Race, Ethnicity and Homelessness in the UK

Race, Ethnicity and Homelessness in the UK:

Final report of a knowledge and capacity building programme

I·SPHERE

Institute for Social Policy, Housing and Equalities Research

HERIOT WATT UNIVERSITY

About the authors

Professor Suzanne Fitzpatrick, Professor Glen Bramley, Jill McIntyre, Dr Nadia Ayed and Professor Watts-Cobbe are all based at the Institute for Social Policy, Housing and Equalities Research (I-SPHERE), Heriot-Watt University.

Acknowledgements

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EXECUTIVE SUMMARY

This research and capacity building programme sought to contribute to a step change in the knowledge base on homelessness amongst minoritised ethnic communities in the UK. Combining extensive quantitative analysis with qualitative insights from senior stakeholders, frontline workers and people with lived experience, the findings provide compelling evidence of stark ethnic inequalities in homelessness in the contemporary UK. Key findings include the following:

- Minoritised communities face highly disproportionate risks of homelessness. For example, Black people are almost four times as likely to face statutory homelessness as White people.

- Pakistani-Bangladeshi households are over seven times more likely than a White-headed households to be overcrowded, while Black-headed households are six times more likely.

- Ethnicity exerts an independent effect increasing homelessness risks, even once demographic, housing, poverty and other relevant factors are taken into account.

- Deeply embedded structural disadvantage, rooted in historic racism, is a crucial factor explaining these present-day excess risks of homelessness. But current discrimination in housing, public and voluntary sector services also plays a role.

- Negative experiences of statutory homelessness services are widespread, including poor quality, inappropriate temporary accommodation, and rude, sometimes obstructive, and even racist, local authority officials.

- Minoritised families are substantially less likely than White families to gain access to social housing via the statutory homelessness system (24% of White families gained social housing compared to only 10% of Black families).

- Migrant-headed households accepted as homeless were less likely than non-migrant households to gain a social home (11% of migrant-headed households accessed social housing versus 17% of UK-born-headed households).

- Inadequate partnership working by a range of public bodies, including mental health and criminal justice services, undermines efforts to prevent and address homelessness amongst minoritised communities. There are also positive examples of some schools and local authorities providing wide-ranging support to minoritised families experiencing or at risk of homelessness.

- Poor 'diversity competency' and a 'trust deficit' was said by key stakeholders to limit service reach into some minoritised communities. However, people with lived experience tended to emphasise structural barriers and racism rather than cultural issues in describing the systemic exclusion they faced.

- Some minoritised people feel compelled to disguise their ethnic identity and migration status in an attempt to gain fair access to employment, housing and public services.

24% of White families gained social housing compared to only **10%** of Black families

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Introduction

Historically, issues of race and housing were a matter of intense academic scrutiny, but focused analysis of racial and ethnic disparities in homelessness has been scant in the last decade or more, with the important exception of research on refugees, asylum seekers and people with No Recourse to Public Funds.

The publication of the UK Government's Commission on Race and Ethnic Disparities ('the Sewell Report') in 2021 sparked huge controversy by arguing that the roots of racial disparities in the modern UK context lie predominantly in factors other than racism. *The Sewell Report* had little to say on matters of housing and homelessness, but since its publication, and linked to raised awareness of racial inequalities prompted by the Black Lives Matter movement, there has been increased attention paid to ethnic disparities in homelessness by researchers, campaign groups, and service provider organisations.

This three and a half year knowledge and capacity building programme, undertaken by the Institute

of Social Policy, Housing and Equalities Research (I-SPHERE) at Heriot-Watt University, thanks to the support of Oak Foundation, aimed to complement the ongoing work of other stakeholders by supporting a step change in the knowledge base on this long-neglected issue. It sought to offer a comprehensive and up-to-date account of the statistical picture on homelessness amongst minoritised ethnic communities in the UK, alongside providing rich qualitative 'deep dives' into key groups, issues and experiences of concern. Central to the programme's capacity building mission was a paid internship scheme offering three nine-month positions to early career researchers from minoritised backgrounds.

Six reports have been published from the programme to date. These reports have addressed the scale, patterns, geography, drivers, definitions, and conceptualisations of minoritised homelessness, and the response of statutory and voluntary sector services. They have also explored the experiences of a diverse groups of minoritised people experiencing or at risk of homelessness, including young Black people, Roma communities, single people with complex support needs, families with children in

temporary accommodation, refugees, and households in hidden homeless situations.

This final programme report draws together the main findings from across these existing reports. It also presents new and updated statistical analysis, including analysis of c.750,000 household-level records from the 'H-CLIC' homelessness administrative system in England[1], secured under special access arrangements, alongside original findings of focus group discussions with 39 people from minoritised communities with direct experience of homelessness. Our main findings and key recommendations are summarised below.

Disproportionate experience of homelessness

There is overwhelming evidence that minoritised communities in the UK, especially in England, face disproportionate risks of homelessness. However, the level and nature of homelessness risks varies substantially between different ethnic groups.

Black and 'Other' ethnicity-led households[2] are, respectively, almost four times and more than twice as likely to be accepted as 'statutorily homeless'[3] by English local authorities than White-led households. This means that, during the time period analysed[4], 3.1% of Black-led households, and 2.1% of Other ethnicity-led households, were accepted as 'statutorily homeless' in England, as compared with only 0.9% of White households.

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While Asian-led households do not, as a whole, experience increased levels of statutory homelessness relative to White-led households, they are at far higher risk of more 'hidden' forms of homelessness. This is particularly the case for Pakistani and Bangladeshi-led households which are, for example, the ethnic group most likely to contain 'sofa surfers' (2.5% of these households contain sofa surfers as compared with only 0.58% of White-led households).

2.5% of Pakistani and Bangladeshi households contain sofa surfers as compared with only **0.58%** of White-led households

Another key form of potential hidden homelessness is overcrowding, and here the ethnic disparities are even more dramatic. Pakistani-Bangladeshi-led households are over seven times more likely than a White-headed households to be overcrowded (15.2% of the former are crowded as compared with 2.1% of the latter), while Black-headed households are six times more likely (12.5% are crowded), Other Asian and Other households are over five times as likely (11.4% and 11.3%, respectively, are crowded), and Mixed ethnicity households over four times as likely (8.8% are crowded)[5]. Indian households, who are more favourably placed on many other homelessness indicators, are two and a half times more likely than White-headed households to be overcrowded (5.2%).

There are also substantial geographical variations in the rates of homelessness amongst different ethnic groups. For example, while Black people experience the highest rates of statutory homelessness in most regions of England, this excess risk is substantially more pronounced in London. On the other hand, in the North of England, and in Wales and Scotland, it is the Other ethnicity group, which encompasses many migrant populations, including people who have successfully claimed asylum in the UK, who are likeliest to experience statutory homelessness[6].

1 Household-level records from the H-CLIC homelessness administrative system were made available for analysis for the 2019/20-2021/22 cohorts, following cases from application to outcome with linked local authority-level contextual data.
2 The 'Other' group likely captures a large number of recent migrants, including Arabic people from the Middle East and North Africa, many of whom will have experience of the asylum system. Note that this residual 'Other' category covers different groups in different datasets, depending on which ethnicities are separately specified.
3 Defined as all applicants who are assessed as eligible and accepted as homeless and owed a homelessness prevention or relief duty.
4 Focussing on those who applied between 2019/20-2021/22 and received a recorded outcome within the research observation period averaging 2.5 years.
5 Based on authors' analysis of the English Housing Survey data for 2018-2022.
6 Drawing on relevant statutory homelessness data and Census data for both Scotland and Wales.

Drivers of disproportionate risks and the role of discrimination

Our statistical modelling analysis[7] demonstrated that ethnicity-related factors (including ethnic and racial background, having migrated to the UK, and expectation of discrimination) have a direct, independent effect in raising homelessness risks even once a range of other relevant factors are controlled for. At the same time, ethnicity-related factors were also shown to raise homelessness risks indirectly by influencing the other predictors of adverse homelessness outcomes. For example, Black and other minorities are more likely than White people to be living in poverty, and to rent rather than own their home, which in turn increases their exposure to homelessness. These indirect effects indicate that, contrary to the assertions of the Sewell Report (see above), embedded and wide-ranging structural disadvantage, rooted in historic racism, is a crucial factor explaining present day ethnic disparities on homelessness.

But contemporary forms of discrimination are also clearly playing an important role. This was inferred not only by our statistical findings on the direct and ongoing effect of ethnicity on homelessness risks, but also by evidence of present-day discrimination in housing.

For example, one third (31%) of Black people with experience of homelessness anticipated being treated less favourably by landlords on account of their ethnicity[8]. Frontline workers argued that the complexity of some social housing allocation systems could be said to amount to institutional racism given the extent to which it advantages those with good English language skills and familiarity with British bureaucratic processes. There were widespread accounts of explicit racism on the part of private landlords, who either refused to house ethnic minorities or acted in overtly discriminatory ways towards their minoritised tenants. Some unscrupulous landlords seemed to feel that they could act with impunity towards tenants from minoritised communities, and in particular to refugees and other migrants, given the difficulties that they may face in defending their housing rights.

31% of Black people with experience of homelessness anticipated being treated less favourably by landlords

Moreover, our qualitative evidence indicated that criminal justice, education, health, social security, and social services, as well as housing and homelessness services, often treated Black and other minoritised

people differently, and less favourably, than White people. This was said to revolve around prejudiced assumptions that Black people are intrinsically untrustworthy, and more likely than White people to misrepresent their circumstances to gain access to benefits or social housing, for example. Racist stereotypes of the 'angry Black woman' or 'dangerous Black man' were also reported to affect the reactions of a range of services to minoritised people. Themes of overlooked needs, and assumptions of lesser vulnerability, underpinned reports of poorer quality of treatment of Black people in particular, impacting especially on women survivors of domestic abuse. Concerns were similarly expressed about misguided assumptions that overcrowding, for example, was less harmful to, or even actively chose by, Asian and other minoritised communities.

Negative experiences of the statutory homelessness system and temporary accommodation

There is compelling evidence of substantial ethnic disparities in experiences and outcomes of the statutory homelessness system. Black families spend longer on average in temporary accommodation than White families, with much of this temporary accommodation said to be of poor quality and located far from applicants' home area. Health needs and disability were not always taken into account in temporary accommodation placements, and there was often insufficient space for children to play and study, threatening to disrupt their key developmental milestones. People with lived experience told us that the threat of being found 'intentionally homeless' was routinely 'weaponised' as a means of coercing them into taking unsuitable accommodation offers[9], including out-of-area placements.

Moreover, our statistical analysis of H-CLIC data revealed that Black and other minoritised homeless applicants had poorer recorded outcomes from the statutory homelessness system than their White counterparts. Thus, while 20% of all statutorily homeless families gained access to social housing during the period studied, including a

quarter (24%) of White families, this was true for only 10% of Black families, and around 11-12% of most other minoritised groups. At the same time, while 28% of White-led statutorily homeless families left the statutory homelessness system to an unknown destination, this was more common for all of the minoritised groups, but particularly for those with Black ethnicity (41%).

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People with lived experience who participated in our research, most of whom were based in London, expressed concerns not only about the accommodation they accessed via the statutory homelessness system, but also about how they were treated by council staff. Many reported callous, obstructive and/or unresponsive statutory homelessness services, with some interviewees experiencing racist comments from local authority homelessness officers that implied that they should be grateful for anything they received given conditions in their home countries. Lack of face-to-face statutory homelessness services was another key concern raised by research participants with lived experience, which left them feeling powerless, anxious and frustrated.

The current operation of the asylum system – specifically the eviction of those receiving decisions with little notice from Home Office accommodation - is increasing stress on an already under pressure statutory homelessness system in many parts of the country. People granted asylum tend to face little option but to apply as statutory homeless, and reported being negatively judged, distrusted, placed in exceptionally poor quality accommodation, and rendered powerless by a whole range of services. It is also worth noting that migrant-headed households[10] accepted as homeless – including those with experience of the asylum system

7 Based on data from English Housing Survey (2016-2018), applying a logistic regression model.
8 Based on data from English Housing Survey (2016-2018)

9 As a matter of law, an applicant can only be found intentionally homeless from accommodation that they have actually occupied, not by refusing offers of accommodation. But the local authority's main homelessness duty can be discharged if 'suitable' offers of temporary accommodation are refused. So it sounded as though threats to discharge duty were being misdescribed or misunderstood as findings of intentionality.
10 This refers to the head of household (household representative) having been born overseas.

– were substantially less likely than UK-born-headed households to gain access to social rented housing at the end of the statutory homelessness process (11% vs 17%).

Single male refugees and other single Black men, including those with complex support needs, were often said to end up in extremely poor quality non-commissioned supported 'exempt' accommodation, which has proliferated in Birmingham and elsewhere, at great cost to the public purse. Meanwhile, high quality services for homeless people with complex support needs, such as Housing First, could be inaccessible to minoritised communities because of referral systems that prioritised those in the most visible homeless situations, such as rough sleeping, who were more likely to be White.

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Variations in the effectiveness of partnership working

It was clear from our findings that inadequate partnership working between a range of public services is undermining efforts to prevent and address homelessness amongst minoritised communities. For example, the criminal justice system seems to routinely let down women survivors of domestic abuse who are then forced to leave their homes and become homeless. This particularly impacts on South Asian women for whom domestic abuse is a disproportionate cause of statutory homelessness. We also heard much about the shortcomings of responses from mental health services to Black men in particular, often putting their housing at risk. Another health-related theme to emerge was that some GP surgeries were resistant (directly contrary to NHS guidelines) to registering people living in temporary accommodation and, especially, those within the asylum system.

A more positive example came from the education sector, where it was reported that some schools were acting as a vital source of wide-ranging support to minoritised families experiencing homelessness. Notably, this help had extended beyond direct support with meeting children's needs, such as after school clubs, to also encompass information and assistance with wider matters such as applying for housing or benefits. There were also encouraging examples of imaginative use of a wide range of council-held data to pro-actively target benefits advice and other forms of support on families that may be at risk of homelessness, who were disproportionately from minoritised communities.

Diversity competence, language and trust issues

A recurring theme in the senior stakeholder interviews was the contention that poor 'diversity competency' across a wide range of public and some voluntary sector services was impeding efforts to address homelessness amongst minoritised communities. Most commonly, a failure to meet language needs of some minoritised groups was cited, but other examples given included a lack of attention being paid to meeting the faith or food requirements of people from particular religious, cultural or national backgrounds.

However, it was notable that participants with lived experience tended to place structural barriers and racism rather than diversity competency issues to the fore in describing the systemic exclusion they faced. In other words, largely what they sought was equal and fair access to services on the same basis as the White majority, rather than adjustments to accommodate their particular needs or circumstances. That said, it is possible that, had we had a different mix of ethnic groups participating in the lived experience research, cultural considerations may have emerged more strongly.

A lack of trust in statutory and some mainstream voluntary sector services was another theme flagged by several senior stakeholders as an explanation for their inability to fully reach some minoritised communities. However, a different perspective was offered by people with lived experience. They laid much more stress on the services themselves being distrustful of users from minoritised communities, especially asylum seekers, linking this with the racialised suspicions about service users' motivations referenced above.

Interestingly, and again in contrast to some professional perspectives, workforce diversity was not much emphasised in our lived experience focus groups as a means of promoting mutual trust between minoritised communities and relevant services. On the contrary, many participants expressed the view that kindness and respect towards service users was what mattered and that this was down more to personality and training rather than racial or ethnic background. That said, a few focus group participants, felt that having staff from their own ethnic background was helpful in promoting understanding and empathy. Others, however, who had had previous bad experiences with staff with similar national or racial origins to themselves did not necessarily trust people from their own ethnic community.

Navigating systemic disadvantage and discrimination

Legal rights are one source of potential empowerment for those facing embedded disadvantage and discrimination. However, frontline workers reported that 'community transmission' of knowledge about legal rights and processes varies substantially between ethnic groups, with some communities much better placed than others to gain access to what they are entitled to. There was also reported to be reluctance amongst some minoritised communities to enforce their housing or homelessness rights, even where they were aware of them. This 'fear of rocking the boat' was said to be particularly pronounced amongst asylum seekers and refugees, with 'hostile environment' policies operating to make both migrants and some UK-born minoritised people feel that their citizenship and status is the UK is precarious and conditional.

The research demonstrated that voluntary sector advice and other services can play a vital role in helping minoritised people navigate statutory systems that can seem unresponsive at best, and hostile at worst.

However, as noted, some mainstream voluntary bodies struggled to reach minoritised communities. In that context, there was sometimes heavy reliance on grassroots, ethnic-minority facing organisations to fill the gap. But these grassroots organisations, while they can serve a vital function for radically underserved groups, are often very small, historically under-funded, undermined by austerity-linked cuts, and may lack the technical expertise to deliver a high-quality service to their communities.

It was notable that, amongst people with lived experience, there was little appetite for specialist homelessness services aimed at particular ethnic groups, with a strong preference instead for ensuring that mainstream homelessness and advice services were inclusive of all communities. As with the findings on diversity competency, this speaks to an emphasis on fair treatment and solidarity between ethnic groups amongst people with lived experience, and reinforces the importance of avoiding assumptions about the preferences of minoritised communities.

Strikingly, there was evidence of minoritised people feeling compelled to disguise their ethnic identity and migration status in an attempt to gain fair access to employment, housing and public services. This included changing, or hiding, their name, nationality, accent and even aspects of their appearance such as their hair. There seemed to be a particular imperative for people to disguise their status as refugees, reflecting the additional and specific forms of discrimination and disadvantage that they faced.

> **Minoritised people felt compelled to disguise their ethnic identity and migration status in an attempt to gain fair access to employment, housing and public services.**

RECOMMENDATIONS

This substantial programme of original research, combining extensive quantitative and qualitative analysis, and encompassing both professional and lived experience perspectives, provides compelling evidence of stark ethnic inequalities in homelessness in the contemporary UK. This is evidence that demands urgent and large-scale response. Our detailed recommendations include the following six key asks:

1 **Tackle racial inequalities through the cross-government strategy on homelessness**. The UK Government should use the forthcoming cross-departmental homelessness strategy to embed understanding and accountability at national, sub-regional and local level to address the disproportionate impact of homelessness on minoritised communities. The strategy is a crucial opportunity to ensure departments with responsibilities beyond the Ministry for Housing, Communities and Local Government take action to prevent further disproportionate impact for minoritised communities at greatest risk of homelessness including the areas of welfare, immigration, health and social care, education and criminal justice.

2 **Invest in the professionalisation, training and support of housing and homelessness officers**. Notwithstanding the extreme pressure that homelessness services are under, it is unacceptable that some people already in a crisis situation are further traumatised by their treatment, sometimes including direct racism, at the hands of services meant to be assisting them. This all speaks to the need for local authorities and social landlords to invest in the training, support and supervision of homelessness and housing officers, to educate and tackle racism and discrimination head on and take steps to address burnout before it impacts directly on service users. The move away from face-to-face homelessness services in some localities has had a deleterious effect on applicants and should be reconsidered.

3 **Tackle racism amongst private landlords**. The UK Government should give consideration to whether discriminatory action by private landlords on grounds of race and ethnicity - already unlawful under the Equalities Act 2010 - can be more tightly regulated and challenged via, for example, the proposed Private Rented Sector Landlord Ombudsman. Alongside this there should be expanded, and targeted, access to legal advice so that new migrants and other groups most often exploited by unscrupulous private landlords are better able to defend their rights.

4 **Strategically redesign the relationship between specialist and mainstream voluntary sector services to maximise their respective strengths**. Larger voluntary sector organisations should work in partnership with ethnic-minority facing organisations to maximise their reach within minoritised communities, and to take responsibility for overcoming any systemic issues that limit their effectiveness in offering a community-wide service. For their part, grassroots organisations should work in partnership with larger voluntary organisations, and public bodies, to upskill their staff and volunteers where necessary to provide a quality service to their communities.

5 **Radically re-engineer the link between the asylum and statutory homelessness systems**. The UK Government should consider devolving the provision of asylum accommodation to local authorities, with appropriate financial support, allowing claimant households with a positive decision to remain living in this as temporary accommodation until settled housing is found. It should follow the lead of Scottish Government and commit to and resource integration efforts from Day 1 of arrival, and allow asylum seekers to work if their application takes more than 6 months to resolve. At a minimum, the Government should commit to making the temporary extension of the move on period for newly-recognised refugees from Home Office accommodation from 28 to 56 days permanent.

6 **Reject 'ethnicity-blind' approaches and promote robust ethnic monitoring**. There is a role for promoting greater cultural awareness and diversity competency in some services, including via local authority service commissioning requirements. And it is vital that all service providers ensure that community language needs are met. But often what is fundamentally required is to ensure equal and fair access to services for minoritised communities without racist barriers, rather than necessarily requiring service adjustments to accommodate different needs, preferences or values between ethnic groups. Robust ethnic monitoring of both engagement and outcomes is required across public and voluntary sector services in order to identify and tackle racist assumptions and discriminatory practices.

Beyond these specific recommendations for systemic reform, this programme of work speaks to the need for transformational societal change to tackle the social fractures that drive the kind of racist attitudes and assumptions that make it less likely that there will be an appropriate response to the homelessness risks that minoritised communities face. Core to this is an urgent need to detoxify the prejudicial public and political discourse that has been so degraded by 'hostile' environment policies and rhetoric over the past decade or so. In particular, the anti-immigrant sentiment being stoked at present in the UK and many other democracies is poisonous and antithetical to the agenda set out here. It must be resisted not only with evidence, but also with powerful counter narratives that emphasise our common humanity, our capacity for compassion, and how much we stand to gain from rich, diverse and inclusive societies.

INTRODUCTION

Historically, issues of race, housing and homelessness were a matter of intense academic scrutiny (Rex & Moore, 1967; Henderson & Karn, 1984; Jeffers & Hoggett, 1995; Bowes, 1998; Harrison & Phillips, 2003; Chahal, 2007), with discriminatory policies and procedures for the allocation of social housing a major theme in research on ethnicity and housing (Netto et al., 2001). However, focused analysis of racial and ethnic disparities in homelessness and related adverse housing experiences has been scant in the last decade or more, with the important exception of research on refugees, asylum seekers and people with No Recourse to Public Funds (e.g. Kissoon, 2010; Netto, 2011a,2011b; British Red Cross, 2020; Rogaly et al., 2021; Watts-Cobbe et al., 2024).

The last major empirical study of homelessness amongst minoritised ethnic populations was published twenty years ago, and focused on the causes of 'statutory homelessness' amongst Black and minoritised ethnic communities, that is, households accepted by English local authorities as being owed a rehousing duty (Gervais & Rehman, 2005). It found that minoritised ethnic households were around three times more likely to become statutorily homeless than the majority White population. However, there were marked differences between minority groups, with people of Black African and Black Caribbean ethnicity twice as likely to become statutory homeless as people of Indian, Pakistani and Bangladeshi origins.

