



Pakistani housing strategies in Britain

British Pakistanis have been persistently disadvantaged in housing, experiencing poor conditions and lack of access to social renting. A study of housing preferences and strategies in three Pakistani communities in Britain, conducted by Alison Bowes, Naira Dar and Duncan Sim, found that:

- f** Owner-occupation is still the predominant tenure for British Pakistanis. But many families own poor quality housing in inner city areas, and lack resources to improve or maintain it. Without loans or grants for house maintenance or improvement, these home owners are unlikely to obtain good quality accommodation outside the social rented sector.
- f** Aspects of Pakistani cultures influence housing needs and wants. These include: a continuing emphasis on larger extended family households; households whose composition changes over time; and the particularly acute difficulties which can face lone women after family break-up. The emphasis on larger households can divert attention from the existence of smaller households which were often in housing need, having lost the support of the wider family circle.
- f** Harassment restricts Pakistani housing choices, by deterring people from taking housing in certain areas. Often, although not always, these are outlying or deprived areas of social rented housing, with a negligible Pakistani presence.
- f** Pakistani households have much more experience of applying for and living in council housing than national statistics of council house occupancy suggest. But many reject the tenure, by curtailing the application process, or leaving council houses.
- f** Council housing is widely seen as a poor alternative to other tenures, except where local housing policies have made council estates safer by reducing levels of harassment. In every location, there are examples of council estates with negative reputations.
- f** Housing associations, especially those which operate in inner city areas, appear to have a potentially major role in supplying social rented housing for British Pakistanis. But the sector remains small, and has so far had only a limited impact in meeting Pakistani housing needs.

Background

Economic disadvantage, social exclusion and institutional racism have all helped to perpetuate relatively poor housing for British Pakistanis. But better and safer living conditions do exist, in the face of these constraints. This research examined the effects of constraints and also the ways in which policy makers and British Pakistanis have attempted to overcome them.

Pakistani households

Pakistani households tend to be larger than those in the general population but there were also smaller households including women living alone and single-parent families. Such households had often come into being as a result of a separation following incidents of domestic violence. There were also older people who had left their families or who had no family, were sometimes widowed and often had few financial resources. The emphasis on larger households can divert attention from the existence of smaller households which were often in housing need, having lost the support of the wider family circle.

Continuing relationships with Pakistan had an impact on households. It was commonplace to be called back to Pakistan to deal with family matters there and some households still owned property there. Sometimes these absences caused difficulties for those left in Britain, especially if they resulted in a drop in income, which could result in the loss of the home. There were also many instances of relatives from Pakistan moving to Britain temporarily and seeking accommodation with a family already in residence.

Pakistanis and council housing

Pakistani households have much more experience of applying for and living in council housing than national statistics of council house occupancy would suggest. Around half of the sample had, at some point, applied for a council house, although only 11 per cent were currently living in one. Generally, younger people were more likely to have applied. This contrasts with the population as a whole, where it has been found that younger people generally move into owner-occupation.

The two main considerations in choosing a house were space - because of the larger Pakistani household size - and area. Choice of area appeared to be more important than it might be for white families and was related to factors of safety and the reputation of the area. Many applicants to council housing had rejected it because they were only offered houses in distant locations, or areas thought to be unsafe. Others appeared unsure about the fate of their applications and were unable to estimate realistically whether they might eventually get a house.

It appeared that many of those Pakistanis who obtained council housing had found themselves with few alternative choices. Thus council tenants were often women alone, older people who had fallen on hard times, families who had lost their homes, or families with disabled members who needed specially adapted accommodation. There were, however, indications that in some areas, younger families were making a positive choice to enter the social rented sector.

Many Pakistani experiences of council housing were negative, and many families had suffered harassment. Ten households in our sample had given up secure council accommodation to move to other, sometimes less secure, tenures in safer areas. Some took a short tenancy in the private rented sector, while others rejoined the overcrowded extended family home.

Local authorities and other social landlords have a housing stock which has been greatly reduced by the Right-to-Buy scheme. Many landlords do not have housing of the right size or in the right place to meet Pakistani needs. There are examples, however, of housing associations who have worked with funders to provide larger-sized accommodation, involving prospective Pakistani tenants, and also of local authorities who have undertaken 'opportunity conversion' programmes, to create more larger and smaller houses.

There are also examples of local housing policies which have made council estates safer for Pakistani tenants, and indeed for all tenants, by reducing levels of harassment. In such circumstances, the experience of council housing showed a marked improvement.

The role of housing associations

Although knowledge of housing associations was not as common as knowledge of council housing, associations were often seen quite positively. The location of much association property was a major advantage. Whereas negative evaluations of council housing often referred to its distant location, positive evaluations of housing association property referred to its proximity to the Pakistani communities.

Housing association tenants appeared to have acquired their houses quite quickly, some through nomination from the local authority. Applications seemed to be dealt with more rapidly in associations than in local authorities and families accepted the offers more readily, perhaps because they were thought to be in more appropriate locations.

There were some indications that associations were taking special account of the needs of Pakistani and other minority ethnic communities in ways which local authorities were for a long time unable or unwilling to do. The role of black and minority ethnic associations may be important in this respect.

In our two English case studies, these organisations appeared particularly sensitive to minority ethnic needs and promoted minority ethnic participation in their activities. In Glasgow, a new minority ethnic association has only recently been established, in the face of some opposition from existing providers.

