

# Housing aspirations of white and second generation south Asian British women

Findings  
Informing change

June 2008

The focus in housing policy on increasing housing supply, improving existing neighbourhoods, managing community relations, and offering more consumer choice make it important to understand how people make decisions about where they live. This research explored the housing aspirations of second generation south Asian and white British women. It questioned whether provision and services established to cater for first generation migrants remain relevant for second generation south Asian women.

## Key points

- Second generation south Asian women had similar housing aspirations to white British women. South Asian women's aspirations differed from their mother's generation largely due to greater physical and social mobility.
- South Asian women's housing aspirations were not determined by cultural, ethnic and religious factors, although for many their choice of neighbourhood was influenced by a desire to break away from 'traditional' norms and ethnically concentrated areas.
- Women from both ethnic groups were in favour of ethnically mixed neighbourhoods, and these preferences were driving housing aspirations and choices. The women felt that mix generated respect for different cultures, particularly for children.
- A sense of (non-ethnic) community was important to women but was hard to attain. Women wanted neighbourhoods that had the feel of a village but were located close to city centres. As parents, they chose safer suburban but 'soulless' neighbourhoods lacking in amenities, rather than deprived neighbourhoods with a strong sense of community.
- Although not all housing aspirations can be achieved in one place, owner occupation (not shared ownership) was seen to be the most viable means to achieve aspirations when compared against other tenures. Social housing was not an aspirational tenure and was perceived to take away choice, whilst the cheap private rented sector was thought to be only suitable short-term.
- Both south Asian and white British women accessed owner occupation via a number of similar routes, including borrowing money from families and by-passing estate agents where possible.

## The research

By Bethan Harries, Liz Richardson and Andri Soteri-Proctor.

# Background

There has been an ongoing debate about minority ethnic housing choices. Local bodies trying to manage or intervene in local housing markets are concerned about residential clustering, or segregation along racial and ethnic lines. 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. However, housing needs are likely to change with new generations of minority ethnic populations, and a second generation of Asian households is currently of an age to be making housing choices.

This study focused on the housing market mobility of south Asian (Bangladeshi and Pakistani) and white British households in three areas: Bradford, Birmingham and Tower Hamlets. It reflects the views of second generation South Asian women, and white British women, in each of the three areas about:

- what their housing aspirations are;
- how decisions are made within the household;
- what strategies they use to achieve their housing aspirations;
- what barriers they face.
- what they think could be done to help

The research sought to explore whether perspectives differ between the ethnic groups chosen for the study. It examined the extent to which south Asian women are driven by cultural norms and whether there are comparative norms for white British women. It found the responses of second generation Pakistani and Bangladeshi women to be similar to each other despite recognition of cultural differences and historical tensions between the two groups.

## Women as decision makers

This research found that women played a central role in the decision-making process in the household, either making decisions themselves or jointly with their partner. Women took into account the needs of their families when making decisions and their housing aspirations were heavily influenced by their life stage and what they perceived to be important for their children.

South Asian women considered their role in the household to be different to their mothers' generation. In contrast to their mothers, they were more independent, educated, able to speak English and drive, and were wage earners, which all gave them more say in decisions.

## Housing aspirations

White British and south Asian women's aspirations were similar to a mainstream 'ideal' view of a 'nice' home in a 'nice' neighbourhood. 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.

Second generation south Asian women made decisions about where to live based on considerations more akin to white British women than to their parents who were first generation migrants. Their housing aspirations were determined more by practical considerations affecting their family, particularly their children, rather than by ethnic and cultural expectations.

## Women prefer mixed neighbourhoods

Both south Asian and white British women expressed apprehension about living in newly mixed areas due to perceived cultural differences. Despite this, women were in favour of ethnically mixed neighbourhoods. They believed they generated better understanding and respect for different cultures when there is 'genuine mixing' rather than in small segregated pockets. The women defined genuine mix as people from more than two different ethnic groups, and with Asian people from more than one region and of different socio-economic backgrounds, as well as a mix of incomes, household types, ages, and tenures, which would then be reflected in local schools.

South Asian women sought to move out of neighbourhoods with high proportions of Asian residents when:

- they perceived the community to be intruding on their privacy; and/or
- they wanted to offer their children an experience of living and being educated in a multi-ethnic neighbourhood.

Although neighbourhoods with a high Asian population could represent closeness to family and friends, south Asian women who sought to move away from minority clusters described them as constrictive and intrusive.

They felt this was 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. The white British women in the study were just as likely to say that closeness to family and friends was important to them.