More recent studies of homelessness have acknowledged that minoritised ethnic communities are disproportionately affected (e.g. Watts et al., 2015; Bramley & Fitzpatrick, 2018) but have tended not to explore the role of ethnicity in any depth. At the same time, homelessness tends to receive only a relatively brief mention in publications which are more broadly concerned with minoritised ethnic communities' housing market experiences (for example, Clarke et al., 2008; Gulliver, 2016; Scottish Government, 2021).

There is also relatively little up-to-date evidence on the causes of homelessness amongst minoritised ethnic communities (Kowalewska, 2018), though a report by the Joseph Rowntree Foundation exploring structural racism in housing (Rogaly et al., 2021) highlighted a range of potentially relevant drivers. Racial inequalities in the labour market, 'hostile environment' policies on immigration, and the design of the social security system are all argued by these authors to be contributing factors in minoritised people's disproportionate lack of access to secure, good quality and affordable homes. Lukes et al. (2019, p. 3188) have noted the 'slippery nature of housing discrimination' which can be difficult

to precisely evidence and challenge, but has become embedded and normalised over a long period of time. Like Rogaly et al. (2021), they highlight the role of historical factors that have perpetuated racialised housing inequalities, and also the cumulative impact of legislation since the early 1990s which has increasingly restricted the housing and welfare rights of migrants.

One recurring theme in the (limited) extant UK literature on homelessness amongst minoritised ethnic communities is that some tend to experience more hidden forms of homelessness rather than sleep rough (Netto, 2006; DeVerteuil, 2011; Retief & Lodi, 2020). Another prominent theme is an apparent disconnect between the housing needs of minoritised ethnic communities and what (mainstream) housing and service providers offer, due to language barriers, structural and institutional racism, and a lack of cultural and religious awareness (Cole & Robinson, 2003; Netto, 2006; Clarke et al., 2008; Bristow, 2021).

The March 2021 publication of the UK Government's Commission on Race and Ethnic Disparities ('the Sewell Report' (2021)) sparked huge controversy by arguing that the roots of racial disparities in employment, education, health, and the criminal justice system in the modern UK context lie predominantly in factors other than racism, including in cultural, family and individual-level factors and behaviours. The report's conclusions – and particularly its sceptical take on the concept of 'institutional racism' – were widely contested by race and equalities organisations (Runnymede Trust, 2021).

Notably, the Sewell Report had very little to say on matters of housing and homelessness. However, since its publication, and linked to raised awareness of racial inequalities prompted by the Black Lives Matter movement, there has been substantially increased attention paid to ethnic disparities by key homelessness
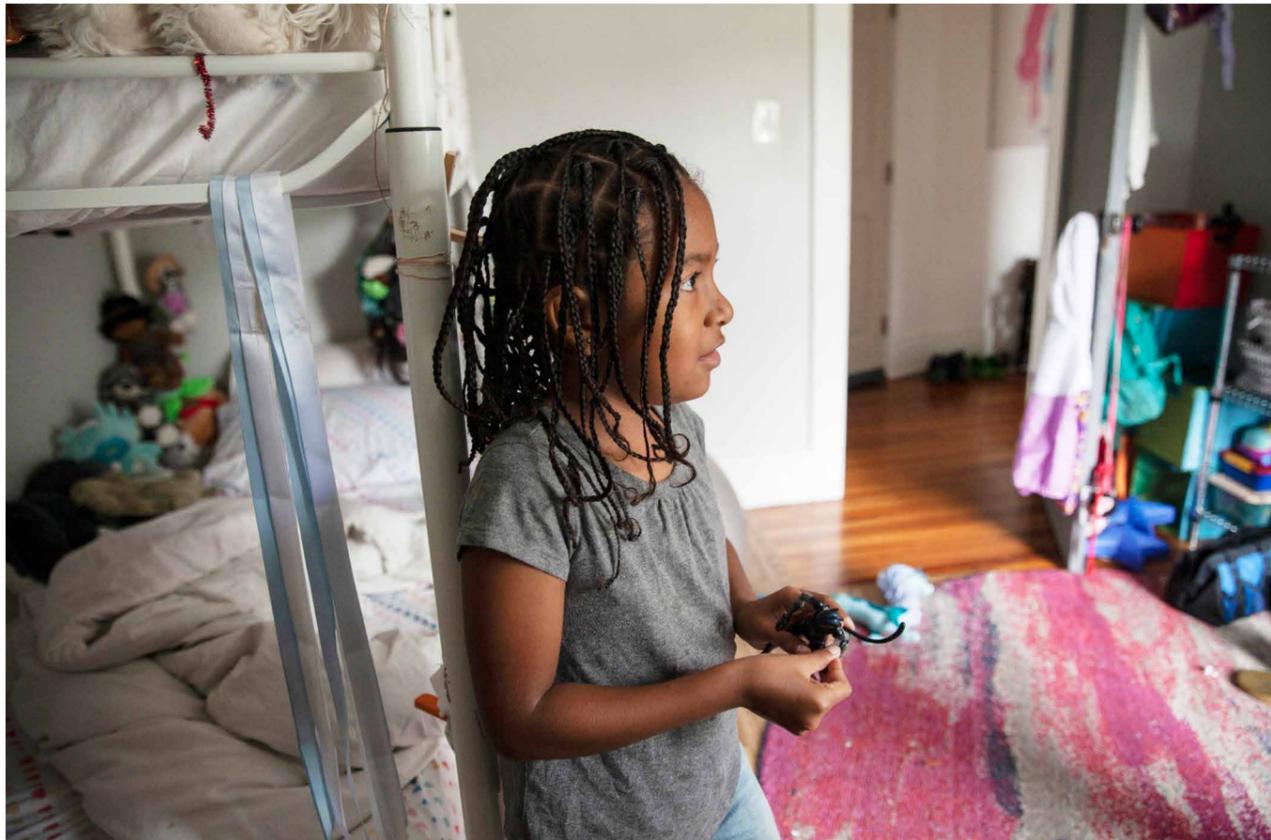
sector organisations. Both Crisis and Shelter have undertaken, or are planning to undertake, research on their own service provision through an anti-racist lens. Crisis have also published a powerful report on racism and homelessness from a lived experience perspective (Allard et al., 2024), while Shelter have undertaken penetrating, peer researcher-led work on the impact of racism on access to social homes (Shelter, forthcoming). At more local levels, Pathway Housing Solutions have worked with Nottingham University to research the links between ethnicity and housing disadvantage in Nottingham, and the Greater London Authority published an illuminating quantitative analysis of profound race inequalities in housing in London (Gleeson, 2022). Important evidence has also emerged that so-called 'out-of-area' placements of homeless households impact most heavily on minoritised ethnic groups, with all of the implications for disruption of education, employment, and social and kinship ties that this implies (Iafrati et al., 2024).

The three and a half year research and capacity building programme undertaken by the Institute of Social Policy, Housing and Equalities Research (I-SPHERE) at Heriot-Watt University, aimed to complement and build upon the work of these and other stakeholders. It sought to offer a comprehensive and up-to-date account of the

statistical picture on homelessness amongst minoritised ethnic communities in the UK, alongside providing rich qualitative 'deep dives' into key groups, issues and experiences of concern. A key capacity building element of the programming was research internship scheme, offering three 9-month paid internships to talented early career researchers from minoritised backgrounds. Over the programme's duration we also engaged in a wide range of capacity and network-building activities, including hosting senior stakeholder roundtables, conference presentations, running a joint webinar series with Crisis and the Race Equality Foundation, and facilitating a Race Research Coordination Group. The ultimate objective of all of this activity was to help shape priorities, tools, levers and platforms for intervention that can be used to eliminate racial discrimination, disparities and injustices in the homelessness and housing field.

Our research and other work extended widely over topics and issues relevant to race, ethnicity and homelessness. This included the scale, patterns, geography, drivers, definitions, and conceptualisations of minoritised homelessness, and the response of statutory and voluntary sector services. We also explored in depth the experiences of a diverse groups of minoritised people experiencing or at risk of homelessness, including

young Black people, Roma communities, single people with complex support needs, families with children in temporary accommodation, refugees, and households in hidden homeless situations.

We undertook a mixed methods programme of work including literature and policy reviews, analysis of official and survey datasets, statistical modelling, one-to-one interviews with senior stakeholders from across multiple relevant sectors, focus groups with a diverse range of frontline practitioners, and depth interviews and focus groups with people from minoritised communities with direct experience of homelessness. While the programme was UK-wide, most of the empirical research focussed on those parts of England where the majority of the UK's minority ethnic populations reside.

Six reports have been published from the programme to date including[1]:

📄	**Homelessness amongst Black and minoritised ethnic communities in the UK**: A statistical report on the state of the nation (November, 2022), conducted in partnership with Race on the Agenda (ROTA)
📄	**Exploring the phenomenon of Roma homelessness in the UK** (July 2023), conducted by our first intern, Dr Ionut Cioarta
📄	**Taking a race and ethnicity lens to conceptualisations of homelessness in England** (May 2024), conducted in partnership with The Runnymede Trust
📄	**Young Black people's experiences of homelessness in London** (July 2024), conducted by our second intern, *Christiana Ajai-Thomas*
📄	**Race, homelessness and multiple disadvantage** (May 2025), conducted by our third intern Nifemi Adesina
📄	**Designing out homelessness amongst minoritised communities in the West Midlands Combined Authority area** (June 2025), conducted at the invitation of the WMCA Homelessness Taskforce and the West Midlands Race Equalities Taskforce

This final programme report draws together the main findings from across all of these previously published reports.

It also draws on new and updated statistical analysis (see Technical Report for details (Bramley, forthcoming)). Our statistical work included our special access primary analysis of c750,000 household-level records from the H-CLIC homelessness administrative system, following cases from application to recorded outcome within the research observation period[2] with linked local authority-level contextual data.

And last, but by no means least, it includes original findings of focus group discussions with 39 people from minoritised communities with direct experience of homelessness (see Appendix 1 for details).

The report follows a thematic structure covering the following topics: disproportionate experience of homelessness; geographical patterns; drivers of disproportionate risks; the role played by discrimination; outcomes and experience of the statutory homelessness system; the impact of the asylum system; diversity competence, language and trust issues; the role of voluntary, community and specialist ethnic-minority facing services; and first-hand experience of navigating systemic disadvantage and discrimination. Case studies are provided of our research interns' work on Roma homelessness, young Black people's experiences of homelessness in London, and the experiences of minoritised people with complex support needs.

Key points

The substantial programme of original research captured in this final report, combining extensive quantitative and qualitative analysis, and encompassing both professional and lived experience perspectives from different parts of the country, provides compelling evidence of stark ethnic inequalities in homelessness in the contemporary UK. This is evidence that demands urgent and large-scale response.

1 All of the reports and wider programme information including events is available at Homelessness and Black and Minoritised Ethnic Communities in the UK – Knowledge and Capacity Building Programme – I-SPHERE
2 These datasets follow households who applied in each of these financial years, and who were found to be owed a prevention, relief and/or main duty, for a period of between 2 and 3 years (averaging 2.5 years) to a cutoff date. Only cases with a recorded outcome (albeit this could include an 'Other' or 'Not Known' outcome) are included, accounting for around 87% of cases.

DISPROPORTIONATE EXPERIENCE OF HOMELESSNESS

In our first statistical 'State of the Nation' report we presented overwhelming evidence that minoritised communities in the UK, especially in England, faced disproportionate risks of homelessness (Bramley et al., 2022; see also Finney, 2022). However, we also found that both the level and nature of homelessness risks varied substantially between different ethnic groups. The very highest levels of homelessness were found to be experienced by people from Black and Mixed ethnic backgrounds, who were particularly exposed to 'statutory homelessness'[3] (Fitzpatrick & Davies, 2021). Asian people, on the other hand, and especially Pakistani and Bangladeshi-led households, were found to be at highly disproportionate risk of more 'hidden' aspects of homelessness or potential homelessness, including severe overcrowding and 'doubling up' or 'sofa surfing' with other households.

Statutory homelessness

Our new and updated statistical analysis of official (H-CLIC) English statutory homelessness data, obtained using special access arrangements, confirms these ethnic disparities on application rates. Figure 1 focuses on homeless applications to councils[4], distinguishing between London, other Metropolitan areas and non-Metropolitan areas in England, with Table 1 presenting the same data as risk ratios. This analysis indicates **large excess risks for Black and 'Other' groups[5] across all broad regions of England, who are respectively almost four times and more than twice as likely to face statutory homelessness as White people**. The Pakistani/Bangladeshi group have higher risks than the White group in London and in England as a whole, as is also marginally the case for the Mixed/multiple groups.

3 Note that, in light of legislative changes introduced by the Homelessness Reduction Act (2017) we define statutory homelessness in England as encompassing households that are accepted as eligible and homeless or threatened with homelessness by a local authority and owed a prevention or relief duty, some of whom will go on to be owed a main rehousing duty. Legal provisions differ in the other UK jurisdictions.
4 Defined as all applicants who are assessed as eligible and accepted as homeless and owed a homelessness prevention or relief duty and for whom there was a recorded outcome within the observation period.
5 The 'Other' group likely captures a large number of recent migrants, including Arabic people from the Middle East and North Africa, many of whom will have experience of the asylum system, as discussed further below. Note that this residual 'Other' category covers different groups in different datasets, depending on which ethnicities are separately specified.

Figure 1: *Annual homeless applications with a recorded outcome as a proportion of estimated households by ethnic group and broad geography, England 2019/20-2021/22 cohorts*
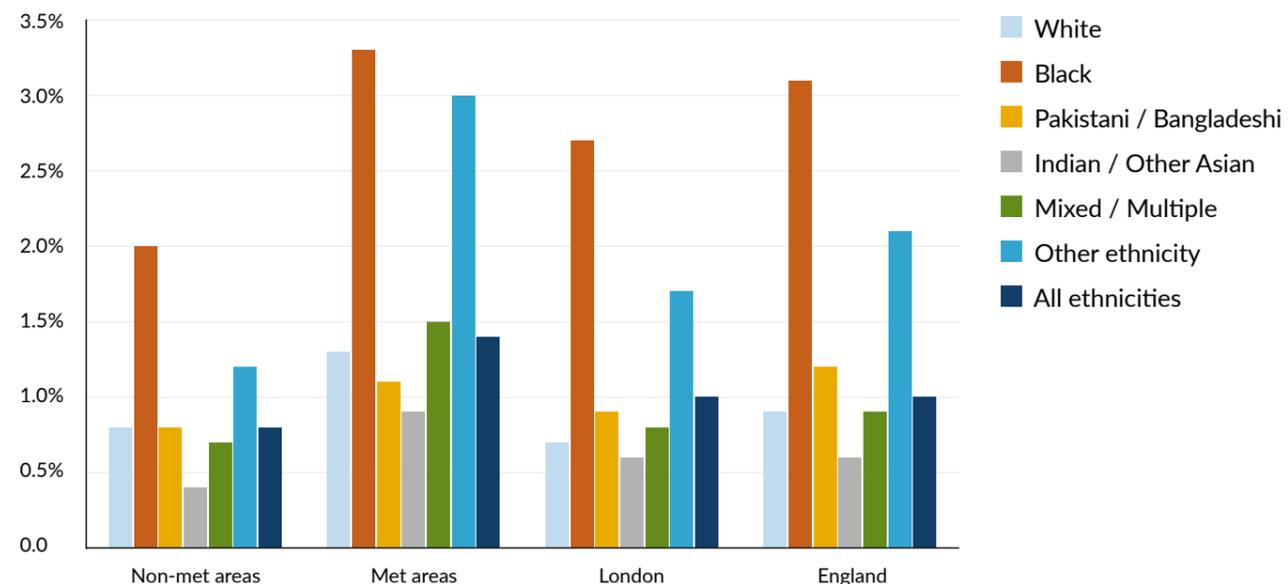
Source: Author's analysis of H-CLIC cohort outcomes data for 2019/20 through to 2021/22.
Note on apparent inconsistencies with Figure 3: the latter uses resident population as denominator, this uses estimated household numbers by ethnicity. While the rates for most ethnic groups are lower in London than in England as a whole, the concentration in London of ethnic groups at higher risk of statutory homelessness pushes up its aggregate rate. Note also that this data is confined to those applicants for whom an outcome is recorded within the research observation period (with applicant households owed a duty tracked for an average of 2.5 years). This will tend to depress the London rates where cases will take longer on average to resolve than elsewhere.

Table 1: *Risk ratios of experiencing statutory homelessness by ethnicity and broad geography of England, England 2019/20-2021/22 cohorts*

Ethnic group	Non-met areas	Met Areas	London	England
White	1.00	1.00	1.00	1.00
Black	2.40	2.51	3.90	3.50
Pakistani/Bangladeshi	0.99	0.86	1.28	1.34
Indian/ other Asian	0.51	0.69	0.80	0.70
Mixed/ multiple	0.81	1.16	1.20	1.06
Other ethnicity	1.44	2.33	2.49	2.37
All ethnicities	1.01	1.05	1.46	1.09

Note: the risk ratios express the rate of statutory homelessness being experienced for a particular minoritised ethnic group divided by the risk for the White group in the same broad region.

'Core' homelessness

By no means all homeless people go through or are captured by the UK's statutory homelessness system, particularly in England where single people are not entitled to rehousing (Fitzpatrick & Davies, 2021). A different kind of data source, which can capture groups who have not necessarily applied as homeless to a local authority, are surveys of users of voluntary sector crisis services. The Destitution in the UK study includes a survey of a wide range of voluntary sector services likely to be in contact with those at risk of destitution, including homelessness services, advice services, foodbanks, hot food providers, and migrant-oriented services, as well as local authority Local Welfare Funds (Fitzpatrick et al., 2023b). Figure 2 compares the extent to which different ethnic groups using crisis services are experiencing different forms of 'core homelessness' at the point in time of the survey (autumn 2022). 'Core homelessness' is a concept that has been developed to capture the most extreme and immediate forms of homelessness (Bramley, 2017).

Figure 2: *Types of 'core homelessness' experienced by users of crisis services in 2022 Destitution in UK Survey by broad ethnicity*
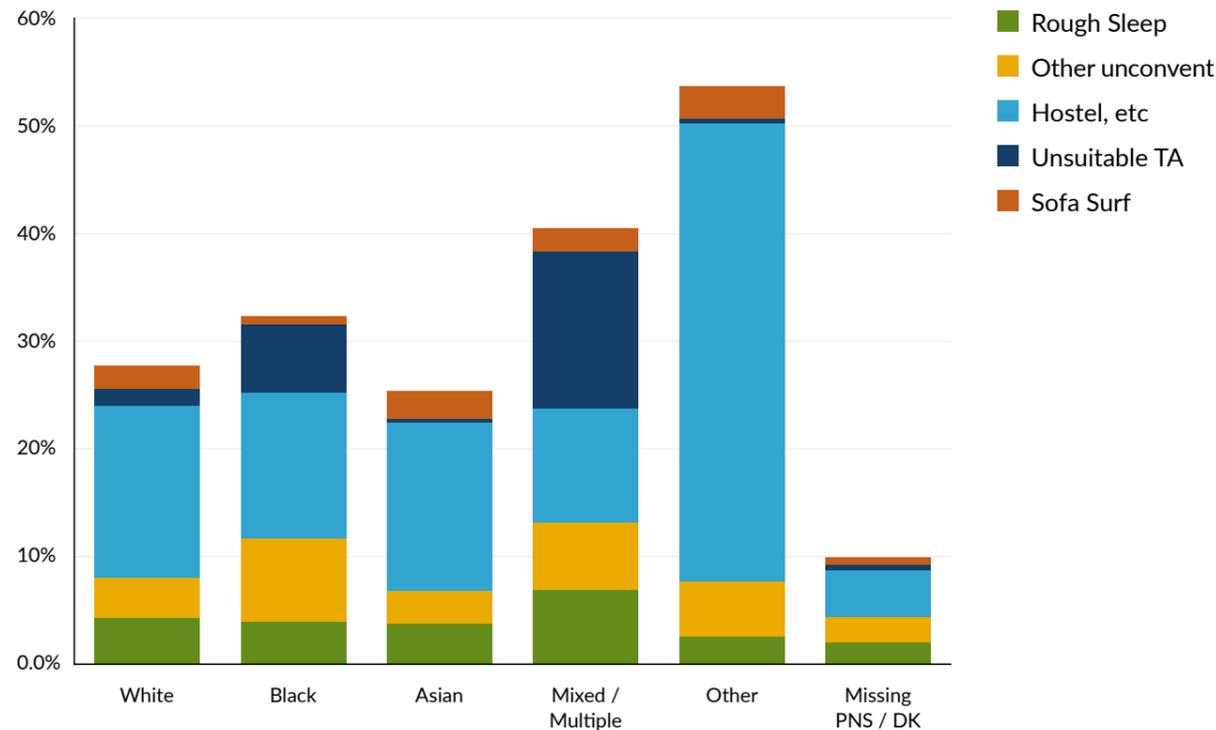
Source: Destitution in the UK Survey, 2022.
Notes: (1) the difference between the top of the bars and 100% represents households who were housed but still in crisis; (2)'Missing' ethnicity includes 'Prefer not to Say' and 'Don't Know'; (3) this analysis shows categories of core homelessness for users of crisis services at a point in time; (4) 'Unconventional accommodation' refers to sleeping in places/spaces not intended as normal residential accommodation, e.g. cars, vans, lorries, caravans/motor homes, tents, boats, sheds, garages, industrial/commercial premises; (5) 'Hostels, etc.' refers to emergency congregate accommodation intended primarily for homeless people, including hostels, refuges or shelters. (6) 'Unsuitable TA' refers to temporary accommodation including Bed & Breakfast, private nightly-let non-selfcontained accommodation, and 'out-of-area' placements.

As can be seen, **White and Black respondents to this survey face similar risks of core homelessness, but the mix of circumstances differs**. White respondents are more likely to be sleeping rough or to be staying in hostels or sofa surfing, in keeping with existing evidence (Bramley et al., 2022), while Black respondents appear more likely to be living in unconventional accommodation or in unsuitable temporary accommodation. Our qualitative evidence highlighted the additional safety concerns that Black people face when sleeping rough, and the lengths they will therefore go to, to avoid this situation:

> *"We hear a lot of stories [of] young Black people being attacked on the streets or targeted and moved on by police in a different way to, say, an older person sleeping rough or a White person sleeping rough. So that visibility isn't safe for young Black people, particularly, and so they're likely to employ other tactics to keep safe during their homelessness. That's often things like staying on buses or not sleeping throughout the night but it also is not going to rough sleeping hot spots."*
> **(Senior stakeholder)**

Our statistical analysis also shows the Asian group face generally lower core homelessness risk within this cohort but still have a significant presence in hostels and similar forms of accommodation, while being at higher risk of sofa surfing than the Black group, in keeping with existing evidence about their heighted risks of hidden homelessness (also see further below).

