BREAKING DOWN THE BARRIERS
Improving Asian Access to Social Rented Housing

Published by the Chartered Institute of Housing
on behalf of Bradford Metropolitan District Council, Bradford Housing Forum,
the Housing Corporation and Federation of Black Housing Organisations

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Action Plan by Anne Power
The Chartered Institute of Housing
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Foreword

Many cities now have areas mainly lived in by minority ethnic communities – as well as estates occupied mainly by white people. How do we ‘break down the barriers’ that prevent people from moving out from crowded inner cities, especially when some outer estates have houses to spare? Bradford has bravely decided to ask these questions and devise an action plan intended to achieve a radical shift in attitudes.

Because of the importance of this report to the understanding of the housing aspirations of minority ethnic groups, the Chartered Institute of Housing has decided to collaborate with Bradford Metropolitan District Council in publishing both the research and the action plan that has resulted. We believe that the work is an object lesson for other large authorities faced with similar housing demands. More than this, it shows how councils and RSLs can seek to gain a wider understanding of the housing market in their area – whatever its characteristics – that is vital in developing an effective housing strategy.

Bradford Metropolitan District Council
Chartered Institute of Housing

June 2001
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Rachel Hogg read Sociology and Social Policy at the University of Warwick, and followed this with postgraduate training in Social Work. She is currently a social worker and freelance researcher. In addition to the current study, she worked (with Peter Ratcliffe) on the West Midlands Pilot Project, which promotes ‘racial’ equality in public sector procurement.

Bob Line has a wide variety of housing experience over many years, in practical housing management as well as consultancy and research. He now specialises in combining IT and housing knowledge to help shape better policy; using ‘data mining’ techniques, development of housing policy related models, and Geographic Information Systems. He has particular interests in housing market understanding and assessment, and rents and affordability.

Deborah Phillips is a Senior Lecturer in the School of Geography at the University of Leeds and Deputy Director of the Centre for Ethnicity and Racism Studies at Leeds. She has researched widely in the field of ‘race’ and housing. Recent publications include contributions to the ONS series on *Ethnicity and the 1991 Census* (1996 and 1997), ‘Race and ethnicity in housing’ (with V. Karn) in *Race Relations in Britain* (1998), ‘Black minority ethnic concentration, segregation and dispersal in Britain’ in *Urban Studies* (35, 1998) and ‘Widening locational ethnic choices for minority ethnic groups in the social rented sector’ in *Race, Housing and Exclusion* (forthcoming, 2001).

Anne Power is Professor of Social Policy at the London School of Economics. She is a member of the Government’s Urban and Housing Sounding Boards and a commissioner for the Sustainable Development Commission. She is author of *Estates on the Edge* (1999); *The Slow Death of Great Cities?* (1999), with Katharine Mumford; *Dangerous Disorder* (1997) and *Swimming against the Tide* (1995), with Rebecca Tunstall; *Hovels to High Rise* (1993); and *Property Before People* (1987). She was awarded a CBE in June 2000 for services to regeneration and promotion of resident participation.

Peter Ratcliffe is Reader in Sociology at the University of Warwick. Originally trained as a social statistician, his work now focuses on aspects of ‘race’/ethnic inequality (especially in the area of housing) and spans the disciplines of social policy, social geography and planning. His books include *Racism and Reaction* (1981); ‘Race’, *Ethnicity and Nation* (ed., 1994/6); *Ethnicity in the 1991 Census, volume 3* (ed., 1996); and ‘Race’ and *Housing in Bradford* (1996). His latest book *The Politics of Social Science Research*, is to be published by Palgrave in autumn 2001.

Richard Tomlins is Professor of Race, Diversity and Housing at De Montfort University, Leicester. He has led a series of high profile race equality
research projects for the Housing Corporation. Recent publications include a major research report, entitled *A Question of Delivery*, assessing how far RSLs are meeting the needs of BME communities, and he is currently developing a race equality toolkit for the use of RSLs. Other current projects include work on capacity building and BME housing needs in Bedfordshire and the capacity of the BME voluntary sector for the London Borough of Hillingdon.
Executive Summary

Why ‘Breaking Down the Barriers’?

The title of this report reflects the importance of the issues it raises for the broader debate about tackling social exclusion. The study aims to discover whether there are barriers inhibiting access to social housing by South Asian households in Bradford and how they might be removed. It is particularly timely given the recent strengthening of the Race Relations Act 1976, and the introduction of the Human Rights Act. Both these developments will have a direct impact on the ways in which local authorities and housing associations operate, by making the differential impact of policies and practices on various communities a matter for investigation and action. These developments make the study relevant to the many cities which have substantial minority ethnic communities. At the time of publication, the summer of 2001, it is also highly topical because of the publicity which has followed violent incidents in some northern cities which allegedly had a racial dimension.

Background research

The research spanned the period from summer 1999 to spring 2000. It was complex in both design and execution. This was because we recognised that there would be no simple answer as to why so little social housing is occupied by Bradford’s South Asian populations. We recognised that there would be various reasons stemming from the attitudes, aspirations, knowledge and past experiences of local residents, and from the policies and practices of housing organisations and their staff.

To learn from experiences in other areas and avoid the obvious dangers of ‘reinventing the wheel’, we first commissioned a detailed appraisal of existing research. We spoke at length to senior executives in six major housing associations operating in the district, and to housing professionals working for the local authority. So as to establish a clear picture of the relationship between the social housing stock and where South Asian households currently live, we undertook a wide-ranging mapping exercise. This was complemented by detailed ‘data mining’ involving research into population shifts over the past decade and changes in social housing patterns.

Main fieldwork

The main fieldwork consisted of a major household survey and a series of focus groups with local people. The survey, of a little over two hundred households, was conducted in seven locations; six in Bradford and one in Keighley. The Bradford sites included a ‘control group’ of ‘White’ residents, since it was felt that some views and experiences might be universal (rather than particular to minorities). Most of those interviewed were currently in owner occupation (90 per cent of all households studied). Bradford respondents were also to a large extent outside the poorer inner areas of the city.
Focus group participants, on the other hand, were much more likely to be inner urban residents and to rent social housing (mainly, as far as the South Asians were concerned, from housing associations). Importantly, focus groups also included two sessions with members of the city’s African-Caribbean communities: here renting from the council was much more common. A ‘White’ council tenants’ focus group completes the picture. Taken together, these provide an excellent opportunity to compare experiences of, and attitudes towards, different tenures.

Overview

The first point is that owner occupation is the dominant aspiration of survey respondents, both Asian and White. But this should not conceal a very real feeling that renting, especially social housing, was destined to become more significant for Asian households, if only as a transitional option. Most respondents expected significant changes in the areas settled by Asian communities as children marry, and felt that financial constraints combined with fewer available properties of suitable size, price and location would lead many to consider social housing. Many also saw the alternative of shared ownership as positive. It provides a low-cost route to ownership, although it became clear from focus group discussions that some did not know about, or appreciate the potential for, ‘staircasing’.

Focus group participants provided extremely useful information about the barriers to social renting, as many have first hand experience of it. Few Asian households are currently in social housing, and our research demonstrates that lettings from Registered Social Landlords (RSLs) tend to be in areas where minorities already live. There is no evidence of significant divergence from this pattern: new allocations, according to recent data, tend to be in, or close to, existing settlement areas.

Attitudes towards council housing

Difficulties in setting up a focus group of South Asian council tenants mean that we have very few data on experiences of council housing. But we do have a wealth of data (from both household survey and focus groups) on knowledge and attitudes towards it. The results provide important insights into why tenancy levels are so low. We also have considerable data covering both experiences and attitudes of White and African-Caribbean residents.

The survey reveals clear evidence of stereotyping of all the estates we considered. They are seen by most Asians as having a ‘bad reputation’ and/or demonstrating ‘a lack of pride in the area’. Some estates were also seen as ‘rough’ and crime ridden, and also unsuitable because of likely abuse and racist harassment. But much of their ‘evidence’ stems from hearsay. Being owner occupiers with, but for rare exceptions, no direct experience of council housing, this is perhaps not surprising. Yet it nonetheless constitutes an obvious barrier to change.

Very few would consider moving onto the council estates we named. Those responding positively mainly opt for estates close to where they currently live. The two exceptions are Holmewood and ‘Shipley’. In the former case, even those living
locally would rarely contemplate such a move: in the latter, there was a generally positive response given the desirability of the area. The majority of respondents said that it was location and the nature of the areas rather than the fact of living in council housing which was a problem. The local authority, however, is not in general rated highly as a landlord.

Our focus groups reveal similar attitudinal barriers, including suspicions that Asians are being ‘dumped’ in particular areas of the city, and that council policies and practices reinforce spatial segregation between White and minority tenants. White and African-Caribbean participants also felt that it helped both to know how the system works, and to be able to play it effectively. Asians were seen as lacking the appropriate information and strategy. Perhaps more tellingly, some felt they simply did not know ‘the right people’.

Participants in the African-Caribbean focus groups seemed generally happy with their day-to day treatment by council staff, but remain extremely bitter about the way the council dealt with the clearance of the Newby Square estate in 1986. They see the council as having destroyed their community by dispersal. Their main desire was for the re-creation of community by a better thought-out lettings policy. But there was also evidence of ambivalence about location. Central areas were seen to be convenient, but are extremely run down and beset with a myriad of social problems. They would prefer to live in ‘better areas’ such as Bingley, Shipley and Saltaire but are obviously aware that few Black people live there.

The creation of community was therefore associated, for pragmatic reasons, with places closer to the city centre. There was little optimism that the council would respond to the concerns of the African-Caribbean community, especially as ‘negotiation’ was typically seen as a ‘top-down’ process (council officials explaining what was to be done rather than engaging in real dialogue before taking decisions). There seemed to be a real desire for ‘active citizenship’ and empowerment. They saw themselves as excluded from the political process – a ‘minority within a minority’ – with priority often given to the concerns of South Asians. (They are not alone in this. Bangladeshis often feel that their interests are neglected in favour of those of Pakistanis. South Asian groups saw better communication from the council as vital.) A separate research project on the specific housing needs of the African-Caribbean communities is currently underway.

The problems associated with living on council estates were voiced by focus group participants from all ethnic backgrounds including White tenants. These were, in the main, general issues but some were specific to minorities:

- **Stigma associated both with being a council tenant and living in a certain area**, resulting in very tangible problems such as ‘postcode discrimination’. Minorities see this as adding a further dimension to discrimination on grounds of identity.

- **Vandalism, crime and drugs, often associated with youths.** Support to residents was felt to be lacking, whether from the council or the police. People felt that it is not fully appreciated by the authorities just how difficult it is to live on some estates.

- **Abuse and ‘racial’ harassment.** It was felt that more could be done to support existing minority residents and to encourage more to consider council housing as
an option. Some African-Caribbean participants feel that an increase in minority presence also helps (for example, in Holmewood): the greater the presence, the lower the chances of attack. To establish sustainable communities, however, the support mechanisms are needed first.

- **Location** is a frequent problem for South Asians if estates are too far from existing family, community, shops and places of worship. Estates which afford easy access are more likely to attract a favourable response. The crucial issue is family: many of the younger respondents want to be near their families whilst, at the same time, preferring a greater level of spatial and social autonomy from ‘the community’.

- **Knowledge of how to apply for council housing and to ‘play the system’**.
  There is a general suspicion of the working of the points system and transfer procedures. Willingness and ability to lie effectively was one factor. Belief in widespread discrimination against minorities was another. In particular, there is evidence of belief in what has been called ‘racial steering’. Some still felt that the council did not really want to house Asian families.

On the positive side, council rents were seen as fair and repair and maintenance done at no cost to residents. This finding should be set alongside a growing recognition on the part of Asian owner-occupiers that investing in poor quality property may lose them money.

**Housing associations: policies and attitudes**

Interviews with senior RSL staff revealed a number of possible institutional barriers to access for South Asian households. There was a general recognition that their organisation was either not known to the majority of potential tenants or was perceived in a number of negative ways:

- being a ‘White company’ providing housing for White families (excluding, because it is a BME organisation, Manningham HA)
- expectations of poor service delivery, and stigma attached to social renting
- a housing stock which is inappropriate (for South Asian households) in terms of size, design and/or location
- applications procedures which are unnecessarily slow, cumbersome and (to some) impenetrable (thus giving an advantage to the private sector).

In the household survey and focus groups, housing association property was seen, broadly speaking, as better quality than council housing, but at a cost which many deemed too high. The main barrier to entry, apart from a general preference for owner occupation, was undoubtedly lack of knowledge. Most survey respondents had heard of few of even the major local players. Crucially, the RSLs concerned acknowledge this fact.

The key point was a major disparity between Asians and the White control group. Whereas the former had little knowledge of how to apply for such housing, the latter appeared well informed. Whites were also much more confident that they would
acquire a suitable property were they to apply. On the part of Asians this was at least partly the result of a conviction that properties were neither in the right place nor of an appropriate size, design and price, but suspicion of discriminatory practices was also present. More hopefully, those currently contemplating a move were likely to be better informed of social housing options than those who were not.

Existing tenants tend to speak very highly of organisations such as Brunel and ‘the Asian firm’ (Manningham). They were generally seen as caring, communicative landlords who meet tenants’ needs. Manningham HA was in the main regarded as meeting the needs of South Asian communities, in the sense of providing large houses, though this was accompanied by some concern as to possible lack of even-handedness in their lettings policy (a point which surfaced in both survey and focus groups).

In summary, the main obstacles to access for South Asian households were:

• lack of knowledge of what was available, and/or
• concerns about the cost, size, and location of available property, and
• a feeling that there was little point in applying (sometimes based on negative experiences in the past).

The future: tenure preferences, household formation and spatial mobility

These three factors are interrelated, but the key elements are these:

Tenure preferences

As in the general population, a majority of Asians currently look upon owner occupation as the desired tenure option. But our study demonstrates that there is the potential, especially given projected changes in household formation (discussed below), for an increasing role for social housing. There is also the realisation that investment in private housing in inner urban areas may not be wise financially, due to the high cost of maintenance and repair, and falling property values. Many householders were also clearly struggling financially, especially with mortgage repayments. Many saw social housing as good value, especially given the landlord’s responsibilities for repairs and maintenance.

Many young couples wishing to move out of the family home may not have the resources to buy property, even if they wish to. The study reveals increasing interest in social housing amongst the young, and also the unemployed and disabled/long term sick. But enthusiasm is tempered by a number of factors. There is widespread ignorance of what the local authority and housing associations have to offer, and many have had negative experiences in the past. Despite having applied and being placed on waiting lists, many had either ‘heard nothing further’ or had been offered what they saw as ‘unsuitable’ properties.

One factor which has also affected interest in social housing is the perception that the properties available will not be large enough for their needs. The policy of key players such as Manningham HA has been to provide more large properties.
Evidence from the household survey suggested that whilst remaining common, extended families may well be getting somewhat smaller, partly at least as a result of younger generations moving to separate accommodation. Household projections indicate that the demand for large four and five bedroom dwellings is likely to continue for the foreseeable future. However, as future demand will also come from an increased number of young married couples with smaller families a full range of social rented housing will be required.

Shared ownership, although not well known or understood amongst local South Asian communities, also offers possibilities. It provides a way of entering owner occupation with a relatively modest outlay, and may also circumvent Islamic concerns about (conventional) mortgages.

**Household formation**

Change in processes of household formation is probably the most complex element of the current project. In the absence of recent census data (and, strictly speaking, two consecutive census datasets containing compatible ethnic group categories) it is not possible to reach definitive conclusions. Until data from the 2001 Census become available, we are essentially limited to the study of processes based on locally drawn samples of modest size. (Very large samples indeed would be required to trace the recent history, and likely future trajectory of local South Asian communities, given the multiplicity of groups, classes, and places where they live.) Despite these limitations, important indicators of change are provided by the household survey and the focus group discussions.

There is a general expectation that the young will move away from the family home, especially following marriage. This expectation is equally strong amongst men and women, and amongst all age groups from the under-30s to the over-60s. The principal reason given is that the young are now much less concerned about living close to family and community. (More precisely, they are probably no longer especially concerned about closeness to ‘the community’, as many clearly see the latter as somewhat oppressive.)

In looking back at recent housing history, the survey also gleaned important information about trends. Many households were living with relatives prior to setting up their current living arrangements. This was frequently a nuclear family in a different neighbourhood. Also, extended families in the 2000 survey tended to be rather smaller and less complex in their internal relationships than those observed in the city’s 1995 Housing Needs Study. The major caveat about the attitudinal data is the obvious one: that the desire to move does not mean that the move will happen. Our focus groups also suggest that if moves do take place, they will tend to be local, so that family obligations can continue to be honoured. Therefore greater interest in social housing may depend on how close available lettings are to where people currently live.

A much more complex issue, requiring further research, is the impact on spatial mobility of particular forms of marriage partnership. Some evidence suggests that mobility may be both more likely and on average of greater distance if both partners have been born, or at least socialised, in Britain. The presence of one partner from
overseas may produce a greater tendency to remain within the existing household, at least in the short to medium term. Where moves take place they would now be highly localised because of a heightened dependency on or desire to remain within ‘the community’, i.e. an area with a high concentration of those with shared cultural and ethnic heritage. Because of the different rates of partner immigration applying to Bradford’s South Asian communities, household formation patterns can be expected to vary. Extended households are, for example, already much less common in non-Muslim groups.

Location

Generally house moves are likely to be fairly significant in volume but relatively local. Such expansion into contiguous areas has already been found in cities such as Birmingham (Phillips and Karn 1992). Recent research undertaken by Birmingham City Council also demonstrated a general unwillingness to consider moves to outer estates.

There is general acceptance that the city’s South Asian populations will expand into areas where there are few Asians at present. The ethnic composition of an area is not seen as a top priority, but many (perhaps most) remain reluctant to be ‘pioneers’ because of the lack of support and the possibility of harassment. Ironically, the young are if anything more likely than older generations to want to live amongst fellow Asians (as was found in the 1995 Housing Needs Study).

Clearly, movement is dependent on resources, and on the availability of appropriate housing in the ‘right’ areas. Our survey revealed a large preference for Heaton and Frizinghall irrespective of current location, and an interest in parts of south west Leeds (such as Pudsey) on the part of those living on the Leeds side of the city. Property prices may be out of the reach of many younger people and therefore one pertinent question might be whether there are, for example, realistic social housing options (or shared ownership possibilities) in or close to such areas.

Implications of the research for housing strategy: some key issues

There are undoubtedly major changes taking place in Bradford’s South Asian communities. The extended/joint family remains an important feature, but this does not mean that the structure of these families will remain unchanged or that the family will all necessarily continue to live under one roof. It appears that, whilst extended units may not be any less common than they were in the mid-1990s, they may in some places be smaller and less complex in structure. Certain important transformations are taking place: in particular, an increased propensity for some younger family members to set up separate (nuclear) households (usually on marriage). Although we cannot estimate the precise implications for headship rates (until data from the 2001 Census are available), our data lead us to expect a steady increase in the numbers of young Asian nuclear households accompanied by (at least in the short to medium term) a fairly constant number of (smaller) extended/joint families. Outside the Muslim communities, the latter are already fairly rare, especially amongst the Indian middle classes (and may become rather more so generally, i.e. irrespective of class/wealth, given relatively low levels of overseas partner migration).
The big question is whether there will be an increasing role for social housing. To assess this our research focuses on housing market behaviour, from the perspectives of consumer and provider. But we should also bear in mind that the housing market operates in a wider context: the state of the local economy, trends in population migration to/from Bradford, the nature and scale of educational inequalities, and differential access to the labour market (concerns addressed in parallel research by the Northern Consortium of Housing Authorities.)

Amongst younger South Asians there is a distinct preference for owner occupation: most of those who say they would consider social housing do so for affordability reasons. A healthier local economy and increased employment opportunities might lead to a rise in demand for private sector housing on the part (say) of newly married Asians. However, this would in turn depend on educational performance, skill acquisition, the nature of vacancies and, crucially, on equitable recruitment practices (unemployment levels have historically been far higher amongst Bradford’s minority communities than amongst Whites.) Levels of net migration (and the composition of both in- and out-migrant groups) will also influence demand. There is the obvious link between population size, household structure and housing demand. But, for South Asians, housing market behaviour and the dynamics of household decision making may well depend also on such factors as the level of migration of marriage partners from overseas.

Implications for policy development

Certain crucial background factors need to be addressed as part of a holistic, ‘joined-up’ policy strategy as reflected in the Bradford 2020 Vision. These include future economic development, the nurturing of human capital, and vigorously tackling social exclusion. The prime needs are to:

• Improve the effective skills base amongst minority populations, i.e. raising educational standards and achievements.

• Ensure that social inclusivity embraces all sectors of the local population (majority and minority) and all aspects of people’s daily lives (from the right to a safe and secure environment and to practice religion freely, to the right to suitable employment and to high quality education, housing, health and welfare services).

• Make the city a focal point for inward investment. This will entail both aggressive marketing campaigns and radical planning initiatives, for example to acquire and develop brownfield sites for business use in prime locations. It will probably also entail closer relations with Bradford’s highly successful neighbour, Leeds.

These issues go far beyond the remit of the current project and will need to be addressed in the Community Plan. In terms of social housing, a rise in demand from the city’s South Asian communities will require, amongst other things:

• Greater, and more effective, marketing of both local authority and RSL stock (involving advertising on community radio stations, in community centres/mosques, one-stop shops in appropriate locations, etc.). This marketing should aim to undermine the widespread view of RSLs as ‘White institutions’ and the council as distant and uncommunicative.
The local authority needs to tackle urgently the issue of lack of trust. It needs to convince minority residents, through positive action, that it is listening to and responding to their concerns and does not simply operate its own ‘top down’ agenda.

The council also needs to be aware that some minority groups may see themselves as ‘a minority within a minority’. Again, effective communication, for example, involving positive out-reach work, is the key.

Consideration of selective stock transfer (from local authority to RSLs).

Development of housing schemes in inner areas specifically targeted at South Asian households. Landbanking, as employed by some RSLs, and the exploitation of brownfield sites might be appropriate.

Gearing of marketing strategies to the specific needs of those most likely to consider social housing, e.g. young Asian couples.

Culturally sensitive service delivery, especially through front-line staff. This may involve a re-evaluation of recruitment practices and/or training procedures.

Consideration given to possible streamlining of application and lettings procedures (including radical, choice-based options).

Specific targeting of stock in areas relatively close to existing South Asian settlement.

Consideration of group lettings on (otherwise) suitable estates, to counter fears of isolation and the threat of abuse and harassment.

Provision or development of estate support mechanisms and capacity building (e.g. Mutual Aid), involving liaison with key external agencies such as social services, the police and the emergency services.

Finally, a recurring theme amongst younger people in the household survey was to favour a move away from the neighbourhood where they currently live. Most did not want to move away from the family, but seemed to prefer less contact with ‘the community’. This could have crucial ramifications for locational choice – permitting movement away from core settlement areas. As a result, social landlords should ensure that the assessment of options for housing applicants takes into account the needs and aspirations of the whole family, not just the applicants themselves.

