



Spotlight: Black and minority ethnic communities



Homes are the foundation for a decent life, where we should all feel proud, safe and secure. No one should have to live in a home that damages their health. But for many in England, this is the norm.

Eight million people across the country are living in homes that are cold, need repair, or have serious hazards.¹ For many people, living in a home that is cold, damp, or dangerous will be life-limiting – and for some, it will even kill them. We need a national strategy to fix unsafe homes.

Fixing unsafe homes means longer, healthier and more fulfilling lives for everyone. Poor-quality housing is dangerous, it restricts people's life chances and hurts our nation's health.

About Safe Homes Now

The Safe Homes Now campaign has come together to raise awareness of the consequences of poor-quality housing. We are campaigning for a national strategy to fix unsafe homes so that no one in England has to live in a home that damages their health. Our campaign consists of the Centre for Ageing Better, Asthma + Lung UK, Barnardo's, Centre for Mental Health, Impact on Urban Health, Independent Age, Mind, Nationwide Foundation, People's Health Trust, Race Equality Foundation, Runnymede Trust, The Health Foundation, and St John Ambulance.

Safe Homes Now spotlight: Black and minority ethnic communities



Disproportionate impact

Poor-quality housing can have major health consequences, and people from Black and minority ethnic households are more likely to live in unsafe homes.



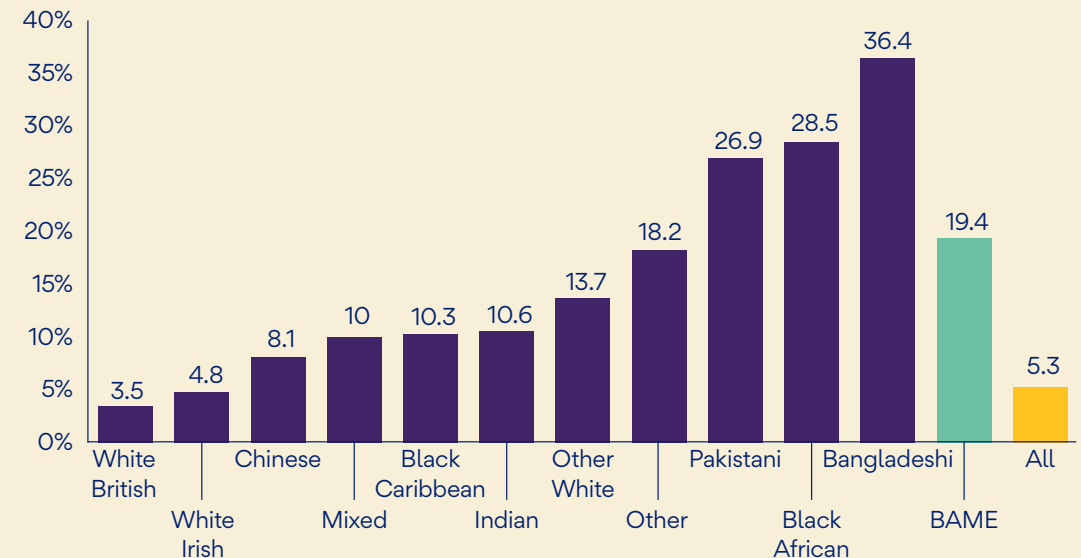
38%

of Black and minority ethnic households have one or more housing problem, compared with 25% of white households.²

8.8%

of Black-led households are living with damp problems, compared with 3.8% of white-led households.⁴

Pakistani and Bangladeshi (9.5x) and Black (5.7x) households are much more likely to be living in overcrowded households compared with White British households.³



Disproportionate impact

Tenure inequality

- A disproportionate number of Black and minority ethnic people rely heavily on the private rental sector, due to historic and systemic racism. **The private rented sector has the highest proportion of non-decent homes.**⁵
- Wealth disparities continue to impact communities differently. Black African (10x) and Bangladeshi (9x) households hold less wealth than the average White British household⁶ while ethnicity pay gap data shows Bangladeshi workers earn on average 17.5% less per hour than their White British counterparts.⁷
- Pakistani and Bangladeshi households are between 4.5 and 5 times more likely to have affordability problems than White British households, meaning less money can be spent on energy bills to heat a home.⁸ Black and minority ethnic households were more likely to emerge from the Covid 19 pandemic in arrears with their bills.
- In the capital, white Londoners who rent privately typically spend 29% of their income on rent, compared to 35% for Black Londoners and 36% for Asian Londoners.⁹
- 57% of White British people and 50% of Indian people aged 50 and over own their own home outright compared with 8% of Black African and 19% of Bangladeshi people in this age group.¹⁰

“If a tenant raises a problem, they’re threatened with eviction. The house is given to someone else the following month with minimal or no repair. They’re lucky if the house gets a lick of paint.”

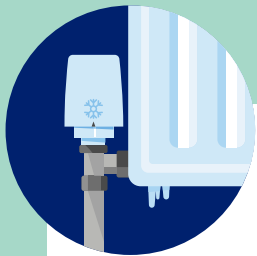
– Shale Ahmed, Project Lead for the Local Conversation in Lozells¹¹



The realities of housing inequality

Homes are the places we spend more time than anywhere else. If they are not healthy places to be, this can have devastating consequences for the residents.

