



REPORT

RACE AND ETHNICITY

HOUSING

Ethnicity and homeownership

This literature review looks at the main patterns, themes and key issues relating to research on ethnicity and homeownership in the UK.

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Executive summary

Analysis indicates that when compared to White British households, certain minoritised ethnic groups are more likely to rent rather than own their own home and have lower housing wealth. Differences in earnings and educational attainment are important in explaining wealth disparities among minoritised ethnic groups, driven by underlying structural inequalities, discrimination and limited intergenerational wealth transmission.

The causes of housing wealth inequality and the experiences of homeownership of minoritised ethnic groups can be identified. Evidence reveals that enduring inequalities are experienced among certain minoritised groups in the UK with respect to accessing homeownership, securing mortgage financing, amassing housing wealth, and buying and maintaining a home of adequate quality. However, it is important to acknowledge that not all groups are equally disadvantaged and there is considerable diversity between and within groups.

Acknowledgement of this differentiation has been a notable weakness within the available evidence.

We would expect that educational attainment, employment, financial resources and other relevant cultural traits (such as household structures, attitudes to borrowing and tenure preferences) can affect housing outcomes and other forms of inequality. It is also important

that the implications of the review are considered within a UK-wide policy context, recognising that there are important, divergent policy approaches relating to poverty and income inequality at a devolved level. Considering these limitations, the following are important findings that emerge concerning the relationship between ethnicity and homeownership in the UK.

Homeownership and ethnicity are multi-faceted

There is a need for caution in making assessments of the relationships between ethnicity and homeownership. There is wide differentiation within the owner-occupied sector in terms of income, housing wealth, historic debt and housing quality, with varying experiences amongst different groups. Geographical location can also play an important role in determining outcomes, alongside considerations of class, gender, disability and levels of economic activity.

Homeownership highest in Indian, White British and Pakistani communities

Figures for Indian (74% of households), White British (68%) and Pakistani (58%) are significantly higher than for Bangladeshi (46%), Black Caribbean (40%) and Black African (20%) groups. These latter groups have also experienced declining levels of homeownership since 2001, compared to White British households. These processes reflect a combination of

economic and knowledge resources, cultural predispositions and household structures.

The impact of enduring and historic legacies of racial discrimination has also determined the process of residential disadvantage and ethnic segregation. At the same time, patterns of ethnic clustering are affected by mechanisms of choice and constraint, which have had both positive and negative effects. The overall decline in UK homeownership in recent years can be attributed to declining owner occupation rates amongst minoritised ethnic groups in England and Wales, as well as declining levels amongst young households, who are disproportionately represented amongst certain minoritised groups (for example Black Caribbean and Black African households).

Structural factors are central in shaping disadvantage

The research highlights the continuing significance of structural inequality. Disadvantage in the homeownership sector reflects wider inequalities in education, employment and welfare policies, which in turn determine opportunities to secure economic status, access to finance and lending policies. Differences in earnings and educational attainment are important for explaining wealth disparities amongst racialised minorities more generally, which are driven by underlying structural inequalities and institutional discrimination.

The wide literature on the ‘racial wealth gap’ highlights the persistence of social and economic disadvantage amongst a number of ethnic groups (most notably Black African, Black Caribbean and Bangladeshi households). Other groups (such as Indian and Pakistani communities) appear to be less disadvantaged by these economic constraints (for example, achieving high levels of educational attainment, accessing employment opportunities and accruing personal savings). These groups have been relatively more successful than others in negotiating racial discrimination and gaining access to financial opportunities, including homeownership.

Policies to extend homeownership had marginal impact on minoritised ethnic groups

The Right to Buy policy (1980) was designed to facilitate a ‘property-owning democracy’ in the UK. Whilst the 1980 Housing Act was able to extend homeownership to a wider range of households, the policy extended risk to low-income households (many of whom struggled with subsequent repair and maintenance liabilities). Minoritised ethnic groups were disproportionately represented amongst these low-income households (particularly in high-value inner-city localities and living in poor condition properties) and therefore failed to benefit from these homeownership schemes. The policies which followed were designed to extend homeownership to low-income groups (including equity loan and shared ownership schemes) but have had limited success in improving social mobility and have not been aimed at

addressing racial inequality.

Important research gap in financial exclusion and housing

A neglected area of study relates to financial exclusion, access to financial services (specifically credit and mortgage finance) and its impact on housing tenure choices. There is considerable international literature on the impact of housing and financial exclusion amongst minoritised groups (particularly in the US context) and evidence of limited access to credit, insurance services and banking in the UK, but more evidence is needed about how property condition, price and marketing affect minoritised groups in the UK.

Additional research gap on minoritised groups

Whilst a number of studies have highlighted the differential experience of the owner-occupied sector amongst different groups, much of the material is based on quantitative data (which considers correlation rather than causation) or is based on studies that do not consider ethnicity. There is relatively little contemporary (qualitative) data on how experiences of homeownership are shaped by ethnicity.

Significant change in last 50 years disproportionately affected minoritised communities

The main factors considered are:

- a growth in ‘financialisation’, whereby speculation and commodification of housing has contributed to a crisis of affordability; a process which has been particularly significant for residents of inner-city environments, which tend to be more ethnically diverse than other parts of the country
- interest in the significance of ‘neighbourhood effects’ (or geography on the experience of poverty) and the distinction between how individuals feel about their local communities and institutional attitudes towards neighbourhoods — these factors can affect patterns of housing demand, diminish property values and negatively affect attitudes to lending to minoritised ethnic groups in specific locations
- increased concern about the role that migration plays in access to homeownership, with migration policy an important factor in determining advantage, disadvantage, access to labour markets, benefits and services
- greater acknowledgement of the complex nature of diversity and inequalities amongst ethnic groups
- a lack of evidence about different forms of disadvantage and the causal factors that determine access to and experience of homeownership.

Given the above context, this review identifies a need for wider research into how minoritised groups can access assistance with continuing housing costs and the role of mortgage agencies (for example, how assumptions about location affect patterns of lending). More research is needed to understand the significance of agency in decisions about homeownership. Owner occupation may be the preferred tenure for many, but the evidence shows that for minoritised groups, a lack of choice exists amidst institutional constraints. These include: dealing with bureaucracy, language constraints, a lack of information about available services, attitudes and preferences of different ethnic groups, and attitudes and policies within institutional (private and public sector) agencies. Specific questions identified for future research include the following:

- How might we disrupt historic patterns of wealth inequality by helping households who are less likely to inherit build wealth? What might we learn from elsewhere in the world?
- How could future policy – for example, the proposed easing of mortgage lending criteria – best target those currently lacking access to familial wealth?
- Are attempts to access homeownership/mortgage application rates unequal across minoritised ethnic groups (when controlling for incomes, levels of savings, and location), as some data suggests? If they are, what drives this inequality?
- How do practices, activities, discrimination or inequalities in mortgage lending and the wider house-buying process affect access to homeownership for minoritised ethnic groups (if at all)? What is the role of intermediaries (including, for example, brokers or

lenders) in facilitating equal access to homeownership?

How does the current suite of homeownership policies — particularly low-cost homeownership schemes such as Shared Ownership — affect ethnic minority homeownership rates? How equally are these schemes accessed by minoritised ethnic groups? Are these schemes being developed in areas with higher populations of those minoritised ethnic groups who are most excluded from homeownership?

1. Introduction

This study investigates the racial housing wealth gap in the UK and reveals enduring inequalities experienced amongst racialised minorities in the UK in accessing homeownership, securing mortgage financing, amassing housing wealth, and buying and maintaining a home of adequate quality. This research reviews the main patterns, themes and key issues relating to research on ethnicity and homeownership in the UK.

The evidence indicates that when compared to White British households, minoritised ethnic groups (particularly, Black British, Black Caribbean and Bangladeshi groups) are more likely to rent their own home and have lower housing wealth.

Differences in earnings and educational attainment are important for explaining wealth disparities amongst racialised minorities more generally, which are driven by underlying structural inequalities and institutional discrimination that further limits housing choice.

Differential rates of homeownership along racial and ethnic lines in the UK demonstrate the interplay between economic resources, knowledge resources, household structures, preferences and attitudes towards homeownership. These processes are strongly determined by processes of racial discrimination and exclusion.