The Action Plan

Following consideration of the survey findings, the council commissioned an Action Plan to set out ways of improving access to social housing by Asian households. This was produced through a number of consultation meetings involving about 150 people from the organisations concerned and from the communities themselves. The result is a set of proposals aimed at achieving eight broad objectives:

- improve direct communications
- improve the condition and image of council estates
- reform social landlords’ lettings systems
• strengthen communities
• regenerate inner city areas
• regenerate the city centre
• combat disorder, harassment and anti-social behaviour
• integrate communities.

The plan consists of 88 specific proposals which are in the process of being adopted and developed by the council and other agencies.
The aims of this study can be stated quite simply. Previous research in Bradford, most notably the major Housing Needs Study of 1995 (Ratcliffe 1996a), painted a very depressing picture of everyday life for large sections of its South Asian population. The vast majority were heavily concentrated in owner occupied dwellings in the same poor inner urban neighbourhoods where these communities had first settled in the 1950s and 1960s. Problems of serious disrepair and unfitness were widespread and, for too many, poor living conditions were compounded by unacceptable levels of overcrowding. As a result, there were higher levels of chronic ill health than would have been expected in a comparatively young population.

Although there remained a strong commitment to owner occupation as an ideal, it was clear that their experiences of housing stress had led many South Asians to consider other options. Indeed, when those who were thinking of moving over the next two years were asked about their expectations, only half said they would buy. The remainder were evenly split between those expecting to rent from a housing association and those expecting to move into council accommodation.

The rationale was self-evident. Much of the private sector stock needed significant investment to bring it up to a decent standard, people could not afford to do the necessary work themselves, and renovation grants were no longer available. Added to this, much of the stock was too small for family needs. In such circumstances, a significant change in housing market behaviour could be anticipated.

For the current research, four years later, the big questions were:

- Why had this not happened?
- How was it that at the end of the decade the percentage of South Asian households in social housing remained very low? – well down in single figures?

This was the trigger for the current project. Given spare capacity in the social rented sector, particularly in local authority stock, it was likely that a rise in living standards might be achieved, if only through a reduction in overcrowding. But with continuing low demand for social housing from South Asian households, it was clear that something was needed to promote a change in attitudes and market behaviour. The situation was unlikely to change in the absence of a conscious, proactive strategy. The study was therefore seen from the outset as about practical policy development, most definitely not as an arid academic exercise. It was part of a process, reflected in wider government thinking, of creating at the neighbourhood level a truly inclusive society. If there are barriers preventing access to social housing for anyone who might benefit from it, they need to be tackled and removed.

What was unclear was whether the barriers to access lay with the housing providers, or were to do with the attitudes of South Asian households themselves? For example, social landlords might:
• discriminate (directly or indirectly) against certain groups of customers
• fail to advertise themselves and/or their stock effectively
• have available stock which does not fulfil the needs and aspirations of customers
  (in terms, say, of size, layout, quality, location and/or price).

On the other hand customers may believe, for example, that:
• social landlords will act in a discriminatory fashion against them
• available housing is inappropriate in terms of size, layout, quality, location
  and/or price
• it represents an inferior option to owner occupation
• they will be subject to racist abuse or harassment if they relocate to estates where
  they are in a distinct minority.

It was the project’s central task to assess the precise determinants of low demand and
develop an action plan to address the situation.

We recognised at the outset that the Bradford picture was by no means unique.
Levels of social housing occupancy by South Asians in Britain are, with the exception
of parts of Inner London, universally low. Levels of housing stress, particularly for
those of Pakistani and Bangladeshi origin, are almost universally high. For this
reason, the study began with an extensive review of the existing research literature by
Richard Tomlins of De Montfort University. We recognised the potential danger of
‘reinventing the wheel’, in that many of the potential barriers to access may have
been exposed elsewhere. A brief summary of this work, focusing on issues of
relevance to Bradford, is presented in chapter 2.

This is followed, in chapter 3, by an examination of tenure patterns in Bradford.
Based on wide ranging data analysis by Bob Line, this focuses on the social rented
sector. If we are to understand the relationship between minorities and social
housing, shifts in the nature and level of lettings are vital. The analysis utilises CORE
data (a national database maintained centrally by the Housing Corporation) for
housing associations which operate locally. This is complemented by data held by the
local authority on the stock which it manages.

The next two chapters present the core primary data. First, in chapter 4, is a detailed
account of the focus group material collected by Deborah Phillips and Malcolm
Harrison from the University of Leeds. At this stage of the report these data are left to
speak for themselves, in that there is no explicit attempt to integrate them with other
findings. This has been done so as not to dilute their content, or risk simplifying
extremely complex issues. The focus groups were designed to tease out attitudes to
social housing from diverse groups. We felt it was vital to recognise at the outset that
the term ‘South Asian’ is simply a convenient (and potentially misleading) shorthand
for a variety of groups differing markedly in terms of religion, culture, and
geographical and national origins: hence the formation of separate focus groups for
(say) Bangladeshis and Pakistanis. At this stage ‘White’ and African Caribbean
groups (which traditionally exhibit much higher levels of social housing occupancy)
were included to aid comparison. We also expected there to be radically different
views about social housing across generations and between men and women.
Focus groups are an extremely useful, and efficient, way of generating research ideas and potentially fruitful avenues for policy formulation. Their ability to promote debate also gives an indication of the nature and strength of inter- and intra-community conflict and dissent. What they cannot do, however, is to paint a more general (and generalisable) picture of patterns of household decision-making. This can only be done using a more traditional research approach: the household survey. Faced with constraints on funding and time, it was decided to target six areas (five in Bradford and one in Keighley) which reflected different levels of South Asian concentration and which had local populations of differing character, most notably in terms of social class background and patterns of community origin. A seventh area (in Bradford) was the source of our White control group (the underlying rationale being the same as that for the White focus group). In total, 209 households agreed to be interviewed in depth about their housing history, future plans and attitudes towards the various sources of housing provision. A summary of the findings is presented in chapter 5.

Interwoven within each of these substantive chapters will be the results of a series of in-depth interviews with senior staff from both the local authority and the key Registered Social Landlords (RSLs) operating in Bradford. Their views and statements of policy cast valuable light on some of our earlier questions, most notably those concerning image, profile, stock composition and responsiveness to the needs and aspirations of an ethnically diverse customer base.

A further important source of data woven into these chapters is a qualitative analysis of household interview data from both the 1995 Bradford Housing Needs Study and the current survey. This work, undertaken by Rachel Hogg, focused on moving intentions and on actual or potential shifts in household formation. Although the former study is a little dated now, considered alongside the new interview material it permits fascinating insights into the creation of new household units. To the extent that it provides a longitudinal element to the current study, it also casts light on possible changes in housing market behaviour, and therefore on shifts in the potential demand for social housing.

The results of all this work led to the action planning phase of the project led by Anne Power from the London School of Economics and documented in chapters 6 and 7.

As in all major projects of this nature, many people have contributed to its ultimate success. In addition to the members of the research team already mentioned, and ISTIKHARA Research who undertook the survey fieldwork, we would like to take this opportunity to thank Bradford Council’s Housing Strategy Section, all those who led, and participated in, the focus groups and all those who agreed to be interviewed in the survey. It goes without saying that without their help this study would not have come to a successful conclusion.
Many studies have dealt with ‘race’, housing and ethnicity in Britain, much of it relating to issues in the current project. But commentary here will be confined to debates which throw light on Bradford’s situation. The first section deals with the current position; the second with future trends and possibilities.

Current housing position of Britain’s minority ethnic communities

Tenure and residential patterns

As noted in the introduction, Indian, Pakistani and (with the exception of those in London) Bangladeshi households are especially under-represented in social housing. The vast majority, well over 70 per cent, own the property in which they currently live. This raises the obvious question: why is their position in the housing market so very different from that of the general population? Is it, as many have suggested, to do with a particular desire for ownership, or is it more to do with the fact that they, as groups, differ in some way from the general population in terms of class, wealth and/or geography, or does the true explanation lie elsewhere? In other words (in terms of the second set of options here), do they live in areas where social housing is scarce, or are they as a group (say) poorer than the general population, perhaps because of a higher proportion in low skill manual occupations or because of exclusion from the formal labour market?

Certainly, South Asian households (especially Pakistanis and Bangladeshis) are disproportionately concentrated in inner urban areas where private sector housing predominates (Ratcliffe 1996b; Modood et al. 1997; Karn and Phillips 1998). With the exception of those of Indian origin, South Asians are much more likely to be unemployed, economically inactive or in poorly paid manual work than the general population (Ratcliffe 1996a; Karn 1997; Modood et al. 1997). But, as Dorling (1997: 156) points out, ‘only 8 per cent of the variation (for all ethnic groups) can be accounted for by socio-economic differences. Almost a quarter (24 per cent) of the variation can be accounted for by geographical differences. This still leaves over two thirds of the variation unaccounted for...’. What this rather technical argument essentially means is that class and geography tell only part of the story, and a fairly small part at that.

The theory that Asians per se have a particularly high propensity to ‘choose’ owner occupation as a tenure option is also unconvincing, despite the fact that it is widely believed to be the case (even amongst housing professionals of South Asian origin!). Ratcliffe (1997), and Peach and Byron (1993) before him, showed that by controlling for such factors as household structure, gender and available housing options, much of the difference between (ethnic) groups evaporates.
More realistic are explanations which combine these various theories, suitably modified to embody a more dynamic analysis of the decision making process facing minority households. History tells us that migrants faced – and often continue to face – a whole panoply of constraining factors. These include directly and indirectly discriminatory actions of an individual, collective and/or institutional nature; sometimes intentional, sometimes not (Karn 1997). They include the refusal to sell/rent a property to certain individuals or groups, the concealment of available housing options, and the process commonly know as ‘racial steering’, where customers are given a restricted range of options. These actions may even be justified by the perpetrator on the grounds that households would ultimately suffer, for example if they were to move into hostile ‘White’ areas. Knowledge of such processes often then becomes internalised in that those seeking housing avoid the areas where harassment is perceived likely.

What we know from the literature is that minority tenure patterns, especially for those of Pakistani or Bangladeshi origin, are markedly different from the general population. Furthermore, minority communities are heavily concentrated in the less desirable and sought after districts of our towns and cities, and tend on the whole to live in poorer quality housing than majority (White) communities. However, as Rees and Phillips (1996) suggest, amongst the cities and towns which have witnessed these high levels of concentration, there are also some ‘modest’ examples of suburbanisation.

The immediate relevance of this is clear: it may indicate some potential in Bradford to increase the access of Asian households to housing in locations beyond the ‘traditional’ settlement areas. And, insofar as opportunities for owner occupation are restricted by lack of income/wealth, Pakistani and Bangladeshi households wanting to move beyond existing areas of residence may begin to look to the social rented sector to meet their housing need.

**Housing stress**

Ownership in particular urban locations is raised as a major issue in the literature not so much because of the element of segregation it implies, but because of its association with often severe housing stress. Of special concern are:

- poor living conditions
- high levels of overcrowding
- high incidence of chronic ill health.

Evidence from the English House Condition Survey suggests that housing conditions for minority ethnic groups deteriorated nationally between 1991 and 1996. Pakistani and Bangladeshi communities were particularly likely to fare badly. This is indicative of their high concentration in relatively poor quality owner-occupied dwellings and, in certain parts of the country, especially London, the presence of Bangladeshi households at the poorer end of the social rented sector. In many cases properties have been in such poor condition that renovation was never a realistic option, even if residents could afford it or grants were available. In cases where such investment has been appropriate, research suggests that minority communities experienced disproportionate barriers; for example, in obtaining public funds to address disrepair.
and/or obtain Disabled Facilities Grants (Ratcliffe 1992: 396; Law 1996: 106-7). (In Bradford, as we shall see later, one of the key issues currently affecting the viability of owner occupation is the disappearance of grant aid.)

The greatest divergence in the housing outcomes of White majority and certain minority ethnic communities, however, relates to levels of overcrowding. South Asian households, and those of Bangladeshi origin in particular, tend to be larger than those in other communities, both minority and majority (Ratcliffe 1996a, 1997; Kempson 1999). Overcrowding stems primarily from the inability to afford appropriate space, but also reflects the shortage of larger properties in the public sector. (The latter mismatch will be seen as a major factor in Bradford.)

Nationally, there is a fairly strong association between health and socio-economic status. Largely because of this, those of Chinese, African Asian and Indian origin exhibit a similar level of morbidity to that of Whites, and the Bangladeshis, Pakistanis and Caribbeans fare worse than Whites (Modood et al. 1997: 351). There are few national data on patterns of disability in minority ethnic communities. Data from Bradford, however, demonstrate particularly high levels of chronic long-term illness and impairment (Ratcliffe 1996a).

Nationally, there is evidence of extremely low take-up rates of social services support amongst minority communities. It tends to be family and friends who assume the role of carer in the event of chronic sickness or disability, rather than statutory or even voluntary sector agencies; reflecting an emphasis on informal, rather than formal, care provision (University of Salford 1996). The predicted steep growth in the numbers of African Caribbean and Asian older people is not only likely to increase the demand for community care and sheltered housing, but is also likely to alter the ratio of younger to older people and consequently the potential to arrange informal care. This illustrates a potential role for the housing association sector in meeting the shortfall in service provision.

However, in order to meet these needs housing providers not only have to address potentially discriminatory practices within their own organisations, but may also have to compensate for the actions of a range of other housing and care providers. In the contemporary spirit of joined-up policy making, there is growing interest in establishing links between health and housing organisations (Acheson 1998). The development of Health Action Zones and the new model of Primary Care Groups will increase the level of multi-agency working. Accordingly, social housing organisations will need to develop policies and practices which ensure an effective response to ethnic and cultural diversity as these agendas develop.

The current role of Registered Social Landlords (RSLs): evidence from national CORE data

National CORE data suggest that it has been Black and Minority Ethnic (BME) housing associations (as defined by the Housing Corporation) which have provided the accessible doorway into the social housing sector for many South Asian households. In those districts in which minority households accounted for a greater than average share of the resident population in 1991, more than a quarter of lettings
during 1990/91 were to this group. By the second half of the 1990s, this had increased to around a third of lettings.

White people accounted for the great majority of lettings to sheltered accommodation. Amongst minority ethnic groups, those of South Asian and ‘Other-Asian’ origin were most likely to be in sheltered accommodation, though their share of all housing association sheltered accommodation lettings was substantially lower from 1995/6 to 1997/8 than in 1990/91.

White household heads were more likely than average to be ill, retired, or otherwise economically inactive, whereas the percentage unemployed was much higher for minority communities. Despite the decline in ‘official’ unemployment rates in the mid- to late-1990s, the percentage of (CORE data) household heads unemployed was higher from 1995/6 to 1997/8 than in 1990/91, more markedly so amongst minorities. Tenants of BME associations appeared on average to be much more economically disadvantaged than those of ‘mainstream’ associations (though the numbers involved in each category were very small). In every ethnic group except ‘Other-Asians’ at least half of tenants were unemployed.

In real terms, mean weekly rents increased substantially between 1990/91 and the mid-1990s. Most types of household were paying over £10 a week more, an increase of over a third. The increase was smallest for elders, but greatest for families with children. Some of the steepest increases were experienced by South Asian and ‘Other-Asian’ families with children, since bigger families generally experienced the largest increase in mean weekly rent. The mean weekly rents of BME housing associations for each ethnic group and each type of household tended to be higher than the average for all housing associations.

The way forward

The first section of the chapter presented a brief summary of the major features of the current national situation. We now turn to possible solutions to the problems this revealed. In particular, we focus on the possible role which social housing might play. First, however, it is vital to understand something of the nature of minority ethnic communities and the ways in which they evolve over time: it would be a serious mistake to assume either that they are internally homogenous or that they are static in social and cultural terms.

The changing demography of minority communities

To model future housing needs and aspirations, demographers tend to focus on a number of trends, notably those involving net migration, levels of fertility, and household structure (Simpson 1997). In terms of South Asian communities, most debates have centred on the future of the extended/joint household and the concept of concealed families. But the issue of migration is also of importance in that the entry into the UK of marriage partners impacts in significant ways on existing settled communities.

These debates are highly contested, in both academic and community circles. Academic researchers point to declining fertility rates in South Asian populations
(Rees and Phillips 1996) and speculate as to whether this is part of a broader picture with significant implications for social and cultural change. Ratcliffe (1996a) showed that, by the mid-1990s, the extended unit (living under one roof), though common, was far from being a universal phenomenon in Bradford even amongst the poorest Muslim households, and there was evidence to suggest that many ‘concealed families’ planned to form separate households.

Simply raising these issues, however, is to risk generating concern about the importation of a Eurocentric agenda with the potential to influence the behaviour of the younger generations. Focusing on the immigration of spouses raises fears of a quite different kind. Researchers are acutely aware that these data can be manipulated by the political Right, both to heighten the general pressure on settled minority communities and to threaten preferred cultural practices.

These difficult questions have to be addressed, though, as they have clear implications for the nature of housing demand. A decline in the number of extended families may have implications not only for the number and size of dwellings required, but may also invoke special concerns for the housing and general welfare of elders. In particular, it entails a potential increase in demand for a more ‘culturally competent’ housing/welfare service for elders.

As to the future of the extended family, the literature sends mixed messages. Some recent research has suggested that there is evidence of a breakdown in the extended family system and a greater tendency for the formation of smaller separate households (Kempson 1999; Law et al. 1996). Karn et al. (1999), writing about Pakistani and Bangladeshi communities in Manchester, concluded that: ‘While the extended family is likely to remain a key social unit ... and one whose needs are not adequately being met, pressure is also building up for more separate living arrangements’. All the available research concurs on one point. The break-up of extended families will become a self-fulfilling prophecy if insufficient larger dwellings are not provided. A ‘forced’ retention of the extended unit (i.e. one resulting from external material forces) could only result in increased overcrowding with its attendant risks to health.

Locational preferences

Research into the locational preferences of South Asian communities has tended to reveal strong preferences for certain core urban areas. Safety, closeness to community, family and friends, places of worship and (Asian) shopping facilities are consistently rated as important. Community resources enhanced by physical proximity are at times seen as more important than property quality. Housing research has therefore tended to be fairly restricted spatially, with moves tending either to be within existing areas of settlement or to contiguous neighbourhoods, where the move is to a more prestigious location (Phillips and Karn 1992).

The conclusion normally drawn from this is that the concentration of these groups will continue, if not intensify. But, there does appear to be some scope to make the ‘right housing at the right price’ accessible even where it is in a ‘non-traditional’ area. For some South Asian communities there appears to be greater flexibility of location amongst car owners and the young and better off, although most moves would be within reach of the community. Locational flexibility tends to be inspired by
confidence in the opportunities of the owner-occupied sector and constrained by fear of crime and racist harassment in social housing, especially local authority housing.

A continued reliance by many on the poorer end of the owner occupied market leads, as we have seen, to problems of housing stress. Research for Birmingham City Council (1998) identified inner areas as offering preferred shopping facilities, cultural and religious benefits, but at the expense of a poorer environment than elsewhere in the city. Inner urban residents valued ‘the safety and comfort gained from living amongst one’s own community’.

Research suggests two possible solutions:

• to exploit the greater confidence in, and knowledge about, BME housing associations on the part of minority communities

• to encourage housing associations and the Housing Corporation to work with local authorities so as to target their development programmes on areas that are attractive to minority communities – not necessarily the existing core settlement areas.

Demographic change and increasing levels of stress in inner urban areas adds urgency to the need for more geographical options for minority communities. A recent initiative in Leeds identified a number of likely obstacles to minority ethnic households moving to ‘non-traditional’ areas:

• fear of isolation

• lack of services such as schools, shops and places of worship

• fear of racist attacks

• perceptions that these areas were ‘White’ and that minority ethnic households would not be considered in housing allocations.

In practice, there were further obstacles to widening geographical choice, namely:

• difficulties in staffing support services

• inflexibility of local authority nominations systems

• nominations agreements

• the reputation of some of the targeted areas as ‘racist’

• pressure from local community groups to reserve new housing for ‘local people’ (i.e. White people)

• maintaining the gains that have been made.

It was felt by the Birmingham City Council (1998: 32) researchers that intermediate locations (between the inner and outer areas of the city) provided a viable compromise in that they offered/facilitated:

• existing knowledge and familiarity with the area

• knowledge of minority households already living in the area, and

• relatively close proximity to the inner locations and access to cultural and religious facilities.
More generally it is argued that supporting the movement of people wishing to live in outer locations should not be at the expense of the regeneration and sustainability of inner urban areas. Indeed, people who had moved to outer areas continued to shop and worship in inner areas.

Other research has identified a number of key instruments for tackling the obstacles facing South Asians in gaining access to housing outside traditional areas of settlement:

- The importance of local authorities implementing effective joined-up thinking and policy development between departments, and working with other agencies (involving, importantly, concerted efforts to increase economic opportunities).
- Developing appropriate types/sizes of properties, including houses for sale.
- Promoting greater awareness of the viability of moving beyond ‘traditional areas’. This entails effective liaison with community representatives and better information (via religious meeting places, shops, etc). More generally, it is about solving communication problems.
- The development of an infrastructure which can respond to the needs of minority ethnic communities (for example, the formation of ‘culturally sensitive’ agencies, community support networks, Black businesses, Black housing developments and, importantly, an efficient public transport system which provides links to ‘traditional’ areas).
- Supporting the provision of appropriate shopping, cultural and religious amenities in the outer areas.
- Exploring the potential role of BME housing associations (including support for those associations wishing to develop housing in outer areas).
- Wider ongoing community development work.
- Interviewing all prospective (new) tenants.
- Linked rehousing arrangements where 5 or 6 families are rehoused together in one area to improve security and provide social, cultural and emotional stability.
- Ongoing sensitivity in allocations.
- Tenant support workers assigned to all incoming minority residents. As well as providing general housing support their role would include carrying out regular follow-up visits and helping to develop social networks between new and existing residents.
- Ensuring that policies and practices geared to improving the housing position of minorities are seen as mainstream rather than add-on functions.
- Making anti-harassment and community safety programmes more effective and, more generally, tackling anti-social behaviour.

Evidence of changing housing choices, and attendant constraints

As suggested earlier, research on ‘race’, ethnicity and housing has traditionally focused on the tension between the choices made by minorities in satisfying their housing need and the constraints within which they operate. Rather than rehearse
these already well documented arguments here (see, for example, Ratcliffe 1997; Sarre, Phillips and Skellington 1989; Smith 1989; Tomlins 1999), we turn to look at the current, and likely future, context of housing decisions facing South Asian households.

