

HOUSING ASPIRATIONS FOR A NEW GENERATION
Perspectives from white and south Asian British women



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Perspectives from white and south Asian British women



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Bethan Harries, Liz Richardson and Andri Soteri-Proctor



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Bethan Harries, Liz Richardson and Andri Soteri-Proctor

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- East London Mosque
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- Keighley Asian Women and Children's centre
- The London Muslim Centre
- Morpeth School Action Zone
- Moseley and District Churches Housing Association
- The Oasis Project
- Ocean Women's Association
- Roshni Ghar
- St Hilda's in the East
- The Saheli Adventure Hub
- The Salvation Army (Tower Hamlets branch)
- Small Heath library
- Stepping Stones farm, Ocean Estate
- Sure Start Balsall Heath
- West Bowling's People Partnership
- ...and all the local neighbourhood forums

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Executive Summary

Background and research approach

A focus in housing policy on increasing consumer choice means that we need to understand how people make choices and what those choices represent. Despite the fact that women are more often the members of a household carrying the majority of family responsibility, their perspective is often overlooked. This report presents the findings of a study that examines women's housing aspirations.

The study focuses on a comparison of white British and second generation British south Asian (Bangladeshi and Pakistani) women. There has been an ongoing debate in academia and policy circles around spatial aspects of ethnic minority housing choices. Local bodies are concerned about residential clustering, or segregation along ethnic minority lines. Housing strategies have developed to meet culturally specific needs of minority households with an emphasis on needs that differ from the mainstream. However, it is accepted that new generations of ethnic minority populations will have different needs and that our intelligence needs to be updated. The research seeks to examine whether perspectives differ between the two ethnic groups. It explores to what extent south Asian women are constrained by cultural norms and whether there are comparative norms for white British women.

Interviews were carried out with 94 women in three areas: Birmingham, Bradford and Tower Hamlets. Women were recruited in three different types of neighbourhood: areas of high minority ethnic population; estates that are predominantly white and have seen recent ethnic mixing; suburban and gentrified neighbourhoods. Participants were largely of an age (20-45) when they were likely to have clear and developed housing aspirations and be broadly at similar life stages. The majority were married and nearly all had children, mostly of school age.

Decision-making in the household

Women play a central role in decision-making in the household, either making the decision themselves or jointly with their partner. Women take into account the needs of their families when making decisions and their housing aspirations are heavily influenced by their life stage and what they perceive to be important for their children.

South Asian women considered their role in the household to be different to their mother's generation. In contrast to their own mothers, they were more independent, educated, able to speak English and drive, and were wage earners, which all gave them more say in decisions. Several women who had come to the UK as spouses

illustrated this by explaining how they took more responsibility for decisions as they learnt English, started working and became more familiar with their environment.

Researchers were advised by stakeholders that south Asian women were shy and difficult to access. This did not present as an issue for this study. A number of the south Asian participants were conscious that stereotypes existed about them as a group.

The aspirations of south Asian British and white British women

Women from both ethnic groups had similar priorities in terms of a decent, safe and clean place, well-performing schools, shops and facilities close by, a large house with a garden, and a sense of community. Their housing aspirations were not determined by cultural, ethnic and religious factors although for many south Asian women their choice of location and neighbourhood type was influenced by a desire to break away from 'traditional' cultural and religious norms and ethnically concentrated areas. South Asian women recognised that their aspirations differed from their mother's generation due to greater physical (access to personal transport) and social mobility.

Women had preference for owner occupation. Owner occupation was not only described as aspirational but as a means to achieve aspirations. It was said to give women more options than social housing in terms of housing type and neighbourhood, which was instead described as a 'housing trap'. The private rented sector was said to provide the desired flexibility but is expensive and not stable enough to provide long-term stability, security and investment, particularly for families. The small number of people living with family or friends wanted to move into their own accommodation.

Mixed neighbourhoods and aspirations

Women expressed a preference for 'genuinely mixed' neighbourhoods. They recognised that mixed neighbourhoods were not always so when they consisted of a dominant group and a few people from one other ethnic group and when people lived in segregated pockets within one area of their city. 'True mix' was defined as people from more than two different ethnic group, as well as a mix of incomes, household types, ages, and tenures, which would then be reflected in local schools. Preferences for ethnically mixed neighbourhoods were both good for society, and also driving women's personal housing aspirations. Women particularly wanted their children to experience a diverse society and go to multi-ethnic schools.

Both white British and south Asian women expressed nervousness about living in newly mixed neighbourhoods, particularly if they would be in the minority. Women said that genuine mixing needed to happen organically, rather than being

manufactured. A mixture of incomes, ages, households and housing types were reported as important to generate a genuine mix.

South Asian women had specific issues about living in neighbourhoods with a high Asian population. Although this could represent closeness to family and friends (also important to white British women) they sought to move away from minority clusters when they perceived them as constrictive and intrusive. The latter was described as more of a problem for women than men as their activity was said to be under greater scrutiny and more susceptible to gossip within parts of the Asian community.

Women make the association between deprivation, low incomes and ethnic minority neighbourhoods, also between poor neighbourhood conditions and what they felt could be culturally specific behaviours. Some Asian women described concentrated minority areas as 'ghettos' and felt homes in those places did not represent good investments. Low property prices in BME neighbourhoods made it difficult for women with aspirations to move out.

Achieving housing aspirations

There were three practical things that were enabling both white British and south Asian women to potentially achieve their housing and neighbourhood aspirations: education, employment and access to a car. The main difference between the groups which related to ethnicity was that the south Asian women as second generation Asians were, in many cases, the first to have these things, whereas white British women had come from families with parents of similar skilled and mid-income socio-economic backgrounds. Education was perceived by south Asian women as a means to escape the poverty trap. Access to a car helped women make neighbourhood compromises – giving women the freedom to live anywhere whilst accessing facilities and social networks elsewhere.

People's primary difficulties in realising their aspirations were that their 'dream' neighbourhoods largely did not exist. Women cannot fulfil all of their aspirations in one place and are conscious of the need to perform a 'juggling act' to get what they want. For example, a sense of (non-ethnic) community is important to women. They recognise benefits in inner city neighbourhood which have a strong sense of (non-ethnic) community and good access to amenities, work and transport. However, when women have children, they put safety first and compromise these benefits for low crime but 'soul-less' suburban neighbourhoods.

In Tower Hamlets and Birmingham women had the option of neighbourhoods within the city that they described as cosmopolitan and better-off. These neighbourhoods offered an aspirational alternative to suburbs, having the benefits of a 'community' like inner city areas but with lower crime rates and better schools. In Bradford women talked about the decline of such neighbourhoods and suggested there was little demarcation between inner city deprived areas and suburbs on the outskirts of the city.

There was concern about a housing affordability crisis. However, there was limited knowledge about initiatives to help first time buyers or people into owner occupation such as shared ownership. Those that did know about these schemes did not see them as financially viable. Among Muslim women there was also little interest in what they described as 'Halal' mortgages (Sharia-compliant) because they were perceived to be expensive, inflexible or not necessarily Islamic. Both white British and south Asian families were equally likely to get help from family with housing finances, and to circumvent estate agents where possible to save money.

Women's policy suggestions

Women were asked about what they thought the government should do to help people achieve their housing needs and aspirations. They said:

- The government should spread affordable new homes across the UK rather than focus on the south east.
- Regeneration should take into consideration the benefits of attracting investment and new people into an area as well as the need to maintain communities.
- First time buyers should be a priority for receiving help and advice, such as lower interest rates and more guidance about the process.
- Individual buyers using housing as an investment through buy-to-lets are contributing to the affordability crisis.
- Current quality of new build housing is poor with inadequate quality of design. There needs to be more:
 - environmentally sustainable building;
 - use of non-traditional methods and designs;
 - emphasis on integrating design of communal and external green space and housing.

Conclusions

- Women's housing preferences and aspirations are similar across ethnic groups, however, this picture is not reflected by broad brush housing strategies.
- Women from different ethnic groups faced similar mainstream housing markets with similar levels of frustration. Women's strategies for pursuing their housing goals were similar across ethnic groups.
- Residential settlement patterns of south Asian households are the results of historical trends and do not necessarily reflect the choices or preferences of the second generation.
- Housing preferences of second generation south Asian households are less fixed than previous generations.

- Current initiatives to help first time buyers like shared ownership and shared equity are not matching people's preferences, and are not well known.
- Ongoing negative perceptions of the social rented sector present a serious challenge to attracting a broader mix of people into affordable housing – rented and shared ownership – given plans to expand numbers of affordable homes.
- Women from all three ethnic groups had a set of aspirations that were difficult to achieve as a package because of the sharp divide between inner city neighbourhoods and suburban areas, neither of which offered both safety, good schools *and* facilities and community.
- Where desirable better-off areas or cosmopolitan areas within the city did exist, this was an expensive option and mostly offered smaller properties.
- Area is a primary driver of housing choice and there is a compelling preference for mixed neighbourhoods for both white British and south Asian households who want their children to grow up in multi-ethnic areas.
- There is a general sense of insecurity about the prospects for positive community relations on the part of both white British and British Asian women.

Summary of policy challenges

This research presents a clear need to challenge myths and stereotypes about minority communities, and to have more awareness of the very different circumstances, attitudes and priorities of different generations of Asian communities. Understandings of south Asian households need to recognise the new perspectives and opportunity structures of second generation households, and to understand how the circumstances and self-perceptions and roles of women are changing.

At the same time, it argues for a greater recognition of the similarities in housing and neighbourhood aspirations and priorities between white British and British south Asian families at similar life stages. Housing policy and strategy should move away from seeing BME housing needs and aspirations solely in terms of differences from the mainstream towards re-acknowledging the similarities between aspirations across ethnic groups.

It emphasises the need to focus on people's housing aspirations – what people themselves say they want from housing – rather than focus solely on need or numbers. However, where people's aspirations for ownership cannot be achieved, this report and its findings raise further challenges about how to offer viable alternatives that provide some of the same benefits that people want. Other challenges are:

- Integrating preferences for ethnically mixed neighbourhoods into local area strategies, including education.
 - Creating and retaining attractive neighbourhoods for families within cities, including dealing with the 'cliff edge' between revived city centres and currently unattractive inner city residential areas.
-

- To be more imaginative about new residential developments, and the ways we blend existing and new housing, in order to offer the 'villagey' feel the women were looking for.
- Continuing to re-position the social rented sector as a viable option for a broader mix of people.
- Developing more flexible and fluid forms of tenure.
- Tackling speculative housing investment and the over emphasis on housing as an investment opportunity rather than as a home.
- Looking for new ways of developing a shared understanding between diverse communities.
- Performing effective community leadership, by local politicians working alongside managers, around community relations and housing issues.
- Making strategic investment decisions that facilitate good relations between different ethnic groups.

Chapter One

Introduction

Background and overview

The British have had a longstanding fascination with property and property ownership. Housing is fundamental to people's quality of life, and increasingly to households' ability to amass wealth and assets. The fixed and spatial nature of property means that who lives in what, where, and under what circumstances, also has wider implications for neighbourhoods, town and cities, and for social justice. Rising house prices and people's difficulties getting onto the housing ladder have been a subject for popular and policy concern for several years. There are ongoing efforts to promote home ownership further than ever before and go with the grain of popular preference for buying and owning property (DETR, 2000; DCLG, 2008). Less popular but still debated is whether the social rented housing sector is in terminal decline or can be revived and re-invented as another housing option open to people in need of affordable homes (Hills, 2007). Current government policy accepts the urgent need for new housing to meet a backlog of unmet demand and reduce prices (Barker, 2004; DCLG, 2008; ODPM, 2003). However, several years after major policy statements about new and existing housing supply there continues to be serious concerns that we will not achieve truly sustainable communities.

Within this broad debate about how to offer people a wide choice of affordable and desirable homes, evidence has shown that some ethnic minority groups have experienced and continue to experience inequitable housing outcomes (Harrison and Philips, 2003). In particular, British south Asian households are over-represented in overcrowded and low-value housing in the lower end of the private housing market, concentrated in urban, often deprived locations, but are under-represented in social housing. Local bodies trying to manage or intervene in local housing markets are concerned about residential clustering, or segregation along racial and ethnic lines. The last 40 years has also seen an ongoing debate about how far racial or ethnic residential clusters reflect a situation that people are happy with. Housing was *'...identified as a contributing factor to the race-related riots of Summer 2001 and to racial tension in some areas of deprivation'* (NHF, 2002, p.5). Many local residents worry about these often visible divides, and wider policy debates around community cohesion echo these local issues (Cantle, 2001).

The issues are not just focused on new housing supply or in growth areas. Tensions over the allocation of resources like housing continue to be a challenge in intervention areas like the housing market renewal pathfinders, a major programme in areas that had experienced extremely low demand for homes and failing housing markets. The pathfinders have tried to link a whole raft of issues together – the housing on offer,

aspiration, need, the economy and community dynamics. Because of this, some housing market renewal areas have made brave moves to tackle perceptions of unfairness around housing and resource allocation head-on, involving local politicians on the far right as well as community members, in order that these programmes do not further exacerbate racial divides (Conn, 2007).

National and local housing policy has traditionally focused on tackling housing 'need' at the extreme end, rather than how to help people achieve their aspirations. A second generation of British Asian households in the UK is now of an age to be making housing choices based on different, higher, expectations, preferences and aspirations of where they live than previous generations. Local housing strategy has only recently switched on to the idea of aspiration, choice, and preference across a wide range of aspects of a place where someone lives that matters to them.

Despite the fact that women are more often the members of a household carrying the majority of family responsibility, their perspective is often overlooked in attempts to better understand housing aspirations. Surveys have traditionally concentrated on the male head of the household, and understandings of south Asian culture have conventionally seen women as more quiescent than in white British households.

This report aims to contribute to the debate about how British south Asian households could be further supported to achieve their housing aspirations. This research examines and contrasts barriers and incentives to housing market mobility, in particular in entering owner occupation, for south Asian (Bangladeshi and Pakistani) and white British households in three areas: Bradford, Birmingham and Tower Hamlets. We talked to second generation south Asian women, and to white British women, aged between 16-45 years old in each of the three areas, and asked them about:

- what their housing aspirations are;
- how decisions are made within the household;
- what strategies they use to achieve housing aspirations;
- what barriers they face;
- what policy-makers could do to help.

Housing needs or housing aspirations? Understanding what people want from housing

House builders and developers argue they understand what type of housing people want in the private market, and build accordingly. Private housing has been dominated by semi-detached and detached houses with gardens in suburban locations and with conventional suburban design, often with little new infrastructure, local facilities or a mix of uses. New homes offered are almost all for outright

purchase, which partly reflects the way that public subsidy for housing and housing finance is organised, partly the way that British tenure patterns have historically developed, and partly because the overwhelming British aspiration to owner occupation and the freedom and independence this tenure represents to people.

Private developers and house builders are able to sell properties and make profits and satisfy the needs of many sections of the market, particularly middle and high income families with children. However, this sort of market information offers only a partial picture of people's housing aspirations, and is limited in several ways. It is clearly 'producer-led' and biased in favour of the interests of producers of the product rather than being clearly wants-driven. It is based on the sorts of better-off households developers would most like to sell to, and on a mainstream 'mass market' that is economical to build for. More importantly, it does not need to take account of the wider social, economic and environmental impacts that we as a society might want housing to contribute to, and the trade-offs that this might entail.

Central and local government in contrast has traditionally not had such a fine-grained understanding of housing aspirations. Local government used to play a light-touch role in long-term land-use planning, and had a largely reactive role in decisions on individual developments. Local authorities' strategic housing planning role was re-shaped and enhanced from 2000 (DETR, 2000), including an expectation from central government that councils would carry out '*...proper needs assessments and stock condition surveys to underpin their housing strategies*' using the guidance provided. Local authorities responded to this, which resulted in solid data collected and analysed in a consistent and uniform way. Housing needs surveys offered a rich new source of data. In the first few years they were still primarily focused on housing needs rather than aspirations, and many were aspatial, i.e. they did not discuss neighbourhoods or locations. They focused largely on numbers of units, housing type, and tenure rather than the full range of aspects of a home that might be salient to the potential householder. As one report on aspirations of social housing tenants in the 2002 London Household Survey put it:

Local authorities and housing associations keep very little concrete information on the locational aspirations or expectations of social housing tenants. The emphasis instead is on the nature of existing need and the appropriate type of dwelling to meet that need. (Whitehead and Cho, 2004, p.5)

This lack of understanding of local housing markets and aspirations on the part of those responsible for local areas is changing. The recent emphasis on a place shaping role for local government (Lyons, 2007) is an illustration of some of the shifts in thinking that are taking place about the need for local government to play more of a significant and proactive role in terms of understanding local housing markets and local housing aspirations and using this to intervene or manage housing across sectors and tenures. This is even more critical given the current housing growth agenda to create with the current government target of 200,000 additional homes per year by 2016, including new social rented homes (House of Commons ODPM, 2006) and the

promotion of home ownership options to people on lower-incomes. But it is also critical not just for growth but in the rejuvenation of existing areas, particularly where housing markets are being re-started like in the housing market renewal areas. In these areas, serious attempts are being made to understand housing markets, aspirations and thinking across tenures (Livesey Wilson Ideas Management, 2005).

A focus in housing policy since the mid 1970s on increasing consumer choice (DETR, 2000; Stephens *et al.*, 2005) across a range of housing options also means that we need to appreciate how people make choices, what those choices represent and how to genuinely meet people's preferences.

Housing aspirations of ethnic minority households

The 'race equalities' agenda in the housing field accelerated from the 1990s, particularly following the MacPherson Report¹ on the Stephen Lawrence Inquiry in 1999 and the Race Relations Act Amendment in 2000.² This resulted in a raft of documents identifying housing needs of ethnic minority groups, or laying out ways that these needs should be assessed and taken into consideration, mostly in the social housing sector.³ A good practice guide to black and minority ethnic housing strategies found that 55 per cent of authorities had made some assessment of the housing requirements of black and minority ethnic communities in the previous three years (Blackaby and Chahal, 2000). A review of black and minority ethnic housing policy in social housing in 2003/2004 noted that there had been considerable work at national level and at regional level by the Housing Corporation and housing associations, and that the shift from local to regional housing strategies provided an opportunity for a strategic focus on BME needs, although housing associations did not feel that the Housing Corporation should be more '*pro-active*' in this area (Hann and Bowes, 2004).

A large part of the impetus behind this work was to encourage housing agencies to be more aware of difference, open up services to groups in need that had not accessed support, and offer more '*culturally sensitive services*' (NHF, 2002; Housing Corporation 2001). There was an emphasis on both housing need at the extreme end and on how minority housing needs differed from the mainstream. This included:

- the need for larger homes for overcrowded Asian families with larger, extended or multi-household families (DTLR, 2001; NHF, 2002);
- the need for culturally sensitive housing design, for example kitchen storage to accommodate large quantities of rice and oil (NHF, 1998);

1 The MacPherson report re-defined the terms in which race equality was discussed in the UK and put forward a new definition of institutional racism.

2 The Race Relations Act Amendment (2000) placed a positive duty on public funded authorities to promote race equality and increased the investigation powers of the Commission for Racial Equality.

3 See for example: Blackaby and Chahal (2000); Broomleigh Housing Association *et al.* (2000); DTLR (2001); Housing Corporation (2000); NHF (2002).

- more culturally sensitive services, e.g. for minority elders;
- the need to tackle severe racial incidents and racial harassment (DTLR, 2001; NHF, 2002; DETR *et al.*, 2001);
- translation of information for non-English speakers (DTLR, 2001);
- user access to housing association and local authorities' own services including tenant participation (Blackaby and Chahal, 2000; NHF, 2002);
- offering financial support, e.g. for private sector housing improvements, that accommodated the needs of specific ethnic groups, such as by offering interest-free loans (DTLR, 2001).

More recent local housing strategies echo these concerns to meet the culturally specific housing needs of minority households, including:

- the need for faster development of appropriate solutions for BME households such as Sharia-compliant mortgages (NHF, 2008; Stockport Metropolitan Borough Council, 2004);
- translating promotional material into the main minority languages (NHF, 2008; Northampton Borough Council, 2006; Leeds Housing Partnership, 2004; Ipswich Borough Council, 2005);
- identify opportunities for the conversion of small terraced homes into larger family houses (NHF, 2008) and provide for larger households (Northampton Borough Council, 2006; Roberts *et al.*, 2006; Leeds Housing Partnership, 2004; Ipswich Borough Council, 2005);
- culturally sensitive housing design, e.g. two reception rooms when required,⁴ i.e. on cultural or religious grounds;
- by providing adjacent allocation for multi-generational households in social housing allocations (NHF, 2008; Leeds Housing Partnership, 2004);
- by targeted anti-harassment and community safety programmes (Roberts *et al.*, 2006; NHF, 2008; Ipswich Borough Council, 2005);
- culturally sensitive services generally (Stockport Metropolitan Borough Council, 2004).

The development of minority ethnic housing strategies in the early 2000s is a positive recognition of past neglect of the specific needs of minority communities. But how far do the preferences and aspirations of different sorts of minority communities match this picture of housing needs that are culturally different from the mainstream? There are many questions about how far the needs identified above are consistent across different type of people and households within different ethnic groups – between women and men, between first and second generations, between people from different parts of south Asia, between people from professional or manual backgrounds, and between people living in different cities facing different housing markets.

⁴ Roberts *et al.*, 2006.

A parallel debate has been taking place in academia, and more informally in local policy-making, around some of the spatial aspects of ethnic minority housing choices and outcomes. How far is residential segregation or clustering along racial lines, a reflection of 'positive reinforcement' and 'benign processes' based on 'new generations' preference(s)' or of 'negative factors' or 'dysfunctional processes' such as inequalities in the housing market or racist practices? (Simpson, Ahmed and Phillips, 2007).

Alongside these questions, there is an acceptance that market intelligence needs to be regularly updated and re-assessed:

...we need to remember that BME housing needs and aspirations will change as new generations grow up, as new migrants arrive, and as other social and economic factors are brought to bear. Our evidence base needs to reflect those changes over time. (DTLR, 2001)

There is a concern to avoid housing strategies that would reinforce inequitable or dysfunctional outcomes, and to take account of the experiences of minority households when formulating policy and strategy. Overall, the current housing policy agenda raises a series of questions about who wants to move, where to, and into what types of homes, neighbourhoods and communities. More needs to be known about the housing preferences and aspirations of different sorts of households and generations in order that housing strategies can assist in meeting those aspirations.

Research questions

The research had several linked strands: attitudes to different tenures; access routes and affordability of housing; attitudes to different residential locations; cultural or ethnic differences in housing aspirations. We examined:

- women's views and experiences of the areas and the accommodation in which they lived;
- their understandings of access routes into housing (including renting privately, social renting, and buying) and preferences for different types of tenure;
- whether or not they wish to remain in their present accommodation, tenure and geographical area;
- what their preferences and aspirations for the future were in terms of home and neighbourhood;
- what the barriers and enablers were to people achieving their aspirations; and
- how decisions were made in the household and by whom.

We looked at how these perspectives compared between women from different ethnic groups, types of neighbourhood, life stages and cities.