2. What is known about housing wealth inequality?

This literature review develops earlier work commissioned by the Joseph Rowntree Foundation (JRF) on structural racism and housing (Rogaly et al., 2021), and ethnicity and very deep poverty (Matejic et al., 2024). The review focuses on the linkages between ethnicity and homeownership in the UK, identifying evidence on the key drivers of disadvantage and differing experiences of minoritised groups.

A range of studies have outlined inequalities in access to wealth (Barnard and Turner, 2011; Byrne et al., 2020; Savage et al., 2024), highlighting the existence of a ‘racial wealth gap’ (Khan, 2019; Kanabar, 2022) and emphasising the importance of homeownership as a key investment and source of intergenerational wealth transmission (Gregg and Kanabar, 2022; Karagiannaki, 2023). Many of these recent studies highlight the vulnerabilities of specific groups to deep poverty, most notably Bangladeshi, Black African and Pakistani households (Matejic et al., 2024). However, there is a gap between these studies and general discussions of housing policy. The purpose of this review is therefore to analyse the available evidence surrounding ethnicity and homeownership, seeking to integrate the various discussions and highlighting strengths and weaknesses of the evidence base. The review investigates 4 main

research questions:

1. How do rates of homeownership differ by ethnic group, and how has this changed over time?
2. What underpins these trends, and how does this differ between and within groups?
3. How is access to lending or lending practices experienced by different minoritised ethnic groups, and to what extent has this shaped access to house purchase?
4. What, if any, policy interventions have reduced or exacerbated inequalities in access to, or rates of homeownership?

This review considers how homeownership has emerged as the dominant tenure in the UK and demonstrates the extent to which minoritised ethnic groups have been excluded from the sector and disadvantaged in terms of housing wealth. The following provides some historical context, identifying 2 main strands of housing research: discrimination, segregation and conflict on the one hand; and studies considering choice and constraint on the other. This review then considers the somewhat neglected debate around financial exclusion, before looking at both continuities and change in discussions of ethnicity and homeownership. The conclusion summarises the research gaps and highlights areas for further research. Appendix 1 analyses the methodological challenges in conducting research on ethnicity and owner occupation.

A note on terminology used in this review

In discussing ethnicity, this review uses the term ‘minoritised ethnic’ to describe groups of people rather than ethnic minority to emphasise the extent to which race and ethnicity are social constructs used both to include and exclude on the basis of identity and status. Where other terms are used in specific studies (for example, ‘BME’, ‘BAME’ or ‘non-White’), these categories are applied with quotation marks. Some historic studies may use outdated terminology and language, and quotation marks will again be used. See Appendix for a fuller discussion of methodology.

3. What causes housing wealth inequality, why does it matter?

Recent work alludes to the importance of an ‘ethnic wealth gap’ in the UK (Karagiannaki, 2023), demonstrating how wealth inequalities are embedded in long-term historical forces, including systemic racial disadvantage, persistent institutional prejudice and denial of access to employment opportunities, educational attainment, social housing and eligibility for welfare benefits. Minoritised ethnic households are more likely to face systemic barriers, which in turn limit their ability to access financial services (Khan, 2008) and to build generational wealth. Many people in Britain with minoritised ethnic backgrounds face extensive and persistent economic inequalities which vary by ethnic group, but are more significant for Black, Bangladeshi and Pakistani groups, and less so for Indian and Chinese groups (Khan, 2019).

Much of this inequality is explained by experiences and outcomes in the labour market, where for certain groups there are lower employment rates and wages, higher unemployment rates and ‘occupational segregation’ in low-paid jobs which lack opportunity for progression (Clark and Drinkwater, 2007; Catney and Sabater, 2014; Weekes-Bernard, 2017). There is also an important correlation between ethnicity and migration status, with just over half of Black and ethnic minoritised people in the UK born overseas, with the immigration debate and policy

remaining sharply divided, based on assumptions around ethnicity (Khan, 2019) and therefore a significant factor in determining advantage, disadvantage, access to labour markets, benefits and core services.

As writers such as Preece and colleagues (2019) contend, the (un)affordability of homeownership cannot solely be conceptualised as a housing issue, but is structured by labour market conditions, mortgage finance and the nature of welfare systems. However, with some exceptions, these studies have tended to marginalise the significance of owner occupation as a cause of social exclusion on the basis of ethnicity and often neglect to consider how financial exclusion affects minoritised groups. Similarly, much of the wider literature on financial exclusion pays limited attention to housing, owner occupation and ethnicity. For example, a study of the dynamics of spatial inequality in gross housing wealth in the UK (Levin and Pryce, 2011) showed evidence of cycles in housing wealth inequality, and noted a growing gap in wealth between owners and renters, but crucially makes no mention of race or ethnicity. In summary, housing wealth inequality:

- fails to meet housing preferences (although there is limited data on the preferences of minoritised ethnic groups)
- limits the ability to access financial services and borrow money to invest in one's assets and other areas of household spending
- limits opportunities for households to benefit from lower housing costs later in the life cycle (and to benefit from realising equity and capital in their property)

- curbs generational wealth transmission with fewer financial resources to pass on to children and beneficiaries.

4. A nation of homeowners?

As the majority tenure in the UK (and elsewhere), there has been extensive discussion about the significance of homeownership. Whilst some have written of a sector promising security and significant social benefits (Saunders, 1990), functioning as both social norm and positional good (Foye et al., 2018), others discuss the ‘myth’ of homeownership as a social construction based on government policy, ideology and social structure (Kemeny, 1981); a sector bound up with discourses of choice and freedom (Ronald, 2008) offering autonomy and security, albeit within a fragmented and differentiated environment (Forrest et al., 1990).

Notwithstanding these debates, many now see owner occupation as an essential component of what is sometimes termed ‘asset-based welfare’ (Adkins et al., 2020), where economic stability is delivered through ownership of property, investments and savings, rather than income-based benefits. These changes have occurred within a landscape dominated by the ‘financialisation’ (Aalbers, 2016) of housing, where property is treated as a commodity for the purposes of investment and wealth, rather than an inherent social good.

This ‘normalisation’ of homeownership (Gurney, 1999), in which aspirations to own a home are seen as natural, has emerged in a period when the social rented sector has become increasingly associated with stigma and seen as a residual service of last resort (Fitzpatrick

and Pawson, 2013). In consequence, writers such as Smith (1989) have argued that the owner-occupied sector has been ‘instrumental in the reproduction of racial inequality’ (p. 92), and many studies have highlighted the importance of structural discrimination in housing (see, for example, Preece et al., 2020; Rogaly et al., 2021). However, there has been relatively limited discussion of the relationship between ethnicity and owner occupation in the UK.

Although historically there have been extensive discussions of race, institutional discrimination and housing provision, these studies have tended to focus on residential segregation (Smith, 1989), discrimination in social housing allocations and the use of discretion (Henderson and Karn, 1987), neighbourhood effects (Van Ham et al., 2013), and wider social exclusion in housing (Ratcliffe, 2002). Other studies have highlighted the health impacts of a 2-tier housing system (Walcott and Robinson, 2025), in which some benefit from homeownership as they can accumulate wealth and are generally healthier, while others are exploited by a rental sector which drains wealth and erodes health.

Working-class ‘communities of colour’ disproportionately occupy the latter group, are less likely to own a home and hold lower property wealth due to a combination of historical, geographic and socioeconomic barriers (Walcott and Robinson, 2025). Minoritised ethnic groups spend a larger proportion of their income on housing costs than White households (Aref-Adib and Odamtten, 2025) and are more likely to experience poorer-quality housing conditions (Dillon et al., 2023). As a consequence, households have lower levels of housing

wealth and are increasingly locked out of homeownership due to rapidly rising house prices, leaving them trapped in the private rental sector (Kazi and McFarlane, 2022).

Minoritised ethnic homeowners in the UK

As noted above, the classification of ‘minoritised ethnic’ households does not represent a homogenous group. Data on ethnicity shows that the highest level of owner occupation is found amongst those identifying as Indian (70%), with White British at a figure of 68% and Pakistani at 65%. Much lower figures are found for Bangladeshi (42%), Black Caribbean (40%) and Black African (23%) groups (Robinson et. al., 2024). Analysis of 2021 census data in England and Wales shows that not only are minoritised ethnic households less likely to own their home than White households, but these households have also seen a higher rate of reduction in levels of homeownership. Dillon and colleagues (2023) contend that declining rates in homeownership (in England and Wales) of 6.3% since 2001 can be explained by declining rates of homeownership amongst minoritised ethnic households, which reduced by 8.5% compared to 3.1% for White households. This is despite the fact that the proportion of minoritised ethnic households has increased from 11% to 14% in the 10 years to 2021.