The women felt that ethnically mixed neighbourhoods were good for society, and this drove their personal housing aspirations. Women particularly wanted their children to experience a diverse society and to go to multi-ethnic schools. The degree and type of ethnic mix was critical to women looking to move.

At the same time as wanting to see policy interventions that would facilitate mixed neighbourhoods, they were generally opposed to 'formulaic' policies. They were concerned that mixed neighbourhoods are difficult to contrive, and that they happen best in an organic way. Several women blamed past central and local government policy for deliberately creating segregated communities or aggravating the problem of segregation.

## How women achieved their aspirations

In trading off choices between tenures, the women saw owner occupation as both a culturally influenced 'natural' option, but also saw it as the most viable way for women to achieve their ultimate aspirations of better long-term investment, greater security and autonomy. In general, however, they saw the social rented sector as the affordable but undesirable option. Several women associated the sector with poor quality of life, and lack of choice and autonomy, and as such it was not a tenure they aspired to. Although some had used right-to-buy as a way to access home ownership, many opposed the policy on principle due to the loss of social rented stock for those in need. They saw private renting as a useful stop-gap but not as a long-term choice. Living with friends and family was a good temporary option, but at the same time it could be claustrophobic.

The interviewees had limited knowledge about shared ownership schemes, but where they were aware of it they thought it was expensive, undesirable and overly complex. They expressed the desire to 'own' 100 per cent of their property, rather than sharing ownership. Muslim women also had little interest in what they called Halal (Sharia compliant) mortgages because they were perceived to be expensive, inflexible and not necessarily Islamic. Affordability took precedence over religious considerations.

The study found that both south Asian and white British women used similar mechanisms to access to owner

occupation through informal and family networks where possible. This included buying from acquaintances houses that do not come onto the market, using loan finance from family, or inheriting homes.

Women in the study made an association between deprivation and minority ethnic neighbourhoods that depressed house prices. Low incomes and low property prices made it difficult for women with high aspirations to move out.

Not all aspirations can be achieved in one place. Women recognised the benefits of inner city neighbourhoods. They had a strong sense of (non-ethnic) community and good access to amenities, work and transport. They liked the neighbourhoods that had the feel of a village but that were close to city centres. The women with children put safety first and compromised the benefits of access to city centres, instead choosing low-crime but 'soulless' suburban neighbourhoods. Women with access to a car were able to make compromises over their choice of neighbourhood – it gave them more freedom about where they lived, as they could access facilities and social networks further afield. In two of the three cities there was a 'third option' of 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 high levels of deprivation and the negatives associated with that. They offered women the opportunity to move outwards from inner core areas without moving into the suburbs.

## Women's views on how to help people achieve their aspirations

Women highlighted the following policy issues:

- 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, and there should be some regulation over buy-to-let investments by government.

- 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.

The study emphasises the need to focus on people's housing aspirations – what people themselves say they want from housing – rather than focusing solely on need or numbers. 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.

## Policy implications

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. There is a need to recognise the new perspectives of and opportunities open to second generation south Asian households, and to understand how the circumstances, self-perceptions and roles of women are changing.

At the same time, the study indicates the need 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 black and minority ethnic housing needs and aspirations solely in terms of differences from the mainstream, and should acknowledge the similarities between aspirations across ethnic groups, especially for second generation women.

## About the study

In-depth interviews were carried out with 94 women in three areas: Birmingham, Bradford and Tower Hamlets. In addition, focus groups were carried out in the three areas. 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 (18-45) 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.

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## Further information

The full report, **Housing aspirations for a new generation: Perspectives from white and south Asian British women** by Bethan Harries, Liz Richardson and Andri Soteri-Proctor is published for the Joseph Rowntree Foundation by the Chartered Institute of Housing (ISBN 978 1 905018 65 9, price £16.95). It is available from the Chartered Institute of Housing, Octavia House, Westwood Way, Coventry CV4 8JP, tel: 024 7685 1700, email: pubs@cih.org. (Please add £3 p&p.) You can also download this report free from [www.jrf.org.uk](http://www.jrf.org.uk).

Further information about the research is available from Liz Richardson, Institute for Political and Economic Governance, University of Manchester, Oxford Road, Manchester, M13 9PL (e: [liz.richardson@manchester.ac.uk](mailto:liz.richardson@manchester.ac.uk); t: 0161 275 0879).

Published by the Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO30 6WP. This project is part of the JRF's research and development programme. These findings, however, are those of the authors and not necessarily those of the Foundation. ISSN 0958-3084

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