Research methods

Our case study areas are examples of large and fairly well-established British south Asian populations living alongside white British populations, in a range of tenures. For this study, we used what is commonly referred to as strategic sampling, also known as theoretical and purposive sampling. This form of sampling is not used to create a representative or reflective group of the population of interest (in the statistical sense). Instead, we used this deliberately: to enable us to reflect women who are from different types of households (especially tenure and location) that helped us to make comparisons and to build and test theories based on empirical trends to help understand different patterns of settlement (a discussion on this type of sampling can be found in, for example, Mason, 2002).

We aimed to interview a total of 135 women between the ages of 20 and 45, evenly divided between the three districts: Birmingham, Bradford and Tower Hamlets, London (45 from each area). In each area, we targeted 15 from each of the following groups: Bangladeshi, Pakistani and white British. Amongst these 15, we proposed targeting women in households from the three types of neighbourhood, each reflecting a wider trend. We aimed to talk to women in a range of housing tenures – owner occupation, private renting, social housing and people living with friends or family.

Within each local authority area, district or city, three types of neighbourhoods were identified to reflect broad trends in geographical and tenure mobility of minority households (discussed in more detail in Chapter Three), in order that we could better understand these trends:

- areas with high concentrations of Pakistani and Bangladeshi households;
- places where minority families were moving into previously 'mono-ethnic' (all-white British) social housing estates;
- suburban or gentrified areas.

Our primary method was in-depth semi-structured interviews. We also ran three focus groups aimed at younger women (see Chapter Six), reviewed the literature and met with professionals and workers in the areas. (Note: we have identified interviewees by their ethnicity, area type and/or tenure, and city or district. Area types are summarised as: BME-concentrated areas; estate – previously mono-ethnic; and suburban/gentrified.)

Structure of the report

The report begins by providing some background information about the women in the study. Chapter Two focuses first on south Asian women and their comments as second generation women and then goes on to look at the role of women (south Asian and white British) as decision-makers in the household.

Chapter Three explores people's complex sets of housing and locational preferences in relation to ethnic mix. It considers how women's views on residential ethnic mix were driving their housing choices and aspirations.

Chapter Four provides an overview of women's housing aspirations and preferences and Chapter Five discusses the means and strategies that women adopt and the compromises they make in order to achieve their aspirations.

Finally, the report brings together a set of conclusions and highlights challenges for policy-makers.

Chapter Two

Women and the household

Introduction and background to the women in the study

We targeted women aged 20-45 years old. Many younger women would be at too early a stage of life to have clear housing aspirations, or the means to act on them, or be making long-term plans past renting as a student, or waiting to leave home. Many older women over 45 would be likely to be making choices and basing their aspirations on a different life stage – one with a higher likelihood of accumulated wealth, possibly with children having recently left home, and thinking forward to retirement which potentially creates a very different set of aspirations and choices. We therefore chose an age group who were more likely to be making long-term housing choices at broadly similar life stages, e.g. with school aged children, and having clear or developed housing aspirations.

We interviewed a total of 94 women, most of whom were owner occupiers. Just over half of the women that took part were aged in their 30s; the remainder were mostly in their 20s and 40s. A few older white British women also took part, most of whom lived in Tower Hamlets. The majority were married but there were also several women who had been separated or divorced from all of the ethnic groups and a few single women that were either Pakistani or white British. Nearly all of the participants had children. We discuss throughout the report how women's life stages – primarily having school aged children – were affecting their housing choices and aspirations.

The women were relatively mobile; most of the women had lived in their property for relatively short periods of less than 4 years; this was particularly the case for the Bangladeshi women. The remainder had mostly been living in their current property for less than 10 years. Several women had been in their current situation for longer and most of these were white British. A few of the women had lived in their current property for less than one year; these were mostly in Bradford and Birmingham and were either Pakistani or white British. A majority of the women wanted to move, although only around a third had a definite plan in place. Around a third had no plan to move from their current situation at that point.

We refer in this report to 'south Asian' and 'white British' women for brevity, although the south Asian women are more properly British Asian women, as nearly all were born and raised in the UK.

Among the Bangladeshi group, skilled or administrative jobs were most common with fewer working in professional or managerial positions; the remainder were unemployed, housewives or volunteers. Skilled or administrative workers and

housewives were most common within the Pakistani group; the remainder were either unemployed or working in professional or managerial positions. The white British group covered a wider variety of job types; the most common were professional or managerial positions, but also common were the unemployed, skilled or administrative workers, volunteers and housewives.

Their wage earning capacity was partly driven by their educational qualifications. More women that took part had higher qualifications (university or vocational) than any other type. Whilst a greater proportion of the white British women had higher qualifications than the other ethnic groups, this was counter-balanced, as the same was true of women who had left school early with no qualifications. The remainder had either GCSE or level 2 (A level or NVQ) qualifications. Only a couple of women had received no formal education at all and these were Pakistani women who had come to the UK as spouses. Several of the women, from all three ethnic groups, had returned to education later in life, after getting married or having children. These were women who had achieved a basic level of education initially but had since returned to take GCSEs, vocational training and university degrees.

The following focuses first on south Asian women, their comments as second generation women and how they compare themselves to their mother's generation in terms of their role in the household, the community and the choices they make. The chapter then goes on to look at women (south Asian and white British) as decision-makers in the household.

Second generation south Asian women

Part of the rationale for talking to second generation south Asian women was that we wanted to explore some of the ways in which their experiences, expectations and roles might be different or have changed from those of the first generation.

The following looks at how second generation Asian women's lives differed from those of their parents' generation in terms of their roles and relationships inside and outside of the home. It also looks at how things, such as family background compared with the white British participants.

Generational and cultural difference

Women were not asked specifically to discuss issues related to gender or generational difference. However, many south Asian women talked about differences between themselves and first generation south Asian migrants living in their neighbourhoods. They also talked about the changing role of women in the home and the different expectations on women and men in their (south Asian) community. Several white British women also commented on their perceptions of the position of south Asian women in their community.

A Pakistani woman in Birmingham described how the choices were different for young Asian people in comparison to the previous generation. She noted also that those choices were not framed in terms of their ethnicity but rather that issues for younger people were similar regardless of ethnic difference:

If you see what the choices young (Asian) people are making now, you know, they're choosing education, they're choosing their own partners etc., it is changing. It's just a reflection of how society is changing generally because like the Asian community is catching up with that...I mean there's aspects of young people now in the Asian community that are just equivalent to their white counterparts and there's no difference and stuff...it's just like, you know, we're young people and we've got the same issues and stuff. [Pakistani, BME, Birmingham]

Several Asian women recognised that there are differences within Asian populations, depending on what country people were from, whether people and their parents and/or grandparents came from a rural or urban area in the country of origin, and what class or income group they originated from. One Pakistani woman commented on difficulties relating to other Pakistani people:

They don't want to make friends outside...They have close knit family circles, and they're not really happy to let you into that. Because from, I suppose in Bradford, right where a lot of the Pakistanis are from, they're from Mirpur, which is near the border. But I'm from Punjab near Lahore...most of Pakistanis in Bradford they speak a different dialect. [Pakistani, BME, Bradford]

Most of the south Asian women had parents that came from rural parts of their country of origin such as Sylhet (in Bangladesh) or Mirpur (in Pakistan). Several of the Pakistani women had parents from urban areas such as Lahore. But they distanced themselves from those largely rural cultures and traditions, particularly when those traditions replicated themselves in the UK. Many women drew comparisons between different generations and new migrants from Pakistan and Bangladesh and the manner in which they lived. Many described parts of their city where there were concentrations of their ethnic group as 'like villages back home'. Neighbourhoods that were described in these terms impacted on second generation women who lived in them. One Pakistani woman in Bradford described how, as a result of living in a neighbourhood where '*...everyone is from the same village*', she said that she did not feel part of a community and wanted instead to live in an English area.

There's a lot of Asians here, I don't have many friends in this area. And I know that if I lived in an area that was more English, more white, I would have more friends...it's like tribal and there's people from the same area back in Pakistan who move into the same areas here. But I think they either think I'm odd, or they think I'm not a Muslim because I wear western clothes, or they just don't wanna know me...sometimes I'll say, "Hello," to some of the women at school. The next time they see you they'll just totally ignore you. [Pakistani, BME, Bradford]

Class and gender disparities

For many of the south Asian women, the differences they described between different generations of migrants were rooted in class difference. These women described people from ‘...a certain socio-economic background and of a certain level of educational attainment’ as living in a ‘time warp’, people who maintained gender stereotypes and were resistant to change. Women often described this in terms of what they were ‘allowed’ to wear in the community. A Pakistani woman in Birmingham described how she had received negative comments and interference from members of the community because she had not ‘forced’ her daughter to wear the niqab.

It was almost like how they would have operated in a village is the way they operated here and that included how they dressed and how they operated in a social way as well, so now you see a lot more women wearing full face covering just showing their eyes. A lot of this group of Bengali women have been wearing the full (niqab) for decades; it’s almost cultural as opposed to religious, saying that it is a big part of their religion but it is a cultural understanding of their religion. [Bangladeshi, suburb, Bradford]

Gender disparities within the community were described as having changed but with still some way to go. Many south Asian women talked about the different cultural expectations on women and men within the community and said that men had more freedom and were less vulnerable to criticism. A Bangladeshi woman in Tower Hamlets argued that, as a result, women had more to prove and had to struggle to form their identity.

That’s the whole reputation factor, whereas girls have so much at stake in terms of reputation...if you want to live amongst your own culture and have that, your cultural identity, reputation means so much and if your reputation has gone down the mud then you’ve got no choice to live like “a white person”. [Bangladeshi, BME, Tower Hamlets]

Work and education

Traditionally within the household, several south Asian women explained that men had been expected to be the main wage earner and take responsibility for looking after the family. However, women were now said to be more independent within the home because they go out and earn money and subsequently have more say in decisions and play a greater role in looking after their own parents and extended family.

Daughters are actually providing far more of a caring role, far more making the decisions and that’s probably due to women being far more independent within the home because they go out and they earn money. [Bangladeshi, suburb, Birmingham]

Asian women's education levels and employment status was in marked contrast to that of their parents. Although the women showed higher levels of educational qualifications than their parents across ethnic groups, the Asian women had 'jumped' one or two occupational classes from their parents, whereas the white British women came from more similar occupational backgrounds. The parents of the Bangladeshi group were, or had been, employed largely in unskilled labour or self-employment. Those in the Pakistani group were largely self-employed, housewives or unskilled workers. The parents of the white British women were, or had been, largely in skilled or professional employment.

The household and the neighbourhood

Several south Asian women explained that the traditional pattern of living in extended family households is changing and becoming less common. Whilst some women stated that it was still not considered acceptable within 'the community' for women to live alone, a few women in Bradford stated that this too was changing and that there were cases of women living on their own. These changes had affected choices that women made in relation to housing. For example, several participants had at some point lived away from home, in student residences or in shared housing whilst at university and nearly all of the women we spoke to were living in nuclear family units rather than in extended families. Several women were living with parents or siblings (either their own or their partners) but most wanted to get their own accommodation.

Both Bangladeshi and white British women in Tower Hamlets were inclined to live in the same neighbourhood, within walking distance of other family members. For the Bangladeshi women this tended to be where most of their family were resident, whilst it was common for the white British women to have other family in other parts of the UK as well as Tower Hamlets. Pakistani and white British women in Bradford and Birmingham had family in their neighbourhood and in other parts of their city and the UK. It was also common for Pakistani women to have family overseas.

Many of the south Asian women made a comparison to first generation south Asians. They explained first generation migrants had tended to settle in particular neighbourhoods because of existing social networks and shops and amenities that catered for their needs. Women did not say that these things were not important to them, but that where language barriers and a general fear of the unknown had prohibited their parents from leaving these neighbourhoods, they were more willing to choose areas outside them. Women who could drive also noted that this meant that the benefits of these neighbourhoods, such as mosques and shops were still available to them.

So all these people are spreading, but that's kind of second generation and third generation. First generation are staying put because they don't, you know, they don't, they're just scared of what's out there really. [Pakistani, suburb, Birmingham]

One Bangladeshi woman in Bradford explained that a sense of belonging was important to her and despite living in a predominantly white neighbourhood she retained links to the Bangladeshi community. She explained that the importance of this link had been particularly important for first generation migrants and had led some people in Bradford to become ‘...*more Bangladeshi than Bangladeshis*’. She did not portray this as a Bangladeshi trait but as something common among new migrants generally and drew a comparison to the way in which the British Raj had lived in India.

If you go back to the Victorian times when the British Raj was in India, most of the white people stuck together, they lived in similar areas, they didn't necessarily mingle and I think the same thing happened in reverse here. We wanted that sense of belonging. [Bangladeshi, suburb, Bradford]

Women as decision-makers

Participants were asked to explain how decisions were reached in their home and, where necessary, prompted to say who was responsible for making decisions. This topic was generally treated with a great deal of humour in the interviews, many of the women laughed whilst stating that they tended to make most of the decisions.

Overall, the most likely forms of decision-making process were either joint with a partner, or the woman was a sole decision-maker within the household. However, although most women described the decision-making process in their house as a joint process between themselves and their partner, this did not necessarily mean that they were in agreement. Some women started by saying that they made joint decisions but qualified this with specific examples of how they then went on to make the decisions themselves.

Yes, it was a joint thing. Like I said, I didn't want to move too far from my parents and I didn't drive at the time and also I didn't want too much change for the children in terms of school. My husband, if he had his way, he would have moved out then. [Bangladeshi, estate, Tower Hamlets]

Some of the women who were the main decision-makers were straightforward in their responses, whilst others gave an explanation as to why this was the case. Some described their partners as too laid back or unwilling to ‘*take the blame*’. Other women gave practical reasons as to why they took on the decision-making role – one woman said her husband worked in a demanding job and she had more ‘*brain space*’ to make decisions.

Me, probably. They do say that the woman makes about 80 per cent of the decisions. [Pakistani, BME, Birmingham]

No, well kind of me. I think maybe me more. Yeah, I make all the decisions. (laughs) He's really laid back. He's like, "Oh okay, whatever." (laughs) [Bangladeshi, BME, Tower Hamlets]

Some women made decisions as a family – this was a more common response amongst the south Asian women than white British women. Largely, this was about including the children in the process, valuing their opinion and acknowledging that the decision affects their lives.

But I've always taken my children's opinion into consideration. Actually I value their opinion more because purely for the, you know, the fact that I'm not keen on that sort of you know choice myself. I don't want to deprive them of their you know freedom etcetera so. [Pakistani, BME, Birmingham]

Several south Asian women and one white British woman primarily made the decision to move themselves but would seek the advice of others, including friends, siblings and parents first.

Several women reported that at some point in their current family situation they had not played a part in decisions and that this role was taken on by their partners. Of these, the majority were south Asian, largely from Keighley (a town in the Bradford district). Most had come to the UK as a spouse. These women started by saying that their husbands had been the key decision-makers but that this had changed over time, once they had learnt English, started working and become familiar with their environment.

Q: So at that time it was more his decision?

Er yeah, yeah...I didn't have any authority or anything like that you know and that's it really.

Q: If you did make a decision about moving now, who would be the person in your house that made the decision?

Erm, still him. But then again both of us probably. It's a little bit changed now...at this moment probably he would change his mind because I am maintaining most of the things you know cos I am working and I'm paying most of the things.

[Bangladeshi, estate, Bradford]

A Pakistani woman from Bradford living with her in-laws explained that her husband made the decisions and in doing so took into consideration the needs of his parents. A Pakistani woman in Birmingham referred to her husband as the principle bread winner and thus the decision-maker. One white British woman in Bradford was amused by the question and said that her husband made the decisions but that she had the ideas.

The south Asian women we talked to were part of a very different generation of Asian women than their mothers' generation. They were professional wage earners, willing to break away from the cultures and traditions of the previous generation. They were making their own choices, with a sense of freedom not enjoyed by their parents. It might then be assumed that these generational differences would flow into households' housing aspirations with women playing a significant decision-making role within the household regarding where and how their families lived.

Our research unearthed a picture in direct contrast to that offered by intermediaries. In all three cities researchers were warned by a variety of organisations, including women's groups and Asian women's groups, that they would struggle to access women of south Asian background. A picture was given to the researchers that Asian women were 'shy' and would be 'unwilling to talk to strangers'. This image of Asian women also matches cultural stereotypes, for example, reflected in interviews with some white British women. A white British woman in Bradford talked about an observation she had made in her local park where Asian women would not speak to her because of cultural reasons and because of shyness:

I go to the park with my daughter, and the Asian mothers there with their children...they kind of sit and chat in a huddle...I don't have any interaction with any of the Asian mums. They'll look away, or they just don't engage and that's, you know, part of that is a cultural thing. And part of it's shyness. Part of it's lack of self confidence, maybe, that perhaps their English isn't so good. [white British, BME, Bradford]

Several white British women living in Tower Hamlets and Bradford perceived south Asian women to be kept out of the public eye and gave examples of how they had observed few women visible on the street in their neighbourhood and not attending school meetings. One woman said:

Asians don't like their girls to go too far, some don't go to university or further education...they marry and that's that. [white British, BME, Tower Hamlets]

Some of the south Asian women were conscious of these sorts of perceptions of their culture. In particular, a few women drew upon examples which they said were wrongly interpreted. For example, a Pakistani woman in Bradford said that she was made angry by the misperceptions of south Asian women portrayed in the media. She talked specifically about the concept of arranged marriages and how these were often portrayed as 'forced marriages' with the implication that women were coerced into them, rather than having any say in the proceedings as is the case in arranged marriages.

Summary

- Women's housing aspirations are primarily not determined by ethnic and cultural expectations but are based on what is important to them and their children.
- Language, education and employment allow second generation Asian women to make decisions about where they live in a way their mothers did not.
- Women play a central role in decision-making in the household. For south Asian women born outside the UK and who entered the UK as a spouse, this is also the case once they learn English, start working and become familiar with their environment.

- Second generation south Asian women make decisions about where they live more akin to white British women than to their parents (first generation migrants).
- Perceptions of south Asian women tend to rely on stereotypes based on myth and on perceptions of first generation migrants who were less able to move out of BME neighbourhoods because of language barriers and lower social mobility.
- Therefore, there is a need to re-assess current knowledge and thinking and challenge stereotypes.

Chapter Three

Housing aspirations and mixed neighbourhoods

Introduction

Figures show that although there is a trend towards suburbanisation for ethnic minorities and also that there are increasing numbers of ethnic minorities moving to estates that are predominantly white, in absolute terms there are continued concentrations of minority populations and those concentrated areas are low-income neighbourhoods. The study aimed to capture the views of women from varying socio-economic backgrounds and from different housing and household types. It also aimed to engage the views of south Asian women who had moved in line with these recognised trends. Participants were recruited in three different area types – neighbourhoods:

- with continued concentration of black minority ethnic residents;
- where south Asians have moved into housing estates that have a concentration of white British residents;
- that are described locally as suburban or 'gentrified' areas.

The aim was primarily to achieve a cross-section of women.

In this chapter we look at people's complex sets of housing and locational preferences in relation to ethnic mix. Existing theoretical frameworks explain ethnic minority concentration in terms of either a 'choice' or 'constraint' theory. Choice theory argues that ethnic minorities may prefer to reside within concentrations of their own group for reasons such as social support, whereas constraint theorists argue that discriminatory practices prevent people from moving outside of these areas (DTLR, 2001). There is now a body of evidence showing that many minority ethnic groups, such as Pakistanis and Bangladeshis, previously assumed to choose '*self segregation*', actively seek dispersal to better areas (Modood *et al.*, 1997), and that what prevents people from doing so could be more similar to mainstream experiences.

This chapter explores how women's views on residential ethnic mix were driving their housing choices and aspirations.

Preferences for ethnically mixed neighbourhoods

The overwhelming majority said that they thought ethnically mixed neighbourhoods were a positive thing, and conversely that segregated or mono-cultural

neighbourhoods created ‘dangers’ for society as a whole. Living in a mixed neighbourhood was said to generate, or potentially generate, better understanding of different cultures, more respect for other cultures and greater tolerance. The emphasis was on mutual toleration or respect for difference rather than ‘assimilation’ of minority cultures into mainstream British ways of life.

It would be ideal if it was more, if it was more mixed...Just because I think it's better for society, better for us all...less of an opportunity to be entrenched or have fixed views about other ethnicities, just more of an understanding of the different people that live here and that we're all basically trying to do the same thing even if we do it slightly differently. And I definitely want my children to have more of an experience of that than I ever did growing up. [white British, gentrified, Tower Hamlets]

Degree and type of mix is important

The women in the study said that the degree and type of ethnic mix was critical, which is illustrated in Box 3.1. They argued against a crude definition of mix as simply having a small number of people from one other ethnic group living amongst another single ethnic group. Their definition of an ethnically mixed neighbourhood was that no single group would dominate, that there would be a number of ethnic groups. Differences within the single official category of ‘Asian’ – for example, between different countries on the Indian sub-continent – affected their decisions about moving home. For example, one Bangladeshi woman was about to move out of Tower Hamlets and move east to Redbridge. She anticipated difficulties being accepted, not by the white British population, but by people from Pakistan, based on historic divisions following a war for independence from Pakistan by Bangladesh in the 1970s:

I was thinking to myself the next move to where I would like to just settle for life because I was thinking to myself as foreigners we settled here in Tower Hamlets and we had to be accepted by another different group and that took a while and strength of work you know to build relationships and yet as we're moving from Tower Hamlets to Redbridge it's another struggle to build a relationship with the others who have settled there, mainly Pakistanis and Hindus. But with the Pakistanis, you know, Bangladesh with the Pakistan before and during independence the two groups just hate each other...And I used to think to myself, you know, the war, but even those who are brought up here – they might be different you know but once I moved there (Redbridge) the dislike of them with the Bangladeshis it exists even with the younger ones. [Bangladeshi, suburb, Tower Hamlets]

They identified that there was a fine balance to achieving mix in terms of the proportions of each ethnic group living there.

Box 3.1: Women's understandings and definitions of ethnic mix

The properties I lived in before I got married with mum and dad they are now predominantly Asian areas but when mum and dad moved into them they were very mixed. We had Polish neighbours, Ukrainian neighbours, Italian neighbours, so we were used to a mixture of cultures around us and we quite liked that. [Pakistani, suburban, Bradford]

I like the fact that Kings Heath had a good mixture of people so it wasn't just one you know ethnic group like the Asians, Pakistani, Indian, it was actually a nice mix. [Pakistani, suburban, Birmingham]

Now the neighbourhood that we live in is lovely, we have Chinese people, we have an old people's home, we've got a mixed community – we have Bangladeshi, English, Afro-Caribbean, it's a lovely quiet road and a park. [Pakistani, suburb, Birmingham]

But I do believe there should be a mix. And not just...white and black as well. But black and different ethnic groups as well. [Bangladeshi, suburb, Bradford]

There seems to be many different cultures here and I think that's what probably makes it a much nicer area because there is a real mix of different cultures, not just one or two. [white British, estate, Tower Hamlets]

People also referred to mixed neighbourhoods as needing mixed incomes, mixed ages, and different household and housing types:

Ages, genders, different cultures, everything all mixed together...you can have old houses, new builds and something totally modern and stylish as well so you have rich people and poor people living together. [Bangladeshi, BME, Tower Hamlets]

It's very multicultural, there's transvestites, Goths and then people from all over, Asian, Japanese, Kurds, people from Africa, Senegal, Bengalis, Gujaratis, white British people, there's a few houses of everything. There's a lot of students and business people. We've got flats and houses in the street. [Pakistani, BME, Bradford]

People made a distinction between 'mix' and truly integrated communities. For example, a neighbourhood which had people from different backgrounds living in it was not considered to be mixed if those populations lived in small segregated pockets.