It is important to note that other authors argue that a falling homeownership rate in the UK over the last 10 years specifically is fuelled by a significant decline in younger households owning their own home (Wilson et al., 2021; Cribb et al., 2018) Younger minoritised ethnic

households seem to be particularly locked out of homeownership, with 28% of persons between the ages of 35 and 49 owning their own home, compared to the 61% average (Dillon et al., 2023).

There is a wealth of evidence about the disadvantages faced by minoritised ethnic groups in the housing arena (for example Rogaly et al., 2021) with analysis of 2021 census data for England and Wales finding that ‘ethnic housing deprivation’ (involving access to safe, secure, affordable accommodation) reflects structural inequalities in the housing market, including disadvantage in employment, education and welfare policy.

De Noronha’s (2024) analysis shows that compared to White British groups, Black African households are 75% and Bangladeshi households 63% more likely to experience housing deprivation. Recent migrants are also more likely to experience housing deprivation than those born in the UK. Minoritised ethnic households are more likely to experience precarious living conditions, with higher rates of overcrowding; minoritised groups are also disproportionately likely to be made homeless, to be moved out of their current area by local authorities, and to experience discrimination by landlords and estate agents (de Noronha, 2024).

Figures for income and wealth demonstrate an uneven distribution in terms of ethnicity. Compared to White Britons, minoritised ethnic groups are more likely to live in households with lower levels of income and wealth, with fewer people in work (Kanabar, 2022). Minoritised

ethnic groups experience disproportionate levels of ‘housing stress’ and tend to spend a higher proportion of their income on housing costs compared to other groups. A recent study on housing affordability (Aref-Adib and Odamtten, 2025) showed that the proportion of income spent on housing costs was between 23% and 26% for Bangladeshi, Black other and Arab adults, compared to 11% for White British adults.

Access to housing wealth is also differentiated by ethnicity. Thus, Walcott and Robinson (2025) have shown that the median property wealth of Black households (Black African and Black Caribbean) stands at zero, compared to £115,000 for White British households and £176,000 for Indian households.

Minoritised ethnic groups are also at disproportionate risk of what Hernandez and colleagues (2018) term ‘becoming poor’ (poverty entry) and ‘remaining poor’ (persistent poverty). Their study of income dynamics found that while living in London generally reduced the risk of initial poverty, this had no effect on Black Caribbean and Black African groups (who were over-represented in social housing properties that were in poor condition and located in high-value neighbourhoods).

The most likely groups to be in persistent poverty were Pakistani and Bangladeshi, followed by Black African and Black Caribbean groups (Fisher and Nandi, 2015). The risks of being in ‘very deep’ poverty were also higher for Black and Asian minoritised ethnic groups than for White

households (Schmuecker et al., 2022). This data illustrates how minoritised groups can often lack access to secure, affordable accommodation of good quality, how they are more vulnerable to low incomes and face greater barriers in access to finance. As a consequence, minoritised ethnic groups face greater barriers in access to owner occupation, are subject to higher levels of risk when purchasing property and experience greater pressures in terms of affordability.

At the same time, writers such as Dillon and colleagues (2023) have criticised the knowledge about the affordability of housing for different ethnic groups, contending that data is released irregularly, research rarely disaggregates findings by ethnicity and there is a widespread lack of focus on the systemic financial and wealth drivers of house price rises to explain the lack of progress in closing deep-rooted housing inequalities. Given this context, the next section considers the development of research and evidence about the relationship between ethnicity and homeownership.

5. The legacy of disadvantage and discrimination

This section considers the development of research studies on housing and ethnicity from the 1960s (a period when homeownership became the dominant tenure in the UK) to the contemporary era. As writers such as Phillips (2011) have shown, understanding discrimination needs a consideration of macro (structural), meso (institutional) and micro (individual) levels of disadvantage. Following Beider (2009), this section identifies 2 main themes in relation to homeownership research and policy. The first is a focus on race, segregation and inner-city conflict, with government policy towards homeownership adopting an area-based approach that utilises housing renewal grants and neighbourhood subsidies. The second theme is one of choice and constraint, where government strategies to extend homeownership were based on incentives targeted at individuals through sales of council housing (Right to Buy) and other low-cost ownership initiatives.

Discrimination and inner-city conflict

A number of studies have explained how residential settlement in the UK has been driven by a legacy of colonialism, with housing choices determined by decisions made by public and

private sector agencies based on both direct and indirect discrimination (see, for example, discussion by Phillips and Harrison, 2010). The most influential of these early studies was the work conducted by John Rex and colleagues (see, for example, Rex and Moore, 1969; Rex et al., 1977) with an interest in group conflict, politics and power. Rex and Moore's (1969) study of Sparkbrook in Birmingham showed how minoritised groups had differential access to political, social and economic resources and were denied access to good-quality public housing by discriminatory decisions by local authority officers — a process exacerbated by private sector landlords and agents. The consequence was a strong correlation between ethnicity and the poorest-quality accommodation, in areas with the highest levels of deprivation.

In their study of Handsworth in Birmingham, Rex and Tomlinson (1979) showed how residential segregation was driven by competition for education, housing and employment, with minoritised groups largely excluded from economic opportunities and denied institutional sources of social support (such as Trade Union or Labour Party membership). Whilst later studies have criticised the work of Rex and others, largely for their generalisations and assumptions that minoritised groups form an 'ethnic underclass', the analysis of systematic disadvantage has been highly significant in shaping subsequent debate.

A key figure in the development of ethnicity in housing research has been Valerie Karn; her work with colleagues was focused on institutional discrimination in the housing sector. Under the Labour Government, area-based policies of Housing Action Areas under the 1974 Housing

Act were introduced with the aim of raising housing quality and reducing deprivation (including funding for improvement grants), a policy that replaced previous clearance and redevelopment programmes. Short and Bassett (1978) described these programmes as a 'holding operation' and 'patching-up' of inadequate housing. Karn (1977) concluded that there was a de facto policy of handing over the costs of improving and maintaining property to those least able to afford them (that is, lower-income owner-occupiers). She argued that the subsidy system provided finance to those who needed it least (with the effect of encouraging higher-income households to move upmarket, normally to the suburbs).

The consequence was the existence of a housing shortage, as well as a growing number of vacant, unsaleable properties. The housing subsidy system was therefore most generous to those who could buy without help and gave the least help to lower-income buyers, with a lack of alternative options available to marginalised and financially insecure inner-city communities. For Karn, this process disproportionately affected West Indian, Indian and Pakistani households who constituted an ever-increasing proportion of owner-occupiers in the most distressed areas of inner cities.

In their study of Birmingham, Henderson and Karn (1987) found that three-quarters of Asian households were owner-occupiers, despite their relatively low incomes. However, these households were found in the cheapest and worst standard of owner-occupied housing in the city – often severely overcrowded and lacking in amenities. Many found the cost of repairs,

maintenance and compulsory improvements an intolerable burden. Henderson and Karn questioned the assumption that there was universal enthusiasm for the owner-occupied sector, judging by the large number of applications for the local authority waiting list for housing. Instead, the authors speculated that the high levels of homeownership amongst the Asian community were a function of exclusion from the social rented sector, including a lack of residential qualifications for access to the housing register and a denial of access to young single people.

Area-based housing policy

Studies of the owner-occupied sector (for example, Karn et al., 1985) have argued that government initiatives in the late 1970s and early 1980s (including area-based improvement and renewal policies and low-cost homeownership initiatives) were primarily designed to ensure a flow of cheap, new and existing property into the owner-occupied sector. The policies did not address problems of households on low incomes or what happens to a property once it is priced at 'normal' market levels. The focus for the Government in this period was to ensure that people entered the property market regardless of their ability to sustain property ownership. Under Thatcher's Conservative Government, the 1980 Right to Buy initiative transformed renters into owners, but also forced tenants to become owners because of reductions in the supply of rented housing. For households in low-income areas, homeownership was more of a trap than a springboard, due to low capital gains and lack of

available options (outward or upward mobility), a process which furthered residential segregation.