Higher risks of core homelessness characterise the Mixed ethnicity group and the 'Other' group. The Mixed ethnicity group have a higher prevalence of rough sleeping and living in (unsuitable) temporary accommodation, while the Other group are particularly present in hostels and other congregate homeless accommodation and in unconventional accommodation. The harms associated with shelters, hostels and other congregate forms of homelessness provision are increasingly well documented (see McMordie, 2021; Watts & Blenkinsopp, 2022). The acute risks that minoritised and other women could face in mixed sex homeless accommodation, including sexual exploitation, emerged shockingly from some of our qualitative fieldwork:

> *"I started getting chocolate for sleeping with people, just like having one-night stands...Like for me, I thought it was giving me my control back [after a sexual assault]...I was even sleeping with people in the [homeless accommodation]...then everyone would say they were sleeping with me. Like, you know, jumping on me, jumping on the bed...I hated it there."*
> **(Lived experience participant)**
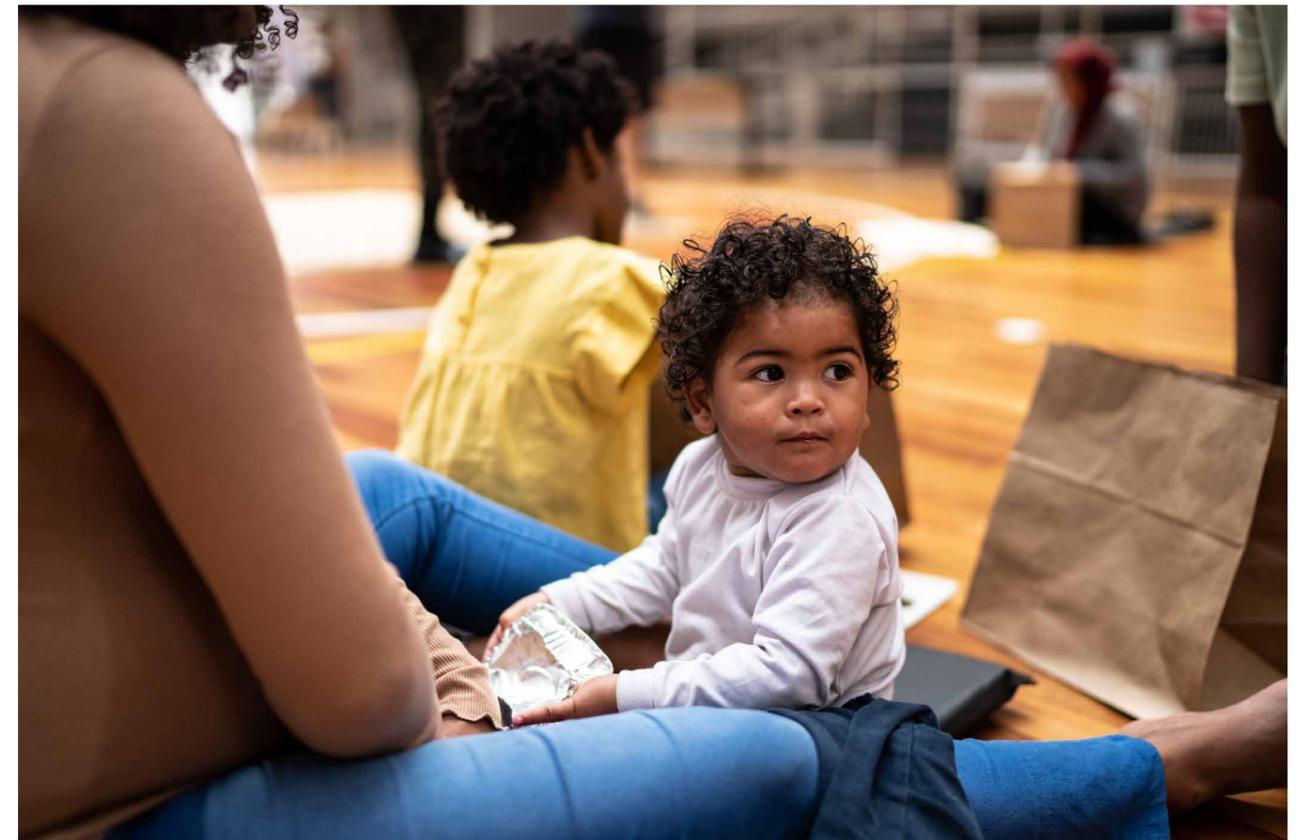
Hidden homelessness: sofa surfing and overcrowding

The design of the *Destitution in the UK* survey means that relatively few sofa surfers are captured within it[6], but modelling analysis undertaken for the *Homelessness Monitor* series has consistently shown that this is both the largest and most hidden dimension of core homelessness (Fitzpatrick et al., 2023a). Our best source for rates of sofa surfing is the English Housing Survey. This household survey data indicates that **Pakistani and Bangladeshi households are by far the most likely to contain sofa surfers**, with Black households also exhibiting high rates, followed by Mixed and Other Asian groups. Indian households demonstrate a lower score than these other minoritised groups although still above that of White people.

Table 2 Households containing sofa surfers (2018-22)

Ethnicity	%	Risk Ratio
White	0.58%	1.00
Black	1.88%	3.26
Indian	0.70%	1.22
Pakistani/ Bangladeshi	2.50%	4.35
Other Asian	1.10%	1.91
Chinese	0.20%	0.35
Mixed	1.30%	2.26
Other	0.18%	0.30
All households	0.58%	1.00

Source: Author's analysis of the English Housing Survey data for 2018-2022;
Note: ethnicity is of household representative person of the host household

Another key form of potential hidden homelessness is overcrowding, and here the ethnic disparities are even more dramatic. As Table 3 captures, **Pakistani-Bangladeshi households are over seven times more likely than a White-headed households to be overcrowded**, while **Black-headed households are six times more likely, Other Asian and Other households are over five times as likely, and Mixed ethnicity households over four times as likely**. Even Indian households, who are more favourably placed on many other homelessness indicators, are two and a half times more likely than White-headed households to be overcrowded.

Table 3: Crowded households by ethnicity (2018-22)

Ethnicity	% Crowded	Risk Ratio
White	2.1%	1.00
Black	12.5%	6.00
Indian	5.2%	2.48
Pakistani/Bangladeshi	15.2%	7.27
Other Asian	11.4%	5.45
Chinese	3.2%	1.52
Mixed	8.8%	4.19
Other	11.3%	5.41
All households	3.1%	1.46

Source: authors analysis of the English Housing Survey data for 2018-2022
Notes: Ethnicity is of household representative person. Based on the statutory 'bedroom standard' of overcrowding

An important point made by interviewees across several of our projects was that it was dangerous to make a priori assumptions that, just because overcrowding was more common amongst some Asian communities that it was any more acceptable, or less objectively harmful, to members of these households:

> *"I think there can definitely be dangerous stereotypes that float around...I overheard a conversation in the council about, I think it was someone who had mould, or lots of damp within the property, and [council officers] were saying very generally, 'Oh well, within that culture they...like to live in really overcrowded...' you know, '...like to live with lots of people in the property'."*
> **(Frontline worker)**

Similarly, in the study of Roma people facing homelessness (Cioarta, 2023), interviewees with lived experience described the stress they faced living in cramped conditions with numerous households, and anxiety about respecting the 'house rules' of the lead tenants. It could be particularly problematic for younger household members who rarely had their own room or private space, which key informants also noted could impair the educational and personal development of children and teenagers (see Case Study 3).

6 The Destitution in the UK survey only covers people using crisis services, and people sofa surfing may not be using these.

Key points

There is consistent, compelling evidence that minoritised communities face disproportionate risks of homelessness in England. Black people and 'Other' ethnicities are most likely to experience statutory homelessness, while Pakistani and Bangladeshi groups are at greatest risk of more hidden forms of homelessness such as sofa surfing and overcrowding. Minoritised groups face acute safety risks when sleeping rough so will do their utmost to avoid this situation.

GEOGRAPHICAL PATTERNS

Our State of the Nation report (Bramley et al., 2022) found substantial variations in the risks of homelessness facing particular ethnic groups in different parts of the country, with the greatest risks of all faced by Black people living in London. We have updated this geographical analysis for the English regions, and for Scotland and Wales.

English regions

Our new analysis of official homelessness data in England ('H-CLIC' household-level data) confirms divergent rates of statutory homelessness application by both broad region and ethnicity. As Figure 3 below indicates, **Black people are at highest risk of statutory homelessness in most regions of England**, with this excess risk being confirmed as most pronounced in London[7]. **The one exception is in the North where the highest rates of statutory homelessness are found in the 'Other' ethnic group.** Moreover, this Other ethnic group, which as noted above tends to include many migrant populations, including people who have successfully claimed asylum in the UK, exhibits the second highest rate of statutory homelessness in all other regions. Asian people have substantially lower rates of statutory homelessness than White people across all regions except London, while the Mixed ethnicity group exhibit lower rates than White people in the North and South but similar in the Midlands and London.

Figure 3: Annual homeless applications with a recorded outcome, by ethnic group and broad region, England 2019/20-2021/22 cohorts (percent of resident population by ethnicity)
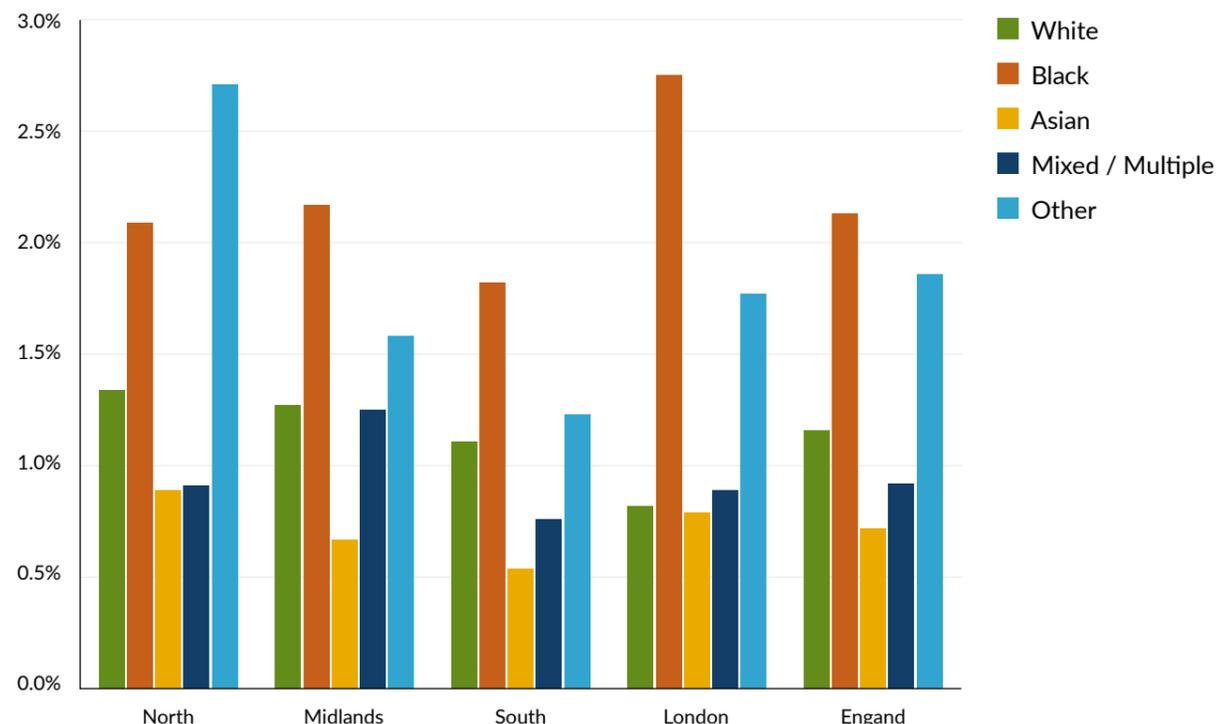
Source: Author's analysis of H-CLIC cohort outcomes data for 2019/20 through to 2021/22, with base populations by ethnicity at local level from 2021 Census.

7 Black people with experience of statutory homelessness in London were therefore a key group targeted in our qualitative work with people with lived experience.

It is well established that London, with its exceptionally pressured housing market, faces the most intensive homelessness pressures in England, particularly in terms of rates of temporary accommodation use (Fitzpatrick et al., 2023a). So it may seem surprising that Figure 3 does not show substantially higher rates of homeless applications than other regions for any ethnic groups except Black, with the White rate actually notably lower than the national average. This will in part reflect this dataset being confined to those applicants with an outcome recorded within the two to three-year research observation period, which is less likely in London than elsewhere. It is also likely to be due to the tighter rationing and deterrence faced in statutory homelessness services in London than in less pressurised areas of the country; an interpretation in keeping with the challenging experiences reported by our interviewees who had applied as homeless in the capital, or had attempted to do so (see section on Experience of Statutory Homelessness System and Temporary Accommodation).

As noted in the State of the Nation report, care is needed in extrapolating from English experience to the devolved jurisdictions, which have a substantially different scale and profile of minoritised populations to that of England, reflecting divergent migration histories. So for Scotland and Wales we provide summary measures of the relative risk of statutory homelessness by broad ethnic groups over the last decade.

Scotland

Table 4 compares the situation in 2023 with that in 2011 for Scotland, using the share of adult population as a point of comparison with shares of statutory homeless applicants (who were found to be eligible and homeless). As can be seen, the small relative advantage of the White ethnic group became slightly greater over this period, despite this broadly defined 'White' group including significant numbers of migrants from EEA and some other countries whom one might have expected to face heightened homelessness risks.

Table 4: Risk of statutory homelessness in Scotland relative to shares of adult population in 2011 and 2023.

Ethnicity	Population Share	Relative Risk	Population Share	Relative Risk
White	96.02%	0.99	93.8%	0.92
Black	0.68%	1.65	1.0%	2.37
Asian	2.66%	0.52	3.6%	0.60
Mixed	0.37%	0.53	0.8%	0.63
Other	0.27%	9.74	0.8%	10.04

Sources: Scotland's Censuses 2011 and 2022. Scottish Government; Scottish Government Homelessness in Scotland Equalities Breakdown: 2019 to 2020, Table 1. and Equalities Table for Homelessness in Scotland 2023/24, Table ET7.

In contrast, **the position of the Black group (mainly of African heritage in Scotland) has significantly worsened over the period, with the relative risk almost doubling to more than twice that of the White ethnic group**. Even more concerning again is the risk faced by the 'Other' ethnic group, many of whom are likely to be people who have successfully sought asylum in the UK. The period since 2011 has seen a sharp rise in the size of this population which faces around ten times the average risk of statutory homelessness. Meanwhile, the sizeable Asian group in Scotland has maintained a low relative risk at only around 60% of the average. The Mixed/multiple ethnicity group often shows quite a high risk of statutory homelessness in England, but this was not the case in Scotland at either point in time.

Wales

For a broadly comparable analysis of Wales, see Table 5, where we compare 2016 with 2023, with this time period selected to take account of the major change in homelessness legislation implemented in Wales in 2015 which complicates longer-term trends analysis (Watts-Cobbe et al., 2025).

Table 5: Risk of statutory homeless applicants in Wales relative to shares of adult population in 2016 and 2023

Ethnicity	Population Share	Relative Risk	Population Share	Relative Risk
White	95.76%	0.92	95.6%	0.91
Black	0.67%	4.59	0.6%	6.61
Asian	2.02%	1.21	2.3%	1.34
Mixed	0.80%	1.70	1.0%	1.47
Other	0.74%	6.89	0.5%	8.26

Sources: Authors' estimates of 2016 ethnic populations based on ONS Research Report;, and 2021 Census; Homeless applications from Stats Wales Homelessness Outcomes Table 2021-2 and 2023-4.

As can be seen, Wales shows a rather similar but more stable below-average level of statutory homelessness for the White population as in Scotland, while exhibiting a more adverse situation for the Black group in particular, but also for Asian and Mixed ethnicities. **As in Scotland, the 'Other' group has risen to a very high relative risk level**, although not quite as extreme as in Scotland.

Key points

Our new geographical analysis confirms that Black people face particularly high risks of statutory homelessness in London. It also reveals that people of 'Other' ethnicities, many of whom will have been granted asylum in the UK, are at severely heightened risk of statutory homelessness in all three Great Britain jurisdictions.

YOUNG, BLACK HOMELESSNESS IN LONDON

Our 2023/24 research intern Christiana Ajai-Thomas focused experiences of homelessness among young, Black Londoners. Young people under the age of 25 have long faced heightened risks of homelessness, and within that young Black people are at particularly acute risk. London is the undoubted epicentre of a crisis of high levels of homelessness, long social housing waiting lists, and spiralling private rents sweeping across England. Based on in-depth interviews with expert key informants and young Black people with direct experience of homelessness, this research explored experiences of statutory and voluntary sector services, views of the housing crisis, and feelings of belonging, 'place' and 'placelessness' in the city.

Research Questions

1. What are young Black people's experiences and perceptions of homelessness?
2. What are their experiences of both statutory and voluntary sector homelessness services?
3. What are their views on the current housing crisis?
4. How does homelessness affect feelings of belonging in the city?
5. How do they shape, and how are they shaped by, the racialisation of place?

Methods

1. **Review** of literature, policies and published data
2. **Key informant interviews**, 3 in-depth interviews with key informants working in voluntary sector homelessness organisations in London.
3. **Lived experience interviews** with 13 young Black people: 5 male, 8 female, aged 18-25, with experience of homelessness in London.

Key findings

Experiences of homelessness

Stays in temporary accommodation, shared accommodation, and sofa surfing feature prominently in these young people's homelessness histories. Whilst a few had spent some time on the streets, their interviews confirmed stakeholder views that there was a tendency for young Black people in London to avoid sleeping rough due to safety concerns.

Across young people's stories and experiences, the common thread was a homelessness history characterised by instability. Most recalled moving from one housing situation to another with frequency, and the majority at the time of interview were living in temporary accommodation further reiterating the unstable character of their housing histories. Ideas of the ideal home amongst interviewees were modest (as per UK standards) and focused on stability:

> *"My ideal accommodation would just be somewhere where it's stable and that I know is permanent and I don't have to worry about being homeless again, because I am scared of that"*
> **(Young person)**

Young people overwhelmingly felt a strong sense of belonging to London thanks to being able to live in an ethnically diverse community of which they felt they could be part. Social networks in London also greatly contributed to belonging, and homelessness did not seem to detract from this sense of belonging they held.

Reasons for homelessness

Interviews with young people confirmed previous research that relationship breakdown was the most prominent trigger of their homelessness though familial abuse, overcrowding, eviction, job loss and termination of foster care also featured as causes.

Stakeholders noted that whilst relationship breakdowns and job loss are common occurrences in many people's lives, it is particularly at the point a person's support networks have been exhausted that these events become catalysts for homelessness. It was made clear that effective prompt service support was critical but not always received.

"Often I've seen, when we've done case mapping you can see somebody who lost their job, got into a fight with their partner, fell out with their children, couldn't get another job, six years on they've got personality disorder, on medication, have been going from place to place, now taking substances, you can literally map their journey from that catalyst moment, but the difference is they didn't get the support they needed at the time."
(Key informant)

Some of the young people queried if their race had played a part in their experiences, and stakeholders shared the view that private landlords operated discriminatory practices of tenant selection according to a hierarchy of desirable tenants, which disadvantaged both young people and Black people:

"The young people we work with are at the bottom of the ladder because landlords would prefer to rent to probably a family, then maybe older people, younger people, and then the young people we support. Also, the young people we support don't have a guarantor. They haven't got a deposit, they don't have a guarantor, so it's even harder work for them...If they have an Anglo-Saxon name, they'll probably get through that door, but then once they get there, then they do face discrimination as well, in terms of they [service users] really believe very strongly that, actually, they didn't get the property because of the colour of their skin."
(Key informant)

Experience of services

The majority of the participants had applied as statutory homeless at some point and reported largely negative experiences of statutory services including difficulty being believed, and not receiving help until they were desperate. Some participants felt that their race contributed to this:

"I have a mixture of friends, but my White friends, they got help immediately from the council. I do feel like race plays a big part in it. I don't know."
(Young person)

The voluntary sector compensated at least to some extent for the shortcomings of local authorities by attending to the emotional needs of young Black people arising from the affective nature of homelessness as not just a lack of housing but an experience of personal turmoil:

"I haven't even really dealt with the council since I found [charitable organisation], because these guys are way more efficient and they actually help, and you can feel they actually want to help. That's the difference, when you actually know when you feel that someone wants to help, it's very different. You feel a lot more comfortable and welcome and not so much of a burden."
(Young person)

Addressing young Black homelessness in London

Ajai-Thomas argues that to address homelessness there is a need for holistic, adequately funded solutions that combine addressing young Black people's needs for settled and adequate accommodation with wider supports focussed on employment, education, substance abuse, mental health, and opportunities to socialise with peers so that young people could regain a sense of normality.

Her report recommendations draw on stakeholders' views that solutions do not lie in the creation of bespoke 'Black' services, but on calling out and addressing the systemic factors causing disproportionate rates of homelessness in Black communities:

"The narrative around this is not going to shift. I know colleagues in the sector, who've been working in the sector a long time, and still will not acknowledge the high percentage of marginalised communities, Black people, who are experiencing homelessness. They still won't see it. So race is still, in the debate around housing and homelessness, it's still down there."
**(Key Informant)**

Read the full report and recommendations at https://researchportal.hw.ac.uk/en/publications/young-black-peoples-experiences-of-homelessness-in-london-homeles

DRIVERS OF DISPROPORTIONATE RISKS

In the State of the Nation report we undertook statistical analysis to better understand the drivers of these disproportionate rates of homelessness amongst minoritised communities. We applied logistic regression analysis techniques, which quantify the effect of different variables, including ethnicity and related factors, on the risk of experiencing homelessness (in different forms). In presenting findings we have grouped factors together into broad categories, such as employment or poverty, one of which we term ethnic-related (which also includes experiences of discrimination and migration). Figure 4 captures the results of this exercise where we used an indicator of 'any homelessness experienced'[8] in the English Housing Survey. As can be seen, by this measure, 6% of all English households have experienced homelessness, ranging from 5% of White-led households to 16% of Black-led households.