We still have all the social problems and issues that come living with a multicultural group that isn't actually multicultural; it's just separate cultures and nobody really works together very well. [white British, BME, Tower Hamlets]

Preferences for mix were driving housing aspirations and choices

The women's attitudes towards ethnically mixed neighbourhoods were not simply about the benefits to society as a whole. They were linked to the women's own personal housing aspirations – some fulfilled, some unfulfilled – to have a home in a mixed area. South Asian women in mixed suburban areas told us that they had purposefully chosen to move because of the ethnic mix, in contrast to their parents' generation.

Having experienced both I prefer to live in a mixed neighbourhood rather than you know one which is say purely sort of Asian and stuff. [Pakistani, suburb, Birmingham]

In contrast, this person said a predominantly Asian area '*...kinda depresses me a little bit*' and she did not '*...think I could move back to you know the area where my mum and parents are from*'. [Pakistani, suburb, Birmingham]

White British women in suburban or gentrified areas also said their choice of neighbourhood had been partly based on how ethnically mixed it was, for example, people living in a conservation area in Bow had chosen that area because it was multicultural. One woman who had bought a Victorian terrace in Bow used to live on a council estate in Essex where:

There was also no old people and it was all white people. I knew I wanted to live in a multicultural area and I wanted to live where there was generations of people because I think it makes for a better place...I'd always choose a social mix, a cultural mix as well...Bow is whiter than most but down our road you've Bengali families, Somali families, you've got white working class, you've got very educated people because the different houses allow for that. [white British, suburb, Tower Hamlets]

This included cosmopolitan white British women who had experience of other cultures through travelling or living and working abroad, for example, this person in Birmingham:

And I guess me and my husband have both lived in other countries. Not necessarily Pakistan or Bangladesh. But we're both used to sort of living outside of the typical English... [white British, BME, Birmingham]

Many women said that it was healthy for children to experience ethnic mix at an early age. They wanted their children to go to a school that reflected a diverse society, and that was representative of the local population mix, although there were concerns on the part of white British women about the effect on their children, for example, of being in a school with many different languages spoken, or where their child was in the minority.

And I feel that personally my feeling is, you know, if you believe in sustainable communities, you have to put into the sustainable communities. And it's not about making your child an experiment, you know. [white British, suburb, Tower Hamlets]

Asian women that had moved into previously mono-ethnic white British areas had done so partly to offer their children an experience of living in a multi-ethnic place, unlike their parents' generation:

I want to give my children a bit more. I don't know how to word it but I like to live with people from different backgrounds. I think there's a value to that...I wanted that for my children. I didn't want to be like my parents who only mingle with their own kind. [Bangladeshi, estate, Tower Hamlets]

When you come into an area, and it is highly populated by Asians, you don't get that interaction with other communities. I think it's the only way that I can teach my children to integrate into society. If she's gonna go to a school where it's all Asian, you know, highly Asian populated, you know, she's got friends in the street that are all Asian, she's not gonna know how to integrate with non-Asian people...And then when she goes into the place of work it could be a bit of a shock to the system. So I think it's really important. [Pakistani, estate, Bradford]

South Asian women already living in suburban or gentrified areas said their choice of neighbourhood had been influenced by their desire to see their children educated in an ethnically mixed environment, which is illustrated in Box 3.2:

Box 3.2: Asian women chose mixed neighbourhoods for their children's education

It's very ethnically mixed...I was very reluctant to send my children to a school where there wasn't going to be a mix. [Bangladeshi, suburb, Tower Hamlets]

I want children to mix with different groups of people you know and I have a group of friends who are white middle class, they also mix with all groups to bring their children because that is what the world is about. [Bangladeshi, suburb, Tower Hamlets]

I think (living in a mixed area) is for me, yes, very important...Simply because I want my children to learn about different people, different communities and for them to respect other communities so they don't think their community, the way they have been brought up is better. [Bangladeshi, suburb, Tower Hamlets]

I think mixed areas are the best thing especially if you've got children, just exposing them to different cultures and influences is important so that as they grow up they are confident in dealing with other people no matter what ethnicity they are. I would always choose to live in a mixed area. [Pakistani, suburb, Bradford]

Don't the government bang on about this community cohesion and stuff like that?...you're mixing with other people so you have an understanding of what other cultures are about. They also importantly have an understanding of what your culture's about but I mean I certainly wouldn't want my son to go a predominantly Asian school or to go to a predominantly white school. I would want him to be able to mix with all different children from all different backgrounds. [Bangladeshi, suburb, Birmingham]

South Asian women living in concentrated minority areas were just as supportive of the idea of mixing:

It's a good idea to mix. Number one it helps with the whole integration of these, of different ethnicities because if you find the racism that occurs, it's occurred in places like East London, places like Bradford, places like Birmingham, certain parts of Manchester it's because they're not given the opportunity to interact... I seriously don't think it's a good idea to have, you know, group them so segregated like that. Segregation, you know, never works for anybody.
[Bangladeshi, BME, Tower Hamlets]

Aspirations to get away from ethnic clusters

Suburbanites

For the south Asian women in suburban areas, their dislike of a lack of privacy meant they had chosen to live apart from concentrated minority communities or ethnic clusters. In Bradford we heard very similar messages from south Asian women already living in suburban areas:

I don't think I'd like to live in the heart of an Asian community. That's no offence to the Asian community... There's just too many people knowing your comings and goings and commenting on it as if they have the right to comment on it – I don't even know them... the Asian community they are just so nosy... I don't want to be around people who are so inquisitive. [Pakistani, suburb, Bradford]

I wouldn't want to (live in a mainly Bangladeshi area). Especially now that I've got my son, don't think I'd want to. I wouldn't really feel comfortable, because I know what they're like, they're like really, really nosy. They just want to know your business. [Bangladeshi, suburb, Bradford]

In London, the women contrasted their preference for suburban areas further east of Tower Hamlets, saying they preferred not to live in a place with 'foreigners' concentrated together:

I feel like in that borough, there all foreigners are just dumped together like this. Maybe people want to but I as an individual I don't. And people are choosing to go there, they prefer maybe later on they'll realise like myself that's not an area they want to settle... I would like to move into a white-mixed area. [Bangladeshi, suburb, Tower Hamlets]

South Asian women who had already moved to a suburban area said that concentrated minority areas were linked to anti-social behaviour and put their children at higher risk of being exposed to negative cultures:

Even though Asian children have been born and brought up in this country you know their language is atrocious and the way they talk and the way they act and everything and that's the street mentality and what my dad tried to do was keep us away from all of that. [Pakistani, suburb, Bradford]

Some south Asian women had made a decision to move to a 'white' area to get away from places where they thought teenagers were being drawn into trouble:

So we've chose to go into a white area where there's no surroundings of Asians...we've made that decision...my brother's hanging out with the wrong crowd, and he's getting pinpointed...And the reason we wanna make the change, is Kings Heath is just, so we just wanted to get away from all these Asians. Because it's constantly ongoing crimes that happening, robbery, everything. Especially drugs. [Pakistani, BME, Birmingham]

Asian women in Asian clusters

South Asian women currently living in minority clusters said they aspired to move away from all-Asian areas, like this person living in a housing association property in London:

It's completely Bangladeshi and I don't want to be there, you might come across rude but I wanna be somewhere where there's a mixture of people. [Bangladeshi, BME, Tower Hamlets]

This was driven by south Asian women's dislike of aspects of mono-cultures, such as the 'village mentality' of a closed community. South Asian women were just as likely as white British women to criticise things they disliked about some aspects of south Asian culture. For example, the reason the person above gave for wanting to move to a mixed area was:

You end up getting the village mentality when there's too many of one ethnicity ...there's constant arguing and there's constant bickering, everybody is into everybody's business and the other bad thing that I've noticed in quite recent years is my teenage brothers if they don't speak English, they don't speak Bengali, they speak a mixture of both. [Bangladeshi, BME, Tower Hamlets]

Other than lack of privacy, there were other negative aspects of south Asian culture that people commented on. A south Asian women in a predominantly minority area in Bradford described how she had been brought up in: *'I suppose what you could only call "white neighbourhoods"',* where her mother and brothers still lived, and that she was the only one of her family to live in an Asian neighbourhood in a property she had inherited. She wanted to move to a more ethnically mixed area: *'...we're looking to move in an area where it's not predominantly Asian'*. This was because of neglect by Asian households for the neighbourhood and poor quality adaptations to properties:

...because of the Asians, they just don't look after their houses. They'll have a perfectly good house, and...they just ruin the houses. Outside they don't look after their gardens. If there's any greenery they'll let it be overgrown. They'll knock down beautiful Yorkshire stone walls and build monstrosities. Well basically they don't take a pride in the appearance of the house. And yet they'll have really nice cars. [Pakistani, BME, Bradford]

People were critical of aspects of their own specific cultures. Someone else of Bangladeshi heritage who had bought their council house in a predominantly Bangladeshi neighbourhood commented on things she disliked about Bangladeshi culture such as in-fighting, spitting and inappropriate clothing:

(It is bad to have mainly Bangladeshi people living in the neighbourhood) I don't know it's not nice you just get Bangladeshis fighting. It's like being back in Bangladesh how they act and everything, there's nothing from Britain there... I don't like living in just a Bangladeshi area, I like a mix. You know, in Bangladesh they will just go around with just a cloth round them and go out in the street and we will see that. This is not Bangladesh but they act like it is, they won't wear normal things and go out and they spit on the floor. [Bangladeshi, BME, Tower Hamlets]

One woman of Pakistani heritage who had inherited property in an Asian area of Bradford said she disliked the lack of consideration shown by some south Asian households for the neighbourhood environment:

Can I be frank? To be honest if we had too many Pakis it would be shit. There'd be mattresses and everything and fridges and doors lying outside and stuff like that. [Pakistani, BME, Bradford]

A Bangladeshi owner occupier from Birmingham echoed this point that: *'Asians are selfish, they don't take into consideration cleaning, they leave rubbish. I feel the English are more polite and cleaner'*. A Bangladeshi woman who grew up in a Pakistani (largely Mirpuri) area of Bradford had then moved with her parents to a largely white suburb. She was surprised by the different cultural attitudes towards rubbish. From memory she described the area she used to live in where people throw rubbish on the floor, then moving to the new neighbourhood where one of the neighbours told her off for doing the same thing:

She needed to teach me that, because it was so normal for me to do it, because everybody is doing it in (BME neighbourhood)...everybody just does it. So we got used to the fact...you just eat and you just throw. And she went, "No, can you please pick that up and throw it in the bin?" and after that I was like, Oh my God, I better watch out for that lady everything I do! [Pakistani, suburb, Bradford]

There was a consistent message from south Asian women living in concentrated Asian areas that they disliked the more intrusive aspects of south Asian culture. A Pakistani woman in Bradford, for example, described how a man could come back home late at night and go unnoticed, whilst a woman in the same position would be gossiped about:

There was a lot of gossip flying around about people. It wasn't very private at all. They exaggerated things...if we were at a bus stop with a boy...even though you might not have even know each other, well you know what, you had actually had an affair with him, probably at the bus stop right there and then. [Pakistani, BME, Bradford]

I mean some of the women are just like such gossip bags and I've been like the brunt of their gossip too many times for me to even like acknowledge them now, so I'll just ignore them... Cos obviously going away to university is like the worst thing you can possibly do and like not getting married or whatever else, you know, it's just like oh, God it's awful but I just don't take it seriously really.

[Pakistani, BME, Birmingham]

Another woman living in a BME concentrated area in Bradford said she: '*...personally find(s) it a problem living amongst Asians; the talk and the gossip*' and that many Asian families expect the girls to stay at home, '*I don't want that*'. Other Asian families gossip about her having freedom.

Asian women in newly mixed neighbourhoods

Some south Asian women had already moved to live in previously all-white areas for the same reasons of a lack of privacy in concentrated Asian areas. Someone who had moved to a previously all-white council estate and had then bought her house said:

And some time you need your only spaces, okay. And without disturbance. And, you know, like when you live in an estate, too many Asian, or too many people's in there, then it's nose. [Bangladeshi, estate, Bradford]

One Tower Hamlets resident, now living in a newly mixed neighbourhood, had problems after she got married and moved in with her husband's family:

I think it was the whole extended family of where a daughter-in-law fits in the family and what is expected and I had completely different views and they had completely different views and it just ended up in huge conflict...it was every tiny thing was questioned, like it was even why is she wearing jeans, why is she wearing those shoes or why isn't her head covered. [Bangladeshi, estate, Tower Hamlets]

In Bradford someone currently living with her in-laws said:

Now I'm feeling I'm happy where I am, there's not too many Asians and there's not too many white people, there's a mix...The Asian side of it would be that they'll be in your face all the time and if it was too many white people I don't know I wouldn't feel comfortable... Cos I know what our Asians are like, they're like, you know, oh, she'll be free lets go round her house. It won't be for a cup of tea or anything, it'll be just let's have a natter and you think oh, God you've got so many things to do... [Pakistani, estate, Bradford]

Ethnic clusters were more constricting for women

Privacy was described as more important for Asian women than men because south Asian culture was said to be more restrictive for women:

I rarely wear Asian clothes...I go out in the evenings with my friends, my friends come over to see me and when you live in a predominantly Asian area there is all the gossip and that is something that I could never do with...couldn't be doing with gossipy neighbours looking at what I am wearing, where I am going and what time I am coming back. That's probably the biggest reason I would never move to an all-Asian area. I just couldn't do with it. I don't cover my hair and things like that. So for my husband those things would probably not bother him as much, being a male but for me, being a woman, I like to be able to do my own thing. [Pakistani, suburb, Bradford]

One woman of Pakistani origin said:

Nice is quiet, private, a clean area. A place where you're not going to get grief from Pakis – sorry you probably think I'm a right racist. You just do get a lot of grief especially as a single Asian woman. [Pakistani, BME, Bradford]

Ethnic mix and neighbourhood desirability

Despite aspirations to live in mixed neighbourhoods and a desire to move away from constricting ethnic clusters, there were many barriers to successfully achieving and maintaining mixed neighbourhoods. The women commented on the rapidity of change that had already taken place, including 'white flight'. Women pointed to the link between ethnic mix and the market desirability of properties, and that a concentration of particular groups decreases desirability which affects property prices. They talked about concentrated Asian areas as being 'ghettoised'.

Associations between deprivation and ethnicity

Some academic commentators have argued that the sorts of associations made between Asian areas and neglect of properties and physical environments are actually about the fact that those particular areas are also deprived, and therefore more likely to suffer from poor neighbourhood conditions. The women we spoke to associated the neglect behaviours described above directly with ethnicity and culture. In addition to this we saw that they described an association between predominantly white British areas, better neighbourhood conditions and higher incomes, and between predominantly minority areas and poverty and deprivation. There was a recognition that concentrated areas were linked to the availability of cheaper housing in some areas for a south Asian population on low incomes:

I really wouldn't wanna live in a mono-cultural community because I just think that's so damaging. I can understand why it happens...you need to look at the root causes. You know of course a majority of the Muslim population are gonna be based in Sparkbrook or Sparkhill – look at the house prices for example, look at the levels of unemployment. If you have got high aspirations how the hell are you gonna get out, what are you gonna do? [Bangladeshi, suburb, Birmingham]

People made an association between income and ethnicity:

I'd say ethnically mixed areas can only add to areas. Areas that are predominantly Asian or say here predominantly Bangladeshi they are usually ghettoised because they are usually the poorest areas [white British, gentrified, Tower Hamlets]

This reflects what the area statistics also demonstrate about the strong relationship between ethnicity and income and residential segregation, with low-income south Asian communities concentrated in some of the most deprived and least desirable areas, as we have described.

Mixed neighbourhoods are more attractive residential areas

For south Asian women looking at protecting the investment value of their homes, 'all-Asian' areas depressed property prices:

For me I think it's important to live in a mixed area, rather than being in an all-Asian area. And it's not the fact that I don't like living close by to people from the same background as myself, I think it's the perception from other people that this is a ghetto. And even if the houses are really nice and everyone's well off...It's not seen in the same way...there's some negativity attached to a predominately black or Asian area. Which isn't fair, but that's the reality of it...if I'm looking at my home as an investment as well, then I think I want to make sure that it gets the right value should I decide to sell. [Bangladeshi, suburb, Bradford]

Because when it's mixed, to me, the area and value is going to be a bit higher because the only people that can afford it are going to have good jobs and an education and a good way of life – am I sounding really snooty? Oh my god (laughs). The area if it's mixed are better. [Pakistani, BME, Bradford]

This type of mix referred to by the Asian women was about majority white 'mixed areas'. Some people, of whom all except one were white British, described how a more majority Asian 'mixed areas' contributed to the attractiveness and viability of a neighbourhood. For example, having interesting shops, food, celebrations and festivals added to the 'vibrancy' of a place and made it more desirable as a residential area.

(Living in an ethnically mixed neighbourhood) just seems a bit more realistic, this is what life is really like...I also like the different sorts of shops. There is a Polish deli...in Haringey lots of people were Turkish Cypriots...The green grocery shops had nice bread and olives. [white British, gentrified, Tower Hamlets]

Ladypool Road has got such a diverse lot of shopping, and you can go into the supermarkets and buy all the ethnic foods, and it's cheaper...We find it's got a certain buzz to the place...I just think white culture's a bit boring. [white British, BME, Birmingham]

'White flight'

Women said that segregation led to increased segregation:

I feel that if the area was becoming ghettoised by the Asians, it's gonna become more so. It was already becoming ghettoised by the Asians. But with the

Slovakians moving in, it's definitely going that way quicker. [Pakistani, BME, Bradford]

People were well aware of the dynamic nature of neighbourhoods and the changes in populations that mean that maintaining a stable ethnic mix is difficult, especially given 'white flight'. People described how inner areas in Bradford that are now mostly Asian used to be more mixed:

When we moved into our own house...It was still quite mixed but I think a few years down the line we must have had four or five Pakistani families and then Bangladeshi families came in and I think the white British families completely moved out and now we've probably got about two or three families and the rest are Pakistani or Bangladeshi...I have seen this change, I think that once one Asian family moves into an area then they all do. If one house went up for sale they like flock to it. Even right up to today you get people when a house would go up for sale with Asian families if a house goes up for sale then they'll want it for their children to kind of, when they move out they'll want their extended families to live near in it. [Pakistani, BME, Bradford]

And others described how better-off outer areas in Bradford are now changing:

One house has just gone on the market and I suspect it will probably be bought by an Asian family (because) it's one of the up and coming areas. What you find is like this area when mum moved here there were probably only one or two Asian families, now there's probably two or three white families here, so as Asian people tend to move out into these areas, people then start to move out of these areas to somewhere else and that's kind of our next area...it's like here, when the Asians move in, the white people move out and then the Asian families that are here will start to move out again further away. [Pakistani, suburb, Bradford]

Another south Asian women from a suburban area of Bradford pointed to the same process:

(This suburban area of Bradford) was a nice mix. Because you've got, I'd say it was 50-50. 50 per cent Asian and 50 per cent white. But what I've noticed now is that a lot of people in the area are selling and most of those people who are selling are white...You, I can guarantee possibly 95 per cent will be white people who have moved out. And it'll be Asian, Bangladeshi people moving in. You do need a mix...Now it's still a nice area to live in. However, I am thinking of moving again... [Bangladeshi, suburb, Bradford]

And similar comments from Asian women in Birmingham:

...on that bit of road there are probably about 12 houses and from those 12 about four are Asian, which is quite a lot because recently and over the last five years more people have gone into those areas and the white people are moving out to other areas and the Asians are moving in. [Pakistani, BME, Birmingham]

'No-go' areas, 'sticking out' and lifestyle clashes

There were other pressures that made mix more difficult to get and keep. These included south Asian women who said they thought they may not receive a welcome in a newly mixed neighbourhood, perceptions that some all-white areas were 'no-go' areas for Asian households, and white British women not wanting to stand out in all-Asian areas.

There were mildly expressed concerns from south Asian women about the reception they would get in better-off suburban areas. For example, by one south Asian woman who had recently moved to a suburban area of Birmingham, although this family had chosen to move away from a concentrated area despite these worries:

We're the first Asian family on the road...so we get funny looks sometimes from neighbours...they're a higher class of white people, I think they're better-off, actually. They're probably, some of them are even middle class. Because a lot of them own two caravans...the biggest fear really has been how the neighbours would react to us...because I'm Asian...And I feel, like, quite intimidated sometimes. Just because they've not said much. They might not like us being here. And they might feel that we're invading. [Pakistani, suburb, Birmingham]

These concerns were sometimes set against a backdrop of Asian women's experiences of racism as children when their families originally settled in the UK in the 1970s as first generation Asians:

(the children) smashed glass on the front of our door and they were, you know, spitting and calling names, Pakis, and that stopped and then we became friends... as a child I went through that, as an adult I don't want to go through that, to mix it's stressful you know. [Bangladeshi, suburb, Tower Hamlets]

It was a council estate in the, you know, seventies, as council estates were. You know, very white, very working class, very racist (laughs). [Bangladeshi, suburb, Bradford]

White British women in suburban areas were also nervous about making friends and socialising with Asian families, as expressed by one white British woman in Bradford who lived in a suburban area:

The relationships with them (Asian families in the street) weren't as, weren't necessarily as strong as the relationships with other sort of white family. I mean you, you'd smile and say hello and talk to them, and the children would come and talk to you a lot, but the adults were a little bit more kind of, you know...would smile and say hello, but weren't so ready to engage in conversation. [white British, suburb, Bradford]

In a newly mixed area of Bradford, a south Asian woman described how she had been uncomfortable initially, but was now happy where she was:

At the beginning it was a bit strange because it was all white...so I felt a bit isolated...Just not knowing about...how you get accepted. [Pakistani, estate, Bradford]

South Asian women also pointed in stronger terms to white British 'no-go' areas for Asian households:

Some areas that I wouldn't, they're no-go areas I wouldn't move to...Areas which are predominantly white, and there's a stronghold of BNP supporters there as well. [Bangladeshi, suburb, Bradford]

Areas that I wouldn't move to are Isle of Dogs and Poplar and probably Bow as well. I wouldn't move to Bow. I hate to say this but it's the mix of people. I went to college in Poplar and I was always wary of the white people that were there and they were openly racist to us and I think a lot of those people still live there. [Bangladeshi, estate, Tower Hamlets]

I'm assuming most council properties are on council estates, but they're places that I would generally try as far as possible to avoid even driving through. They have such bad reputations...Lots of crime. Generally white working class, so lots of racism...I do (drive through an estate) occasionally and I'm very worried about my car breaking down. [Pakistani, suburb, Bradford]

We witnessed the fears and concerns of south Asian British women about the reactions of the white British population. These were reflected in comments by white British women living in minority clusters about lifestyle clashes. White British women in BME or rapidly changing areas were the most likely to be ambivalent about ethnic mix:

They just keep themselves to themselves too much...They don't seem to bother what noise they make, what...what they do...Maybe it's where they come from, I don't know. But they don't seem to bother about anyone else but themselves. But that could be where they've come from, I don't, I've no idea. [white British, estate, Bradford]

I don't think it's good to segregate. But I suppose I prefer to mix with people from a different ethnic background which were more integrated into a western back(ground)...Do you know what I mean? [white British, suburb, Birmingham]

Lifestyle clashes over food smells have long been documented, and continued to be a bone of contention for white British women in minority areas:

No, I wouldn't at all, I wouldn't want to go in there because you would be living among Bangladeshi people and I'm not racist but I think that you need a mix and I do get annoyed, not annoyed – sometimes the food does...they say that fish that smells. [white British, BME, Tower Hamlets]

In a terraced house in Birmingham food smells from adjacent houses were said to come through the walls and via the loft space: *'There's no air circulating, you cannot*

get rid of the smells...I love Indian food and Punjabi food or whatever and Kashmiri food but I do not like the smell it leaves in your house and on the stairwell'.

