotion and retention policies (Netto et al, 2001; Sharma Joshi, 2018). The At Home with Diversity campaign being currently undertaken by the Scottish Federation of Housing Associations (SFHA) (Hollander, 2019) is a step in the positive direction.

More sensitive allocation policies and processes underpinned by principles of fairness

To ensure that allocation policies and processes are underpinned by principles of fairness, routine ethnic monitoring of applications, lets and waiting times should be undertaken as part of equality impact assessments (Ministry of Justice, 2010) and overall scrutiny review (Lomax and Pawson, 2011; Shelter Scotland, 2005). Although one-off exercises such as customer surveys are useful, as Lomax and Pawson (2011) point out, these are no substitute for routine monitoring of potentially disadvantaged applicants. Such monitoring should extend to registration, engagement in the bidding process and housing outcomes.

Develop a barriers-free approach when developing strategies for an inclusive CBL system

Housing organisations using CBL systems can identify potential barriers to use of the system by reviewing the existing mechanisms that are available to support disadvantaged groups (Shelter English,

2007). For example, images, symbols and simple English can be used instead of assuming literacy (Lomax and Pawson, 2011). Approaches to identify applicants who need tailored support can include the use of trigger questions to regularly collect information to enable the identification of people who are likely to need personalised advice or direct assistance. Groups of people, including in the older age groups, can also be identified as likely to need support.

Effective policies for addressing racial harassment

Social landlords need to take effective measures to address racial harassment through anti-social behaviour policies and practices which are rooted in an understanding of the victim's perspective (Chahal, 2007). Social landlords should have easy access to codes of practice, good practice guidelines and resources to help them respond to racist incidents; encourage reporting, and support victims. Netto and Abazie (2013) argue that while there is scope for more effective implementation of existing policies, the deep-seated nature of racism demands a shift in emphasis from an events-oriented approach which targets individual perpetrators towards longer-term area and community-based interventions to tackle the widespread tolerance of abuse in certain areas. Such actions can build on on-going work by key organisations and individuals in the area (Scottish Refugee Council 2009) One example of a shift towards a prevention strategy is Glasgow Housing Association's Antisocial Behaviour Prevention Framework, *Peaceful Places in Thriving Spaces 2021 – 2026* (GHA, 2020).

Review the size and variety of social housing stock

Research carried out by Lipman and Manthorpe (2017) on the policies and practices of social landlords revealed that many housing associations responded to the changing needs of the local population and their need to adapt or change their priorities, by, for example, re-designating some of their current stock, and creating more facilities to accommodate people with disabilities. According to Symes et al (2000), more attention could be given to the physical characteristics of housing stock, including by predicting needs and designing dwellings which create a balance between purpose-designed dwellings and applying the same standards of provision to all social housing units.

Some housing associations have developed a focus on culturally suitable or adaptable accommodation, for instance, by providing specialist sheltered housing for Chinese older people. Design features in such accommodation include the provision of gas cooking facilities, rather than electric, and adding an internal door to the kitchen instead of the more usual open-plan design. Cultural awareness and accessibility were visibly expressed through the building architecture, for example, a Chinese-style archway into the building, dragon motifs and the use of mostly red, gold and green colours which are considered to be 'lucky' (Lipman and Manthorpe, 2017). Other housing associations have responded to the needs of the local Chinese community by providing bilingual services to enable older people to access services and facilities generally available to the wider community.

Conclusion

This chapter has highlighted the policy and legislative framework within which the current research is located and key aspects of housing disadvantage and discrimination

faced by individuals from minoritised ethnic communities evidenced through academic and policy-oriented literature. Sharply unequal housing experiences and outcomes have been traced to the historical legacy of institutional racism and the racialised policies and practices of housing and other organisations.

While some progress towards racial equality has made the most blatant forms of racial discrimination less evident and acceptable, the statistics relating to housing inequalities remain worrying. These indicate:

- disproportionately high levels of overcrowding and other poor living conditions among some minoritised ethnic groups
- greater likelihood of some ethnic groups of living in areas of deprivation
- ethnic disparities in tenure
- the over-representation of some groups in homelessness statistics
- the higher levels of minoritised ethnic groups in temporary accommodation than White Scottish individuals
- the longer time spent in temporary accommodation by these groups
- fear and experience of racial harassment

The main barriers that individuals from these communities encounter in engaging with social housing systems and processes have also been discussed.

Combined with the findings of qualitative research studies, the evidence indicates that adults on low to middle incomes who are from minoritised ethnic communities and are at transition points in their lives are likely to face formidable challenges in accessing affordable housing. These

challenges are likely to be further complicated by their gender, age, religion, sexual orientation and other dimensions of their identity. The high rates of poverty in some minoritised ethnic communities combined with specific vulnerabilities, such as the need for linguistic support and vulnerability to racial harassment present a compelling argument that much more needs to be done to enable individuals from these communities to access decent, safe and affordable housing.

Chapter 3: Research methods

In this chapter, we describe the three main research methods we employed to investigate the role of ethnicity in obtaining access to social housing in Scotland at key transition points. These were a systematic review of the literature; qualitative interviews with a target sample of forty adults on low and middle incomes across ethnicities who have or are currently attempting to access housing at key transition points in their lives and an online survey of social housing providers in the country. We also highlight the innovation in the sampling strategy for the interviews arising from the partnership of the research team with two independent organisations in the voluntary sector, Shelter Scotland and the Council of Ethnic Minority Voluntary Organisation, as well as the use of an intersectional approach in analysing the results.

Systematic Review of the Literature

We adopted a three-fold strategy to undertake the review of the literature. This involved a systematic search of the Scopus database over the last twenty years to identify the academic literature relevant to this topic. This method was supplemented by a rapid literature search on Google search engine which revealed further academic articles as well as research reports and other publications

from the government and voluntary sector organisations. Finally, members of the advisory group helped to identify further relevant material.

Engagement with individuals from minoritised ethnic communities and White Scottish participants

Representing an innovation in housing research which has tended to focus on either ethnically minoritised communities or the majority population, we engaged with individuals from both groups. The approach enabled us to explore the role of ethnicity in individuals' engagement with the social housing system at key transition points, and to reveal commonalities and divergences in doing so.

The sample consisted of thirty minoritised ethnic and ten White Scottish participants. The former included individuals from the largest minority groups in Scotland (Pakistanis, Chinese, Indians and Africans), as well as the Bangladeshi group, where prior research, as revealed through the literature review, has highlighted persistent housing disadvantage.

Driven by our interest in the housing experiences of individuals at key transition points such as entry into the labour market and household formation, the

recruitment process initially focused primarily on young people (18–30) but was extended to other age groups to ensure coverage of all the main ethnic groups the research covered. Individuals from minoritised ethnic communities were primarily recruited by CEMVO Scotland while Shelter Scotland assisted with the recruitment of White Scottish participants. Using information provided by the research team, both organisations publicised the research within their networks, with CEMVO Scotland also promoting the research through a local Asian radio station. Minoritised participants were also encouraged to invite others who were in a similar position to themselves as part of a ‘snow-balling strategy.’

Shelter Scotland facilitated the recruitment of White Scottish individuals, most of whom have direct experience of homelessness. They have also experienced multiple and complex health needs and have been supported by the advice services of the organisation. We acknowledge that this recruitment process means that the participants have a specific experience of the housing system which distinguishes their experiences from other White Scottish applicants of social housing who do not have multiple and complex needs and others who have not been in contact with Shelter Scotland. Most individuals were recruited from the Central Belt, with a small number of individuals from rural areas included to more fully capture the diversity of housing experiences. Participants reflected diversity in terms of household structures (eg, lone parents, multigenerational), occupational status, gender, age, length of stay in the UK, languages spoken and proficiency in English.

Interviews explored past and current housing circumstances and conditions, strategies for finding accommodation, access to formal and informal support, experiences of homelessness and

housing aspirations. Guided by individual preferences, almost all the interviews with minoritised participants were conducted online while White Scottish participants opted for telephone interviews. A small number of minoritised individuals required interpreting support.

Following completion of the interviews and initial data analysis, two workshops were organised, one for minoritised participants and one for White Scottish ones. The purpose of these workshops was to feedback preliminary research findings with interested participants and to capture their views on the findings and ways forward. Eight minoritised individuals and two White Scottish ones participated in these workshops. Both workshops played a valuable role in validating analysis of the research findings and indicating directions for improving access to social housing. Individual participants were paid an honorarium of £20 as a thank you for their participation in both the interviews and the workshops. Subject to participant consent, all interviews were recorded and fully transcribed for data analysis.

Online survey of social landlords

Online survey method was used to analyse the extent of the measures taken by social landlords to monitor, review and promote access to social housing across all ethnicity groups with specific focus on minoritised ethnic communities.

A mapping exercise of social landlords across Scotland alongside the literature reviewed in the previous chapter formed the basis for the survey sample and the topics covered by the questionnaire. The Scottish Housing Regulator formed the key resource to develop the portfolio of social landlord including both the Local Authorities and Housing Associations around Scotland. The mapping exercise was conducted and completed in June 2022.

Through the mapping we developed a list of 178 social landlord. We sent the survey to all 178 but targeted those with stock above 1000 units with regular reminders.

The online questionnaire was uploaded onto Lime Survey and circulated widely with help from Shelter Scotland, Association of Local Authority Chief Housing Officers (ALACHO) and the Scottish Federation of Housing Associations (SFHA). The survey was completed by 34 social landlords after being live for six months. The cohort represented a mix of Local Authority (9) and Housing Associations (25). The results of the survey are presented in Chapter 4.

Topics covered included policies relating to race equality, equal opportunities and racial harassment; practices relating to collection and monitoring of ethnicity of applicants and tenants; measures taken to encourage applications from all sections of the population and an ethnically diverse workforce any targeted measures and collection and use of ethnicity disaggregated data.

Data analysis

Data analysis was informed by an intersectional analytical framework and key themes emerging from the research. This framework enabled us to be sensitive not only to the racialisation of systems and processes but also to other systems of oppression arising from gender and disability, as well as other factors such as parenthood and locational factors which influenced participants' decision-making processes and the extent to which they were able to exercise choice. We were also informed by themes arising from the literature review which were continually refined through reading of the interview transcripts to identify sub-themes and the relationships between these themes. In the next chapter, we present and discuss our findings from engaging with individuals from minoritised ethnic communities and the White Scottish population.

Chapter 4: Engagement with minoritised ethnic and white scottish individuals

Introduction

This chapter presents the findings from the interviews conducted with minoritised ethnic and White Scottish residents in Scotland about their experience of accessing housing and housing services. It begins with a snapshot of the participants' profile and then proceeds to discuss the findings emerging from the interviews. We consider drivers to transitioning to new housing as well as the barriers to doing so, experiences of engaging with social housing, and finally, participants' views on how access and experiences of living in social housing can be improved. Wherever possible, we identify synergies and divergences in the experiences of both groups of participants, while acknowledging the diversity of identities within each group.