Figure 4: The statistical contribution of groups of variables to the generation of homelessness
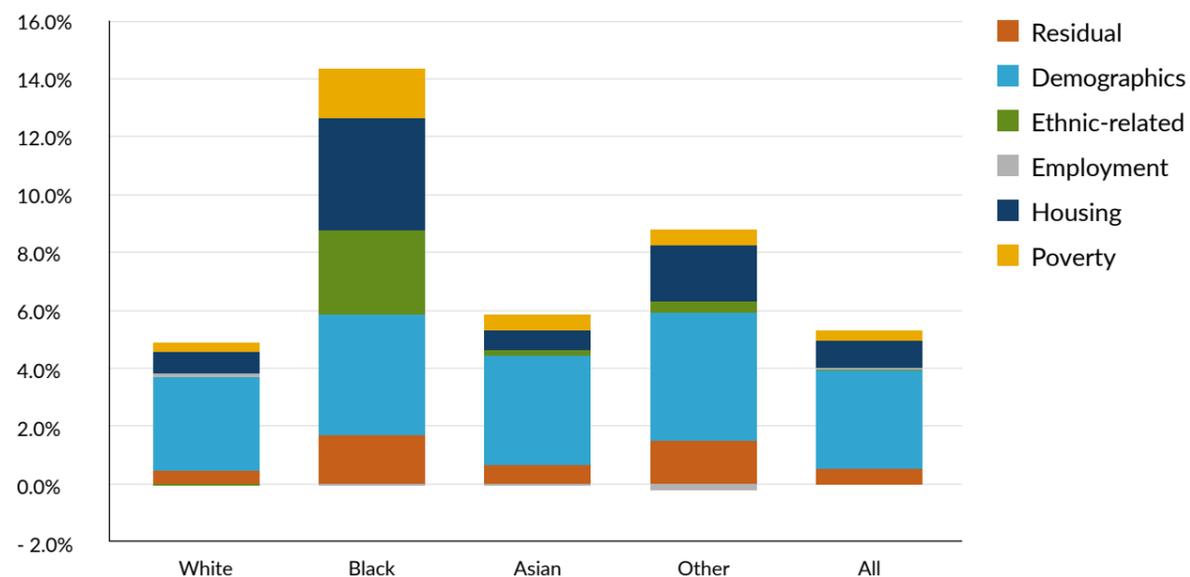
Source: English Housing Survey (2016-2018), based on logistic regression model.
Note (1) the 'residual' in this graph captures the differential percentage of homelessness that is, statistically, left unexplained for a particular group once all the factors in the model are taken into account. Note (2): Ethnic-related is a composite representing the greater risks experienced differentially by different minoritised groups, plus reported discrimination in housing, plus being a migrant (born overseas)

The vertical axis represents the percentage of households experiencing homelessness in each broad ethnic group, broken down into the parts that can be attributed, statistically, to particular groups of explanatory factors. This showed that the higher homelessness incidence for Black and Mixed/Other group can be attributed to a range of factors. These include demographic profile (i.e. age and household type)[9] and employment factors (occupation, unemployment, economic inactivity). But much more significant are housing factors, particularly renting rather than owning your home, loss of tenancy, living in a flat, or living in an area with high house prices and rents. These **housing factors are especially important in increasing homelessness risks for Black and Other ethnicities**. Poverty (low income, on benefits, living in a deprived neighbourhood, affordability difficulties) further increased risk for all groups to a modest extent but significantly more, again, for Black households.

However, as also can be seen, even once controlling for these factors, ethnicity-related variables (including ethnic and racial identity, having a migration background, and experience of discrimination) still increased the risk of experiencing homelessness substantially for Black and to a lesser extent Other ethnicity households. Put differently, this means that other **factors such as employment, poverty and housing whilst relevant, are not entirely sufficient in explaining the relationship between ethnicity and risk of homelessness**. Ethnicity still has an independent influence over homelessness risk.

It should be noted that Figure 5 captures only the direct effect of these ethnicity-related factors, after controlling for other factors. This begs the question as to what are the 'causes of the other causes' of increased homelessness risks, and whether race and ethnicity plays a part earlier in the causal chain. In other words, we must also consider the indirect effects of ethnicity-related factors whereby they operate via their impact on the other predictors of increased homelessness risks. This requires a somewhat more complex model structure, involving several steps in the chain of explanation.

In our State of the Nation report we found that **ethnicity-related factors heightened the likelihood of living in poverty, and the chances of being a renter rather than an owner, which in turn increased exposure to homelessness**. Once these indirect effects were accounted for, the relative risk of homelessness for households headed by a person from a Black and minoritised ethnic community was generally found to be substantially larger than when only direct effects are considered. This means that in order to truly appreciate the scale of the influence of ethnicity on homelessness, it is important to consider how it impacts on the other factors that increase homelessness risks, such as poverty and housing tenure, as well as its effect per se.

At the same time, it is important to understand that there is not a single common 'measure' of the effect of ethnicity on homelessness; it all depends on the household circumstances and context. For this reason, as well as to make things more concrete, we presented a series of vignettes (i.e. hypothetical households with particular characteristics) to reveal the variation in these excess risks of homelessness, and also the extent to which indirect effects increase the impact of the composite ethnicity-related variable on homelessness.

8 'Any homelessness' in this analysis includes households reporting any of: sofa surfers, including temporary household members in last year who would otherwise have been homeless; ever contacted council about homelessness in last few years; applied as homeless; previously or currently staying in temporary accommodation; rehoused as homeless.

9 In this particular analysis the 'demographic' block also includes a baseline common level of homelessness across all groups.

As Table 6 below indicates, each of these vignettes of Black and minoritised ethnic-led households is predicted to experience a markedly higher incidence of homelessness as compared with White households in similar circumstances, but the risk ratios range widely from 1.33 to 5.35. In each case the overall impact of the composite ethnicity-related variable on homelessness is substantially greater once we allow for indirect effects. At the most extreme end of the spectrum, for **younger Black single people in London who reported discrimination while living in poverty and renting, taking into account these indirect as well as direct effects increases their risk ratio as compared with White households from 2.21 to 5.35**, with nearly three-quarters of that effect being indirect via poverty and housing conditions.

Table 6: Vignettes comparing households headed by someone from a Black and minoritised ethnic community with otherwise comparable White-headed UK households, showing effects of poverty and housing factors as mediating factors contributing to predicted homelessness

Vignette Description	Risk ratio vs White UK	Risk ratio excluding mediation	Indirect effect as % of total effect
Black, UK-born, discrimination reported, with otherwise 'average' characteristics	1.47	1.16	66%
Younger, Mixed ethnicity, single, renter, London	1.76	1.18	76%
Middle-aged, Black, UK-born, poorer area, health problem, renter	1.33	1.21	36%
Adult, Other ethnicity, migrant, poorer area, South, rural, renter	2.13	1.49	57%
Younger, Black, discrimination reported, single, poorer, London, renter	5.35	2.21	72%

Source: Based on English Housing Survey count regression models in Table 18 in Technical Report (Bramley, 2022)
Note: mediating factors are influenced by ethnicity and a range of other factors, and then go on to influence the outcome we are most interested in, namely homelessness, though this indirect route, alongside the direct effect of ethnicity on homelessness.

Key points

Black people and other minoritised groups face heightened risks of homelessness, even once demographic, housing, poverty and other relevant factors are taken into account. Moreover, the indirect effects of ethnicity on homelessness risks indicate that embedded and widespread structural disadvantage, likely rooted in historic racism, is a crucial factor in explaining present day statistical patterns.

THE ROLE OF DISCRIMINATION

While our analysis of the drivers of disproportionate homelessness amongst minoritised communities indicates that wide-ranging structural disadvantage rooted in historic racism is a crucial factor, we also identified evidence of contemporary discrimination in housing which may well play a role in shaping ethnic disparities.

The English Housing Survey asked respondents whether they had anticipated discrimination, either from a local authority/social landlord or from a private landlord. As can be seen from Figure 5, sizeable proportions of Black, Mixed/Other and Asian respondents reported such perceptions.

Figure 5: Self-reported expectation of discrimination in housing by ethnic group and whether any recent homelessness experience, England 2016-2018.
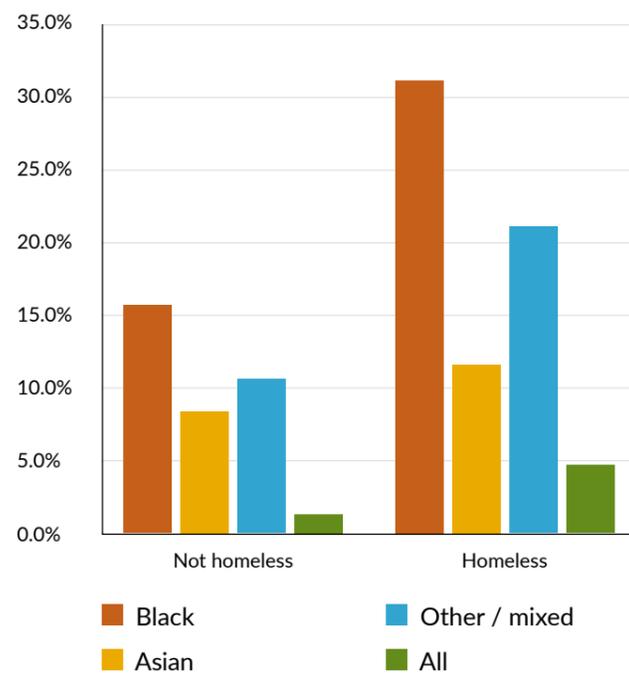
Source: English Housing Survey (2016-2018).
Note: 'All' relates to all ethnicities, not just those shown separately here

Moreover, **rates of perceived discrimination were much higher for those experiencing some form of homelessness**. This was especially true of Black people experiencing homelessness, one third (31%) of whom anticipated discrimination from a social or private landlord. This may indicate that experiences of discrimination drive heightened risks of homelessness and/or that Black and other minoritised ethnic communities who are homeless are exposed to higher risks of discriminatory behaviour. Unfortunately, relevant questions on both homelessness and discrimination have now been discontinued in the English Housing Survey.

We were able to explore these issues of discrimination in the social and private rented sectors in our qualitative work. For example, frontline workers argued that the complexity of some social housing allocation systems could be said to amount to institutional racism given the extent to which it advantages those with good English language skills, familiarity with British bureaucratic processes, and specialist knowledge networks (see also Rutter & Latorre, 2008; Kowalewska, 2018; Shelter, forthcoming).

"...the housing register...if you don't know your ins and outs, or have someone who can explain it to you, it is quite complex. You give supporting evidence but you're never quite sure what the supporting evidence should be...It definitely becomes discriminatory, just because it is quite complex...if there's a language, or cultural – and you don't have other people who have gone through that process, it becomes difficult."
(Frontline worker)

Some interviewees with lived experience felt that they had been unfairly treated in social housing allocations on account of their race:

> "I really feel that I was being discriminated by my race with...I've seen it with my own eyes, that there are White people who get [social housing] first."
> **(Lived experience participant)**

A pronounced theme in our qualitative research, emphasised by frontline workers and people with lived experience alike, was explicit and widespread racism from private landlords. It was suggested by a substantial number of participants that some private landlords don't want to let to minoritised tenants:

> "...they [landlord] didn't want to let me view the house because I was Black...they said that we are very loud...and for the fact that I was a refugee as well...so I had to lie that I wasn't, but still, when I got there, they'd be like, 'No, we can't give it to you because you're Black.'"
> **(Lived experience participant)**

> "...they [private landlords] ask your religion...If you're Muslim, what kind of Muslim are you?...Okay, what's your belief? And then they decide, okay, they're giving the house or not."
> **(Lived experience participant)**

We also heard that some unscrupulous private landlords make racist assumptions that conditions unacceptable for White households are acceptable for people from a different background and/or cynically calculate that migrants in particular will struggle to defend their tenancy rights (see also Ciaorta, 2023):

> "....'you're of Bangladeshi heritage. You won't have a clue about how to appeal something, or how to go to the courts'? Whereas, if it was someone who was an English-speaker from a White background, they would think, okay, I might be in a bit of trouble here; they probably know that they're talking about; they probably know what route to go down in terms of suing someone or taking them to court."
> **(Frontline worker)**

Widening out beyond housing, a whole range of public authorities, including those in the criminal justice, education, health, social security, and social service sectors, as well as local authorities and social landlords, were critiqued for treating minoritised people differently, and less favourably, than White people.

This often revolved around harmful stereotypes. For example, we heard from frontline workers and lived experience interviewees that Black people (and women particularly) were perceived to misrepresent their circumstances to gain advantage in housing or benefit systems:

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

We were also told that stereotypes of 'angry Black women' or 'dangerous Black men' affected the reactions of a wide range of public services:

> "When it comes to how they frustrate you...you want to stand up for yourself, and they'll be like, oh, 'An angry Black woman'. It's like, okay, 'No, don't talk to me like that,' or, 'No, I'm not angry.' You are really frustrated. I just want to stand up for myself. So it's all those racial tones, like calm down. No, I'm not angry. So yes, those are some of the things that I experienced."
> **(Lived experience participant)**

> "In relation to how these women present because of their mental health, it could be that they present angry, or upset, or frustrated, and actually that then feeds into a narrative of how, in particular black women are perceived wrongly, that they're angry black women. That's obviously going to be a fear for that person as well."
> **(Senior stakeholder)**

> "I think it boils down to our unconscious biases, and we all have them...how receptive [are] we...to a White woman...appearing upset and talking about her mental health, in comparison to a Black woman? It is very, very nuanced...Black people, the perception...is that they're unsafe, they're dangerous, they're aggressive, don't go near them. Whereas, for White people, it's like, 'Oh, something really awful must have happened to her, because why else is she on the streets?'."
> **(Frontline worker)**

Linked with this, frontline workers reported that Black women fleeing domestic violence were often assumed to be less vulnerable than White women in similar circumstances:

> "...the thing that we've often come across is the response Black women have when it comes to the police, and how believed they are, and when they're talking about their experience of abuse, and it's the unconscious bias that we all have, but it's [present], really, in the mental health services, in the healthcare services, within police services, within the housing services."
> **(Frontline worker)**

Themes of overlooked needs, and assumptions of lesser vulnerability, also underpinned reports of poorer quality of treatment from public services from people with lived experience (see also Ajai-Thomas, 2024):

> "I know children who are not being diagnosed for when they have ADHD, also dyslexia. If you're Black, if you're the parent, you have to advocate for your child. Or else they'll label the child as a disruptive child, a misbehaving child. They wouldn't do the necessary assessment on the child."
> **(Lived experience participant)**

> "A lot of the Caribbean community don't want to talk to social services or deal with the NHS because of the bias. We don't like social workers coming into houses or that kind of thing, generally, because we receive a different grade of healthcare"
> **(Lived experience participant)**

Professional interviewees argue that it was often hard to evidence racial discrimination in public services because a lot of it is rooted in 'unconscious biases', and subtle but racialised assumptions about people's levels of need, their resilience, and how vulnerable they are perceived to be (see also Davis, 2022). Robust data on ethnic disparities in terms of service outcomes was therefore argued to be required to 'prove' discrimination and force a response:

> "When you're talking about stereotypes and racism and mistreatment in Black and Asian communities, I think it's really hard to evidence that, because it is so covert a lot of the time, because how do you evidence that we didn't make a referral for a mental health service because that person was Black? How do we get the numbers?"
> **(Frontline worker)**

> "I think once you've got your data and then you can start to dig in and try and understand what your issue is and then how do you work with...What work can we do with [letting] agents? Because I'm fairly certain that if we went to [them] with the data and said, 'Did you realise that you evict three times more Black people than White people?' They would be horrified...but you need to have the evidence, don't you?"
> **(Senior stakeholder)**

Key points

There is quantitative and qualitative evidence that discrimination in social and private rental housing may contribute to disproportionate levels of homelessness amongst minoritised communities. Moreover, racist assumptions and stereotypes were said to affect the response of a wide range of public services to Black people in particular who were at risk of homelessness.

OUTCOMES OF THE STATUTORY HOMELESSNESS SYSTEM AND TEMPORARY ACCOMMODATION

The operation of the statutory homelessness system, and ethnic disparities within it, was a major focus of concern throughout the research programme. In England, the statutory system is a multi-stage process, starting with attempted 'prevention' for households who are at imminent risk but not yet homeless; moving on to the taking of reasonable steps to 'relieve' the homelessness of those for whom prevention efforts fail, or who approach the local authority when already homeless; and, finally, families with children and other 'priority need' households for whom relief efforts have failed are entitled to be rehoused under the 'main homelessness duty'[10].
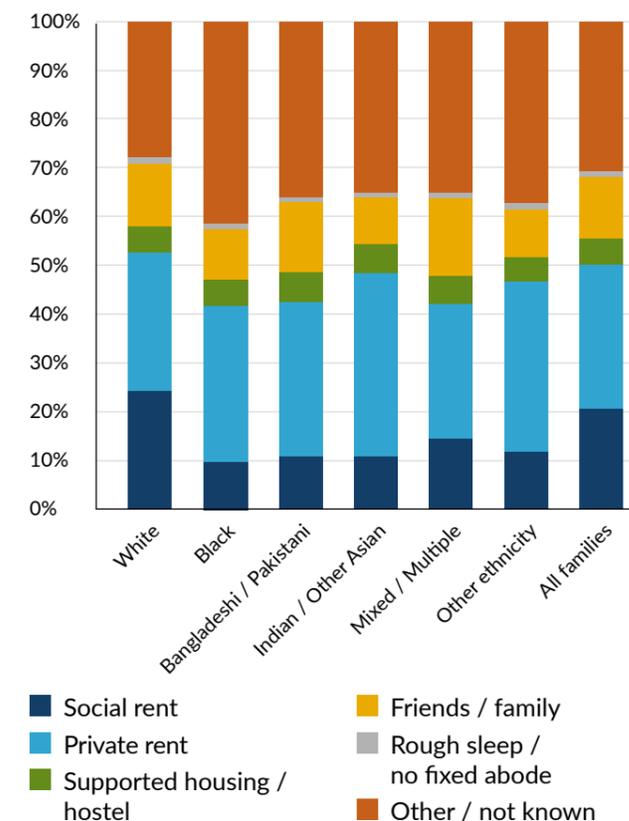

Thanks to new in-depth analysis of housing outcome records of c.750,000 households with a recorded outcome within the observation period, Figure 6 below captures the final accommodation outcome achieved by family households, by ethnic group, regardless of at what stage in this statutory homelessness process (prevention, relief or main duty) the local authorities' duty towards them is ended.

As we can see the proportion of all homeless families with dependent children who attained social rented housing at the end of this process, generally considered to be the most desirable outcome, was remarkably low, at only 20% overall. Moreover, the disparity between White and minoritised groups was very striking on this key measure. **Thus, while 24% of White families gained social housing, this was true for only around 10-12% of all of the minoritised groups** (apart from Mixed at 15%). And while it might be thought that this pattern is due, least in part, to the concentration of minorities in London, where social housing pressures are greatest, in fact similar patterns were found across all broad regions.

In-depth qualitative research in the West Midlands and elsewhere indicated that these disparities may in part be explained by the shortfall in suitable-sized social homes for larger families which are more common in Black African communities in particular. However, institutional discrimination in social housing allocations systems, as suggested by some of our interviewees, and investigated in depth in new peer researcher-led research by Shelter (forthcoming), may also be relevant to these outcomes (see Role of Discrimination section).

Access to a private sector tenancy as a final accommodation outcome was more common, at 30% for all families, and somewhat more evenly spread across ethnic groups. However, this is not sufficient to fully level the playing field with White families in terms of achieving rehousing for any of the minoritised groups, although Indian/Other Asian come closest. Black and Mixed ethnicities have the lowest rehousing rates overall.

Figure 6: Accommodation outcomes at any stage for families applying as homeless or at risk of homelessness in England, by ethnicity

Legend:
- Social rent
- Private rent
- Supported housing / hostel
- Friends / family
- Rough sleep / no fixed abode
- Other / not known

Source: Author's analysis of H-CLIC cohort outcomes data for 2019/20 through to 2021/22

Moving in with friends and family accounted for 12% of the final accommodation outcomes for all statutorily homeless families, making a relatively similar contribution across all ethnicities, while supported accommodation or a hostel as the final outcome accounted for around 5% of all ethnicities on a pretty consistent basis.

However, around 30% of statutorily homeless families have an outcome of 'Other/Not known', which for many will not be positive. Again, this is more common for all of the minoritised groups, but particularly for those with Black (41%) and Other (37%) ethnicities. A very small proportion of families across all ethnicities are of no fixed abode when the statutory homelessness duty towards them is ended.

Families with dependent children and other priority need households are entitled to have temporary accommodation arranged for them while they await long-term rehousing. Spending longer periods in temporary accommodation would generally be seen as an adverse outcome, given the uncertainty that this brings to families, and also the very poor living conditions that they may experience (see further below).

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10 So long as they are not 'intentionally' homeless. Note also that the main duty to rehouse priority households may be transferred to another local authority under 'local connection' rules in some circumstances.

Figure 7 presents an analysis of the average number of months spent in temporary accommodation by statutorily homeless families, by ethnicity during the research observation period. It indicates that **all minoritised groups had to spend longer in temporary accommodation than White families,** with the longest stays affecting Black families, who spent on average almost 15 months in temporary accommodation, as compared with an average of around 9 months for White families. As noted earlier in this section, key informants in West Midlands and elsewhere flagged that the difficulties local authorities face in sourcing suitable properties for larger families may at least in part explain these ethnic disparities.

Figure 7: Average length of stay in temporary accommodation by family homeless households by ethnicity in England (months)
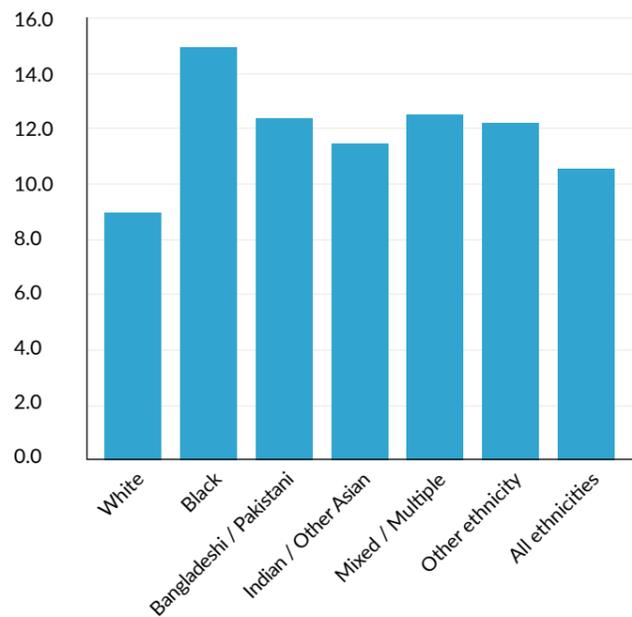
Source: Author's analysis of H-CLIC cohort outcomes data for 2019/20 through to 2021/22

Non-family households are not usually considered to be in 'priority need' under the homelessness legislation in England, unless they contain a member who is especially vulnerable. This means that only some of these households are entitled to temporary and settled accommodation under the statutory homelessness framework, but local authorities do have a duty to take reasonable steps to prevent and/or relieve their homelessness.