White British women in minority areas said that their female children found it hard to socialise because of the restrictions they said were imposed on Asian girls:

(My daughter) was obviously brought up with them (Asian children) and she's really good at cricket because of it, they never used to involve her because she was a little girl and they use to play hard and fast but she's not really got any friends locally...they get to 13 and they have to stay in and they have to start...covering themselves up and going to mosque...(my daughter) said mum I wish we lived in a white area. [white British, BME, Tower Hamlets]

One white British woman in an ethnically clustered area in Tower Hamlets said she socialised with 'young Asian boys' who went to her home for '*...drink, a chat, a bit of music*'. But she described lifestyle clashes with Asian neighbours such as: '*...they're always complaining about dogs and they've (Asian families) actually tried to get me evicted before*'. She also described how a Bangladeshi neighbour had made complaints about white families in the block in order to get them evicted so the neighbour's daughter could move into a flat: '*So I think he thought in his mind if he gets – they won't evict their own people so evict somebody else and she will get the flat*'.

One white British woman in a minority area of Bradford talked about her son not mixing with Asian girls and boys at school. She said her son was '*intimidated*' by Asian boys hanging round in a gang at school, and was not able to play with Asian girls because of cultural restrictions:

If (my son) has invited people from school to play, the girls are not allowed to come...So you don't get to know the parents...in his class say there's about eight white kids. And they tend to play altogether. The boys and girls play together. And they play really active games. But the Asian girls just don't do that. [white British, BME, Bradford]

There were difficulties socialising because of cultural differences such as a reported dislike by Asian families of dogs, similar to the Tower Hamlets example above:

We've talked about doing street parties a lot actually...I know quite a lot of the people on my street socially as well. But it does tend to be...more white as well. Like it's really stupid stuff...there's the thing about black dogs being evil. Which is a bit of a cultural thing. [white British, BME, Bradford]

Despite this, this person said it was important to live in a mixed area given she was in a culturally diverse city. Another white British woman in Bradford said her attitudes towards living in a BME area had changed from initially being positive: '*It'll be really nice. I'd get to know different people, I'd get to know different culture, and it'd be really interesting*'. After living '*...in an area that was predominantly Asian*' and

'...working in the areas that I do, areas of deprivation' she had become frustrated with south Asian households in her neighbourhood because of the way they lived, echoing comments made by south Asian women above about lack of care for the physical environment by Asian households:

Well this is a debate that I have with myself, because I just see the way that people live kind of on my doorstep is, you know, this is really disgusting...there's rubbish absolutely everywhere...Dirty nappies like overflowing from the bin. There's no awareness of the environment. There's a huge dependency culture...Whatever's wrong, blame the council...Well actually who makes the rubbish and who puts it there?...And I've come to the conclusion where I thought it was a specifically Asian thing. I do actually think it's a specifically Asian thing. Asian culture has a thing about feeding all an', like, feeding all animals. They put food out for pigeons and for rats. So you can walk around the areas, and there'll be food on the pavement...which is pretty disgusting really. [white British, BME, Bradford]

Despite this, she: '*...would never choose to live in a purely white area. I would not deliberately go and do that*'. In Birmingham we heard very similar things: '*I have all the rats and the rubbish and the phlegm and, you know, the smell*'. [white British, BME, Birmingham]

White British women in changing or concentrated neighbourhoods felt that they were not catered for by Asian shops:

I know we are a multi-racial society and I have no problem with that. We have got no butchers apart from a Halal butchers. I don't like it, I don't like the smell of it ...But nothing round here that is for English. [white British, estate, Tower Hamlets]

That is a potential hitch, when you live in an area that's kind of predominantly Asian there aren't any pubs...And the types of shops that you have are kind of specifically to Asian women's needs...There are Halal butchers...but it's like I wouldn't dream of walking in and getting my meat from a Halal butchers. I'm really sorry...I have tried to do it just to get in the swing of things and...be flexible. But I'm not. I can't quite bring myself to do it. [white British, BME, Bradford]

There was some discussion with one white British woman in Birmingham about how far tolerance for other cultures should go. Although in favour of celebrating diversity, and against categorising people by ethnicity or religion, she said that she thought some special requests for culturally tailored services were not acceptable. For example, printing local leaflets in the national colours of Pakistan, women-only leisure events or culturally influenced re-branding of neighbourhoods:

I feel now I'm not even in my own country and I was born in Birmingham...this is my town, I don't come from Mirpur, I was born in Birmingham this is my town. [white British, BME, Birmingham]

White British women pointed to a wide gulf between cultures that created barriers against socialising between ethnic groups. Twice as many white British women as south Asian were concerned about this, particularly white British women in minority areas:

There are big issues about mixing cultures together, which I think particular of my own culture – maybe I am more tolerant but a white working class person’s culture and a Bangladeshi person’s culture – the clash is just unbelievable and you wonder how it this can ever be resolved when one culture is disgusted with somebody eating out of their hands and the other culture is disgusted that you even use your left hand for anything – or if you use your knife and fork, why would you do that, you know. And one culture is disgusted at clothing, and the other culture is disgusted as well – the clashes are so enormous. [white British, BME, Tower Hamlets]

Areas with one dominant ethnic group made people from a different background living there uncomfortable. White British women in BME areas in particular were keen to avoid feeling isolated or avoid ‘sticking out’ because of their race or ethnicity in a mono-ethnic community. One Birmingham resident said ‘*When I first moved here I felt like it was a “spot the white”, you know?’* but she was now more comfortable in the neighbourhood and would ‘*...never move from here again*’. Other white British women in predominantly minority areas in Birmingham said:

I find other cultures fascinating but I don’t want to be overwhelmed by them. I am a fish out of water. [white British, BME, Birmingham]

I was talking to one Bengali lady...that I wasn’t very comfortable with my kid being the only white person in the class. And she kind of looked at me as if I was being a bit racist. And then...later, she said she was moving to Hall Green. And she said, “Actually I now understand you, because I think my child might be the only Asian person in the class.” [white British, BME, Birmingham]

One white British woman had moved from an Asian area to a more suburban area in Bradford because:

I wanted to move into a neighbourhood where there wasn’t...such a...large predominance of one ethnic minority (which) was the one that we didn’t belong to because you don’t stick out so much walking through it, you know...if I’d come and met myself ten years ago and had this conversation with myself ten years ago I’d go, “My god, you’re a racist.” (laughs) You know what I mean? [white British, suburb, Bradford]

Summary

- Women are in favour of ethnically mixed neighbourhoods. They are perceived to generate better understanding and respect for different cultures when there is ‘genuine mixing’ rather than small segregated pockets.

- 'Genuine mixing' does not necessarily mean white plus Asian. Benefits of mixing can be achieved with a population of different ethnic minorities and with Asians from more than one region and of different socio-economic backgrounds.
- A mixture of incomes, ages, households and housing types are also important to achieve a genuine mix.
- Women choose to live in ethnically mixed neighbourhoods, sometimes in contrast to their mother's generation.
- South Asian women seek to move away from minority clusters:
 - when they perceive them as constrictive and intrusive;
 - to offer their children an experience of living and being educated in a multi-ethnic neighbourhood.
- Women make the association between deprivation and ethnic minority neighbourhoods. Low income and low property prices in those neighbourhoods make it more difficult for women with high aspirations to move out.
- Women living in newly mixed neighbourhoods express nervousness about getting to know new neighbours from different ethnic backgrounds out of a fear of not getting on.
- Rural areas and predominantly white housing estates remain 'no-go' areas for south Asian women for fear of racism.
- White British women find it difficult to socialise with their neighbours in predominantly Asian areas because of perceived cultural differences.

Chapter Four

Women's housing aspirations

Introduction

This chapter looks at housing aspirations and preferences. When women talked about the future they described their aspirations for where and how they would like to live, and in what sorts of homes. Not all of the women in the study had plans to move, and this section also discusses what makes them want to stay in their current location or home.

Tenure preferences

Owner occupation

Overall, the vast majority of women had a preference for owner occupation. For many, owning a home was a natural option and they had not considered other tenure types. Owner occupation was also seen as giving better long-term investment, greater security and autonomy, as has been well documented in the literature (Kemeny, 1981; Saunders, 1990). Several south Asian women also related their preference for owner occupation to a cultural expectation.

I was just chastised for going into private rented accommodation for those two years, "Why are you doing this, this is dead money?" and at the time I kept saying, "Look I'm not ready to go for a mortgage yet yeah, when I'm ready then we'll do that."...And that was just, you know, that yeah there's the cultural element to that because that's what's kind of forced upon on you from a very young age. [Bangladeshi, owner occupier, Birmingham]

However, the preference for owner occupation was described as a 'cultural thing' for British people more generally. A white British woman from Tower Hamlets talked about the preference to buy in the UK in comparison to other European cultures and concluded that *'It's a cultural thing to have your own space'*.

Whilst a white British woman in Bradford noted that:

We grew up in that kind of environment, in that kind of culture of sort of entrepreneurialism and meritocracy where, you know, you, that's what you strive to have. It was independence and your own things, and sort of that sense of making something of yourself. And of course by that that you meant having, owning your own home. [white British, owner occupier, Bradford]

Social housing

Several women expressed a preference for social housing and most of these were white British and living in Tower Hamlets. For them, social housing offered benefits and they had not thought of, or said they could not access other tenure routes. This was the case for some of the older women in our study (in their 50s) who were happy with their current situation and who could not afford to buy and saw social housing as the most attractive alternative, and women in special circumstances. For example, one person highlighted specific issues for disabled people as she was in receipt of support and received regular home maintenance that she would not receive in other types of tenure.

In general, however, the social rented sector was seen by women as the affordable but undesirable option. Several women associated the sector with poor quality of life and non-aspirational although some drew a distinction between council and housing association properties. Women in Tower Hamlets described housing association properties as being of better quality.

Council housing has a very negative image attached to it...obviously there are people that need that housing but it tends to be the areas, the people you get in those areas are not great. [Pakistani, owner occupier, Bradford]

My perception of it is quite rundown and stuff and it's very difficult to get maintenance and people out to fix things and so living there can be quite difficult really and it can affect you whole wellbeing. [Pakistani, living with parents, Birmingham]

Some women had ethical issues around social housing choices. They said that it should be available, however, they recognised there were limited places available and had not considered it as an option for themselves because others were more in need.

I felt that it wouldn't be fair for me to take up a house through the council or social when there's more people who are in need of it. I knew I could go on the property ladder...we're gonna be comfortable doing that. [Pakistani, owner occupier, Bradford]

The importance of life stage

The majority of the participants were mothers. They discussed how their aspirations were shaped by their children: safe neighbourhoods and private outdoor space in which to play; a shift from flats to houses when children arrive; larger homes for growing children or growing families; proximity to social networks for childcare; being in walking distance of schools. Women's life stages were closely tied to their housing aspirations in this way.

The desire for bigger homes

Flats were a not an attractive option for some women with children, or planning to have children, as they offered little space and lots of stairs. Semi-detached properties were considered to offer best space standards both inside and out:

I am really structuring it at looking at semis because that is mostly the ones that you get with the nice yards. [Pakistani, BME, owner occupier, Bradford]

Some women expressed a particular problem with their current house size as their children approached adolescence as a limited number of bedrooms meant that siblings of different sexes had to share.

Even with my two kids it's like I'm sometimes suffocating...I've got a boy and a girl and I've got a two bedroom property...because my daughter's coming to secondary school and you know, she's growing up. My son's ten years old and they need their own space don't they? [Bangladeshi, BME, council tenant, Tower Hamlets]

Several women in social housing reported that this was not taken into consideration by their housing providers and despite growing families and mixed sex siblings they were on waiting lists and lacked optimism about being moved to a larger property. One woman in Bradford living on a housing estate described how her 14 year old son had consequently moved out to live with his grandfather because he had had to share with his two younger sisters:

With only my two bedrooms live five people. I have three kids. My son is big, 14 years old. I have two daughters as well and they all sleep in one bedroom...I have asked the council for a bigger house but there is a queue. [Pakistani, estate, housing association tenant, three years on the waiting list]

In better neighbourhoods

How a neighbourhood or community was likely to impact on their children's upbringing and safety played a very influential part in shaping women's aspirations and tended to shift priorities women had, in terms of the facilities and the amount of space they wanted and the kind of people they want to be surrounded by. For example, women did not only want schools to be local but also of good quality – this was common both for white British and south Asian women.

Some women highlighted how their aspiration to move outwards, further away from city centres, was due to a change in priorities after having children – the advantages of living in a big city no longer had the same appeal. Crime or fear of crime and anti-social behaviour was of particular concern for women in all three cities but largely within BME neighbourhoods and estates. There was particular concern about the visibility of drug-use and drug-related crime and anti-social behaviour by young people.

The greatest concern for women related to their own children's safety. Their aspiration was to move away from 'unsafe' areas before their children reached adolescence and became at risk of becoming involved.

Teenage years is a risk enough as it is and when you've got a girl and you're in East London that's enough to commit suicide so I want to be out of the area before my daughter goes into secondary school, seriously. [Bangladeshi, BME, housing association tenant, Tower Hamlets]

In general, women wanted to live in neighbourhoods that had 'safe' (free from visible crime) public spaces and lower density levels. 'Rundown' neighbourhoods (described largely as those with visible rubbish and derelict buildings) were a key determinant for some women who wanted to get away from their current neighbourhood. Women who described themselves as living in 'rundown' neighbourhoods talked about them being depressing both in appearance and for the individual living there.

I have never liked this area and I still don't and my life has been deeply affected by this area. [white British, BME, housing association tenant, Birmingham]

In Tower Hamlets many women talked about issues related specifically to housing and neighbourhood quality – such as the visibility of derelict buildings, poor quality housing 'falling apart'. In Birmingham and to a certain extent Bradford, the problems tended to be largely to do with the appearance of rubbish on the streets – one woman in Birmingham attributed this to a lack of wheelie bins in the city, whilst another complained about the proliferation of rats because of open food waste from shops and restaurants. Other environmental factors such as poor drainage were also linked to a lack of willingness by the council to spend money in deprived areas.

I think there's not been a lot being spent on the area to improve it really. I think it's just been left to rot a little...you just see a lot more kind of derelict buildings, a lot more erosion of the whole kind of main roads and shops and stuff and there's just a lot more litter and there doesn't seem to be any kind of collective identity to main roads in the area. [Pakistani, BME, Birmingham]

In general, the appearance of these neighbourhoods was said to be getting worse. Many women said that the appearance of a neighbourhood could be improved by the inclusion of greenery in a street – trees and well-kept public spaces and gardens – and several women made comparisons with more affluent or better-kept neighbourhoods.

I think it's coming back to the greenery...they look after their gardens and they don't make a mess but if you start wandering around the area, people just leave rubbish lying around and that's what I get really depressed about. [Pakistani, BME, Bradford]

In some neighbourhoods, where there were open spaces, they were deemed unusable due to the fear of crime or anti-social behaviour or because they were not clean. A Pakistani woman living on an estate in Bradford described how, although there was a park nearby, it was not well-kept and was unsuitable for her children to play in.

With more space

The desire for private space was particularly important to south Asian women as it allowed them more privacy from the Asian community (as discussed in Chapter Three). However, the need for more space was also very much tied up with life stage – particularly as plans to have a family, have more children or accommodate older children became pressing concerns. Women without children had aspirations to have more space to fit in with their lifestyle – to work from home or to gain a bigger kitchen.

Private space outside (a yard or a garden) was described as a ‘necessity’ for relaxation and privacy as well as important for personal recreational use and for children to play in. Women talked about the privacy that a garden offered, as a place to be away from people and traffic, and as a place to express themselves freely. For some women some form of private space outside was the overall determining factor in moving.

If I had a big garden here then I probably wouldn't move. It's only the garden. I'd like to live in a leafy area where you look out and you see trees and hedges and things. [Bangladeshi, BME, owner occupier, Bradford]

Greenery and the general amount of physical space was also said to break up the sense of living in an overcrowded or high density neighbourhood:

They (the council) cut my fig tree down and I wish they hadn't actually because it was a nice barrier against the rest of the street. [white British, BME, Birmingham]

Personal outdoor space was also tied up with lifestyle choice as some women aspired to have gardens or own land in order to live a ‘sustainable’ lifestyle – grow vegetables and raise animals.

With a sense of ‘community’

Women talked a lot about the aspiration to live in a neighbourhood where there is a ‘community feel’ or ‘community spirit’. When asked to explain what was meant by this, women found it difficult to describe. In general, they wanted an area to be friendly, some women were more specific, they wanted to see children playing out on the street or a sense that people cared about their neighbourhood. This sense of community was not discussed in the context of ethnicity or with common cultural features and it became more important once women had children.

I'd like to be in a sort of warm community spirit. That would be ideal...neighbours who would look out for you, who would look out for your home, who would feel comfortable to tell my kids off if they were misbehaving and where people know each other. [Bangladeshi, suburb, Bradford]

You know that people care about where they live. That people are proud about where they live. That it's friendly. That it feels friendly. Like you can walk into the

local pub and somebody'll start talking to you instead of just gawping at you as if you were an alien that's just walked off the spaceship that landed in the field next door. [white British, BME, Bradford]

For some, a sense of community was as important as the house itself or the other aspects of the area that their home was in.

People are friendly...I mean I like the area and I mean I like the convenience. I like the people. Why should I move? [white British, gentrified, Tower Hamlets]

Family, friends and familiarity

For a lot of women, family and friends living nearby were important and influenced where they chose to live.

I'm comfortable with this area, the children have got their friends there, I've got my friends here so I'm sort of like comfortable in this area but if I had an infinite amount of money to play with I would move to a nicer area...I think I would try and find somewhere that's still local where my friends are and where the kids' friends are. [white British, estate, Bradford]

Friends and family members provided practical and emotional support and made them more connected to the neighbourhood in which they lived.

I would only move now to somewhere where there is a blood relative because when the chips are down that's what seems to matter. [white British, gentrified, Tower Hamlets]

Because my family is here, I have a lot of connections here. I really don't want to move away from here. I have friends but not just friends, just generally, my work is here. [Bangladeshi, BME, Tower Hamlets]

Whilst this was common in all three cities there was a greater emphasis placed upon family by women living in Tower Hamlets. A white British woman who had moved to Tower Hamlets as an adult from another part of the UK describes this in the following example:

This family thing is something that we noticed when we moved here: family pride, family loyalty and family who are actually nearby who are here...I was thinking blimey we are so different and how I wish we had what these other people have got; it also has a big part to do with the demographics of the area because people will stay closer to family. That's the culture. Even yesterday actually we were mentioning how I wish we had our parents down the road and a friend of (my husband) came around last week, just called in and she's a teacher. She's white and she has bought a house next door to her mum. Lots of people have done that. And that happens also with the Bangladeshi community. [white British, BME, Tower Hamlets]

The proximity of family was particularly important for women with children – some women used their parents for childcare and therefore chose to live in easy reach of them. More generally, women said that being near family was good for their children's upbringing providing them with consistency and a mix of generations.

I've had that childhood of having so many people around me and I don't want to deprive my child of that...I think I will fall into depression if I didn't have my family around. [Bangladeshi, BME, Tower Hamlets]

Local facilities and amenities

Things such as shops, leisure facilities, schools and places of worship remained key priorities for women when considering their future housing options. They wanted shops to reflect a village-like set up with local shops in easy reach – emphasising particularly the need for local food shops. Amenities could provide the 'village-like' atmosphere that many of the women with children aspired to have – without necessarily leaving a city.

It'd be nice to have a local shop kind of thing where I could pick up groceries and things at the last minute. [Pakistani, BME, Bradford]

Grocery shops I suppose are the most important thing but you can always go into town for other things. [Pakistani, BME, Bradford]

Accessibility and availability of transport links were important to many of the women. Inner city areas were described as having good transport links and women with aspirations to move further out would look at the access they would get. For example, a woman in Bradford described how she was going to pick up train timetables and list places that were within a 20 minute train journey into the city centre and begin her search in that way. Several south Asian women wanted to live within walking distance of a school rather than using public transport or driving.

Women at different life stages

Most of the women participants had children or were planning to have children and thus discussed their aspirations around themselves and their family's needs. However, it should be borne in mind that younger women at different life stages may differ in their immediate aspirations. For example, a single woman in Bradford who did not have children highlighted the difference for women at a different life stage. She had plans to buy a small house as a step onto the housing ladder, she also planned to be tactical in her choice of neighbourhood, planning to buy in an area where she thought it would be easy to sell at a later date in order to upsize.

In Chapter Five we discuss how women intend to achieve their aspirations. Women talk clearly here about how their strategies alter according to their life stage and the compromises women make before and after having children.

Summary

- There is little difference between the aspirations of white and south Asian British women.
- The preference for both white British and south Asian women is towards owner occupation. This is attributed to culture, both as part of south Asian culture and British culture.
- Social housing is the affordable but undesirable option.
- Women's aspirations are shaped by their life stage and the needs of their children.
- The desire to move 'out' to safer neighbourhoods is more acute as children approach adolescence and the perceived risk of anti-social behaviour is higher.
- Private space outside is important to provide privacy and to break up the sense of living in an overcrowded or high density neighbourhood.
- A sense of (non-ethnic) community can be as important as the house itself or other aspects of a neighbourhood.
- Proximity to family and friends (for practical and emotional support) is important to both white British and south Asian women, especially when they have children.
- Women want neighbourhoods to have a 'villagey' atmosphere with easy access to local shops and amenities.

Chapter Five

Achieving housing and neighbourhood aspirations

Introduction

This chapter discusses the means and strategies women adopt and the compromises they make in order to achieve their aspirations. It considers how women intend to satisfy their housing and neighbourhood aspirations and how they plan to finance their aspiration for owner occupation.