Profile of participants

We interviewed forty participants above 18 years of age and residing in Scotland to gain an understanding of their experiences of housing at key transition points. Of the forty participants interviewed, thirty were from minoritised ethnic communities, while ten were White Scottish participants. The former were interviewed over six months (June to November 2022) while the latter were interviewed over three months (October to December 2022)

Minoritised ethnic participants

ETHNICITY, GENDER AND EMPLOYMENT

The majority of minoritised ethnic participants were of South Asian origin (Pakistani (n=9), Indian (n=3), 2 Bangladeshi (n=2) and Sri Lanka n(n=1) followed by African (n=10) and Chinese

ethnic backgrounds (n=5). Twenty of the participants were female while ten were male indicating 2:1 ratio. The higher percentage in females could be related to issues of availability, marketing of research and access and openness to talk about the issue of housing

Most of the male participants were employed on full-time jobs, and continued to work throughout the pandemic, with some individuals undertaking low-paid delivery work to make ends meet. Female participants included a mix of individuals who were taking up paid work or engaged in caring for young or disabled children.

AGE, COUNTRY OF BIRTH AND ORIGIN AND MIGRATION TO THE UK

The age of participants ranged between the early twenties to late sixties with the oldest participant aged 68. More than two thirds of the participants were below the age of 45 (n=21). Young (below 30) single participants were often still living in the family home. While most of the younger participants had been born in the UK, older ones (39+) had been born in the country of origin and migrated to the UK after marriage or in search of a better quality of life.

LENGTH OF STAY IN THE UK, CITIZENSHIP AND ELIGIBILITY FOR SOCIAL HOUSING

minoritised ethnic participants' length of stay in the UK varied between three to 40 years with nearly two thirds of the participants who had migrated to the country (n=19) having lived here for more than ten years while seven of them had lived in the UK since birth. A small number (n=2) were new arrivals to the country having lived in the UK for less than five years.

Seventy per cent (n=21) of the participants possessed British citizenship. Two of them

had EU settled status which gave them similar housing rights as British citizens. The remaining 23% (n=7) possessed the citizenship of the country of their origin since they were yet not eligible for UK citizenship. This situation was precarious for the participants as many of them were on low income and struggling to save to apply for citizenship. During this period, they are deemed ineligible for social housing.

TENURE AND RESIDENCE IN SCOTLAND

Consistent with the extensively documented disproportionately high representation of minoritised ethnic communities in the private rented sector, nearly half of the participants from these communities (n=14) lived in this sector. 13 participants lived in the social rented sector, while only three lived in their own home. Many struggled with covering living expenses due to rising prices and inflation, high housing costs and household expenses. Some participants were employed on more than one job, while others had children who also worked to support the family. Very few individuals had sought financial support from family or friends.

Reflecting the distribution of the minoritised ethnic population in Scotland, the majority resided in urban settings, with 33 participants residing in the central belt (primarily Glasgow and Edinburgh) and one each living in Dundee and Aberdeen. Five participants lived in rural settings in the Highlands, including Inverness and Elgin.

White Scottish Participants

Among the ten White Scottish participants interviewed, there was an equal number of women and men. Their ages ranged between 19–50 years, and they mainly lived in the cities of Glasgow, Edinburgh, Dundee,

and Aberdeen. At the time of interview, they were all living in the social rented sector.

Below, we present the findings from the interviews, drawing on quotes to illustrate participants' lived experiences. In attributing the quotes to participants, we have chosen not to disclose the specific ethnic groups of the minoritised ethnic participants to safeguard their privacy and anonymity. Instead, we use the more generic term of minoritised ethnic.

Transition and drivers for looking for housing

The nature and processes of transition which led individuals across all ethnic groups to look for housing were wide-ranging. These included adjusting to the loss of a loved one; health-related factors; the changing needs of a growing household; taking up a new job or the loss of one; relationship breakdown and domestic violence and experience of racial harassment.

As noted earlier, due in part to the sampling strategy for recruiting White Scottish participants which was undertaken by Shelter Scotland, many of the White Scottish participants had had previous contact with the organisation and been supported by them. Many had or were recovering from multiple and complex health needs. These health needs have either contributed to becoming homeless or been caused by being homeless and impacted on their ability to find and keep a home. All participants reported securing social housing due to the additional support provided by Shelter Scotland.

A different and diverse set of drivers motivated individuals from minoritised ethnic communities to seek new housing, including changes to or difficulty in securing employment, fear of, and experience of racial harassment, poor

housing conditions and lack of space. It is apparent from the research that support is required for both White and minoritised ethnic groups to navigate the complex and difficult housing system. However we note that most of the minoritised ethnic participants did not receive the support that was required and that this hindered their ability to secure favourable housing outcomes. The findings regarding key drivers for the minoritised ethnic groups are consistent with recently published analysis of drivers of homelessness across ethnic groups (Bramley et al, 2022) as well earlier research (Netto, 2006; Gervais and Rehman, 2005).

Securing housing which was appropriate for individuals' personal circumstances was viewed by individuals as fundamental to adjusting to their new situation. However, barriers to transitioning to safe, independent, and decent housing included:

- the lack of affordability of housing
- poor housing conditions
- lack of space
- lack of safety
- experiences of racial harassment
- among women facing domestic violence, lack of support and housing insecurity

Below, we consider each of these factors in turn.

Lack of affordability

The inability to secure suitable accommodation due to lack of affordability hindered the attempts of individuals across all ethnic groups to adapt to the changes that they had faced. It was very difficult for most people to secure their own independent housing due to high rents in the private rented sector and the high cost of home ownership. The majority (95%) of the minoritised ethnic participants also found their current housing unaffordable, which is consistent with research that

has documented the disproportionate impact of the Covid-19 pandemic and the cost of living crisis on minoritised ethnic communities (Evans and Collard, 2022; CIH, 2023) Consistent with the academic literature on the challenges faced by young people (McKee et al, 2017; Rugg and Quilgars, 2015; Hoolachan et al, 2015), those aged between 18 to 30 found it especially difficult to find affordable housing:

"Not affordable. Feels the previous generation had it lucky but the current generation is struggling even with the help from Government. It is either a rent or debt housing culture going around which is very scary for young people from ethnic minority backgrounds." (Asif, minoritised ethnic, Male, 25)

I don't think this is completely affordable. I think I will have to make a lot of sacrifices and rent is the biggest spending that I'm doing. (Abdul, minoritised ethnic, Male, 25)

I think the prices are ridiculous, to be honest... The rent in this place goes up every year. I'm pretty sure when I first lived here, it was £380 ish, and now we're sitting at £500, and nothing's changed. (Erin, White Scottish, Female, 30)

This led many individuals from minoritised ethnic communities who were living in the private rented sector to look for social housing. Many participants were currently on the waiting list, had sought social housing at some stage, or had experience of living in or looking for or bidding for social housing. At the time of interview, the process of looking for affordable housing was complicated by the Covid-19 pandemic, which for many, increased financial pressure due to changes in their ability to work. For instance, those who had caring responsibilities found it difficult to continue to work due to children being off school.

This applied particularly to young people from minoritised ethnic communities whom we interviewed who were living with their family and supporting the household that they were living with. Such people had limited resources for saving or paying for independent housing. This is clearly illustrated in the case of Anita as she continued living with her parents at the age of 23 because she could not afford the rent:

"...housing has become very tough, in terms of availability and also the increase in price as well which makes it extremely difficult for me to get a place other than with my parents against my will." (Anita, minoritised ethnic, Female, 23)

While the small number of young White Scottish adults we interviewed were not living with their families, on the basis of earlier research on young people's housing experiences Anita's situation is likely to be similar to other young White Scottish individuals. Similarly, the lack of affordability of independent housing which is compounded by loss of employment and low income which Nicole experienced is also likely to be faced by other White Scottish individuals. Nicole's circumstances clearly illustrate the challenges faced by young people on limited income who want to leave the family home but are not unable to do so:

Nicole is single, aged 27, and of minoritised ethnicity. She continues to live with her parents since she lost her full-time job two years ago and cannot afford rent with her part-time job. She was not aware of social housing till recently. She has applied but is aware that as an able-bodied, single young person without a child, she is at the bottom of the priority list. She is fighting to get out of her situation but feels trapped, and experiencing living in the family home as extremely frustrating.

However, what is likely to distinguish the experiences of young minoritised ethnic participants from their White Scottish participants and to prolong the process of transitioning to independent housing is the higher rates of unemployment within these communities despite their higher rates of educational attainment (SPICe, 2015; Close the Gap, 2019).

Minoritised ethnic participants also spoke of continuing to live in their current homes despite overcrowded conditions as they could not afford to move. This was the case for Abiba who reported that she and her family had continued to live in an overcrowded space due to a combination of being unfairly treated in the past and the high cost of the larger accommodation which had been recently offered to her larger accommodation:

So I'm still on the list, their list for a bigger house, because somebody quite new, who had been on the list with me, those days when we were still in the high-rises, have got their houses. So I think, I blame myself for not keeping, pushing, and pushing, and pushing. I still hope that I'll be able to get a bigger house, but my kids are now growing up, and we've managed in the smaller houses, and... The house that they were going to offer me recently, actually, they called me at some point, it was £700 and something, £750 a month. I thought it was too much to pay. So now I'm paying about £560, and I thought I couldn't afford that house, so I chose to just stay in this house even though we do not fit, its cramped, because I was calculating and seeing will I be able to afford that, the one that they're offering me. Even though it's supposed to be social housing, but it's more expensive. (minoritised ethnic, Female, 54)

Such accounts highlight the lasting impact of racial discrimination in the allocation process which impact on the current affordability of housing among minoritised

ethnic communities, even within the social rented sector, and reinforce the urgency of regular monitoring and evaluation of the allocations process.

Poor housing conditions

Both the severity of poor housing conditions experienced and the difficulty of addressing them in some cases is communicated through considering participants experiences from both minoritised ethnic and White Scottish groups.

Noor's experiences:

"I am in this accommodation since last year, one year in this accommodation, and I'm struggling with mould, dampness... My shoes, my clothes, it's all mouldy, it's all, but they [Social Landlord] did nothing. Nothing. They don't even listen me." (minoritised ethnic, Female, 34)

In some cases, such conditions were linked to high heating bills and feeling cold. Personal relationships were also affected, as Steve highlights below:

"It had damp, pure black damp, top to bottom in the bathroom and bedroom. My windows was needing replaced for over two-and-a-half years.....When you closed the curtains, they would just blow because of the gaps in the windows. So that was costing me more heating as well so I'd just either warm up with housecoats, jumpers, hats and I was still cold... Every time I went to the toilet, I didn't want to even be in that house... I've got three kids that come and visit me every weekend. That affected me seeing my kids because my kids didn't want to come back in that state of a house." (White Scottish, Male, 33)

Steve's calls for repairs were either not listened to or dealt with inefficiently. He decided to move but had to wait two and a half years to be transferred. During this time, inspectors came to his flat several times to confirm the repairs but nothing was done. Finally, with the help of Shelter Scotland, Steve was able to move to a different place.

