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# Deep Dive Report: Taking a race and ethnicity lens to conceptualisations of homelessness in England

Homelessness and Black and Minoritised Ethnic Communities in the UK:  
a knowledge and capacity building programme



Suzanne Fitzpatrick, Beth Watts-Cobbe and Jill McIntyre

April 2024



**I-SPHERE**  
Institute for Social Policy, Housing and Equalities Research



## About the programme

You can find out more about the Homelessness and Black and Minoritised Ethnic Communities in the UK: knowledge and capacity building programme at [Homelessness and Black and Minoritised Ethnic Communities in the UK – Knowledge and Capacity Building Programme – I-SPHERE \(hw.ac.uk\)](http://www.hw.ac.uk)

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Oak Foundation aims to address issues of global, social, and environmental concern. Through 11 programmes, they support others to make the world a safer, fairer, and more sustainable place to live. With offices in Europe, India, and North America, they make grants to organisations in approximately 40 countries worldwide. This research is funded through Oak's Housing and Homelessness Programme which supports organisations to end homelessness and create housing opportunity.

## About the authors

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## Disclaimer

All views expressed and any remaining errors in this report are the sole responsibility of the authors and should not be assumed to reflect the views of Oak Foundation, or members of our Programme Advisory Group.

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# Executive Summary

This 'deep dive' report applies a race and ethnicity lens to conceptualisations of homelessness in England. It explores ethnic differences in interpretations, experiences and harms associated with homelessness, and the impact of various forms of racism. While many of the core issues identified affect people of all ethnicities – including a lack of choice and control over housing outcomes, and the importance attached to living in places that fostered a sense of security and belonging – minoritised communities facing homelessness endure myriad additional challenges. Based on focus group discussions with practitioners in five local authority areas with ethnically diverse populations, the key points include the following:

- 'Community transmission' of knowledge about legal rights and processes varies substantially across ethnic groups, meaning that some groups are much better placed than others to gain access to statutory homelessness assistance.
- People from minoritised communities sometimes lack confidence about exercising their housing or homelessness rights, even where they are aware of them. Fear of 'rocking the boat' is particularly pronounced amongst groups such as refugees and asylum seekers, possibly anxious about their status in the UK in a context riven by 'hostile' immigration policies, but was also noted amongst British-born minoritised people to whom these policies do not formally apply.
- Racist abuse in some areas means that safe rehousing options are more limited for people from minoritised communities facing homelessness than for their White counterparts.
- Examples of direct racism within homelessness services that can impact on the service that minoritised communities receive include harmful stereotypes about some ethnic groups misrepresenting their circumstances to gain advantage in housing or benefit systems, and problematic assumptions that overcrowding is more acceptable, or less harmful, to some minoritised groups than to the White majority population.
- Local authority policy and practice on the 'suitability' of rehousing offers seldom recognises additional locational requirements that are vitally important to some minoritised communities, for example, to be able to access places of worship, specialist charities, and language classes.
- The definition of a 'household' for the purposes of homelessness assessments is rooted in an assumption that the small, nuclear family is the 'norm' to the detriment of minoritised communities where there are more diverse household arrangements.
- The emphasis given to (threatened) eviction as trigger for statutory homelessness acceptances can structurally disadvantage ethnic groups where families are unlikely to ask household members to leave even when faced with overcrowding, conflict or other pressures.
- The complexity of the social housing allocation system, and particularly choice-based lettings systems, could be said to amount to institutional racism given the extent to which it advantages those with good English language skills, familiarity with British bureaucratic processes, and specialist knowledge networks.

# 1. Introduction

There is overwhelming statistical evidence that minoritised communities in England, taken as a whole, experience highly disproportionate levels of homelessness (Bramley *et al*, 2022; Finney, 2022). In our *State of the Nation* report we also found that experience of direct discrimination or harassment on grounds of race or ethnicity in housing, or in other aspects of life, is associated with elevated risks of homelessness, especially amongst Black people (Bramley *et al*, 2022). Our analysis further exposed the broader and more upstream structural drivers of these disproportionate risks of homelessness, with evidence that race, ethnicity and discrimination-related factors, heighten levels of poverty, for example, or the chances of being a renter rather than an owner, which in turn increases exposure to homelessness (see also Rogaly *et al*, 2021).

At the same time, we found that both the level and nature of homelessness risks varies substantially between different ethnic groups. The very highest levels of homelessness are experienced by people from Black and Mixed ethnic backgrounds, who are particularly exposed to ‘statutory homelessness’, that is, being accepted as homeless or threatened with homelessness by a local authority under relevant legislation that requires councils to offer prevention, relief or rehousing assistance (Fitzpatrick & Davies, 2021). Asian people, on the other hand, and especially Pakistani and Bangladeshi-led households, are at highly disproportionate risk of more ‘hidden’ aspects of homelessness or potential homelessness (see Scottish Government, 2020). This includes severe overcrowding and ‘doubling up’ or ‘sofa surfing’ with other households (London Assembly Housing Committee, 2017; Deleu *et al*, 2022), or being ‘at risk of homelessness’ in the near future through insecurity of tenure or financial difficulties (Bramley, 2019). Conversely, the White British population tend to predominate amongst those experiencing the most visible and widely-recognised forms of homelessness, especially rough sleeping, albeit that this is not the case in London (Finney, 2022).

This means that long-standing controversies over the appropriate breadth of the definition of homelessness (Jacobs *et al*, 1999) have a distinctive race and equalities dimension, given that it is precisely within the wider and more contested forms of homelessness that minoritised groups tend to be most disproportionately represented (see also Netto, 2006; DeVerteuil, 2011; Retief & Lodi, 2020). Attempts to narrow definitions of homelessness therefore risk marginalising and deprioritising minoritised people’s experiences of housing precarity. This is a particular concern in the current policy climate where Government in England is giving overwhelming priority to tackling rough sleeping to the detriment, some would argue, of addressing wider forms of homelessness (Fitzpatrick *et al*, 2023).

There are other reasons why it is important to bring a race and ethnicity lens to exploring conceptualisations of homelessness. The UK-based literature on lived experiences of homelessness, and on the subjective definitions and perceptions of those affected, is overwhelmingly based on evidence gathered from the White majority population, with the last major empirical study of homelessness amongst minoritised communities published almost twenty years ago (Gervais & Rehman, 2005). This means that underpinning definitional assumptions about hidden homelessness amongst ‘sharing’ or ‘concealed’ households, for example, rely heavily on data and reported preferences rooted in the White majority population (Bramley, 2019). It is important to test the validity of these assumptions as applied to minoritised groups, whose household structures and preferences may differ (Catney & Simpson, 2014), and who may potentially elect to make different kinds of trade-offs from that of the White majority population when faced with housing constraints (Lucas *et al*, 2022).

It is also crucial to be cognisant of potential variations in self-definitions of homelessness across ethnic groups, not least because *'felt needs'* amongst those who perceive their situation as constituting homelessness are more likely to be translated into *'expressed needs'*, whereby those affected approach local authorities and other services for help (Bradshaw, 1994). This can then affect not only the identification and enumeration of homelessness amongst different ethnic groups, but also the prospects for resolving it at both individual and community level.