Health consequences:



Cold homes are dangerous and kill thousands of people each year. The cold itself can cause major health problems, and cold homes are also more likely to have mould and damp. It is estimated that **4,950 excess deaths** in the winter of 2022/23 are attributed to cold homes.¹²

Overcrowded homes can increase the risk of accidents, infectious diseases, condensation and mould. **36%** of Bangladeshi people, **29%** of Black African people and **27%** of Pakistani people aged 50 and over are living in homes that are overcrowded, homes with no central heating or in shared accommodation, compared with **3.5%** of White British people of the same age group.¹³



Energy inefficient homes are connected with excess winter deaths, and also increase the likelihood of overheating and heat-related illnesses during heat waves.^{15,16}



4.5 million people aged 50 and over in England today have a health condition that is put at risk by their living conditions. **46%** of people from Black and minority ethnic backgrounds with one of these health conditions are living with at least one hazardous housing problem in their home compared to **32%** of their white counterparts.¹⁷

Poor quality housing is associated with mental health issues such as anxiety and depression; **1 in 5 private renters** suffer from poor mental health as a result of their housing situation.¹⁴



The realities of housing inequality

Recent tragedies

Awaab Ishak

The death of two-year-old Awaab Ishak was found to be caused by black mould in his family's housing association home. An inquiry found that his parents' unsettled migration status played a part in their treatment – they migrated from Sudan – despite raising the mould issue for three years, no action was taken with Rochdale Boroughwide Housing admitting “assumptions about lifestyle” were made.¹⁹

Mizanur Rahman

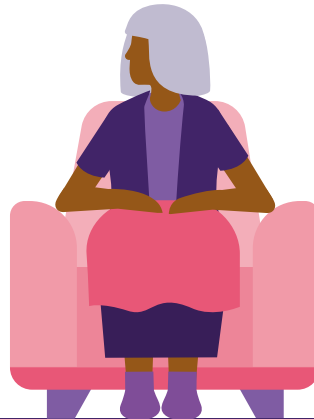
In 2023, Mizanur Rahman, of Bangladeshi origin, died in a house fire in Shadwell, east London. It was found that he was one of 18 people living in a three-roomed flat.²⁰

“My daughter had serious asthma. The mould in our house was bad, especially in the bathroom the mould wouldn't stop. I would use bleach to clean it up and the smell is really harsh but I had to use it regularly to try to get rid of some of the mould. Since we moved house she has grown out of her asthma problem and things are a lot less serious. I did tell the landlord about the mould and that it affected my daughter's asthma and all he said was 'clean it yourself.' He didn't do anything about it at all.”

– Augustina, Caribbean and African Health Network¹⁸

What's driving this inequality?

There are several factors that have resulted in a disproportionately high number of people from Black and minority ethnic communities living in poor-quality homes.



“The Black and minority ethnic community needs more information for us to know who to turn to when our homes are not at the condition required. If I was a white tenant or an English tenant born and bred here I don't think my landlord would treat me the way he did.”

– Augustina, Caribbean and African Health Network²⁷

Economic:

- Black and minority ethnic people are 2.5 times more likely to be in **relative poverty**, and 2.2 times more likely to be in **deep poverty** than their white counterparts, with Bangladeshi people more than three times more likely.²¹

Direct experience of racism:

- Black and minority ethnic people are between three and five times as likely as white people to say they have experienced discrimination while looking for a home.²²
- The Right to Rent scheme requires landlords to check the immigration status of prospective tenants; a survey found that 42% of landlords say they would be less likely to rent their property to someone ‘who didn't hold a British passport’ or who ‘appeared to be an immigrant’.²³
- Black Londoners are five times as likely as white Londoners to say the reason for their most recent house move was that their ‘landlord asked me to leave’.²⁴

Structural racism:

- Historical experiences of restricted access to social housing played a significant role in the areas Black Caribbean and South Asian communities were able to settle in, often in inner city areas with the poorest quality of housing.²⁵
- ‘Red-lining’ mortgage policies also led to Black and minority ethnic communities more likely to buy the poorest quality housing.²⁶

Recommendations for Government Action

Address the poor-quality of our existing housing stock:

- We need a cross-departmental **national strategy to fix unsafe homes** and improve England's housing stock, recognising the link between housing and health.

This strategy should:

- Set an ambitious target for the reduction of the number of non-decent homes over the next decade.
 - Give households in all tenure types the resources, information and support they need to repair, maintain and adapt their homes to ensure they are healthy places to live.
 - Prioritise action for groups whose health and financial security are disproportionately affected by poor-quality housing.
- Evolve the Decent Homes Standard into a Good Home Standard that is applicable across all tenures.
 - Create a national network of Good Home Hubs to provide a one-stop shop for home improvement information and advice.

Address the housing inequality experienced by Black and minority ethnic people:

- Take urgent steps to ensure the Local Housing Allowance (LHA) is immediately adjusted in line with increasing rents in the private rented sector, with LHA rates reviewed on a regular basis to ensure it allows people to access safe and habitable housing in line with international human rights law and standards.
- Explicitly recognise and incorporate the right to adequate housing as a human right in domestic law, policy and practice.



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Visit our webpage to find out more about the campaign.

You can read more about our research into the causes and solutions to England's poor-quality housing through the [Good Home Inquiry](#).