Figure 8 provides an analysis of the accommodation outcomes for non-family (mainly single) homeless

applicants. As we would expect, the overall proportion of non-family households which obtained social housing was lower than that for families, but again the rate at which White applicants accessed social housing (15%) was about double that for all other ethnicities (8-9%). However, access to private sector tenancies for White households (at 15%) was actually somewhat lower than for most minoritised groups (c.20%, with Indian and other Asian highest at 24%). **The data shows that across all ethnicities only around 30% of non-family households were rehoused**. Depressingly, almost 40% left to unknown destination or to rough sleeping, with little ethnic variation in these very poor outcomes.

Figure 8: Accommodation outcomes at any stage for non-family households applying as homeless or at risk of homelessness, by ethnicity

■ Social rent   ■ Friends / family
■ Private rent   ■ Rough sleep /
■ Supported housing /   no fixed abode
   hostel   ■ Other / not known

Source: Author's analysis of H-CLIC cohort outcomes data for 2019/20 through to 2021/22

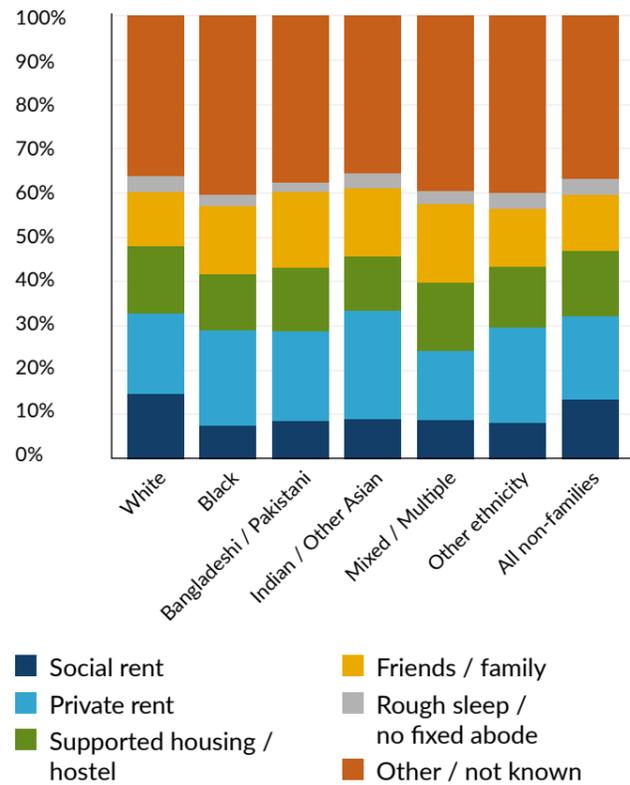Figure 9 seeks to show how migrancy status, as well as White vs non-White Ethnicity, influence statutory homeless outcomes. It shows that **migrant-headed households[11] accepted as homeless were substantially less likely than UK-born-headed households to gain access to social rented housing (11% vs 17%)**. Although

migrants overall had a somewhat higher chance of getting into private rented housing, they were less likely to get supported housing or accommodation with friends or family, and more likely to have an outcome of 'Other/Not Known'.

Moreover, it indicates that, within the migrant group, White households were more likely to gain access to social rented rehousing (13% vs 9%) or private rented housing (33% vs 27%), and less likely to have an outcome of 'Other/Not Known' (36% vs 41%).

Figure 9: Accommodation outcomes for homeless migrant households by binary ethnicity, and comparing with UK-born and all homeless households

■ Social rent   ■ Friends / family
■ Private rent   ■ Rough sleep /
■ Supported housing /   no fixed abode
   hostel   ■ Other / not known
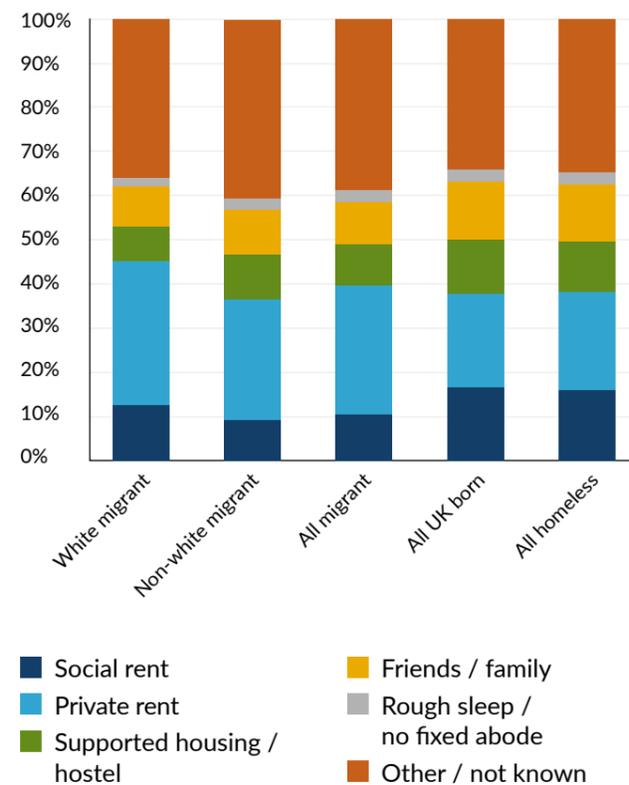
Source: Author's analysis of H-CLIC cohort outcomes data for 2019/20 through to 2021/22

This reinforces yet again the powerful impact of ethnicity in shaping housing outcomes, alongside migrant background in some cases, and this was also a key theme in the lived experience testimonies:

"My son now, he's British born Black, looking…I see that the opportunities Black British males have is not the same as the opportunities [as] British Whites have. So when I was going through housing… I noticed that even if I become British in a few years' time, it's just the paper. I don't feel treated as a White British would be. Even if I was born here, there's a difference."
(Lived experience participant)

Key points

Black and other minoritised families accepted as statutorily homeless are less likely to gain access to social housing, and spend longer in temporary accommodation, than White families accepted as homeless. Migrant households are less likely than non-migrant households to be rehoused in social housing at the end of the statutory homelessness process.

11 This refers to the head of household (household representative) having been born overseas.

EXPERIENCE OF THE STATUTORY HOMELESSNESS SYSTEM AND TEMPORARY ACCOMMODATION

The largely bleak story emerging from the statistical analysis of the statutory homelessness system was reinforced by testimony from both professionals and people with lived experience. For the most part, they painted a picture of a 'broken' system under extreme pressure from acute shortfalls in the supply of social and affordable housing and local authority funding cuts (Fitzpatrick et al., 2023a). These pressures affected applicants from all ethnicities, but had disproportionate effects on Black and other minoritised groups who were most at risk of statutory homelessness and spent longest in temporary accommodation.

The physical inadequacies of the temporary accommodation arranged by local authorities was widely commented upon by both frontline workers and people with lived experience. Very poor and cramped conditions were said to be widespread, with basic needs like onsite cooking and laundry facilities often unavailable, despite a legal requirement that this accommodation be 'suitable':

> "...I don't have hot water, I don't have heating, I don't have any washing machine, my oven is rusty. Nothing is working in my house. Me and my daughter, we were sick for two weeks, and because of this whole thing we keep chasing the council..."
> **(Lived experience participant)**

Health needs and disability were often not taken into account in temporary accommodation placements:

> "I've got two disabled people with disability needs [in my household]...one person who's in heart failure...another person who's...had two strokes within the last year or so...They ended up placing us in a hotel that doesn't have access [for] people that have disability needs or wheelchair use."
> **(Lived experience participant)**

> "It's two-bed temporary accommodation for four of us and it's not suitable...I have fibromyalgia... I'm put on the second floor without lifts on the building. I've got an under-five...the kitchen is the sitting room. It's very, very small...Now my children are being constrained just to stay in the sitting room because I've got a very active child... No sitting room to play [in]. I feel like she's in her most developmental stage, that she needs to explore and have room for exploration and all that."
> **(Lived experience participant)**

The impact on children could be severe, with notable health consequences:

"It's impacted their health physically as well, and the last time we moved she's very sick, and now she also she's having the stomach issue again…So it's like the mental pressure they are going through and the physical as well…as an adult we are suffering, but she's definitely more impacted."
(Lived experience participant)

"I've got bugs eating my children's skin every day. There was a time I had to take one of them to A&E because I had no experience of bugs. I never knew bugs were this bad in the UK. So I had to take her to A&E."
(Lived experience participant)

There were also issues around a lack of privacy and/or insufficient space for play, social engagement and study, all of which threatened to disrupt key developmental milestones:

"The toilet and bathroom is one. It's small. There is no privacy. My girls are on their period and the boys, they come to their room and…So no privacy. It's driving me crazy. I have to be strong for them. They keep saying, 'Mummy, when are we going to move?'".
(Lived experience participant)

"My child, the place is so tiny. Every time he comes out, he's running. I have to put him on the buggy. He's crying. He wants to play because the place we are in is so small."
(Lived experience participant)

"…they [children] feel they have to withdraw from every other thing. They can't hang out with their friends. They are constantly in the room, maybe on the phone. God knows what they are saying and being exposed to on the phone."
(Lived experience participant)

Beyond the poor physical and social conditions in some temporary accommodation, frontline workers flagged the impact of life being 'on hold', sometimes for many years, then suddenly, with little choice or control, families having to move at short notice into 'settled' accommodation which may itself not necessarily be long-term term or stable:

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

Recent research has demonstrated that minoritised households are overrepresented among those given out-of-area accommodation placements (Iafrati et al., 2024). Our lived experience participants were particularly concerned about the impact of locational upheaval on their jobs, healthcare, social networks and their children's schooling:

"…what matters considering the accommodation, you need to be close to your support system, maybe drop-in where you get support for mental health stability and hospital, you know, where you've been getting treatment. Sometimes church as well, where you have some family."
(Lived experience participant)

"…it [accommodation] affected my son's school, so we've been moved four times to different boroughs. My son has learning disabilities, so he's got problems with emotions, behaviour, and also socialising. It really had a massive impact on his own mental health…my utmost concern is stability, because my son needs to be in school. He's out of school since July. Because of the moving, he's not able to get to the school."
(Lived experience participant)

Frontline workers also emphasised that racist abuse in some areas means that some locations were not safe for minoritised communities:

"I don't even think it's just a perceived danger, is it? I mean, I think for some Black people, and for some Asian people, actually, there is a danger…We have people come to us who have been moved into various outskirt areas of [city], where they have suffered racist attacks…"
(Frontline worker)

This was a point echoed by some people with lived experience who expressed appreciation of the advantages of living in a diverse community (see also Case Study 1):

"You don't want to move up North somewhere where there are no people like me. Living in [London Borough], it's very diverse…so you get used to that. So, if the

council said to me, 'Do you want to move through to Clacton?' I'd have to say, 'No.' It would definitely have an impact."
(Lived experience participant)

"…living in [London], there is a lot of Black women… I think I'm lucky in a sense…because of the area. Like London's very multicultural…So, the people that I sort of deal with, it's not as like, you know, when you sort of leave London is more like racist and Islamophobic and whatever."
(Lived experience participant)

However, amongst our (mainly London-based) lived experience focus group participants some were relaxed about living in White-dominated areas:

"If it was just a White neighbourhood, I don't mind because I've lived amongst Whites, and I found it quite okay. Mind your business. Everybody seems to mind their business, and there are some good people, from every race."
(Lived experience participant)

Several expressed an active desire to avoid their own racial community:

"…I don't want to be around my people…I just want to be around where I'm welcomed, and when I know that I won't have any problem…there [are] no Black people… where I live…it gives me so much joy. I don't have to deal with any other person that speaks my language or anything. I just want to be away from them because… they're toxic to me, so yes."
(Lived experience participant)

People with lived experience told us that the threat of being found 'intentionally homeless' was routinely 'weaponised' as a means of coercing them into taking unsuitable accommodation offers[12], including out-of-area placements. This was keenly emphasised by a wide array of participants with varying experiences and personal situations:

"…[council said] what we've got available right now is [Nottingham] You'll have to get ready and go to [Nottingham].' Going to [Nottingham], at this minute, if you had told me two weeks ago, I would have been

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12 As a matter of law, an applicant can only be found intentionally homeless from accommodation that they have actually occupied, not by refusing offers of accommodation. But the local authority's main homelessness duty can be discharged if 'suitable' offers of temporary accommodation are refused. So in this and many others cases that were explained to us it sounded as though threats to discharge duty were being misdescribed or misunderstood as findings of intentionality.

prepared at least…The guy said to me, 'Unfortunately, that's all we have at the minute.' I said to them, 'I'm sorry, I can't'…someone called me and said to me… [if] I refused [Nottingham]…I'm going to render myself intentionally homeless…"
(Lived experience participant)

The rudeness and lack of empathy of council homelessness officers was a recurring theme in the lived experience testimonies. Several participants even felt that council staff must be trained to be 'mean', while one interpreted their experiences through the lens of staff becoming 'desensitised' to the humanity of those they are charged with assisting:

"I would say the first thing is the uncultured way they speak to people in the council is very terrible. For someone that is going to the council, they're already at their low moment. The way that you're being attended to makes you even feel less of a human."
(Lived experience participant)

"For me, I think it's about losing touch, losing touch with people, understanding why the programme was created in the first place, which is to help people and not to inflict suffering or hurt to people suffering. I would say the barrier that I would say about them not empathising with people and understanding why people actually need their help. The assessments can be carried out, no doubt, of course, should be carried out, but shouldn't be carried out in a mean and undermining [way]."
(Lived experience participant)

We heard reports of an expectation of 'gratitude' regardless of the appropriateness of housing offers, and comparisons with conditions in applicants 'home countries':

"I would say, because when I first got my [refugee] status when I went to the council, they gave me the accommodation and all that. When I complained they told me, 'You should be grateful for what you have. You don't have this back in your country.' The person saying this to me was the same ethnicity as me."
(Lived experience participant)

Lack of face-to-face statutory homelessness services was another key concern in our lived experience focus groups that, interestingly, was not raised at all by the professionals we interviewed. There was a very palpable sense of how powerless and frustrated this lack of an in-person service left applicants:

"[Council offices] never reopened after COVID, so they're still in the office, but it's just not open to the public. That makes it harder, so things that you could have gone and just sorted out sometimes, just to speak to the right person, you can't even do that. The [phone] numbers are all not working, and no one answers. No one answers…back to the emails. We're just basically screaming and no one's hearing."
(Lived experience participant)

"The council makes it – I stopped contacting them, it's a waste of time. It's absolutely pointless because you're frustrated, you phone and wait for ages, you get through to the wrong person. You wait for them to phone you back or an assessment, it never happens."
(Lived experience participant)

Key points

There were consistent reports of negative experiences of the statutory homelessness system, including poor quality and inappropriate temporary accommodation, coercive pressure to accept out-of-area placements, rude and sometimes racist local authority staff, and unresponsive services.

THE IMPACT OF THE ASYLUM SYSTEM

In our 'deep dive' in the West Midlands Combined Authority Area, we heard much about how the asylum system was intensifying pressures on a statutory homeless system already at breaking point (Fitzpatrick et al., 2025). In particular, the fast tracking of some asylum decision making[13], meant that local authorities had found themselves having to handle large surges in applications from people exiting the asylum system at certain points.

As Table 7 indicates, this is far from an issue confined to the West Midlands. **Across England there has been a large increase in the number of homeless applicants whose eligibility for assistance is based on the grant of refugee status or other leave to remain[14]**, and that this has mainly happened from 2021 onwards, after a dip in the Covid year (2020). While the number of relevant cases rose (179%) in metropolitan England in the three years to 2023, there was an even sharper rise (275%) in the Rest of England, and while the increase in London was less (118%), this was from a much higher base. This means that, in 2023, London still had a rate of asylum or leave to remain-related homeless applicants significantly above other Metropolitan Areas and far above non—metropolitan England.

Table 7: *Number of homeless applicants who are refugees or other leave to remain households by broad region and financial year, England 2018-23."*

Number	Year 2018	2019	2020	2021	2022	2023	2020-23 % increase
Met Areas	5,930	8,220	5,224	7,565	9,697	14,568	179%
Gtr London	7,146	7,910	6,918	7,970	10,525	15,098	118%
Rest of England	4,873	5,752	5,006	6,750	11,804	18,748	275%
All England	17,949	21,882	17,148	22,285	32,026	48,414	182%
% of all households	2018	2019	2020	2021	2022	2023	
Met Areas	0.12%	0.17%	0.11%	0.16%	0.20%	0.29%	
Gtr London	0.23%	0.25%	0.22%	0.25%	0.34%	0.48%	
Rest of England	0.03%	0.04%	0.03%	0.04%	0.08%	0.12%	
All England	0.08%	0.09%	0.07%	0.10%	0.14%	0.21%	

Source: MHCLG Local Authority level Detailed Annual Homelessness Returns, Table A11, Eligibility for homelessness assistance, Column O

Until December 2024, asylum seekers who received a positive decision generally had only 28 days to leave their Home Office provided accommodation and make other arrangements (now extended to 56 days on a trial basis till June 2025). This frequently precipitates a homelessness crisis, as most of those seeking asylum are not permitted to work while their claim is processed, and they are highly unlikely to have the financial resources required to secure their own accommodation. In the West Midlands, many single male refugees were said to be referred to poor-quality, non-commissioned 'exempt' supported accommodation under local authority homelessness 'relief' duties (see Wilson, 2022):

"A lot of the accommodation that we offer people is shocking, absolutely shocking...its unclean for one. Number two, a lot of the time they come back to us and said there's rats, mice, or cockroaches. You wouldn't put an animal to live in some of these places, but I don't understand how they get...through inspection."
(Frontline worker)

Single refugees were often ejected from this exempt accommodation when their wives and children arrived from overseas under 'family reunion' arrangements, leading to priority need statutory homelessness applications. These families could find themselves in council-provided temporary accommodation for a very extended period, especially if they are a larger family, as noted above. In addition, especially given the emergency nature of their housing need, they are likely to be offered an 'out-of-area' placement (Iafrati, 2024):

"...if you've been waiting for a decision on your claim for a number of years and then suddenly get a decision, the local authority...might not have any accommodation, so they then place out of area."
(Senior stakeholder)

Negative asylum decisions can also of course lead to homelessness, especially for those that become appeals rights exhausted. This group are at extremely high risk of rough sleeping, destitution and exploitation, and have no entitlements to homelessness assistance (Fitzpatrick et al., 2023b; Watts-Cobbe et al., 2024).

"...you might become appeals right exhausted...Very few enforced removals out of the country...Quite often, from my understanding...enforcement officers might turn up, but they're not going to be there. So there's a whole group of people that are underground in the country that have no status, probably working cash-in-hand, and we don't know where they are. So then they probably fall foul to all sorts of different things."
(Senior stakeholder)

Running through the testimony of those with experience of the asylum system was a sense of being negatively judged, distrusted, and rendered powerless by the attitude of a whole range of statutory and voluntary bodies:

> *"A lot of people have been judged before they're even listened to, so that's just a problem. So now they feel like I don't want to say. Even if I say anything, will you believe me? You might not believe me. You might just treat me as a number. You won't treat me as an individual. So because of that a lot of people are shying away. They don't know who to trust. They don't know what to say…Even if they really need that thing badly."*
> **(Lived experience participant)**

> *"The way they will look at you, the countenance they will give you, that why did you leave your country? Are you sure you're telling us the truth? Are you sure you're an asylum seeker? Why can't you work? They don't understand that asylum seekers are not meant to work. They don't know a lot of these things but they will judge you because you came for food, which in the first instance is not something you're happy to do, but you don't have the choice…They will tell you your own history more than you know yourself."*
> **(Lived experience participant)**

There was a palpable fear of the consequences of complaining or 'rocking the boat', whether that was with respect to the local authority, other public services or private landlords:

> *"We'll talk amongst ourselves and be like, oh, let's call the landlord, let's do this, let's do that, but when it comes to it, people are like, no…I've been homeless before. This is the closest that I feel like a little bit of stability here. I don't want to go and complain, and I'm going to be moved out, or I'm going to be made homeless again…People fear that when you complain, or you ask for anything which is within your rights, if you're living in accommodation and it's not safe, it's not this, it's not that, you can't speak up. There are a lot of people who are scared to speak up"*
> **(Lived experience participant)**

Some of these challenges and the intense prejudice faced by asylum seekers and refugees were traced back by our interviewees to the so-called "hostile environment" policies propounded by successive UK Governments (Lukes et al., 2019). The far-Right protests and riots in England in summer 2024 regularly came up in focus group discussions with frontline workers, with participants sharing the damaging impact that these incidents had had on their organisations, staff and volunteers, as well as the fear invoked for many refugees:

> *"We had to close, we had to get extra security for our two schemes…We were asked do we feel safe to stay at work or do we want to go home early because there will be a march around about two o'clock or three o'clock. We had to get extra security staff just to make sure that our properties, our schemes are not attacked just because we have got homeless families or refugees living with us."*
> **(Frontline worker)**

Key points

The current operation of the asylum system – specifically the eviction of those receiving decisions with little notice from Home Office accommodation – is increasing stress on an already under pressure statutory homelessness system in many parts of the country. People with lived experience of the asylum system tend to face little option but to apply as statutory homeless, and reported being negatively judged, distrusted, placed in exceptionally poor quality accommodation, and rendered powerless by a whole range of services. The febrile political context has also created an unpredictable and stressful context for asylum-focused organisations to work.

EXPERIENCE OF WIDER PUBLIC SECTOR SERVICES

The statutory homelessness and asylum systems are core in shaping the homelessness experiences of minoritised communities, and we have most evidence on them. But we were also able to explore (qualitatively) the role of other public and voluntary services in mitigating or exacerbating homelessness risks and experiences amongst minoritised groups.

The impact of racist stereotypes affecting the service that minoritised communities receive across a wide range of public and voluntary sector services has been flagged above. In addition, issues specific to particular services were also raised during the course of our work.