Equally, however, an excessive focus on subjective definitions of homelessness can have regressive implications for public policy if it distracts from a primary focus on tackling the objective harms (Leng, 2017; Waugh *et al*, 2018; Miller *et al*, 2020; Gurney, 2023), and material hardships (Bassuk *et al*, 1993), associated with severe housing deprivation (Busch-Geertsema *et al*, 2016). People's perceptions and preferences can be *'adaptive'*, resulting in lowered expectations amongst those subjected to sustained disadvantage, and associated with a subconscious effort to be at peace with even with very poor and harmful experiences (Teschl & Comim, 2005). Given evidence of the profound inequalities faced by minoritised communities in accessing decent, affordable and secure homes in the UK (Rogaly *et al*, 2021), it is especially important to be mindful of the potential for structurally-driven adaptive preferences being mistaken for enduring cultural inclinations. This is in keeping with the *'critical realist'* orientation of this research programme, which allows for the possibility of underlying structural drivers of disadvantage that may not always be apparent to those directly affected (Stones, 2001; Fitzpatrick, 2005), highlighting limits to the reliance that should be placed on *'lived experience'* as a guide to progressive policy making (McIntosh & Wright, 2019).

Racism is one such potential structural driver particularly relevant to understanding homelessness amongst minoritised communities. A helpful definition of different forms of racism has been provided by the Runnymede Trust, which we used to inform our analysis (Treloar & Begum, 2021):

- *Individual racism*: individuals holding racist values or beliefs or exhibiting racist behaviours;
- *Institutional racism*: the collective failure of an organisation to provide an appropriate service to people because of their race, ethnicity or culture. This can be a result of processes, attitudes or behaviours which amount to discrimination through unwitting prejudice or ignorance.
- *Structural (or systemic) racism*: people from minoritised communities are held back from achieving their potential because they are excluded from positions of power and lack access to resources and opportunities afforded to their White counterparts.

This deep dive study took a race and ethnicity lens to conceptualisations of homelessness in England and explored the following research questions:

1. Do subjective interpretations of homelessness vary between different ethnic groups?
2. Are hidden forms of homelessness – such as sofa surfing, overcrowding, and living in shared and concealed households – experienced differently across ethnic groups, and do the associated risks, harms and hardships vary across these groups?
3. Are there distinctions in the nature of the trade-offs and choices made by people from different racial and ethnic groups when faced with acute housing constraints?
4. Do experiences of individual, institutional or structural racism shape these experiences of, and responses to, homelessness amongst minoritised communities?

## 2. Methods

We started by undertaking a targeted literature and conceptual review on definitions of ‘homelessness’, including understandings of its ‘hidden’ and ‘visible’ dimensions, and on the nature of the harms, hardships, and risks associated with relevant forms of housing deprivation.

The empirical element of the research involved focus groups with housing and racial justice practitioners examining three “vignettes” (that is, hypothetical but realistic cases) representing people from minoritised communities in situations of housing precarity (see Appendix 1 for details of both the vignettes and prompts used in the discussions and see ).

In developing these vignettes, we drew on the statistical analysis presented in our *State of the Nation* report (Bramley *et al*, 2022), and also on insights from other research (especially Lucas *et al*, 2022). Vignette-based methodologies elicit “*rich but focused responses*” (Schoenberg & Ravdal, 2000, p.63), and facilitate systematic comparisons across localities (Elsinga, 2011). They represent a “people-first” rather than “systems-first” approach to investigating social policy concerns, concretising and rendering immediate and tangible the issues being investigated (Soydan, 1996). The hypothetical yet recognizable nature of the scenarios sketched out in the vignettes offers a ‘safe space’ to explore sensitive topics, such as homelessness and racism, that can be experienced by participants as less threatening than more ‘direct’ lines of questioning. Vignettes are thus intended to offer a ‘stepping off point’ to open up broader conversations on these challenging topics that extend beyond the particular scenarios sketched out.

We undertook focus groups in five areas in England selected to include: three London boroughs, a northern and a southern city; varying housing market contexts; and communities with diverse ethnic make-ups. Participants were selected because of their longstanding and wide-ranging experience of relevant issues, and included local authority representatives, homelessness service providers, and minority ethnic-facing community organisations and activists. In total, 17 stakeholders participated in the focus groups, with these participants themselves drawn from a range of ethnic backgrounds including South Asian, Black British, Black African and White.

The remainder of the report presents our analysis of the discussion prompted by each of the three vignettes<sup>1</sup>, before we draw out overarching findings and policy and practice implications. Note that in this deep dive we focussed mainly on the situation of people from minoritised communities who are British citizens or otherwise able to access UK public funds. The position of those with ‘no recourse to public funds’ or otherwise restricted benefit eligibility raises very complex issues explored in detail in other literature (see for example, Lukes *et al*, 2019; Rogaly *et al*, 2021; Watts *et al*, 2023). However, given the role of the vignettes in creating space for wider discussion, points pertaining to the situation of asylum seekers and others with restricted benefit eligibility did arise in the course of the discussion and are reported on below.

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<sup>1</sup> Note that, given the need for extended discussion of each vignette in order to generate the richness of data required, in some focus groups only two out of the three vignettes were discussed. The prioritisation of vignettes was based on which ones seemed most relevant in the given local authority area.

### 3. Sofa Surfing

**Martin is a 25 year old Black man living in London. He is a young professional in a secure job with good prospects but his current salary level is fairly modest. He recently vacated his private rented flat when the landlord increased the rent and he could no longer afford it. He looked for another private rented flat in the same area but couldn't find anything he could afford.**

**Martin has moved in with a friend who has offered him use of his sofa on a temporary basis. Martin thinks that he probably could afford a flat at the very outskirts of London but it would be challenging to get to work or see family and friends. He also feels a strong sense of safety in, and cultural identity with, the community that he currently lives in which isn't necessarily true in other parts of London. So he is planning to 'sofa surf' with friends until he can find somewhere he can afford in this vicinity.**

All focus group participants, without exception, agreed that Martin was homeless (which is interesting given the evidence that single people in this situation are often turned away by local authorities in England as 'not homeless' (Sutton-Hamilton *et al*, 2022). For most of these key informants, the deciding factor here was the acutely insecure nature of sofa surfing:

*"He's sofa surfing. He's got no accommodation. He's moving around so potential risk of even rough sleeping if those options run out. I'd definitely class him as homeless."* (Northern city)

However, Martin's ethnicity did not immediately emerge as informing this view, with some participants making the point that they would have taken the same view had he been White:

*"I don't think race has a part to play in this...because I think regardless of your ethnicity or background if you're sofa-surfing it's going to impact on your mental health at some point, physical health, etc. I don't think just because you're sofa-surfing it just has an implication."* (Northern city)

In contrast to the group consensus that he was *objectively* homeless (i.e. his circumstances fitted legal and professional/normative definitions of homelessness (Bradshaw, 1994)) there was much more contention about whether Martin would perceive *himself* to be homeless. Here, ethnicity did begin to emerge as playing a stronger role — alongside other, more universal factors — in mediating perceptions of homelessness.