Lack of space

Shortage of rooms emerged as an issue which resulted in lack of satisfaction across ethnic groups:

"So we only have two bedrooms, but the two girls are 12 and nine. They're not double bedrooms. There's no storage or nothing, so it's really crammed in, so we ended up having to give the girls a bedroom each and myself and my partner just sleep in the living room." (Erin, White Scottish, Female, 30)

However, the distinctive nature of the need for more space in some minoritised ethnic groups was highlighted through accounts of individuals who lived in intergenerational households. The challenges they faced was complicated by Covid-19, as Mia recalled:

"It wasn't really comfortable because it's never happened before where you have children, father, mother, kids, everybody home ... so there wasn't really space, it was really, I remember very well, it was quite demanding" (Mia, minoritised ethnic, Female, 43)

Mia's experience shows how experience of the pandemic added pressure to multigenerational households and illustrates the particularly severe consequences of lack of space on these households.

Safety and, racial harassment

Participants' sense of safety emerged as a key concern across all ethnic groups, including those who were living in the private rented sector as well as in social housing. Reasons for feeling unsafe were sometimes expressed as a generalised fear of being harmed in some way due to living in a particular neighbourhood. Such feelings of insecurity had consequences for health and wellbeing as Maya describes:

I don't particularly feel safe where I stay right now. I go out to my car and drive somewhere, but I don't go for walks and stuff, because I don't really feel safe here. Also, it's not really good for your mental health, either." (minoritised ethnic, Female, 45)

In other cases, feeling unsafe was linked to specific issues, such as awareness that neighbours were engaged in drug-dealing:

"I'm living next door to a drug dealer, and there's drug dealers in the next close but, honestly, I just keep myself to myself down here." (Mike, White Scottish Male, 46)

However, a specific dimension to feelings of insecurity among minoritised ethnic participants and its impacts on housing-related decisions was fear and actual experience of racial harassment, as evidenced in earlier Scotland-based research (Netto, 2001; Netto et al, 2011; Netto and Abazie, 2013). The intergenerational dimension of experiences of racial harassment, and its impact on physical as well as mental health was highlighted by Asif who vividly recalled why his father saved up and moved. Asif's parents were first generation migrants and were visibly Muslim. Due to the racial hostility that they experienced, he and his sister grew up in isolation during their early learning years:

"It was a council house... It was one of the most roughest areas [in Scotland]... I can remember, as a kid, for example, we weren't allowed to go out in the street and play. Obviously, when you're a kid, me and my sister, when you're a kid, you don't really know why, but my mum and dad used to obviously say, 'No, you can't go. If you're going to play, then you have to play inside the house', but the house was really small. Well, it was a flat. It was really small. I don't really have many memories of playing outside as a kid because of that, which is, obviously, it's not ideal because it's good to, that's when you first start getting interested in sports and stuff, when you're seven, eight, nine years old, but because we were told - and then we'd go to school, and so we'd get taken to school and then we'd have to come straight back. Yes, it just wasn't an ideal situation to be in."

Such experiences were also reflected in the experiences of other Muslim participants:

"My mum, for example, because she's visually Muslim, she was, she would not get anything physical, but even verbal, just get harassment, just kids in the street, scaring, jumping out and things like that." (Saif, minoritised ethnic, Male, 21)

Others experienced frequent damage to their property over some considerable time:

"We had things like our house broken into. We had our car broken into once. A lot of that was racially-motivated" (Urmi, minoritised ethnic, Female, 39)

"We had our four years of history of racial harassment, verbal, car breakdowns, cars then house windows. To be honest, the downstairs windows I never had to clean. The kitchen window and sitting room windows were replaced every week. We had our TV stolen." (Sakhina, minoritised ethnic, Female, 55)

In addition to damage to property, Sakhina, like others we interviewed, experienced violent personal attacks:

"The three, four men, they have been violent, so me and my husband went out and they whipped him with a belt."

When she reported it to the police, some action was taken:

"It got so worse that the police had to fit in a camera they had to watch, and they used to come every evening to exchange the video tapes."

However, this action did not help and Sakhina had to move with her family to end the harassment. More commonly, reporting to the police was not effective, due to a combination of lack of evidence that was deemed necessary and lack of witnesses. Two participants had brought their cases to court but neither were successful. In one case, the victim reported that this was due to lack of witnesses while in another case, the victim felt that her anxiety and use of English hindered her from effectively presenting her case. As a result, she reported that the perpetrators walked free and slashed all four tyres of her car outside the courtroom.

The impacts of such experiences were profound, and as discussed above, led participants to either move, as in the case of Asif, Sakhib, Saif and Sakhina, or to bid for other social housing:

"Yes, I had to move out of this area actually, you know I never reported, and I should have actually... I said, 'I'm not having this, I'm leaving, there's no way I can live in this,' but I didn't complain." (Abiba, minoritised ethnic, Male, 54)

"Yes, well, we saved up, well, my dad saved up and then got this house" (Saif, minoritised ethnic, Male, 21)

For two participants, this was achieved after a period of three to four years. As part of the process of applying for other social housing, one of these participants lost the right to buy, and had to pay for legal assistance to have this right transferred to their new home, experiencing considerable stress and financial pressure through the process.

Participants – both those living in the private rented sector as well as those living in the social rented sector – commonly put up with continuous harassment due to lack of an alternative. Maya attributed her acceptance of such acts of racism to the legacy of imperialism and social conditioning:

“As a brown person, you are going to be silent, and that’s something that is instilled in us...Yes, because of colonisation. We’ve just inherited this for all these years.” (minoritised ethnic, Female, 45)

In contrast, drivers for seeking alternative housing that were linked to the location of social housing among some of the White Scottish participants interviewed emerged as more pragmatic. Eva, for instance, found the location of her current housing inconvenient due to its lack of proximity to work and vital sources of support:

“I don’t like where I live. I struggle to get to work. I struggle to get to my Alcoholics Anonymous meetings. There’s only one bus that comes into where I live, and right now it’s always late.” (White Scottish, Female, 41)

While the significance of proximity to work and important sources of support should not be under-estimated, it is clear that among some minoritised ethnic participants, fear and experience of racial harassment was a significant barrier to transitioning to safe, decent and affordable housing.

Parenthood, safety and location

Parenthood motivated some participants to consider not only their own needs, but of that of their children, as in the case of Aimee. Aimee, aged, 19, who was White Scottish, had a child as a single mother and became homeless soon after due to overcrowding. Becoming a mother led her to significantly change her housing aspirations. Being on the ground floor, and the safety and pleasantness of her home and the neighbourhood now became priorities for her.

While parents across ethnic groups were concerned about the safety of their children what clearly distinguished minoritised ethnic participants from others was the lack of acceptance of their ethnicity by others living in the neighbourhood. Sakhib’s case is illustrative of the challenges faced by parents of disabled children, which involve them in not only considering the adequacy of accommodation in meeting the specific needs of their offspring, but also their safety and wellbeing, as well as that of their family.

Sakhib and his family, who were of minoritised ethnicity, had previously lived in council housing which was appropriately sized for his family, and suitable for his son, who was severely autistic. However, experience of persistent racial harassment, which eventually became unbearable, led them to move into smaller housing in a safer neighbourhood. He was able to buy the home with the support of his extended family, who helped him with paying the deposit. Currently, he was struggling with the financial pressure of paying the mortgage.

Transitioning to permanent housing after surviving domestic violence

The gendered and distinctive nature of the drivers which lead women to transition to new housing due to domestic violence is illustrated through Saya's situation.

Saya is a mother of two, aged 40 years, who had lived with her husband since her arrival in the UK ten years ago. However, their relationship broke down due to the domestic violence which Saya experienced from her husband. Following a violent incident, Saya called Women's Aid who, along with the council, immediately moved her into emergency accommodation. This change in her accommodation happened overnight in the first instance. Since then, Saya has moved three times to other temporary accommodation before moving into her current accommodation where she moved with her children just before the pandemic. She continues to live in this accommodation but thinks it is still temporary. She struggles with her mental health and low income.

Women who were facing domestic violence faced particular issues in transitioning to permanent housing, with stay in women's refugees being part of the process of getting permanent accommodation. There was constant negotiation and renegotiation of places as they were moved around at short notice contributing to a feeling of being left in limbo. Two of the women were still living in temporary accommodation at the time of the interview, between two or three years after first seeking help. One had given up on social housing altogether because of the delay and apathy she had experienced. Another who had experienced a few changes in temporary accommodation recalled how she finally gained permanent accommodation after getting local political support:

I went into two Women's Aid refuges, then was temporary accommodation placed hostel... What happened was there was an incident in the hostel and, because of that, I complained to the council. They didn't listen, so I took it to the local MP, and eventually, at the end there, that's why I got the house. (Liz, White Scottish, Female, 41)

Liz's ability to seek additional forms of support to secure permanent housing distinguished her from the three other women of minoritised ethnicity, who had survived domestic violence, but were perhaps not aware of sources of support or were unable to access such support. The above data supports recent findings from the Scottish Government's Task force report on Temporary Accommodation in Scotland (2023) pointing to minoritised ethnic groups staying longer in temporary accommodations than their White Scottish/British counterparts with similar experiences.

Engaging with social landlords in the search for housing

Participants had employed a variety of strategies to look for housing, including online searching and directly ringing up agencies, sometimes using a combination of methods:

"I just checked online, essentially. Yes, I checked online and basically constantly checked, called the agencies and from there, I basically found out there was a house and I applied for it." (Ashish, minoritised ethnic, Male, 24)

Where support with looking for social housing was available from housing officials, the process was often expedited:

"The social worker did everything for me, so I did not face this challenge of having to go, fill out applications for getting

this particular space.” (Tene, minoritised ethnic, Male, 57)

“So I was put into homeless accommodation for six months, and then from there I was given a support worker type thing, and it was her that got me the flat at, so I didn’t really think anything. It was kind of like, ‘Here’s a flat, take it,’ and that was it.” (Erin, White Scottish Female, 30)

However, communication with those offering support was not always easy. In Noor’s words:

“How they speak sometimes, they just read it like a paragraph but you need time to digest it and to think about it, so then I said, ‘Please, I sorry from me to ask you step by step, but this is difficult for me to understand all this.’” (minoritised ethnic, Female, 34)

The process of searching for housing was disrupted by the onset of the Covid-19 pandemic. While for some participants, the support provided by charitable organisations during this time served as a lifeline, others experienced disruption to existing support arrangements. Such discontinuities in care contributed to stress and anxiety, and in at least one case, contributed to relapses among individuals who were recovering from substance dependency. Others experienced changes to their employment which hindered the process of looking for housing:

“I could not work during Covid because I’m separated and I have two kids, and the kids were at home mostly with me.” (Fang, minoritised ethnic, Female, 37)

Most participants had applied for social housing using the traditional points-based system. However, a few participants had used the online bidding system for applying for social housing, and found the experience to be time-consuming and

demanding:

‘There is this online bidding, so a continuous, very annoying and frustrating experience. They ask so many questions that sometimes are not helpful at all and they will tell – and I’ve been on the waiting list for ages and ages. You can imagine being in such a place [inaccessible because of mobility restrictions], with all the challenges that it throws up, and not being able to move. (Tene, minoritised ethnic, Male, 57)

Because everything is online nowadays and filling those forms and uploading documents and it’s really very challenging and difficult.” (Noor, minoritised ethnic, Female, 34)

Individuals who had children who had special needs felt that social housing allocation systems should respond more quickly to the specific issues that they were experiencing.