Institutional discrimination

Research studies have identified discriminatory practices by private sector agencies (such as estate agents), despite the 1968 Race Relations Act (Merrett, 1982). This legislation, which extended anti-discrimination legislation to include housing and employment, could also include offering inferior-quality property on the basis of race and ethnicity (Smith, 1977). Studies demonstrated that for most people, opportunities for ownership were generated by their own desperate position in the housing market, rather than a result of government initiatives. Low-income households were therefore forced into very marginal decisions by a lack of available options.

A study of Birmingham (Karn et al., 1985) demonstrated that Asian households were heavily dependent on 'unconventional' sources of loan finance and informal buying and selling arrangements. The study contended that building society lending (and estate agent and solicitor practices) reflected: concerns about the quality of property (short leases, poor physical conditions and overcrowded environments); assumptions about the social characteristics of the area (seen as prone to crime and vandalism); and attitudes towards minoritised applicants themselves. Residential segregation (far higher in the owner-occupied than the rental sector)

was therefore exacerbated by market mechanisms, resulting in what the authors term ‘the privatisation of squalor’ (ibid.).

Residential segregation

The work of Susan Smith has been important in considering the development of racial segregation in Britain. Smith (1977) contended that policies were needed to tackle the root causes of social disadvantage, in particular a need to tackle disinvestment in inner-city environments. Smith (1988) argued that an absence of discussion of ethnicity has helped sustain rather than ameliorate this process, with the effect of undermining the citizenship rights of Black British residents. She argued that the existence of racial segregation has been constructed by politicians as a problem, focused not on racial injustice, but rather reflecting the sensibilities of White communities, with a focus on overcrowding, competition for scarce resources and the potential for social disorder.

At a structural level, writers such as Smith (1989) have seen residential segregation as part of an interlocking system of economic institutions, social practices and customs, political power, law and ideology. Rather than a neutral expression of cultural preference, Smith argued that segregation was a function of racial inequality in labour markets, housing and welfare systems, preventing access to a range of opportunities and life chances with individual choices therefore constrained by struggles for privilege and power (Karn, 1977; Rex and Tomlinson,

1979).

Subsequent research (for example, Ratcliffe, 2002) has emphasised the institutional constraints faced by minoritised ethnic groups, such as:

- assumptions about ethnic preferences, and racist steering of choices, by housing market professionals
- the failure of the housing market to respond to cultural needs (such as proximity to places of worship and retail outlets that cater for specific ethnic groups) other than those of dominant majority groups
- the effects of structural discrimination in employment and education
- institutional discrimination by housing agencies, for example, in urban renewal
- exclusion from certain residential areas due to racist harassment.

Discrimination in labour markets has played a key role in determining economic inequality, and the above studies therefore highlight the development of homeownership and differential experiences of the sector as a consequence of structural inequality, systematic disadvantage and institutional discrimination – all of which are further exacerbated by market forces.

6. Overcoming structural disadvantage in homeownership

Whilst studies of both structural and institutional prejudice have been highly influential in analysing the development of racial disadvantage in housing, later studies have looked at the balance between choice and constraint in the development of the owner-occupied sector in the UK. A study of Glasgow (Bowes et al., 1999) identified areas where Pakistani families in particular felt unsafe due to a continuing problem of racial harassment. In this example, neither the local authority nor housing associations were generally able to offer appropriate housing, and families faced difficulties in securing mortgage funding. As a consequence, families were often compelled to access homeownership in 'affordable' accommodation in unpopular areas of multiple disadvantage.

Other studies focused on the significance of individual and collective choice as well as constraints. For example, Clark and Rivers (2013) highlighted 3 different explanations of residential segregation: differences in budget constraints between ethnic groups, preferences with regard to the ethnicity of neighbours and social networks, and housing market discrimination and the role of real estate agents and lending institutions as 'gatekeepers'. Clark and Rivers commented that the different literatures articulating these 3 perspectives were

largely separate, and that the role of income was often underplayed in understanding differences in neighbourhood choice between minoritised ethnic groups. The study argued that choice and sorting outcomes reinforce existing patterns of ethnic and racial segregation, that strong ethnocentric preferences (often in order to avoid racial harassment) mean that racial separation was likely to remain important, and that socioeconomic status combined with such preferences increased segregation, with clear evidence that minoritised groups were advantaged when having greater resources.

The impact of Right to Buy

From the 1980s onwards, studies focused on the impact of government policies, such as Right to Buy, in facilitating access to owner occupation and offering opportunities to groups previously unable to enter the sector. Booth and Crook (1986) looked at low-cost homeownership initiatives under the Conservative governments of 1979 and 1983, considering the ideological justifications for extending homeownership as part of a privatisation agenda concerned with notions of efficiency and choice. The corollary to these initiatives was social renting becoming a residual sector, limited to restricted categories and increasingly viewed as an ‘ambulance service’ provision (Fitzpatrick and Pawson, 2013), alongside reduced subsidies for public housing.

Policies considered include Right to Buy for council tenants, shared ownership schemes, improvement and build for sale initiatives, encouraging greater availability of mortgages to low-income groups and increasing assistance for repairs and improvements to older homes. The evidence suggested that more help was needed to assist low-income households with running costs, rather than simply entry costs into owner occupation.

Studies of Right to Buy found that low-income groups felt forced to take risks in an attempt to gain some control over their living environment due to their 'endangered' situation on housing estates, within a period of uncertainty and change. Right to Buy was therefore seen as the best way to defend the 'precarious stability' of lower-income groups (James et al., 1991).

Subsequent research on the impact of Right to Buy illustrates how the policy extended opportunities for existing residents (including a significant number of minoritised groups) but was less likely to benefit lower-income groups in areas with high property values. Many residents struggled with repair bills, and many properties were later used for short-term private renting (Jones and Murie, 2006; Murie, 2016).

Importantly, the historic exclusion of minoritised ethnic groups from the council housing sector (Henderson and Karn, 1987) meant that those able to most benefit from the sale of social rented property were disproportionately White households, living in the best- quality property in the highest-value locations. A policy designed to increase social mobility therefore served to heighten residential segregation along racial and ethnic lines.

Low-cost homeownership and Help to Buy

In looking at later developments, Bramley and Morgan (1998) considered the development of low-cost homeownership (LCHO) initiatives in the UK in the 1980s and 1990s. The authors argued that a distinctive feature of UK policy in this period was the large-scale transfer of property from the public to owner-occupied sector and the development of policy to encourage lower-income households into the sector. The article evaluated initiatives according to the criteria of value for money, sustainability and meeting demand. The authors saw LCHO as a more cost-effective mechanism for delivering social housing for those in low-paid employment than providing new rented housing. In addition, shared ownership was suggested as an alternative 'niche' tenure, offering greater security to a range of groups with limited or uncertain ability to pay. However, the study did not consider ethnicity as a factor in the evaluation.

In an evaluation of the Help to Buy equity loan scheme introduced in 2013, Finlay (2016) found that the scheme met its objectives in terms of increased housing supply, stimulating demand and helping restore market confidence. However, there was no mention of ethnicity in his report, which also found that the majority of those receiving assistance were those who were already intending to buy. Similarly, Provan and colleagues (2017) demonstrated that government low-cost ownership schemes did not expand social mobility by opening up homeownership to new groups of lower-income households. Government data on LCHO

schemes shows that the impact on social mobility was likely to be small.

Other analyses of LCHO schemes in England (including Right to Buy, shared ownership and Help to Buy) (Wallace et al., 2022) echoed the finding that whilst initiatives could assist households on low incomes, they increased risks (many of which were not understood in advance by potential owners). These risks were not distributed equally, with households on lower incomes experiencing problems more frequently than more affluent households, although ethnicity was not considered as a factor.

Based on research conducted in Scotland, McKee (2010) found that lower-income applicants often struggled with risk, with a limited range of financial products that might involve higher premiums as well as restrictions on the use and resale of their property, compared to other homeowners. The ability to ‘staircase up’ their share to become ‘full’ homeowners in the traditional sense was therefore questionable. Research by Robinson and colleagues (2024) also found no evidence that promoting racial equality was a key consideration in the Help to Buy scheme.