Matters that came into play included how temporary he felt his current situation to be, the extent of the social support he enjoyed, and whether he had the financial means to secure stable housing for himself or had some reasonable prospect of doing so in the relatively near future:

*"I mean, he may just be thinking this is a temporary thing. I don't actually consider myself homeless because [vignette] suggests he's got the means to actually secure somewhere. In his mind he might be just thinking, well, I'm not homeless because I can stay here and, in another month, I'll have my own place."* (Northern city)

Participants often referenced the widespread public perception that homelessness was limited to rough sleeping (see Nichols *et al*, 2018), and considered that this may potentially affect Martin's thinking, making it less likely that he would see himself as homeless. A key point articulated in one of the focus groups was that, while people might not self-define as 'homeless', given the term's

loaded and stigmatised connotations, they can signal that this is their position and the harms they are experiencing in other ways:

*"I think that they may not use the word homeless, but I've heard the words, such as, 'I have nowhere to go.' 'I have no roof over my head.' 'My mum's kicked me out.' Whilst they're not using that term homeless, they are technically saying that they're homeless.... when you think about it, in terms of dignity, some people just find it difficult to use... I would certainly find it difficult to say that, embarrassed.... They're giving you a greenlight by saying, 'I have nowhere to go. My mum won't have me back. I've been kicked out. I'm roofless. I have no roof over my head.'" (London)*

People's self-definition of homelessness was also said to be influenced by their understanding of their statutory rights as 'homeless', with the importance of community transmission of this information emphasised by a range of participants. Crucially, some ethnic groups had greater access to this knowledge than others, which impacted on their propensity to approach local authorities for assistance, as well as their ability to navigate the statutory homelessness system:

*"...where people are informed that they have a lot of rights.... they're then more comfortable saying, 'Yes, I am homeless, and I'm entitled to this. I need help, and you should support me, because I'm in a situation which is not okay, and I shouldn't have to do this alone, and I'm entitled to help to find accommodation.'" (London)*

*"In my experience, some of that [rights] knowledge can be transmitted through ethnic networks. If someone's uncle's friend is a lawyer, or something like that, and you can phone them up, and you can get that advice, sometimes, that advice is very helpful and empowering, and that can be to do with people you go to church with, or people you eat with, or people you play football with... That does mean, sometimes, there are people from some ethnic groups...they haven't got those sharp elbows, or the right language, or someone to draft an email for them, or whatever it is, it can be a bit harder for them to navigate stuff." (London)*

Focus group conversations also widened out to encompass concerns about some minoritised communities' lack of awareness of other relevant rights, such the legal protections available to tenants, and also their confidence about exercising such rights (see also Ciorta, 2023). These concerns were reinforced by 'hostile environment' policies, within which minoritised ethnic groups, especially those with experience of the asylum system, may feel that their citizenship and status in the UK is highly precarious and conditional (Lukes et al, 2019). This can undermine the feelings of belonging and entitlement that encourage people to avail themselves of their legal rights, and the dignity and empowerment that this can afford (Watts, 2014):

*"I can remember a particularly, a Pakistani family I was working with, and he, the landlord, was behaving appallingly... they didn't even have a tenancy agreement. [Tenant] was very clearly saying, 'I can't go against the landlord. I don't want to go against the land[lord], it's his house.'... 'It's his house. I can't do that.' It took an awful, it took me a long time to persuade them that actually they did need to have a tenancy agreement." (Southern city)*

*"They might not understand the systems in this country; especially asylum seekers/refugees, who just don't really want to put anybody out. They'll just continue living in really, really poor conditions and they might not understand that they have a right to hold their landlords to account and not live in such dire situations." (Northern City)*

Language was another barrier to effective assistance that often had a race or ethnicity dimension:

*"If English isn't a first language and if you're using interpreters or you can't even get interpreters - or they're very difficult, over the phone or something like that - for a language, it's often you can get examples where people are not getting the same sort of service as somebody who...has a basic understanding of what their rights are but also can communicate that as well. I think there are dangers of people not getting the assistance that they should have because of language difficulty in [the] community."* (Northern city)

Subtler issues of communication and cultural competency could also come into play, with appropriate levels of professional curiosity and sensitive probing needed to identify and intervene when needs and harms were not always expressly articulated (Bradshaw, 1994), again reinforcing the need to look beyond subjective self-definitions of homelessness:

*"Sometimes, the homelessness can be hidden, and you have to find out yourself. For someone approaching us, for example, saying, 'My partner wants me out,' and then you watch the body language, and they're not looking at you, and they're just uncomfortable, and there's violence going on at home, but they're not telling you because of culture, sometimes."* (London)

Issues of race and ethnicity also came to the fore when the groups considered Martin's reluctance to move out of his home area. There was a lot of sympathy for, and recognition of, the priority that Martin placed on remaining in his local community for practical (access to services), psychological (sense of belonging) and social (proximity to support networks) reasons (see Lucas *et al*, 2022). His situation also prompted broader discussion about pronounced safety concerns on the part of minoritised communities about moving to unfamiliar areas which, it was emphasised, could be rooted in very 'real' threats (see also Netto, 2006; Chahal, 2007; Law, 2007):

*"I don't even think it's just a perceived danger, is it? I mean, I think for some Black people, and for some Asian people, actually, there is a danger. I mean, I know that you get it at [charity], but we get it as well. We have people come to us who have been moved into various outskirt areas of [city], where they have suffered racist attacks..."* (Southern city)

Crucially, while White households may also have concerns about moving to unfamiliar areas, the range of 'safe' options that they have available to them tend to be wider:

*"...if somebody is white British, for example...they might have more choice for themselves, that they feel there's more choice, in terms of which areas that they choose to move to. As opposed to maybe a Black person who may be more, feel like they're more limited in their choices, because there aren't that many [areas] where they feel like they'd be, feel welcome"* (Northern city)

This meant that some practitioners were careful not to place people from ethnic minorities into 'unsafe' areas. While such policies are understandable, they can reinforce existing 'spatial sorting' by race and ethnicity which some key informants found troubling. This highlighted the dilemma faced by housing professionals trying to assist someone in Martin's situation in the face of enduring individual and structural racism that was beyond their power to eliminate (Rogaly *et al*, 2021):

*"Certain areas are like a no-go zone for someone from an ethnic background. I mean when I*

*make referrals, obviously, I explain to certain people that this area is this type of community. We tend to explain the community area, the culture. Then, if they're still happy for me to make the referrals then I go ahead ...Yes, there is a lot of divide in the [city] area.”* (Northern city)

*“[City] is very diverse but it's not very.....integrated... we try to promote communication and integration as best as we possibly can because we understand that communities living side by side is what is needed in the district...When I was growing up, I lived in such a multicultural area within [different city] and everybody was just really well connected but you don't see that as often now. You've either got the Black areas, or you've got the Pakistani areas. You've got the Bangladeshi areas...”* (Southern city)

There were also other constraints on the assistance that local authorities could, or would, offer Martin that were not racially-specific, but instead lay within the limitations of current homelessness legislation. In particular, it was reported that, as a single person, without the ‘priority need’ status afforded to homeless families with children and vulnerable adults, Martin may in reality receive little help from local authorities. This is disappointing given that, under the terms of the Homelessness Reduction Act (2017), single people in Martin’s situation should receive assistance to *relieve* their homelessness from local authorities even though they are not entitled to rehousing (see also Fitzpatrick *et al*, 2023):