Recent research has suggested a growing demand for social housing amongst most South Asian communities. Whether this simply reflects an element of pragmatism rooted in desperation with existing housing conditions (rather than any positive attraction of the sector) is a little unclear. Certainly, there is increasing realisation that ‘low cost’ owner occupation is problematic for many on low (and/or precarious) incomes and with little capital. This may also go some way towards explaining the increasing appeal of shared ownership, which has been highlighted by a number of studies.

The ethnic background of the housing provider may also be important in framing housing choice. It is frequently suggested that the growth of BME housing associations represents ‘an accessible doorway’ into social housing for minority communities by challenging community perceptions of housing tenure. Many such associations have gained greater customer confidence because of their roots within the community. This is reflected in their ability to attract custom by word of mouth. The employment of workers from the community and the provision of ‘culturally sensitive’ front line housing staff are an integral part of this process (Salford Housing and Urban Studies Unit 1998). Elsewhere in the RSL sector, the NFHA (1983, 1992), Hajimichael (1988), Harrison (1992), and the CRE (1993) have identified an under-representation of minority ethnic communities at all staffing levels, or at least at senior organisational levels (suggesting a need for positive action initiatives). There appears to be little evidence that the local authority sector is markedly different.

The employment of staff of minority ethnic origin will not in itself ensure equality of housing outcomes if organisational pressures and systems do not allow housing need to be sensitively met. Nevertheless, previous research suggests that the presence of such workers, their language skills, and some familiarity with local communities, has been critical in breaking down a number of barriers to service use.

Evaluating the effectiveness and prioritisation of different access channels is one of the key issues in terms of satisfying housing need. Research suggests that housing organisations should consider the different ways in which housing need can be expressed, rather than adopting a housing allocations system which relies on historic measures of need. The latter fail to reflect the diversity of experiences and aspirations within contemporary society. The move towards establishing sustainable communities may offer one way of incorporating this flexibility.

The creation of balanced communities is once more being prioritised by social housing providers. However, the debate on the implementation of ‘sensitive lettings’ (to achieve these results) has stressed the importance of aiming to maintain principles of equality of opportunity by ensuring the transparency of the lettings criteria and exposing any policy to public scrutiny. This reflects concern lest ‘racially’ discriminatory distinctions between the ‘deserving’ and ‘undeserving’ should again become institutionalised within organisations.
Examples of discrimination within the private rented sector have been widely documented although, as in the social rented sector, many of the more overt forms of discrimination have largely disappeared. In the owner-occupied sector, there is some evidence that minorities failed to benefit in relative terms from improvement/renovation grants (Ratcliffe 1992). Now, the lack of availability of such capital investment in the fabric of housing makes poor quality urban properties less viable, and suggests an opportunity for housing associations to develop care and repair schemes to meet the needs and aspirations of minority ethnic households.

Minority ethnic communities have used their knowledge of the market to apply to particular organisations which have a track record of housing minority families. The problem, as noted in the next section (and endorsed by our own household survey, see chapter 5), is that the level of knowledge is often extremely poor (Tomlins et al. forthcoming).

The image of social housing

Previous research has suggested that, despite new approaches to ‘race’ equality, minority communities still fail to identify with mainstream housing organisations nationally. And Bowes, Dar and Sim (1997) found that local authority housing was held in low esteem by the majority of their interviewees. Part of the problem appears to be a perception that using social housing is difficult, and that the private sector can give a much quicker response. This suggests that the social rented sector might do well to consider moving to different models of housing allocation, such as the ‘Delft’, or advertising, system.

Tomlins et al. (forthcoming) found that a number of mainstream housing associations believed that they were seen by minority communities as distant and inaccessible organisations delivering poor services. Significantly, they were also found to perceive themselves as predominantly White-run and working to White agendas. Other research has found, however, that an even bigger problem is that housing associations are often simply not known about. A ‘take-it-or-leave-it’ attitude by service providers who have not seemed to be in the business of marketing or publicising their services has been an obstacle to potential clients from minority communities.

It is clear that social housing organisations cannot automatically expect applications from communities which have long experienced discrimination. They need to act more proactively to meet their needs. Research demonstrates the scope for housing associations to market their equality and diversity policies further, and to project a more positive image. As noted earlier, BME housing associations have played a key role in raising the profile of social housing amongst minorities.

Constraints on residential mobility I: racist harassment

Improving access to social housing for minorities aims, among other things, to reduce overcrowding and improve general living conditions. One aspect of this is tackling the problems of heavily congested urban areas. There is always the danger, however,
as Royce et al. (1996) point out, that social housing organisations when letting estates may be taking disadvantaged people from poor housing in settled and supportive communities and housing them in better physical conditions but in areas lacking strong support networks (or indeed any other resources). New tenants risk falling prey to a number of problems, notably harassment.

The PSI Fourth National study of Ethnic Minorities (Modood et al. 1997) highlighted the disproportionate likelihood of relatively isolated minority households facing harassment. As to progress in addressing the problem, it is debatable whether the availability of extensive good practice guidance has actually been followed by changes in practice. It still seems to be more common for the victim of racist harassment to be moved rather than for the perpetrator to be evicted. This ‘preference’ seems to reflect organisational pressures on staff time and perceived difficulties in successfully undertaking court action.

Tomlins et al. (forthcoming) report that increasing numbers of housing associations have policies outlining action to be taken against perpetrators, and that there seems to be an increased ‘willingness’ to take legal action (as compared with the CRE’s earlier research, published in 1993). However, in practice, little action was taken against perpetrators and relatively low levels of victim support were in evidence. This is despite the fact that the majority of associations had formal policies to tackle racial harassment, had adopted ‘anti-harassment’ clauses in their tenancy agreements, had formal procedures to investigate cases, and had policies specifically geared to support victims of harassment.

Carter (1999) notes that the lessons of the Macpherson Inquiry should have established that ‘the victim must be believed, the victim must be protected, and once the victim is safe, an investigation can then proceed to ascertain whether there are sufficient grounds for a civil or criminal prosecution’. We are clearly a long way from reaching this point, largely because:

- specialist officers (dealing with harassment) are rare
- housing associations often introduce racist harassment policies without providing training for staff in the operation of those policies
- weaknesses remain in the reporting procedures and in the monitoring of, and management response to, recorded incidents
- the victim, often through lack of support, can be reluctant to report incidents for fear of reprisal.

**Constraints on residential mobility II: housing development**

Research tells us that the social rented sector is most able to meet the housing needs and aspirations of minorities where they mirror those of White households. The problem is that in respect of Britain’s South Asian communities this is rarely the case. As we have already argued, the extended/joint family remains common, with the result that household sizes are larger than the national norm. Cultural preferences, practices and obligations also dictate variations from the norm in terms of internal layout and design.
The research by Tomlins showed many housing associations struggling to cope with the legacy of past housing management decisions. Large properties which had been divided into smaller units were often of little interest to minority applicants, even if they were in an appropriate location. One housing association had addressed a similar problem though a lateral conversion initiative, developing rows of older, small terraced houses into large family houses (essentially for Asian households). This is often not feasible for smaller associations, however, because of concern about potential rent levels (given their smaller reserves, and consequently reduced ability to rent pool).

Local authorities, housing associations and the Housing Corporation arguably need to work towards resolving the constraining effect of grant rates on the size of properties developed and the rents charged for them. Also, the decline in housing associations’ space standards (Walentowicz 1992; Karn and Sheridan 1994) creates problems for many minority households. Karn et al. (1999) note that merely encouraging more Pakistanis and Bangladeshis to apply for council housing is of little use when there is an inadequate supply of larger houses. In addition, others who see the cramped conditions in which many Asian households are living are likely to be discouraged from applying. For multi-generational households at least, more might be done through adjacent allocations.

Research has demonstrated that client perceptions may constitute a powerful barrier to access, not least because the housing organisation itself may construe historically low demand from minorities as meaning that the services are not required. Relatively few associations devise effective procedures for assessing potential demand. In the Tomlins study only 26 per cent reviewed the housing needs of minority ethnic communities in consultation with the communities themselves. Nevertheless, there was evidence of partnership work. Thirty-seven per cent of associations had worked with BME housing associations and 17 per cent had worked with non-Housing Corporation registered BME housing organisations on development schemes. Partnership between BME housing associations and mainstream associations has also been seen as a useful means of meeting the needs of minority communities. On the other hand, it has also created difficulties for BME housing associations. Some have faced exclusion from the decision making process or experienced difficulty in obtaining development funding (problems also afflicting mainstream partners on occasions).

Another key issue is stock transfer. If one of the major barriers to minority access lies in negative perceptions of current social housing management, for example in terms of a lack of cultural sensitivity, then this may provide an obvious solution. However, many Black-led associations have been critical of mainstream (White-led) associations on stock transfer. Concerns have ranged from larger associations taking too long to complete arrangements to complaints about the poor quality of stock being transferred. The FBHO recommends that service level agreements should be drawn up with appropriate penalties should they be broken. As to the opportunities for successful stock transfer from local authorities, BME associations have tended to be pessimistic.

Research suggests that the social housing sector will have to be more responsive to housing preferences, needs and aspirations if they are to take on board the
philosophy of Best Value and move beyond being a tenure of last resort. They will also need to be more responsive to the concerns of local communities in a broader context. A number of key issues are involved:

**Accountability – management committees and tenants’ groups**

Minorities are currently massively under-represented on housing association management committees, and there is little evidence that associations are attempting to rectify the situation. This has major implications both for the image of the housing association movement and for its ability to attract minority ethnic households to ‘non-traditional’ areas. In addition, associations tend to prioritise tenant participation above equal opportunities, by failing to remove recognition from all but the most openly discriminatory tenants’ groups.

**Care and support**

Minority ethnic communities have experienced a number of difficulties in gaining sensitive assessments of their care needs. Elders are disproportionately affected due to misconceptions about the services available, compounded by assumptions on the part of mainstream housing providers about the absence of need amongst this group. Social housing providers can only be seen to be conforming to Best Value principles if they respond to this diversity by making their accommodation accessible to the whole community. This means moving away from a global model of need based on majority White communities.

**Contractors and consultants**

The recruitment of contractors, consultants and direct labour organisations from minority ethnic communities will increase both the profile of a social housing organisation in that community and its ability to deliver a service which accords with the needs and aspirations of local people. Research has demonstrated that work tends to go to White-run contractors, and not even to ‘local’ people. This contributes nothing to local capacity building, and indeed adds to the disempowerment of urban minority communities.

**Housing Plus**

The social rented sector has been encouraged to house members of minority ethnic communities in greater numbers in order to reflect housing need. However, if the households who enter the sector are not to be disadvantaged by its residualisation or concentration in impoverished areas of cities, then Housing Plus has a crucial role to play. Local authorities are more naturally seen as the providers of such services, although not necessarily from within the housing department.

Funding difficulties continue to make the delivery of Housing Plus problematic. However, the Housing Corporation (1996) noted that a third of BME housing association tenants felt that they were receiving services which they would not receive from a mainstream organisation. This suggests that the latter have scope for improvement in this respect. The major national study by Tomlins et al. (forthcoming) confirmed this, in particular by demonstrating the failure of most to take account of, or even assess, the specific needs of minorities.
Conclusions and implications for Bradford

This chapter has reviewed recent literature on the housing of minority ethnic communities. It has outlined the current position in terms of tenure, location and housing quality, and looked to possible future demographic and other changes in these communities. It has also assessed the viability of initiatives to increase the effective area choices available to Asian households, taking into account existing patterns of settlement and the role of housing providers in allocation patterns and processes.

One major conclusion is that it is probably unrealistic to expect a significant increase in Asian lettings in outer areas in the short term, irrespective of how well the latter are marketed. If minorities do move onto these predominantly ‘White’ estates, the establishment of sustainable communities is unlikely due to racist harassment (in addition to other problems stemming from physical separation from their community). This is likely to increase the perception of a particular district as a ‘no go’ area and cause longer-term difficulties in promoting access.

In terms of implications for the current research, one feasible strategy in the short term might be to increase access to housing locations between the more congested urban areas of central Bradford and the outer estates. These are better known by minority communities and are within easy access of existing family, religious and cultural resources.

In the longer term, the literature suggests a number of actions which might help to increase access to the outer estates:

• using Best Value as a means of improving the standard and cultural sensitivity of service delivery throughout the social housing sector
• implementing joined-up policy making between local authority departments and then ensuring an effective partnership between the authority and housing associations and other external agencies. Importantly, this includes work on developing economic initiatives
• developing appropriate types/sizes of properties, including houses for shared ownership and outright sale
• promoting greater awareness of the option to move out of traditional areas of residence involving work with community representatives, better information provision (via religious meeting places, shops, etc) and, more broadly, solving problems of communication
• developing an infrastructure which corresponds to the needs of minority communities; most notably, community support networks, Black-run businesses and Black housing development (plus efficient public transport links to traditional areas)
• supporting the development of appropriate shopping, cultural and religious amenities in the outer areas of the city
• exploring the potential role of BME housing associations, including support for the development of housing in outer areas
• expanding community development work
• interviewing all prospective new tenants
• aiming for linked lettings where (say) five or six families are rehoused together (in one locality) to improve security and provide support networks
• maintaining sensitivity in allocations
• putting dedicated staffing resources in place prior to the commencement of the initiative
• providing tenant support workers to assist incoming minority residents, carry out regular follow-up visits and help build up networks between new and existing residents
• making anti-harassment and community safety programmes more effective (and more generally tackling anti-social behaviour)
• ensuring that the above activities are seen as a mainstream rather than add-on housing function
• producing a longer term strategy for increasing access to outer estates (based on the expectation that these would become more familiar as minority communities move into intermediate areas)
• setting clear targets (for both local authority and housing association lettings) as an important part of this strategy.
The previous chapter reviewed the literature on the national housing position of minority ethnic communities. This underlined the point that with very few exceptions, most notably London’s Bangladeshi population, South Asians are rarely to be found in social housing. The most likely explanation was seen to be a combination of factors, varying in importance in different urban contexts and different communities: lack of knowledge of the sector, a (negative) image of social housing and those who manage it, communities currently concentrated in areas where social housing is scarce, the lack of social housing in preferred locations (in terms of safety and access to family/kin, community shops and places of worship), and a mismatch between the pool of available housing and the needs and aspirations of Asian families (particularly in matters of size, design and layout).

The current project began with the knowledge that, as with the national picture, relatively few of Bradford’s South Asian households rent from the local authority or from a housing association. Discussions in the summer of 1999 with senior managers from the major Bradford RSLs confirmed the importance locally of many of the factors mentioned in the previous paragraph. The only BME housing association, Manningham, had clearly been successful in convincing minority households of the merits of social housing, but the mainstream associations were all too conscious that most of their tenants were drawn from the majority White population. A number indeed saw themselves as they presumed others would see them, as ‘White organisations’.

What these interviews could not tell us, however, was the pattern of renting to Asian households, and how this pattern might be changing over time. This is crucial to the current project in that evidence of trends might provide important clues both as to the future housing market behaviour of these communities and as to what future strategies by the local authority and/or housing associations might prove successful. Also, given that currently available housing is a crucial part of the equation, we map existing residential patterns in relation to the social housing stock, focussing on low demand areas/properties.

This chapter is in two parts. First, we focus on what is known about local authority lettings to South Asian households. Secondly, we examine what CORE data, collected nationally by the Housing Corporation, can tell us about lettings to Bradford’s Asian households by RSLs over recent years.

Local authority housing and South Asians in Bradford

The research began with the premise that there was scope within the local authority stock for relieving some elements of housing stress amongst minority communities. Specifically, it could provide a possible solution to the widespread, and often severe, problem of overcrowding. What was not clear was whether those concerned might consider renting from the council. This became a central theme of the fieldwork.
While the figures used by DETR show 2,687 (9.5 per cent) of a stock of 28,257 to be ‘officially’ difficult to let, an internal analysis based on the views of local housing managers suggests that around 8,500 properties – approaching a third of Bradford Council’s own housing stock – may now be in low demand. All types of property fall into this category: a third are houses, and a similar proportion have three or more bedrooms.

Mapping of low demand areas in relation to concentrations of South Asian households reveals that, with the exception of some of the smaller central estates, council estates are generally not close to the ‘Asian areas’. Given the importance of location, and in particular proximity to family and other social and religious facilities, this could be a major factor in limiting the penetration of these communities into the local authority stock. This is a key theme followed up in the household survey reported in chapter 5.

Precise figures for the number of South Asian households in council tenancies are not available as the authority’s own records are incomplete. Data from September 1999 reveal a total of 568 Asian households in council tenancies, some 2.24 per cent. However, over one third of tenancies, some 35.5 per cent, are held by households whose ‘ethnic origin’ has not been recorded. It is difficult to know how many of the latter are Asian, but housing managers feel that the number is small.

Taking the data at face value, the most striking feature is that there are almost no Asians on the largest estates (those with over 1,000 properties). Lettings are heavily concentrated either on the smaller and medium sized estates in central locations, or at least in those locations which are fairly close to existing settlement areas. In the former group are Manchester Road, where Asians comprise at least 5 per cent of the 955 lettings, and Canterbury where over 9 per cent of the 841 properties are rented by this group. An example of the latter is the Scholemoor estate, where at least 17 (5.5 per cent) of the 311 properties are occupied by South Asian households.

The absence of Asians on the largest estates is another issue explored by the household survey, and the focus groups reported in the next chapter. Obvious common features which distinguish them from the estates where Asian households are rather more common, are that they tend to be peripheral (and therefore some distance from existing South Asian settlements) and to have a high proportion of flatted accommodation (and therefore unsuitable for larger families). The combination of size, comparative remoteness and, for some, reputation, would also mean that incoming Asian households would inevitably be isolated and therefore especially vulnerable to hostility and harassment.

Lettings by housing associations in Bradford

The evidence of lettings to South Asian households is much clearer in the case of housing associations because of the availability of CORE data. They enable a fairly detailed picture to be generated of lettings by ethnicity over time. Researchers can explore changes in spatial patterns and the type, cost and source of lettings.

Unfortunately, CORE data have only recently begun to include full postcodes. Much of the following analysis therefore relies on postcode areas (e.g. BD3), which are at too large a level of aggregation to permit the identification of detailed changes in location patterns, which are increasingly a feature of housing markets.
The numbers and proportions of lettings by RSLs between 1995 and 1999 (according to CORE records) are shown in maps 1 and 2 (see Appendix). This clearly shows that lettings are concentrated in postcode areas BD3 (159), BD8 (201), BD5 (90), BD7 (58) and BD21 (54). Map 3 shows the concentration of Asian households by enumeration district (ED) according to the 1999 scan of Asian names on the electoral roll. In map 4, RSL lets by postcode area are then superimposed onto the numbers of Asian households by ED. This shows that RSL lettings are overwhelmingly in the areas of heaviest Asian population.

One of the key issues for the current study is whether there is any evidence of an increase in lettings to Asians in ‘non-traditional’ areas, and whether these ‘pioneer’ households are in any obvious sense distinctive. In other words, are there any clues in the CORE data as to what type of household is moving to predominantly White areas? In answering this question we are, of course, limited to the variables on which data are available, but certain key issues are covered.

**Asian ‘pioneer’ households**

As pointed out already, the majority of RSLs lets to Asian households are in the core, ‘traditional’ areas. Between 1995 and 1999, there were a total of 605 lettings, with only 23 definitely outside these locations (20 lets were mis-postcoded). This means that out of 585 lettings in identifiable areas, only 3.9 per cent were to pioneer households.

With such a small number of lets outside the traditionally popular areas, we have to be a little wary of making definitive statements. However, looking at two key variables, household structure and income, we can put forward a few tentative conclusions:

- pioneer households may be more likely to feature household types which are (statistically) unusual (in South Asian communities). Approximately one third of lets in the non-traditional areas were to lone parent households, as against 17 per cent in the popular areas

- household income may on average be rather lower amongst pioneers.

Although this clearly does not enable us to hazard an explanation for area choice, we can suggest a few ideas which might be worth exploring further. Certainly, data from the general population tell us that one-parent households are likely to be poorer on average than other household types (for rather obvious reasons). It is also possible that lone parenthood, where this follows the break up of a marriage, may be subject to a greater degree of stigma in South Asian communities (where it is comparatively rare) than in the majority population. Where this is the case, it is plausible that some would feel more comfortable with a little physical space between themselves and immediate family/kin. Certainly, there is some supportive evidence for this view from case studies taken from the 1995 Bradford Housing Needs Study (Ratcliffe 1996a).

We conclude the current chapter by looking a little closer at the patterns of lettings between 1995 and 1999. The literature review suggested a number of things about the relationship between minority communities and RSLs, most notably:

- these communities lack knowledge about housing associations

- mainstream associations are seen as ‘White organisations’
• BME associations are a little more likely to be known about, and to be viewed positively

• RSL accommodation, where recognised as a possible option, is seen as not suitable on grounds of size, design, layout, location and/or cost.

Taking the last point first, what is very noticeable from the CORE data is the scarcity of larger properties. Of 7,599 properties in Bradford managed by 18 RSLs, only 441 (5.8 per cent) have more than three bedrooms. If we exclude the only BME association currently operating in the district (Manningham HA), the figure falls to 2.7 per cent (191 out of 7,098). Half of Manningham’s stock (250 out of 501) has four bedrooms. The only other RSLs with significant numbers of similarly sized properties are Bradford and Northern and Brunel, and in both cases they constitute very small proportions of total stock (82 [3.8 per cent] and 66 [3.5 per cent] respectively).

Over the five year period 1995-9, 8.4 per cent of lettings have been to South Asian households; falling from a peak of 12.8 per cent in 1995 to 6.7 per cent (from a much smaller total lettings volume) in 1999. What is particularly illuminating is the pattern of lettings in terms of (a) the choice of RSL and (b) the type of household accommodated.

**RSL lettings to South Asian households (1995-1999)**

The vast majority of lettings to South Asian households were from the three RSLs listed above. Of the 602 lettings where the RSL is identified in the CORE database, Brunel let 249, Manningham, 192 and Bradford and Northern, 122. This leaves only 39 shared between the other 15 RSLs, and 27 of these were let by North British. Furthermore, only in Manningham’s case did these constitute a significant proportion of total lettings for the RSL concerned.

**Type of household accommodated (1995-1999)**

As compared with lettings to White households (and other non-Asian ethnic groups), South Asian households are much more likely to be recorded as ‘couples with children’. Almost two in five took this form, as against one in five for Whites. More than a half of the lettings to the latter were to single people.

In the context of the current study, therefore, the key findings of the CORE analysis are as follows:

• the majority of RSLs have let few, if any, properties to South Asian households. The sole BME association has had most success in this respect

• Asian demand appears to be relatively strong from couples with children

• South Asian households tend to be larger on average than those in the general population, yet properties with more than three bedrooms are scarce.