For example, **it is well evidenced that minoritised communities, especially Black people, often fare badly in mental health services** being less likely to receive supportive interventions and more likely to be sectioned (McManus et al., 2016). Black and other minority groups were said to typically come into contact with support services relatively late in their illness trajectory, often putting their housing at risk:

"Often, if that mental health [problem] is not detected quite early, it spirals out of control until somebody has a crisis, and the first point of call is the police, and the police then section individuals. If they can find a hospital bed, they'll go into a bed...Then, of course, the first thing that usually goes, is their home, because they can no longer afford it...the ultimate thing is that they are made homeless, and subsequently, they end up in, HMOs [house in multiple occupation] and exempts [supported exempt accommodation], which is their last port of call."
(Frontline worker)

In the West Midlands much reference was made to the apparently disproportionate rate at which Black men were evicted from social housing as a result of anti-social behaviour. It was argued that, in many cases, this may amount to trauma-induced but undiagnosed mental health issues precipitating homelessness, with a strongly racialised dimension:

"...people that probably already had really horrific experiences, and obviously the right thing there would have been that we'd have been able to get them engaged with social services and get the right mental health support. It's not in any way am I saying that [housing association] or my team targeted people, but it was that real reflection on how the system had just completely failed those individuals, and one trauma to the next."
(Senior stakeholder)

Another health-related theme to emerge was that some **GP surgeries were resistant (directly contrary to NHS guidelines) to registering people living in temporary accommodation** and, especially, those within the asylum system. Resource constraints were thought to play an important role, but it was also posited that a degree of both racist and anti-homeless bias can be at play.

"It is actually very difficult sometimes to get homeless families and individuals into services...we are seeing more and more, I guess, rogue GPs not opening the doors for particular groups of individuals...It's difficult for grassroot professionals to know how to challenge them constructively, because clearly you don't want a very vulnerable person to have a very bad experience going into a local GP."
(Senior stakeholder)

In one particularly shocking example a key informant told the story of being challenged by a GP receptionist about use of the surgery by people living in local homeless accommodation:

"There have been instances where people have gone in and been turned away by the receptionists. In fact, in the last couple of years, I once got a phone call from a very irate receptionist, 'Why do you keep sending me all these people like this?' 'Well, that's because they live in your area and that's where our temporary accommodation is, and that's why you need to register them.' There are definitely biases that play in at a local level."
(Senior stakeholder)

In our multiple disadvantage study (see Case Study 2), key informants argued that racial bias, and in particular discriminatory drug policing, drove harmful outcomes in the criminal justice system for Black men, placing them at heightened risk of homelessness. Several participants felt that the police are influenced by racial biases, and negative experiences with the criminal justice system led them to distrust established institutions more generally:

"My [White] neighbour said to me, "I'll smash him in the head with a hammer", and I'm like [to the police] "Are you gonna arrest him for that?" But if...I threatened him, they would come and arrest me straight away 'cause it's me."
(Lived experience participant)

"...as you're walking, they're following you about. They don't see you do nothing, but they want to check your bag. You're not checking my bag. I'm going to be grabbing my things and getting aggressive. Then when the police have been called, 'Oh, we have an aggressor in the shop who is shoplifting.' I didn't take nothing."
(Lived experience participant)

Another, very different, theme pertaining to the interaction between the criminal justice system, homelessness and ethnicity focused on the inadequate protection offered to abuse survivors from minoritised communities. The harrowing and profound nature of the links between homelessness, domestic abuse and other forms of violence against women are well established in existing literature (Johnsen & Blenkinsopp, 2024; McMordie et al., 2025). Consistent with this, violence and abuse consistently emerged as a key driver of homelessness for women from minoritised ethnic communities in our qualitative research. In the West Midlands, where **women from South Asian communities were at disproportionate risk of abuse-related homelessness**, it was argued that both the family courts and the police had to take domestic abuse much more seriously, and offer speedier and more effective protection:
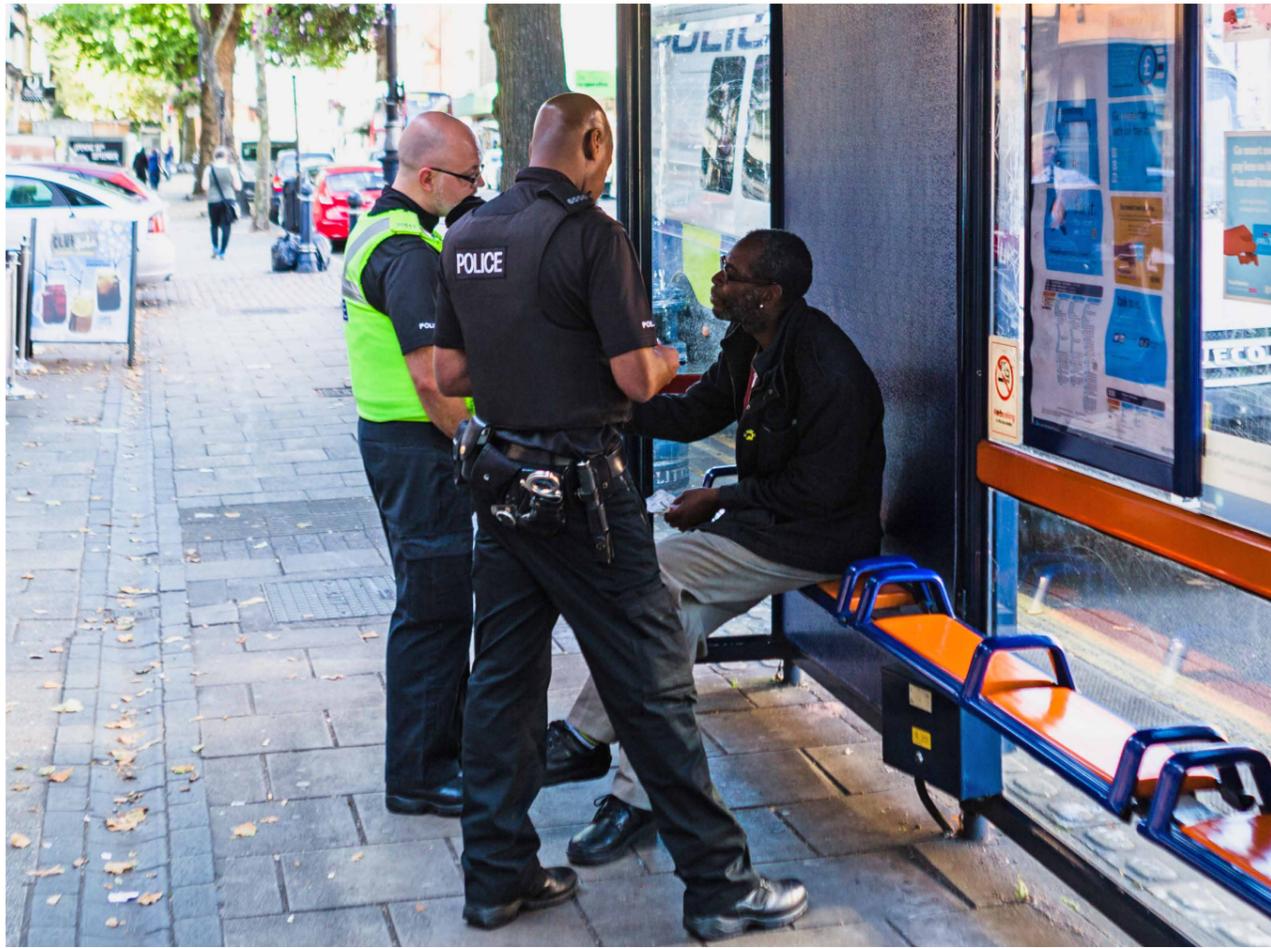
"...we need a criminal justice system that makes us safe, and we haven't got that, and perpetrators know that, and so do women. They know that if they call the police, nothing's going to happen and so does the perpetrator, so it makes him more powerful, in fact."
(Senior stakeholder)

It was pointed out that 'sanctuary schemes' (Jones et al., 2010) and other community-based options for preventing homelessness amongst survivors of abuse were only viable if the criminal justice system played its role in keeping women safe (see also McMordie et al., 2025).

"Put him in prison when he has done something that's a crime, and stop women from being terrified and having to leave their homes...It's a crime...criminal justice system prevents women from needing somewhere else to live. It doesn't need refuge. It doesn't need the council. They don't need to move. Just deal with him, so that criminal justice, that messaging to women that you're not alone and to perpetrators that they can't do what they like, so stop doing that."
(Voluntary sector)

It is important to acknowledge that in the course of our fieldwork we also encountered positive examples of public services that were offering valuable support to minority ethnic groups at risk of, or experiencing, homelessness.

For example, **some parents living in temporary accommodation in London praised the support that they had received from their local school**. Notably, this help had extended beyond direct support with meeting children's needs, such as after school clubs, to also encompass information and assistance with wider matters such as applying for housing or benefits.

"I receive...huge support from school...because of the situation I was going through. All the after-school clubs for my children, [school] took it all on themselves. They were paying. Even when I was moved to a further place from school I was given [help]...because they understood that the council has posted me to a far distance away from school...my family coordinator in my children's school was very, very helpful."
(Lived experience participant)

"...the school was...amazing. It's a small school...and people know everybody. I started to find friends, and the officers in school were very helpful. Actually, now they're helping me with this new flat that we've got."
(Lived experience participant)

In the West Midlands there was evidence of promising prevention practice across a range of local authority services. For example, one West Midlands local authority had made use of a wide range of council-held data to pro-actively target benefits advice and other forms of support on families that may be at risk of homelessness, who were disproportionately from minoritised communities (see also Watts et al., 2019):

"[Family] are council tenant[s]. They're in housing arrears. They're known to social care, or they're in council tax arrears, etc. They've got antisocial behaviour going on, a few door-knocks. There's potential domestic abuse in there.' All of a sudden you're generating a family that has got a trajectory towards homelessness, and they're on our books. They haven't presented. They probably won't present yet, but they're on our books. Therefore, how do you get in? How do you get in earlier and start working with that family?"
(Senior stakeholder)

We also encountered an ambitious, strengths-based employment-focused initiative intended to reduce homelessness amongst high-skilled but economically-deprived minoritised communities:

"[Neighbourhood] has got a high number of Pakistani graduates. Even though it's an area which has got high rates of deprivation, and therefore likely to be an area where we get homelessness presentations from...if a good job...prevents things like homelessness, prevents things like institutional care settings, then we need to target those cohorts of population...we need to do some targeted work with those communities, targeted work with those young people in terms of what are the job opportunities in the, city and how do we...broker those on behalf of those communities?...So it starts to turn the [homelessness] tap off."
(Senior stakeholder)

In another local authority in the West Midlands successful efforts had been made to leverage the councils' position as a major local employer to improve access to good jobs for minority groups who might otherwise be at risk of homelessness:

"...we find that we have fewer applications from individuals that perhaps are from those [ethnic] groups and/or their qualifications are not as high...We've had to create pathways to... support people...coming in through lower entry roles perhaps...because otherwise their school attainment impacted their ability to be able to progress organisationally...we have made a big difference in terms of the workforce population..."
(Senior stakeholder)

Key points

Inadequate partnership working between a range of public services often undermines efforts to prevent and address homelessness amongst minoritised communities, with mental health and criminal justice services particularly important in this regard. At the same time, there is scope to build on positive examples of public bodies, including some schools and local authorities, providing wide-ranging support to minoritised families experiencing or at risk of homelessness.

RACE, HOMELESSNESS AND MULTIPLE DISADVANTAGE

Our 2024/25 research intern, Nifemi Adesina, explored the prevalence of multiple disadvantage and the accessibility and appropriateness of services for people from Black and minoritised communities. Multiple disadvantage included homelessness, substance use, mental ill-health and engagement with the criminal justice system.

Research Questions

1. How does the experience of homelessness, mental ill-health, problematic substance use, and engagement with the criminal justice system differ between ethnic groups in England?
2. To what extent are people from minoritised communities represented amongst the users of support services for people experiencing relevant forms of multiple disadvantage?
3. What are the key factors that account for any under-representation of minoritised communities in relevant services?
4. What are the key policy and practice implications of these findings? In particular, what light do these findings shed on whether specialist services focused on minoritised communities, or attempts to make mainstream services more inclusive, are likely to be more effective?

Methods

1. **Review** of literature and published data
2. **Key informant interviews**, with 10 senior national stakeholders with expertise in homelessness, substance use, mental ill-health, criminal justice, and multiple disadvantage
3. **Lived experience interviews** with 13 people with experience of homelessness and at least one of the following: mental ill-health, substance use and engagement with criminal justice system. All located in Nottingham and London

Key findings

Black people and multiple disadvantage

Black people are overrepresented in all four multiple disadvantage domains investigated in this report – homelessness, substance use, mental ill-health and engagement with the criminal justice system. Poverty alongside racial discrimination were key drivers for why minoritised communities were most at risk across these domains, with cumulative and multidimensional oppression argued to drive myriad adverse outcomes.

"...from as early upstream as mainstream education and how you are received in mainstream education system... how you are perceived by that system and the systemic oppression that is taking place there to build narratives and stigmatising narratives about who you are and...what you are capable of and excluding you from the learning opportunities in mainstream education...These things, they seem quite small to begin with, but the cumulative impact of that systematic oppression and marginalisation is greater for people that are Black and Brown."
(Senior stakeholder)

Male violence and exploitation was the common thread running through the accounts of female interviewees with lived experience, very often precipitating both their homelessness and their experience of multiple disadvantage:

"I kind of was forced into the relationship and he bullied me to stay and then he made me lose my place. So, then I was living him. So, you're living with your – he's a predator, basically. I'm living with someone that I don't want to...So, I've become your puppet."
(Lived experience participant)

Experiences of multiple disadvantage

Adesina's report highlights particular issues of safety for Black people who experience homelessness and multiple disadvantage:

"If you go out in central London, you won't see that many Black people out there because it's not safe for us, you get me? It's not safe for us to be out in the street

or sleeping in a tent. They won't attack the White lady over there, they'll attack you. It doesn't matter if you're young, old, pregnant, with a baby, they don't care."
(Lived experience participant)

While there were some positive stories of service provision, people generally had poor experiences of accessing statutory services:

"[There is] very little of that understanding and care. I feel it's been very mechanical."
(Lived experience participant)

Race was argued to be a factor in how people were treated:

"Being in the Western hemisphere as a Black man... [You are seen as] an automatic perpetrator, being the instigator. Even if you're the innocent one, you're automatically demonised, just because...they believe that we're animalistic or hooligans."
(Lived experience participant)

Under-representation in multiple disadvantage services

The consensus view (with limited data that Adesina argues needs to be improved) was that specialist complex needs services, such as 'Housing First', which provides wraparound support in mainstream tenancies (Woodhall-Melnik & Dunn, 2015), are not effectively reaching the minoritised communities most at risk.

"...there's quite an obvious issue, if you see what I mean, in terms of the representativeness of those groups within service provision, and I think that's been a long-standing problem in the sectors...it plays out I think particularly in places where those individuals are in a high proportion in communities, but often you end up with services still looking quite White, which is strange"
(Senior stakeholder)

A range of reasons were identified for the under-representation of Black people in multiple disadvantage services like Housing First. A key issue was that the referral routes for these services often focus on rough sleeping and other visible forms of homelessness rather than those in the hidden homelessness situations that more often affect minoritised communities. Current funding models were argued to reinforce this tendency to focus on the most visible, and Whitest, forms of homelessness and related issues.

Specialist Black services?

Key informants had mixed views but interviewees with lived experience expressed little appetite for ethnicity-specific services.

"It should all be together...Don't look at race, culture, background, just look at the person"
(Lived experience participant)

A much stronger theme amongst those with lived experience was the requirement for safe, women-only services and accommodation, with some mention also made of the need for specialist provision for gay and trans people.

Key actions required include moving away from White-focused service models, more robust data collection on ethnicity to inform outreach strategies and ensure more inclusive services, and fostering collaborative relationships with grassroots organisations to promote greater accessibility. Patience, tenacity and reliability in service responses seemed particularly valued, with a clear preference expressed for holistic, person-centred approaches.

Read the full report and recommendations at **https://www.dropbox.com/scl/fi/3y8kb1m4lxm5x5vtjsw7w/ Nifemi-Adesina-Final-report.pdf?rlkey=ta1d7b406sgzxk417gk9g8kid&e=2&st=97prd4vm&dl=0**

DIVERSITY COMPETENCE, LANGUAGE AND TRUST ISSUES

A recurring theme in the senior stakeholder interviews across the range of projects undertaken in this programme of work was the idea that poor 'diversity competency' across a wide range of public and some voluntary sector services was impeding efforts to address homelessness amongst minoritised communities. This was an issue much commented on by local authority officials in particular, including service commissioners:

"What do you mean you can't speak her language?...' 'What do you mean you haven't got the appropriate facilities? Why haven't you got those facilities?'...We built in a diversity competence into the commissioning activities...We want choice for all minority communities across all of our homelessness provision, through the domestic abuse refuge sector, and it needs to look like this.'"
(Senior stakeholder)

Examples of poor diversity competence flagged by senior stakeholders included a lack of attention being paid to meeting the faith or food requirements of people from particular religious, cultural or national backgrounds, with these matters also raised by a small number of lived experience interviewees:

"When I was referred to the foodbank, some foodbanks that I went to, I'm an African lady and I don't get to see much of my food being given out, apart from the staples like everybody uses, pepper, oil. There's still some basic African food that I would like to see...I was given food I don't even know how to cook, and I had to search."
(Lived experience participant)

Most commonly, professionals and people with lived experience referenced the language needs of some minoritised groups not being adequately met:

"We had two large women's refuge charities...There was no communication and they said they couldn't get an interpreter. Well, she's Bengali...it's one of our community languages that's widely spoken. If they'd have tried, they could have done it...and there was just no communication."
(Senior stakeholder)

"...they'll be like, okay, you don't qualify [for service] because you didn't do this, you didn't do that, but it wasn't the person's fault because they didn't understand the language."
(Lived experience participant)

It was notable that lived experience participants tended to place racist barriers rather than cultural competency issues to the fore in describing the systemic exclusion they faced (see also Clare & Clare, 2025). In other words, largely what they sought was equal and fair access to services on the same basis as the White majority, rather than adjustments to accommodate their particular needs or preferences. Thus it was striking that, even amongst

those participants who felt their current religious needs, for example, weren't being met, priority was given to the core values of all being welcomed and treated equally, rather than stressing the need for services to accommodate difference:

"Everyone should be treated equally. Make it...peaceful, not judgemental. Bring everybody along, inclusive, and listen to everyone."
(Lived experience participant)

That said, it is worth noting here the predominance of Black participants amongst the lived experience sample (see Appendix 1). It is possible that had we had participation across a broader range of ethnicities, cultural considerations may have emerged more strongly (see also Case Study 3 on Roma homelessness).

Trust in mainstream services, or lack thereof, was a theme flagged by several senior stakeholders as an explanation for their inability to fully reach some minoritised communities:

"We're reliant on people walking into [service]. We can't help you if you don't ...I would imagine there are communities out there that there is a trust deficit and don't come through the front door...There's a bit of an assumption there that...communities look after themselves to a degree...So, perhaps family is a big part in all of that."
(Senior stakeholder)

"...16 per cent of our clients are from Asian background, compared to 31 per cent of the population...So we've acknowledged here that we don't seem to be reaching Asian communities, but I think there's probably cultural reasons why, people tend to seek advice within their own communities and perhaps less organisations like ourselves...I think some people perceive us to be part of the state, and may be reluctant to seek advice from".
(Senior stakeholder)

However, a rather different perspective was offered by people with lived experience. They laid much more stress on the services themselves being distrustful of users from minoritised communities, especially asylum seekers, linking this with the racialised suspicions about service users' motivations referenced above:

"...as soon as they see you, social services, housing whoever, health, it's like 'are they even telling the truth'... I've heard the social worker say, 'Oh, I know you people know how this works. It's like you study the system.' If I had studied the system, I wouldn't be here for you. I don't have a plan."
(Lived experience participant)

When services got this right, in terms of conveying a sense of trust and non-judgmental acceptance to the people they served, it was evident just how much this was appreciated:

"...when you come to [organisation] is completely different...no one's going to ask you why you're here... you have a coffee, to build trust, to build relationships before...When you're ready, you can also talk about whatever it is. You're not made to talk about the reason why you're here compared to other places you go, and it's like, 'Okay. Hey, fill this form. Are you an asylum seeker? Are you this? Are you that?' That makes things a little bit different."
(Lived experience participant)

Interestingly, and in contrast to comments by key informants across several of our projects, workforce diversity wasn't much emphasised in our lived experience focus groups as a means of promoting trust (in either direction) between minoritised communities and relevant services. On the contrary, the predominant view from those with lived experience seemed to be that ethnicity was irrelevant in service staff, with many expressing the view that exhibiting kindness and respect towards service users was more down to personality and training rather than racial or ethnic background:

"For me, I don't believe in colour. I just believe in personality. Who is good is good, you know? It depends on your passion towards human beings...I don't really judge people by colour. I judge individually according to who you are, you know?"
(Lived experience participant)

"From my perspective, I think kindness holds no colour, no gender, no sexuality. All of that."
(Lived experience participant)

Nonetheless, for a few focus group participants, having frontline service staff and trustees, from their own ethnic background was helpful in promoting understanding and empathy:

"I feel that it matters, because the attitudes of the people who are serving you, the attitudes of the people, that is very important in solving the problem. Some of them, they don't want immigrants maybe. Some of them, they may have a bad idea or attitude to the country where we came from...Even if it is difficult to generalise, I prefer to be supported by the same ethnicity, colour..."
(Lived experience participant)

On the other hand, some participants had previous bad experiences with staff with similar national or racial origins to themselves and/or did not necessarily trust people from their own ethnic community:

"...I would even say my own colour are the worst, who made it too difficult for me...Yes, because when I went there, especially with African mentality, when you come to their office, they feel they are better than you. They look down on you."
(Lived experience participant)

"...as a Black woman, most of the Black people who are working in the council are against us anyway!...I try to avoid most of the Black communities when dealing with the council; I really do, because they are more against me than any other ethnicity."
(Lived experience participant)

Key points

Poor 'diversity competency' and a 'trust deficit' was said by some key stakeholders to limit service reach into minoritised communities, but people with lived experience tended to emphasise racist barriers rather than cultural issues in describing the systemic exclusion that they faced.

VOLUNTARY, COMMUNITY AND SPECIALIST ETHNIC-MINORITY FACING SERVICES

The crucial role played by charity advocates in enabling people to access their legal entitlements came through strongly in the lived experience focus groups, and in all of the intern research projects. A key function of these voluntary sector advocates seemed to be to put pressure on statutory services, holding them to account:

"They're [charity] the ones who helped me with reaching out to the council, so it's been like a fight actually. They came to a point, saying to them [council] that by law you have the obligation to help this single mother and the child in need ...we got refused so many times by the council. What the charity did...they said, okay, if you keep ignoring this application, then we'll have to send it to your legal department...then immediately they [as] signed me a social worker and then they moved us..."
(Lived experience participant)

But the reach of (mainstream) voluntary sector advice and other services was sometimes said to be limited within minoritised communities, as discussed above. **There are also longstanding concerns about the under-representation of minoritised communities in some support services for homeless people**, and in particular 'Housing First' services aimed at those with the most complex support needs (see Case Study 2).