*“...he's a single person..., actually, whether he's homeless or not, in terms of being housed, is probably not very relevant in lots of ways. Because, if he's not in priority need, he's not really going to get, he's not going to get any housing from anyone. He's on his own, really. So, yes, so it's a, it's a technicality. Technically, he's homeless, but if he's not in priority need, then he might as well, in terms of getting help, he might as well not be homeless.”* (Southern city)

In summary, discussion of this sofa surfing-based vignette flagged that race and ethnicity have profound effects on the ‘safe’ locational options open to minoritised communities at risk or experiencing homelessness, and can also crucially mediate people’s awareness of their legal rights and their confidence about exercising them. Issues of community transmission of knowledge, language barriers, and cultural competency of service providers all potentially shape or limit the ability of people from minoritised communities to prevent or resolve their homelessness. At the same time, there are also non-racially specific issues which affect the chances of someone in Martin’s situation receiving effective help, most notably his lack of rehousing rights as a single person without ‘priority need’ status.

## 4. Overcrowding

**Abdul and Fatima, who have Pakistani heritage, live in a four-bedroom owner-occupied house, together with two of their three adult children. One of the adult sons (Mohammed) has a wife (Aliyah) and two children (girl aged 10, boy aged 8), meaning that altogether there are seven people living in the property. While they generally all get along well, it can feel crowded at times which can lead to tensions, and having only one bathroom and a small kitchen can be a challenge.**

**Mohammed and Aliyah would prefer to buy their own place, ideally nearby, but they can't afford it, even though Mohammed is in steady work. A friend has suggested that they move to another town with cheaper housing but being close to family, and to help with childcare, is important to them, so they have decided to stay put for now.**

In contrast to Martin's case above, most focus group participants did not consider Mohammed and Aliyah homeless. Again, ethnicity was not at the forefront of participants' minds when making this evaluation. Rather, many were guided in this assessment by their understanding of the statutory homelessness definition and the fact that, while Mohammed and Aliyah's circumstances do breach the 'bedroom standard', widely applied in policy, statistics and debate on overcrowding, they don't breach the stricter 'statutory overcrowding' standard (Lucas *et al*, 2022)<sup>2</sup>:

*"...it doesn't seem like they're homeless. Of course they are seriously overcrowded here...From what you say there's some tensions, but of course if it's manageable, I don't think it makes them homeless.... unless the family are unable to stay in the same property, and then they talk about getting split up, or potentially getting rid of the [adult] children, they can most likely be homeless after that."* (London)

As this quote indicates, if Mohammed and Aliyah were asked to leave by his parents they *would* be considered statutorily homeless or threatened with homelessness by a local authority:

*"...if they were to be evicted by the parents who simply just say, look I don't want you to live here anymore, then they are definitely in the state of being homeless...If there's any tension, and if they can work around the tension... those four bedrooms, I don't think at this position they would be homeless."* (London)

Importantly, however, this emphasis on eviction as a trigger to statutory homeless acceptances was said to disadvantage South Asian families as they were reported to be far less likely to ask their relatives to leave (or to be willing to say that they have asked them to leave) than White families facing similar pressures. This could be significant as it may mean that South Asian-led households have a much-diminished chance of being accepted as legally homeless, and entitled to assistance from a local authority, because being asked to leave is so pivotal to being able to access this help<sup>3</sup>.

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<sup>2</sup> According to the Homelessness Code of Guidance for Local Authorities, families are not necessarily statutorily homeless if either overcrowding standard is breached, as account can be taken of "*the general circumstances prevailing in the housing authority's district*" (DLUHC, 2018, para 6.27).

<sup>3</sup> Ongoing analysis of the official homelessness statistics in England (H-CLIC data) will enable us to test this theory quantitatively.

As one participant crisply put it:

*"I think you're more likely to come across White families present(ing) [to local authorities] in this situation, because they're more likely to get told to leave."* (Southern city)

Not only did most key informants not consider Mohammed and Aliyah to be homeless, they also doubted that the couple would consider *themselves* to be homeless. While acknowledging the potential harmful impacts on their family's health of their current overcrowded circumstances, it was thought that cultural and family expectations may influence their perceptions of their situation:

*"...if the parents are expecting them to stay with them, then they're not going to feel like they're homeless, because that's just... how it is for them... if... the parents are like, 'Yes, this is your home, too.' Then they wouldn't feel like that is them being homeless, even if they do have a desire to buy their own place.."* (Southern city)

*"I think culture and ethnicity does play a huge role in it. Parents usually want their children's relationship, and their grandchildren to all stick together, no matter how difficult it gets. So you tend to get that idea, especially me being from a Bangladeshi background myself, I do understand that sort of ethnicity, that culture, the background.... Some people even being able to say that I want to move out with my wife and children could cause a huge issue within the family dynamics..."* (London)

However, cultural norms were also said to be changing over time, with less emphasis on young couples being expected to remain in the family home when first married, and multi-generational living increasingly driven by ageing parents needing care and moving in with their child's household.

*"...what we get a lot is the opposite scenario [from Vignette 2], which is where families have moved elderly parents in with them, and then they're overcrowded. Then it becomes a, it does become a really big issue, and I've had some very big arguments with [Council] actually, about elderly people, about a family being homeless because of their situation, because they have elderly family living with them. Having, say, a four-bedroom need, and then [Council] saying, 'Well, I'm sorry, but we can't consider the elderly people to be part of the family, they will need to go into a care home, or something.' Arguing really strongly that that is not in their culture."* (Southern city)

The account given above raises important issues with regard to what counts as a 'household' or a 'family' for the purposes of the homelessness legislation, with the small nuclear family seemingly assumed as the 'norm' and all other arrangements excluded from consideration, potentially discriminating against minoritised groups with different cultural traditions and higher levels of multi-generational living (see also Catney & Simpson, 2014).

It is important to set the cultural points flagged by focus group participants in discussing this vignette in the wider context of the structural racism that drives profound inequalities in the housing and labour markets and social security system and limits the resources available to many minoritised communities to appropriately meet their accommodation needs (Rogaly et al, 2021). Pakistani and Bangladeshi communities in particular experience exceptionally high levels of poverty (Finney, 2022), which is in turn associated with the heightened levels of overcrowding that they endure (Lucas et al, 2022). A crucial point made by several participants was that it was

dangerous to make a priori assumptions that, just because overcrowding was more common amongst some Asian communities, that it was any more acceptable, or less objectively harmful, to members of these households. The potential for institutional racism rooted in these assumptions was captured in a worrying account given by one focus group participant that called to mind the tragic Awaab Ishak case in Rochdale (Baraniuk, 2023):

*"I think there can definitely be dangerous stereotypes that float around...I overheard a conversation in the council about, I think it was someone who had mould, or lots of damp within the property, and they were saying very generally, 'Oh well, within that culture they like to have their heating turned up, and they like to live in really overcrowded...' you know, '...like to live with lots of people in the property, so actually that's why that's happened.'...I don't know if sometimes people maybe are justifying, especially in a council situation where someone presents and asks for support, and actually maybe they don't have a different offer, or there's not something available and they're trying to justify to themselves."*  
(London)