These provide a series of important questions to be explored by other components of the research. First, in chapter 4, contributed by Deborah Phillips and Malcolm Harrison, we discuss the findings of in-depth focus group work. Then, in chapter 5, we report the findings of an extensive survey of households in the district.
Chapter Four

Access to social rented housing: evidence from the focus groups

Introduction

Seven focus groups were convened in Bradford between July 1999 and April 2000. The aim was to explore the housing aspirations, expectations and experiences of selected minority ethnic groups, with particular reference to their views and experiences of social rented housing and the locations in which they might wish to live in the near future. The groups were drawn from:

- young Bangladeshi women
- young Bangladeshi men
- young Pakistani men
- tenants of Manningham Housing Association (a mixed South Asian discussion group, but mainly Pakistani)
- young African-Caribbeans
- African-Caribbeans, aged 30 plus
- White council tenants.

Unfortunately, despite the best efforts of all concerned, it did not prove possible to convene a focus group with Asian council tenants.

The focus groups were convened through local contacts and with the assistance of local organisations. The meetings were conducted by skilled facilitators, who were recruited locally. The discussions were conducted in English, except in the case of the Manningham HA tenants’ group where some contributions were made in community languages. The facilitator of this group provided summaries in English. It was made clear at the outset for all groups that discussions would be drawn on without any reference to individuals by name, in order to ensure confidentiality.

It should be noted that focus group findings cannot be thought of as ‘representative’ of the views of the wider sub-groups from which they are drawn. They are instead indicative of the views of these sub-groups. They do nevertheless provide valuable and detailed insights into the attitudes, aspirations and concerns of the participants. When interpreted alongside the findings of the data mining exercise and the household survey (reported in the next chapter), they also reveal key pointers for housing provision.

Perceptions and views of young Bangladeshis

There were ten participants in each of the Bangladeshi groups. The young Bangladeshi females were aged 17-28 years, and all lived in the inner areas of Bradford. Some were single and lived with their parents and others lived as a nuclear
family with their husband. Three lived in housing association dwellings. The young Bangladeshi men were between 15 and 32 years of age (most were in their twenties). All lived in central Bradford, most with parents. One lived in private rented accommodation.

**Bangladeshi household formation**

Both the male and female Bangladeshi groups were informative on questions of living arrangements, and on the housing implications of developments in community and kinship relationships. Female participants in particular (most of whom were married) expressed views about the difficulties after marriage of living in the same house as parents, the lack of privacy, and changing expectations from those of their parents’ generation. While parental approval, and continuing parental contact (and mutual benefits from this), could remain important, a desire for separate living arrangements following marriage was evident:

“It’s very difficult to be your own person (in the extended family set up) … for instance you can’t stay in with your husband and watch television, or you can’t get close to him because its something that’s taboo in our culture.”

“As a married person, my husband’s not married to the family, he’s married to me so therefore in order for me to work on my marriage I need to move out.”

The living arrangements could be crucial. As one woman put it:

“… housing is one of the biggest things that helps the marriage to work well.”

This desire for separate living was expressed less strongly by the young Bangladeshi males, most of whom were still single and living with their extended families. Most anticipated staying in this arrangement over the next five years, mainly because financial constraints restricted their housing options, but also because they were satisfied with living in the family. Most expected to move out at some future stage, although there was variation in precise preferences. Some might prefer to stay with their families in bigger houses, others to live separately but nearby. Individual circumstances were important. One who lived with his widowed father said, “I couldn’t imagine leaving my dad”. Despite positive attitudes to family living, the young single males also raised the issue of overcrowding as a major problem for large families. This brought stresses and health risks, and put pressures on the household. Overcrowding, however, was not perceived as leading to a high incidence of visible homelessness, partly because families and the wider community were seen as supportive.

**Bangladeshis’ attitudes to tenure**

There was an overwhelming aspiration for ownership amongst the young Bangladeshis, but there were some qualifications. Although buying was thought to be a good investment, one young man questioned this in respect of poor housing in the inner city. The constraints of finance were also acknowledged.

There was thus a recognition that the social rented sector had an important role to play in the early stages of new household formation or simply because they would
not be able to afford to buy or maintain their own property. There was a measure of pragmatism and realism in the comments. For instance, as one woman put it, “… it’s easy to buy, but … to carry on paying on the mortgage is really hard.”

The discussion revealed a perception that social rented dwellings were of poor materials and in some ways less satisfactory than their parents’ older homes in the area. This was despite the many problems that they knew the older housing areas and dwellings had. As one argued, “Our houses have been here for the last 100 years … the structures, not too bad … these houses, do you reckon they (social housing) are going to last 100 years? … after five years the bricks start moving out, man.”

**Bangladeshis’ attitudes towards council housing**

Knowledge of how to get access to council housing was partial, although the level of knowledge was better amongst the young women than the young men. One young man said of himself and his friends “people don’t really have a clue”. Some said they knew about the neighbourhood housing offices, but there was confusion over their location and which one they would go to. One of the men said: “When does a council worker come here (to the Bangladeshi Youth Organisation) and say here this is procedure? … Have we ever had a consultation about the council? Never man!”

It was clear from all the minority ethnic focus group discussions that community centres can play an important role in the dissemination of housing information.

Generally, the Bangladeshis were very negative about council housing because of the quality and location of the stock, and the service that went with it. There was some recognition of the advantages of cheap rents and of responsibilities (e.g. repairs) being taken on by the council. Yet there appeared to be general opposition to the idea of paying out rent for what was seen as undesirable housing. There was also an assumption that the council was keen to offload people into Green Lane. This point was raised in the course of discussion in both the men’s and women’s groups, but the women’s group was particularly critical of the council for housing people in such property: “I wouldn’t rent from council … ’cos all they ever want to do is get you into those Green Lane flats.”

“I don’t think the council should make people put up with stuff like that.”

One woman argued that it reflected racism in the council: “I think that’s where racism comes in … getting an Asian with children in … where there is so many drugs so much crime and so much poverty. (They think that) for a White person it’s not something that is part of their normal life or upbringing so it’s something that they shouldn’t have to face, whereas for an Asian person it might have been part of their upbringing so it doesn’t matter. ‘We can leave them for a year’.”

“I think what they’re trying to do is maintain that ghetto that they put you in.”
Participants in the men’s group clearly mistrusted the council’s allocations policy, though there was some disagreement over the extent to which the failings related to racial prejudice or just a bad system. It was felt that the system forced you to lie and that it worked better for some than others

“I’ve been to the housing office. These guys have been to the housing office … we weren’t even given a chance.”

“They try to make these people tell lies … making stories to get points.”

“You have to go there and say I’ve been thrown out, it’s the system. Some people end up living at home and got an additional place to chill out – and some on the streets with nowhere to go … They (housing officers) are all the same. Their attitude against young people is shite, because we’ve been there, we’ve seen it.”

The Bangladeshi groups’ dislikes of council housing were widely discussed and may be summarised as:
- mistrust of the allocation system
- possible racism within the system
- the perceived stigma attached to being a council tenant
- the lack of interpreters in housing offices
- the need for the service to be more culturally aware; Bangladeshis felt disadvantaged compared with Pakistanis
- the poor quality of council properties
- the poor reputation of some estates (discussed further below)
- the small size of council housing, including the perception that the council catered for small, White families
- a poor repairs system.

Most of the women and some of the young men seemed aware of the ‘right to buy’, and thought that it could provide social housing tenants with a cheap way of becoming owners. Some, however, alluded to the stigma associated with council housing and its tenants. Others referred to obstacles to purchasing (the withdrawal of tenant incentive schemes).

**Bangladeshi attitudes towards housing association stock**

Housing associations were generally regarded as a better option than council housing, although high RSL rents drew complaints from all groups. One female participant put the comparison with council house rents forcefully, saying:

“Councils are not so bad … it’s the housing [associations] … it’s £70 a week for a three bed … they’re robbing ….”

The women’s group was generally much more knowledgeable than the men’s about access and allocation policies, reflecting the fact that some members of the groups lived in housing association accommodation. The young men had little knowledge of how to apply for housing association housing. None of the Bangladeshi men currently rented from an association, or seemed to perceive this as a desired or easily
attainable housing option, but it is worth noting that barriers were in any case perceived in the application process. There was a lack of confidence in the points system, and a perception of unfairness, or of abuse or corruption. Delay could also be an issue. As one put it,

“No … that takes too long … I wouldn’t get one.”

Both groups thought that housing association accommodation had a better appearance than council properties, and it was thought that there might be less drug abuse. Some of the comments made about council housing services were similar for the RSLs. In particular, there were observations about the slow and ineffective repairs service, and the need for more interpreters and more cultural awareness of Bangladeshi (as opposed to Pakistani) needs and a concern about the shortage of larger houses.

The Bangladeshi groups spoke highly of Manningham HA, which was praised for catering to Asian needs (especially large families).

**Bangladeshi locational preferences: beyond the inner city?**

The outlook which favoured a degree of independence after marriage (see above) did not necessarily indicate a desire to weaken family ties and move too far away. A number of the female participants, who had already experienced independent living, argued that it was preferable to be near but not in the centre of the Bangladeshi community. Attitudes to locational choice reflected the need to retain easy access to family, and also to facilities such as the mosque and useful shops. Issues of safety were also raised. One informant stated why she liked the Manningham area of the city:

“One – I get security; secondly, because my parents live within the Manningham area; thirdly, because of access to Asian shops.”

Another added,

“You can’t really move that far if you want your children to actually be brought up religiously, that’s the main restriction for most people I think … especially if you haven’t got any transport.”

Nonetheless, there was acknowledgement of a generation gap, with younger people having more flexibility and mobility. The car was seen as a great asset giving greater freedom of locational choice. The younger members of the community were felt to be more open to the idea of living in other areas, but within clear limits. One female acknowledged the continuing importance of parental views in housing decisions:

“When I moved out, my father had some say…when I went to view a house in Allerton …before he even said anything about the house he said ‘no, that’s too far away’.”

“Although I make decisions with my husband, we both have a joint decision, I do want to get the approval of my father, well my parents.”

But it was not only parental pressure that inhibited mobility. There were also clear limits on the areas that the young Bangladeshis themselves would consider moving to, with some council estates in particular being identified negatively. Neither male nor female Bangladeshis were happy about the idea of living in ‘all White’ areas.
Concerns were voiced about isolation and racial harassment. While one woman, who had bought a house on the edge of Manningham, valued the fact that her street included non-Asian households, she did not wish to move right away from the Asian areas. Typical comments were:

“You don’t want to be the only Asian family living on the block.” (female)

“I’d be a bit uncomfortable if you’re the only black face.” (female)

The White council estates like Buttershaw, Ravenscliffe and Queensbury were areas the women particularly feared in this respect.

“The White people living there … you do get a lot of stick off them.” (female)

The young men also said that they would not consider living on White estates like Holmewood or Ravenscliffe, a view shaped by a perception of prejudice and racism.

There was a perception that the city was segregated, albeit with patterns of settlement that were changing, and even though separation might not be desirable. There was a clear feeling among some respondents that the council were responsible for reinforcing (even creating) a divided community:

“It’s not a matter of can I go into this area and blend with these people … the housing, it doesn’t work like that … they on purpose divide you, they keep you divided.” (male)

“Do you think all an accident that all the Bangladeshis on one side, all Pakistani all Africans all the white people. Do you think that was an accident that happened … These people divided us … they kept us divided. No wonder we hate the next man ‘cos we haven’t grown up with the next man we don’t know what the next man is about.” (male)

Overall, it is reasonable to interpret comments in terms of a constrained choice. On the one hand, there could be a desire for more privacy and independence, and a little more distance than in the past, yet on the other, a clear recognition of the benefits of nearness. There was an aspiration to live outside the inner urban areas of the city, but to remain in close contact with family and community. One young Bangladeshi woman summed up the feelings of many of those participating in the Bangladeshi focus groups when she said:

“I don’t want to be bang in the middle of the heart of the Bangladeshi community, but yet I don’t want to be too far away.”

It is important not to take a preference for inner city or nearby localities to mean that people are satisfied with the quality of dwellings or environments in such areas. The participants in these focus groups had little positive to say about the general physical environment and conditions in the Manningham area. Critical comments tended to cross the boundary between the physical and the social/behavioural, touching on a myriad of issues ranging from prostitution, drugs, poor health, or the proliferation of dogs on the street, to empty dwellings, lack of play space or drab views. Proximity to Bradford City Football Club also put the community on the receiving end of litter, vandalism and racist abuse. Both the women and men also spoke of the stigma of living in the ‘inner city’, where the postcode might affect a person’s chances of obtaining a job.
Perceptions and views of the Pakistani population

Two focus groups of Pakistanis were conducted: (1) a group of six young Pakistani men, aged between 18 and 23 years, five living with parents and one a head of household in private rented accommodation; (2) a group of eight Manningham Housing Association tenants, seven of whom were of Pakistani origin. Their ages ranged from 29 to 67 and several were retired, in ill health, or at present economically inactive for some other reason.

Pakistani household formation

Most of the young Pakistani men anticipated moving out of the family home in the future to form separate households, but there was strong agreement that they would not wish to move too far away from the family:

“My family say you can move out, but don’t move too far.”

“I don’t want to move right far away from my parents and all. I want to stay nearby.”

Another stressed the responsibilities he had as a family member, a Muslim, and eldest son:

“…as a Muslim, I think I should stay not that far away from our parents and look after them as well. As the eldest, I think I’ve got a responsibility in a way.”

Even so, there was acknowledgement both of potential problems of having parents or other relatives living in the home, and of generational differences.

Most of the young Pakistani men identified problems relating to overcrowding in large households as an important reason for separate household formation. One participant, who had now moved out of the family home into his own flat, had previously been sleeping on the floor for eight months because of overcrowding.

Pakistanis’ attitudes to tenure

As with the Bangladeshis, there was a preference for ownership amongst the young Pakistanis (and indeed most of the Manningham HA tenants). However, several felt that renting could be an important stepping stone for them in the early stages of household formation, or perhaps the only realistic choice. Alongside the obstacle of unemployment, as a barrier to obtaining the housing of their choice, there was also a religious issue. The constraint on Muslims taking mortgages was mentioned, and seen as an additional reason why renting might be an option in the early years of a household.

Pakistanis’ attitudes towards council housing

Most of the young Pakistani males had little specific knowledge of the social rented sector. One young man living in his own private rented accommodation was not even aware of council housing as an option:

“I had no awareness of it at all, (but) might have considered them if I’d known how to access them.”
Most agreed that they might consider council housing in the future if they were unemployed or on low earnings. This was despite most having negative images of council housing (one said it would be absolutely their ‘last choice’ of tenure). Another indicated that he might consider it if something was done both about the appearance of estates (especially litter) and ‘the neighbours’.

The MHA tenants were aware of council housing and had good knowledge of where to go for information.

**Pakistanis’ attitudes towards housing associations**

The young Pakistani men had a low level of awareness of housing association property and no direct experience of this accommodation. Some said that they had heard of Manningham HA when prompted. Most were unclear about the differences between local authority and housing association provision, and none knew where to go to find out more about housing association property, although one suggested that he would try to get advice through the Karmand Centre.

The image of housing associations was better than that of council housing. The participants speculated that the associations were for working families (as opposed to unemployed people), and that rents would be higher, but said that they were not sure. One thought that the housing type would be better (and would include detached and semi-detached rather than terraced dwellings).

Manningham HA tenants showed a strong appreciation of MHA’s approach to serving the Asian community’s housing needs, and satisfaction and pride was expressed by those living within the mutual aid scheme. The main practical issues for the MHA tenants were to do with size and cultural sensitivity. One man had previously been in council housing which, while generally acceptable, was not large enough. Houses with four (or more) bedrooms were important, as were big rooms catering for Muslim families, and the capacity for separation of the sexes downstairs. One made clear that he felt at home with this housing association, referring to it as an ‘Asian firm’. Their ability to communicate easily with the association was also mentioned. Some MHA tenants and some young Pakistani males in other tenures, however, expressed worries about the rumours of an unfair MHA allocation scheme.

**Pakistanis’ locational preferences**

The young Pakistani men agreed that living in the midst of the Pakistani community in Bradford was not always a good thing, and that a more ethnically mixed environment was probably better. There were negative implications from the stigmatising and stereotyping of the community, and gossip and lack of freedom or privacy. On the other hand, they saw the importance of living together as a Muslim community, and of nearness to the mosque, appropriate shops and facilities.

Like the Bangladeshis, both older and younger members of the Pakistani focus groups pointed to the importance of generational differences in housing aspirations and mobility. Crucially, however, they highlighted a reticence to live in what they perceived to be rough, White areas. Isolation, insecurity, racial harassment, and the risk of falling into trouble (fights and drugs) were seen to be problems which would discourage them from moving to certain areas/estates in Bradford. There was strong
agreement that Holmewood was to be avoided because of drugs, racial harassment and lack of security for Asians:

“I think it would be difficult for a Pakistani, they would feel that they were on their own there (Holmewood estate) because they don’t have links to their community and they don’t feel secure. There is a sense of insecurity there.”

Some of the other outer council estates were also mentioned for similar reasons, for example:

“I used to know somebody who lived up Thorpe Edge/Eccleshill area; it was an Asian family and they used to get hassled more or less nearly every day so there’s a good chance that you might get hassled.”

Similarly, Allerton and Canterbury were seen as ‘bad areas’. The generally negative image of council house estates amongst younger members of the Pakistani population included the perception that:

“If you’re young, there’s a lot of trouble going on … there’s fights and so on.”

Another said:

“I wouldn’t live in any area where there was a lot of young people hanging around to cause trouble because you tend to fit in with them and you come into trouble yourself.”

Both young and older members of the two focus groups displayed ambivalent attitudes towards the inner areas of Bradford, where they all lived. Most saw this as their preferred area of residence for the future, mainly because of its familiarity to them and proximity to their community. Older participants in particular clearly stressed the positive connections and facilities in existing areas of settlement (with provision such as mosques, schools, etc.). They had reservations about the practicalities of living further out; loss of contact, language problems, and so forth. For instance, one referred to having been:

“offered houses elsewhere” (including in Shipley) but had felt that his “wife wouldn’t find it easy, therefore [we] came to Manningham.”

On the other hand, both young and older members of the groups were highly critical of the inner areas’ poor status, run-down appearance, and litter. Older participants in particular felt tied to the area, but not through free choice. There was wide agreement that Pakistanis get stuck in areas like this, and that some would like to move. As one put it,

“They (Pakistanis) tend to talk about it (moving), but they can’t really do anything about it.”

“My parents have been going on for the last few years that they want to move out of this area … (but) they don’t want to go too far… just a couple of miles away.”

The estates/areas to which younger Pakistanis said they would perhaps consider moving were Undercliffe (although some felt there were too many drug dealers there), Swain House, Shipley, Bolton, and generally the ‘north end of Bradford’, e.g. Heaton. Attitudes to areas seemed affected by whether Asians had already been moving there, but perhaps even more by the feeling that some areas were ‘very
rough’, with drugs, prostitution, or a generally bad reputation. There was also a view that there might be little sense of community. The issue of social class was raised explicitly by contributors, with reservations clearly being felt about White working class culture, attitudes and behaviour, and the adverse impact of this on the behaviour of younger Asian people.

Summarising the perspectives on location, it is fair to say that there was still a strong orientation towards the inner urban areas, albeit with some flexibility and reservations, and some preparedness to consider certain of the areas a little further out. The problems of continuing pressures on land and space were acknowledged. As one informant put it:

“In the beginning the Asian community was very afraid of getting out. Now that they realise that the inner Bradford area is very tightly spaced, they’ve got to live somewhere, one or two have made a big stride and moved over to Odsal, which they’ve liked.”

**Perceptions and views of the African-Caribbeans**

Two African-Caribbean focus groups were convened: (1) a youth group comprising eight males and females, aged from 18 to 30 – all lived in the Manningham area or on the Holmewood estate, either in their own social rented accommodation or with their parents; (2) a group of 13 people, male and female, ages ranging from 30 to 40 years. All were living, or had lived, in social rented accommodation, although two were now owners. They lived in Manningham, Little Horton and Shipley. Two-thirds of the group members were unemployed.

These groups’ extensive experience of the social rented sector (council and housing association) contrasted with the limited experience of the South Asian groups.

**African-Caribbean household formation**

We encountered more single people and single parents in their own accommodation than in the South Asian groups. However, as in the Asian groups, the African-Caribbeans were critical of the limited amount of larger family housing available within the social rented sector. They felt that the housing associations were the only organisations prepared to meet the needs of extended families, and then only in relation to Asian families. It was pointed out that some African-Caribbeans want to live as extended families too.

Some of the young African-Caribbeans said that they had little choice but to continue to live with their parents because of financial constraints.

**African-Caribbeans’ attitudes towards tenure**

There has been a long tradition of social renting amongst the African-Caribbean population in Bradford, as elsewhere. Most of the participants in the focus groups aspired to home ownership, but did not regard it as a realistic option. Many were dubious about the merits of buying a council property in a poor area through the right to buy scheme. Also, the idea of ‘shared ownership’ was not viewed particularly
favourably, as the property would ‘never be your own’. Most of the discussion within the African-Caribbean focus groups thus revolved around comparing different types of rental accommodation; there was little reference to ownership or expectation of becoming an owner.

All of the focus group participants had some experience of living in council housing, either in their parents’ home or as tenants in their own right. A number had moved on to housing association accommodation and some had lived in private rental accommodation. For many, having been brought up in council housing meant that the social rented sector was an obvious housing option for them (in sharp contrast to the Asians, most of whom grew up in the owner occupied sector). Nevertheless, participants were keen to point out that they had different housing needs and expectations (most obviously in relation to quality) from their parents’ generation:

“Black people, we’re all different now. We’ve changed generation and our aspirations and what we want are all different from what our parents wanted.”

African-Caribbeans’ views on council housing

Participants in both of the African-Caribbean focus groups were very well informed about council housing and spoke at length about their experiences of this sector. All agreed that council housing was cheap, much cheaper than housing association accommodation, and that if you can get a house, then the gardens are of a better size than in private rental accommodation. It was recognised that, in some areas, council modernisation programmes had provided better accommodation than in much of the private rental sector. However, one participant thought that the estates targeted for modernisation did not reflect the African-Caribbeans’ needs, adding “… the areas where they’ve developed, it’s predominantly White areas”.

A number of concerns were raised in the discussion of council housing, which served to highlight issues of relevance to both minority ethnic and White groups:

Access: Most people felt that it used to be very easy to get a council property but that it had become more difficult since the 1980s because of the right to buy, which has reduced the quantity (and quality) of the housing stock. One man recalled:

“When we probably first left home, those who came out of school in the 70s, you could get council houses very easy and they had a policy at one time that most of the Black people were automatically sent to either Newby Square, Canterbury or Sloane Square … There were never a difficulty … now they are being more selective because they’ve got less stock to choose from.”

Other participants agreed, and said that ease of access was determined by the type of housing and the area that applicants were prepared to accept:

“It’s not difficult to get a council flat. Council houses, that’s another matter, and areas also is another matter. If you’re prepared to go anywhere they tell you to go, you can get a flat in no time.”