Owner-occupation

Owner-occupation is still the dominant tenure for Pakistani households. For many, more affluent Pakistanis, home-ownership was seen as allowing more choice of housing, in terms of house size, area of residence, possibilities for moving, and internal household arrangements. For others, however, owner-occupation was unlikely to be sustainable in the long term, because of the poor condition of many of the properties. Such houses had often been acquired early in the process of settlement, had proved difficult to sell and, in many cases, needed major improvement work.

There was a clear expectation on the part of many Pakistanis that eventually improvement and repair grants would be forthcoming and many stated that they had applied for grant assistance. It was clear that a large number of households simply did not have the resources to undertake improvement work themselves. Recent changes to the grant system in England and Wales, however, mean that people living in unfit houses no longer have a right to a renovation grant and grants have become both discretionary and targeted. This means that, in the future, grant assistance will become extremely difficult to obtain and many owner-occupiers in the inner city - whatever their ethnic background - will either have to endure poor living conditions or apply to the social rented sector.

Another problem for Pakistanis living in poor inner city housing is the fact that they are often excluded from programmes of area regeneration. Successful bids to the Single Regeneration Budget, introduced in 1994, have not necessarily been in inner city areas and there appears to be a shift towards the renewal of deprived council estates. In Scotland, Scottish Office partnership areas have also focused on peripheral council estates, while Scottish Homes funding for housing associations has been targeted in the same way. The result has been less money going into the inner cities - affecting all tenures - and this has had a disproportionate effect on minority ethnic groups.

Recently, there has been some discussion about the notion of 'Housing Plus', whereby housing organisations seek to ensure that policies are adopted which are wider than those of traditional housing management. In this way, the benefits to communities can extend beyond housing and into other areas. Such policies have been developed in

social rented estates, but there may be scope for Housing Plus to be extended to the inner city, with policies for regeneration aimed at benefiting the wider community.

Financing housing

Most owners believed that mortgages were an appropriate source of finance for house purchase. There was, however, a significant group of respondents who preferred not to borrow money, but to finance themselves only from savings and, in a few cases, borrowing money from banks or building societies was out of the question for religious reasons.

Borrowing from relatives and friends was commonplace, particularly in order to get the deposit for a house. In the past, it might have been possible to borrow the whole amount necessary for purchase from relatives but the increased cost of housing meant this was now rarely possible.

There is a literature which suggests that banks, building societies and estate agents have been exclusionary and have sometimes acted in a racist manner. Respondents in this survey, however, did not feel they had been excluded from access to the system. In common with other sectors of the population, respondents sometimes faced problems with repayments and subsequent repossession. There were several cases where this was linked with business failure.

For those who did not own their own homes, help with housing costs also came from a variety of sources. The support of family and friends was important and less well off respondents also had access to help from statutory sources.

Harassment

Many households related problems of racial harassment, ranging from name-calling to physical assault and - in the most extreme cases - arson on the family home. Certain areas were regarded as being particularly unsafe, mainly in outlying areas, distant from other Pakistani families and support networks. Such areas were often local authority estates, although not always. There were examples of estates where the local authority concerned had, through its policies, managed to create a safer environment for its tenants.

Not all harassment was racist and there were instances of women being harassed by ex-husbands or by their ex-husbands' families. There were a number of women either living alone or as single-parent families and, although such women were clearly in housing need, there were few indications in the survey data that housing agencies were able to meet those needs.

Economic factors

Economic factors were found to have important influences on Pakistani housing. Many people needed to be mobile to find work and some households had moved frequently as the employment of the head of household had changed. For mobile workers like these, social rented housing was not a practical option, and owner-occupation and some private renting were preferred.

In poorer inner city areas, unemployment rates amongst Pakistanis were higher than for equivalent white households. There seemed to be a correlation between high unemployment rates and poor housing. People could become trapped in poor quality owner-occupied housing, without the resources to move in search of work.

Many Pakistani families owned a business but it was found that in a number of cases the family home had been used as security for a loan involving the business. Business failure could therefore lead to home loss and some families had become homeless as a result of repossession.

About the study

In total, 180 Pakistani households were the subject of detailed, qualitative interviews, 60 in each of Bradford, Glasgow and Luton. The samples were identified through a process of 'snowballing' and attempts were made to ensure that all tenures were represented. The general aim was to interview people with a reasonable length of housing history, aged in their forties, who would be of an age to have grown-up children who might be seeking new housing and, possibly, elderly parents moving in, staying with the family or moving out.

In 56 per cent of cases, the interviewee was the head of household. Otherwise, they were other household members. In only 35 per cent of cases was it possible for someone to be interviewed alone. The majority of those interviewed (62 per cent) were female.

Interviews were conducted in the language of the respondent's choice. Half were conducted in Punjabi, 29 per cent in English and 21 per cent in another language; most commonly, this was Mirpuri in Bradford.

How to get further information

A research report, entitled 'Too white, too rough, and too many problems ...': A study of Pakistani housing in Britain, priced £10, and further information about the research may be obtained from Alison Bowes, Naira Dar or Duncan Sim at the Department of Applied Social Science, University of Stirling (Tel: 01786 467719 Fax: 01786 467689 E-mail: amb3@stir.ac.uk or dfs1@stir.ac.uk)

The following *Findings* look at related issues:

- Financing black and minority ethnic housing associations, May 96 (*H180*)
- Housing and mental health care needs of Asian people, Jan 96 (*SC79*)
- Social support and marital well-being in an Asian community, Sept 97 (*SP128*)
- Urban regeneration and ethnic minority groups, Nov 97 (*H227*)

Full details of all JRF *Findings* and other publications can be found on our website: <http://www.jrf.org.uk>. If you do not have access to the Internet or have any further queries on publications, contact our Publications Office on 01904 615905 (direct line/answerphone for publications queries only).