Personal and practical bases for achieving aspirations

Freedom offered housing options

A critical first stage in people being able to achieve their aspirations is their ability to have and make choices, and their belief in that ability. The women described the freedom and independence they had in their lives. This was a basis on which to make a wider range of housing choices than their own mothers had been able to do. The south Asian women indicated that they understood why it was difficult for their parents to leave Asian communities. In particular, they highlighted difficulties in relation to language, social mobility and a fear of the unknown. In contrast, only a few women interviewed said they would fear change associated with moving to a new neighbourhood and this was often concerned with financial risk. Some women described their own mothers as isolated both because of their lack of English language skills and due to domestic responsibilities which meant they had been largely home-based.

Her life was very different because she had a mother-in-law and sister-in-laws and everyone to support and look after and she didn't go out and about and do much because she had a lot of responsibilities within the home...whereas our lifestyle, we've had that freedom...(My husband and I) sort of like compromise and do things. I mean, I can still go out with my friends and he'll babysit. When he wants to go out, I'll babysit. Whereas it was very different for mum and dad. With my mum and dad, it was like, my mum stays in and does the housework and dad goes out and works. [Bangladeshi, suburb, Bradford]

The women interviewees who had come to the UK as spouses and were therefore themselves first generation migrants reiterated the above. They noted that their lack of English had inhibited their ability to navigate the housing system and limited their choices. They acknowledged that their preferences had initially been to stay in predominantly Asian areas where they could be understood and feel safer. However,

they also acknowledged that this had changed over time as they learnt English and developed contacts. For example, a Pakistani woman in Bradford rejected the offer of a council property in a 'white' area and had instead chosen to pay more to rent privately in an area with a large Pakistani population where she found it easier, more familiar and could speak her own language. She had since learnt English and her cousin had moved to the outskirts of town; for her this meant she wanted to and 'could' move out.

Q: What was it that scared you about the areas that they were offering you? I was thinking because my husband is working and he works away from home and I don't speak any English and so how would I get help from anyone and if I live here then I can use my own language and ask people for help.

Q: And now you're keen to move to (name of suburb) which I presume from what you said has less Asian people, what's made you change...?

My cousin and because I know a little English as well.

[Bangladeshi, BME, Bradford]

Dealing with parents and in-laws

Although south Asian women said that their perception of their options and choices was broader than their parents, they still had their parents' and their families' attitudes and needs to take into consideration. Some women were conscious that their aspiration to move out was difficult for older members of their family to understand and agree with. Generally, this disparity between the generations did not alter women's plans. When for some it had posed difficulties, they adopted strategies to circumvent them. For example, a woman in Birmingham living with her in-laws explained that she wanted to move outwards to a better neighbourhood but could not because her parents-in-law would not move; she had instead bought a property near by as an investment which may facilitate a move in the future. Whilst a woman in the Bradford district had bought a house in a gentrified location and moved while her parents were away on holiday in order to minimise disruption.

I did it (moved house) while my mum was abroad on holiday...that was deliberate because I got this feeling that she wouldn't have let me move. [Bangladeshi, suburb, Bradford]

The differences across the generations also included a tendency for second generation women to live in nuclear families rather than extended families. At the same time women had also reported that they had increasing responsibilities for both their own families and their in-laws (as discussed in Chapter Two). This presented several women with a predicament that they needed to cater for their parents' needs as well as their own despite not living with them. Two Pakistani women in Bradford described how they overcame this by extending their homes to accommodate family when they came to visit.

Education, employment and mobility

Women's perception of their freedom to make choices was a first stage in their ability to achieve their aspirations. The next element was whether they were in a position to get the material means to do so. There were three practical things that were enabling women to make choices and potentially achieve their aspirations: education; employment; access to a car. This was summed up by one woman:

I do what most people do, you go away to university, get yourself an education, get yourself a decent job and you think to the future and you think well, you know, I've got a car, I've got the language, I can move anywhere and I can get on as it were. So I did what everybody does, no, what everybody who's capable of doing it does is to move out of that particular area. [Bangladeshi, gentrified, Birmingham]

Many south Asian women held the perception that education was a means to financial stability and independence and as a means to escape the 'poverty trap'. This notion was described as an inherited characteristic from their parents' generation who considered education as a means to better their opportunities as migrants and migrant workers.

I place a great deal of importance on education...I think for my parents it was around this whole thing, look you're in another country, you come from a background where statistically you're meant to be far more disadvantaged. [Bangladeshi, gentrified, Birmingham]

Despite the cultural-generational changes described above, some women perceived that significant gender disparities remained within the south Asian community (as discussed in Chapter Two) and that as a result women had to work harder to assert themselves. Consequently, education remained an important resource to women who aspired to a better way of life.

One of the things that mum always used to say to me...you will be educated because at the end of the day I want you to be able to stand on your own two feet financially so that you're never, ever dependent upon a man financially so that if something didn't work out you could walk...So you're a Bengali female, for you to get out of the poverty trap the only way you can do that is through being educated and that, from that you'll get your opportunities. So I still subscribe to that viewpoint yeah. [Bangladeshi, gentrified, Birmingham]

These sentiments also accounted for the value that some south Asian women placed on the need to live near quality schools so that their children could also benefit from education.

The women were already using the strategies of getting educational qualifications and moving into professional and skilled jobs, as we saw in Chapter Two.

Many of the south Asian women referred to the settlement patterns associated with first generation migrants as they sought to live near other Asian families where social and employment networks were established and shops and amenities were close. As discussed in the previous chapter, there were few differences between the aspirations of south Asian women in this study and those of the white British women. This did not mean that cultural and religious amenities, deemed important to previous generations, were not important to the south Asian participants, but they were not reported as key to housing and neighbourhood aspirations. When they did, the car offered a solution.

For my parents they needed something that, they were looking at places where the shops were close by. Whereas I've got a car I don't need the shops to be close by. [Bangladeshi, BME, Tower Hamlets]

Many of the south Asian women talked about the car giving them 'freedom'. They talked about it as an enabling factor as it opened up choices to them with regard to where they 'can' and 'want' to live.

I drive. That's why I'm moving out, because I can drive. [Bangladeshi, BME, Tower Hamlets]

I can get in the car and I can drive wherever I want to drive and buy whatever I want so it's just that whole sense of freedom for me and these aren't barriers for me. I'd like to live where I want to live and then go and buy, shop where I want to shop and buy what I want and bring it home and live like I want to really. I don't see it as you know, I have to live in this area to maintain my identity or whatever. [Pakistani, BME, Birmingham]

Similarly, when proximity to family was important to women, the car gave greater flexibility, as a five minute walk could become a five minute drive.

And now I drive as well so it's not too big a deal to move a bit further out as I would still be able to visit my parents. [Bangladeshi, estate, Tower Hamlets]

Choice of location as a strategy to achieve aspirations

The previous chapter detailed participants' housing and neighbourhood aspirations. Women reasoned, however, that not all of these could be achieved and that as a consequence they would have to make compromises.

That was the sort of juggling act really. I'm not sure any of them were...it was kind of like the school thing, the commuting thing and the type of housing were all, was the whole thing. They were all sort of immovables really. I mean there were other things that came into it that were things that you could more easily compromise on, but I think all those were of equal importance really and that's why it was quite difficult to find places that fitted all the criteria especially as it's the same criteria for a lot of other people all trying to do the same thing for exactly the same budget. [white British, suburb, Tower Hamlets]

The inner city versus the suburb

People's aspirations were very clear and also similar to a mainstream 'ideal' view of what most people ideally want as their home – a safe and clean neighbourhood that offered privacy yet has a good sense of community, with local amenities and facilities and high performing local schools in walking distance, offering large houses with gardens, close to well paying job opportunities, all wrapped up with a strong sense of place or character.

However, in reality it was difficult for the women to be able to realise all of these aspirations. This was not primarily because of affordability problems, although this was a major issue in affording the housing options that were available. This was because these ideal type 'dream' neighbourhoods did not exist to any extent in the cities or wider districts where they wanted to live. The crude neighbourhood choices that women said they were faced with were:

- The deprived, high crime, physically neglected, ethnically concentrated inner city areas they wanted to leave because of nosey intrusive neighbours, but which offered local facilities and schools in close proximity and a strong sense of (non-ethnic) community, family links near (but not too near) and access to work opportunities.

Or

- Safer suburban neighbourhoods offering privacy away from concentrated ethnic communities, with higher performing schools, and bigger homes with more private and communal green space, but which were 'soulless', 'boring', with little sense of community or place, far fewer facilities especially in walking distance and less easy access to work opportunities and higher wage rates.

Some people were happy with making a trade-off and choosing neighbourhoods that were characterised by a 'community' with local shops and amenities and where people were visible. Women living in inner city deprived neighbourhoods described the place where they live as having these characteristics; with plenty of amenities and a sense of community that meant that people 'looked out for each other'.

We've got everything you could think of really, we've got the local shops just round the corner, we've got a lot of well everything...and we can walk into town so there's everything in the city centre, we've got the lot. [Pakistani, BME, Bradford]

If my daughter is out playing and I'm not there someone will be watching out for her. In summer my door is never shut so they can come in and out and I think that's quite nice. [white British, BME, Tower Hamlets]

These women were concerned that elements of community would not exist in suburban neighbourhoods.

You knew absolutely nobody in the street and it was a little cul-de-sac as well so you'd think people would know each other more. Nobody talked to you they all, it was head down get on with things. [white British, gentrified, Tower Hamlets]

Some women also noted that the facilities in inner city neighbourhoods were better than those in more affluent areas.

The facilities here are out of this world...the actual play equipment is ten times better than you get in a twee place. There is so much on offer here. [white British, BME, Tower Hamlets]

And that in comparison to neighbourhoods in the city that suburbs would be boring:

No we just couldn't stay, we didn't want to stay in the middle of the suburbs cos that was really boring and the worst of all worlds. [white British, gentrified, Tower Hamlets]

The street just didn't have a good feel to it, it wasn't suburban but had a suburban feel to it...just a bit boring. It didn't look like the kind of street where people would talk as much. [white British, gentrified, Bradford]

It was not just owner occupier suburbs that people saw as lacking a sense of place or character. They drew a parallel with ex-council properties on peripheral social housing estates:

A lot of places in our budget would be kind of council estate kind of things that seemed quite bleak places whereas we kind of like the vibe of the inner city in a lot of ways. [white British, gentrified, Bradford]

But for most of the women, their strategy was to chose the trade-offs involved in living in a suburban neighbourhood, despite regrets over the lack of community and other benefits. This was strongly driven by their life stage and need to protect their children and offer their children what they thought were the best life chances. One of the concerns they expressed was that of their children approaching adolescence and needing more space and distance from perceived dangers (see Chapter Three). A Pakistani woman in Bradford, living in a BME deprived part of the district expressed this when asked where she wanted to live:

Probably a mixed area, a family friendly area so where there are kids not just playing out on the streets for hours and hours and their parents don't bring them back in or anything but just a nice happy place. I guess the image that you have of a nice suburban area. [Pakistani, BME, Bradford]

Aspirations to gain more space in a better neighbourhood were linked with the need to move 'out' further away from inner city and deprived neighbourhoods. The move outwards was a recognised trend – the aspiration to move out described as a 'must' whilst a move towards the city was described as 'backwards'. Consequently, city or inner city areas were sometimes described as stop-gaps for single women or couples without children, whilst more affluent areas were places to settle or make a long-term investment and raise a family.

A Pakistani woman in Birmingham described how her and her husband had rented a luxury apartment in the city centre for six months so they '...could go out and just live

it large for a bit'. She said that the position of the apartment meant that she was *'...very spoilt, cos everything's on your doorstep'*. However, they decided it was not a long-term option. They wanted to buy a house as a long-term venture and to gain more space as they hoped to have children.

Some women had aspirations that followed the popular idea of 'location' being the main priority. They made a decision to compromise the size of home they wanted with a higher neighbourhood status, choosing neighbourhood and location over size:

The area always outweighs the house. I would pick a semi in a lovely area rather than a detached in a not so lovely area so it's always the area that determines whether we would move somewhere or not. So it's things like crime rates, safety, all that kind of stuff. [Pakistani, suburb, Bradford]

A white British woman in Bradford described how she and her partner would have remained in a predominantly BME and deprived neighbourhood in the city had it not been for their child's schooling needs and the need for more space because of the benefits of living in a 'community'.

We had a really great sense of community on the street...if we could've moved our neighbours wholesale, we would've done...it's just that the house wasn't big enough and, you know there were school issues. If it had just been me and my partner, we would still be there now, we wouldn't have moved. [white British, Bradford – moved from BME to suburb]

A Bangladeshi woman from Tower Hamlets said she had moved out of the borough to live in Redbridge after her brother bought her a house. Her family had wanted to move out for a better way of life and for a better education for their children. However, she explained, she missed the community and *'...couldn't let go'* for some time because it was where her *'root'* was, where she was *'known'* and *'settled'*. She was, however, able to retain some of this because she could drive in for work and to maintain social networks. She was able to do this easily in her car – a 15 minute drive.

The 'third option' or the middle ground

The two crude neighbourhood choices facing the women meant they had to choose between their conflicting aspirations, and lost out on a treasured sense of community and local facilities by choosing suburban locations for their children's sakes. However, in two of the three cities there was a 'third option'. Regeneration and a 'city renaissance' in both Birmingham and Tower Hamlets meant they both had more desirable better-off areas or cosmopolitan areas within the city. These neighbourhoods offered the benefits of the inner city and proximity to the city centre without the levels of deprivation and the negatives associated with that. These neighbourhoods within the city offered women the opportunity to move outwards from inner core areas without fully suburbanising.

A Bangladeshi woman and her partner in Birmingham had considered living in a suburb. She changed her mind after visiting suburban neighbourhoods and found that there were too many pressures to conform to a uniform way of life:

It's this whole kind of concept of suburbia and having to conform and just feeling that the type of person that I would want to socialise with wouldn't necessarily...it's like having the 2.2 kids, you know driving the latest car, keeping up with the Jones's, making sure your house is better than everybody else's...and I would have felt that I was quite hemmed in to be honest with you so it was never an option, never an option. [Bangladeshi, gentrified, Birmingham]

In the end they settled on a neighbourhood within the city that was more affluent than the BME area she had been brought up in and was 'cosmopolitan'.

But this option of a gentrified or better-off neighbourhood within the city was also not without problems. One compromise was space and this again became a more prominent issue when women had children or growing children.

It was perfect. It was brilliant. It's a great area for that sort of lifestyle...But now we've got three boys...it left us with very little room to manoeuvre, really, here. And because our house is extended sort of to the maximum, that, we don't have much of a garden. [white British, gentrified, Tower Hamlets]

We have seen that women put a premium on extra internal and external space. Several women had got round the need to move area by building or planning to build an extension to a current property. This is in line with wider trends to extend rather than move,⁵ this is also strongly driven by high house prices. However, this was not always possible.

In the city of Bradford this third option was not available. Women described less variation between its urban neighbourhoods leaving them with fewer options to move up the ladder within the city:

Most cities have their deprived areas and their affluent areas but it's just Bradford tends to be predominantly deprived...Bradford's really quite bizarre...you've got the very inner city. And then all of a sudden you've got areas that are kind of surrounded by fields and that and hills. [white British, BME, Bradford]

A white British woman who had lived in Bradford for 30 years described the decline of the neighbourhood she lived in, which had lost its 'village-feel'.

There were about 20 properties in (the neighbourhood) that are the old buildings, that are stood empty or in very bad states of repair...In 30 years it's gone from being a suburb to being very much an inner city area. I mean the type of shops

5 For example, see: <http://money.uk.msn.com/Mortgages/firsttimebuyer/article.aspx?cp-documentid=7643132>

that have closed...in the old fashioned sense of the word, where you'd have your haberdasher's, you'd have your greengrocer's, your grocer's, your butcher's...it was almost like little villages. [white British, suburb, Bradford]

A Bangladeshi woman also expressed the loss of aspirational neighbourhoods in the city as she reflected on the neighbourhood she lived in as a child and how it appeared to her now. She remembered it as a safe place but that was now indistinguishable from the inner city in that deprivation had 'spread' further out to:

At that time it was very safe, very suburban. (Q: What does that mean to you?) Suburban, it meant there was a difference between inner city Bradford; a marked difference between inner city Bradford and just outside but now it doesn't feel like that anymore. It just feels like inner city Bradford is just further out. It feels – it just doesn't feel like a marked difference. Before you could feel a marked difference about being out here and being more inner city but I don't feel the marked difference any more. [Bangladeshi, suburb, Bradford]

In Bradford one of the third options taken was to move out completely to a rural village. A white British woman in Bradford had moved to a rural village from a BME inner city area, motivated by worsening neighbourhood conditions and the lack of choice of schools. Her choice of a rural village was because she had wanted to find an area in Bradford that had a similar 'community-feel' to her inner city neighbourhood, but that was less deprived, but had not been able to find what she wanted. She had rejected more suburban areas. She had chosen to move to a village because she said it had a better sense of community and a sense of place. She described the street in the village she moved to in a similar way to how she had described the street in the inner city area when she moved there several years before.

Getting on the property ladder

Having understood their ability to make choices and have aspirations, developed the material and practical bases for being able to potentially achieve those aspirations, and debated trade-offs between their aspirations, the women then faced another issue on their way to fulfilling their aspirations. As has been well documented elsewhere, the women, like many other households across the country faced the core issue of affordability, i.e. too large a gap between their income and house prices. The most common reason women gave for not being able to move to their chosen places and properties was affordability problems. This was worse for women who were reliant on a single household wage, had children in nursery and women with partners who were not in paid work or who were in unstable employment.

In Tower Hamlets and Bradford, concern was expressed with regard rising house prices.

Even now I live in hope that I could actually buy a house I like in this area but I know that's cloud cuckoo land unless I win the lottery...there's no way we could afford a property here and let's face it most of the houses that are particularly nice and large enough are not owned by people that come from. They're just not.
[white British, estate, housing association tenant, Tower Hamlets]

And while the emergence of gentrified or better-off cosmopolitan areas within Tower Hamlets offered women a third option in terms of their aspirations, the main problem with achieving aspirations was price. Up and coming areas in the city were expensive, and often not affordable to the women.

This (Tower Hamlets) is a rich man's playground. [Bangladeshi, BME, housing association tenant, Tower Hamlets]

Conversely, in Birmingham, despite some new more expensive and aspirational areas within the city, there was concern that house prices were decreasing in certain less favourable neighbourhoods – including estates and areas of minority concentration – and this meant that some women currently living there could not sell up and move on.

However, many of the women who described money as an inhibiting factor to their aspirations still had plans to move. The following explores how women intended to navigate these potential financial barriers.

Buying cheap

Despite the preferences of the women to leave concentrated neighbourhoods, in reality these places represented affordable but non-aspirational options for both south Asian and white British women. A Bangladeshi woman in Bradford initially bought a house in a predominantly Bangladeshi neighbourhood '*...only because it was cheap*' although she '*...really didn't want to move into that area*'. She described the property as an '*investment*', it gave her the opportunity to get onto the property ladder and a year later she was able to buy a property in a '*nice area*' further out of the city.

Before women had children there was greater flexibility to access cheaper options and work up the property ladder as this meant they did not have to take children into consideration and make compromises to the same extent. A single Pakistani woman in Bradford, for example, planned to buy a small house as a step onto the housing ladder. She said she would be '*tactical*' in her choice of neighbourhood and planned to buy in an area where she thought it would be easy to sell at a later date rather than where she wanted to live in order to upscale at a later date.

Availability of affordable private housing for women once they had children and required more space was a complex problem, but women were using similar tactics of buying in cheaper areas as a way to generate equity in order to move, illustrated in Box 5.1.

Box 5.1: Examples of people buying cheap housing

A white British woman in Bradford had lived as a single woman in an inner city predominantly Asian area. Experience of poor quality housing and anti-social behaviour led her to conclude, *'Right, I don't wanna live here any more!'*

This led her to move further away from the inner city. With her partner she bought a *'cheap'* property further out but still within the city. This area was described as deprived but less so than the first and crucially *'...it wasn't all Asian'* but had *'...a very good balance of different types of housing and therefore different types of people'*.

Since having children, her need was for more space. However, there is a lack of three-bedroom properties in the *'cheap'* area. To remain in the city would require a move *'...back down into the Asian inner rings of the city where you have three and four-bedroom houses'*. However, she did not want to do this, *'...we have to move out further, which is more expensive'*.

Women had taken advantage of cheaper housing in the past and had used this tactic successfully, having generated enough equity to move to bigger properties (albeit not in their area of preference) and be mortgage free.

The main reason we're moving is that we want a bigger house with a bigger garden and to get that within Tower Hamlets or Hackney which would probably be our chosen areas well...we would be looking at getting a mortgage of probably about £200,000 whereas if we move out of London we would still be mortgage free and get all that. [white British, gentrified, owner occupier, Tower Hamlets]

Family financiers

Some studies emphasise that access to owner occupation for Asian households can be through informal and family networks, for example buying houses through acquaintances that do not come onto the market, or using loan finance from family, or inheriting homes (Beider, Joseph and Ferrari, 2007). However, we found that these mechanisms were being used by both south Asian and white British women.

Several women were able to access owner occupation through financial help and access routes through friends and family. This sort of financial assistance was as common among white British as south Asian participants. Assistance came in the form of loans, inheritance of property and wealth, gifts and cheap purchases within family or friend networks. Women had, for example, inherited money on the death of a parent or were loaned money from parents which they then put towards a house. Two women described how they had bought property from other family members at a cheaper rate. A white British woman in Birmingham also described how she had bought a house through a family friend. In each of these cases, women were able to buy at cheaper rates and avoid estate agent fees.

However, one difference was that in addition, south Asian women talked about direct financial assistance from friends and family members other than parents. For example, several south Asian women had received deposits for houses or had loaned contributions from brothers and friends.

Halal mortgages?

Muslim participants were asked specifically about their interest in Islamic/Halal mortgages. Several women had no or limited knowledge of Halal mortgages. Most women were not interested in taking up one of these types of mortgages. They were largely viewed as expensive compared to mainstream mortgages and this put women off. For some, the affordability of the mortgage product was a higher priority than religious considerations.

When we bought our house they were very expensive and they wanted quite a high deposit so I didn't really look into it, cos I couldn't afford the high deposit.
[Bangladeshi, suburb, owner occupier, Bradford]

Other women also prioritised other aspects above religious observance, including flexibility on payment and coverage for risk. A number of flaws were identified in the way in which Halal mortgages were offered on these areas. A Pakistani woman in Bradford was interested 'in principle' but would be more persuaded if they offered more flexible options to pay the outstanding amount off sooner. A Bangladeshi woman in Tower Hamlets was not interested because she was concerned that there was no insurance to cover Halal mortgages in a similar way to standard mortgages.

There is no insurance policies to deal with, if you fall ill or if you have an accident or anything like that. On a normal mortgage you'd be covered...But with one of those (Islamic) if you can't pay for a month that's it, the mortgage on the house is taken away from you. But that is the basis of the whole mortgage so whoever takes it out they're willing to accept that. [Bangladeshi, estate, housing association tenant, Tower Hamlets]

There were a few women who were fully in support of the principle but who rejected these specialised products because they did not think that in essence there was any difference between a mainstream and a Halal mortgage as ultimately they would be paying more and saw this as a substitute for 'interest'.