“When they offer you a house first time, they give you like a run down place. That’s the only problem I’ve got… And then they give you an all right place, but first they try to shove you in like a hole somewhere and expect you to take it.”
One participant made clear allegations of discrimination through the matching of applicants to particular types of properties. Referring to the poor quality of first time offers she said:

“There are hard to let properties … If you fall under single parent or fall under ‘seen as a baddie’ by the official that’s stood there, … this thing about faceless offering (of) properties, that’s rubbish … it’s far more subjective than that because they’ve got lots of information on their data base about you … and the thing about not knowing whether you are African Caribbean or Asian or White, that’s just flown out the window … of course you’re not supposed to have this on the application form.”

One young man was also critical of the council’s treatment of young single people and recounted his bad experiences of being allocated a flat in a vandalised, partly abandoned block in Allerton:

“As a single person I didn’t get what … I was vulnerable, I needed a property and that’s what they give me and I was demoralised.”

Transfers/points system: Whilst most people thought that the level of information available on the council’s transfer system was adequate, some did not trust the council to operate the transfer system fairly (a similar view was expressed in other focus groups):

“If everyone’s honest around the table, a lot to do with Bradford Council is who you know. If you know certain people you can get anything you want, in record time as well … a lot of inside information goes out to get associates or whatever better accommodation.”

People were generally unclear about how the points system worked and how it affected them and their housing/transfer options. They felt that the accumulation of points through the system was arbitrary and unfair. One person believed that a young single male had got transferred, not because of housing need but because he was good at paying his rent and looked respectable. She added:

“… I don’t think that’s right, they are supposed to follow certain guidelines but they don’t, they just look at the person.”

General help and information from Bradford Council: When asked whether the council had been helpful to them, there was a general agreement that the council was quite helpful. However, it was also felt that, despite housing leaflets being made available, it was not very easy to get information from the council:

“Half of them act like you’re just disturbing them from their lunch break. They’re not there for help. They’re there to collect rent, and that is it, it is not easy to get information.”

Another agreed, saying he had been to all of the different council offices and:

“… I’ve been to local forum meeting and you don’t get no information out of them even though the main housing manager of Bradford might be sat there, you can’t get no information out of him and that seems to have been the main strategy over the years … I’ve heard that housing associations are a bit different.”
There was a lot of confusion amongst members of the group about where it was best to go to get information. There was also scepticism about the quality of information available.

**Emergency services:** There were complaints about the high cost of charges levied on elderly people who get locked out of their homes.

**Support of racial harassment cases:** One woman said she personally knew how the system worked and she hadn’t had a problem getting support from the council but in general she felt that in this area the council were ‘not very good’.

**Other council support/services desired:** The African-Caribbean participants suggested that the council should apply their rules on anti-social behaviour more strictly, provide support for black elders, establish a drop-in centre for African-Caribbeans and provide more social support on bad estates. On the latter point, one woman suggested that the council should:

“… encourage men to build a playground, because there aren’t any playgrounds in a lot of these estate areas, have their children get involved in also developing this playground, which means they are less likely to vandalise the area … There’s so many things the council could do.”

There was agreement that this type of scheme could lead to the empowerment of the local people, would transfer building skills, and give boys a male mentor.

**African-Caribbeans’ views on housing association property**

Eight of the African-Caribbean participants were living in housing association accommodation (most with Brunel Housing Association), and most of the other group members were aware of what these organisations had to offer. Brunel Housing Association received a number of favourable comments: the properties were thought to look nice and Brunel were thought to be good at consulting with their tenants. But all were critical of the high rents for housing association property in general. As one woman said:

“Brunel have beautiful flats, love to live in them, but can’t afford them, they are so expensive to heat.”

There was a strong feeling that the specific housing needs of the African-Caribbean population had been neglected by the RSLs (as well as the council) and that the housing associations should be targeting the African-Caribbean population as well as the Asians:

“I’d like to see housing associations cater for the African-Caribbean people … they should listen to the minority in the minority … the community should lobby them and say what are you doing for us?”

**African-Caribbeans’ locational preferences: desire for a community base**

Two themes ran through both of the African-Caribbean groups’ discussions of their locational preferences in Bradford: (1) the character and reputation of particular localities, and (2) the desire for a distinct community base for the African-Caribbean population in Bradford.
**Particular localities:** Like the South Asians, the African-Caribbeans viewed the inner city areas of Bradford in ambivalent terms. Some saw them as desirable places to live (close to city centre and ‘their own people’), but many recognised the problems associated with congestion and social and physical decline:

“On the whole, the inner city parts of Bradford where the majority of Black people live are not attractive, they are not that good.”

Outer areas such as Shipley/Baildon were seen as desirable by some of the participants, who valued the cleaner, quieter environments and better schools compared with the inner city.

The main areas identified for avoidance by the African-Caribbean focus groups were densely populated Asian areas (such as West Bowling), ‘rough council areas’ characterised by anti-social behaviour (Canterbury, Holmewood), and those with a history of racist harassment: Woodside, Eccleshill and Idle, Thorpe Edge, Ravenscliffe and Holmewood were mentioned in this context. But overall the groups felt that Bradford was “not too bad” for racist incidents.

Although some participants said that they would not consider living on Holmewood under any circumstances because “parts of Holmewood have problems where the White tenants don’t like Black people”, there were some younger African-Caribbeans living on that estate who were fairly positive about it. As one young male said:

“A thing that is getting really good now is that we are getting a few more Black families moving on to the estate … They’ve just done it up so it’s more attractive than what it used to be.”

**A Community Base:** There was a very strong feeling (expressed in both African-Caribbean groups) that the social rented sector had neglected the African-Caribbean population’s needs as a community and their desire for a definable community base. While the issue of the possible ghettoisation of the African-Caribbean population was raised, most participants wanted the choice of being able to live in a distinct African-Caribbean neighbourhood and community, rather than being dispersed across a number of areas as at present. The value of social contact, trust, safety and support were all stressed in much the same way as in the South Asian focus groups. As one participant pleaded,

“Stop pepper-potting us around different areas where we can’t actually link up with our own people.”

Several young women in particular were keen to be able to live within walking distance of their families for support purposes. There was wide agreement that the local African-Caribbean population had lost something extremely valuable with the (forced) break-up of the African-Caribbean community in Newby Square and Sloane Square:

“It was a good thing in Newby Square (when people were together) … There was a big percentage of African-Caribbean in that area who enjoyed each other’s company ….”

Another added, “… and could trust one another”.

And another said: “You feel more comfortable around your community.”
There was strong agreement that the African-Caribbean community had lost out because of the council’s redevelopment schemes:

“We did have pockets of communities and they’re (the council) the ones that broke that up … there was the support there for the African-Caribbean community and that’s what the council did, they tore it apart.”

There was resentment that large houses developed in the Newby Square area had been allocated to Asians. Participants in both groups felt that the African-Caribbean minority always lost out to the Asian population in Bradford.

**Living in ethnically mixed and white areas**

The African-Caribbean participants expressed a range of opinions about living in ethnically mixed and predominantly White areas of Bradford. Some said they would prefer to live in a mainly ‘Black’ area, but most were happy to live in mixed areas. However, many indicated that they would not want to live in an ‘all White’ area because of racism (as one said, “I’ve certainly been in all White areas where racism plays a big part in the culture of the people”), feelings of isolation and the importance of the African-Caribbean community. Parents were particularly concerned about their children having bad experiences in an all White area. For example:

“… you don’t want your child to be the odd one out … you might feel your child is going to be dominated …. or victimised because of that.”

The importance of children being able to relate to their African-Caribbean identity by having people of similar origins around them was also referred to. As one woman put it:

“… I wouldn’t be comfortable in an all White area. I want my children to see their image around them. I think that’s very important.”

Some also objected to the idea of living as a minority within a neighbourhood dominated by the Asian population of Bradford.

Others stressed that neighbourhood preferences were not simply a matter of the ‘racial’ composition of the area, but that social class was important as well. They aspired to live with ‘decent people’. This sentiment echoes that in all of the other focus groups.

**Perceptions and views of White tenants**

A focus group was attended by six tenants from Canterbury/Little Horton, Thornbury, Clayton and Manningham. It included men and women of different ages and household types.

For the purposes of this project, the discussion from this focus group will be used to highlight: (1) general issues of concern to council tenants, which might have relevance for the attractiveness of this tenure, and (2) similarities and differences between the views of those living in council housing and the views of the Pakistanis and Bangladeshis we talked to who have no experience of council housing.
The findings from this group of white tenants cannot hope to capture the wide range of views and experiences of white tenants in Bradford as a whole. It was a small group attended by tenants from inner city estates. Although all the participants were White, it included women with ‘mixed race’ children. It was felt that this might have inhibited some members of the group from speaking openly about their concerns about living on ‘racially’ mixed council estates.

Key issues discussed related to:

**Access and transfer within the social rented sector**

The tenants were generally satisfied with how long it had taken to get access to council housing from when they had first applied. However, one woman admitted that she had had to lie about her circumstances in order to get accommodation for herself and her children. Some members of other focus groups were also concerned that you had to lie to get what you wanted from the council sector.

Members of the group were less satisfied with the council’s transfer system, which was perceived to be unfair. Several issues relating to the transfer system came up in all the focus groups:

- There seems to be a lack of understanding of why some people get moved more quickly than others. This suggests a lack of communication about transfer priorities and options.
- There is a strong feeling that the system is abused by the council officers, so that some sorts of people do better than others. One White tenant said, you do well “if your face fits”. This echoed what was said in the African-Caribbean groups.
- There was a strongly held view that if you know the system and how to use it then you can get what you want, while those who don’t know how to play the system will be left behind.
- In this context, there was a lot of discussion of the problems of getting large enough housing from the council to meet the housing needs of both White and Asian families. One woman said:

  “Because I’m involved (in tenants’ groups) and know my rights I got my four-bedroomed house …, but this Asian lady (with seven children) still hasn’t got her four-bedroomed house … she’s still stuck in a three-bedroomed house … I couldn’t believe she’s still stuck in that house; if she knew her rights she would have been moved.”

The limited housing opportunities for young people in the council sector also attracted severe criticism from white tenants, as it had done from the young Bangladeshi men. The White tenants admitted that young people are forced to lie to get benefits and housing access. It was argued that the state should be supporting youth so that they could get an address and thus a job:

“*The system’s forcing them to lie … you shouldn’t have to tell your kids to go and lie.*”

**White tenants’ views on council housing**

**Rents:** Like the participants in the minority ethnic focus groups, the White tenants felt that council rents were reasonable. But some were unclear as to why the same house in a different street should command a different rent. No one was interested in moving into housing association accommodation because of the higher rents.
Consultation: The tenants’ relationship with the council and the level of tenant consultation were widely discussed. It was generally agreed that the consultation process did not go far enough:

“We got this money for this modernisation … the council wouldn’t have got it without tenant participation. As soon as they got the money, the tenants are forgot about, the people that actually got the money … we’re forgot about. There was a bit of consultation with the first phase, the rest of it just broke up, it fell apart; no consultation whatsoever.”

But others also blamed the apathy of tenants, although someone argued that “that was because of the way the council treated us”. It was also argued that the council did not really appreciate tenants’ housing needs and what it was like to live on bad estates:

“The tenants should have been asked a lot more what they wanted … they have to live there. The council go away, they don’t have to live there.”

“Why don’t they for once just go and walk around an estate at 10 o’clock at night? … drive round for a couple of hours and just see what actually goes on?, ’cos come certain times you’ve got the little ones running around that shouldn’t be out, you’ve got the drug dealers out on Canterbury Ave and you’ve got the prostitutes on Little Horton Lane ….”

One tenant from Thornton said their tenants’ group had a good relationship with the housing department and that they were very satisfied, but most participants in this focus group strongly agreed that the biggest problem faced by tenants was the need for:

“Someone to listen to them.. listening to their needs, and not what they (the council) think they need … and taking it in. Not someone on the other side of the table saying ‘no you don’t need that, you need this’.”

Asian housing need: There was a discussion of why Asian families need to be housed by an association like Manningham HA instead of the council. One man said:

“There are plenty of larger (council) properties but they won’t use them.”

Not all agreed that there were enough appropriately sized properties to house large Asian families. The participant went on to explain that, in his view, it was more to do with the Asians’ desire for inner city living:

“… the simple reason they won’t use them is because you are moving them away from their families and the communities … the Muslim community are family orientated, in other words, they like to stick together … They don’t want to move to Allerton from Manningham because they are going to be away from the family. They want to be in their own little community and they are quite happy.”

In the light of other things that had been said, this seemed, at least in part, a self justification for continuing the relatively segregated living of the city’s White and non-White populations.

White tenants’ views on Bradford Council’s services
The group volunteered the following comments in response to a general question about satisfaction with council services:
Builders: There were serious complaints both about the builders who did the modernisation on Canterbury and the standard of their work. The council were blamed for failing to supervise the builders adequately. It was agreed that shoddy workmanship had led to a whole catalogue of complaints (paper dropping off the walls, cupboards falling down, gas fires coming away from walls, and so on). One tenant maintained that “the workmen were telling us that they weren’t qualified to do it”.

Emergency services: There was some praise for the emergency services, for example, “they did a first class job for me” (emergency electrical fault), but some other experiences were not so good. As in the African-Caribbean group, the call out charge for elderly people who lock themselves out was criticised.

Drugs on estates: Tenants were dissatisfied with the level of action from the council and the police with respect to drugs and drug dealing on the estates.

Youth vandalism: Parents who don’t supervise their children adequately, leading to problems of anti-social behaviour and vandalism, were criticised. But it was also said that “… the council’s doing nothing about it. They should do more about it to stop this”. The participants wanted to see greater enforcement of tenancy agreements in relation to vandalism. There was also strong criticism of poor police response to youth vandalism.

Crime: Tenants were pleased with the burglar alarms on Canterbury, but ‘joy riding’ was still seen as a problem.

Other services: Tenants would like to see a better standard of grass cutting on estates. They would also like to see the council providing a vermin control service.

White tenants’ locational preferences

Despite various complaints about where they lived, members of the group did not like the idea of moving anywhere else, largely because of familiarity with the local area and people. A strong attachment to the local area was characteristic of all the groups we talked to. By and large, people would like to see their home area upgraded rather than have to consider moving.

There was much discussion of the poor reputation of parts of the Canterbury estate and the divisions within it (Canterbury versus the Little Horton side). As one woman said:

“I’ve been there since I was born, and that is how Canterbury has always been, it’s always been a divided estate, and it’ll never change, because the council won’t do anything about it. The council keeps it separate.”

The group agreed that the main Canterbury estate had a rough image and social problems (drugs, anti-social behaviour, etc.). Other areas were also felt to have a bad reputation, with Eccleshill, Holmewood and, in the past, White Abbey being viewed as particularly bad.

The issues raised in the course of the discussion about estate reputations had strong parallels with the social class issues raised by the Asian groups when discussing their negative views of many council estates. All agreed that your address affects your opportunities in life (a theme which ran through all the focus groups).
Living in ethnically mixed areas

Views on living in ethnically mixed areas were not discussed in detail, but various comments were made on this theme. One man lived in Manningham and was happy with his situation, but said many White people did not want to live there because of the Asians. Several participants thought that Asians were not keen to mix with White people. One said that he had tried to get Asians involved in a tenants’ and residents’ federation, but “they don’t want to know”. Another added, “They (the council) keep preaching to us, ‘mix’, but they (the Asians) won’t mix with us.”

A parent of ‘mixed race’ children complained about racist harassment in schools in the Canterbury estate area.

Summary and interpretation

In terms of the core issue of South Asian access to social housing, a number of key issues emerged from the seven focus groups. They are as follows:

1. Young people expressed a preference for moving out of the parental home to form their own autonomous household, but did not want to move too far away because of family obligations and the continuing need for support from parents.

2. Aspirations to become owner-occupiers appear widespread, but are modified or qualified by financial and other considerations. Rent levels for housing association dwellings are a potential problem, perhaps especially for the larger houses.

3. The council (and housing associations) appear to have failed to make housing options widely known and understood. With the exception of Manningham HA, which as the city’s only BME housing association probably has a higher profile in the Asian communities than other RSLs, there are shortcomings with regard to the provision of culturally sensitive services. Community centres could be important for the dissemination of information.

4. The young Pakistanis and Bangladeshis indicated that even where male heads of household might have a final say in housing decisions, the role of women was important in making suggestions and finding out about options. It is therefore important to get information across to women.

5. It is vitally important to recognise the significance of connections; with families, communities, localities, and facilities. Their centrality to people’s lives inevitably make the process of outward movement complex, and means that the inner areas are likely to remain a significant focus of people’s preferences, or of their realistic (constrained) choices. Fear of isolation was a key element of locational preferences. Although young Pakistanis and Bangladeshis were generally prepared to consider living in areas a short distance away from the main communities, there was general agreement that they did not want to be the only Asian family in the street/area. This indicates support for settlement clusters.
6. Safety was fundamental to locational aspirations: all groups referred to the risk of harassment on council estates; young men feared being drawn into ‘trouble’ with gang rivalry in rough ‘White’ areas (they expressed this in terms of the need to avoid certain areas).

7. There is some dissatisfaction with housing and social and environmental conditions in the inner areas of the city where Asian settlement is established, and many people have aspirations for better accommodation. Yet negative images of White working class housing estates generally over-ride the doubts about the older areas of settlement, their overcrowding, and environmental problems.

8. Most group participants had only a sketchy knowledge of the outer areas of Bradford, but many had clear views on the areas they wished to avoid.

9. Areas in which Asians were prepared to consider living (outside BD1 or BD3):
   - Heaton (Pakistani young males, although females expressed worries about drugs)
   - Bradford 2
   - north Bradford (Swain House, Shipley, Bolton)
   - Odsal (although most agreed that it would be more attractive if there were more Asians living there)
   - Thorpe Edge (same comments as for Odsal, but see below).

10. Areas identified by Asians for avoidance:
   - Holmewood (because of drugs, dogs, racial harassment, isolation and insecurity)
   - Thorpe Edge/Eccleshill (racist harassment risk)
   - Buttershaw (too White)
   - Ravenscliffe (too White, rough)
   - Queensbury (too White)
   - Canterbury (rough, dogs, although the main street though Canterbury was seen as OK by males)
   - Green Lane (declining, drugs, crime, neglected, council ‘dump’ people there)
   - Morley Street area
   - Allerton (rough, risk of harassment).

11. People do not necessarily draw a neat dividing line between housing and other services and issues. Housing worries appear to embrace matters such as harassment, the behaviour of neighbours and their children, and drugs-related activity. It seems likely that potential residents would look for, and respond positively to, a well-conceived and executed strategy to deal with these problems. Any landlord which could demonstrate its commitment both to addressing community concerns and to the ongoing sustainability of its investments in dwellings is likely to generate increased interest from minority communities.
The survey aimed to complement our focus group data and the results of institutional interviews to establish the factors which might inhibit the access of Bradford’s South Asian communities to social housing. In so doing it drew upon the experiences and views of a wide range of households in areas known to differ radically both in ethnic composition and housing quality. This meant that with a sample of a little over two hundred (including a White ‘control group’ sample of 27) we were able to maximise the range of experiences and perspectives on the local housing scene.

The interviews took the form of in-depth discussions ranging from past housing experiences, to current housing and local amenities, to future expectations in terms both of their own households and of the city’s Asian communities in general. We were particularly concerned to explore the ways in which people’s experiences and attitudes might generate barriers to social housing access, and to attempt to assess likely changes in future perspectives on key issues such as tenure and location. In other words, we wanted to see whether there was any evidence of a shift away from the current norm of owner occupation, and a willingness to consider areas outside those which, as we saw in chapter 2, currently house the majority of South Asian households.

To concentrate the interviews principally on residents of inner urban areas of high density Asian settlement (such as Manningham) would have been undesirable in that we would have failed to reflect the broad ethnic diversity within the city’s South Asian population. We would also have produced a sample which was overly narrow in other terms, most notably income, wealth and social class. (Our focus groups have in any case targeted poorer communities in inner Bradford, and produced important data on experiences of the social housing sector.)

As noted already, location was felt to be a pivotal issue. Our literature review provided ample evidence that, elsewhere in Britain, Asian communities were loathe to move away from traditional settlement areas. Therefore, even if households were increasingly looking to the possibility of renting from social landlords (as the Bradford Housing Needs Study of 1995 suggested they were – Ratcliffe 1996), they might be discouraged from doing so on grounds of location. We therefore wanted to assess change processes; in other words the extent to which people were becoming more flexible in terms of area choice. To test the importance of distance from core settlement areas, we consciously selected areas which, in addition to fulfilling other criteria such as density of Asian settlement, were relatively close to existing council estates. So as not to confuse general attitudes with those specific to South Asian households, a White control area was included (as noted above). These factors led to the selection of seven areas, six in Bradford and one in Keighley, which resulted in a
ring of sampling points around central Bradford, with coverage of possible areas of transition (in settlement terms) on the northern edge of Manningham.

This strategy proved to be extremely successful, in that we achieved a balance between stable areas of high density (Lidget Green – 30 households), lower density areas close to council estates with problems of low demand (Little Horton and Bradford Moor – 33 and 34 households respectively), and the poorer (inner) parts of two areas which are already the focus of a certain degree of South Asian out-migration (Oak Lane[Heaton] and Frizinghalls: 32 and 25 households respectively).

The Keighley sample (28 households) was located predominantly in the main area of Bangladeshi settlement, Lawkholme. Holmewood, an area of modest private housing on the edge of the large council estate of the same name in south east Bradford, provided the sample of 27 White households.

This produced a sample which was extremely varied in ethnic terms, inevitably dominated by those who identified themselves as originating from Pakistan (130), but containing reasonable numbers of those from India (11), Kashmir (17) and Bangladesh (19). Not surprisingly, the latter were concentrated in Lawkholme (Keighley). ‘Indians’ were almost exclusively in Lidget Green, and the Kashmiris spread evenly across all six Asian areas.

One note of caution should be sounded here. These broad ethnic identity ‘labels’ disguise considerable internal diversity, with ‘Pakistanis’ including a number of Pathan families (and some Kashmiris who chose to identify themselves by their ‘passport identity’). ‘Indians’ are likely to include, for example, Punjabi Sikhs and Hindus from various parts of the sub-continent and beyond. The significance of this is that it is far more than a fine academic distinction. ‘Micro-identity’ is particularly important in that decisions about precise housing location are understood locally to be heavily influenced by ‘community’ seen in these much narrower, and more precise, terms.