Thinking back to the vignette, the trade-off that Mohammed and Aliyah are making — that is, to remain in an overcrowded situation in order to remain living in their local area where they have access to support — was one that was familiar to most research participants, reflecting the acute shortage of affordable housing for those at risk of homelessness in London in particular (see also Lucas *et al*, 2022):

*"...there's lots of overcrowding in [Borough] which is really impactful on people's health... the advice would be yes, you need to look for private rented outside of the area, maybe in [another Borough], or something really far away, and then that's breaking up that family network, and those support systems, and stuff like that, which I think in some cultures as well, that's very, very important isn't it, and that's a really important element to consider."*  
(London)

Needing to stay local in order to access supportive networks and access to relevant services sometimes meant not only having to live in poor quality and crowded conditions, but also losing out on the opportunity for security of tenure:

*"I think when it comes to any offers of permanent [housing]... any of these families [in vignettes], if they were offered an area where they didn't feel it was suitable for them, often, my experience is they not take a property and then just end up privately renting in [area] where they do want. That is a trade-off in that you're giving up that security of council housing, say, or housing association, for something lesser in terms of your protection and longevity, because you're choosing to go to one area, because an authority can't meet your needs. I think there are trade-offs."* (Northern city)

Again, as with Vignette 1, the very real dangers that people from minoritised ethnic groups can face as a result of overt and threatening racism when forced to move out of their home area was discussed. One particularly alarming example was given by an interviewee now based in a northern city, but who was reflecting on things that they had observed when working in London:

*"I worked in [Borough]... which had a large Bangladeshi community... You've got situations where the authority just apply the legislation and they were sending people to... [areas where] they had recently elected two National Front members and they were sending Asian households out to live in these wards... It was a massive issue... in [northern city], as well, where there are perceived to be particularly White areas. There have been racial tensions*

*and hostilities [and] they're saying, 'Well, here's a house and it fits your bedroom size and you can go and live there, and that's our duty done.'"* (Northern city)

This last comment highlights a key weakness in the current statutory homelessness system. While local authorities must provide accommodation that is 'suitable', the voluminous legal provisions and guidance covering what this means largely focus on the house itself, with relatively little attention paid to matters of wider community embeddedness and safety. While local authorities would argue, rightly, that acute shortages in affordable supply mean that it is infeasible for them to meet all applicants' locational preferences, there is scope for improvements in guidance to accommodate issues of particular importance to minoritised groups, as discussed further below. Moreover, household requests not to be accommodated in particular areas on the basis of safety are better conceptualised as needs than preferences.

In summary, exploration of this vignette foregrounded a range of concerns pertaining to institutional or structural racism within the housing and homelessness systems. These included: the priority given to (threatened) eviction potentially disadvantaging Asian households; the presence of racist stereotypes about overcrowding being more acceptable, or less harmful, to some minoritised groups; normative and legal assumptions about the small nuclear family being the 'norm' discriminating against minoritised communities with more diverse household arrangements; and, again, safety concerns about overt racism and harassment in some locations to which homeless households may be relocated.

## 5. Temporary Accommodation

Jessica is a Black female lone parent with two young children (aged two and six). She has not been in paid work since her second child was born. After her relationship with her partner broke down she left their social rented flat and moved back in with her parents into their two-bedroomed house for a short period before approaching her local council for help.

She spent two weeks in Bed and Breakfast before the local authority provided Jessica and her children with temporary accommodation in a self-contained social rented flat. The flat has two bedrooms, is in reasonable condition and close to her eldest child's school.

Jessica has been made aware that they will be made a 'suitable' settled housing 'offer' at some point, but is unsure how long this will take. She has also been told that this offer of settled housing may be outside of the local area, and is likely to be of a private let rather than social housing, and so she isn't sure whether she will accept it.<sup>4</sup>

As was the case with Martin, focus group participants were generally in agreement that Jessica was homeless on account of the highly insecure nature of her temporary accommodation. The impact of her life being 'on hold', sometimes for many years, then suddenly, with little choice or control, having to move at short notice into 'settled' accommodation which may itself not necessarily be long-term term or stable, was vividly described:

*"I would say that she is homeless because the accommodation she's currently living in, although she has a promise of long-term accommodation, the accommodation she currently is in is a temporary one... she can be moved with very short notice. That's the thing that makes it more unstable, is that she doesn't know how long she's going to be living there."* (London)

*"...waiting years and years, and then suddenly being provided private rented accommodation, which meets the needs probably at first, in terms of the rent, although it's very, very high compared to a social housing. Then after two years, anything could happen after that."* (London)

This inability to plan or settle – and the harms that this generated for her children in particular, in terms of both their mental health and their social relationships (see Watts & Blenkinsopp, 2021) – tended to be afforded more weight in defining Jessica's situation as homelessness than the physical conditions of any particular properties that she occupied:

*"...it will affect their ability to plan, as well. Especially with children, that age, should they want to participate in activities, making friends in school, it's that - start planning for their future, which, if they know they can be placed out of borough, they'd have to restart that process somewhere else."* (London)

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<sup>4</sup> Note that Jessica's case was considered only in the focus groups that took place in the three London boroughs, where there is very significant overrepresentation of Black people in the statutory homelessness system in particular (Bramley *et al*, 2022).

The sense of crushed hope for secure, affordable social housing in a familiar location was powerfully articulated in a context where a fixed-term, expensive and, often, out-of-area PRS let was more often the norm:

*"... when they're at the state of homeless, they have the hope, expectations that they will go through this tedious process of being bounced back and forth from temporary accommodation, bed and breakfast, being assessed at many levels, but then eventually they will come out with social housing. Less rent in the local area, with the community that they're familiar with, and then being told that they may not get that at the end of all what they've done. It will have a negative impact on anyone." (London)*

The points made thus far could be said to hold for any family in temporary accommodation in London, albeit that these issues affect a disproportionately large number of Black families given their seriously heightened risks of statutory homelessness. However, there were three race-specific key points made in response to this vignette.