Integration and attitudes towards homeownership

As Sarre (1986) comments, 5 sets of factors affect the housing outcomes of minoritised communities: cultural predispositions, such as tenure preferences; economic resources, with

recently arrived immigrants in particular having limited capital and income; knowledge resources and ability to ‘play the system’; household structures, which may differ from host society expectations, such as large families; and both intended and ‘unintended’ racial discrimination. Writers have also argued that the balance between choice and constraint is dependent on a variety of factors, highlighting the dynamic interaction between competing forces (Sarre et al., 1989).

A study by Savage and colleagues (2024) comments on patterns of homeownership amongst minoritised groups reflecting migration histories, attitudes towards homeownership and remittances back home. Others (for example, Pacione, 2005) have emphasised how trends in homeownership are affected by the level of integration or assimilation within host communities. These processes are determined by 2 main factors.

The first is **behavioural assimilation** — a process of ‘acculturation’ whereby members of a group acquire the behaviour, attitudes, sentiments and values of the ‘charter group’ and by sharing their experience and history are incorporated within a common cultural life. The second factor is **structural assimilation**, which refers to the distribution of ethnic migrant population through the social system and their ability to compete successfully in occupational, educational and housing markets and enter key decision-making positions in government, business and other spheres of society.

Studies of Asian communities have tended to highlight the element of choice in homeownership in order to explain the high rates of owner occupation amongst Indian and Pakistani households in the UK. For example, Cater and Jones (1987) discuss what they term the 'Janus-like' category of British Asians who are defined by both race and ethnicity; the former as a label conferred by non-members and the latter in contrast to theories of segregation as racial discrimination.

Aldrich and colleagues (1985) see ethnicity as a positive force for group interests, with powerfully developed cultural consciousness and fraternal solidarity found amongst Indian and Pakistani communities. Others have written of concerns to preserve ethnic identities and maintain strict social distance from a White majority (Kearsley and Srivastava, 1974; Cater and Jones, 1987). In similar terms, Dahya (1974) argued that Pakistani congregation in multi-occupied accommodation was a strategy of choice arising from the effects of chain migration and a particular desire to maximise savings and share a common language and customs.

Others, such as Phillips (2005), have noticed an increasing 'suburbanisation' and residential mixing amongst communities of Asian heritage, which has facilitated higher levels of homeownership. Phillips and colleagues (2007) argue that these observations challenge often over-simplified and 'essentialised' representations of British Asian preferences for residential clustering.

Other writers have discussed the idea of Asian entrepreneurialism, based on stereotypical cultural perceptions of ‘thrift’, hard work and family labour (Werbner, 1990). As writers such as Basu and Goswami (1999) have shown, however, economic success amongst South Asian groups has rested on a combination of educational attainment and the ability to accrue personal savings, resulting in the emergence and growth of an affluent middle class.

Geography and constrained choice

Daley (1998) writes that ‘racism was a major factor affecting the residential choices and housing tenure adopted by early migrants, as private landlords and public housing allocation restricted “non-white” groups to areas of low-quality housing’ (p. 1716). The public housing that was offered to Black African groups was found to be of the poorest quality in the least desirable areas. This was exacerbated by the Right to Buy policy, which saw sales of the most desirable property (Peach and Byron, 1994). The highest concentrations of Black African households were also in areas of high-cost property (such as Central London). Geography plays a crucial role in experiences amongst minoritised ethnic groups. Research has shown that living in London, for example, significantly disadvantages certain groups (Owen, 1995), where there is a clear tendency for minoritised groups to fare worse than White British groups due to high house prices and poorer housing conditions.

Studies have also focused on the experience of homeownership for different ethnic groups, highlighting differential forms of exclusion. For example, Cameron and Field (2000) conducted research in 2 neighbourhoods in Newcastle, one White and one with a majority Bangladeshi population. In the Bangladeshi locality (an area with high demand and high turnover), housing options were severely constrained due to a combination of low income and fear of crime and harassment. At the same time, this neighbourhood had a high degree of community identity and solidarity, with a comparatively strong integration within the local economy. Despite the fear of harassment, the neighbourhood was seen as a safe environment in an otherwise hostile landscape. In contrast, the White neighbourhood benefited from greater housing choice (due to low demand), but residents experienced greater exclusion from the labour market and a reduced sense of community and civil society.

Ethnic clustering as a positive choice

Whilst much debate has focused on the negative effects of polarisation and ethnic segregation, others (for example, Phillips et al., 2007) have written of the positive effects of ethnic clustering. Certain groups (such as Asian households) exercise a choice to live within communities where they feel secure and safe, and have a sense of belonging and inclusion — what Kearns and Parkinson (2001) term ‘an arena of predictable encounter’ (p. 2106).

Work by Sarre and colleagues (1989) suggests that discriminatory constraints of the dominant White society were 'internalised' in the behaviour of the minority, so that while they would appear to choose particular residential locations, in reality they were accepting only what they knew they would be allowed to have. Hence, constraint in the owner-occupied market 'is embedded in the households' own aspirations as well as in the policies of the institutions' (p. 83). As Pacione (2005) has written, 'the spatial outcome of the processes of segregation and congregation is determined by the interplay of discrimination by the host society or charter group and the strength of internal cohesion of the minority' (p. 153). Hence, in practice, it is difficult to determine whether segregation is voluntary or involuntary.

Damaging consequences of gentrification and displacement

Wider neighbourhood strategies of gentrification and displacement have been significant in affecting the experiences of minoritised ethnic groups (including owner-occupiers). De Noronha (2024) has argued that the violence of state-supported regeneration policies (involving demolition, clearance and displacement) disproportionately affected racialised minorities, compounded by the 'slow violence' caused by the neglect and stigmatisation of working-class housing. These processes have enabled dispossession alongside the denial of a right to safe, secure and affordable accommodation, driven by a 'relentless financialisation' of land and housing, furthering speculation and exacerbating affordability problems.

In similar terms, a study of the impact of Right to Buy on London council estates (Elliott-Cooper et al., 2020) highlighted the racialised nature of spaces labelled as stigmatised, and which faced the twin pressures of gentrification and displacement. Those residents who had bought leasehold property (a majority Black population in the case study area) felt betrayed and marginalised in having to make way for White gentrifiers; respondents in this study reported feeling that their investment in their own homes had been lost (Elliott-Cooper et al., 2020).

7. The significance of wider financial exclusion

As mentioned above, a relatively neglected aspect of debates about owner occupation has been attention to the issue of financial exclusion. In understanding this process, Kempson and Whyley (1999) offer a useful categorisation, which identifies 4 specific forms of financial exclusion:

1. **access**, restricting entry by unfavourable risk assessments
2. **condition**, where restrictions are imposed on products offered
3. **price**, where the costs of products are prohibitive
4. **marketing**, where certain groups are overlooked by financial institutions.

Kempson and Whyley suggest that the 'product' needs of low-income groups are modest and unlikely to bring high profitability to financial services organisations, resulting in limited targeting of financial services to such groups. These conclusions have relevance to the experiences of financially excluded minoritised ethnic households and their ability to access and remain within the owner-occupied sector.

In explaining financial exclusion amongst minoritised ethnic groups, Kempson and Whyley (1999) identified the key causal factors as: language difficulties and difficulty in self-advocating in the pursuit of financial products; lack of understanding of financial services, including available services; and information on how to obtain financing. Some may have religious reasons for not using financial services (including those from Islamic groups), and some may have a cultural tradition of relying on extended family networks rather than commercial sources of finance.

For Kempson and Whyley, these reasons ‘almost certainly’ explain why Pakistani and Bangladeshi households are more likely to be without financial products than White households in similar socioeconomic circumstances. Other ethnic groups – such as African-Caribbeans – were thought to be more likely to lack financial products because of being on the margins of the labour market or due to household structures (Kempson and Whyley, 1999). However, there is little concrete data and evidence about choices and preferences for specific minoritised groups.

Gaining access to savings is a further important factor in determining ability to enter the owner-occupied sector. Minoritised ethnic households are more likely to be disadvantaged with regard to education, employment and housing, which in turn limits their ability to obtain financial services (Khan, 2008). As research in London has shown, around 70% of Bangladeshi, Pakistani and Black households had no savings at all, compared to 40% of White and 46% of

Indian households (Gleeson, 2022).

The economic, social and health disadvantages faced by UK minoritised ethnic groups are likely to result in poorer access to financial services (Kempson and Whyley, 1999; Pollin and Riva, 2002). ‘Black’ households are more likely to have less access due to their positioning in the labour market and due to low income (Kempson and Whyley, 1999; Financial Services Authority, 2000). Similarly, Bangladeshi and Pakistani households may find it more difficult to obtain financial services due to language, cultural or religious reasons (Financial Services Authority, 2000).