The mortgages offered by HSBC, are maybe more Islamic, maybe not. I don't know. But I'd generally be a bit, bit suspicious...they might be presented as that, but actually the laws are so precise and the, that maybe whatever they're striving for is not achievable by an organisation that is basically funded on usury.
[Pakistani, suburb, owner occupier, Bradford]

A Pakistani woman in Bradford commented that as a resident in a western country, she would not want to take up a specialised Islamic mortgage but would rather just take out what was considered the norm in the country she was resident in.

I don't believe in all of that. To be honest I think that's a load of rubbish. Because I think if you're living in a western country, you come in as a guest and the people who already live there are your hosts. And I think that you should try and get on with them. You shouldn't start demanding that you want this, that and the other, because there's lots of ways round it. And at the end of the day, what kind of creator would we have if he was as strict as some of these people make out that he is. [Pakistani, BME, owner occupier, Bradford]

Shared ownership schemes?

The evidence on shared ownership shows consistently that despite ongoing promotion of low cost owner occupation, there continues to be low levels of awareness in the general population and amongst eligible groups about the option, confusion around the detail and how to access, and a perception that it is an unattractive investment prospect for many reasons (Bramley *et al.*, 2002). Similarly, many women in our study had not heard of shared ownership. Some thought the phrase referred to co-operative housing schemes and expressed an interest in these.

Most women regarded shared ownership schemes as too expensive and were therefore not interested in them. One woman expressed the notion of shared ownership as a means to '*...flush money down the toilet*', whilst another said that they were a means of '*...taking advantage of poor people*', as it was not clear that people could end up losing money if the property market crashed. Women also expressed the desire to 'own' their property, rather than sharing ownership.

When I looked at that I thought, you are paying a part mortgage, the rest in rent, tax, bills, and when you are on your own I don't think I would have any money... I don't go to work just to survive, so I've been in a bit of a predicament really, not being able to afford anywhere, especially in this area, to buy. I suppose if I had not had a life and just saved I could have put a deposit down on something by now but I haven't, I've got wonderful memories and experiences. [white British, BME, living with parents, Tower Hamlets]

I don't like them really, I just think that it can become really messy like what part do you own, how much do you own and inflation, things go up, how much do you own then and it gets really confusing, I wouldn't be comfortable with it... I guess its one half a step up on the property ladder and stuff. But I wouldn't do it myself personally, I'd feel comfortable just saving and like biding my time to get something myself. But obviously that's gonna take a lot longer. [Pakistani, BME, living with parents, Birmingham]

Only one woman participant expressed an interest in taking up a shared ownership scheme. She lived in Tower Hamlets in social housing. She considered that the schemes offered a cheaper alternative to the private rented sector in her neighbourhood. Despite this, she said she would be unable to take up the scheme at present because she could not afford to.

However, when we asked how the government could help people achieve their housing aspirations many did advocate financial support for owner occupation – this is discussed in Chapter Six.

Social housing as a stepping-stone to ownership?

Even when women were aware that social housing could provide an opportunity to access the property ladder, there remained an unwillingness to use this route because of strong negative perceptions of the sector which we discuss below. The general preference was instead to use interim solutions, save and then go directly into owner occupation.

I know that if you live there for like long term, eventually you can buy it. But no, I've never needed to go through housing associations cos I've lived with my parents until I've got a job. [Bangladeshi, suburb, owner occupier, Bradford]

However, in our interview we did have a detailed discussion with participants about social housing, including if and how women viewed the sector as a stepping-stone tenure, and a means to fulfil housing and neighbourhood aspirations to get onto the property ladder and into ownership.

Several women had gone into social housing initially because it was the affordable option and it then gave them the opportunity to save money more quickly with a view to buying later. Although this had not been a deliberate strategy at the time it has emerged as a strategy people used to buy their own homes. For example, a woman in Bradford had lived in social housing because it was a cheap option and it allowed her and her partner to save up for a deposit to buy their own home. However, a few women in Tower Hamlets remarked that the cost of social renting was increasing and therefore the option to save was more difficult. Other research has shown that rent restructuring in the social rented sector has meant a convergence between housing association and private sector rents (Walker and Marsh, 2003).

In all three cities, several women and their parents had taken advantage of the 'right to buy' and purchased their council properties. This had enabled them to access the property ladder. A few had also used their purchase for investment purposes and rented out their former local authority property.

I think it was quite a good deal because (my husband) was living there for a while the council were able to give him some financial incentives to buy it and it was great because the area is doing quite well and so it was easier to rent out the property. [Bangladeshi, suburb, owner occupier, Tower Hamlets]

Some women expressed regret that they had not taken advantage of the scheme earlier and had now missed out because house prices had gone up and the discounts on offer had decreased.

Q: *Were you offered the right to buy?*

I was but it was too expensive then and now it's more. I do have regrets not buying it then.

[Bangladeshi, BME, council tenant, Tower Hamlets]

Some women were also faced with decisions about transferring their property from council to a housing association and the potential loss of their right to buy. Under mutual exchange schemes, social housing tenants can voluntarily agree to swap properties but the rights of council tenants and housing association tenants are not equivalent and housing association tenants did not have as strong an option to buy their properties. This forced them to consider the compromise between getting a property more suitable to their needs and losing out on a more favourable set of buying options including discounts.

I'd have the right to buy which is another thing, if I move and if I do an exchange with anybody I would want to retain my secure tenancy, I've got right to buy. But you see I've lost out everywhere along the line. [white British, BME, housing association tenant, Birmingham]

Several women in Tower Hamlets currently in social housing properties were unsure whether they would be eligible because they were in housing association properties. They suspected they would not. In Birmingham there was the understanding that housing associations did offer a version of the right to buy (right to acquire) or part buy. However, women were still unable to afford to take these up. A woman in Tower Hamlets who was not eligible compared her situation to others she knew who had and taken advantage of it as an investment opportunity.

If I had the opportunity I would have. And then you can easily move on, you know, when the family gets bigger you can move on and you can rent that property to help you towards the mortgage for the other property. And their mortgages, they've got a mortgage for ten years and it's almost up in three years. [Bangladeshi, BME, Tower Hamlets]

Some women drew the link between the availability of housing and right to buy schemes and the subsequent effects that it had on current tenants. Their dislike of the idea of reducing the amount of social housing available meant this strategy was not attractive to them.

I'd feel guilty for buying another council property because the reason why we can't get out is because there isn't the council properties available because they've sold so many off so it's a vicious circle. [white British, estate, council tenant, Birmingham]

Many women both with and without direct experience of social housing did not agree with right to buy schemes because of the overarching impacts on social tenants. We discuss this further in Chapter Six.

Other interim solutions

The private rented sector

The private rented sector was not an aspiration as it was regarded as a ‘...waste of money’. It was also perceived to be impersonal and an unstable choice as landlords managed the property and could evict at their own discretion. The sector was deemed particularly unsuitable for families because of the expense and instability.

Private rented housing, however, gave women the flexibility to achieve other aspirations such as studying away from home. It was also acknowledged by some women as a useful stop-gap between leaving home and buying or accessing social housing. For example, a white British woman in her 20s in Birmingham had chosen to live in private rented housing as it offered her and her partner flexibility in neighbourhood choice. She also remarked that she had not considered herself sufficiently in need to apply for social housing. At the time of interview she had recently had her first child and she was now contemplating applying for social housing because it was a cheaper option and she was aware that her own outgoings were increasing because of her child.

Living with the parents

Several women commented on the experience of living with parents or family as adults. People were ambivalent about this as an interim option as it was both a temporary cheap and cheerful option, and at the same time could be claustrophobic. Many of the south Asian participants referred to this as a period of living within an extended family but some white British women had used their parents’ home in a similar way after finishing university and before getting their own place. A white British woman in Birmingham had lived with friends she had made through church in order to save money. For many this provided a convenient stop-gap whilst they saved money to buy their own home.

I’d like to move out but I mean we’re saving so that’s, we never really had any major savings before we got married and stuff so it’s always the plan for us to save really so that’s what we’re doing at the moment. [Pakistani, BME, living with parents, Birmingham]

For others it also provided practical and emotional support. For example, a single white British woman in Tower Hamlets described how moving back to live with her parents had enabled her to return to education after having a child. Some single south Asian women related their decision to live with parents to their culture. However, this was largely viewed in a positive light by women when it did not impinge on women’s independence.

In my culture it’s not really the done thing for you to live on your own when you’re single and I’m a spinster as my dad likes to point out (laughs). He’s never been keen on me moving out and to be perfectly honest I’ve never wanted to

because I have a really nice balance of having my own independence but having the comfort of being home. [Pakistani, suburb, living with parents, Bradford]

There were negatives involved in living with in-laws, such as the lack of privacy and independence and physical space for their own family (as discussed in Chapter Two). However, many women accepted the cons of living with parents or in-laws as a trade-off with the benefits they received.

Other routes to an affordable home: social housing and choice

A government-commissioned review of social housing in 2007 by Professor John Hills identified major issues with social housing, including that it is not an attractive option for many people (Hills, 2007). The women in our study not already in social housing, particularly in Bradford and Birmingham, showed little interest in social housing as a way to meet their aspirations. There was more interest in Tower Hamlets possibly because of large amounts of social housing in the area.

One of the reasons for this lack of interest was that people made negative associations with the social rented sector. Many assumed that social housing was of poor quality and was for unemployed people who did not have other interim options available to them. Although the condition of public housing has improved dramatically in recent years (Hills, 2007), the women's concerns do reflect the continued residualisation of the social housing sector which has become a tenure of the last resort for people on low incomes with few other choices (Burrows, 1997; Lee and Murie, 1997; Lupton and Power, 2002). There was the sense that the housing on offer tended to be the lowest quality housing, linked to the fact that '*...all the best stuff got bought up anyway*' through the right to buy.

Another key concern was about the lack of choice offered by the sector. Having choice was a core part of the women's aspirations and fulfilling them. Many women said that social housing limited their choices in where they could live: '*...people who do social housing take away choices from people*', and that the system itself did not take into account individual need, and that women within the system were fundamentally disempowered by their lack of involvement in the process of being given subsidised housing by the state:

They're not empowered to do something about their own housing situation: bidding, putting your name down for a two or three-bedroom is the only empowerment that you've got in this process at the moment. [white British, gentrified, owner occupier, Tower Hamlets]

I think it can be a trap for people – I am talking about the young people – the route in is they either get a studio flat or their girlfriend or themselves get pregnant and so that is their way in...these people who had potential, their lives have become dictated by this housing situation. [white British, gentrified, owner occupier, Tower Hamlets]

The lack of control over things like property size that social housing was said to give meant that many women saw ownership as the only means to change their situation.

Although we had our names on the list we knew of people who were on the waiting list and they got five or six children and they were still in a two-bedroom place or a one-bedroom place. No it wasn't going to happen so we really had to, the only way we were going to do it was by buying. [Bangladeshi, suburb, owner occupier, Tower Hamlets]

Choice-based lettings systems operated in all three areas with the scheme introduced most recently in Birmingham, with applicants for social housing able to choose to 'bid' for available homes (but of a pre-determined size) that they wanted to select rather than be allocated a home by the landlord. However, in practice women who had come into social housing had been disappointed that their ability to 'choose' property was limited by the lack of information available. They discovered important information only after signing for property:

It wasn't advertised as a property without a bath...I didn't know we didn't have any gas in the property until I came to see it and that was to sign the papers. [Bangladeshi, estate, housing association, Tower Hamlets]

They just show you a picture of the house and how many bedrooms it has, they don't tell you what the condition is like. [Bangladeshi, BME, council, Tower Hamlets]

Despite the bidding system, many women said they had limited say in their housing allocations, and that the choice system was de-personalising, demoralising and disempowering. It left one woman feeling like she was '*...being knocked about from one place to another*'. Several women missed the person-to-person approach of applying for housing and likened the computerised systems to '*bidding on Ebay*'. One Bangladeshi woman based in Tower Hamlets described how she had accidentally bid on a property on the website:

Once you click open the little box to see what the details of that property it goes right back to the top page and I end up bidding on a property I had no interest in...it was just my luck I got the property that I had no intentions of but because I'd actually submitted the bid I had to take it or go back on the waiting list for another two years. [Bangladeshi, BME, housing association, Tower Hamlets]

Choice-based lettings was relatively new, and some people's experiences were of the earlier waiting list based allocations systems. They experienced being unable to keep track of where they were in the system – waiting lists were described as notoriously long and there were problems with contacting the council to find out information. '*The constant filling in forms, the letter writing*' made some women '*...feel as though you are begging*'. Lists would change from week to week, leading many to become disillusioned and that they were 'stuck' where they were.

Several women believed that social housing providers '*...don't care where*' they allocated people and lacked interest in their tenants' needs.

She needed a bigger house and she finally got on the council waiting list and they offered her one place, you know, miles away. Well her kids are in school here so she can't go miles away. [Pakistani, BME, private rented, Birmingham]

Once in social housing, there were problems with being able to move around to fulfil aspirations, including being able to move between local authorities. For example, a Bangladeshi woman in Keighley wanted to transfer to Sheffield because her husband had found work there, but the option to exchange across the local authorities was not available. He could not afford to give up the job so they continued to live in their council house in Keighley and he worked in Sheffield. This meant that they did not see each other often; he often slept in the restaurant he worked in rather than driving back each night.

When women in social housing wanted to move, sometimes they were forced to make a compromise on house or neighbourhood because the transfer system did not take full account of their preferences and aspirations for place as well as property size, as seen in the example of a white British woman in Birmingham living in a housing association property. Her house was too small for her and her two children. Her daughter was approaching puberty and she did not want to share a bedroom with her younger brother any more. However, she was reluctant to apply for a transfer to a larger property because she likes the neighbourhood, gets on well with her neighbours, works locally and her children are settled and in a local school. She is concerned if she does get accepted for a transfer, the housing association will not take their attachment to the neighbourhood into consideration, and they will have to start again elsewhere. As a single mother '*...not on a great wage*' she could not afford to buy.

Another issue among the women was a strong perception and experience that access to social housing was generally extremely hard, and sometimes required personal contacts or extreme measures to get a home. This was a point made by both white British and south Asian women living in social housing. Some said they thought the system was a '*charade*', that corruption occurred, and that the only means to get anywhere within it was by knowing the right people. Whilst some women noted that they had used personal contacts in order to navigate the system and get the property they wanted:

We were getting disillusioned with the council because, you know, we weren't going to be getting anything but then we did have a friend who was a councillor didn't we? And he got involved and he supported us and then we ended up getting this flat. [white British, BME, owner occupier, Tower Hamlets]

I personally believe that the only reason I got this flat was because my baby's father spoke to this person (at the council). [white British, BME, housing association, Tower Hamlets]

Some women in Tower Hamlets said that their only means to access social housing initially was to become homeless first in order to become eligible. They described how they lived on their friend's settees and squatted in the interim. Women with children

described the homeless strategy as ‘crazy’ although there was also the suggestion that if women became pregnant this would help them get housed:

The council wouldn't accept me on the list until I had actually been evicted. Like I was out on the street with three children, which I think was a bit crazy because I had the court date. [white British, BME, council, Tower Hamlets]

In this area you have to be either on drugs or pregnant – when I was 16 I had a friend who was on drugs and got housed straight away. My social worker basically told me to say I was on drugs but I didn't want to lie. Then I became pregnant. [white British, BME, housing association, Tower Hamlets]

Overall, for all of these reasons, social housing was not seen as an effective or desirable strategy to achieve current and future aspirations, have choices and retain control. Social housing was described as a trap and limiter of choice rather than a facilitator of aspirations.

I just think that people get on that roller coaster, put your name down on the council list, the council give you something and then you are on the housing ladder. But are you really on what you want to be on or are you then trapped – a trap waiting from someone to offer you something and you've lost all means of your own choice in the matter. [white British, gentrified, owner occupier, Tower Hamlets]

The example in Box 5.2 illustrates how social housing neither helped meet aspiration nor offered a route to achieving them in the future, and therefore made this person ‘stuck’.

Box 5.2: Example of social housing limiting choice

A Bangladeshi woman in her 20s in Tower Hamlets currently rents her property from the council. She lives with her husband and daughter in a two-bedroom flat. Both she and her husband are currently working and their daughter attends a local nursery.

She grew up in Tower Hamlets and left home when she got married. She and her husband wanted to find their own place straight away and they moved into private rented accommodation. However, they found it too expensive so applied for council housing.

She wants to move out of her flat. *‘The block is really run down, the stairwell's not very well lit and the lift is always broken.’* The biggest problem she has is the size of her flat, *‘...my kitchen is tiny. It is so tiny that my fridge is in my bedroom’*. She and her husband hope to have more children but she does not expect to be re-housed if they do. She considers her situation to be *‘not that bad’*. She is conscious of the level of overcrowding and high demand for property in the area. She knows a woman nearby who lives with her husband and their four children in a studio flat, their eldest child is eight years old and they have been on the waiting list for at least that length of time to be re-housed. All of their children have asthma.



To get more choice she says the *'only option available'* is to buy but *'...that's not an option – we're stuck with the council'*. The property prices have increased locally, partially as a result of new developments and *'new people'* are moving in. *'The price is ridiculous...if you're paying £1,400 for 30 years, I'm not slaving away for 30 years and having no life with my children. What are you going to live off after that?'*

When asked if she would consider buying her current flat under the right to buy scheme as a means to get on to the property ladder she said she would not. She did not think that it would provide a stepping-stone but would be a trap as she would not be able to leave it and afford a bigger property afterwards. *'What am I going to do if I buy a two-bedroom flat. I'm going to be stuck in it forever – I know I can't buy a bigger property.'*

She wants to remain in the borough because it has lots to offer in the way of work and amenities plus she has friends and family nearby but she is concerned that *'...normal working class people are going to be pushed out of the borough, simply because they can't afford to live in Tower Hamlets unless they're living in a dump'*. As a result, the local community is changing and people are being forced to move out.

Summary

- South Asian women opt to live in nuclear families and maintain responsibility for their extended family from a distance.
- South Asian women view education as a means to financial stability and independence and as a means to escape the poverty trap.
- The car is an enabler – when proximity to shops and cultural and religious amenities are important, the car gives women freedom to live anywhere and still access these facilities.
- A sense of (non-ethnic) community is important to women but is hard to retain. Their aspiration for safe places for their children creates a tension compelling them to choose between deprived neighbourhoods with a strong sense of community and safer suburban neighbourhoods perceived to be soulless and lacking in amenities.
- Despite preferences to leave ethnically concentrated neighbourhoods, they are often chosen because they are more affordable and provide access to the property ladder.
- Both south Asian and white British women benefited from financial help from families, and also from buying properties outside the mainstream market where possible.
- There is limited interest in Halal mortgages. They are viewed as expensive, inflexible and not necessarily Islamic.

- There is limited knowledge and interest in shared ownership schemes.
- Living with parents offers an interim solution for both south Asian and white British women who want to save up and buy their own place.
- The private rented sector is expensive but does offer a flexible option and useful stop-gap between other tenures.
- Accessing social housing is hard and the system disempowering. It is perceived to favour people with personal contacts.
- Social housing is a trap and limiter of choice rather than a facilitator of aspirations.

Chapter Six

What do women think should be done to help people achieve their aspirations?

Introduction

As well as talking to women about their personal circumstances we asked them about what they would like to see done to help people achieve their aspirations. We also held focus groups with young women (aged 18-24 years) and asked them about what help they wanted available and what they would say to government.

Housing supply and affordability

House prices

Many women recognised the general problem in the UK of lack of housing supply against levels of demand driving up house prices. The government has had a strong focus on increasing housing supply as outlined in Chapter One. However, these policy pushes had not yet had a sufficient impact to affect the housing options open to the women or the high house prices they faced both in and outside of London.

Property-wise I think like reasonable house prices that people can afford. Because at the moment I just think Tower Hamlets' properties are just ridiculous.
[Bangladeshi, council tenant, Tower Hamlets]

A few of the women discussed the possibilities of a housing market crash:

The housing market is like a pressure cooker...I wouldn't mind if there was a housing market crash and 1000s of pounds were slashed off house prices because I think they've got ridiculous...it's not sustainable. [white British, owner occupier, Bradford]

Women recognised that disparities in price rises between neighbourhoods were a barrier to people upgrading their housing:

There's a gap – houses in undesirable neighbourhoods are never going to increase enough for people to upscale to a nicer neighbourhood – don't know how to resolve or close that gap. [Bangladeshi, owner occupier, Birmingham]

I mean if you look around the City Centre there's areas like Newtown and, you know, up by Edgbaston, parts of that and stuff are just really run down and they're like just social housing that's just rotting and people are living there and they're doing up all the City Centre, The Bull Ring, Brindley Place...The Jewellery

Quarter, it's being done up really well and to house...new buyers...they should be doing the same kind of thing to the smaller areas just outside the City Centre.
[Pakistani, living with family, Birmingham]

But they also pointed to uneven price rises leading to disparities between individuals in terms of ownership of assets and wealth:

And at some point the whole thing's just gonna go pop because it's, it's a bubble, it can't carry on, it can't carry on like it is indefinitely without people being, with people being completely disenfranchised, completely and utterly disenfranchised in the housing market, and massive social unrest happening as a result of that.
[white British, owner occupier, Bradford]

Most women were in favour of building more homes for sale which would then reduce prices.

Probably the ridiculous price of housing. I think that is one of the main problems. There is a shortage of housing or of the right type at the right price. [white British, owner occupier, Tower Hamlets]

Where to build and invest

There was some debate about where to build new homes, echoing debates happening nationally regarding whether an implicit investment and policy bias exists towards London and the south east (Burch *et al.*, 2008). Women in both London and in the north did not want to see a focus on the south east at the expense of growth in the north. For example, one Bangladeshi resident argued that price rises in Bradford meant that key workers schemes available in the south should be available all over the country:

For example in the south, the key workers. I think the same possibly should be applied across the board and the rest of the country. Because again it's the same issues, isn't it? [Bangladeshi, owner occupier, Bradford]

One white British home owner in Tower Hamlets said that economic revival of northern cities coupled with better development land availability meant an opportunity to develop more affordable private housing outside of the south east:

But there must be ways to make cheaper properties and, and looking at maybe not just focusing on the south east of England, but looking at other parts of the country. Because the north east and the north west are booming, aren't they? You look at Manchester and, and Newcastle and Gateshead and they're booming economies. And I don't know why there isn't the push up there for more housing, there's plenty of space. [white British, owner occupier, Tower Hamlets]

The idea that land previously used for industry in the north, or inner city areas in need of upgrading could be re-used for housing was an argument also put forward by some of the other women:

But I think the main thing is don't just buy up green land and think that's the best place to build. Have a look at your inner city areas. Have a look at your sort of, what were maybe industrial areas and things like that. And turn those into a green space, and then rather than getting like just inner city, just spreading and spreading and spreading, you can actually keep the greenery, keep the... Well if, I mean, never mind keep greenery, put it into areas where there weren't any, but still have your houses as well. [white British, owner occupier, Bradford]

Strongly linked to arguments about re-using previously developed (brownfield) land was a case against building on greenfield land:

I suppose it's okay if you're gonna knock down loads of ugly flats and then build on that land, then that would look better... But if they're just building on fields and things. [white British, estate, owner occupier, Bradford]

A side benefit of building in existing areas of settlement was to maintain communities:

Need more schemes for young people because without affordable housing they will be forced to leave an area and communities will break down. [white British, suburb, owner occupier, Tower Hamlets]

Some women in Tower Hamlets said that the council had '*...driven communities to split*' because women were unable to get bigger houses in neighbourhoods they wanted in the borough, they had instead been forced to take up grants elsewhere or buy in cheap areas outside of London. This was said to have created a situation where those that were left had to live in '*dumps*' alongside '*new people*' who could afford to buy or privately rent property.