First, there were reports of direct discrimination and individual as well as institutional racism prompted by discussion of Jessica's case, with Black women's motivations and experiences said to be treated as more 'suspicious' than those of their White counterparts:

*"I have, on occasion, found certain professionals do treat single Black women with children in, sometimes, a different way than single white women, and there can be a bit of a conscious or unconscious racism about, 'Are you really single, or are you just doing this for welfare and benefits? Is he still in the place, and you're just pretending you're doing this to get a second flat?' Those are questions that, probably, anyone would get asked a bit, but I think they can be asked a bit more to Black women, and I think that can be because of negative and racist stereotypes around Black women." (London)*

Second, as with the other vignettes, location was again a core theme in discussion of Jessica's case, with points about safety and racist harassment in certain neighbourhoods paramount. Debates on this vignette also identified additional locational requirements associated with the religious, cultural and language needs of some minoritised groups which were not routinely taken into account in assessing the 'suitability' of accommodation offers under the statutory homelessness system. This was said to have really detrimental effects on people from minority ethnic communities, especially for those who faced language challenges:

*"When the local authority's looking for housing for you, if you work, that's treated as something really important, but... if you attend ESOL classes or you have a mosque or a church, that's less important. When councils are finding temporary accommodation for people, one of the main things they'll focus on, is someone in the household working, or are their children taking GCSEs or A levels, and those are the main criteria that the council look into, but then other things, the law just doesn't give them any weight. So someone will be really passionate about their ESOL class and we're like, 'Oh, I'm sorry, the law just doesn't care about your ESOL class'." (London)*

*"[Borough] it's very diverse and it's such a multicultural area that everyone feels like they belong there because they have a part of it that they know... they have the local church, they have networks, they have someone who speaks their languages, they're not in desperate need to have to speak English. They might be learning English, but they also have people who can translate for them. That security is there, so to move away from that, it*

*causes much more anxiety and fear than it would if you weren't depending on services like that..." (London)*

As a result, people from minoritised communities were often living in severely overcrowded conditions as the only alternative was to lose these essential support networks (see also Lucas *et al*, 2022):

*"They would rather be overcrowded and live in the borough, and not even approach the council as homeless for the fear of being moved out..." (London)*

Third, the complexity of the social housing allocation system, and particularly choice-based lettings systems, so disadvantaged those who faced language barriers or simply lacked familiarity with these processes and, conversely, so substantially benefited those with better knowledge networks, or just better English, that it was described in terms that amount to institutional racism:

*"...the housing register... they made the system quite complex so that you're - not to be too encouraging to apply for, but that also means that, if you don't know your ins and outs, or have someone who can explain it to you, it is quite complex. You give supporting evidence but you're never quite sure what the supporting evidence should be. It's always when you do it, then you always get back, 'Oh, you missed this, or you haven't provided this.' It definitely becomes discriminatory, just because it is quite complex. By default, if you don't know - if there's a language, or cultural - and you don't have other people who have gone through that process, it becomes difficult." (London)*

In summary, discussion of this temporary-accommodation-based vignette flagged the profound insecurity and harms associated with 'life being on hold' for families in this situation for prolonged periods of time. Key race and ethnicity-related points to emerge included reports of direct racism impacting on Black women whose motives for applying as homeless may be more likely to be questioned than their White counterparts; the importance of taking into account religious, cultural and language needs when assessing the 'suitability' of accommodation offers under the statutory homelessness system; and the potential for institutional racism associated with complex social housing allocation systems which advantage those with good English language skills and specialist knowledge networks.

## 6. Concluding Discussion

This deep dive was designed to apply a race and ethnicity lens to conceptualisations of homelessness in England. It explored not only whether there were differences in relevant interpretations, harms, and trade-offs between ethnic groups, but also sought to identify whether there was evidence of individual, institutional or structural racism impacting on experiences of, and responses to, homelessness amongst minoritised communities.

As was evident from the focus group discussions of all three vignettes, many of the key concerns identified by practitioners cut across ethnic groups, affecting a wide range of lower-income households. In particular, the lack of choice and control that people at risk of homelessness have over their eventual housing outcomes loomed large. Most of us, to at least some extent, make trade-offs in our housing decision-making between location, conditions, size, tenure security and affordability. However, for people on low incomes these choices could be incredibly constrained, and effectively removed for those reliant on statutory homelessness assistance. The stark limits on what the statutory homelessness system offers by way of practical assistance was also clear: single people and those in overcrowded circumstances may be offered little or no material assistance at all, and even families owed the full rehousing duty can face long periods living in 'limbo' in temporary accommodation before being offered a relatively insecure private let outside of their home area.

While these 'universal' concerns affected people from all ethnicities facing homelessness, they weighed particularly heavily on minoritised groups, as the vignettes were selected specifically to capture circumstances that disproportionately affect these communities. The focus group discussions also revealed an array of ways in which relevant issues would be heightened or exacerbated for minoritised communities, and identified additional challenges that they faced. Returning to the four research questions posed in the introduction, we now draw together the threads of the discussions across all three vignettes.

### Do subjective interpretations of homelessness vary between different ethnic groups?

There was no strong sense that subjective interpretations of homelessness varied between ethnic groups. Generally it was thought that people's conception of homelessness was limited to rough sleeping (Nichols *et al*, 2018) and even those in very precarious housing situations may want to distance themselves from this 'label' on account of the associated stigma. However, a key racialised issue to emerge was that awareness of one's statutory rights as homeless might alter this self-perception, and in turn the chances of seeking help from local authorities, with 'community transmission' of these entitlements said to vary substantially across different ethnic groups. This meant that some ethnic groups were much better placed than others to gain access to statutory homelessness assistance.

### Are hidden forms of homelessness - such as sofa surfing and overcrowding - experienced differently across ethnic groups, and do the associated risks, harms and hardships vary across these groups?

The focus group participants did not seem to identify much by way of ethnic differences with

regard to the adverse consequences of sofa surfing; in fact, it was stated that the effects would be the same if the people involved were White. However, with regard to overcrowding the presence of racist cultural stereotypes was a key focus of discussion. It was strongly argued that, while crowding are a more common experience amongst some minoritised communities, it is not appropriate to assume that this makes these circumstances any more acceptable, or less harmful, to South Asian or other minoritised households than to the White majority population.

### Are there distinctions in the nature of the trade-offs and choices made by people from different racial and ethnic groups when faced with acute housing constraints?

While people from all ethnicities were said to place a premium on the location of their accommodation, the trade-offs between location and other factors such as quality, space and tenure security could be that much sharper, and constraints much stronger, for those from minoritised communities. This was related to three interlinked points: first, racist abuse suffered by minoritised communities meant that they held realistic fears of being threatened, attacked or intimidated in areas in which they were in a conspicuous minority; second, they tended to have fewer 'safe' areas to choose from than White majority households if they had to relocate; and third, the additional locational requirements that some minoritised communities have for religious, cultural or language reasons – for example, to be able to access mosques, specialist charities, translators or ESOL classes – are often not recognised in local authority policy and practice. In combination, this meant that people from minoritised communities often endured extreme overcrowding, poor conditions and a lack of tenure security in order to remain living in a location in which they felt a sense of security and belonging.

### Do experiences of individual, institutional or structural racism shape these responses to, and experiences of, homelessness amongst minoritised communities?

Instances of direct, individual racism impacting on the service that minoritised people receive were reported. This included examples of negative stereotypes about Black women misrepresenting their domestic circumstances to gain advantage in housing or benefit systems. Also, as noted above, problematic assumptions about some ethnic groups alleged 'preference' for overcrowding were flagged, as well as racist abuse in some areas limiting the safe accommodation options available to minoritised communities.

Also evident were examples of systematic disadvantages faced by some minoritised communities that may, at least arguably, constitute (unwitting) institutional racism. For example, what is deemed a 'household' for the purposes of statutory homelessness assessments seemed driven by White norms of the small, nuclear family. This is to the detriment of South Asian and other minoritised communities where there are higher levels of multi-generational living, which in turn has long-term implications for the need for larger housing units (Catney & Simpson, 2014). Likewise, the emphasis given to (threatened) eviction as a key trigger for statutory homelessness acceptances was said to disadvantage South Asian families who are less likely than other ethnic groups to ask household members to leave, even when faced with facing overcrowding, conflict or other pressures. The very complexity of the social housing allocation system, and particularly choice-based lettings systems, could also be said to amount to institutional racism given the extent to which it advantages those with good English language skills, familiarity with British bureaucratic

processes, and specialist knowledge networks (Rutter & Latorre, 2008).