The sample was evenly split between men (105) and women (104), and contains a gratifyingly large number of young people. Of the 205 people who gave their age, 83 were under 30, and a further 71 were between 30 and 44. This is crucial, given our aim of looking to the future aspirations of the South Asian population. In the fieldwork we consciously avoided generating a sample of ‘heads of household’ (or ‘household representative’ to use the term currently used in official government statistics), as this would present an overly narrow perspective on the housing market. We felt it was extremely important to gain the views of women, as we knew from earlier research (Ratcliffe 1996a) that, contrary to the stereotypical view of ‘Asian’ women, many take a prominent role in the household decision making process (a point underlined, of course, by our focus group data and noted in the previous chapter). Indeed, the 1995 Bradford study suggested a likely increase in headship rates amongst young Asian women, and some evidence (from a more detailed qualitative analysis of the data) of women already moving away from the core settlement areas to achieve an element of independence from the ‘community’ and close family.

This raises a series of key questions for the current research. Little is known from existing research about (a) the decision making process in relation to housing, and (b) how South Asian households are evolving, and will evolve (in terms of internal composition). These are crucial for a number of reasons. Transformations in
household structure, and especially changes in the incidence of extended or joint households, will have obvious implications for housing demand. Concomitant shifts in the relationship of households to the wider ‘community’ would have even more profound implications, in the most obvious scenario in terms of attitudes to locality. Housing needs and aspirations may therefore change across a whole range of parameters: tenure, size, number of properties and location.

The 1995 Housing Needs Study found that the extended/joint household was very widespread, particularly amongst the Pakistani and Bangladeshi communities, accounting for 31 per cent and 33 per cent of households respectively (Ratcliffe 1996a: 30). It was much less common in Bradford’s Indian population (10 per cent). Overall, levels of overcrowding were acute, but the research suggested that a number of significant changes over the next few years would probably (a) lead to a reduction in this figure, and (b) result in a shift in attitudes to the housing market. Some of the younger household members might move to separate accommodation, probably within the immediate locality or at least within easy access of the current residence. Crucially for the current project, much of this extra demand might show itself in terms of a greater propensity to enter social housing. Such was the expectation given the level of positive views towards this sector of the market, and the obvious financial hurdles set by owner occupancy (despite relatively low purchase prices). The expected increase in demand has clearly not materialised (as we saw in chapter 3), but why is this?

One factor might have to do with problems with the initial premise, concerning household structure. The current study, for example, provides no evidence of a change in the overall incidence of extended/joint households over the five years. Combining the figures for the six Asian samples, 32.4 per cent of households take this form. Once again, those of Indian origin have few households of this type (2 out of 11). Table 5.1 presents the detailed pattern by country of origin.

### Table 5.1: Bradford’s Asian communities and household structure

<table>
<thead>
<tr>
<th>Household structure</th>
<th>Pakistan</th>
<th>Kashmir</th>
<th>Bangladesh</th>
<th>India</th>
</tr>
</thead>
<tbody>
<tr>
<td>single person</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
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<td>9</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>couple: no children</td>
<td>7</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>couple: no dependent children</td>
<td>12</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>couple: at least one dependent child</td>
<td>55</td>
<td>10</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>horizontally extended: no dependent children</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>horizontally extended: at least one dependent child</td>
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<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>vertically extended: no dependent children</td>
<td>5</td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>vertically extended: at least one dependent child</td>
<td>19</td>
<td>1</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>vertically and horizontally extended: at least one dependent child</td>
<td>10</td>
<td>3</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>other</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>130</strong></td>
<td><strong>17</strong></td>
<td><strong>19</strong></td>
<td><strong>11</strong></td>
</tr>
</tbody>
</table>

**Notes:**
1. A ‘vertically extended’ family is one which contains more than two generations within a single household (and is not ‘horizontally extended’ as defined below).
2. A ‘horizontally extended’ family is a non-vertically extended unit which contains one or more siblings of members of the core household (with or without other relatives). Here, ‘sibling’ excludes children of the core unit.
3. A ‘vertically and horizontally extended’ family is one which shares the features of both constituent types.
The fact that extended/joint households remain extremely common (at least among Muslim households) should not, however, lead us to the conclusion that little has changed in terms of household formation. As we shall see later, the current data suggest that in the areas covered by this survey acute overcrowding is a good deal less prevalent than in the district wide population surveyed in 1995. This could reflect a real reduction in overcrowding or may be due to the prevalence of smaller households and/or larger properties in the locations covered in the current study.

The issue of household size raises a pivotal question for later. Might it not be that whilst not becoming less common, the extended/joint household is changing in important ways? It may be, for example, that either through the desire for independence or simply for pragmatic reasons, it is becoming more common (than in the mid-90s) for younger Asians to form separate households. Naturally, the departure of some younger household members in this way is not inconsistent with the continued presence of extended/joint households. For one thing, marriage may result in their expansion if only on a relatively short-term basis (through the addition of spouses). Overall, it may well be that extended households will become smaller and less complex in structure. Where younger members do leave to form separate households, the question is whether they remain in the immediate locality, thereby helping to preserve close family networks.

Movement to current property

This leads naturally on to the question of changing residential patterns, and specifically what a household’s most recent move might tell us about likely future trends. Looking at the data from the current survey, the first and most obvious point is that households in the sample display a fairly high level of mobility. Forty-two per cent of households moved to their current property within the previous decade, and a little over a quarter had done so within the last five years. There was no marked difference here between the Asian and White samples. Movement into Bradford Moor and Little Horton seemed on average to be more recent than elsewhere, with Lidget Green, Oak Lane and Keighley exhibiting the most stable populations temporally.

The vast majority of households (87 per cent) moved to their current property as a unit, i.e. all members moving from the same place at the same time. As to the remainder, the picture is rather complicated. Focusing on the South Asian households, the difficulty arises from the fact that some of the households are complex, being vertically extended (for example, with the presence of one or both parents of the interviewee) and also horizontally extended (for example with one or more siblings of the interviewee and/or spouse and their children). With current household members arriving at different times it is not an easy matter to summarise patterns of household formation. The easiest strategy is to separate the joint/extended households from the remainder, mainly nuclear in form, but including two lone parent families.

Beginning with the nuclear households, the most common scenario by far was where the couple (usually in their thirties and forties) initially lived with relatives/family (with or without children), and further children were born in the current house. Eight of the ten took this form. The two exceptions to the general pattern are interesting in their own right:
• A woman of Pakistani origin originally living alone in Bradford Moor (as an owner occupier), and then joined by her spouse (both in their thirties). Two children followed.

• A Kashmiri family with four children rented privately in the same area (Little Horton) before buying their current property. The latter suited them because of its location and size (two living rooms and four bedrooms), but not its state of repair or facilities (it suffered from damp, rotting windows and a leaking roof, and lacked central heating, double glazing, loft insulation and a garden).

It was not uncommon for young families to live with relatives before buying a separate dwelling, but in most cases continuing proximity to family was seen as a major issue. Lone parent families continue to be rare. In the current context, we interviewed a young Pakistani woman who originally shared a property with relatives and now lives with her two children in Frizinghall. Here she is close to her family. Our second case is rather more unusual. This is the case of a young Pakistani woman in her twenties. She originally lived with relatives in the same area (Keighley) and moved to her current property in the last two years. This she shares with a sibling and two children (an arrangement which therefore may more accurately be described as a horizontally extended lone parent household).

As implicitly suggested earlier, it is very difficult to produce a simple characterisation of the movement patterns amongst the extended/joint households. Probably the best way to convey the variety of housing experiences here is to present a number of very brief case studies:

• A small Pakistani household comprising a self-employed male (30-44 years of age), his parents and a nephew. They previously lived with relatives, but moved to the current property in the same area (Keighley) over ten years ago.

• A large Bangladeshi household currently living in a four bedroomed house in Frizinghall. This comprised the interviewee (a young unemployed male, 18-29 years of age), his parents, brother, a further sibling and five nephews/nieces. This had clearly been the family home for over ten years, and had been augmented by the arrival of the interviewee’s brother and the children.

• A medium-sized Pakistani household currently living in Lidget Green in a house with four bedrooms and two living rooms. This comprised the interviewee (once again an unemployed male between 18 and 29 years of age), two aunts, and three other relatives (two students and one a young child under five years of age). They had initially lived with relatives until moving to the present address within the past year. (It is not absolutely clear from the interview transcript how the family composition might have changed in the process.)

It is clear from these household formation profiles (and the wider sample from which they were drawn) that development of the household in situ was the thing which often made it different from the unit which had moved to the current property. It is equally clear that many of the current households, of whatever structure, have evolved over time in interesting ways, usually involving the sharing of living space with the wider family or relatives. The current nuclear units of South Asian origin were invariably headed by young people who had left the ‘core’ household to set up home separately (albeit usually remaining close to family). In contrast, all the White households were small or medium sized and nuclear in form. None had previously
shared with family or relatives. They had simply grown (*in situ*) with the birth of their children.

Turning once more to look at the sample as a whole, moves within the immediate neighbourhood were the most common, 45 per cent of households having done so. Here the control sample displayed a radically different pattern, however, with only three households currently living in Holmewood having moved there from within the locality. Highly localised moves were particularly common in Lidget Green and Keighley. In the former case, this is perhaps to be expected since the housing consists in the main of very solid stone-built houses with plenty of room for the larger family (with or without the roof conversions which are very much in evidence). The depth of the properties also testifies to the presence of separate living rooms. The alleys and streets are on the whole clean, tidy and spacious, providing an aura of safety and security. There are local Asian-run shops, and a large mosque is currently under construction.

In Lawkholme, the reasoning behind the short distance moves is, one suspects, rather different. As the maps in the Appendix demonstrate very clearly, this is an area of extremely high South Asian concentration. Moreover, it is rather isolated from other communities of a similar heritage. It would therefore represent a big step to move out of the neighbourhood, thereby leaving behind support networks and facilities. It is also, crucially, a rather deprived locality in terms both of the incomes of residents and housing quality. Small back-to-backs and terraced properties are the norm rather than the exception.

In terms of the remaining Asian areas, Oak Lane and more especially Frizinghall seemed subject to longer distance in-migration; moves from beyond adjacent areas. This could be highly significant, in that the former is on the southern border of Heaton and the latter is the less wealthy southern part of Frizinghall ‘proper’. We shall see later that Heaton and Frizinghall are the two areas which are seen as most likely to represent the major focus of future outward moves from central Bradford on the part of South Asian households. The longer distance migrations revealed in the survey may therefore be early evidence of this projected trend.

Although owner occupation was the majority tenancy prior to the latest move (59 per cent), almost a quarter were living with relatives or family. Indeed, if one removes the White control group, the figure is 26 per cent. The figure is particularly high for Keighley and for Frizinghall (with, one suspects, very different explanations given the obvious gap in relative affluence between the two areas). Only nine households, six Asian and three White, were previously in social rented housing. Of particular interest here is the composition of these households. They are predominantly lone parent or couple-only households: there are very few children compared with those in owner occupation and the sole extended family amongst the South Asians appears small. This may be significant in that the social housing which is available locally tends, as we saw in chapter 3, to be relatively small.

The data taken as a whole suggest that many households shared or rented housing while they acquired the funds to purchase their current home. The most common reason for moving to this property was the proximity of family and relatives, this applying also to the control group. Asian respondents sometimes linked this to the notion of ‘community’.
One notable exception to this general pattern is Frizinghall: here respondents were as likely to talk about the quality of the area, as they were about the people who lived there. The northern portion of the survey area is characterised by very large three-storey terraced houses (many with additional living space in the roof via dormer conversions), small front gardens and fairly sizeable rear gardens. The roads have been subject to traffic calming schemes, and there is a generally open, green, quiet, inner-suburban feel to the neighbourhood. A community centre, mosque and Asian shops then add to the desirability of the area. Although not an area likely to attract the wealthier middle class Asians it is, as noted above, beyond the inner urban district of Manningham and close to the more prestigious areas of Heaton and (outer) Frizinghall. It may therefore take on the guise of a ‘staging post’ or area of transition.

**Current property and area**

Owner occupation is by far the most common tenure at present (involving 90 per cent of households). No household is currently renting from the council (hence the need for focus groups of tenants), and only seven households are in housing association property (four Asian and three White). (Once again, South Asian households in social housing tend to be much smaller than average.) The remainder are renting privately or from friends and relatives.

Current properties are large in terms of numbers of (bed)rooms, except for the control group. The majority (60 per cent) have at least four bedrooms, and seven in the Oak Lane area have five or six. Three quarters of the houses in the Asian areas also have at least two living rooms: in fact only in Keighley is it more common for there to be only one. The outcome of this is that, despite large household sizes relative to the White sample, overcrowding is much less prevalent than it was in the 1995 Housing Needs Survey.

In the latter study, 30 per cent of Pakistani households were found to be living in overcrowded conditions and a further 16 per cent suffered severe or chronic overcrowding: for the Bangladeshis the figures were 21 per cent and 43 per cent respectively. Using the same definition of ‘overcrowded’ (over one but no more than 1.5 persons per room) 31.2 per cent of South Asian households in the 2000 Household Survey were overcrowded. However, none appeared to be chronically overcrowded (over two persons per room) and only 6.9 per cent fell into the ‘severe’ category (over 1.5 persons but less than two persons per room). It is likely that this is due in part to the selection of areas which excluded, for example, core inner settlement areas such as Barkerend or West Bowling. When asked whether they felt they were living in overcrowded conditions, thirty-two Asian households (17.6 per cent) nonetheless said they experienced problems on this score, mostly citing ‘lack of privacy’ as their main concern. Bradford Moor residents were most likely to see problems here; those in Frizinghall least likely (not altogether surprising given the size of properties in this locality).

In terms of property quality, many of the issues raised by the 1995 study re-emerged. Forty-four per cent reported problems with rising damp and 29 per cent with rotten windows. Seventy-seven households mentioned serious defects which they could not afford to rectify, 76 of them Asian. Although a third of all properties had central
heating, only 40 households could afford to use it as and when necessary. As in the
1995 study, this was a particular problem area for South Asian households. Sixty-
three (34.6 per cent) had central heating in their property, but less than half of these
felt unconstrained by the cost of its use. The upshot of this is that only one in six
Asian households had central heating which they could afford to use when needed.

The majority said that mortgage costs, fuel bills and general running costs caused
problems, and in fact only one in five households felt able to spend as much on their
property as was necessary. Problems with both housing quality and affordability
appear to be particularly acute in Bradford Moor, Little Horton and Keighley. Despite
this, the majority of respondents described themselves as generally satisfied with
their property, a third indeed saying that there was nothing they disliked about it.
Importantly, however, satisfaction levels were much higher among members of the
control sample.

This raises the question noted earlier. Is the quality of the actual property less
important than where it is? If so, what is it about an area which is seen as particularly
important? How is the presence of family, relatives and ‘community’, for example,
rated in comparison with ease of access to facilities such as shops, schools, places of
worship, and so on? The survey provides some very interesting, if complicated,
answers.

For a third of respondents the most important feature of the area is the presence of
relatives and ‘good neighbours’. Significantly, this response was equally common in
the White comparator sample from Holmewood as in the various South Asian
samples. The major difference is that one in nine of the South Asian sample
mentioned the presence of religious facilities, an issue raised by none in the White
comparator group, although it appeared less important than might have been
expected.

When asked what they most liked about their property, very few referred specifically
to its intrinsic qualities. Twenty-four Asian respondents commented positively on its
size and state of repair, and a further 12 talked about their personal attachment to the
house. The equivalent figures from the Holmewood sample are one and two
respectively. The vast majority of respondents, irrespective of ethnicity, stressed the
positive attributes of the locality: shops, family, neighbours and amenities.

Although respondents were generally positive about the social/community aspects
of the area in which they currently lived, a hundred expressed concerns about a
variety of matters from litter and rubbish to crime and drugs and the poor reputation
of the neighbourhood. Nuisance from gangs of youths was another significant feature
of answers. The relative importance of concerns seemed to vary area by area, not
surprisingly. In Frizinghall, where there seemed to be fewer concerns about poor
property (and indeed affordability) the foci of concerns were ‘nuisance from Asian
youths’ and litter/rubbish: a few also saying that it is not a good area for children.
Holmewood residents were more often concerned with gangs of White youths and,
ocasionally, about crime and drugs. In Bradford Moor, only one respondent said
there was nothing they disliked about the area: complaints running the full gamut of
reasons from nuisance from both Asian and White youths, litter/rubbish to concerns
about bringing up children in an area with a ‘bad reputation’. This was the case to a
slightly lesser extent in Oak Lane. A small number of respondents (six in total) disliked the fact that ‘only Asians lived in the area’.

Given these concerns, it is not surprising that the majority of respondents (two-thirds) felt that their area was getting worse as a place to live. When asked ‘in what way(s)?’, a majority said ‘more crime and drugs’. Only 37 felt that things were improving, 33 Asians and four Whites. The largest volume of concerns can be observed in the Bradford Moor and Frizinghall samples.

These findings were largely mirrored in answers to questions focusing on schools, housing and personal safety. Schools were seen as getting worse by 51 per cent of respondents, housing by 49 per cent, and a similar number felt ‘less safe than in the past’. Only Holmewood bucked the trend, with a slightly more positive view on these issues.

Moving intentions

Given these widespread concerns about the physical condition of (and costs of maintaining) their property and about the state of local neighbourhoods, one would expect that many households would be planning to move. This, indeed, proved to be the case. What was also very clear was that a great deal of movement was expected to take place as the South Asian communities evolved further over the coming years. Thus, current moving plans were complemented in very illuminating ways by predictions as to the future behaviour of the younger generations when they marry.

One factor which complicates the analysis here is that moving intentions are usually the result of a collective decision making process (which may not be accessed through interviews with individuals). Another is that people are often rather ambivalent about their future plans. Some who said they had no plans to move at the moment or in the near future, had clearly contemplated such a step (in that they expressed views as to the type of area they ‘planned’ to move to, whether they would buy or rent, and so on). In the following analysis the ‘movers’ are confined to those who answered ‘yes’ to the primary question.

Using this yardstick, around a third of South Asian households were looking to move (62 out of 182). Very few ‘new households’ seemed to be in the making at present, in that only four (two each in Lidget Green and Little Horton) said explicitly that they planned to form a household away from the family. Crucially for this study, three of these planned to stay in the same neighbourhood. The obvious implication of this is that they would not be moving far from the current household. Four household sub-units were said to be planning to leave their current house to join existing households elsewhere.

Most intended moves were either to do with the need for a larger property or to leave an area they did not like. When asked where they would want to move to, only 14 Asian households specified their current neighbourhood: most of the remainder named an area (such as Heaton), said they wanted to move to a ‘quieter area’ (ten cases) or did not know. Altogether, around three out of five Asian households would consider moving to a different area. Where people had particular areas in mind, the
appeal was either that they were nearer to family and ‘community’ or that they provided larger and/or better quality housing. On this basis, we can tentatively conclude that commitment to current area of residence is not an especially powerful restraining factor on Asian mobility.

Of the definite ‘non-movers’ amongst the South Asian group, amounting to 83 households, 27 said that their children may move to get married in the next few years (implying that the core household would remain in situ). Eleven said they would need a larger property as the children got older, implying that the whole household would move; a further 33 acknowledged that, although their children are currently very young, this would become an issue in the future. Importantly here, ‘children moving away from the household’ was mentioned at least as often by Asians as it was by Whites, perhaps even more so in areas such as Bradford Moor and Keighley.

Of the 47 Asian movers who expressed a clear view as to the tenure of their next property, the majority (39, or 83 per cent) not surprisingly said they would be looking to buy. But this does leave a significant number considering renting. Eight households said they were looking to rent accommodation; four from the council, one from a housing association and three from private landlords. Also, when asked whether they would consider renting, another 12 respondents said they would. This suggests a significant potential market for social housing in the study areas.

The big question of course is whether this potential could be realised. As we know all too well, current levels of social renting are extremely low. In our sample only 12 Asian households had had experience of this sector, including those who are currently in social housing. The comparable figure for the control group is 11 (from a sample of only 27). Of the South Asians with no direct experience of social renting, a sizeable minority (50) had applied for such housing or been on a waiting list of at least one organisation. These were heavily concentrated in two areas: Bradford Moor and Keighley, where they formed the majority.

Experiences of, and views on, social housing

The experiences of those who had applied for social housing were, on the whole, negative. Around a quarter said they had applied to join, or were on, a waiting list but ‘never heard anything’: a much larger number (well over half), however, were offered a property but did not like it. Within the social housing sector, it appears that housing associations have the better reputation locally (though it has to be said that a third of respondents had no view on the matter). A sizeable minority said that the general quality of housing in the sector was good.

A critical issue here is ease of access. Other work undertaken by the project team has highlighted widespread ignorance as to how one goes about applying for housing association tenancies. This is replicated here, but with one crucial qualification. The vast majority of the control group (around three-quarters) said they knew how to apply: in contrast, South Asians on the whole said they did not. And crucially, the latter remains the case in the areas where interest in social housing appears to be at its highest (Bradford Moor and Keighley). (The one mitigating factor here is that a much
larger proportion of those Asians who were actually contemplating a move claimed to know about these procedures.

There are also wide disparities (among those with knowledge of applications procedures) in perceptions both of how easy it is to apply for such tenancies, and in likely outcomes. The vast majority of the Whites said it was straightforward to apply for housing association property, but only half of the South Asians agreed. Then, whereas half of the former group thought it likely that they would get the type of property they wanted, this was the view of only 29 of the latter. Adding to, and strengthening, the point from the previous paragraph, there is a widespread perception in those areas where the potential for social renting appears highest (Bradford Moor and Keighley) that the application process is complicated, and that it would not in any case result in the offer of a suitable property. Only three respondents in the Keighley sample were confident that an application would be successful (in producing an appropriate offer). (It should perhaps be noted, however, that 27 respondents (19 Asian, eight White) reported having seen housing association property and being happy to live in something similar.)

These questions were all framed in very general terms, in the sense that the identities of particular associations played no part. We now move on to look in more detail at knowledge of particular associations and opinions as to the quality, size and location of the properties they have to offer. The first point to make is that those who have heard about even the major local players are very much in the minority, certainly amongst the South Asians interviewed.

In general, Manningham and Brunel appeared the best known, with over a third of the Asians at least recognising the names. In Keighley, they were virtually the only associations of which those interviewed had heard. Around a quarter of the sample, taken as a whole, had heard of Bradford and Northern and North British: very few, particularly Asian respondents, recognised the name ‘Yorkshire Met’. The control sample of White residents appeared generally to know about more associations, with the exception interestingly of Manningham. With the reputation locally of housing relatively large numbers of poor Bangladeshi households, and of targeting their marketing on South Asians, it is perhaps not surprising that these were the constituencies who most recognised the organisation’s name.

When questioned in rather more detail about their knowledge of RSLs, an interesting picture emerged. The first association mentioned by respondents tended to be either Bradford and Northern (29) or North British (27). Few appeared to know much about the latter’s stock in terms of property suitability, size or location. As far as Bradford and Northern were concerned views were mixed. Fifteen respondents said that their stock was a good size, and a similar number that they had seen what the association had to offer, and would be happy to live in such property. There were six people, however, who argued that their property tended to be in ‘poor areas’.