Amongst ‘lower’ social classes, where minoritised groups are over-represented, there is less access to current and savings accounts (Devlin, 2005). It is also suggested that various UK minoritised ethnic groups do not have access to household credit (Deku et al., 2016). Studies have also shown differential access to finance for minority-owned businesses (Smallbone et al., 2003), with African-Caribbean-owned businesses appearing to be the most disadvantaged.

There is a clear research gap in discussions of financial exclusion, where ethnicity is often underplayed. As an example, Devlin’s (2005) study tests and compares influences on exclusion for a wide range of financial services. Based on regression analysis, the findings show that the most consistent and significant influences on financial exclusion are employment status, household income, and housing tenure, closely followed by marital status, age and level of

academic qualification.

Housing tenure was a significant and consistent influence on financial exclusion, with those in local authority or housing association accommodation and, to a lesser extent, private rented accommodation being far more likely to be financially excluded than owner- occupiers.

Financial institutions chose not to target individuals located in properties in relatively deprived areas across the UK, with postcodes deemed a higher risk to firms.

Somewhat surprisingly, the study also found that ethnicity and social class had a less prevalent impact on levels of financial exclusion, despite the findings that language, culture, and religious factors play a role. Social class was shown to influence financial exclusion from savings accounts and current accounts, with lower social class associated with greater financial exclusion. However, for other services covered in the study (such as insurance, life assurance, and pensions), the relationship between social class and financial exclusion was seen as less clear-cut.

The disadvantage of limited housing wealth

Homeownership and housing wealth are increasingly stratified by parental wealth, which is lower among particular minoritised ethnic groups (such as Bangladeshi, Pakistani and Black African households). In a detailed UK study, Karagiannaki (2023) shows that, with the

exception of Indian households, minoritised groups are much less likely to own their home and are more likely to have higher levels of mortgage debt and lower wealth holding than White British households. At the lower part of the financial wealth distribution, minoritised groups have characteristics that are associated with lower levels of wealth (for example, lower income, being younger) rather than other ‘unobservable factors’ (for example, differences in savings propensity or differences in preferences towards debt holding).

The study speculates that structural factors such as restrictions in social housing access (imposed, for example, by residency requirements) and discrimination in the rental market may further constrain the homeownership opportunities of minoritised groups by creating disproportionately high housing costs. Alternatively, the homeownership opportunities of minoritised groups may be further constrained by discrimination in the mortgage market. However, the authors comment that future research is required to measure and disentangle the effect of each of these factors, suggesting that there is limited evidence about causal factors in these areas.

A study of housing wealth in London shows that declining homeownership rates amongst minoritised ethnic groups are contributing to widening wealth disparities. In 2022, the median household wealth of a Black and ethnic minority household (£87,200) was one-sixth the median wealth of a White British household (£524,100). These growing wealth disparities and higher housing costs faced by renters exacerbate existing socioeconomic and generational

inequalities in London (Kazi and McFarlane, 2022).

At the same time, studies have considered vulnerability to poverty faced by particular groups. Matejic and colleagues (2024) detail the vulnerabilities to poverty faced by Bangladeshi, Black African and Pakistani households. The research shows that the risk of poverty for these groups cannot be explained by age and family size and that the protection offered by work is marginal, given a greater likelihood of insecure, part-time and low-paid employment. The interaction of social housing allocation policies, labour market inequalities, ability to accrue savings and the impact of immigration legislation has intensified the risk of persistent, deep poverty amongst Pakistani, Bangladeshi and Black African households, who are 4 to 5 times more likely to experience poverty than White households, with clear implications for access to homeownership.

Disparities in wealth have important implications for wealth transmission in the UK (Kanabar and Gregg, 2022). These are not only significant for the generation and accumulation of 'asset based welfare' (Adkins et al., 2020) but also point to the failure (on equity grounds) of a system based on the accumulation of housing wealth (Montgomerie and Büdenbender, 2015).

Commentators have therefore identified profound intergenerational inequality (Forrest and Hirayama, 2015), where significant disparities in wealth can be attributed to specific histories of wealth acquisition (such as different propensities and attitudes to homeownership, as well as towards debt and inheritance), as well as differential migration histories and propensities to

remit resources (Savage et al., 2024).

The significance of informal welfare support

Other studies have highlighted the importance of informal sources of welfare and parental support – the ‘bank of Mum and Dad’ – for direct cash transfers, risk sharing and inheritance (for example, Christophers, 2018). Studies have also looked at financial exclusion at a local level. For example, in a study of financial exclusion (Collard et al., 2001), respondents listed their main priorities as finance for banking, loans, savings (as a means of access to low-cost loans), loans for micro-entrepreneurs, financial services for Muslim Somalis, and financial information and education on banking, money management and the use of credit. The research reported that respondents felt ill-equipped to manage their money in the early years of independent adulthood.

Minoritised ethnic groups vary in holding different types of assets and debts, which is significant as some kinds of debt can be used to leverage wealth assets. This is especially important with respect to property ownership, which has delivered large price gains and where there are large ethnic disparities in homeownership rates. Younger people from ‘non-White’ backgrounds, even if they obtain reasonable income levels, found it harder to gain access to owner-occupied housing and were more liable to student debt (Savage et al., 2024). Declining levels of homeownership amongst young people in the UK (Corlett and Odamtten, 2021) are

also likely to disproportionately affect minoritised ethnic communities.

Limited access to mortgage finance and the ability to borrow

In contrast to the US literature (see, for example, Kuebler, 2013; Ortiz and Zimmerman, 2013), there is a noticeable lack of UK-based studies which have looked at access to mortgage finance. One exception is the study by Kara and Molyneux (2016), which considered the ‘ethnic experiences’ of access to mortgages, based on data collected between 2003 and 2010. The study found that whilst the probability of obtaining a mortgage was similar for White and ‘non-White’ households, Black households with low incomes were less likely to have mortgages, compared to White households with similar characteristics.

No difference was found within higher income groups, and Asian households did not have a lower probability of having a mortgage. The authors state that one possible cause of this disparity is that Black households with lower incomes may feel discouraged and do not apply for mortgages, due to the belief that they would be rejected, but the authors acknowledge the limited basis for this assumption and advocate for further data collection.

There has been increasing interest in the availability of differential mechanisms for mortgage financing (such as Islamic finance). However, researchers have shown that there is limited use of these products due to a range of difficulties, including problems of affordability (higher

deposits), acceptability (strict criteria), accessibility (lack of products and banks), and low levels of product knowledge and recognition amongst providers, including independent mortgage consultants (Ahmed et al., 2020).

The limitations of the evidence base are further illustrated by a study of access to consumer credit. Deku and colleagues (2016) found that ‘non-White’ households were less likely to have financing compared to White households and also found that even if they obtain financing, the intensity (that is, limiting the amount) of borrowing is lower than for White households. Overall, ‘non-White’ households seemed to be in a weaker position to access consumer credit in the UK, exacerbating economic disadvantage and social exclusion. The article calls for US-style legislation to remove barriers to credit, but it fails to account for the reasons behind these outcomes, highlighting an important gap in the research base.

8. Change and uncertainty

Research continues to show that minoritised ethnic groups experience lower employment rates and wages, higher unemployment rates and ‘occupational segregation’ in low-paid jobs (Khan, 2019). The continuing existence of institutional discrimination is revealed by studies that have shown that people with Asian- or African-‘sounding’ surnames have to send employers twice as many CVs as other groups to obtain an interview, reflecting deep-seated, implicit bias about competencies and skills of minoritised groups (Clark and Shankley, 2018; Khan, 2019).

Similarly, studies of the education sector demonstrate how school exclusions, student performance and access to higher education are subject to prejudice and discrimination based on ethnicity, determining differential and negative outcomes for Black students in particular (Parekh, 2000; Bhopal and Myers, 2018). These structural barriers exercise a disproportionate impact on life opportunities, access to finance and housing tenure choices, with research continuing to show that minoritised ethnic groups are far more likely to live in deprived and ethnically concentrated neighbourhoods, creating or sustaining segregated neighbourhoods. There can be diverse underlying mechanisms, including self-selection as a result of limited choice, allocation practices of social landlords, and local housing market and population structures, but the outcomes are relatively unchanged in sustaining residential segregation (Manley and Van Ham, 2011).