These examples of individual and institutional racism are nested within the broader context of structural racism in housing linked to deep inequalities in the labour market and the social security system (Rogaly *et al*, 2021), as well as arising from a long history of racism within the housing system itself (Henderson & Karn, 1984; Lukes *et al*, 2019). Practitioners repeatedly flagged the reluctance of some minoritised groups to enforce their housing or homelessness rights, even where they were aware of them. Fear of ‘rocking the boat’ was particularly pronounced amongst groups such as asylum seekers and refugees who may be anxious about their status in the UK and nervous of challenging all forms of authority, but were also noted amongst British-born people to whom these policies do not formally apply (see also Rogaly *et al*, 2021). This may indicate that confidence about exercising housing rights has been (further) eroded across minoritised communities by ‘hostile’ immigration policies, such as the “Right to Rent” legislation (Crawford *et al*, 2020).

## 7. Policy and Practice Implications

### Transformational change beyond the housing system

The study findings speak to the need for transformational societal change that tackles structural inequalities and racism in sectors that extend beyond the housing system, including the labour market, social security system, criminal justice and health systems (Rogaly *et al*, 2021; Trealoar & Begum, 2021). Moreover, this needs to be part of a broader effort to tackle the social fractures that drive the kind of overtly racist attitudes and behaviours that compromise the security of minoritised people living in certain communities, limit the safe options available to rehouse them, and undermine their confidence about exercising their housing and homelessness rights (Finney, 2022). There is an urgent need to detoxify the prejudicial public and political discourse that has been so degraded by 'hostile' environment policies and rhetoric over the past decade or so (Mondon & Winter, 2024).

### Implications for housing policies, planning and systems

Examples of individual and institutional racism revealed in this and other research (Lukes *et al*, 2019) reinforces the need for a diversity of workforce at all levels within housing services, and for robust equalities monitoring and training that is alert to, and able to challenge, prejudicial perceptions, discriminatory decision making and unequal outcomes. It may be worth considering the development of a 'Racial Equality Toolkit' for use across the housing sector (Finney, 2022).

Housing policy and planning must take account of the diversity of household arrangements found in some minoritised communities. In particular, where there is a cultural preference for multi-generational or multi-adult living and a need to accommodate this via the provision of larger housing units (Catney & Simpson, 2014; Bristow, 2021).

Consideration should be given to simplifying social housing allocation systems so that they are more inclusive of minoritised communities with limited English or knowledge of relevant bureaucratic processes, homeless people with complex support needs, and others who may struggle with navigating the demands of choice-based lettings systems in particular. An important step forward would be to mandate 'Common Housing Registers' across England, so that households can access lettings from all local social landlords via a single application, and to encourage use of direct lettings approaches and/or supported bidding to minimise systemic inequalities.

### Implications for homelessness policy and guidance

National homelessness policies must widen out from the current narrow focus on rough sleeping (Fitzpatrick *et al*, 2023) if they are to properly capture the severely inadequate living conditions experienced by many minoritised ethnic groups (Bramley *et al*, 2022). It is especially important that ethnically-inclusive homelessness policies incorporate aspects of severe housing deprivation associated with insecurity, threats of external violence and intimidation, overcrowding, and affordability.

Elements of the current homelessness law and guidance that (unintentionally) disadvantage minoritised communities should be addressed. Helpful measures that Government could take

would include amending the statutory homelessness Code of Guidance (DLUHC, 2018) to:

- encourage local authorities, when undertaking homelessness assessments, to make allowance for the fact that, in some minoritised communities, eviction of family members may be so culturally unacceptable that it will not be considered even where conditions or relationships are intolerable.
- clarify that the definition of a 'household' - which includes all those with whom the applicant 'normally resides', or could reasonably be expected to reside, as a 'member of their family' - may include multi-generational family households rather than necessarily being limited to the small nuclear family 'norm'.<sup>5</sup>
- emphasise the unacceptability of rehousing minoritised communities in areas where they face realistic threats of racial harassment and abuse (Netto, 2006).
- encourage local authorities to accommodate additional locational requirements that some minoritised communities may have for religious, cultural or language reasons, insofar as is practical and reasonable, when assessing the 'suitability' of housing offers.

## Implications for local authority homelessness practice

There are a range of ways in which local authorities can amend their day-to-day homelessness practice to be more inclusive of minoritised communities.

For a start, when in contact with people in housing crisis it is critical to focus on the (objective) harms and hardships that they are facing due to precarious, inadequate or risky circumstances rather than foreground whether or not those affected would (subjectively) self-define as 'homeless', which may sometimes vary according to social and cultural norms and expectations.

Linked with this, while the statutory homelessness system, and the entitlements that flow from it, necessarily, and rightly, shape local authority action to assist those in housing crisis, the stigma attached to homelessness 'status' means that a focus foregrounding pragmatic problem-solving (as encapsulated in the best 'Housing Options' approaches (Pawson et al, 2007)) rather than foregrounding technical definitions of homelessness, is likely to be the most productive way to engage with some minoritised communities.

It is also important to be aware that enhanced levels of cultural competence and professional curiosity may be required to identify the issues faced by particularly disempowered members of some minoritised communities, such as women experiencing domestic abuse.

## Implications for voluntary and community sector

Given that the transformational societal and systemic changes outlined above comprises a long-term and fundamental agenda, there is much scope for voluntary groups to assist with more 'transitional' changes that help to mitigate the impacts of the current system.

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<sup>5</sup> At present the Guidance is somewhat ambiguous as follows: "The phrase 'as a member of the family', although not defined for these purposes in legislation, will include those with close blood or marital relationships and cohabiting partners, and, where such a person is an established member of the household, the accommodation must provide for them as well." (see paragraph 6.7).

The need for homelessness interventions that are “culturally competent and locally specific” has been noted by Finney (2022, p. 31). In the context of the findings of this deep dive study, a particular role has emerged for the development of specialist housing advice and/or peer learning networks targeted on under-served communities in order to counter lack of awareness legal entitlements on the one hand, and fear or hesitation about exercising them on the other.

## Next steps

The lessons emerging from this deep dive into conceptualisations of homelessness – from the perspective of practitioners – will underpin future planned research in this Oak-funded programme.

This will include both an ‘upstream’ investigation of means of systemically ‘designing out’ homelessness amongst minoritised communities, to be undertaken in the West Midlands but with a view to extracting lessons more broadly, and a future ‘downstream’ investigation of the reality of homelessness experiences across a range of minoritised communities.

We will integrate these qualitative insights together with our ongoing quantitative investigations into a second and final ‘State of the Nation’ report that will draw together the key learning from right across this research and capacity-building programme.