This was a concern shared by the young people in focus groups in Tower Hamlets who said '*...there's absolutely no chance for us*' to get social housing in the borough and that this would force them to move elsewhere.

Many women across ethnic groups and cities said that building should not take place on greenfield land, as illustrated by comments from this Bangladeshi women in Birmingham:

This thing about building three million houses in the south east is just lunacy. I mean, the south east is crowded enough even if they paper over Kent and all the rest of it... some parts of Kent are quite nice, why ruin it? [white British, housing association tenant, Birmingham]

And this Pakistani women also from Birmingham:

To build on greenbelt land I wouldn't advocate that because then we're going to have houses all the way through and we're going to have no green spaces left anymore... I don't know what the solution is to housing. Again maybe to build higher up, I don't know but not as high as they used to in the past. [Pakistani, living with in-laws, Birmingham]

One person was concerned about development 'footprints', and made reference to the negative aspects of a government target of using brownfield land for housing:

But (John Prescott) brought in the fact that people's gardens could be classed as lands to sell off. Now, what that's done, and especially again in Solihull...for instance, I know up the road...they've taken one house down and they've squeezed five 5-bedroomed houses. [white British, owner occupier, Birmingham]

Helping people into ownership: subsidy and regulation

The women showed general support for some form of state subsidy for people to go into owner occupation – both new and existing homes. There was broad agreement that first time buyers should be a priority for receiving help and advice.

They should have different rules for first time buyers and different rules for people with houses...I think the prime minister should help first time buyers. [Pakistani, living with in-laws, Birmingham]

Should be more incentives for first time buyers – but don't know what. [Pakistani, living with in-laws, Birmingham]

I think first time buyers should be at some sort of an advantage to people who are buying property for investment. [Pakistani, owner occupier, Bradford]

There should be more advice available to first time buyers about the process of buying a home to prevent people getting ripped off by estate agents. There should also be publicly available information/a watchdog on estate agents so you can identify good ones. [Pakistani, owner occupier, Bradford]

Current policy has also debated this issue, with proposals to help people into 'intermediate housing' and particularly intermediate forms of ownership. However, as we saw in Chapter Five, in general the women were not aware of existing schemes to help people into owner occupation, which is in line with national evidence that existing low cost home ownership schemes are on a relatively small scale and not widely understood, familiar or financially attractive to people.

I don't know I think (the government) are trying their hardest. They were trying to put out some properties for first time buyers. Even when I worked I didn't feel like it was in my reach. It was so expensive. [white British, housing association tenant, Tower Hamlets]

I don't really know how this housing association thing works but if there was a way that we could live there without buying a property for a few years and then when we come to buy it if we had been living there for a few years we may get some incentive to buy the property, that would be a great help because personally now financially it is very difficult for us to move from here. [Bangladeshi, owner occupier, Tower Hamlets]

Young women expressed an interest in intermediate schemes. Knowledge about existing schemes was restricted to women who were or knew key workers.

Women said they did not think that there was much help for existing owner occupiers available either:

There's not much help if you work full time. I know there is help out there if you are in a council property or in rented property if you have a low income but to be honest I don't know what is out there in terms of help. [Bangladeshi, owner occupier, Tower Hamlets]

As well as subsidy to buy new and existing housing, women were concerned with reducing (or maintaining low) mortgage interest rates. They wanted to see interest rates at a level that helped people afford housing, although some were unsure how far the government could influence these, while others could see the complex ramifications for different sections of the market of trying to lower interest rates:

Then I'd do something about the interest. Okay. Fair enough, you leave the property market as it is, you don't need to freeze the property market cos there's people who still, would like to sell their property and you don't, you know, want to penalise them or make their life difficult but I would do something about the interest rates as well. Cos, for it to go that high... [Bangladeshi, housing association tenant, Tower Hamlets]

The government itself has looked at barriers to creating longer term fixed rate mortgages in the UK, and has a policy to promote them (HM Treasury, 2008).

Women recognised the difficulties for the government of managing house prices and ensuring affordability:

There ought to be price brackets for certain types of properties, and they oughtn't be able to exceed that. But that's probably completely unrealistic and not doable. [white British, owner occupier, Tower Hamlets]

They were worried about banks and building societies making it easier to access mortgage finance and lending at high salary ratios:

I think that banks ought not to be able to lend, five times people's salaries...But the two things kind of go hand in hand really. If that's what the prices dictate, then I suppose that's what they feel they have to do. But I can't see that that's helping people...I've bought things when I've been able to afford to buy them. And I just think that's a far sounder basis for people in society generally...maybe these...places that you can buy a percentage of I guess is one way of getting round it. But I don't really think that it's solving it. [white British, owner occupier, Tower Hamlets]

(Q: If you were Gordon Brown, what would you suggest to sort it out?)

I would probably do something about the lenders. I don't understand it very well but because banks and building societies are able to lend more and more that is pushing the prices up. [white British, owner occupier, Tower Hamlets]

How could Gordon make it better for the young ones? Giving them a cheaper rate, as well, on the interest for their mortgages. I mean I work with a girl and she has just bought her own property. And it's five times her income. I'm thinking, "She probably hasn't got any money to spend really, on anything else." We bought ours, and it was two and a half times of joint income. [white British, owner occupier, Bradford]

I'd make it easier for 'em to borrow money. I mean the interest rates, if they can have any control over that, something needs to be done. I just think it's a real shame that people are having to get into great debt now just so that they've got somewhere where they can afford to buy and live in. [Pakistani, owner occupier, Bradford]

Economists are always touting these figures about and how much more affluent we've become and all that kind of thing, when we're all up to our eyeballs in so much debt, and a large part of that debt is in mortgages and it's related to housing. [white British, owner occupier, Bradford]

The backdrop for this was a concern about high borrowing levels generally:

Generally there is a culture of borrowing in the UK which is not a good idea – for example, people borrowing a lot on mortgages and young people borrowing and running up huge debts to go to university. [white British, owner occupier, Tower Hamlets]

Housing as investment or housing as a home?

Many of the women from all ethnic groups talked about the difference between seeing or using housing as an investment and housing as a home. Some women saw trends towards individual buyers and owners seeing housing as an investment as part of what was driving the affordability crisis, and said that this was unhealthy for the market and society.

The sooner we stop using houses as money making the better it is going to be for all the next generations after that. Houses should be living in and making money somewhere else, in some other businesses...And I think the bottom has got to fall out of the housing market before we get any of this because that's when everyone will benefit, when we stop – because why should your home be what makes you rich or poor. [white British, owner occupier, Tower Hamlets]

Cos people who are making...large amounts of money out of renting accommodation to people, to me seems, to me seems wrong because it's somebody making vast amounts of money out of what is a basic human need...

You don't consume housing in the same way as you consume food... You can choose to eat a bit less... you have more choices in your consumption of food.
[white British, owner occupier, Bradford]

Some women suggested that there should be a limit placed on the number of homes a person can own as a way to tackle this issue. In addition they criticised 'property developers' for crowding out low income and first time buyers from the market.

And the other thing that is really unfair is the fact that the 'buy to let' market has squeezed me out... there's a lot of new property gone up in the centre of Birmingham, flats and what have you... But a lot of those are bought, furnished or not and never let, they are just kept as an investment and then the property prices go up and then they sell at a far – so there are people who've got 5 houses, 10 houses, 20 houses, 50 houses and I haven't got one... The people who are going to profit are the developers, not the people who live in the houses, not the people who live in Handsworth, not the City Council. It's the property companies and their investors, and I think that is really unfair, because the man in the street doesn't get a chance. [white British, housing association tenant, Birmingham]

Now I can't (buy in east London) because of the Olympics the property developers are buying houses and they're the ones that's actually making the property market go up and up. Cos any little plot the property developers are actually buying it and there's so many developers out there now it's unimaginable so if I was Gordon Brown I would penalise or put a clause in where they can't buy x amount in a certain area or x amount in terms of money so they can't spend over a certain limit per year, per area or something like that... for people like me who were looking to getting on to property ladder it's actually the property developers that are actually making it difficult, really difficult for me. It's not even so much the interest anymore. [Bangladeshi, housing association tenant, Tower Hamlets]

Now houses are so expensive, people who bought houses a long time ago and bought a few of them, and they've become landlords, I think that they just look to increase their portfolio. So you're getting these kind of like people who own more and more houses. But it's not being shared out. I think it's becoming so that there's more and more houses being owned by less and less people. I think the government has got a difficult job to do. [Pakistani, owner occupier, Bradford]

The young people in the focus groups confirmed this as they expressed concern over the number of buy to lets and the resulting price rises that would adversely affect their chances of purchasing property in neighbourhoods they had grown up in.

Additional social rented housing

As we saw in earlier chapters, women said that social rented housing was disempowering, and most definitely not an aspirational tenure for women themselves, even as a stepping-stone to ownership. One Pakistani home owner in Bradford described state provision as a perverse incentive, which did not allow people to take responsibility:

(Investment) creates a culture where people expect the government to come in and to address your housing needs...I suppose it depends what perspective you start from. Whether you start from a perspective where you empower people. To make the best decisions for their family and you trust them to do that, or whether you disempower them. And you take the power away and you, you decide where they're gonna live, how they're gonna live. And then you decide virtually everything for them. And I'm one for empowering people and trusting them, and removing the nanny state. But I don't think Gordon Brown's for that. [Pakistani, owner occupier, Bradford]

However, when asked what the government should do to help people, there was support for the provision and building of new social rented housing across people from different ethnic groups and living in different tenures:

I think we need more social housing. There is virtually no social housing. [white British, owner occupier, Tower Hamlets]

Make more social housing available probably or more affordable housing. [white British, owner occupier, Tower Hamlets]

I don't feel that we have enough housing especially social housing for people like my family. [Bangladeshi, council tenant, Birmingham]

We need more housing, affordable housing. Definitely. [white British, council tenant, Bradford]

But at the bottom end social housing something has to be done because there is no houses anymore for people to move into, the council doesn't have any houses and the housing associations have such long waiting lists that for women that I support that's, they find it so difficult. [Pakistani, living with in-laws, Birmingham]

The biggest thing for me about council housing is I really really wish we had a much bigger council housing stock. [white British, owner occupier, Tower Hamlets]

You could have a thriving third sector. Which is probably what, I mean I'm, I'm sure this isn't informed, but this is probably what housing associations are. [Pakistani, owner occupier, Bradford]

A couple of home owners criticised a bias in UK housing systems towards owner occupation, particularly further down the income scale:

Well sometimes I do wonder about, having had the experience of having a house reposessed, I do sometimes wonder about Maggie's legacy of making everybody home owners cos it only works for some. [white British, owner occupier, Bradford]

Maybe we also need to take care of our housing social stock and not keep focusing on private ownership. You know, maybe we need to think a lot more about social housing and protecting that, and not selling off all our shares. [white British, owner occupier, Tower Hamlets]

There were some provisos on increasing social rented housing in terms of the use of housing stock. Some wanted to see different systems that encouraged people to take responsibility or that overcame some of the disempowering aspects of state welfare provision, for example incentives for tenants to do repairs:

Give them a bit of a cheaper rent because if you maintain it yourself and you feel as if it belongs to you I think it doesn't matter if it is rented or bought. [white British, owner occupier, Tower Hamlets]

Other people wanted different rules on what size homes people were allowed to occupy, for example using learning from other countries like Germany to prevent overcrowding, or promoting housing transfers or exchanges to both tackle under-occupation and overcrowding:

You know, in Germany when you rent a house and you have children, you have to have enough rooms for all your children, and it's like measured on a square metreage. And they need to, they should do something like that. [white British, owner occupier, Tower Hamlets]

A housing association tenant in Birmingham mentioned that she saw a programme on Channel 4 about a scheme in the UK where old people were swapping their homes with families because the old people had family sized homes and the families were overcrowded. She thought this was a good idea. Other comments also suggested a need to tackle under-occupation, e.g. older people in family housing whose families have now left home. Many local authorities have long established incentives schemes to reduce under-occupation, although in reality it is difficult to persuade older people to move from somewhere that has been their home for many years, and there are ethical issues around arguing that people in social housing should be persuaded to downsize when people in the private sector have the choice. Practitioners have also argued about the importance of older tenants having spare bedrooms to have visitors, overcome isolation, provide family support networks for their children and grandchildren and for wider social benefit.

Another proviso was that women were concerned that social rented housing as a form of subsidised housing was not open to 'abuse', e.g. illegal sub-letting of properties.

We've got too many people who have got a council house and then they sub-let it themselves or they somehow manage to get another because there are people who are renting more than one. [white British, owner occupier, Tower Hamlets]

This was also of concern to young people in Tower Hamlets who said that the social housing system in the borough was open to abuse. They wanted more regulation and better checks to prevent this.

The right to buy

Despite support for people to get into ownership including through part-ownership options, the right to buy social housing was as controversial as it has been in the housing field and academic literature. People in social housing discussed the negative impacts of the loss of social rented housing on the whole stock and availability of affordable housing through the right to buy. Many women disliked the idea that people who had taken advantage of right to buy had then made money renting out properties. Another issue was that sales of council houses meant that the more desirable stock had been bought, leaving the less desirable homes:

I think that selling off council houses really did mean that the council housing stock that still existed was the crappy stuff that people didn't wanna buy. [white British, owner occupier, Bradford]

But there was an appreciation of the reality of the current situation that removing a chance to buy would be difficult:

Oh, I mean the obvious answer is build more but, it's not as easy as that...you can no long turn the clock back and say stop people being able to buy. Because that, you know, that gates been opened now you can't close it, it'll cause too much hoo-ha. [white British, owner occupier, Tower Hamlets]

Maintaining existing housing

The need for lots of new homes both for sale and for rent, for some women, was linked to the need to maintain the existing housing stock. Women wanted to see a focus on the regeneration of existing neighbourhoods, and maintenance and refurbishment of existing homes, alongside new homes being built. One person said:

I would stop this weird obsession that the government seems to have with build, build, build all these new houses. I don't understand why we're knocking down perfectly good houses and things that can be restored and building estates and new houses and I just find that we seem to have an obsession as a nation of building houses and then saying that we have this terrible housing shortage. [white British, owner occupier, Tower Hamlets]

The young women in the focus groups also said that regeneration and new development were good for a community and helped make them better places to live. However, they cautioned that those responsible for regeneration should bear in mind that by improving an area and encouraging new and 'rich' people to move in there was a danger that this would push young people out.

It looks so much nicer...

But:

That's the down side of it. It means the prices will go up and the people who grew up here can't afford to live here really.

Some women said that we could learn from European housing experience:

Renovating more, making more use of derelict buildings for housing. But just looking at like, you know, our European partners and stuff like in Denmark, Holland they're quite good with their building of housing and stuff and see how they're doing it. [Pakistani, living with parents, Birmingham]

One young woman in a focus group explained that she was going to move to Germany. This was for personal reasons but she added that German housing was better and more affordable in contrast to the UK.

And several people wanted to see empty or derelict properties brought back into use, as has also been argued elsewhere (Rudlin, 1998).

They keep building lots of new houses, which is fair enough...but there's...an awful lot just outside of town, these big terraces that are really falling to bits. That nobody's looked after for years, and nobody'd live in them...maybe the council could buy those houses, or a housing association could buy them and do them up and rent them out, instead of building these, these little toy town estates everywhere and filling up all the green space. I think I'd do that. [white British, owner occupier, Bradford]

There were lots of ideas and suggestions, such as homesteading, where properties in need of repair are given or sold for a nominal amount to owners who then commit to upgrading them, usually with provisos that they must not sell on for a set period of time:

These are old houses. I think you'd find a lot of people would, given the chance to buy it, do it all up themselves. Just give it to 'em. [white British, housing association tenant, Tower Hamlets]

Housing supply and design and construction

The quality of new housing was a big issue, including soundproofing and general build quality which was perceived to be extremely poor in some newly built housing as is backed up by other studies (CABE, 2005a; CABE, 2005b). Other issues with new housing included low internal space standards – just being too small – as well as not having sufficient external space, and the inadequate quality of design.

They just all look the same and they're like the Noddy brick houses. [white British, owner occupier, Bradford]

One focus group participant described her mum's house (a new build) as a '*fragile house*'.

The walls aren't really walls. It feels like if there's a strong draft the house will fall down and you can hear the next door neighbours' talking. [Bangladeshi, Tower Hamlets]

Another young woman said that planning in general was 'terrible', ill-thought out and did not take into consideration residents' needs.

Three key points came through in comments about housing design and construction:

- More environmentally sustainable building:

And look at cheaper options also, recyclable options, more greener options, you know it doesn't always have to be brick, it can be other kind of materials that may be cheaper and more environmentally friendly. [Pakistani, living with parents, Birmingham]

What I would like is if government or whoever it is would help us to live in a more sustainable way. I know there are grants to get money to get solar panelling done and stuff like that. [Bangladeshi, owner occupier, Bradford]

- Non-traditional building methods and designs:

Properties have to be built much more cheaply and more affordably, and more flexibly so they can be...adapted more flexibly to people's needs really. So they're more sustainable in the long run, so that you could divide the walls or open them up or whatever, you know, that they could work more effectively that way. [white British, owner occupier, Tower Hamlets]

- Incorporating design of communal and external green space and house design:

I feel it's really important that families have space and have, have, have their own area that they can look after, that whole kind of looking after your own area and feeling proud of, of, of what, what's your own space. [white British, owner occupier, Tower Hamlets]

The young women in one focus group wanted better integration of communal space and residences. An example of bad planning was an estate where a playground had been constructed in the centre of tower blocks with the effect that the high buildings amplified the sound from the playground.

The neighbourhood and mixed neighbourhoods

The need and desire for good quality local facilities ran as a thread through the interviews. People wanted to see new housing that was linked to infrastructure including schools, play facilities for children, shops and commercial uses. People valued local heritage in the built environment, and a general 'sense of place'.

The women talked about wanting improved management of neighbourhoods to deal with anti-social behaviour, refuse etc. These are vital points that were a priority for the women.

Engineering mixed communities?

In this report we have emphasised the women's preferences for ethnically mixed neighbourhoods. In terms of policies, at the same time as wanting to see interventions to facilitate mix, there was a general opposition to 'formulaic' policies. Several south Asian women argued against 'social engineering' and that 'genuine mixing' needs to happen organically and cannot be contrived.

It's just the idea of being able to engineer a situation and everything being so formulaic and, you know, x number of ethnic minority, x number of white people equals racial harmony. You know, life's not like that. It's not that formulaic.

[Pakistani, suburban, owner occupier, Bradford]

But I really believe that children should mix...The other side is I don't want people to be forced into doing that as well. It should be out of choice. And I think, was it in the early, was it '70s where they had to be positive, different schools, it was in Bradford...a colleague of mine...he had to be bussed to another school. We had that in Bradford, they got bussed to a white area school...I don't want that extreme. It should be a choice for parents. [Bangladeshi, suburban, owner occupier, Bradford]

The difficulties of engineering ethnic mix were acknowledged:

I think it's important that we kind of encourage that but I don't think we can encourage that, it's like those people who are building housing and like, you know, especially social housing who that goes to and stuff like that, those thing. But I think it's very difficult to kind of, you know, you can't force somebody to buy a house just so it'll become a diverse street or something. [Pakistani, BME, living with parents, Birmingham]

Several women blamed past central and local government policy for deliberately creating segregated communities or aggravating the problem of segregation.

Religious schools cause segregation. Need more mixed schools rather than ones dominated by one ethnic group. [white British, BME, owner occupier, Bradford]

Both south Asian and white British young women in focus groups said they did not think that local authorities should make decisions on culturally specific events and that when they did interfere with religious festivals this was divisive and a bad use of their time.

One example of how intervention had made ethnic relations worse is illustrated in Box 6.1.

Box 6.1: Example of intervention exacerbating ethnic tensions

A Pakistani woman in Birmingham described how she had been re-housed into a new housing association home onto a previously 'white estate' after her family home was demolished. She described how ethnic minorities had been housed into new semi-detached properties whilst the older residents – mainly white – remained in tower blocks opposite awaiting demolition. Consequently racial tensions built up across the divided estate.

The problem, she maintained, was that it appeared to the white community that the ethnic minority newcomers were being prioritised. The introduction of this type of 'deliberate' mix in this way had caused some tensions:

...we had many issues at that time. Because a) the fact that why are we living in a nice house and they're living in a trashy, horrible, rundown maisonette, or block of flats, b) you know, what are we doing there? Why don't we stick to our side Smethwick? So we had this whole attitude (from the white British residents)...it was triggering off a lot of racial abuse basically...I think it was just the hatred about, "Why are they getting better housing than us? They've come after us. They should go back to where they come from." But the council were disregarding it. Nothing was really done on their side.

She argued that '*...they should have tackled the issue of poor housing on the other side*' first. She empathised with the white community's '*aggravation*' and asserted that as '*...a second generation British person*' she would have reacted similarly if she was in poor housing and new migrants had taken newer and bigger housing opposite her.

Second generation Asian women who saw themselves as British were sympathetic to these concerns, describing how they would feel in relation to a newly arrived migrant community:

I think, well the first thing that should have really happened, was they should have tackled the issue of poor housing on the other side. Because I can see their aggravation. I mean if I was on the other side of the fence, and all of a sudden there was this Soma'...I mean I'm just gonna use it as an example. There was this Somalian community. And I, for me I'm a second generation British person, second type migrant into this country. And I've been here for so...I'm British. I don't consider myself Pakistani. So I've been here, this attitude that I've got towards it. And they've come in, and barely speak English. And there's so many of them. And all of a sudden they've taken up five nice houses, and we're still sitting there waiting to be housed, we haven't got a garden, and they've got all this. [Pakistani, suburban, owner occupier, Birmingham]

There was a strong perception on the part of both south Asian and white British that housing allocations were linked to ethnicity. For white British women this meant local authorities prioritising housing allocations to south Asian households, and for south Asian women this meant Asian households only being offered 'Asian' areas:

D'you know I've always thought I don't know if it's correct or not that the council always put the Bangladeshis with the Bangladeshis...It's just a feeling I received because all the properties that I was offered when I was on homeless was very Bangladeshi orientated. [Bangladeshi, BME, housing association tenant, Tower Hamlets]

Stakeholders in Birmingham also described situations where a positive intention on the part of public agencies had inadvertently stirred up racial tensions, e.g. where land for development in deprived white British areas had been offered to minority housing associations for new homes. Similarly in Tower Hamlets attempts to create larger family housing with gardens for Asian families using local authority-owned land on run-down estates had created resentment amongst poorly housed people in nearby social housing tower blocks.