In the West Midlands deep dive, it was argued that there was an over-reliance on small-scale, grassroots organisations to meet the needs of minoritised groups, which was inappropriate in a 'majority-minority' city like Birmingham. Moreover, **concern was expressed that these locally-focused organisations were not always highly skilled or well-resourced enough to provide a quality service to their communities**.

"...a number of those (grassroots) organisations required capacity support. Women didn't get the best deal from those services. We did say, 'You need to go on a journey to improve the offer that...You might be culturally sensitive, but your offer's pants! '
(Senior stakeholder)

One mainstream advice service emphasised the advantages of partnership working between larger voluntary organisations and smaller community-focused organisations, to complement each others' strengths and compensate for each other's weaknesses:

"...grassroots groups...perhaps don't have at their disposal the sorts of resources that we do...You'll get smaller community groups who do do advice, perhaps with less resource at their disposal...So whilst I don't know what advice those groups are necessarily giving...as a big player in the city, we're trying to cascade down support to them where we can...I guess it gives credibility to us, for communities who might not always trust us, if the recommendation or the referral comes via one of those community groups."
(Senior stakeholder)

We sought both professional and lived experience participants' views on whether they favoured the development of specialist homelessness services

"Mainstream provision should always work for any group. It shouldn't be impossible to get help from it, but equally, people might feel far more comfortable in a specialist provision. I think that you can't really have is like a bunch of mainstream provision that simply isn't accessible or isn't helpful or isn't welcoming to wider groups, and just say, 'Oh, well, let specialist services deal with that,' because that is just clearly wrong. But equally, you've got to give those specialist services the voice at the table."
(Senior stakeholder)

Amongst the people with lived experience we interviewed, on the other hand, the weight of opinion came down much more heavily on the side of ensuring that mainstream services were inclusive of all. **Establishing services aimed at specific ethnicities was viewed by some as potentially sowing division:**

"When you tailor it to certain races or whatever it becomes problematic…I think it'll more destructive than helpful. Making it more inclusive would probably be the way that I would go just for the simple fact that firstly it's good to be around different people. Like everyone brings something different to the table. So definitely, like inclusion would be better."
(Lived experience participant)

"I just think we are all one, so we should be able to cohabit together. There is nothing – it's just our skin, our skin colour is just the same thing but we have the same ideas."
(Lived experience participant)

"Working with everybody, regardless of your background. I prefer that…I know sometimes people feel comfortable working with who they know or ethnicity, but for me, I would feel that it can be segregation in a way. I want it…wide."
(Lived experience participant)

Despite this lack of appetite for homelessness services focused specifically on ethnic minorities, **there was recognition of the valuable role played by Black and ethnic-minority led organisations in housing** and related fields:

"The BME Housing Association, Black and Ethnic Minority Association has been around for a long time, and they are very competent…They know the path to take. They know the hurdles, and they know what letters to write, what to say, and that kind of thing. You know what I mean?…The BME Association, housing, they have helped thousands of people, ethnic people, to get social and council flats."
(Lived experience participant)

targeted exclusively at minoritised communities. This proposition garnered some support amongst senior stakeholders, rooted partly in scepticism about the willingness and ability of generic homelessness services to become properly inclusive of all communities, and also a sense that **some minoritised people were more comfortable engaging with specialist services**:

"If, for example, a woman of colour…[approached]… a generalised service… They might feel that the service isn't tailored for them, 'What is that person going to know about what I've been through? My culture, my religion, my family history?' and that sort of thing. Whereas when they hear that maybe the service is more tailored to, for example, a Black woman, or a woman from the Asian community, they might feel, 'Okay, these people might have more understanding… [of] my circumstances'"
(Senior stakeholder)

However, other key informants noted the dangers of specialist services being used as a means of absolving mainstream statutory and voluntary sector services of their responsibility to be inclusive of all:

"…there's this risk that happens, local and central government say, 'But there are those services and we are giving money to those services and people to run them. Off they go and they deal with their own people and it will be okay.' That is excusing the need for mainstream services to be accessible for all."
(Senior stakeholder)

Professional opinion therefore tended towards striking a balance between pressuring mainstream homelessness services to be more inclusive, while also leaving scope for the development of specialist ethnicity-focused services to extend the options available to minoritised people:

Key points

Voluntary sector services play a vital role in helping minoritised people navigate statutory systems which are often complex, and sometimes unresponsive, but there can be an over-reliance on small-scale, grassroots organisations to support these communities. People with lived experience generally favoured ensuring that mainstream homelessness services were inclusive of all communities rather than establishing specialist homelessness services aimed at particular ethnic groups.

ROMA HOMELESSNESS IN THE UK

Our 2022/23 research intern, Dr Ionut Cioarta, used a comparative qualitative study to examine the situation for Roma people from Romania in two case study areas – Luton and Glasgow. His study highlights the reasons for Roma migration to the UK, the homelessness experiences Roma people face, and identifies what can be done to improve outcomes for this community who commonly face extreme poverty, discrimination and marginalisation both in Romania and in the UK.

Research Questions

1 What prompts Romanian Roma people to move to the UK, and what expectations do they have with regard to setting up "home" here?
2 What forms of homelessness are experienced by the Romanian Roma community in the UK?
3 What are the factors that might increase or decrease the risk of Roma individuals or families becoming homeless in the UK and what has been the impact of Brexit and COVID on these risks?

Methods

1 **Review** of literature, policies and published data
2 **Key informant interviews**, with 8 senior national and regional stakeholders
3 **Frontline worker interviews** with 8 community workers (4 in each case study location)
4 **Lived experience interviews** with 19 Romanian Roma people (10 in Glasgow and 9 in Luton)

Key findings

Moving to the UK

The migration of Romanian Roma people to the UK was largely driven by poor conditions at home – where they face extreme poverty and discrimination.

> "We came here because we want to establish our family here, mainly because of money in Romania it is difficult to live and there is not enough money. I have a family. I have children and we cannot live in Romania. England is a good country blessed and from a financial point of view is much better because we can earn a living and manage our lives better."
> **(Roma participant)**

They accepted the need to live initially with extended family and friends until they managed to secure a stable income and their own accommodation. Background experience of severely impoverished conditions in Romania shaped their very modest understanding of what decent housing would look like. Participants prompted to reflect on an ideal home said things such as "it should have the basics" (i.e. water, electricity, heat) with most participants, even families with multiple children, expressing that "two rooms is enough". For some people interviewed, living in the UK was considered as a temporary economic stepping stone, with Romania remaining 'home'. But the majority intended to make the UK their permanent home.

> "In Romania we have no conditions, no work, nothing. The girl is better at school, my husband has a job and we like it here."
> **(Roma participant)**

Experience of homelessness

Cases of Roma rough sleeping were deemed relatively rare by key informants and in statistical analysis (although good data on this population is lacking).

However, more hidden forms of homelessness such as living in overcrowded and/or severely substandard living conditions were commonplace, indeed all of the lived experience research participants had experienced situations of hidden homelessness since arriving in the UK.

> *"I lived with my father-in-law because he had a house with four rooms, but we were there 12 people. So, myself, my wife and my sister-in-law had a room, my parents-in-law were sleeping in the living room, and each of my brothers-in-law [with their families] had their rooms."*
> **(Roma participant)**

Roma interviewees reported that having to live with numerous households led to a lot of stress and it was particularly problematic for younger household members who rarely had their own room or private space, which key informants noted could impair the educational and personal development of children and teenagers.

> *"It does make that extremely difficult for children to be children or teenagers to be able to have their own space that they might need, either doing, for simple things like doing schoolwork; they don't have that sort of privacy because they're constantly surrounded by other families. Even just that whole thing of becoming a teenager and becoming more your own person, there's still a lot more expectations put on them then by other families."*
> **(Key informant)**

These findings challenge the stereotypical image of Roma people living as large extended households by choice. This study shows that, in fact, for many Roma individuals, this represents a far-from-ideal situation of compromise.

To avoid living in severely overcrowded accommodation, several participants in both case study areas had moved out of shared accommodation and rented their own house. These properties were often in deplorable condition to the point that they presented real dangers to health. Some lacked basic utilities, such as electricity and water, and in some cases mould, rats, and/or bed bugs were present.

> *"We have very big problems there. It rained in the house, it rained in the living room, the ceiling is destroyed and I'm afraid it will fall on the children. We have some bugs."*
> **(Roma participant)**

Drivers of homelessness

The research identified three major sets of drivers of homelessness among Roma people:

- **poverty and lack of access to basic services**. 'Culture shock', language barriers, and limited (or no) understanding of legal and administrative requirements in the UK, would often exacerbate people's circumstances. Not being able to access welfare benefits[14], or being exploited in underpaid (often illegal) jobs prevented people from accessing suitable housing.

- **housing and homelessness services not equipped to meet the needs of Roma people**. Language issues presented a major challenge for communication, and the lack of appropriately sized accommodation for larger families could make it difficult to meet their needs.

- **discrimination and lack of knowledge of rights**. Exclusions faced by Roma in their home countries were also experienced here. For example there were many reports of exploitative behaviour by private landlords and Roma people living in this situation seemed to have little awareness of their rights as tenants and limited access to support and advocacy.

Support

Roma people at risk of homelessness had varied experience of statutory services and frequently received support from within the Roma community and churches. Specialised charities who support Roma were found to be invaluable as intermediaries that can help people in vulnerable positions navigate the welfare system and housing systems.

Cioarta's report makes a series of recommendations on the need for better dialogue, cultural understanding and involvement between the Roma community and the statutory and public services that could assist them.

Read the full report and recommendations at https://www.dropbox.com/scl/fi/1idinqb9mdpsgj6vjx714/Exploring-the-phenomenon-of-Roma-homelessness-in-the-UK-Final.pdf?rlkey=1xvsjuxzb1kuq41g5jkd154zf&e=2&dl=0

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14 Some EEA national have no recourse to public funds or restricted eligibility for benefits depending on when they arrived in the UK, how long they have lived here, their work status/histories and whether they have secured status via the EU Settled Scheme.

NAVIGATING SYSTEMIC DISADVANTAGE AND DISCRIMINATION

Given the embedded inequalities laid out in earlier sections of this report, people from minoritised communities facing homelessness risks had to navigate complex and sometimes unresponsive systems which, deliberately or otherwise, were often stacked against them.

Legal rights and entitlements are one source of potential empowerment for those in this situation (Watts, 2014). However, **frontline workers reported that 'community transmission' of knowledge about legal rights and processes varies substantially between ethnic groups**, meaning that some communities are much better placed than others to gain access to what they are entitled to (see also Gervais & Rehman, 2005):

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

Our lived experience research confirmed that circumstances varied, with some participants expressing difficulty in knowing what was available to them, while others seemed well versed in their entitlements and relevant processes:

> *"...[our] lack of knowledge about the system, the rules and regulations, put us on disadvantage, because the council people most of the time, they find a hole how to win rather than how to help. They go on that situation. If you don't speak the right way, if you don't present the right documentation, if you don't get the right support, they will just leave us, I can say, on the street. They don't provide the necessary support."*
> **(Lived experience participant)**

> *"There are a lot of ethnic minority people who understand the system. So, if they're not getting through with their housing...they can escalate it, pass it on to another, maybe...the MP in their area...These are competent people who understand the system...some... are like sitting ducks. People, ethnic minorities, just waiting on the waiting list...they don't complain. They don't know how to do it. They don't even know how to write a letter, you know, a complaint."*
> **(Lived experience participant)**

There were certainly examples in our study of community transmission of knowledge, with participants who had more experience of relevant systems supporting those who had less:

> *"...when you're in a group where they have zero information, or in a community where they don't know much, they have nobody to call upon. I think you need [to] help. You need to educate the community...I have a little bit of experience, because friends do come to me, because I've been through the homelessness [system], and I give them advice as I can."*
> **(Lived experience participant)**

However, there was a sense that, on occasion, being knowledgeable about one's rights could play badly for people, feeding that sense of mistrust and suspicion that some minoritised interviewees reported at the hands of certain services:

> *"Sometimes if I talk to them [council] too formal, they're going to be like, okay, she knows the system too much. If I talk to them too dumb, they try and take advantage, but I already know what they're going to do before they're about to do it, because they've done it so many times."*
> **(Lived experience participant)**

This in turn related to a reported reluctance amongst some minoritised communities to enforce their housing or homelessness rights, even where they were aware of them. This 'fear of rocking the boat' was said to be particularly pronounced amongst asylum seekers and refugees, with 'hostile environment' policies operating to make **both migrants and some UK-born minoritised people feel that their citizenship and status in the UK is precarious and conditional** (Lukes et al., 2019). This can undermine the feelings of belonging and entitlement that encourage people to avail themselves of their legal rights, and the dignity and empowerment that this can afford (Watts, 2014):

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

As mentioned above, it was suggested by some key informants that minoritised communities were under-represented as users of formal advice and other services because they preferred to rely instead on informal networks of support such as family, friends and churches. And in the lived experience group discussions there was certainly evidence of some people leaning on

their faith communities in particular for emotional as well as practical forms of support (see also Case Study 3):

> *"...we get this support from our friends, from people we know from church, and from members of the community. Their advice, encouragement, is paramount in solving our problem and stabilising our emotions as well."*
> **(Lived experience participant)**

However, the limits of what could be offered by these informal sources was also emphasised by some lived experience participants, alongside the shame that people may feel in having to turn to these networks for support:

> *"...some of my friends didn't even know what I was going through because you don't want to be seen...it's difficult for me to go into a community...my church, they don't know what I go through...So you seek...places like this [voluntary sector organisation]...Everyone here is going through the same thing...from my background, how I was brought up at home, you don't want to be seen as that."*
> **(Lived experience participant)**

> *"In my mosque as well when I was going through this, no one knows that I'm going through that because you don't want to be labelled. Many people are going through that now, but many people don't know in my mosque that I need it."*
> **(Lived experience participant)**

Moreover, one key informant cautioned against assumptions on the part of professionals that people from particular ethnicities can draw on sources of informal support that aren't necessarily available to them, or have been eroded by the financial and other pressures that can place people at risk of homelessness (Ayed & Clarke, 2024). This was argued to lead to gaps in service and discriminatory practice:

> *"There is a denial that ethnic minorities don't experience homelessness because they've got such a great network of friends and family...Even though I might be a female, I might be vulnerable, I might be at risk, because there's an assumption that I have a network of friends and families because I come from that background."*
> **(Senior stakeholder)**

Finally, one particularly striking finding from our lived experience deep dive was the extent to which **people from minoritised communities felt the need to disguise their identity in order to attempt to receive equal treatment**. This included changing, or hiding, their name, nationality, accent and even aspects of their appearance such as their hair. While these efforts to avoid discrimination pertained particularly to seeking employment, they were also flagged within the context of applying for housing and access to other public and voluntary sector services too:

> *"My sister had to change her name to our father's first name...She had to start watching YouTube channels to speak from a proper English accent...she said it's working for her. She said, somebody at work said, 'You're not a typical Black woman,' and she didn't react, but she said that she understood immediately...My son has an all ethnic name and she was telling me recently, you better change it..."*
> **(Lived experience participant)**

> *"I've had to cut my hair to be able to access more services"*
> **(Lived experience participant)**

> *"Sometimes, when I'm talking to people, I try to hide my Nigerian accent so they don't even know."*
> **(Lived experience participant)**

Efforts to distort or hide one's identity were reinforced by discriminatory experiences with a range of services. For example, revealing one's true identity often elicited negative outcomes, such as being rejected for private rental housing:

> *"I think even your name...when they [landlord] see your name, they're like, oh, where are you from? Because if you speak a little bit good English and they talk to you over the phone is different, okay. But once you send an email or something, then they come back and be like, 'oh, sorry, we're not doing this.' What changed? We spoke on the phone. When I sent you an email you see the name..."*
> **(Lived experience participant)**

> *"...my friend. Her name is [typical White British name]. So she's been emailing the person [conducting the house viewing]. So the day she's going to view the house, she's number one...'Who are you?' She said, 'Emma.' They said, 'What? Are you [typical White British name]?' She said...the look on his face. Oh my God...she's very dark...she didn't get the house...She said, for me, I'm not getting this house. I'm not even putting my mind there because you can see the look on his face."*
> **(Lived experience participant)**

There seemed to be a particular imperative for people to disguise their status as refugees, reflecting the additional and specific forms of discrimination and disadvantage that they faced:

> *"...I always hide my identity. I never tell anyone I was seeking...asylum, because sometimes the way I talk...It depends on where I am, I blend in with them...I've got 21 names that I just go by... because I've experienced a lot of discrimination, I don't like to just tell people anything, about my nationality, about my status."*
> **(Lived experience participant)**

Key points

Levels of knowledge about legal rights and processes were said to vary substantially between individuals, communities and ethnic groups, and refugees in particular could be anxious about exercising their legal rights for fear of 'rocking the boat'. There was evidence of minoritised people feeling compelled to disguise their ethnic identity and migration status in an attempt to gain fair access to employment, housing and public services.

CONCLUSIONS

This substantial programme of research and capacity building on homelessness amongst minoritised communities in the UK has sought to contribute to a step change in the knowledge base and on this long-neglected issue. We undertook extensive statistical analysis and modelling of official homelessness data and survey-based datasets, interviewed senior stakeholders from a range of sectors, and conducted focus groups and depth interviews with frontline professionals and with people with lived experience.

Our statistical analysis demonstrated that minoritised communities are at **highly disproportionate risk of homelessness**, with Black and Mixed ethnicity people generally worst affected, particularly by statutory homelessness in London. Also very striking is the growing scale of statutory homelessness amongst those of 'Other' ethnicities, including those of Arabic and North African backgrounds, many of whom are likely to have been granted asylum in the UK. While people of Asian ethnicity are less likely to experience statutory homelessness than these other ethnic minority groups, they face severely heightened risks of hidden homelessness, such as overcrowding, especially those of Pakistani and Bangladeshi origin.

Our statistical modelling analysis demonstrated that ethnicity-related factors (including ethnic and racial background, having a migration background, and experience of discrimination) have a direct, independent effect in raising homelessness risks even once a range of other relevant factors are controlled for. At the same time, ethnicity-related factors were also shown to raise homelessness risks indirectly by influencing the other predictors of adverse homelessness outcomes. For example, Black and other minorities are more likely than the White majority population to be living in poverty, and to rent rather than own their home, which in turn increases their exposure to homelessness. These indirect effects indicate that **embedded and wide-ranging structural disadvantage**, rooted in historic racism, is a crucial factor explaining present day ethnic disparities on homelessness.

But **contemporary forms of discrimination** are playing an important role too. This was inferred by both our statistical findings on the direct and ongoing effect of ethnicity on homelessness risks, and by our qualitative evidence indicating that criminal justice, education, health, social security, and social services, as well as housing and homelessness services, treated Black and other minoritised people differently, and less favourably, than White people. This often revolved around harmful assumptions that Black people are intrinsically untrustworthy, and racist stereotypes of the 'angry Black woman' or 'dangerous Black man' which were said to affect the reactions of a wide range of services.

Professionals argued that it was often **hard to evidence racial discrimination** in the absence of robust outcome data because a lot of it is rooted in 'unconscious biases', and subtle but racialised assumptions about people's levels of need, their resilience, and how vulnerable they are perceived to be. On the other hand, people with lived experience, particularly those who were refugees, reported experiencing explicit, overt racism and discriminatory attitudes and practices to such an extent that they felt compelled to routinely engage in mitigation behaviours. Some changed their names and **disguised their ethnic identity and migration status** in an attempt to gain fair access to employment, housing and public services.

We found compelling statistical evidence of **substantial ethnic disparities** in experiences and outcomes of the statutory homelessness system. Black families spend longer on average in temporary accommodation than White families, with much of this temporary accommodation said to be of poor quality and located far from applicants' home area. **Black and other minoritised applicants were much less likely than White applicants to gain access to social housing** as their final accommodation outcome, and much more likely to leave the statutory homelessness system to an unknown destination. **Moreover, migrant households were less likely than non-migrant households to be rehoused in social housing at the end of the statutory homelessness process.**

Single Black men, including refugees and those with complex support needs, were said to be **concentrated in extremely poor quality supported 'exempt'** accommodation, which has proliferated in Birmingham and elsewhere, at great cost to the public purse. Meanwhile, high quality services for homeless people with complex support needs, such as Housing First, could be **inaccessible to minoritised communities** because of referral systems that prioritised those in the most visible homeless situations, such as rough sleeping, who were more likely to be White.

The current extreme pressure on social and affordable housing supply in many parts of the UK provides important context for these unsatisfactory accommodation outcomes, but cannot explain or excuse the ethnic disparities within them. Moreover, people with lived experience who participated in our research, most of whom were based in London, complained not only about the accommodation they accessed via the statutory homelessness system, but also about how they were treated by council staff. Many reported **callous, uncaring and unresponsive statutory homelessness services**, with some interviewees experiencing racist comments from local authority homelessness officers that implied that they should be grateful for anything they received given conditions in their home countries.

There were also widespread accounts of explicit **racism from private landlords**, who either refused to house minoritised groups or acted in overtly discriminatory ways towards minoritised tenants. Some unscrupulous landlords seemed to feel that they could act with impunity towards tenants from minoritised communities, and in particular to refugees and other migrants, given the difficulties that they may face in defending their housing rights.

It is also clear from our findings that **inadequate partnership working** between a range of public services is undermining efforts to prevent and address homelessness amongst minoritised communities. For example, the criminal justice system is letting down women survivors of domestic abuse who are then forced to leave their homes and become homeless. This is a particularly important cause of statutory homelessness for South Asian women. We also heard much about the inadequacies of responses from mental health services to Black men in particular, often putting their housing at risk.

A more positive example came from the education sector, where it was reported that **some schools were acting as a vital source of wide-ranging support** to minoritised families experiencing homelessness. There were also encouraging examples of **imaginative use of council data** from a wide range of services to target upstream support on minoritised communities and households likely to be at high risk of homelessness.

The research demonstrated that voluntary sector advice and other services can play a vital role in helping minoritised people navigate statutory systems that can seem unresponsive at best, and hostile at worst. However, we also heard that some mainstream voluntary bodies **struggle to reach minoritised communities**, and in that context, there can be a reliance on grassroots, ethnic-minority facing organisations to fill the gap. These grassroots organisations are often very small, under-resourced and may **lack the technical expertise** to deliver a high-quality service to their communities. Amongst people with lived experience there was more support for ensuring that mainstream homelessness and advice services were inclusive of all communities than for the establishment of specialist services aimed at particular ethnic groups.