“The system isn’t fair. When there is a family of so many children, when there’s special needs involved, there’s other issues that are going on, how much sympathy or what guidance and advice is there from day one? It shouldn’t be all about a points system.’ It shouldn’t be all about, ‘Well okay, this is an option here for you,’ and then there’s that fear of they’re saying this is temporary, but what does temporary mean?” (Sakhil, minoritised ethnic, Male, 47)

Individuals who were physically disabled faced specific challenges finding housing which met their mobility requirements:

“You have been put in one of these groups, people with mobility, who are therefore on the highest priority. That means nothing because nothing has happened!” (Tene, minoritised ethnic, Male, 57)

Tene, who was physically disabled, reported that he had been waiting for more than ten years to be allocated appropriate housing:

“My current housing is inaccessible because I live on one of the top floors of a high-rise building and because of that, I rely on a lift but there are occasions when the lifts are not working. So that is when it becomes so challenging. I cannot manage stairs since I use elbow crutches and use a wheelchair, so that becomes quite a huge problem.”

Both Sakhib’s and Tene’s accounts indicate the need for greater responsiveness among some social landlords to the nature of the disabilities that they or those they were caring for were experiencing in implementing allocation systems as well as the need for ongoing support. While in Sakhib’s case, the racial harassment that he and his family had experienced clearly indicated the need for issues related to ethnicity as well as disability to be taken into account in enabling them to transition to appropriate housing, in Tene’s case, it is conceivable that the difficulties he faced due to his disability could also have been compounded by his ethnicity, due to his lack of access to independent advice and support, as evidenced by earlier housing research (Netto et al, 2011; Netto et al, 2001).

In other cases, individuals had been offered social housing, but the results were disappointing and off-putting:

‘It’s a shared accommodation, so I have one room with my two kids... and then they told me they could be putting anybody, like half-way people, in next door, and then we have to share a bathroom, and that just (put) me off forever... I’m a young woman with two very young kids, and what they are talking about is, if at midnight they pick somebody who is using drugs or drunk on the street, they are homeless, they are

going to put them next door to me. That’s just not acceptable. Then they said that’s the only property they can offer me, and then I think that just put me off forever.”
(Fang, minoritised ethnic, Female, 37)

Fang’s account shines a spotlight on the specific challenges faced by individuals due to the intersection of their age, gender as well as parenthood. In her case, it is also possible that like Tene, her situation could have been complicated by her ethnicity, and her lack of access to independent housing advice and ongoing support.

In contrast, among the White Scottish participants who had multiple and complex needs, the process of being allocated accommodation was phased, involving the provision of support through a gradual process of being able to maintain an independent tenancy:

I was in the rehab for three months, then I went to the supported accommodation and stayed there for about five or six months – it’s an abstinence place...with folk who have been in care, then the prison system, etc in there. They help you integrate back into society while they’re keeping a wee eye on you. Then they decide if you’re really up for it, to take a tenancy yourself, like paying your basic bills. They’ll teach you how to do that, pay your rent, etc., your gas and leccy. (Will, White Scottish Male, 49)

Not surprisingly given the role of Shelter Scotland in recruiting the White Scottish participants in the research, access to housing advice while seeking accommodation and continuing engagement with the organisation was common. For instance, Aimee had been able to draw on the support of the agency as well as her family and friends in her search for housing. Although the support was only limited to advice as she felt it was quicker if she undertook the application process herself, she kept regular contact

with her housing advisor and phoned every housing association she applied to weekly. It took her eight months to get a place after rejecting one and she is now happily settled in a place she likes with her ten month old son.

In contrast, none of the individuals from minoritised ethnic communities who were interviewed had access to housing advice from the voluntary sector. While, as already acknowledged, the access among all the White Scottish participants interviewed to housing advice is likely to reflect the role of Shelter Scotland in recruiting these individuals, and the high likelihood that other White Scottish individuals may also lack access to such advice, the findings of the current research are consistent with earlier Scotland-based research which has evidenced the lack of responsiveness of homelessness agencies to minoritised ethnic communities (Netto, 2006). Further, in contrast to the White Scottish participants interviewed, few appeared to have friends or family who could help them navigate the process of getting social housing.

Improving access to, and appropriateness of social housing

Participants across all ethnic groups offered several suggestions for widening access to social housing. Striking areas of overlap were identified, among which the need to raise awareness of the urgent need for more social housing to be made available, including at the highest levels of government, featured prominently. Reasons given for this included the high numbers of individuals who are homeless, long waiting lists and the need for diverse properties to accommodate the needs of a multi-ethnic population. Participants identified the potential for better use of empty properties as well as new build to increase the quantity of social housing.

Consistent with earlier Scotland-based research (Netto et al, 2001; Sharma Joshi, 2019), the need for a variety of social housing options relating to size, design and location was also identified. Accommodation of varying sizes would serve to accommodate larger intergenerational households, families with two or more children, as well as smaller ones. Examples of more sensitively designed homes included homes which were sensitive to culturally diverse cooking practices, for instance through providing alternatives to open plan kitchens or providing extra exhausts in some homes. Sensitivity to diverse religious practices could take the form of making more housing available near places of worship.

A cross-cutting strand of action which was recommended across all ethnic groups was the need to address discriminatory processes and exercise more sensitivity to the needs of diverse groups at various levels of housing organisations. This extended beyond the provision of translated material in community languages to effective workforce training in racial equality and the employment of a more ethnically diverse staff who had lived experiences of being ethnically minoritised:

"I think the staff working in the council, I think they need to have some training of - they probably already did, but they can look at the ethnic groups differently. Regardless of what you do or which job you do, and then they look at you and you just feel like you are less than them, and then that makes people just want to step back." (Fang, minoritised ethnic, Female, 37)]

"Having more of an ethnically mixed workforce, because that's certainly something I've never seen." (Ekon, minoritised ethnic, Male, 25)

As evidenced through earlier Scotland-based research (Netto and Abazie, 2013),

greater awareness of the persistent, recurrent and damaging effects of racial harassment, and the need for more effective action in the short term was identified. In the medium to longer term, pro-active measures such as community building, and educational initiatives to raise awareness of the need for a 'zero-tolerance' approach to racial harassment was needed.

White Scottish participants concurred with the need to counter processes of discrimination and marginalisation, in their case, due to the stereotyping of homeless individuals, which they felt could be addressed through the employment of individuals with lived experiences of homelessness. Scope for more partnership working was identified, with minoritised participants who were engaged in community work, expressing interest in working with housing organisations.

The need for priority allocation systems which were more sensitive to the circumstances of each household was also identified, including specific needs arising out of ethnicity, disability, (single) parenthood and intergenerational living. A major area for development identified was enhanced access to housing advice and support, including through offering regular inspection and visits to those on the waiting list or those who were already tenants to understand their needs and challenges while waiting, and to provide support where possible. Stemming from experiences of living in poor housing, those already living in social housing expressed the need for more prompt attention to the need for repairs. A variety of mechanisms for communicating with diverse communities was recommended, including through online communication, phone and in-person, and different channels, such as GP surgeries, the council and community organisations.

Chapter 5: Engagement with social landlords

Introduction

In this chapter, we present the analysis of social landlords' responses to the online survey to identify areas of good practice as well as areas where practice can be improved and used as the basis for informing stakeholder engagement. Unless we specify otherwise, the term social landlord is used to refer to both local authorities and housing associations.

Demographics of Social Landlords

The sample consisted of a mix of social landlords in terms of size, with the majority (68%) consisting of more than one thousand units, with a smaller percentage (41%) consisting of more than 5000 units. About a third (n=11) consisted of units of less than one thousand units. The majority reported holding a combination of new and old build properties while about a third reported owning shared and private lets too. The majority of social landlords (94%) surveyed indicated owning a range of units from one bedroom to three or more bedrooms. However, consistent with the shortage of larger homes identified by individuals across all ethnic groups

and reported in the previous chapter, the social landlords reported that the majority of the units provided one or two bedroom accommodation, with only a small number of units consisting of three or more bedrooms. All provided permanent accommodation, with a substantial number also providing temporary and supported accommodation.

The type of services provided ranged across the following areas: advice on finding accommodation, tenancy support, advice on tenancy rights, access to health services and access to employment, translation services, drug counselling, family mediation, neighbour dispute mediation, drop-in services, outreach work and referrals.

Half of the social landlords which participated in the survey reported a high level of demand for housing, while the other half experienced a combination of mixed or moderate demand. The importance of nominations from the local authority was identified as high among slightly more than forty percent of the sample.

Demographics of tenants

All social landlords who responded served the general population, among which a few social landlords also provided accommodation for individuals with physical disabilities, ex-offenders, care leavers, mental health problems and learning difficulties. The household type of tenants varied considerably including single adults, single parents with children, couples with and without children, multigenerational and multiple kinship households. Majority of social landlords reported that the main source of clients was either referrals from the local authority or independently, with about half also reporting referrals from the voluntary sector.

Equalities Policy and Use of Data

All social landlords reported that they had an equalities policy in place to promote equality of opportunities in terms of access to social housing and to prevent discrimination. This included either a general policy on equal opportunities, anti-social behaviour, equality diversity and inclusion, or racial harassment. 79% (n=27) of the landlords who responded reported that they monitor the ethnicity of their tenants and successful applicants of housing.

Some social landlords acknowledged limitations in the usefulness of the data and shared some information about the reasons for this:

"Information is not particularly robust as answering ethnicity monitoring questions is not mandatory." (Local authority, rural area)

'Information held based on previous SG definitions unless tenant has returned updated household census information to us." (Housing association, urban area)

"Currently data not fully compiled so not in a position to share." (Housing association, urban area)

These responses indicate the need for further organisational capacity-building in this area. These responses also pointed to the structural and systemic limitations that social landlords themselves faced towards positive change. Measures that were being taken to improve the quality of data were also shared:

"At present there are inaccuracies with some of our data, this is being resolved through a tenant profiling exercise" (Housing association, urban area)

"Currently implementing new IT system for allocations and updating equalities collection information." (Housing association, urban area)

"Following the updated SFHA guidance we recently undertook a data cleansing exercise to ensure tenant data is up to date and accurate and we are rebuilding the profile. (Housing association, Urban area)

"Once new national Census data is available, we can use this to inform any new actions specifically targeting priority families from minoritised ethnic backgrounds" (Local authority, Urban area)

On the one hand, some of these responses are encouraging in indicating that guidance is being used and measures to obtain better quality data are either planned or being implemented. However, on the other hand, they are also indicative of the slow rate of progress among social landlords in collecting and using ethnically disaggregated data, despite the collection and use of such data being a longstanding recommendation arising from government commissioned and internationally recognised research (Netto et al, 2004)

and previous initiatives to progress race equality led by the government in Scotland as far back as 2001 (Scottish Executive, 2001). The partnership approach taken in developing recent guidance on the *Collection of Equality data: National Guidance for Scottish landlords* (2021) on behalf of the Scottish Housing Regulator, the SFHA, the Glasgow and West of Scotland Forum of Housing Associations thus represents a very positive step forward in reinforcing the importance of collecting such data, while recognising some of the challenges of doing so.