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# APPENDIX: Vignettes and Prompts Used in Focus Groups

## **Preamble:**

- *Reiterate purpose of study – to examine definitions, perceptions and experiences of homelessness amongst minority ethnic communities*
- *Discussion scheduled for one and a half hours*
- *Describe process of discussion and purpose of vignettes. Vignettes are hypothetical but realistic cases, designed here to prompt discussion about what does and doesn't constitute homelessness and the impacts on people of living in various housing situations (Important: emphasise that there is no 'right' answer and it isn't a 'test'; the vignettes are merely tools to prompt discussion about complex issues around the definition and experience of homelessness. While there may be legal implications of some of the situations that the vignettes describe, what we are primarily interested in is views and perceptions on who should count as homeless in the lay person's use of the term, and the practical and ethical implications of the kinds of housing challenges that we discuss)*
- *Reiterate assurances re confidentiality/anonymity, and ask all to respect the confidentiality of what other participants say so that all can speak freely*
- *Ask permission to record discussion*
- *Any questions?*
- *Ask for verbal consent on the recording in these terms:*

Can you please confirm that:

- You understand the purpose of the study, that taking part is voluntary, and that you can withdraw from the study at any time.
- You understand that you can refuse to answer any questions and may stop the interview at any time without having to give a reason.
- You understand that you will not be identified in any reports resulting from the research.
- You consent to the interview being recorded.

**Process:** *Circulate each vignette (by including on 'chat' function on Zoom or similar) to all attendees, one at a time, in the order agreed for that Focus Group. Allow participants a few minutes to read it, then facilitate discussion using the questions/prompts. Each vignette should be discussed in turn, only sharing the next vignette once discussion on the preceding one is completed. Allow time for broader reflections at the end, once all vignettes have been discussed.*

## Vignette 1

**Martin is a 25 year old Black man living in London. He is a young professional in a secure job with good prospects but his current salary level is fairly modest. He recently vacated his private rented flat when the landlord increased the rent and he could no longer afford it. He looked for another private rented flat in the same area but couldn't find anything he could afford.**

**Martin has moved in with a friend who has offered him use of his sofa on a temporary basis. Martin thinks that he probably could afford a flat at the very outskirts of London but it would be challenging to get to work or see family and friends. He also feels a strong sense of safety in, and cultural identity with, the community that he currently lives in which isn't necessarily true in other parts of London. So he is planning to 'sofa surf' with friends until he can find somewhere he can afford in this vicinity.**

Prompts:

- Would you consider Martin homeless now/in recent past? Why/why not? (probe whether flat condition/long v short term permission to stay/family v friends would make a difference)
- Do you think Martin would consider himself to be homeless? Why/why not?
- What do you consider the key adverse impacts that Martin's current housing situation may be having on him (if any)?
- Would these impacts be different at all if he were Was White/Asian/another ethnicity? Would perceptions of whether these housing circumstances amounted to homelessness differ for other ethnic groups?
- Any other key changes in Martin's characteristics/circumstances that would exacerbate/mitigate the impact of living in these circumstances/perceptions of whether they amounted to homelessness?, e.g. if Martin was unemployed instead of in work would any of this make a difference? What if he was female and/or had children with him? Anything else?
- We are suggesting in the vignette that Martin is 'trading off' housing security/conditions for location. Is that realistic/your experience of what happens? Different for other ethnic groups?

## Vignette 2

Abdul and Fatima, who have Pakistani heritage, live in a four-bedroom owner-occupied house, together with two of their three adult children. One of the adult sons (Mohammed) has a wife (Aliyah) and two children (girl aged 10, boy aged 8), meaning that altogether there are seven people living in the property. While they generally all get along well, it can feel crowded at times which can lead to tensions, and having only one bathroom and a small kitchen can be a challenge.

Mohammed and Aliyah would prefer to buy their own place, ideally nearby, but they can't afford it, even though Mohammed is in steady work. A friend has suggested that they move to another town with cheaper housing but being close to family, and to help with childcare, is important to them, so they have decided to stay put for now.

Prompts:

- Would you consider Mohammed and Aliyah to be homeless? Why/why not? (Probe whether any aspects of their *housing situation* (level of crowding, tenure, conditions) *social circumstances* (existence/scale of tensions, sharing with non family, if Abdul and Fatima expressed a preference for them to go, or if Mohammed and Aliyah expressed no desire to leave) or *economic position* (if Mohammed was out of work, if there were no potential option to move/buy) would impact on judgements)
- Do you think Mohammed and Aliyah would consider themselves to be homeless? Why/why not?
- What do you consider the key adverse impacts that these current housing circumstances may be having on all household members (if any)?
- Would these impacts be different at all if this was a White/Black/Indian/other ethnicity family? Would perceptions of whether these housing circumstances amounted to homelessness differ for other ethnic groups?
- We are suggesting in the vignette that Mohammed and Aliyah are 'trading off' space/privacy for location/family support. Is that realistic/your experience of what happens? Different for other ethnic groups?

### Vignette 3

Jessica is a Black female lone parent with two young children (aged two and six). She has not been in paid work since her second child was born. After her relationship with her partner broke down she left their social rented flat and moved back in with her parents into their two-bedroomed house for a short period before approaching her local council for help.

She spent two weeks in Bed and Breakfast before the local authority provided Jessica and her children with temporary accommodation in a self-contained social rented flat. The flat has two bedrooms, is in reasonable condition and close to her eldest child's school.

Jessica has been made aware that they will be made a 'suitable' settled housing 'offer' at some point, but is unsure how long this will take. She has also been told that this offer of settled housing may be outside of the local area, and is likely to be of a private let rather than social housing, and so she isn't sure whether she will accept it.

Prompts:

- Would you consider Jessica and her children to be homeless now/in recent past? Why/why not? (Probe whether any of these make a difference: *why she left* (ex-partner was abusive), *situation at her parents' home* (if house was larger, they were happy for her to remain there long-term), *the nature of her temporary accommodation* (in poor condition, out of area), *settled housing offer* (guaranteed social housing, in area), *her economic position* (in work/on higher income))
- Do you think Jessica would herself to be/have been homeless? Why/why not?
- What do you consider the key adverse impacts that these current housing circumstances may be having on Jessica and her children (if any)?
- Would these impacts be different at all if this was a White/Asian/other ethnicity family? Would perceptions of whether these housing circumstances amounted to homelessness differ for other ethnic groups?
- The vignette implies that Jessica may be prepared to put up with being temporary housing for longer to avoid leaving the area and/or moving into the PRS. Is that realistic/your experience of what happens? Different for other ethnic groups?

## Wrap up

- As we explained at the beginning, we're interested in whether people's understanding of what constitutes homelessness varies across ethnic groups. Do you have any thoughts we've not already discussed on that?
- Do you think the negative consequences associated with different living situations may vary depending on people's ethnicity or not?
- Do you think people in different ethnic groups may have different preferences when faced with housing challenges and trade-offs?
- The next stage in the research involves in-depth interviews with people from minority ethnic communities with experience of homelessness. I hope it is OK if I recontact some of you about helping me reach potential interviewees?
- We plan to publish the report based on the study in the summer – so if you don't mind my keeping your contact details we'll be in touch to let you know when it comes out. There may also be an event of some kind – yet to be decided
- Thank you etc



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