Relatively few gave specific views about those associations whose names appeared best known, namely Manningham and Brunel. In these cases, people tended to say that they were doing a good job, and that their property was of an appropriate size, but there appears to be little firm evidence backing up these views. It seems more a question of name recognition, possibly through local media coverage or ‘general knowledge’.
**Views on council housing**

It was noted earlier that council housing was considered by many as inferior to housing association property as a renting option. A large majority of Asians, however, admitted they did not feel in a position to judge and 21 did say that council housing was the best option for those wishing to rent. Reasons for this view were concentrated around the dual issues of quality and financial responsibility.

A total of 31 South Asians said that one very positive factor was that the council paid for repairs. It is not difficult to see why this might be a very significant criterion, given the high levels of disrepair and unfitness in the private sector stock, and more significantly the inability of large numbers of poorer households to afford the cost of rectifying sometimes very serious defects. (This was already a major issue for respondents in the 1995 Housing Needs Study.) In general, a larger proportion of Whites were positive about this housing sector.

A rather smaller number of respondents, 23 (17 Asian, six White), said that council housing was of good quality. Those who felt in a position to criticise the housing provided by the council were rather smaller in number. Here the main feature of the answers was a cluster of interrelated matters covering poor quality, disrepair and the ‘poor reputation of council estates’. This is not exactly a remarkable finding, but it is probably worth pointing out that these views were expressed by a clear minority of respondents, and were equally prevalent amongst the control group. On balance more people said that council housing was of good quality than argued the reverse.

The general point, however, is that relatively few people expressed an opinion about council housing. Given that the overwhelming majority of respondents are owner-occupiers and have little direct experience of such housing, this is perhaps not surprising. But it is nevertheless interesting to note that knowledge about estates appears to vary greatly; this being partly dependent on current location. Generally, if people are willing to contemplate council housing, they appear to prefer estates close to their current location (except in the case of Holmewood!). This is to be expected given the earlier finding that perhaps the key factor in determining location is the closeness of family/kin and friends (for both Asians and Whites).

We turn now to consider the views of respondents about a number of Bradford’s council estates:

**Haworth Road**

Haworth Road is a medium sized estate to the north and west of the major Asian settlement areas. According to council records from September 1999, there were twelve lettings to Asian tenants out of a total of 266 where the ethnic origin of the household was recorded. In the current survey, just under a third of respondents (66) had heard of the estate. It seemed to be best known in the Oak Lane and Frizinghall areas (which are in relatively close proximity). (Presumably because of its location only three of the Keighley respondents recognised the name.)

Given that it already has a number of Asian residents, it was a little surprising that only five of those interviewed said they would contemplate a move to the estate (all
of Pakistani origin). Interestingly, these were in the main small households apparently unconcerned about the ethnic composition of an area to which they might move. Two had been on the council waiting list and had been offered property (which they had declined). Only one of these households was looking to move in the near future.

In the wider sample, the general reluctance to consider moving onto the estate seemed to focus on two issues: its ‘bad reputation’ and the fact that existing residents ‘had no pride in the area’.

**Holmewood**

Keighley apart, a rather high number of people had heard of Holmewood, hardly surprising given its size and prominence locally. Minority presence on the estate remains very small, and this essentially comprises a (modestly increasing) number of African-Caribbean households, as revealed by the focus group discussions (and noted in the previous chapter).

Views here were even more negative than in the case of Haworth Road. Only three respondents said they might consider moving there, and two of these were members of the control sample, who of course already lived in the neighbourhood! The twin issues of poor reputation and lack of pride were those most often highlighted by respondents, but these were now supplemented by a third: ‘racial’ harassment and abuse (mentioned by 30 Asian interviewees). An additional factor of some significance was the perceived presence of crime and drugs, and the general characterisation of Holmewood as a ‘rough area’.

**West Bowling**

Council tenancy records show only four South Asian households in West Bowling out of a total of 143 council properties (though ‘ethnic origin’ is not recorded in 48 cases). In our survey, it seemed to be known by a slightly higher number than Holmewood (95, of which 77 were Asian and 18 White): only in Keighley was it largely unknown. Those in the control group were therefore much more likely to know about the estate.

The by now familiar attitudinal pattern re-emerges. Only five respondents (four Pakistani and one Kashmiri) said they would consider a move to the area, three of these currently live in relatively close proximity to the estate (Lidget Green and Little Horton). None had ever rented social housing, though three had applied at some point in the past: all would prefer to buy. Fears of racial harassment are rarer here, the dominant negative factors once again being reputation and lack of pride.

**Bradford Moor**

The Bradford Moor estate was selected here (as an exemplar) for two reasons: it is very close to our survey area of the same name and has a significant (if localised) problem with low demand stock. It also has a sizeable Asian presence, with 72 South Asian households featuring on the council tenant records in September 1999 (out of a total stock of 461: ethnic origin not recorded in 146 cases).

Not surprisingly, Bradford Moor was most commonly known to those in the sample area virtually contiguous to the estate. It was less well known generally than the
previous two (in fact, by only 80 respondents: 64 Asian and 16 White). Six respondents (all Asian) said they would consider living there, and significantly three of these were currently living in the nearby survey area. Four of these households are currently looking to move, but again their preference is for owner occupation.

In terms of general concerns about moving to the area, these closely mirrored the respondents’ views of West Bowling.

**Canterbury**

Canterbury is a large estate of 841 properties. As at September 1999, 79 tenants were of South Asian origin (out of 549 lettings where ethnic origin is recorded). It was well known by our interviewees: 73 South Asians and twelve from the control group. It was also slightly more popular as a place to live (than the other estates considered thus far), with eight respondents (all Asian) willing to consider moving there. As in previous cases, the latter were more likely to be living currently in areas within easy travelling distance of the estate. Six of them were contemplating a move at present, and although the general preference was once again for owner occupation, four indicated a willingness to rent (and were fairly positive about council housing).

The same negative features were replicated, with ‘racial’ harassment, crime and drugs complementing the principal concerns about the area’s ‘reputation’ and the ‘lack of pride’ displayed by existing residents.

**Shipley**

Shipley is not a single estate, but an area within which there are a number of small estates. They were conflated here on the grounds that people were unlikely to have heard of their individual names. The significance of ‘Shipley’ as a label is that it represents a wider area to which an increasing number of South Asian households have moved, or aspire to move. Given this fact, one might have expected that views towards this ‘estate’ might be less negative than those seen above. And so it proved.

Relatively few had heard of the ‘estate’ (68 Asians and ten Whites), not surprising given its somewhat fictional status! It was, however, by far the most popular, in that 18 respondents (17 Asian, one White) said they would consider a move to the area. The significant point here is that these are no longer largely confined to those who currently live close by. They span all of our survey areas: 5 from Bradford Moor, 4 from Oak Lane, 3 from Little Horton, 2 from Frizingham, 2 from Keighley and one each from Lidget Green and Holmewood. Also of potential significance is the fact that nine of the seventeen Asian households are looking to move at present, but none is looking to rent from the council. None (of the 17) has rented social housing in the past, and only three have applied to join, or been on, a waiting list. Indeed, the general view of council housing in particular is very negative. This seems to confirm the theory that it is the area which explains the (very broad) appeal of the ‘Shipley estate’ and not its housing.

Far fewer said that ‘racial’ harassment was likely to be a problem, and it was extremely rare for them to mention issues such as crime and drugs. Concerns about ‘pride’ and ‘reputation’ were still in evidence, but this may be more reflective of a general attitude towards council housing than a specific comment about ‘Shipley’.
It is pretty clear from the survey data, then, that there are stereotypical views about council housing which constitute blanket, general representations of the sector. Alongside this, however, are important differences in perceptions of areas. There are those, such as Holmewood, which seem to invoke particularly negative feelings about ‘racial’ hostility, crime and drugs. Others, most notably ‘Shipley’, are seen in a positive light by a significantly larger number of people. Shipley, as will be seen later, is regarded as a very real relocation option; an option, furthermore, which has already been taken up by significant numbers of South Asian households migrating north out of inner urban areas such as Manningham.

A number of general points arise from a more searching appraisal of the experiences, knowledge levels and attitudes of those South Asian respondents who are more positively inclined towards renting from the council. They tend to be:

- young: almost all of those who say they might be willing to consider moving to one of our exemplar estates are either 18-29 or 30-44 years of age (with more within the former range)
- more knowledgeable about social housing in general: both about specific estates and about application procedures
- more likely either to have rented social housing in the past, or at least to have applied to join/been on a waiting list.

Those who are currently contemplating a move and are willing to consider specific council housing estates tend to be particularly knowledgeable about, or experienced in, the sector and, importantly, to be less concerned about the ethnic composition of the estate to which they might move.

**General attitudes towards present, and possible future, tenure options**

Only 129 respondents expressed a general view on council housing, but of these the vast majority (102) said it was not the idea of living in council accommodation which was the ‘problem’ but the areas in which it was located: 23 said it was both. Fifty-eight claimed ‘direct experience’ as the source of their views in that they had visited council estates, a further 19 based their views on the experiences of friends or family.

Taking up a point from the previous section, if the area is Shipley more are willing to see this as a viable move. So, what is it about an area which is important? We saw earlier that the key issue, for both Asians and the White control group, was the proximity of friends and family. Many also talked about a desire to move to a ‘nice’, ‘quiet’ area away from gangs of youths (both Asian and White).

Shipley is seen as such an area; a representation, and demonstration, of upward mobility. Council tenancy here, though not ideal in the view of most, would nevertheless provide a positive social and physical environment whilst being close enough to the traditional settlement areas to facilitate the maintenance of family obligations (without what some saw as the oppressive closeness of ‘the community’). Having moved there, many would probably look for opportunities to buy property locally. The likely result, then, would be increasing levels of South Asian concentration in this part of the district.
There seems to be some ambivalence amongst our sample members as to the relative merits of council housing as against housing association stock. What we can say unambiguously is that private rented housing is seen as the worst. This would be the last resort for most of the sample, despite relatively easy access (lack of bureaucracy compared with that associated with social housing). The safest conclusion in relation to the social housing sector is to say that most respondents lacked the real direct knowledge to be able to come to a firm judgement about its merits and demerits.

There does appear to be a greater degree of flexibility than some of the research literature would lead one to believe. The experience of poor private sector housing over long periods: struggling with large outgoings and associated problems of disrepair, appear to have led to greater openness to alternative tenure options. This was already in evidence in the 1995 Housing Needs Study, and will be returned to in the next section.

We end the current discussion with a consideration of one clear alternative to owner-occupation and renting: shared ownership. Although the vast majority of Whites had heard about this housing option, it was clear that the vast majority of Asians interviewed had not. So, as this was in part an ‘action research’ project we handed out a leaflet explaining how it works in practice. Having done so, we then asked for people’s views on it.

Although we cannot, of course, accurately predict future take-up from current attitudes, especially when presented ‘on the spot’ with what was to most a complete unknown, their views are interesting. A small minority of Asian respondents (27) said it would not be attractive to the Asian community largely on the grounds that they ‘prefer to buy’. The vast majority (129) took the opposite view, essentially because this would represent a good option where people could not afford to buy property in the usual way. It was also seen as a good way of acquiring a larger property, or of gaining appropriate housing where there were problems in securing an adequate mortgage. (By reducing the initial capital investment, it also has the potential to enable Muslim households to acquire property without resort [problematic under Islamic codes] to commercial borrowing.)

This leads naturally into a consideration of the future of Bradford’s South Asian communities. The focus here is on household formation, tenure flexibility and views as to how spatial patterns might shift over the short to medium term.

The future of Bradford’s South Asian communities: household formation and housing demand

One of the central problems in assessing future housing need amongst Bradford’s South Asian communities lies in projecting household formation patterns. As part of the Bradford 2020 Vision programme, parallel research has been commissioned to assess possible scenarios. At present, the favoured projection model is that which takes a central position between two extremes; namely that, in twenty years time, cultural assimilation will have generated total convergence between the headship rates of South Asian and White Bradfordians, or the current position will be maintained. One important consideration needs to be borne in mind, however.
Current household structure patterns vary markedly between the different ‘micro-communities’.

As we saw earlier, relatively few households of ‘Indian’ origin are extended, vertically or horizontally. This does not, of course, mean that the ‘system’ has somehow evaporated among this community, as immediate family members may well live in close proximity. The question is why the figures are apparently so different from those of the Muslim communities of Pakistani, Kashmiri or Bangladeshi origin.

The literature usually explains the difference in class terms: that Indians are more likely to be in relatively well paid, white collar occupations and can therefore afford to purchase living space which accords more closely with the needs of their families. Insofar as this entails separate living arrangements for different segments of the family, however, it is highly significant in the current context. If purchasing power was the sole issue, then why is it not more common for these households to buy larger properties to accommodate their (extended) families?

One possible explanation may lie in an important finding from research conducted in Bradford’s own Chief Executive’s Department. Simpson (1997: 104) points out that:

... over half of Bradford’s South Asian marriages involve overseas partners... Within the South Asian population, adult immigration is more important for the Muslim Pakistani and Bangladeshi than for the Indian populations.

In-depth interviews and focus group discussions with members of the fieldwork team (all of South Asian origin) revealed just how crucial this factor might be. Stripping the argument down to the core elements, it is that marriage with an overseas partner may impose a brake both on processes of household transformation and on spatial mobility. The precise effect may then depend on the gender and social/economic background of the incoming partner. For example, a male immigrant of poor peasant origin with little or no knowledge of English would find himself in a number of extremely challenging, new and somewhat alien contexts: a highly developed industrialised society, an urban location, and the unusual situation of joining his wife’s family. His wife, on the other hand, is likely to be in a sense relatively empowered by her socialisation, her command of English, and the immediate presence of close family. Such a situation, the ‘brake theory’ predicts, is likely to impact ‘conservatively’ on future housing decisions. In other words, it might make a move away from the extended family (by the married couple) less likely and also mean that the latter would tend to remain within the local community. (Another possibility, of course, would be that the relative empowerment of the woman in this situation (not least through local housing market knowledge), may lead in some cases to the opposite result.) Whatever the case in practice, the theory suggests that household projections would depend on trends in immigration patterns. Housing demand, in terms of volume, size, location and tenure, would also be at least partly a function of these population movements. This needs to be borne in mind in what follows.

It has already been noted that there is currently little penetration of the social housing sector by South Asian households, both locally and nationally. Furthermore, Bob
Line’s research for this project (reported in chapter 3) has shown that, as far as housing association stock is concerned, most new lets are either in or close to existing areas of Asian settlement. Council tenancy levels are also extremely low, hence the decision to explore constraining factors in the current survey.

We need here to attempt to disentangle factors influencing location, tenure, and other substantive issues such as housing quality and suitability. Is it, for example, not so much the fact of renting which deters Asians from applying to housing associations, but the size of available property and/or its location? We have already seen in relation to council housing that ‘area’ is the key issue.

In asking about the future, we began with the general issue of whether people thought it was likely that fellow Asians would start moving into areas where there are as yet few Asians. Only nine stated categorically that this would not happen. A third said it would and a further third that it was ‘already happening’ (and these proportions were much higher amongst younger respondents). The overriding feature of the answers was a sense of inevitability: that simple pressure of population growth would lead to expansion of settlement areas and outward movement from the city centre. Crucially, many felt also that the shortage of suitable properties to purchase, and the lack of money on the part of those wishing to move, would mean that social renting would become much more prevalent (if only as a short term measure). What is interesting here is that it appears to be the older respondents who are more likely to believe in the increase in social renting. Perhaps this reflects a greater sense of realism, but it could also stem from more confident, and probably more affluent, younger generations in our survey areas (see below).

The 1995 Housing Needs Study suggested that the level of interest in social housing would increase over the coming years as the younger generations of South Asians began to form new households. Asked if there are any circumstances in which they would consider renting, some interesting pointers emerged from the current survey. Those who said they would were more likely to be female, in the 30 to 44 age group, to be unemployed and to be currently either in privately rented accommodation or living with relatives/family. Although small sample sizes make comparisons between different sections of the local community hazardous, it does appear that Kashmiris, Bangladeshis and the Whites might be more willing to consider renting than those originating from Pakistan or India. But, it has to be said that few expected to obtain better quality property by renting: most remained concerned about the quality of social housing and were somewhat deterred by what they saw as long waiting lists.

Irrespective of where respondents currently live, there appears to be a certain unanimity as to the nature of future population shifts. Heaton and Frizinghall are seen as the primary reception areas. Those on the east of the city (Bradford Moor) also occasionally mentioned Pudsey and other parts of south west Leeds. All are clearly close to those areas where many Asians, not least those in our sample, already live. Interestingly, however, this was not generally the reason people gave for nominating these areas. This had much more to do with the intrinsic qualities of the areas and the houses within them. Houses were seen as of an appropriate size (i.e. large), and as having gardens. The areas were seen as clean and quiet, and as a refuge from ‘inner city problems’.
As already noted, the movement was seen by large numbers as already underway. Everyone then expects it to be followed by other South Asian households. When asked who would move to these areas, the majority said it would be ‘middle class professionals’, ‘business people’ or ‘those who can afford it’. Relatively few said that it would be ‘younger households’, presumably on grounds of cost. But it is clear that the major catalyst for change is to be found in the younger generations.

Of the hundred respondents who expressed a view as to when the outward movement would start, no less than 93 said ‘as children get older and marry’. When asked directly whether the younger generations would move to other areas, approaching 90 per cent said they would. This was the case irrespective of the age of the person being interviewed. As to why the young would move away from the current high density Asian areas, the overwhelming view was that they are less concerned about being close to family or to ‘the community’. Once again these views appear universal, applying to all age groups and to all communities.

There does therefore seem to be a blanket acceptance by Bradford’s South Asian communities that, for good or bad (depending on one’s point of view), these changes are underway and will continue over the coming years. The one intriguing finding here is a subtle difference between male and female interviewees’ views as to why the young will move away. Men were much more likely to refer to them as being less concerned to remain close to family: women tended to replace the word ‘family’ with ‘community’. This may well be worth exploring in further research. The focus groups in the current project, however, demonstrated that the young men were also very concerned to remain in, or close to, their family. It may be that women on average have a much higher level of social contact with ‘the community’ (especially given their relatively low rates of formal labour market participation). The latter was seen to have both positive and negative implications: positive in that it is very important as a support mechanism, but also negative in that it is clearly felt by many to be overly oppressive at times. The interviews taken as a whole suggest one important result: that large numbers had contemplated, or are contemplating, a move from the current neighbourhood. But, whilst their family remained a major priority in these ‘plans’, they were not so concerned about maintaining, or retaining, close proximity to ‘the community’.

This brief review of the survey findings ends with an exploration of views concerning possible shifts in tenure attitudes. Earlier in this section we looked at respondents’ own likely future behaviour. But, we also asked respondents whether they thought Asian families in general would be likely in future to consider renting from the council or housing associations as an alternative to owning property. The answers are very illuminating.

Of the 145 who expressed a view here, 115 said Asian families would consider social housing as an alternative to owner occupation. Male and female respondents were equally likely to say this. There were, however, interesting differences between age groups. Amongst the under-30s, relatively few expected this shift in tenure attitudes, around a quarter suggesting that owner occupation would remain the norm. But, as one moves up through the age ranges more and more respondents gave credence to the idea that social housing would come to play a larger role in future.
To explore why this is the case, a number of further analyses were undertaken. If one takes into account current employment status in addition to age, it is clear that the older respondents are more likely either to be unemployed or to be long term sick or disabled. It is this group which was most likely to believe in the increasing role of social housing.

The fact remains, however, that a very clear majority see a positive future for this sector of housing provision. This is particularly the case amongst the Kashmiris, Bangladeshis and Indians surveyed. Even amongst the young, who are more likely to be in paid employment and in better jobs, and where ‘traditional’ attitudes to tenure appeared most apparent, most foresaw changes. The most common view was that ‘Asian families prefer to buy’ or ‘get a family loan rather than pay rent’, but a large number took the more pragmatic view that housing decisions would depend on individual circumstances. The latter view became increasingly common amongst the older groups, as did the idea that younger families will be unable to afford to buy. This probably also explains why the idea of shared ownership was more often seen as a viable, and potentially popular, option by the older respondents (rather than the under-30s).

The Bradford 2000 Household Survey: a brief summary and concluding remarks

A few clear conclusions emerge from this summary of the survey data, and from focus group discussions with members of the fieldwork team:

1. An increasing interest in social housing and in shared ownership schemes (albeit from a low base).

2. Continuing, and (given the findings and predictions of the 1995 Housing Needs Study) in all probability increasingly serious, housing problems associated with disrepair (and the inability to afford ameliorative action). Many were feeling the effects of the high cost of ownership, and were concerned about the wider physical environment.

3. An ongoing commitment to owner occupation, tempered by pragmatism (largely a function of the all too obvious costs of maintaining poor quality older housing – referred to in the previous point – combined with a predicted shortage in the future of ‘appropriate’ properties for the younger generations to purchase, e.g. those of the right type, in the ‘right location’ and at the right price).

4. The high commitment to owner occupation should not be seen as a peculiarly Asian phenomenon: this is a general factor (it is only specific to the extent that other housing options may prove more difficult for some South Asian households to access, or may be inappropriate given the nature of their housing need and aspirations).

5. A greater flexibility in spatial terms, in particular leading to a projected outward movement by younger generations (especially to the north of the city).
6. There was a general view that the young are less concerned about being close to the family and/or community (though the likely impact on behaviour should be assessed in the context of a complex decision making process where the older generations retain a major say in what constitutes ‘close’). The key finding is that whilst ‘family’ remains at the very centre of potential moving plans, closeness to ‘the community’ is of rather less importance. (Indeed, some clearly would prefer to put some distance between themselves/their family and ‘the community’.)

7. The precise nature of future housing demand (especially in terms of spatial patterns) depends critically on future trends in household formation and on trends in the level of marriages involving an overseas partner (in that the latter, especially if it involves the in-migration of a male partner, may result in continuing and possibly intensified concentrations in core settlement areas).

8. Being close to family, and having ‘good’ neighbours, is seen generally as an important feature of local communities/estates, irrespective of ethnic identity (i.e. is not confined to South Asian, or other minority, communities).

9. Apart from valuing the proximity of family and (to a slightly lesser extent) community, respondents seemed to be quite flexible on the question of an area’s ethnic composition. As with the 1995 Housing Needs Study, it was the young (especially those under 30) who were more likely to value the presence of other Asian families in the locality (and, importantly, these are the people who are more likely to move). Potential isolation, and the associated risks, are clearly keys factors.

10. There is ample evidence of a continuing concern with council estates, but not usually based on direct evidence. Certain estates are viewed more positively, or rather less negatively, e.g. ‘Shipley’; a function probably more of location than other factors such as build quality and design.

11. There was a slightly more positive view of housing associations (in comparison with the council sector), but once again apparently, in most cases, based on little direct experience.