Barriers to greater ethnic diversity among tenants

29% reported that they faced no barriers in ensuring tenants reflected the general population, while others acknowledged some barriers. Among the latter, shortage of appropriately sized housing (44%) and lack of ethnicity data relating to the local population (32%) emerged as the dominant obstacles. Other barriers reported were the lack of minoritised ethnic applicants; difficulties in monitoring the ethnicity of applicants; and lack of stock:

"Lack of larger family-sized accommodation particularly impacts on ME households." (Housing association, urban area)

"Due to pressures on housing, around 70% of homes available for let are allocated to homeless applicants with remaining homes let to people in need of accessible housing." (not specified, Edinburgh)

In at least one organisation, there seemed to be a lack of awareness of the obligation to promote racial equality through increasing the ethnic diversity of the tenant profile:

"We do not feel that it is our responsibility to ensure that tenants reflect the population. We operate an open waiting list and houses are allocated according to housing need." (Housing association, urban area)

Other social landlords reported taking several measures to encourage ethnic diversity among tenants, with staff training on equal opportunities (82%), regular ethnic monitoring of the workforce (61%) and of tenants (50%) being most widely reported. Some of the information shared here is indicative of good practice:

"Commitment in new policy to do training for all staff and committee and to keep training up to date for both groups" (Housing association, urban area)

"We are currently working with external support to improve our equality and diversity policies and practices e.g. EQIAs, data collection" (Housing association, urban area)

Measures which were less commonly reported were the recruitment of ethnically diverse staff (29%) and regular undertaking of outreach work (20%). Some indication of the potential benefits of increasing digitalised services was also shared:

"We are in the process of creating a new online housing experience.....we will be able to collect ethnic origin data for our tenants. Through this, we will begin to build a picture of our tenant profile." (Local Authority, rural area)

Worryingly, assessment of applications for accommodation involving more than one officer was reported by only 29% of organisations. Further, nearly a quarter of organisations (n=8) reported that they were not taking any steps to increase ethnic diversity among tenants.

Practices to encourage ethnic diversity among staff

Practices to encourage ethnic diversity among staff mainly took the form of encouraging regular ethnic monitoring of the workforce (62%) and equal opportunities training for recruiters (58%). These examples of good practices were encouraging and have potential to impact positive change:

"We have carried out a diversity survey for staff across group to monitor our staff diversity profile and allow us to compare data year on year. In addition, we monitor and review diversity data for candidates that apply for roles." (Housing Association, urban area)

Five social landlords who participated in the survey reported proactive practices to encourage ethnic diversity. These practices included publicising vacancies through minoritised ethnic community organisations. It is worth noting that such publicising could easily be undertaken by other social landlords as reported by one organisation:

"We have utilised job boards such as BMEjobs.uk and BAME-jobs.co.uk to attract candidates from minority ethnic backgrounds." (Housing Association, urban area)

However, it remains of some concern that nearly a quarter of social landlords surveyed (23%; n=8) reported that they were not taking any steps.

Support offered to help with allocation system

Encouragingly, all of the social landlords who responded reported providing support with the allocation system. Such support included online and face-to-face support, and language and accessibility support:

"Offer a web chat facility as well as an online 'walk me' option which assists customer to navigate through the process" (Housing association, urban area)

"Translation and interpretation services offered including braille and BSL" (Housing association, urban area)

"Hearing loops, large text, face to face advice in accessible building" (Housing association, urban area)

Twenty-five social landlords reported assisting women who had faced domestic violence in applying for social housing, with three reporting that they had a policy to proactively support them in place:

"Our front-line officers are trained on domestic violence. Our allocations policy is designed to provide urgent alternative housing options for victims of domestic abuse" (Housing association, urban area)

It is not clear from the survey results that the specific challenges that some minoritised women who have survived domestic abuse may face that relate to their ethnicity, such as language barriers, isolation or lack of access to alternative sources of support as discussed in the previous chapter are acknowledged and that tailored support is provided. Further, the response of one organisation indicates that among some social landlords, a lack of awareness of the need to respond proactively to such needs may be operating:

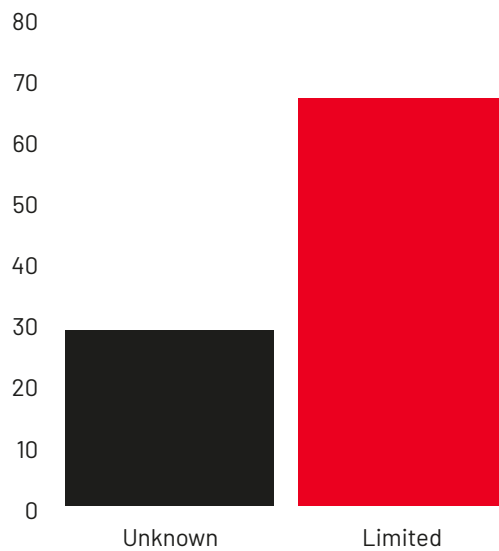
"We treat everyone equally and offer support where required." (Housing association, urban areas)

In such cases, it is likely that some women may face a particularly long and complex route to achieving a successful transition to safe, decent and permanent housing.

Racial Harassment

In striking contrast to participants' accounts of racial harassment, the majority of social landlords reported limited levels of racial harassment (67%). 29% reported that levels of the phenomenon were unknown. It is possible that participants had chosen not to report incidents of harassment that they had experienced due to perceptions that they would not be taken seriously.

Figure 1: Level of racial harassment incidents



Consistent with earlier research (Netto and Abazie, 2013), some of the comments reported here provided some indication that the distinctiveness of racial harassment as a form of hate crime has not been recognised:

"Tenancy agreement states that racial harassment is a breach of tenancy, anti-social behaviour policy" (Housing association, urban area)

"Monitor through the complaints policy" (Housing association, rural area)

Such responses are concerning because they reveal that participants may continue to receive limited levels of support from

social landlords when they encounter such harassment. As discussed in the previous chapter, this may lead them to either abandon their tenancies and move to other housing where possible or to continue to suffer the effects of this hate crime in their home and neighbourhood, with limited or no support.

Prevention of Racial Harassment

61% reported that they had either anti-social behaviour or racial harassment policies in place. A smaller number of social landlords (n=13) reported having taken action against racial harassment against perpetrators. Support for victims generally took the form of rehousing tenants if that was the preferred course of action, with some taking a multi-agency approach:

"Generally, the victims seem to prefer to re-locate and we have facilitated management transfers in some cases" (Housing association, urban area)

"We work with Police and other support groups to ensure best outcomes. Tenant would be given support if rehousing was the best option" (Housing association, urban area)

One social landlord reported providing advice and assistance with home security, for example, through enhanced lighting and strengthening doors.

A few organisations reported actions against perpetrators including issuing threat of legal action in the form of Notice of Proceedings and evicting a tenant who was harassing staff. In some cases, and consistent with good practice guidance, this was also undertaken through working with the police and the local authority's community safety team. While it is encouraging to note that some social landlords are taking the phenomenon

seriously by addressing the perpetrators of harassment, the narratives of participants discussed earlier, indicate the need for far more organisations to take a zero-tolerance approach towards this hate crime.

Increasing Minoritised Ethnic Access to and Representation within Social Housing

Social landlords identified several measures for increasing minoritised ethnic access to housing, with increasing suitable stock (64%) emerging as the most significant measure. In this respect, they concurred with participants across ethnic groups, particularly those who had waited a long time before being allocated housing. Other suggestions were providing more support with applying for housing to minoritised ethnic applicants (47%) and increasing the ethnic diversity of staff (44%). A smaller percentage (20%) suggested the use of a targeted approach by building closer links with minoritised ethnic organisations and communities. This proactive practice is encouraging and sets examples for other social landlords to follow.

Tackling Racial Inequalities within the Organisation

Proactive policies and practices are needed to provide equitable access to social housing for minoritised communities. As documented above, a number of organisations who responded have taken some proactive steps towards tackling racial inequalities. However, currently, only 3% of minoritised communities are represented in the social rented sector (SHS, 2018). Despite the disproportionately low representation of these communities in the sector, a significant proportion [1%;(n=12)] of the social landlords who participated in the survey reported that they did not think there was any need to

tackle racial inequalities. 14% were not aware of such inequalities. Where reasons were given for this, such complacency appeared to stem from a belief that their organisation already has diversity in their staff composition:

"I think our organisation is relatively diverse and would not like to think that there are any racial inequalities" (Housing association, urban area)

"We have a diverse staff so not something we have had to consider" (Housing association, urban area)

35% (n=10) of the social landlords surveyed acknowledged that there were racial inequalities within the organisation. Indicating some level of awareness of the factors which contribute to racial inequality, the reasons identified for such inequalities were wide-ranging including the need for greater understanding of such inequalities; a pro-active approach, enhanced collection and use of ethnicity data and lack of training and knowledge due to limited experience of engaging with such communities:

"We need to learn what the inequality is." (not specified, urban area)

"Understanding of why there are gaps when staff don't perceive there to be - we often think because we don't discriminate this is enough, but that's not pro-actively encouraging minorities" (not specified)

"Renewed focus is required on recruitment for BME communities to join the council." (Local authority, urban area)

"We collect limited diversity information and don't currently analyse lets vs applications" (Housing association, urban area)

"Low levels of skills as staff have little experience of dealing with racial inequalities" (Housing association, urban area)

"Lack of confidence in staff team." (Housing association, urban area)

Ways forward identified for reducing racial inequality included enhanced collection and use of data and responding to training needs:

"Once new national Census data is available, we can use this to inform any new actions specifically targeting priority families from minority ethnic backgrounds." (Local authority, urban area)

"We can look at ways we can improve data collecting/sharing from other services ... to identify gaps and whether we are responding to the needs of BME communities" (Local authority, urban area)

"We are always looking to improve the services we provide and try to identify training for staff and committee to achieve this aim." (Housing association, urban area)

Some social landlords clearly intend to bring about a more equitable housing system as indicated by the positive examples of good practice documented in this chapter. However the pace has been slow and more needs to be done to improve housing services in Scotland to ensure a more equitable housing system for minoritised ethnic communities.

Chapter 6: Conclusions and ways forward

Individuals on low to middle income across all ethnic groups – White Scottish and minoritised ethnic communities – face major challenges in transitioning to safe, decent and affordable housing at critical points in their lives. These challenges hinder and prolong their transition to either independent housing or housing which better suits their circumstances. However, recent research has highlighted the disproportionate impacts of both the Covid-19 pandemic as well as the cost of living crisis on individuals from minoritised ethnic communities (Evans and Collard, 2022; CIH, 2023). The current research is consistent with earlier research (Markkanen, 2009) in revealing the common challenges that individuals from these communities face in accessing social housing rather than any specific differences between ethnic groups. These findings highlight the need for the proactive promotion of an anti-racist culture within the social rented sector to progress race equality within the sector.

In this final chapter, we highlight some of the dominant structural issues which individuals across all ethnic groups face. We then consider some of the specific barriers faced by minoritised ethnic applicants to social housing, and the ways in which ethnicity interacts with gender and disability to complicate the challenges they face. This leads us to consider the impact of lack of ability to transition to

appropriate housing when needed, and the consequences for health and wellbeing. Finally, we consider ways forward to progress racial equality in the social rented sector and increase access to social housing for minoritised ethnic communities in Scotland, including the role of regulation.