Whilst these continuities are important in explaining the persistent disadvantages faced by minoritised ethnic groups, the following section identifies core changes in discussions of policy and practice which influence the relationship between ethnicity and homeownership. Whilst Byrne and colleagues (2020) identify the key changes as increasing levels of diversity and resistance to exclusion, this review considers the key changes as: **financialisation and the crisis of affordability; the impact of neighbourhood effects; the significance of migration; and changing conceptualisations of multiculturalism and ethnicity as a social construct.**

Housing affordability's disproportionate impact on minoritised communities

A first key area of change is the increasing levels of social disadvantage, owing to an environment dominated by neoliberalism and the financialisation of the housing sector (Forrest and Hirayama, 2015; Aalbers, 2016), where housing is treated as a commodity (based on exchange value) rather than a social good (based on use value). Within this environment, an increasingly important factor in discussion about housing and homeownership is an acknowledgement of a growing crisis of affordability, which disproportionately affects minoritised ethnic groups (Shankley and Finney, 2020).

As research by Acolin and Reina (2022) shows, the 'housing cost burden' has important consequences for life satisfaction, as the share of income spent on housing costs increases

over time. This study showed that households spending more than 30% of their income on housing costs report significantly lower levels of life satisfaction. As shown above, minoritised ethnic households are disproportionately represented in this group (see, for example, analysis by Aref-Adib and Odamtten, 2025).

Race and inequality have therefore been seen as an important component of housing affordability, meaning that higher costs of housing have increasingly limited access to homeownership for certain groups (see, for example, Lee et al., 2022). As minoritised households are subject to disproportionately high housing cost burdens, during a time of growing housing unaffordability, these liabilities have a severe impact on the ability to afford other basic goods, access jobs, maintain employment, save, and make investments, and to achieve overall economic stability and social mobility. Research shows high levels of poverty for Bangladeshi (56% in poverty), Pakistani (49%) and Black African (40%) households compared to White British households (19%) (JRF, 2025).

However, much of the literature on housing financialisation gives primacy to class discrimination and economic disadvantage, rather than racism (see, for example, Powell and Robinson, 2019). An exception is the work of Fields and Raymond (2021), who argue that rather than reducing racially subordinated communities to experiences of oppression and domination, researchers should instead emphasise collective resistance for emancipatory social change. Others have emphasised the danger of highlighting the passivity and

vulnerability of minoritised ethnic communities, with writers such as Beider (2012) and Gulliver (2016) focusing on the importance of social networks, self-help, struggle and community resistance in combating discriminatory practices through collective action, social support and other forms of resident activism.

The significance of location for minoritised communities

An important trend in contemporary housing analysis has been the consideration of ‘neighbourhood effects’ (that is, the causal consequences of locality). Writers have therefore highlighted how social disadvantage can be exacerbated by locational factors (such as concentrated deprivation, poorer quality accommodation and insecure environments). Aalbers (2013) draws an important distinction between ‘social space’ (how people think about where they live) and ‘abstract space’ (how institutions think about places for political or economic gain), which can be a useful framework for analysis of ethnicity and homeownership. Thus, financial agencies use their abstract notions of neighbourhood to reduce risk or extract profit and thereby exercise destructive powers over localities. Research also shows how place can influence employment outcomes (specifically for African-Caribbean and Pakistani groups), who often fare disproportionately worse than White British groups in labour markets (Lalani et al., 2017).

However, many researchers have failed to interrogate ethnicity as a key variable, whilst others have warned of the dangers of neighbourhood effects. Hence writers such as Bauder (2002) contend that neighbourhood effects are part of a wider discourse of inner-city marginality that stereotypes inner-city neighbourhoods. His study considers the ideological underpinnings of the idea of neighbourhood effects (linked to an underclass discourse), demonstrating how essentialist conceptions of neighbourhood culture among employers, educators and institutional staff contribute to the neighbourhood effects phenomenon. Bauder argues that researchers should be particularly critical of neighbourhood effects because the concept lends itself as a political tool to blame inner-city communities for their own marginality. Researchers should instead pay attention to wider cultural forces of differentiation and exclusion.

Compounding disadvantage for minoritised ethnic households with a recent migration background

A third important change has been the increasing attention and concern about the impact of migration on determining access to homeownership. For example, Nygaard (2011) has shown that demographic and socioeconomic factors, as well as length of residence, are significant determinants of homeownership. A very small proportion of recently arrived immigrants were likely to be owner-occupiers in the first years after arrival.

Research shows that in 2021, only 17% of foreign-born residents who moved to England or Wales in the previous 5 years were homeowners (in contrast to 68% of those who had moved in the previous 20 years) (Reino et al., 2024). Overall, households with a migration background were found to reside in rented accommodation upon arrival but converged with the UK average rate of homeownership in the 12–15 years after arrival.

Studies have shown that the later in life an immigrant moves to the UK, the less likely it is that they own their home (Oladiran et al., 2022), and homeownership prospects increase with advances in the migration cycle (that is, number of years spent in Britain) (Oladiran et al., 2019). Cultural factors have been found to play a role in increasing the likelihood that immigrants who have been effectively integrated within the host country become homeowners (Constant et al., 2009). In contrast, immigrants from countries with lower homeownership levels may not wish to become homeowners (Marcén and Morales, 2018).

Immigrants without a strong attachment to the host country may decide not to buy a home there, and social norms in the country of birth can influence the willingness to take out a mortgage (Rodríguez-Planas, 2018). Institutional factors such as a lack of credit history or discrimination may also make getting access to mortgages more difficult for immigrants; there may also be informational disadvantages about housing markets in the host country, increasing the risk of ‘ill-informed’ house purchase decisions amongst long-distance movers (Ha et al., 2021; Oladiran et al., 2022).

Changing understandings of multiculturalism

A further key change has been an acknowledgement that a changing social and physical environment requires a different conception of multicultural diversity. Thus, in contrast to previous notions of immigrant and minoritised ethnic neighbourhoods, based on large numbers of well-organised African-Caribbean and South Asian communities, Vertovec (2007) has argued that Britain can now be characterised by ‘super-diversity’. This concept is distinguished by a dynamic interplay of variables among an increased number of new, small and scattered, multiple-origin, transnationally connected, socio-economically differentiated and legally stratified immigrants, who have arrived over the last decade.

In similar terms, Phillimore (2013) argues that this new environment requires a changing understanding of choices, needs and policy responses within ‘superdiverse’ neighbourhoods, and a move away from a ‘multicultural lens’ to emphasise the importance of differing social networks in the experience of home.

These changes in the concept of multiculturalism have been accompanied by a declining level of concern (at government levels) about ethnicity in housing. Beider (2012) discussed the reduced significance of race and housing as a subject in its own right, and Robinson (2024) argued that approaches (under Conservative governments) have demonstrated a ‘postracial turn’, characterised by non-intervention, a retreat from multiculturalism, assumptions about a

fading legacy of racism and neoliberal ideas of inequality, as a product of individual responsibility and choice.

Similarly, an analysis by Robinson and colleagues (2024) of policies to facilitate race equality in the housing sector found that whilst national policy statements in Scotland and Wales recognised race equality in housing as a priority concern, this was not the case in England. Their study found a lack of attention to ethnic inequalities in housing within contemporary research and analysis, limited data, a lack of systematic monitoring or good practice guidance on housing organisational performance or regulation on race equality.

The social construction of ethnicity

Linked to the above point about changing notions of multiculturalism has been a focus on inequalities **within** ethnic groups. For example, Platt (2011) has argued that ethnic inequalities had little bearing on inequality overall, that the experience of minoritised ethnic groups was highly heterogeneous and therefore the typical experiences of different groups should not be equated to overall group welfare. The study found widespread diversity in experiences, demonstrating that the causal relationship between ethnicity and economic inequality is not deterministic. It found significant inequality within ethnic groups, demonstrating a need to pay attention to the experience of subgroups.

The very different experience across ethnic groups challenges notions of ethnic stratification (based on ideas of ‘groupness’). These findings suggest caution in determining causation in relation to patterns of homeownership and challenge conclusions based on generalisations and assumptions about ethnic categories.