This evidence of stark ethnic disparities in the risks, experiences and outcomes associated with homelessness in the contemporary UK demands an urgent and far-reaching response.

RECOMMENDATIONS

The recommendations arising from this research and capacity building programme call for action on the part of central government, devolved authorities, local authorities, other public bodies, and both mainstream and specialist voluntary sector organisations. Some are short-term measures that can and should be acted on immediately, while others should be medium or longer-term priorities.

Short-term priorities

Connect with the cross-government homelessness strategy. The UK Government should use the forthcoming cross-departmental homelessness strategy to embed understanding, measure impact and outcomes, and drive action and accountability at national, sub-regional and local level on the disproportionate impact of homelessness on minoritised communities. The strategy is an opportunity to ensure departments with responsibilities beyond MHCLG take action to prevent further disproportionate impact for minoritized communities at greater risk of homelessness including the areas of welfare, immigration, health and social care, education and criminal justice.

Tackle racism amongst private landlords. It is welcome that the current Renters Rights Bill proposes to make illegal discrimination against prospective tenants in receipt of benefits or with children – issues that disproportionately affect minoritised groups. The Government should also give consideration to whether discriminatory action by private landlords on grounds of race – already unlawful under the Equalities Act 2010 – can be more tightly regulated and challenged via, for example, the proposed Private Rented Sector Landlord Ombudsman. Embedding anti-racism measures within the Bill would demonstrate a clear commitment to dealing with discriminatory practices, as would ending the 'Right to Rent' policy which has been shown to drive racial discrimination (Crawford et al, 2020). Alongside this there should be expanded, and targeted, access to legal advice so that new migrants and other groups most often exploited by unscrupulous private landlords are better able to defend their rights.

Re-engineer the link between the asylum and statutory homelessness systems. At present the asylum system is a predictable, yet avoidable, generator of high homelessness demands in many parts of the country. Clearly a radical new approach is required. The UK Government should consider, for example, whether the provision of asylum accommodation could be devolved to local authorities, with appropriate financial support, allowing claimant households with a positive decision to remain living in this as temporary accommodation until settled housing found (see Commission on the Integration of Refugees, 2024; Mort & Morris, 2024). The UK Government should commit to and resource integration efforts from Day 1 of arrival[16], and give serious consideration to the overwhelming case for allowing asylum seekers to work if their application takes more than 6 months to resolve. Enabling asylum seekers to become more independent of state support should open up 'non-homeless' routes for them to secure housing for themselves and their families. At a minimum, the Government should commit to making the temporary extension of the move on period for newly-recognised refugees from Home Office accommodation from 28 to 56 days permanent.

Grip the supported exempt accommodation scandal. The new mandatory approach to regulating this sector signaled in the current consultation on The Supported Housing (Regulatory Oversight) Act 2023[17] is to be welcomed, including the intention to introduce national minimum standards and to (potentially) link receipt of Housing Benefit to meeting those standards. However, it is imperative that the Government provide clarity on how both the new licensing regime and support standards will be funded. At the same time local authorities accustomed to referring vulnerable single people into supported exempt accommodation in Birmingham and elsewhere must prepare for the likely contraction of this sector and plan for more appropriate accommodation options in their local area.

16 https://www.gov.scot/publications/new-scots-refugee-integration-strategy-2024/
17 https://www.gov.uk/government/consultations/supported-housing-regulation-consultation/supported-housing-regulation-consultation

Prioritise upstream prevention with minoritised communities. A key priority for central government departments, local authorities and other local partners should be to use and fund evidence-based approaches to target support on minoritised communities known to be at especially high risk of homelessness. This should include, for example, using existing council data to target pro-active, upstream employment, benefits and financial support on communities at high risk of homelessness for poverty-related reasons. It is also worth considering the use of mainstream community facilities (in the private as well as public sectors) as a means of reaching out to high-risk groups before they face a homelessness crisis.

Reject 'ethnicity-blind' approaches and promote robust ethnic monitoring. Public and voluntary sector services need to be intentional about being fully inclusive of all ethnic groups in the communities that they serve. This means rejecting 'ethnicity blind' approaches, and instead pro-actively and consciously tackling the structural and systemic disadvantages that place some minoritised groups at particular risk of homelessness. This will include a role for promoting greater cultural awareness and diversity competency in some services, including via service commissioning requirements. And it is vital to ensure that community language needs are met. But often what is fundamentally required is to ensure equal and fair access to services for minoritised communities without racist barriers, rather than necessarily requiring service adjustments to accommodate different needs, preferences or values between ethnic groups. We heard repeatedly about the need for robust ethnic monitoring across public and voluntary sector services in order to identify and tackle racist assumptions and discriminatory practices that can lead to adverse outcomes for minoritised communities. It is also vital for national statistics to include as much detailed ethnicity data as possible. Ideally, relevant household surveys, such as the English Housing Survey, should include questions on experience of discrimination of the type which have proven so illuminating in this work on homelessness.

Medium-term priorities

Implement structural changes required to reduce population-level risks of homelessness. These include a substantial expansion in the supply of social and other affordable housing, especially larger family homes; increasing and sustaining the Local Housing Allowance maximum rate to at least the 30th percentile of private rents, and ideally to the 50% percentile (Fitzpatrick

et al, 2023a); and placing local authority finances on a more sustainable footing so that the damage done by austerity-linked funding reductions can start to be undone. These overarching interventions are relevant to all groups at risk of homelessness in UK but resonate particularly for minoritised communities given the substantially heightened risks they face.

Design out structural disadvantage in housing and homelessness systems. It can seem to those with lived experience that the homelessness systems that are meant to protect them are instead designed to confuse and 'trip them up', to be deliberately complex and obfuscatory. That has to change. One important area for potential action is simplifying social housing allocation systems so that they are more inclusive of minoritised communities with limited English or knowledge of relevant bureaucratic processes (Sanders et al, forthcoming). Housing policy and planning must also take account of the need for larger family homes, and the diversity of household arrangements found in some minoritised communities where there may be a cultural preference for multi-generational or multi-adult living (Catney & Simpson, 2014; Bristow, 2021), as well as the need for appropriate smaller properties to address the needs of single homeless people from minoritised communities.

Invest in the professionalisation, training and support of housing and homelessness officers. The enormous stress faced by frontline homelessness staff workers in rationing inadequate housing resources was clearly apparent from our work. But it is unacceptable that some people already in a crisis situation are further traumatised by their treatment at the hands of services meant to be assisting them. It is wholly unacceptable that some interviewees endured directly racist remarks from some local authority homelessness staff. This all speaks to the need to invest in the training, support and supervision of homelessness officers, to educate and tackle racism and discrimination head on and take steps to address burnout before it impacts directly on service users. The move away from face-to-face homelessness services in some localities has had a deleterious effect on applicants and should be reconsidered.

Strengthen partnerships with criminal justice, health, education and other key partners. It is clear from our findings that inadequate partnership working between a range of public services is often undermining efforts to prevent and address homelessness amongst minoritised communities. For example, the criminal justice system has to respond much more robustly to domestic abuse, especially as experienced by women from South

Asian communities, and more timely mental health interventions may help reduce homelessness amongst Black men with complex support needs. There is scope to build on the positive examples we encountered of schools providing vital, and much appreciated, wide-ranging support to minoritised families experiencing homelessness.

Strategically redesign the relationship between specialist and mainstream voluntary sector services to maximise their respective strengths. There was little appetite amongst those with lived experience for specialist homelessness services focused on particular ethnic minorities, and the sheer scale of ethnic diversity in many parts of the country means that there can be no solution to minoritised homelessness without the commitment of mainstream voluntary services to this agenda. This all speaks to the need for larger voluntary sector organisations to work in partnership with ethnic-minority facing organisations to maximise their reach within minoritised communities, and to take responsibility for overcoming any systemic issues that limit their effectiveness in offering a community-wide service. For their part, grassroots organisations should work in partnership with larger voluntary organisations, and public bodies, to upskill their staff and volunteers to provide a quality service to their communities.

Provide holistic responses for those with greater needs. For people from all ethnicities experiencing homelessness who have complex support needs, or who are young and at a transitional phase in their lives, there is a need for holistic solutions that are attentive to the full range of material, health, emotional and social needs that they have alongside a housing-led approach. These interventions do not all have to be provided by the same service but appropriate coordination and case management is required. There is a need to review referral pathways to high intensity interventions like Housing First to proactively widen access for more hidden homeless populations who may be experiencing multiple disadvantage but not engaged with traditional street homelessness services.

Longer-term priorities

Society-wide change. This programme of work speaks to the need for transformational societal change that tackles structural inequalities and racism in sectors that extend well beyond the housing and homelessness sectors, to encompass the labour market, social security system, education, criminal justice, health and other

systems (Rogaly et al, 2021; Treloar & Begum, 2021). Moreover, this needs to be part of a broader effort to tackle the social fractures that drive the kind of racist attitudes and assumptions that make it less likely that there will be an appropriate response to the homelessness risks that minoritised communities face. Core to this is an urgent need to detoxify the prejudicial public and political discourse that has been so degraded by 'hostile' environment policies and rhetoric over the past decade or so (Mondon & Winter, 2024), exacerbated by dangerous misinformation and extremist ideologies peddled via unregulated social media. In particular, the anti-immigrant sentiment being stoked at present in the UK and many other democracies is poisonous and antithetical to the agenda set out here. It must be resisted not only with evidence, but also with powerful counter narratives that emphasise our common humanity, our capacity for compassion, and how much we stand to gain from rich, diverse and inclusive societies.
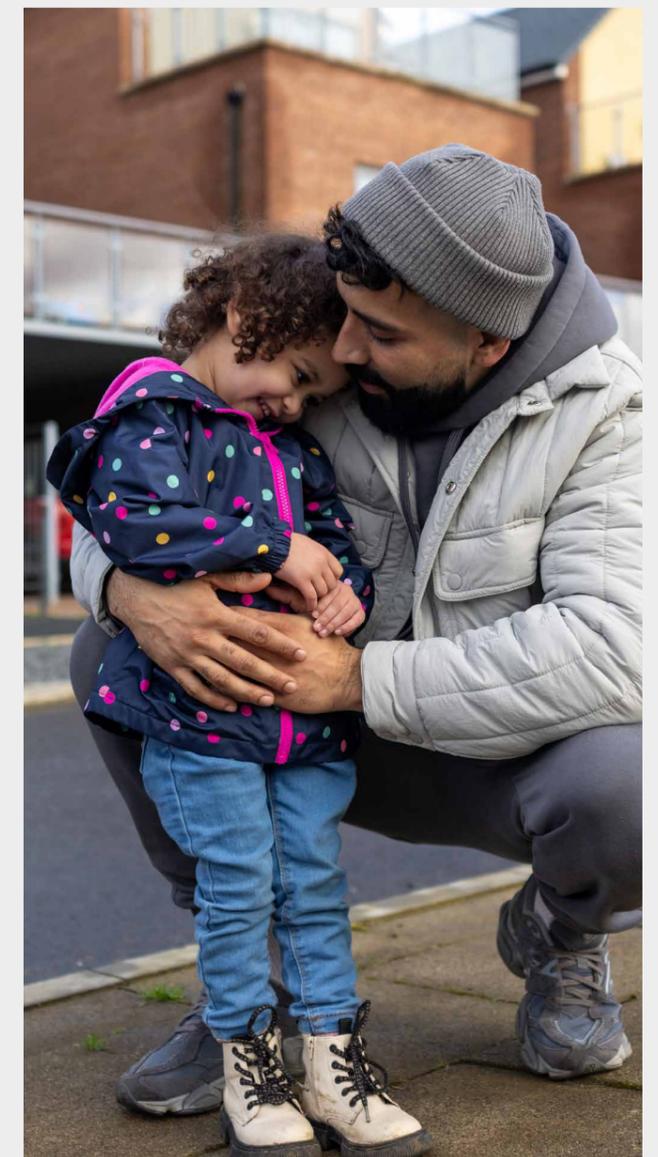
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APPENDIX 1:
METHODOLOGICAL NOTE ON LIVED EXPERIENCE FOCUS GROUPS

Aim

To generate lived experience perspectives to 'speak to' the quantitative evidence and the senior stakeholder and frontline experience data that had gathered in earlier parts of the programme. This lived experience data was intended to integrate a crucial perspective on contemporary race, ethnicity and homelessness issues in the UK, and also allow the possibility of supporting and/or challenging the assumptions and hypotheses about the nature of lived experience generated by other parts of the research.

Topics of interest

The key themes we explored in the lived experience focus groups were based on what we had already learned earlier in the programme (see Appendix 2 for the template topic guide that was tailored for particular focus groups). These themes included:

- Statutory and voluntary sector service use and experiences
- Experience of racism by social and private landlords, public services, voluntary service providers, and more generally
- Cultural competency and trust issues
- Impact of (lack of) workforce diversity and preference for ethnicity-specific services
- The role of grassroots/community services
- Access to informal (community/family) forms of support
- Efforts made to navigate/mitigate disadvantage and discrimination

Method and sampling

We decided to use focus groups as a means of generating rich discussion of sensitive topics amongst people with lived experience in a supportive, peer-dominated environment. The essential criteria set for all participants was as follows:

1. Be 18 years of age or older;
2. Be able to provide informed consent to participate in the focus groups;
3. Identify as ethnically or racially minoritised; and
4. Have an experience of homelessness that is current or relatively recent.

Within these broad parameters, we reached out to relevant homelessness service providers to help us recruit participants in four (partially overlapping) target groups. These target groups were selected to capture key dimensions of experience identified in earlier stages in the research programme, and included:

- refugees and people with indefinite leave to remain in the UK;
- single homeless people who had applied as statutory homeless;
- parents with dependent children who had experienced temporary accommodation; and
- parents with dependent children living in overcrowded settings.

Achieved sample

Our initial intention was to conduct four focus groups with around 20 participants. In the end, we conducted eight focus groups with 39 people, reflecting the enthusiastic help we received from a range of organisations in setting up the focus groups.

We managed to recruit participants across all four of our target groups, but there was a stronger representation of refugees (n=16), and parents with experience of temporary accommodation (n=15), than single homeless

people (n=9), or parents living with their children in overcrowded settings (n=2)[18].

The average age of participants was 44 years old, and it was a predominantly female sample (n=32). At the time of the focus group, participants were mainly living either in temporary accommodation (n=21) or in their own house or flat (n=12). Almost one quarter (n=11) were in work.

The majority of participants identified as Black (n=21, of whom 18 identified as Black African), with the remainder relatively evenly spread between those with Other, Mixed or Multiple, Asian or White ethnicities. Most participants were London based (n=31), reflecting the location of the majority of the services who responded to our request for assistance in setting up the focus groups. We took account of this skew towards both Black ethnicity and London location in our analysis and in presenting the findings in this report.

Note that there was only space for the main themes emerging from these lived experience focus groups to be captured in this final programme synthesis report, and we will seek to share more of the rich insights that emerged in future publications.

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18 Note that participants could fit more than one of these categories so the total sums to more than 30.

APPENDIX 2:
TOPIC GUIDE FOR LIVED EXPERIENCE FOCUS GROUPS

Introduction

- Thanks and intros
- Purpose of focus groups
  - ❍ Major research **programme** designed to improve the UK evidence base on homelessness amongst people from racially and ethnically marginalised groups. Includes statistical analysis – i.e. what the numbers are telling us in terms of homelessness rates among ethnically and racially minoritised groups in the UK – as well as **qualitative** evidence through interviews and focus groups with key groups including **frontline workers** and **senior** policy makers, and now **yourselves**.
    - ■ Ultimately this is done in the hope that we can move towards **eliminating racial discrimination, disparities** and **injustices** in the homelessness and housing sector.
  - ❍ During this focus group we're keen to further explore some ideas that came up in the other areas of the project, particularly around experiences of service access and use for **ethnic minorities**. It's important to emphasise we want to hear from you, your experiences and thoughts. There is no right or wrong answer.
- House rules
  - ❍ Informal tone, everyone is welcome and encouraged to speak
  - ❍ Respectful of others and we'd ask you to respect each other's confidence too so everyone can speak freely
  - ❍ Please speak up so the recording can hear you and avoid speaking over others so we can capture what everyone is saying
  - ❍ Everything you say will be treated in strict confidence by the research team – any quotes will be anonymised
- Recording
  - ❍ Consent
- Any questions before we start?

Scene setting

Throughout these different sections, I'll share certain observations that came up from our statistical research and/or our conversations with key stakeholders (including senior staff and frontline workers). I'm keen to hear your thoughts in terms of whether the points resonate or not with your own experiences/ understanding and whether you feel there's anything important to add in order to create a fuller picture. I'll specifically be asking as to whether you feel any of these issues have been exacerbated as a result of your race and ethnicity or relating to racism and discrimination.

> **I'd like to start by asking you about** using services **when you were experiencing/at risk of homelessness.**

- When experiencing or at risk of homelessness, who contacted/used the Council?
  - ❍ *Probe: What kind of help did you get?*
  - ❍ *Probe: What was helpful/unhelpful about this support?*
    - ■ What was helpful, the way in which they provided support (e.g. friendly, kind staff) or more the type of support (e.g. material)?
  - ❍ If you didn't use the Council, why not?
- Has anyone used any other service?
  - ❍ *Probe: What kind of help did you get?*
  - ❍ *Probe: What was helpful/unhelpful about this support?*
  - ❍ If you didn't use these services, can you tell me why? (e.g. didn't know they existed, didn't think to use them, certain barriers)
- Did you face any of the following problems when trying to use services:
  - ❍ Digitalisation, language barriers, location, lack of diversity of workforce/other service users
  - ❍ Do you think you faced any of these barriers due to your race/ethnicity?

- ❍ *Probe: More broadly, do you think people from certain groups face particular barriers when trying to use services?*

> **Staying on the theme of services and now thinking about the race and ethnicity of** staff.

- Does the racial/ethnic identity of the person you're being supported by matter to you? If so, why?
  - ❍ *Probe: What difference does it make?*
  - ❍ *Probe: What are the benefits/disadvantages?*

> **I'm especially interested in understanding more about your experiences of** housing. **We'll start with social (i.e. council or housing association housing) and then move onto private rental.**

- Did your race or ethnicity have any impact on your **decision whether or not to accept a social housing offer?** If so, how?
  - ❍ *Probe: Locational preferences/needs. e.g. being closer to other ethnic/racial communities; safety concerns in some areas; access to ethnicity/ religion-specific facilities?*
  - ❍ *Probe: Generally, do you think there are any particular/different considerations for people from ethnic and racial minorities when thinking about whether or not to accept a social housing offer? If yes, what are they?*
    - ■ *Why is it different for people from these communities than for White people?*
    - ■ *How important are these specific considerations as compared with other aspects of housing preferences e.g. quality, size, affordability?*
- If you were looking for social housing, would you prefer a **council home or a housing association home**, or does it not make much of a difference?
  - ■ *Probe: If different, why prefer one to other?*
  - ■ *Probe: Would it be same for friends/relatives?*
- Have you ever experienced **racism or discrimination from a social landlord** (i.e. the council or a housing association?)
  - ■ *Probe: What happened? What made you think it was result of racism?*
  - ■ *Probe: Anything happen to friends/relatives with social landlords that you think was the result of racism?*

> **Moving onto** private landlords **now....**

- For those of you who have experienced private rental accommodation, did your race or ethnicity have any impact on your **decision whether to pursue a certain property?** If so, how?
  - ❍ *Probe: Locational preferences/needs. e.g. being closer to other ethnic/racial communities; safety concerns in some areas; access to ethnicity/ religion-specific facilities?*
  - ❍ *Probe: Generally, do you think there are any particular/different considerations for people from ethnic and racial minorities when selecting a private rental property? If yes, what are they?*
    - ■ *Why is it different for people from these communities than for White people?*
  - ❍ *How important are these specific considerations as compared with other aspects of housing preferences e.g. quality, size, affordability?*
- Have you ever experienced racist behaviour/ discrimination on the part of private landlords?
  - ❍ *Probe: Discriminatory adverts; landlords refusing to let to minority groups; exploitative behaviour by landlords to tenants; unfair/unlawful evictions of minority groups*
  - ❍ *Probe: What makes you think it was racism that was driving these landlord behaviours?*

> **What about** racism and discrimination in other parts of life.

- Is there anyone other than social and private landlords that you've experienced racism from that's impacted your housing security/contributed to homelessness?
  - ❍ *Probe: letting agent, Housing Options*
- Have you or others faced discrimination in early life that has affected life chances (e.g. exclusion from school impacts educational attainment à employment).
  - ❍ *Probe: Sometimes it's difficult to tell but do you think it was racism motivating that?*
  - ❍ *Probe: How (if at all) does this link to homelessness?*

I'm curious to know how your ethnic and racial identity affects the way you engage with services (if at all).

- Some people we've spoken with mentioned a reluctance on the part of certain communities to access housing and homelessness entitlements due to fear of negative repercussions and 'rocking the boat'. What do you think about this?
  - ❍ *Probe: An example of rocking the boat may be reporting an issue with one's housing (e.g. health and safety concern) but fearing punitive actions from landlords (e.g. threats of eviction).*
- Have you ever hidden/tried to disguise your race/ethnicity when accessing services (e.g. by not giving your full name on the phone)?
  - ❍ If so, why?
  - ❍ What were you concerned would have happened had you not hidden your race/identity?
  - ❍ What did you do to disguise your race/ethnicity?
  - ❍ Did it work?
- Do you trust the Council, landlords, any other services you've been in contact with?
  - ❍ *Probe: Do you trust one service more than others? If so, why?*
  - ❍ *Probe: Have you ever had to engage with a service or professional that you didn't trust? How, if at all, did that affect how you engaged with them?*

You may or may not have heard the term cultural or diversity competency but it can describe services that try to accommodate the values, beliefs and needs of certain ethnic and racial groups/communities.

- If you were designing a culturally competent service, what things should it take into account?
- Are there things that relate to your race and/or ethnicity that you think it's important for services to understand? If so, can you tell me a bit about them?
  - ❍ Do you think that there are important differences between ethnic groups that ought to be taken into account in housing and homelessness services? Examples?
  - ❍ *Probe: Do you feel like there are certain assumptions of differences between ethnic groups that aren't true? Examples?*

There has been some discussion about the ways in which informal support networks shape how people engage with services

- Do you think people from some ethnic minority groups are more likely than others to be able to call on help from friends/family/their community or do you think this is a myth?
- Do you see any patterns in terms of where people across different ethnicities/races seek advice? For example, whether it's inside their community or outside?

- Any final remarks?
- Next steps
- Thank you

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