Lack of affordability of the private rented sector and owner occupation

Issues faced by individuals across all ethnic groups include structural issues relating to the housing market in Scotland. These include the lack of affordability of housing in the private rented sector and home ownership. While financial pressures were articulated by all participants and resulted in individuals seeking accommodation in the social rented sector, the financial struggles of some minoritised individuals placed them at increased and persistent risk of (hidden) homelessness.

Constraints within the social rented sector

Within social housing, the typically small size of properties which mainly consist of one or two-bedroom accommodation limited the choices available to individuals from all ethnic groups. While the lack of larger properties was articulated by

White Scottish as well as minoritised ethnic participants, the larger households in some of these communities, which in some cases included multigenerational households, presented additional challenges to finding accommodation within the sector as evidenced in previous research (Bramley et al, 2022; Netto et al, 2011). These challenges contribute to the higher rates of overcrowding in some ethnic groups. Other issues related to the poor state of repair in some housing or lack of security of neighbourhoods in which the housing is located.

Specific barriers faced by individuals from minoritised ethnic communities in accessing the social rented sector

Minoritised ethnic applicants' attitudes towards, and experiences of engaging with social housing were shaped by multiple factors, including perceptions of fairness within the sector, experiences of being treated unequally, intergenerational experiences of racial harassment and the extent and quality of housing advice and support available to them. Recent evidence that individuals from minoritised ethnic communities are more likely to be allocated temporary accommodation and to stay longer in such accommodation reinforce concerns relating to lack of equitable access to social housing and the continuing racialised nature of housing systems and processes.

Compounding these concerns, the ability of minoritised ethnic applicants to successfully navigate access to the system was often hindered by lack of access to formal and informal advice and support, and in some cases, limited proficiency in English and digital literacy. While lack of access to housing advice and support may also present a barrier to White Scottish individuals in accessing the social rented sector, there appears to be a gap in the

voluntary sector in Scotland in the provision of advice and support to individuals from minoritised communities. Consistent with previous Glasgow-based research (Netto and Abazie, 2013), lack of access to support also extends to lack of responsiveness to racial incidents in the home and neighbourhood which distinguished the experiences of these individuals from White Scottish participants.

The intersection of ethnicity with other key factors

The research indicates the need for greater attentiveness to the intersection of challenges which arise not only due to racism, but also sexism or ableism. For instance, minoritised women who had escaped from domestic violence faced racial hostility in their new surroundings, isolation in temporary accommodation and lack of access to independent housing advice. Ethnically disaggregated homelessness statistics which reveal that they are more likely to stay longer in such accommodation than their White Scottish counterparts is concerning (Scottish Government, 2023). Individuals who were disabled or caring for disabled children faced challenges obtaining housing advice and support due to lack of understanding of the specific challenges posed by the nature of their disability as well as racial discrimination through not being prioritised in the allocation of more accessible social housing. Such individuals require housing advice and services which are sensitive to multiple and overlapping needs arising from the intersections of different dimensions of identity, low income and caring responsibilities, as highlighted by Sharma Joshi (2018).

The Scottish Housing Charter's Equalities Outcome on the allocation of social housing is explicit in affirming equal treatment:

'when deciding on their allocation policies, processes and procedures, social landlords should perform all aspects of their housing services so that: every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services.'

This outcome is expected to apply regardless of age, disability, gender reassignment, marriage and civil partnership, race, religion or belief, sex or sexual orientation (Scottish Housing Regulator, 2023). However, the findings from this research emphasise the need for equal treatment and outcomes not only to the dimensions of identity identified above but also to the intersection of ethnicity with other factors, particularly gender, disability and socio-economic status.

Impact of not Accessing a Suitable Home

The lack of ability to transition to decent, affordable, adequately sized and safe housing among minoritised ethnic communities contributed to overcrowding or hidden homelessness, poor housing conditions, experience of one or more forms of temporary housing and housing insecurity. The delays experienced resulted in significant impacts on the individuals and household concerned, including on their mental and physical wellbeing, lack of ability to live independent lives, access key facilities and move freely within their neighbourhood. Significantly, at a community level, differences between ethnic groups in transitioning to decent and affordable housing contribute to patterns of residential segregation and help to explain the higher concentration of certain ethnic

groups in areas of multiple deprivation. Such divisions sit uncomfortably with policy statements which espouse equality of treatment in access to social housing and housing services.

Policy and Practice within the Social Housing Sector

The policy and legislative framework for allocating housing in the social rented sector in Scotland emphasises equality of access of housing to all. However, although awareness of what constitutes good practice in progressing racial equality and implementing such practice in pockets of the sector is apparent, evidence of positive change in efforts to increase minoritised ethnic access and representation within the sector is lacking. This applies to both the profile of applicants and tenants as well as the workforce. While there is some evidence that training relating to the promotion of equal opportunities is provided in some pockets of the social rented sector, skills, knowledge and experience gaps in engaging with such communities are evident in other organisations, along with apathetic or uninformed attitudes towards improving practice or engaging with research in this area.

What Needs to Happen Now

The consistency of the findings of the current research with previous research, particularly that carried out in Scotland, indicate both the persistent nature of the challenges faced by individuals from these communities as well as the limited and slow pace of change within the sector. Many social landlords in Scotland appear to lack the capability and capacity to implement housing systems and processes which ensure equitable outcomes to an ethnically diverse population, much less to recognise and respond to the ways in which ethnicity

may interact with gender, disability, caring responsibilities and location to complicate the experiences of some individuals.

While elements of good practice in progressing racial equality within social housing are apparent in some pockets of the sector, evidence of concerted efforts to better reflect the diversity of the population among both applicants and tenants is patchy. At a strategic level, analysis of policy in race equality in housing which included Scotland (as well as England and Wales) (Robinson et al, 2022) has revealed a scarcity of policy statement specific priorities, initiatives or actions on race equality which have extended beyond the need for greater understanding. Below we set out key changes which are needed to enable individuals from minoritised ethnic communities to access social housing in Scotland.

Creating an anti-racist culture

Wide-ranging organisational improvements need to be made to be made to housing systems and processes underpinned by a commitment to creating and developing a strategic and sustained anti-racist culture. This needs to begin with greater emphasis from senior management to promoting anti-racism through engaging with research in this area and creating organisational cultures which promote equality of opportunity and outcome, supported by more developed processes for data collection, use and sharing. While race equality is identified as a strategic priority by Scottish Government, a greater emphasis on the part of regulatory bodies in ensuring compliance with the Equality Act (2010) and demonstrating accountability to an ethnically diverse population is also required.

The right housing stock

Anti-racist approaches need to encompass the allocation of existing stock as well as the building and design of new stock which is reflective of the needs of an ethnically diverse and changing population. More attention needs to be paid to designing various types of affordable housing stock which are reflective of the needs of an ethnically diverse and changing population at the local level, along with implementing allocation policies which are responsive to the diversity of circumstances encountered by individuals across ethnic groups. The process of designing new stock can build on examples of good practice in other parts of the UK by recognising the multigenerational nature of households in some ethnic groups as well as accommodate diverse cultural preferences, for instance, in relation to food preparation (Symes et al, 2000).

Engaging effectively with minoritised communities

Social landlords need to proactively engage with minoritised ethnic communities across Scotland. Such processes can be facilitated by proactive and targeted approaches through working in partnership with organisations which work with such communities (Netto and Gavrieldes, 2010) and should be adequately resourced and proactive. Such collaboration would help to increase understanding of the distinctive causes, manifestations and consequences of homelessness in these communities and assist in designing homelessness services which are more responsive to the needs of an ethnically diverse population. It would also help to increase awareness of homelessness services among these communities, widen access to early intervention, maintain ongoing support to vulnerable individuals, including victims of racial harassment and inform policy development.

Zero tolerance of racial harassment

At the community, household and individual level, experiences and fear of racial harassment and in many cases, the lack of effective support from landlords in responding promptly and effectively to racially motivated hate crime is a major factor which distinguishes the attitudes towards, and experiences of living within social housing among individuals from minoritised ethnic communities. Currently, many individuals from such communities appear to cope with recurrent incidents of racial harassment with little or no support from social landlords.

Social landlords, supported by Scottish Government, the police and other organisations need to proactively address racial harassment as hate crime, as outlined in the Scottish Housing Charter. The recent Hate Crime and Public Order (Scotland) Bill provides added impetus to respond more effectively to support victims and take action against perpetrators. Failure to do so contributes to, and perpetuates racial tension and social division. Social housing providers have a key role to play in raising awareness of the lack of acceptability of racial harassment in any form. Key steps which can be taken include developing more effective policies and practices against perpetrators, providing better support to victims and investing more heavily in the social infrastructure of neighbourhoods to create safe and welcoming spaces for all. A proactive zero tolerance policy within the housing sector which is communicated to all tenants will encourage individuals who are currently reluctant to report such crimes to come forward.

Capacity building in racial equality and the need for an intersectional approach in the social rented sector

While there is some evidence that training in equal opportunities is provided within the social rented sector, skills, knowledge and experience gaps are also evident. Clear variations in the levels of awareness and investment in progressing racial equality among social landlords have emerged through the research. Unless such gaps are reduced through a sustained programme of capability building in the sector, supported by Scottish Government, the capacity of social landlords to respond effectively to the needs of an ethnically diverse population will continue to be severely constrained. Further, the research has revealed specific challenges which arise due to the intersection of ethnicity with other dimensions of identity, such as gender and disability, indicating the need for greater awareness and understanding of the importance of an intersectional approach in responding to the housing needs of an ethnically diverse population.

Increasing ethnic diversity within workforce

Increased ethnic diversity in the workforce is likely to facilitate the provision of multilingual housing advice and support, as well as build the capacity of social housing organisations to respond to the housing and homelessness needs of an ethnically diverse local population. Such support may include bidding for housing; feedback through the applications process and communication with tenants, including through supporting them in dealing with incidents of racial harassment. Greater availability and use of ethnically disaggregated demographic information at the local level would also help ensure that the workforce profiles reflect the population living in the area.

Improved processes for collecting monitoring and evaluating the use of data

Better understanding of the opportunities and limitations of collecting, using and publishing equality data, particularly ethnic monitoring and review of applicants and lets would assist social housing organisations in demonstrating transparency and accountability in the allocation of accommodation. Such processes would be facilitated by regulatory processes which place a greater emphasis on the use of data to indicate progress towards racial equality. More published data on the performance of social landlords is required in order to facilitate greater attention on addressing ethnic disparities in housing outcomes.

A better collection, use and publication of ethnically disaggregated information at the local level would help ensure that applicant and tenant profiles are reflective of the ethnic diversity in the local area. Without such data, social landlords' ability to evidence changes over time and to demonstrate accountability and transparency to an ethnically diverse population will continue to be severely constrained, hindering progress towards racial equality in the sector.