This conception of change is supported by Markkannen and Harrison (2013) in a study which considers diversities within and between minoritised ethnic communities, looks at changing patterns of immigration and examines disadvantage amongst low-income White households. The study considers the process of convergence between ethnic groups as well as differentiation, examines shared problems across ethnic divisions and warns against hypotheses which assume causal links between ethnicity and deprivation within disadvantaged areas (see also Bowes et al., 2002).

Other studies have highlighted the significance of declining levels of homeownership, as well as the impact of developments, which could create a ‘wave’ of immigrants with a lower propensity for homeownership and potentially the dispersion of new immigrants to locations away from ‘gateway’ cities and primary immigrant clusters such as London (Jewell et al., 2025).

In similar terms, studies have focused on the difficulties in providing evidence of disadvantage based on ethnicity. For example, Lukes and colleagues (2018) looked at how changes have

increasingly differentiated migrants since the late 1940s and how shifting markets have driven the exclusion of migrant and minoritised groups. Their analysis demonstrates the ‘slippery’ nature of housing discrimination (reflecting local interpretations of housing law and individual practices), which is difficult to evidence and challenge, as processes that become embedded and normalised over a long period.

At the same time, these patterns of ‘differential inclusion’ can also demonstrate more positive outcomes when applied to specific local circumstances and shifting ‘racialisations’ of migrants and minoritised groups (Lukes et al., 2018). The above studies suggest a need to be wary of attributing causation alongside scepticism in making generalisations about ethnicity, disadvantage and homeownership.

Notwithstanding these criticisms, the evidence shows that there is considerable value in highlighting the continuing existence of structural and institutional discrimination, revealing differences within and between ethnic groups and sub-groups and accounting for the significance of intersections with other relevant factors (such as gender, class or disability).

9. Conclusion

This literature review highlights key research studies which have considered linkages between housing, ethnicity and owner occupation. The research demonstrates that the highest rates of homeownership are found within Indian, White British and Pakistani communities. Figures for homeownership are much lower for Black African, Black Caribbean and Bangladeshi communities. These figures demonstrate the interplay between economic resources, knowledge resources, household structures, preferences and attitudes towards homeownership. These processes are strongly determined by processes of racial discrimination and exclusion.

The analyses emphasise the continuities over decades of research work, highlighting the importance of structural features including education, labour markets and economic forces that have enabled persistent disadvantage on the basis of ethnicity. Policy in this area has failed to address racial disadvantage, and the evidence shows that systematic disadvantage has continued to operate in both public and private sector environments.

Analysis of structural discrimination has been important in outlining persistent and systematic disadvantages faced by some minoritised ethnic groups at different periods of time, focusing on racial settlement and segregation (as a part of the migration experience), combined with discrimination by employers, educational institutions and welfare agencies.

A key theme in housing research has been the persistence of institutional discrimination, including social practices conducted by local authorities, housing providers and private sector organisations (including mortgage lenders, estate agents and credit agencies). Much of the existing research has focused on the working of public sector agencies, and there is minimal empirical research (compared to US studies, for example) on the causes of racial disadvantage and financial exclusion. More work is needed on the experiences of minoritised ethnic groups and the reasons behind low and/or declining levels of owner occupation (particularly in relation to Black African, Black Caribbean, Pakistani and Bangladeshi households).

However, much of the original research on racial disadvantage in housing is dated, and these structural processes would benefit from being revisited and updated to take account of more recent developments. Research studies have shown that low-cost homeownership schemes designed to increase access to groups previously excluded from the sector have had limited success in terms of improving social mobility.

Whilst Right to Buy may have increased access to homeownership amongst some groups previously unable to enter the sector, others (including minoritised ethnic communities) faced much higher levels of risk and often struggled to meet maintenance and repair costs. Later schemes mainly provided benefits to those who were already intending to enter the sector. These schemes have also failed to target minoritised groups specifically and, given the

systematic disadvantages faced by certain groups in relation to access to finance, assistance with repair costs and wider social integration, more work is needed in this area.

An important area of research which has been neglected is the linkage between ethnicity and owner occupation at an individual level. Whilst research studies have emphasised the importance of considering both choice and constraint, there is very limited analysis of preferences, aspirations and housing needs of minoritised ethnic groups. There is also minimal consideration of the individual experiences of groups and sub-groups in specific localities in considering choices, constraints and barriers to homeownership. Research is needed on the experiences of different households that have gained access to the sector. Key questions remain:

- What contemporary barriers prevent specific ethnic groups from gaining access to homeownership?
- What role do estate agents, solicitors and mortgage companies play in facilitating access?
- To what extent can government and local authority policies facilitate owner occupation for those groups with low levels of ownership?
- How far are occupants able to maintain properties in an adequate condition?
- To what extent do households have access to continued sources of finance to enable them to maintain and improve their properties?

- How far can minoritised ethnic groups take advantage of opportunities for asset ownership and intergenerational wealth transmission?

At a wider level, there is a need to integrate the disparate literatures on financial exclusion, housing processes and racial inequality. Despite a recognition that the issue of racial disadvantage and ethnicity is increasingly complex, contested and multifaceted, there is considerable value in highlighting the various forms of disadvantage to better understand the reasons behind differential outcomes experienced by minoritised ethnic groups. It is important both to acknowledge that ethnic categories are not homogenous, and that social disadvantage involves a range of factors (including class, gender, age and disability, for example), and to understand and explain how ethnicity effects multiple disadvantages.

Appendix

Research methods

This review analysed a range of (primarily UK-based) literature, dating from the 1960s (a period when owner occupation became the dominant tenure) to the present. The review focused on the linkage between ethnicity and owner occupation during this period. It considered the historical context for these forms of disadvantage and the causes and effects of disadvantage, and identified the key research gaps in these areas. The study considered academic texts, journal articles, research reports and analysis of datasets. The review also considered work on access to finance and financial exclusion. For the purposes of this review, disaggregated data was used wherever possible.

Key challenges

Research studies have suggested there are considerable difficulties in making generalisations about ethnicity and discrimination. Race and ethnicity are considered as social constructs, dependent on wide variations in identity, status and categorisation. For the purposes of this review, the term 'minoritised ethnic' is used to describe groups of people in place of 'ethnic minority' to signal that these categories are dependent on subjective classification.

Minoritised communities are not homogenous and there is considerable differentiation within and between ethnic categories (Ballard, 1998). Some writers suggest that terms such as ‘black’, ‘BME’ or BAME’ can be misleading and outdated (Markkanen and Harrison, 2013), and there is considerable geographical variation in experiences. There are also problems with attributing causation in relation to disadvantage, and a number of commentators mention the idea of ‘super-diversity’ (Beider, 2012) within a contemporary UK context, characterised by increasing complexity and a high level of differentiation of cultures, religions, identities, faiths, languages and immigration statuses (Vertovec, 2007).

Moreover, the owner-occupied sector is subject to considerable and widespread differentiation (Forrest et al., 1990), which makes generalisation about experiences difficult. As Markkanen and Harrison (2013) contend, when discussing ethnicity, there is a need to consider the following (amongst other factors):

- disaggregating categories of persons when appropriate and feasible
- seeking to understand and deal with intervening or confounding variables
- acknowledging complexity and diversity for environments, processes and actors (for example, the term ‘minority ethnic’ encompasses wide variation in identities, experiences and status).

These difficulties highlight the importance of inspecting the intersections of particular sets of characteristics, enabling insights into how ethnic inequalities might be mediated or compounded by other potential sources of inequality (Platt, 2011). Hence, writers such as Barnard and Turner (2011) stress the importance of understating how categories (including gender, age, disability, religion, health and location) can explain how ethnicity affects (social and economic) outcomes. Outcomes are affected by informal processes (including decisions and assumptions of individuals, groups and organisations) as well as wider structures (such as labour markets, services, geography and social norms).

Similarly, Ratcliffe (2002) warns against the danger of mono-causal explanations of discrimination and against generalised assumptions about the extent of exclusion experienced by minoritised groups. These studies suggest that addressing housing exclusion alone is of limited value, in the face of wider disparities in education, employment and other institutional fields.

In relation to geographical differences, this literature mainly considers data at the UK level, whilst acknowledging that there are important national and regional differences in both experiences and outcomes. Nevertheless, there remains value in outlining the constraints and different forms of disadvantage faced by specific groups. The review therefore highlights the key factors faced by specific ethnic and racial groups that may result in social disadvantage in the owner-occupied sector.

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