Suggestions were made about how regeneration in poor areas could offer opportunities for better housing to existing communities to avoid exacerbated tensions, for example re-housing some existing residents into new housing. Other positive suggestions about interventions to encourage ethnic mix included:

- Looking at faith schools:

Church schools and private schools should be banned because they segregate people. [white British, suburb, owner occupier, Tower Hamlets]

Well my main issue would be around school segregation, about doing something. Cos as far I can see there isn't anything proactive happening to deal with that. [white British, BME, owner occupier, Bradford]

- Managing the process of change:

I think social policy in terms of housing I really struggle but if I think in terms of the whole kind of segregation/integration argument I think that it's important that there's some real consideration given to how existing communities adapt to change and are helped to adapt to change. And their concerns are not just ignored even if they're difficult concerns. [white British, suburb, owner occupier, Bradford]

- Mixed tenure housing schemes:

I did look up actually after I think your website referenced it or something on one of your leaflets' reference, the Joseph Rowntree Trust, I looked it up. I thought it was interesting the scheme that they're doing in York...That kind of thing of mixed social housing with new build, private homes and planning an estate type village, I thought that was quite interesting actually I think that's a good way to go about it. [white British, gentrified, owner, Tower Hamlets]

Summary

- Disparities in property price rises between neighbourhoods are a barrier for people wishing to upgrade their housing.
- The government should not focus on building affordable new homes solely in the south east.
- Regeneration should take into consideration the benefits of attracting investment and new people into an area as well as the need to maintain communities.
- First time buyers should be a priority for receiving help and advice.
- Individual buyers using housing as an investment is contributing to the affordability crisis and is unhealthy for the market and society in general.
- The quality of new build housing is poor with inadequate quality of design. There needs to be more use of environmentally sustainable building and non-traditional methods and designs and more emphasis on integrating design of communal and external green space and housing.
- Mixed neighbourhoods are important but are difficult to contrive and ideally should happen organically. Interventions should not exacerbate tensions.

Chapter Seven

Conclusion and policy challenges

The policy context for this study is of a set of significant challenges in the housing and cohesion fields. There is a political commitment to increasing housing supply in order to reduce prices. At the same time, the sustained period of house price rises appears to be slowing, with suggestions that the market is heading for a significant downturn. Reverberations from events in the 'sub prime' mortgage market in America have also shaken confidence, and there are the beginnings of a withdrawal of credit including mortgage finance. Private house builders are concerned about potential drop off in demand which reduces incentives to build new homes, no matter what government targets are. The viability and desirability of alternatives to home ownership are still under question and review. Alongside this, debates about the local impacts of immigration, and what it means to be British are still ongoing.

In this chapter we look at the policy challenges involved in both meeting the current generations' housing aspirations while trying to create mixed neighbourhoods and create positive community relations.

Moving towards housing aspirations

A core rationale for this project was to explore in-depth what second generation south Asian women's housing aspirations are, and how these compare to those of white British women. Despite central and local government regulation and intervention, housing supply in the UK is market-dominated and market-driven to a significant degree. People's market decisions about their consumption of housing are complex, linked to who they are, how they see themselves; their homes are partly an expression of what people are and would like to be (Hickman *et al.*, 2007). Therefore long-term policy responses and housing strategies for the future need to reflect this by moving away from needs-based analyses to incorporating wants-based understandings alongside housing need. Others have also argued this case:

It is necessary to go beyond anticipating demand purely in terms of future household size, and focus on the economic, social and cultural characteristics of these groups, to place alongside the residential offer open to them. (Cole, 2007, p.18)

Most of the women in our study already owned their homes, were not overcrowded or in significant housing need. However, they had housing aspirations beyond meeting their basic housing needs. It is important to understand and try to help people achieve their aspirations in order to achieve wider policy goals. Residential settlement patterns

show continuing concentrations of south Asian households in low-value owner occupied housing in inner city areas, worsening ethnic spatial polarisation, alongside some trends amongst Asian households for suburbanisation. However, these patterns describe the results of historical trends and do not necessarily reflect the choices or preferences of south Asian households. The current focus on increasing housing supply, on managing community relations and strengthening cohesion, and on helping to offer people increased choice and helping them achieve their aspirations, all mean that it is crucial to understand people's aspirations and preferences as well as their needs.

Balancing needs and aspirations

While many might agree with the argument that housing strategy needs to be market-centred looking across tenures, there is an underlying question about whether market solutions are the answer to meeting people's housing needs and aspirations. We have reported people's preference for owner occupation as their preferred solution to meeting their housing aspirations. Women in our study were concerned with reducing (or maintaining low) mortgage interest rates, which indicates support for government moves towards European-style longer term fixed rate mortgages as seen in the recent *Housing Finance Review* (HM Treasury, 2008).

Some have questioned how far owner occupation actually delivers the supposed benefits especially for those lowest down the income scale (Edwards, 2005). The issue for the women in our study was that 100 per cent ownership of a home was, for them, the feasible option offering the security, flexibility, autonomy and asset creation they wanted. People wanted to see first time buyers get more help, but current initiatives to help first time buyers like shared ownership and shared equity are not matching people's preferences.

There was general support for social housing, but for other people, not for themselves, and a very negative view of the social rented sector, as has been explored by other studies including one in Bradford, one of our study areas:

(There is) clear evidence of stereotyping of all the estates we considered. They are seen by most Asians as having a 'bad reputation' and/or demonstrating 'a lack of pride in the area'. Some estates were also seen as 'rough' and crime ridden, and also unsuitable because of likely abuse and racist harassment. (Ratcliffe et al., 2001, p.8)

The same study identified other obstacles to accessing housing association housing including: perception as whites only provision; expectations of poor service delivery; stigma attached to social renting, inappropriate stock in terms of size; design and location; cumbersome applications procedure, and concerns about cost. It was not just south Asian women in our study who saw social housing in a poor light; white

British women were equally derisive at times both about the tenure and the types of places it represented.

Much has been done in Bradford following this study to make social housing more attractive to people from black and minority ethnic backgrounds, as has been seen in a rise in the number of applications for social housing and lettings to minority households. And as with that study, we also found that '*...much of (people's) "evidence" stems from hearsay. Being owner occupiers with, but for rare exceptions, no direct experience of council housing, this is perhaps not surprising*' (Ratcliffe *et al.*, 2001, p.8). The women in our study who had bought ex-council houses or who rented homes on social housing estates had got over their initial concerns about those neighbourhoods, and had come to see estates in a more favourable light.

Notwithstanding this progress and potential, ongoing negative perceptions of the social sector presents a serious challenge to attracting a broader mix of people into affordable housing – rented and shared ownership – given plans to expand numbers of affordable homes. It also indicates that the goal of developing more flexible and fluid forms of tenure is both desirable and necessary.

Ownership appealed partly because it offered the chance to make a return on investment, but the caveat made was that housing should primarily be seen not as an investment but as a home. The emphasis on profit, linked to the buy-to-let market, was a concern for many women who were ambivalent about policies such as right to buy, although managing these issues presents a considerable headache for policy-makers.

Focusing on aspirations of a new generation

We wanted to examine and challenge myths and stereotypes. We found that second generation south Asian women see themselves as having very different opportunities to their parents, especially their mothers. They did have more opportunities – better education, more physical and social mobility, fewer barriers such as language – and therefore more choice and a stronger sense of their own agency. Very few of the women in our study were living in extended families. On the contrary, those who were would prefer not to and were actively searching to change that, despite the benefits this interim solution offered. Many south Asian women actively searched for neighbourhoods away from concentrated Asian neighbourhoods and the stereotypical 'community' because they disliked the constrictions and lack of freedom of behaviour they felt this placed on them. They disliked the lack of privacy – the gossip and nosey neighbours – associated with being in a 'mono-cultural' neighbourhood.

These opportunities and household circumstances were feeding into people's housing preferences, choices and aspirations. Our findings agree with other studies of housing

aspirations that the housing preferences of newly formed or more recently formed households are less fixed than previous generations (Ecotec, 2006), that second and third generations will not necessarily continue to live in the same house as their extended families, and that *'There is a general expectation that the young will move away from the family home, especially following marriage'* (Ratcliffe et al., 2001, p.12), as well as the fact that younger generations are *'...probably no longer especially concerned about closeness to "the community", as many clearly see the latter as somewhat oppressive.'* (Ratcliffe et al., 2001, p.12)

The most basic conclusion of our work was just how similar the women's housing preferences and aspirations were across ethnic groups, as has been found elsewhere (Beider, Joseph and Ferrari, 2007). There was nothing surprising about their housing and neighbourhood aspirations – people wanted to live in a 'nice' house in a 'nice' neighbourhood with 'nice' neighbours. Women with younger children had similar priorities in terms of a decent, safe and clean place, well-performing schools, shops and facilities close by, a large house with a garden, and a sense of community. What is surprising is how far away this picture is from many broad brush housing strategies, and from the understandings of many working in the field based on accurate data, but data from very different types of ethnic group and households. For example, the recognition by some housing providers that Muslim families would refuse a property if the toilet faced Mecca (Ecotec, 2006) is true for some and a sign of culturally sensitive housing provision, but was not the priority or preference for the women in our study.

Housing strategies need to understand the needs and aspirations for different market segments or different sorts of consumers. Our research confirms we need to ask to what degree *'...the emerging generation of new households will base mobility decisions on rather different criteria to their parents'* when looking at the housing aspirations of established ethnic minority communities (Cole, 2007). Some have argued that the way in which south Asian communities are portrayed in the media is somewhat outdated, looking back rather than to the emerging realities of the 21st century (Bains, 2006). One of the implications of this research is the way that ethnic minority communities are understood in housing strategy is not only somewhat outdated on occasion, but also insufficiently stratified. It needs to take more fully into consideration the significant differences between established and newly arrived communities, and between first and second generations within different ethnic groups, and at changing decision-making within minority ethnic households.

Recognising the demand for ethnically mixed neighbourhoods

There is a literature on the housing preferences of south Asian households that emphasises:

- there is a strong preference to live in or nearby to their current neighbourhood, and these households tend to move only short distances;

- kith and kin ties, as well as proximity to culturally appropriate services are very important in choices; and area is the primary driver of housing choice;
- a preference for owner occupation, but relatively weak labour market position which restricts affordability, as well as housing purchases or asset transfers being made outside the mainstream market (within the community) and leads to concentrations;
- affordability problems which drive overcrowding and leading to a high proportion of concealed households.

Therefore the housing pathways available to south Asian communities have been seen as restricted to a narrow set of options because of their strong ties to specific neighbourhoods which have tended to be dominated by certain types of housing which was affordable. The underlying argument is that residential segregation is partly a function of the preferences and market decisions of south Asian households themselves – that those households are ‘self-segregating’. However, there is also a significant debate around these propositions, with some well-known writers such as Ludi Simpson arguing that the myth of self-segregation is dead.

Our research involved women from different ethnic groups in similar types of decent skilled and administrative jobs facing similar affordability problems because of the current state of UK house prices. Overall, women from different ethnic groups faced similar mainstream housing markets with similar levels of frustration. Women’s strategies for pursuing their housing goals were similar across ethnic groups. For example, both white British and south Asian families jumped at the chance to save money or get extra help when buying or moving, and were equally likely to get help from family, and to avoid estate agents fees if possible.

We found that both white British and south Asian women did want local facilities – shops, parks and schools in walking distance – but not culturally specific local facilities. South Asian women in the study could travel if they wanted to go to the mosque or get Halal food supplies. They wanted to be near friends, as do many other people, and family particularly for childcare, but again this is common to mothers and not restricted to Asian women (Mumford and Power, 2003). It is not the case that south Asian households are more likely to move only short distances; this is also true for most households in general (Bailey and Livingston, 2007).

Chapter Three leaves no doubt that area was a primary driver of housing choice, and that there was a compelling preference for mixed neighbourhoods for both white British and south Asian households who wanted their children to grow up in multi-ethnic areas. This was not simply a case of people saying the ‘right thing’ – some of the women had moved deliberately to make sure their children went to mixed schools, and others were actively using this criterion in making housing choices. In addition, south Asian women in our research wanted to gain distance from places

where just other Asian people lived. One implication is for housing, neighbourhood and other strategies locally to acknowledge these preferences for these types of household.

Upgrading the residential offer

There is a debate in the literature about the extent to which the mainstream trends are towards suburbanisation. It is argued that consumer preferences are more and more for suburban living, away from cities with larger homes and parking spaces. There is a sense that the housing aspirations of south Asian households do not fit within these trends, and are somehow very different to the mainstream, with different preferences and priorities leading to different choices and trade-offs.

We found that women from all three ethnic groups had a set of aspirations that were difficult to achieve as a package because of the way that residential development has taken place. They wanted to have the advantages of a suburban area – bigger housing, safer, cleaner, less deprived, fewer nosy gossips from their own communities – combined with the advantages of an inner city area – close to work, more critical mass of population to support local facilities, more sense of place and character. Similarly, other research in Birmingham demonstrates that younger people are as interested in living in or near to vibrant city and town centres as being close to culturally specific facilities and amenities (Bains, 2006). People who suburbanised expressed a fear of crime more than a desire for suburban living, and people who stayed in the city expressed as much a dislike of soulless suburbs with few facilities as a preference for concentrated areas of proximity to cultural facilities. One clear implication for planners and developers is to be more imaginative about the way they shape new developments, and the ways we blend existing and new housing, in order to offer the ‘villagey’ feel the women were looking for.

What was striking was people’s pessimism about the prospects for inner city neighbourhoods that meant they had very limited housing options. There was a dislike of new build homes where build quality and design quality were not high. It holds out the possibility that if urban regeneration managed to deal with the ‘cliff edge’ between revived city centres and currently unattractive inner city residential areas but that have potentially attractive existing housing, then these women and others might be tempted not to leave cities.

Dealing with race relations and housing

There was an underlying sense that white British women living in what are now concentrated minority areas felt left behind by population change, and were ambivalent about the changes brought by population change. Their comments appear very negative about the prospects for mixed communities. In addition, the sense that

south Asian households had and do face racism in certain 'no-go areas' is a policy challenge for further residential mixing. These fears are about views and behaviours at the more extreme end, but are about more than putting good systems in place to deal with incidents of racial harassment. We need to look for new ways of developing shared understanding between diverse communities.

Doing this must involve local politicians as well as professionals. Negotiating the 'minefields' of the community cohesion agenda is a task that goes beyond a traditional public sector or social housing manager's role. This delicate and complex job is not one that can be delegated wholly to professionals and officers as it involves value judgements that managers should not make on their own. This challenge will also require local political leaders to exercise their community leadership role, particularly initiating exchanges, challenging people around real tensions and concerns, and broaching moral and political debates (Goodwin and Richardson, 2007).

More broadly, there was a general lack of understanding and a sense of insecurity about the prospects for positive community relations on the part of both white British and British Asian women. Women told us that community tensions had been exacerbated by insensitive regeneration or housing development decisions, or at least the negative unintended consequences of those decisions. The examples given were of relations between established white British and established south Asian communities, but women could also imagine the potential for tension between established communities of all ethnicities and newly arrived migrants. Housing is one of the key scarce resources around which competition between groups often centres (Hudson *et al.*, 2007). Given this, a challenge will be to ensure that strategic investment decisions and neighbourhood interventions by local authorities and housing providers cater for the needs of both established and newly arriving communities.

Conclusion and summary of policy challenges

This research presents a clear need to challenge myths and stereotypes about minority communities, and to have more awareness of the very different circumstances, attitudes and priorities of different generations of Asian communities. Understandings of south Asian households need to recognise the new perspectives and opportunity structures of second generation households, and to understand how the circumstances and self-perceptions and roles of women are changing.

At the same time, it argues for a greater recognition of the similarities in housing and neighbourhood aspirations and priorities between white British and British south Asian families at similar life stages. Housing policy and strategy should move away from seeing BME housing needs and aspirations solely in terms of differences from the mainstream to re-acknowledging the similarities between aspirations across ethnic groups.

One of the similarities was that people disliked living in mono-cultural or mono-ethnic areas, and that genuinely mixed areas had a blend of ages, incomes, tenures, housing and household types and ethnicities. Another similarity was their desire for neighbourhoods with a sense of place, with local facilities, near to cities but that had the advantages of the suburbs of safety and security and good quality schooling. Place making in all of these senses is therefore a key issue.

It emphasises the need to focus on people's housing aspirations – what people themselves say they want from housing – rather than focus solely on need or numbers. The women wanted to own their homes, and wanted to see first time buyers as a priority for help, but the current emphasis on shared ownership is not selling well. It is unclear whether technical adjustments to shared ownership, e.g. streamlining and clarifying how people can access it, will overcome people's objections. However, where people's aspirations for ownership cannot be achieved, this work raises further challenges about how to offer viable alternatives that provide some of the same benefits that people want.

Other challenges are:

- Integrating preferences for ethnically mixed neighbourhoods into local area strategies, including education.
- Creating and retaining attractive neighbourhoods for families within cities, including dealing with the 'cliff edge' between revived city centres and currently unattractive inner city residential areas.
- To be more imaginative about new residential developments, and the ways we blend existing and new housing, in order to offer the 'villagey' feel the women were looking for.
- Continuing to re-position the social rented sector as a viable option for a broader mix of people.
- Developing more flexible and fluid forms of tenure.
- Tackling speculative housing investment and the over emphasis on housing as an investment opportunity rather than as a home.
- Looking for new ways of developing shared understanding between diverse communities.
- Performing effective community leadership, by local politicians alongside managers, around community relations and housing issues.
- Making strategic investment decisions that facilitate good relations between different ethnic groups.

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Mixed tenure, twenty years on – Nothing out of the ordinary

Chris Allen, Margaret Camina, Rionach Casey, Sarah Coward and Martin Wood

Mixed tenure features strongly in current policy yet there have been no studies of long-established estates which were originally built on these principles. This study fills that gap, looking at three estates designed with tenure mix in mind and which are now 'mature' and can show whether the benefits are real or illusory.

Case studies of mixed tenure also often focus on adults' attitudes and miss those of children and young people – yet the benefits of mixed schooling (for example) are acknowledged by educationalists.

By looking at established estates from younger as well as older residents' perspectives, this topical study fills two important gaps in our knowledge and makes an important contribution to the debate on how to achieve more sustainable communities.

Amongst the conclusions reached in this report are:

- There is a clear case to be made for mixed tenure. Areas with a limited social range of residents, housing design similarities and a comprehensively-planned environment help to produce civilised communities and a relative absence of tenure prejudice. Mixed tenure might therefore be a useful policy tool to prevent anti-social behaviour.
- Well-planned mixed tenure developments are better able to offer support to extended family networks and this is important both for divorced and separated people who form new families and for inter-generational support.

The study is an important addition to the evidence about mixed tenure and should be considered by all those planning 'sustainable' communities – for whom the long-term outcomes should be as important as any immediate results.

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A good place for children? Attracting and retaining families in inner urban mixed income communities

Emily Silverman, Ruth Lupton and Alex Fenton

This important report presents a challenging mix of debate and findings about how mixed income new communities (MINCs) are working for families. This has a number of implications for government, local authorities and RSLs, housebuilders and the providers of local public services.

In particular, it poses policy and practice questions regarding:

- The mix of housing types needed to ensure that families can be attracted to – and then retained in – MINCs.
- The costs of achieving income mix.
- The importance of an attractive and safe physical environment and social infrastructure of schools, community facilities and services.
- How can social mixing be achieved?

The research team focused on four MINCs, where an income and social mix of market-rate families together with families living in affordable housing was part of the vision for a sustainable community.

- Two of them, Hulme in Manchester and New Gorbals in Glasgow, remodelled existing social housing areas.
- The other two, Greenwich Millennium Village and Britannia Village in London were wholly new, and built on brownfield sites.

There is currently great enthusiasm for planning for income mix in new housing developments in order to achieve more sustainable communities.

Key messages from the report include:

- MINCs lack affordable and/or well-designed family-sized homes.
- MINCs could be made to work better for family households and, in so doing, could have a valuable part to play in the revitalisation of Britain's inner cities.
- Place-making rather than housebuilding needs to be part of the vision.

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More than tenure mix – Developer and purchaser attitudes to new housing estates

Rob Rowlands, Alan Murie and Andrew Tice

As social mix has become central to government policy, this report examines the delivery of mix through housing tenure on new housing estates. It particularly focuses on developer attitudes to producing mix and to the experiences of purchasers in living on these estates. The report poses a number of policy and practice questions regarding:

- What is tenure mix and what is its connection to social and income mix.
- The attitudes of private house builders to developing mixed tenure estates.
- The experiences of households in non-social housing on mixed tenure estates.
- The extent to which mixing tenure affects property prices.
- The ingredients which contribute to successful and sustainable new housing estates.

The research utilised interviews with national house builders, seven case study estates and a social survey of non-social residents in five estates. In all of the estates, a form of tenure mix had been employed to meet wider objectives including the provision of affordable housing, rebalancing of the local housing market and to create social mix.

Mixed tenure aims not only to achieve social mix, but also to promote interaction within communities. It depends on the planning system, which determines numbers and outputs, but the desired outcome is a qualitative improvement in community life.

Against this background, the key messages in the report include:

- Mixing tenure cannot deliver social or income mix on its own.
- Developers accept that mixed tenure is unavoidable and many want to work towards a better solution.
- Purchasers accept that mixed tenure is inevitable in all neighbourhoods.
- The role of the private rented sector is misunderstood by policy makers.
- Qualitative approaches must be adopted if estates are to be successful.

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Creating and sustaining mixed income communities: A good practice guide

Nick Bailey, Anna Haworth, Tony Manzi, Primali Paranagamage and Marion Roberts

This key tool aims to help private house builders, local authorities and housing associations meet the substantial challenge of developing successful mixed income communities.

The guide chimes with central and local government drives to create communities that bring together people of different income levels in settings combining both rented and owned homes.

Researchers found evidence of successful well-established and new housing developments which integrate different tenure and home size so that it is impossible to identify tenure solely by appearance.

They also identified four essential elements to develop successful mixed neighbourhoods:

- a clear assessment of local housing needs and market conditions;
- a briefing and masterplan process which produces a full range of housing types and sizes, located in an attractive environment;
- a vision promoted and sustained by all stakeholders;
- a locally based and unified system of housing and environmental management embracing all stakeholders and including substantial community involvement.

The good practice guide by Nick Bailey and others from the School of Architecture and the Built Environment is based on detailed evaluations of key mixed housing estates across England and Scotland. Nine case studies with different approaches were selected. These were in Birmingham, Caterham, Barnet, Manchester, West Mailing, Glasgow, London, North Shields and Northampton.

Detailed interviews were carried out with residents, housing officers, developers and planners. Extensive photographs from the chosen areas feature in the glossy publication and are available for media coverage.

The guide also draws from other JRF-sponsored research reports on mixed communities.

Nick Bailey, who led the team of researchers said at the launch:

“Tenure mix is an important prerequisite to a successful community, but so too are the masterplan, the design quality of the homes and public facilities such as parks, the quality of schools and access to jobs. In the end, the success of mixed developments depends on whether they are places where people choose to live, and whether the mix of tenures and range of sizes of homes is retained through responsive management practices in the long term.”

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