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Appendix 1: Literature search protocol

Desktop research was undertaken to identify literature to inform this project. For this, a three-fold literature search strategy was developed:

1. A systematic literature review using Scopus as a data base – this was conducted using the following terms:

Search term	Number of relevant findings
"social housing" AND "ethnic minorities"	7
("ethnic*" OR "race") AND ("social housing")	18
(race AND allocation AND of AND public AND housing)	0
"covid-19" AND "social housing"	5
("ethnic*" OR "race") AND ("housing inequality")	3
(("ethn*" OR "race" OR "racial") AND ("housing discrimination"))	3
"employment" AND "access to housing"	0
"adulthood" AND "access to housing"	0
"independence" AND "access to housing"	1
"independence" AND "housing pathways"	0
"ethnic*" AND "housing pathways"	1
((ethnicity OR race OR «ethnic minorit*») AND " access to social housing")	1
(("ethnic*" OR "race") AND ("homeless*") AND ("UK" OR "Britain" OR "England" OR "Scotland"))	11
((«ethnic*» OR «race») AND («barriers» OR «access») AND («social hous*»))	10

The search was limited to Year: 2003 – present (cover the past 20 years); All Documents; Subject Area: Social Studies; Country: United Kingdom; and Language: English.

The search was within 'article title', 'abstract' and 'keywords'. After eliminating repeated results, reviewing the titles, abstracts and contexts of the findings, only 42 documents were identified relevant to the research topic. A following filtering process took place

to eliminate findings focussing only on refugees or homelessness arriving at a total of 22 documents.

Further search was conducted to identify literature focussing on 'transition points' using the following terms:

```
TITLE-ABS-KEY ( ( «social Hous*» ) AND (
«transition» OR «adult» OR «independ*»
) ) AND PUBYEAR > 2001 AND ( LIMIT-TO
( AFFILCOUNTRY , «United Kingdom» ) )
AND ( LIMIT-TO
( SUBJAREA , «SOCl» ) ) AND ( LIMIT-TO (
LANGUAGE , «English» ) )
```

The result showed a total of 52 documents of which only 5 were identified relevant to this project.

2. A rapid literature search on Google search engine – this led to findings included scholar articles, governmental websites, research reports, regulations and White papers, surveys and consultation processes, social housing websites and study bodies, and 3rd sector organisations' reports and publications.

3. Guidance from the research Advisory Group on additional resources during their meetings. These were communicated with the research team to contribute further to this literature review.

Appendix 2: Social Landlord Survey

Shelter Scotland Social Landlord Survey on minoritised ethnic Access to Housing

Shelter Scotland invites you to complete the Social Landlords Survey on minoritised ethnic Access to Housing

Scotland has some of the most progressive housing legislation in the world, but for thousands, a safe, secure, and affordable home remains out of reach. We cannot address housing inequality and poverty without understanding how the most affected communities have been impacted by lack of access to good quality housing, a situation exacerbated by Covid-19. We know that people from some minoritised ethnic communities are more likely to be living in relative poverty after housing costs than White Scottish people, face multiple barriers in finding and securing suitable housing and are over-represented in the homelessness system. A recent Scottish Government review highlighted that lack of research makes it difficult to define policy changes to improve access to affordable housing for minoritised ethnic communities in Scotland. Specifically, the review noted an evidence gap on 'the cultural and housing aspirations of specific ethnic groups, particularly post-Covid'.

Project Overview

Researchers at Heriot Watt University are working closely with Shelter Scotland and CEMVO Scotland to explore the barriers and challenges low to middle income adults from specific minoritised ethnic groups face in accessing adequate, affordable housing in Scotland at key transition points (e.g. entry to the labour market or relationship breakdown). We are also interested in exploring opportunities to increase affordable housing options for these groups, and the scope for bringing about change through engaging with social landlords, and other key stakeholders. We will explore these issues at the critical juncture of recovery from the global pandemic.

The online survey of social landlords will play an important role in establishing an evidence base on the opportunities and challenges for increasing access to decent and affordable housing across all ethnic groups. Data analysis will enable us to identify areas of good practice as well as areas where policy and practice can be improved.

Please be assured that we take the anonymity and confidentiality of your responses very seriously. All data analysis and reporting will be undertaken by a Heriot Watt University research team

who will adhere to the University’s Ethics Committee’s stringent rules relating to data protection and have robust processes in place to ensure your anonymity. At no time will any of the research partners have access to raw data that would identify an individual respondent.

We appreciate you taking the time to complete the survey and look forward to being able to share the results with you.

Best wishes
Shelter Scotland

NEXT PAGE

Completion Instructions

- Please work through the survey by reading each question and selecting the most appropriate answer.
- Please do not pass on your link to another colleague as this may result in a duplicate submission.

- The survey will take between 15 and 20 minutes to complete. Please note that the software will save your progress so you can resume the survey from where you left off.
- Please try not to identify yourself or others through your comments.
- Please submit your survey by **TIME** UK time on **DATE**.

Contact us

If you have any technical difficulties completing the survey, or any questions about the survey itself, you can contact us on **CONTACT INFO**

Click the **NEXT** button to begin the survey.

By clicking the button, you agree to participate in the survey.

Information about SLL

Type:

- LA
- Housing Association
- Other (please specify):

Geographical remit:

- Locally Based
- Regional
- National
- Other (please specify):

Region/location

Types of services provided (please tick all that apply):

- Advice on finding accommodation
- Tenancy support
- Advice on tenancy rights
- Advice on access to health
- Advice on access to employment
- Advice on legal matters
- Translation services
- Drug counselling
- Family mediation
- Neighbour dispute mediation
- Drop in services
- Outreach work
- Referrals (pls specify to which organisation):
- Other (please specify):

Type of housing stock (please tick all that apply):

- New built
- Old
- Shared
- Private
- Other (please specify):

<p>Information about SLL (continued)</p>	<p>Size of housing stock (number of units):</p> <ul style="list-style-type: none"> • Less than 100 • Between 100–500 • 500–1000 • 1000–5000 • More than 5000 	<p>Type of accommodation provided (Please tick all that apply):</p> <ul style="list-style-type: none"> • Permanent accommodation • Temporary accommodation • Supported accommodation • Other (please specify):
	<p>Size of unit:</p> <ul style="list-style-type: none"> • 1 bedroom • 2 bedrooms • 3 bedrooms • 4 bedrooms • More than 4 bedrooms 	<p>Level of demand</p> <ul style="list-style-type: none"> • low • moderate • high • mixed
		<p>Policy in place (Please tick all that apply):</p> <ul style="list-style-type: none"> • Equal opportunities • Equality, Diversity and Inclusion (EDI) • Racial harassment • Other (please specify):
<p>Tenant composition</p>	<p>Nature of client group (please tick all that apply):</p> <ul style="list-style-type: none"> • LA referral • 3rd sector referral • Independent • Other (please specify): 	<p>If yes, would you be willing to share with us the ethnic profile of your tenants?</p> <ul style="list-style-type: none"> • Yes • No • Other (please specify):
	<p>Nature of your client group (please tick all that apply):</p> <ul style="list-style-type: none"> • General population • People with physical disabilities • People with mental health problems • People with learning difficulties • Ex-offenders • Care-leavers • Other (please specify): 	<p>Household type (please tick all that apply):</p> <ul style="list-style-type: none"> • Single • Single parent with child(ren) • Couple without children • Couple with children • Multiple/kinship • Multigenerational • Other household (please specify):
	<p>Importance of nominations (nominated by LA):</p> <ul style="list-style-type: none"> • low • moderate • high 	<p>Does your organisation monitor the eligibility of tenants for the following? (please tick all that apply):</p> <ul style="list-style-type: none"> • Benefits • Employment • Education • Residency status • Household size • Other (please specify):
	<p>Does your organisation monitor the ethnicity of the following: (please tick all that apply):</p> <ul style="list-style-type: none"> • Successful applications for housing • Unsuccessful applications for housing • Length of waiting time • Requests for transfer 	
	<p>Does your organisation monitor the ethnic profile of your tenants?</p> <ul style="list-style-type: none"> • Yes • No • Don't know 	

Tenant composition <i>(continued)</i>	<p>What steps is your organisation taking to ensure that the ethnic profile of tenants reflects that of the local population? (please tick all that apply)</p> <ul style="list-style-type: none"> • Not taking any steps • Assessment of applications for accommodation involves more than one officer • There is no automatic allocation of accommodation • Automatic allocation is monitored • Staff training on equal opportunities is regularly undertaken • Ethnic monitoring of tenants is regularly undertaken • Outreach work with minoritised ethnic community organisations is regularly undertaken to encourage applications from diverse communities • Recruiting ethnically diverse staff to work in the organisation • Other (please specify): 	<p>What barriers do you face in ensuring that the tenancy of the organisation reflects that of the general population? (please tick all that apply)</p> <ul style="list-style-type: none"> • No barriers • Lack of ethnic minority applicants • Difficulties in monitoring the ethnicity of applicants • Lack of ethnicity data relating to the local population • Lack of training • Lack of diversity in ethnicity of staff • Shortage of appropriately sized accommodation • Other (please specify)
Workforce Profile	<p>What steps are you taking to ensure that the profile of the workforce reflects that of the population:</p> <ul style="list-style-type: none"> • Not taking any steps • Proactively publicising vacancies through minoritised ethnic community organisations • Equal opportunities training for recruiters • Regular ethnic monitoring of workforce • Other (please specify) 	
Allocations system	<p>Primary allocations framework (Type of allocation system)(please tick all that apply):</p> <ul style="list-style-type: none"> • Referral • Waiting time • Groups/Need • Points • Other 	<p>Any support offered to help with allocation system (please tick all that apply):</p> <ul style="list-style-type: none"> • Help with access to an online system • Help with navigating an online system • Language support • Disability support • Support for women escaping domestic abuse • Religious and cultural support (please specify) • Other (please specify):
Racial harassment: prevention and response Level of racial	<p>harassment incidents</p> <ul style="list-style-type: none"> • Unknown • Limited • Moderate • High • Mix <p>Any prevention policy?</p> <ul style="list-style-type: none"> • Yes If yes, what? • No • Other (please specify): 	<p>Has any support been offered for people experiencing racial harassment? Yes/No</p> <p>If yes, what kind of support?</p> <ul style="list-style-type: none"> • Support for the victim to stay put • Rehouse the victim • Other (please specify): <p>Has any action been taken against perpetrator of racial harassment?</p> <ul style="list-style-type: none"> • If yes, what is the nature of this action: • Warning • Eviction • Other (please specify):

EM information	<p>Partnership work</p> <p>Any links with minoritised Ethnic community organisations?</p> <ul style="list-style-type: none"> • Yes • No • Other (please specify): 	<p>If yes, for what purpose?</p> <p>Nomination</p> <ul style="list-style-type: none"> • Training (own staff) • Resources (translation, befriending) • Consultation on cultural needs • Preferred location (kinship, community, amenities) • Other (please specify):
Addressing racial inequality in housing	<p>Do you think more needs to be done to increase access to social housing among minoritised ethnic communities? Yes/No</p> <p>If yes, what do you think needs to be done? (tick all that apply)</p> <ul style="list-style-type: none"> • Publicise existence of current stock • Provide more support with applying for housing to minoritised ethnic applicants • Increase the ethnic diversity of staff • Other (please specify) <p>Do you think more needs to be done to increase the safety and appropriateness of available stock? (tick all that apply)</p> <ul style="list-style-type: none"> • If yes, what do you think needs to be done? • Increase the availability of units for larger families • Provide more support for victims of racial harassment • Take action against perpetrators of racial harassment • Other (please specify) 	<p>Any gaps in evidence or knowledge around what needs to be done to tackle any racial inequalities within the organisation?</p> <ul style="list-style-type: none"> • No racial inequalities within the organisation • Yes (please specify) • No • Other (please specify): <p>Any gaps in skills or experience around what needs to be done to tackle racial inequalities?</p> <p>No racial inequalities in the organisation</p> <ul style="list-style-type: none"> • Yes (please specify) • No • Other (please specify): <p>Any other gaps? Yes (please specify)</p> <ul style="list-style-type: none"> • No • Other (please specify):

Appendix 3: Interview schedule

SHELTER – Interview Guide

Guidance: This is an interview guide which will be used by the interviewer. The questions from no. 9 onwards are intended to be open questions. The options given are prompts to guide the conversation if needed.

Sample: This is aimed at 30 minoritised ethnic and 10 White interviewees. These are sampled as follows:

- minoritised ethnic (ME): Identifying as African or African-Caribbean, Chinese, Pakistani, Bangladeshi or Indian. White: White Scottish

- UK citizen
- Aged 18 and above
- At a certain transition point in life (e.g leaving or entering into a relationship, beginning a first job, becoming a parent, requiring the support of a carer or becoming one)
- About equal numbers of women and men who qualify for social housing

Interview Guide (All questions are intended as open questions. Options given under any of the questions are prompts to use guid the interview when needed).

Personal background

- Q1 What best describes your gender?
- Female
 - Male

-
- Q2 What is your age?
- Don't know
 - Prefer not to say
-

Personal background

Q3 What ethnicity do you identify yourself under?

White

- White Scottish or White British
- Other White Background _____

Asian, Scottish Asian or British Asian

- Pakistani, Pakistani Scottish or Pakistani British
- Indian, Indian Scottish or Indian British
- Bangladeshi, Bangladeshi Scottish or Bangladeshi British
- Chinese, Chinese Scottish or Chinese British
- Other Asian background _____

African

- African, African Scottish or African British
- Other African Background _____

Caribbean or Black

- Caribbean, Caribbean Scottish or Caribbean British
- Black, Black Scottish or Black British
- Other Caribbean or Black background _____
- Other?

Q4 What is your country of birth?

- Scotland
- England
- Northern Ireland
- Wales
- Republic of Ireland
- Other (please specify):

If other, how long have you been living in the UK?

- Less than 1 year
- 12 to 23 months
- 2 to 5 years
- 6 to 10 years
- 11 to 20 years
- More than 20 years
- Prefer not to say

Why did you move to the UK? (Prompts: Further study, join family, seeking better quality of life, forced to leave country of origin due to war or political persecution)

Q5 What passports do you hold? Tick all that apply

- United Kingdom
 - Ireland
 - Other (please specify):
-

Personal background

Q6 How well can you understand, speak, read or write English? (Please tick all that apply)

Q7 What is the highest education you have?

- Postgraduate education
- Undergraduate education
- Secondary education: Highers? GCSE?
- Primary education
- No education
- Prefer not to say
- Other (eg. apprenticeships, further training) _____

Q8 What is your current working status? (Please tick all that apply)

- Unemployed
- Employed
- Self-employed
- Student
- Retired
- Prefer not to say
- Other _____

If working, what is the nature of your employment contract? Fixed contract/part-time contract/no contract/zero hours

Were you able to work from home during the Covid-19 pandemic?

If yes, why was this? Probe for nature of employment/appropriate space in the home/access to the internet

If no, why not? Probe for nature of employment/appropriate space in the home/access to the internet

Personal background

- Q9 Do you have any of the following, which have lasted, or are expected to last, at least 12 months?
- Deafness or partial hearing loss
 - Blindness or partial sight loss
 - Full or partial loss of voice or difficulty speaking (a condition that requires you to use equipment to speak)
 - Learning disability (a condition that you have had since childhood that affects the way you learn, understand information and communicate) Learning difficulty (a specific learning condition that affects the way you learn and process information)
 - Developmental disorder (a condition that you have had since childhood which affects motor, cognitive, social and emotional skills, and speech and language) Physical disability (a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, lifting or carrying)
 - Mental health condition (a condition that affects your emotional, physical and mental wellbeing)
 - Long-term illness, disease or condition (a condition, not listed above, that you may have for life, which may be managed with treatment or medication)
 - Other condition

-
- Q10 Are your day-to-day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months? Include problems related to old age
- Yes, limited a lot
 - Yes, limited a little
 - No

If yes, do you need support from relatives/friends/others to carry out your day-to-day activities?

-
- Q11 Are you in receipt of any benefits?
- If working age:
1. Universal Credit
 2. Housing Benefit
 3. Working Tax Credit (excluding any childcare element of Working Tax Credit)
 4. Child Tax Credit (including any childcare element of Working Tax Credit)
 5. Income Support
 6. Jobseeker's Allowance
 7. Employment and Support Allowance
 8. Carer's Allowance
 9. Section 17 support (for individuals with no recourse to public funds)
 10. None of these
 11. (spontaneous)
 12. One of these / more than one of these, but I don't know which
-

Personal background

- Q11 (cont.) If disabled:
1. Personal Independence Payment
 2. Disability Living Allowance
 3. Attendance Allowance
 4. Severe Disablement Allowance
 5. Incapacity Benefit
 6. Industrial Injuries Disablement Benefit
 7. Section 17 support (for individuals with no recourse to public funds)
 8. None of these
 9. One of these / more than one of these, but I don't know which
- If pensioner:
1. Pension Credit
 2. State Retirement Pension
 3. Bereavement Allowance, Widowed Parent's Allowance or Bereavement Support Payment
 4. Armed Forces Compensation Scheme (formerly War Disablement Pension), including Guaranteed Income Payments
 5. War Widow's / Widower's Pension (and any related allowances)
 6. None of these
 7. (spontaneous) One of these / more than one of these, but I don't know which

Q12 Do you face any problems with covering your living costs? If yes, how do you cope?

Housing circumstances

- Q13 What type of accommodation are you currently living in?
- Own home
 - Shared ownership
 - With relatives/friends
 - Private rent
 - Social housing (explain council housing or housing rented from a housing association)
 - Shared rented housing
 - Temporary accommodation
 - Homeless
 - Other _____
 - Prefer not to say
-
- Q14 Who do you live with? (Try to get as many details as possible and probe as sensitively as possible to examine if there is over-crowding)
- Single
 - With a partner
 - With a partner and children
 - Single with a child(ren)
 - With parents/extended family
 - With non-family members
 - Other _____
 - Prefer not to say
-

Housing circumstances

Q15 What are your views on your current housing? Is there anything you do not like about it?
How affordable is it?

Q16 Have you ever faced any instances of racial harassment where you currently live?
Yes/No

If so, can you tell us about it? What was its nature? (Verbal? Physical?
Damage to property?)

Was this a single incident or more than once?

Did you take any action? What was this?

How effective was this?

Have you faced any instances of racial harassment where you previously lived? Yes/No

If so, can you tell us about it? What was its nature? (Verbal? Physical?
Damage to property?)

Was this a single incident or more than once?

Did you take any action? Yes/No

If yes, what was this?

Was it effective?

Impact of Covid-19 pandemic on housing needs

Q17 Has Covid-19 pandemic impacted in any way on what you are looking for in housing?
Yes/No

If yes, in what way?

Previous experience of looking for housing

Q18 Have you had any previous experience of looking for housing? Yes/No

If yes, what type of housing was this?

- Own home
- Shared ownership
- With relatives/friends
- Private rented
- Social housing
- Shared rented housing
- Temporary accommodation
- Homeless
- Other _____
- Prefer not to say

Q19 How did you go about doing this? Did you get any advice from anyone or any organisation?

Q20 Are you happy with the housing that you found? If yes, what do you like about it?

If no, why not?

What are the barriers that you have experienced in finding adequate housing? Affordability of housing? (Particularly probe around this, is it because of a particular need due to multigenerational household? Caring need?) Location of housing in terms of safety from racial harassment/proximity to family? Size of housing?

Previous experiences of applying for social housing

Q21 Have you previously applied for social housing? Yes/No

If yes, what was the experience like?

Did you apply using an online system?

How easy was it?

Did you face any challenges? If yes, what kind of challenges? (Probe: lack of familiarity with the system, difficulty of navigating the system, Help with filling in online forms; Help with understanding online forms; Help with looking for advice online/service app; language support; cultural, linguistic, literacy issues?) Did you try to get any support to help you with this?

Previous experiences of applying for social housing

Q22 Did you have any concerns about applying for social housing in securing the housing that you want? (e.g in terms of affordability, size, quality and location, racial harassment?)

Q23 Did you have any concerns about the fairness of the system to people like yourself? (probe for any fear of being discriminated because of skin colour, on grounds of ethnicity, or any other factor related to their personal identity, such as religious identity, sexual orientation, age, gender, disability, financial status)

Did you have any other concerns? (probe fear of being stigmatised, lack of trust in social housing providers, fear of surveillance)

Q23 Did you manage to find any housing? Yes/No
If yes, are you happy with the accommodation that you have found?
If yes, what do you like about it?

If no, what do you not like about it? (Probe for affordability, housing conditions, size, location, racial harassment, other factors)

Q24 How would you describe your experience of applying for social housing services? In what way was it positive? In what way was it negative? Did you face any challenges?

Change in life circumstances and housing needs?

Q25 Are you facing a major change in your life or personal circumstances? Have you for instance started a new relationship or broken up with a partner? Started a new job?

Q26 In what way do you think this will impact on your housing needs? What are your main priorities for the housing you are looking for?

Q27 How will you look for housing? Do you need any advice to help you look for housing? Yes/No

If yes, what kind of advice do you need?

How will you get such advice?

Change in life circumstances and housing needs?

- Q28 Do you have any preferences for the type of housing that you are looking for?
- Own home
 - Shared ownership
 - Shared with relatives/friends
 - Private rented
 - Social housing
 - Shared rented housing
 - Temporary accommodation
 - Other _____
 - Prefer not to say

Why is this?

-
- Q29 Would you be interested in getting more information or advice about social housing?
Yes/No

If yes, what type of information or advice would be useful to you?

How will you go about getting such information?

If no, why not? (Probe for perceptions of type, size, quality and location of housing;
possible stigma; design-related issues)

-
- Q30 How do you think social housing services can be improved so that it can better meet your needs? (Options below are probes to be used if needed)
- Recruit more ME people into their staff (if yes, in what way do you think this will help?)
 - Training for staff to so they understand ME needs better (If yes, why do you think this is needed)
 - Work with 3rd sector organization (probe which ones, and why)
 - Increase the size and variety of social housing stock
 - Provide language support
 - Communicate information more effectively
 - Simplify the process
 - Support a friendlier process
 - Encourage a stigma and stereotype free service
 - Other _____
 - Prefer not to say
 - I don't know

Further Information

- Q31 We have asked you several questions about your housing circumstances, including your past and current experiences of looking for housing. Is there anything that we have not covered that you would like to share with us?

**We exist to defend the right to a safe home
and fight the devastating impact the housing
emergency has on people and society.**

We believe that home is everything.



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