This leads directly to the final point:

12. A key factor constraining access to social housing appeared to be lack of knowledge: lack of knowledge of who the main housing providers are, what housing is available, and how one goes about acquiring it. The one positive facilitating factor is that those who are contemplating a move are slightly more likely to know about the alternatives to owner occupation.
Chapter Six

Developing the action plan to improve Asian access to social rented housing

by Anne Power

Following the research led by Warwick University into the housing needs and aspirations of ethnic minorities in Bradford documented in chapters 1 to 5, an outline action plan was developed for improving the access of Asian households to Bradford’s social rented housing. The first stage in doing so was an intensive series of consultations which drew on evidence from the household survey of demand for social housing within the Asian community. There is general acceptance that while there is low demand for many council estates, disproportionately few Asian families take up tenancies with the council or housing associations. At the same time many Asian families living in private housing in the Victorian terraced areas of the inner city experience extreme overcrowding and poor conditions. A surprising number, particularly younger households, express an interest in renting from social landlords and in moving out of the inner city areas where they are concentrated.

Aim of the consultations

The main aim of the consultations was to find out from staff and residents connected with social housing in Bradford what they thought about the racial problems in the city, mainly in relation to access to council housing. We set ourselves the following goals:

• We would try to identify the main problems and barriers to access.
• We would then ask participants to help devise an action plan based on their experience and ideas.
• In addition we would collect people’s views on the more general problems in the city. In this way council housing would be seen in context.
• On the basis of widely supported proposals, the council would try to tackle the racial problems in the city.
• There was an underlying aim to link Bradford’s problems and concerns into the Government’s anti-exclusion agenda and the National Strategy for Neighbourhood Renewal.

The consultation groups

Bradford City Council, local housing associations and the London School of Economics invited Bradford staff, residents and Asian representatives within public and community organisations, to attend small group consultations about the racial and social problems in the city in June 2000.
One hundred and fifty participants agreed to come and give their views. Approximately 40 were from an Asian background. People met in the following eleven groups listed in the order of meetings:

- front line council housing staff*
- neighbourhood managers*
- area managers*
- senior housing and regeneration managers**
- residents from council and housing association areas*
- council caretakers and wardens*
- Asian professional women in relevant housing and social organisations#
- representatives of youth organisations*
- senior council staff from Asian backgrounds#
- senior housing association staff**
- front line housing association staff*

* Both white and Asian participants (7 groups)
** White only participants (2 groups)
# Asian only participants (2 groups)

There were between 6 and 24 participants in each group. An additional meeting took place with the council’s Chief Executive and Acting Director of Housing.

**Method**

- Each meeting lasted one and a half hours.
- Questions, ideas and action proposals were written up on flip charts for all to see.
- For each topic people were asked to write down their ideas and suggestions first, to ensure that everyone had a chance to contribute. All ideas were collected in.
- Confidentiality was guaranteed.

We explained the purpose of the meetings to each group of participants and the proposed action plan to which their ideas would contribute. People were then asked whether they wanted to help in this way to ensure co-operation. Everyone agreed with the aims and method. We agreed to send full notes of each consultation to that group and to circulate a more general report and draft action plan to everyone.

The consultations posed the following questions:

- What are the current problems facing council housing?
- How is council housing changing?
- What are the barriers facing minority groups in getting a council home?
- What actions would you propose to improve things?

We also asked specifically about improving the city centre, inner areas, unpopular estates and social conditions. Where time allowed we asked participants for their
views on the National Strategy for Neighbourhood Renewal, on race relations and on generally improving the image and condition of the city.

Each consultation was written up and checked with participants for accuracy. People were invited to add any points they may have been unable to raise in the meetings. Based on eleven group reports, we then compiled a chart of all the points raised showing how many groups mentioned each point. People’s ideas clustered around common themes and we present the main findings here. In order to produce the action plan, we combined ideas into core proposals and suggestions.

Main findings of the consultations

We summarise our central findings in response to the four main questions, listing issues mentioned by at least four different groups in the following charts. All the action proposals in charts D, E and F were made by both white and Asian participants.

Chart A: Current problems with council housing

<table>
<thead>
<tr>
<th>Main issues</th>
<th>Number of groups raising issue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor reputation of council housing and estate problems</td>
<td>8</td>
</tr>
<tr>
<td>Social problems: crime, fear of crime, drugs, unemployment</td>
<td>8</td>
</tr>
<tr>
<td>Management: staffing structure, council culture, morale, financial problems</td>
<td>7</td>
</tr>
<tr>
<td>Racial problems: harassment, fear of attack, isolated estates</td>
<td>6</td>
</tr>
<tr>
<td>Poor condition and disrepair of property; small size and layout</td>
<td>5</td>
</tr>
<tr>
<td>Low demand; people moving away; competition from other landlords</td>
<td>5</td>
</tr>
<tr>
<td>Lettings system: poor controls, discrimination, delays, “dumping” difficult families</td>
<td>5</td>
</tr>
<tr>
<td>Poor communication: lack of information, barriers, not listening</td>
<td>5</td>
</tr>
<tr>
<td>Schools: poor quality, low and falling standards, racial segregation, barriers to access, to better, less segregated schools.</td>
<td>4</td>
</tr>
</tbody>
</table>
Chart C: Barriers to access by ethnic minorities?

<table>
<thead>
<tr>
<th>Main issues</th>
<th>Number of groups raising issue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor communication: lack of openness, lack of encouragement or effort by some lettings staff</td>
<td>5</td>
</tr>
<tr>
<td>Poor lettings system: organisational resistance and discrimination, housing officers reluctant to offer ‘White’ areas to Asian families, poor contact, weak response to problems</td>
<td>4</td>
</tr>
<tr>
<td>Lack of experience on both sides creating fear; aggressive, racist behaviour, fear of moving away from traditional communities; mistrust of council</td>
<td>4</td>
</tr>
<tr>
<td>Property condition, size and location; strong preference for owner occupation</td>
<td>4</td>
</tr>
</tbody>
</table>

Chart D: Action proposals

<table>
<thead>
<tr>
<th>Main issues</th>
<th>Number of groups raising issue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Make estates more secure and more attractive</td>
<td>7</td>
</tr>
<tr>
<td>Develop community facilities and activities, youth and play programmes where all groups can mix</td>
<td>7</td>
</tr>
<tr>
<td>Control anti-social behaviour and enforce tenancy conditions; improve security and community safety</td>
<td>7</td>
</tr>
<tr>
<td>Bring different racial groups together by creating multi-racial staff teams, promoting inter-racial harmony, integration and community spirit</td>
<td>7</td>
</tr>
<tr>
<td>Encourage minority families to move into estates in small groups or clusters with the support of local staff and resident representatives</td>
<td>7</td>
</tr>
<tr>
<td>Knock through properties to make larger units; repair and improve properties</td>
<td>6</td>
</tr>
<tr>
<td>Develop more community ownership and management to encourage pride</td>
<td>4</td>
</tr>
</tbody>
</table>

Chart E: Action on city wide problems proposed by Asian and housing association participants

Break property ‘cartels’
There is damaging evidence of estate agents and property companies actively playing on racial fears to increase their ‘transaction’ profits by generating rapid sales and ‘White flight’. This seriously damages both race relations and the viability of the city.¹ This evidence should be externally investigated and the law enforced rigorously against discriminatory practises in house and property sales.

Tackle city centre problems
Shopping decline, empty property, traffic, public transport, street cleaning, greenery – this will help retain and attract people who are opting to move outside Bradford.

Adopt a more positive, pro-city attitude
A stronger lead in promoting Bradford’s assets would generate support. Clear leadership is needed on the racial, social and economic problems of the city to show people that things can change.

Do not treat Asian areas separately
This encourages separation, mistrust and hostility. It is better to deal with city centre, inner city and outer city problems as a whole so everyone benefits and works together for a common future.

¹ Many Asians try to move out into better areas. If the street is mainly White, estate agents notify residents of a potential fall in property values, leading to rapid sales and ‘White flight’. The particular street after a rapid transition then becomes predominantly Asian. This is financially and socially damaging for everyone except estate agents, who make windfall profits from the rapid turnover. The process of ‘block busting’ was reported more than once during the consultation.
Chart F. Other practical suggestions arising from the consultations:

**Reaching minorities**
- Use lettings agencies and advertising to publicise housing vacancies to minorities
- Use media to reach Asian communities with messages about access
- Keep an open waiting list and re-house in date order so people know where they are
- Talk to existing tenants about overcoming barriers to Asian access – adopt a more flexible, open approach
- Use Asian languages where necessary, using mixed staff teams; simplify tenancy agreements using plain English; use minority, alongside White, contractors
- Train all front line staff in handling racial and community problems

**Sorting out estates**
- Create more mixed communities
- Don’t demolish where there is housing demand; change management style and advertise e.g. furnished lets – adopt special rules for high rise blocks
- Break estates up into smaller areas and encourage mutual aid; create mini-villages, mixed communities, mixed tenure
- Extend owner occupation and reduce unpopularity through sales of renovated blocks, creation of shared ownerships schemes for young people and selective sales within all renting areas to create more mixed communities.²
- Adopt special strategies for unpopular estates – tackle severe problems of mainly white estates
- Allow community input into lettings in these areas to prevent ‘dumping’ – involve residents directly in monitoring services and conditions
- Create local budgets so local staff and residents can get things done – ring fence local savings from repairs, voids, rents, lettings to spend on local improvements
- Introduce neighbourhood management
- Provide jobs on estates – train local people
- Prepare properties carefully for letting – clean, paint, remove rubbish – give positive signals

**Improving city links**
- Improve bus links from estates to centre – this would open access
- Draw people back into city centre
- Create City Development Corporation to tackle empty land and buildings
- Pedestrianise the city centre and sort out parking to encourage shoppers
- Build on the success of Bradford Festival – ‘the one time when everyone gets together’

**Education and police**
- Improve policing – with better communication, a more multi-racial force and more visible policing
- Use schools to encourage integration – improve basic education and open access in better schools to all ethnic groups
- Expand mentoring, introduce IT and better training so young people stand a better chance

² The proposed stock transfer by Bradford City Council has serious potential for improving conditions through more investment and improving community relations through more local measures as proposed. But it could increase segregation and exclusion by preventing further right to buy among incoming tenants. If more of these are Asian while existing tenants who would retain the right to buy are mainly White, open discrimination would plainly be in evidence.

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The Action Planning Seminar

We prepared a draft Outline Action Plan for Bradford (see chapter 7), based on the consultation group findings and presented it at a full day seminar to an invited audience made up of all the participants in the consultation groups together with key council and housing association staff. The seminar had high level support from the council and from Bradford Housing Forum. The council leader opened it and the executive member for Housing, the council’s Director of Housing and the Chair of the Bradford Housing Forum all participated.

Workshops were structured around each section of the Plan and the additional proposals which emerged have been incorporated in the Outline Action Plan. At the
time of going to print the formal adoption of the Action Plan was in progress with the
council’s Management Board, the Housing Forum and housing associations. Some
proposals have already been taken forward and Bradford has become one of the
national pilots for experimenting in new lettings approaches.

Keynote speakers at the seminar were Sir Herman Ouseley and Atul Patel. Sir
Herman Ouseley was at the time engaged by Bradford Vision, the local strategic
partnership, to conduct an independent review of race relations in the district. He
outlined how he was approaching the task and his initial impressions of the issues.
His findings will be published separately. Atul Patel, Deputy Director of the Social
Exclusion Unit, outlined the National Strategy For Neighbourhood Renewal, linking
it with the Bradford Action Plan. The author presented the Draft Action Plan for
Improving Asian Access, setting it in the context of Bradford’s efforts to do something
positive about its racial problems.

Bradford is embarking on a landmark programme in reforming conditions and
tackling issues that affect the different communities that live within Bradford.
Community leaders acknowledge that Bradford has major problems on its hands in
race relations, quality of life and economic well being. However these issues can be
tackled if Bradford City Council shows leadership and encourages people on the
ground, within different communities, to talk to each other and work towards
building a better future.

There are many success stories where people on the ground have changed their living
situations when they have taken things into their own hands. For example, the
Orangi Pilot Project in Karachi, Pakistan has transformed slum conditions through
community organisation and self-help. Women took a lead role in changing their
housing situation and their economic conditions.

There is a big fear of changing Asian communities and their way of life. But it seems
unlikely that people who have travelled thousands of miles to work and live in
Britain are not willing to change things for the better, sometimes moving into
different neighbourhoods. In fact, many people say they want to move and contribute
to building a better city.

The change in South Africa from apartheid to a multi-racial, multi-cultural state was
a result of people on the ground working towards changing living conditions with
different races working together for a common cause. It shows how much is changing
around us. We can do it too!

**Need for change**

The most important and practicable suggestions in the consultations came from front
line staff, estate caretakers and wardens, and community residents. The overall
consensus among the people that took part in the consultations was that:

- No one likes what is happening in Bradford in terms of race relations.
- The major cause for concern is segregation of different communities within schools.
- The talks gave everyone an opportunity to express their views, and people want
  more chances to work out solutions, more action to tackle problems and more
  harmonious community relations.
The major problems facing Bradford can be summarised as:

- **Overall bad management** – the condition of estates,
  - the social and economic environment – youth behaviour,
  - police practice.
- **Low demand for housing** – the scale of White flight from the city,
  - low demand for much council housing.
- **Negative images** – council housing,
  - the city centre,
  - race relations.
- **Segregation of communities** – particularly in schools.

At the same time major changes are taking place in the framework of government policy towards provision of public services:

- council housing through stock transfer
- Local Strategic Partnerships and changing services
- increased community involvement through neighbourhood management and renewal.

### Barriers to change

People face major barriers in making things work at every level of the city. For example:

- Communication problems between different communities.
- The lack of understanding and fear between communities.
- A housing system that in general has failed to respond to the needs of ethnic minorities.
- The poor condition and isolated location of much of the council housing stock.
- Lack of places where people of different communities can get together.
- The way estate agents operate, as described earlier.
- The rundown feel of the city centre. City centre renewal has to be at the heart of all new regeneration developments. A truly vibrant and economically attractive city centre will play a great role in improving the image of the city and making the inner city itself more attractive. The examples of what has been done in Leeds, Manchester, Liverpool and Newcastle are ample proof of this.
- The lack of knowledge in the Asian community about the range of social housing options and the means of accessing them.

### What actions need to be taken to improve things?

The Outline Action Plan is set out in chapter 7 but there are six key ideas that underpin it:

- **reward** fairness and openness
- **promote** inter-racial understanding with all levels, ages and organisations
- **create** multi-racial teams for everything Bradford does, particularly housing, education and policing
• integrate schools and youth activity to help young people communicate with each other and reduce open violence
• rebuild the centre city for all and reclaim historic buildings and street patterns
• develop a cross-party, cross faith goal to restore Bradford’s great civic record.

The potential of the city is huge. There is widespread recognition of the problems. There is a genuine desire to change. The front-line housing staff, residents, and caretakers made extremely positive contributions to the ideas presented here. They are very directly affected by the problems and see the potential for action to tackle them. People of all races expressed strong dislike and fear of the current situation.

There is a loyalty to Bradford over and above race that offers the city a real chance. But there is a sense of crisis and real anxiety stemming from the violence that has occurred and fear of a recurrence. There has been a leadership vacuum that urgently needs to be filled.

**Council leadership**

The council should develop the action plan both for specific housing problems and for wider city problems. The consultation suggests that both of these dimensions need to be addressed to achieve a successful outcome. To progress the city needs to:

- establish a strong mixed race action team at the centre with the responsibility of driving forward implementation of the action plan
- set specific hard targets across all action points
- engender a can-do attitude and a dynamic approach to changing city conditions
- carry out staff training around the action plan
- take special action in schools to promote and hasten integration
- involve churches, mosques and other faiths in promoting inter-racial understanding and win backing across parties, religions, racial groups through a consensus-building approach
- adopt a calm, thoughtful and flexible approach to encourage full and open discussion
- commit the city wholeheartedly to delivery.

By developing and implementing this Action Plan, Bradford is pioneering an attempt to tackle deep-seated community problems. Based on the views emerging from the consultation, it may succeed ahead of other urban communities. It may help other cities and towns face up to and begin to resolve similar problems.

One big idea is suggested as the focus for kick starting the Action Plan and which could be a catalyst for change. It is that Bradford adopts in principle the programme that set Barcelona on its route to recovery. Involve every neighbourhood across the district in the creation of a local facility, an area of open space, a café or a meeting room, anything that will bring communities together in every local neighbourhood of the city. This should combine community residents, the City Action team, new neighbourhood renewal resources and local action plans.

The challenge is to make Bradford live up to the promises offered to those who took part in this path-breaking consultation. The ideas and suggestions of participants must be taken seriously, and acted upon.
## Chapter Seven
### The Action Plan

**Objective 1: Improve Direct Communication**
- between social landlords and minority communities
- between different services
- between the council and registered social landlords
- with other local authorities

### Action Plan

<table>
<thead>
<tr>
<th>Action</th>
<th>Lead Agencies</th>
<th>Current status</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1 Recruit and promote minority ethnic staff to create multi-racial staffing at all levels of the council and other public service bodies.</td>
<td>Council Housing Department, Registered social landlords, Non statutory agencies, Other council departments, Other public services</td>
<td>S</td>
</tr>
<tr>
<td>1.2 Use advertising, local literature, music and drama to get important messages across, e.g. zero tolerance of harassment, cultural awareness, problems of asylum seekers, regeneration strategy, crime &amp; disorder reduction, neighbourhood management, access to services.</td>
<td>Bradford Vision, Bradford Council, Partner agencies</td>
<td>N</td>
</tr>
<tr>
<td>1.3 Social landlords to actively and consistently promote their services within the minority communities using all possible channels, including: community centres, surgeries, schools, shops, door to door leafleting and positive advocacy.</td>
<td>Council Housing Department, Registered social landlords</td>
<td>N</td>
</tr>
<tr>
<td>1.5 Establish and co-ordinate strategic partnerships at neighbourhood level. e.g. Keighley Regeneration Partnership, Trident, Newlands, Regen 2000.</td>
<td>Bradford Vision, Council Department of Regeneration</td>
<td>S</td>
</tr>
<tr>
<td>1.6 Simplify access to services through one stop shops and a more collaborative approach by social housing providers.</td>
<td>Bradford Housing Forum, Council, Registered social landlords</td>
<td>N</td>
</tr>
<tr>
<td>1.7 Establish a contact network within the district of public service staff with translation skills.</td>
<td>Bradford Council, Registered social landlords</td>
<td>N</td>
</tr>
<tr>
<td>1.8 Establish a national network for local authorities with substantial minority communities.</td>
<td>Local Government Association</td>
<td>N</td>
</tr>
<tr>
<td>1.9 Research the specific housing needs of the African-Caribbean communities and in consultation develop a strategy to meet them.</td>
<td>Council Housing Department</td>
<td>N</td>
</tr>
</tbody>
</table>

**Key:** ✓ = In place and well advanced; S = Started but much to do; N = Completely new area of work
### Objective 2: Radically improve the condition and image of council estates

**Issues**
- highly problematic, poorly managed, under invested, depopulating
- radical break with traditional patterns needed

<table>
<thead>
<tr>
<th>Action</th>
<th>Lead Agencies</th>
<th>Current status</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1 Raise the quality of all council stock and estate environments to a decent modern standard through a programme of modernisation and major repair prioritised by health criteria.</td>
<td>Council Housing Department</td>
<td>S</td>
</tr>
<tr>
<td>2.2 Radically improve the performance of the council repairs service through Best Value review.</td>
<td>Council Housing Department Building Maintenance</td>
<td>N</td>
</tr>
<tr>
<td>2.3 Adopt standards for ongoing environmental maintenance, repair and cleaning to ensure that every estate looks attractive. Establish dedicated local budgets, dedicated locally based staff teams and targets set by Estate Partnerships between service users and providers. Use private contractors where necessary.</td>
<td>Council Housing Department Building Maintenance Environmental Protection</td>
<td>S</td>
</tr>
<tr>
<td>2.4 Establish rapid response to litter, dumping and vandalism.</td>
<td>Council Housing Department Building Maintenance Environmental Protection</td>
<td>S</td>
</tr>
<tr>
<td>2.5 Campaign to raise level of social responsibility for the environment (see also Action 1.2).</td>
<td>Council Housing Department Education Department</td>
<td>N</td>
</tr>
<tr>
<td>2.6 Establish ethnic minority representation on all tenants and residents groups and link estates into the surrounding community by recruiting members to tenant and residents groups from the wider neighbourhood.</td>
<td>Council Housing Department, Registered social landlords Community Development</td>
<td>N</td>
</tr>
<tr>
<td>2.7 Extend warden and super-caretaker schemes to all council and housing association estates.</td>
<td>Council Housing Department Registered social landlords</td>
<td>S</td>
</tr>
<tr>
<td>2.8 Make best use of design, lighting and security features to reduce crime and improve safety.</td>
<td>Council Housing Department Registered social landlords</td>
<td>S</td>
</tr>
<tr>
<td>2.9 Incorporate accessibility design standards into every estate improvement plan and new build scheme.</td>
<td>Council Housing Department Registered social landlords</td>
<td>N</td>
</tr>
<tr>
<td>2.10 Hold annual best kept garden competitions.</td>
<td>Council Housing Department Registered social landlords</td>
<td>N</td>
</tr>
<tr>
<td>2.11 Deal with concentrations of high voids. Offer hard to let council stock on a management contract to a housing association or other community focused landlord; otherwise they should be converted, sold or demolished (see Strategy Action Plan).</td>
<td>Council Housing Department</td>
<td>✓</td>
</tr>
<tr>
<td>2.12 Encourage owner occupation and shared ownership in some council areas to diversify tenure and social conditions.</td>
<td>Council Housing Department</td>
<td>S</td>
</tr>
</tbody>
</table>

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### Objective 3: Radical Reform of Social Landlords’ Lettings Systems

#### Issues
- Major barriers to Asian access are suppressing demand and exacerbating the problem of empty homes.
- The operation of the social housing market is intensifying area ghettoisation.
- The removal of racial barriers from housing markets is vital to the social integration needed to achieve the 2020 Vision.

#### Action

<table>
<thead>
<tr>
<th>Action</th>
<th>Lead Agencies</th>
<th>Current status</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.1 Apply a good minimum property standard to all social housing where lettings are to be promoted (cross ref. Objective 2).</td>
<td>Council Housing Department Registered social landlords</td>
<td>N</td>
</tr>
<tr>
<td>3.2 Pilot ‘homechoice’ lettings system including listing of vacancies in all information centres, CABs, and libraries, advertising in the press, radio, local TV, etc. abandoning waiting list in most cases in favour of open access (Delft system) and computer based access to information for applicants.</td>
<td>Council Housing Department Registered social landlords</td>
<td>S</td>
</tr>
<tr>
<td>3.3 Identify target estates and through consultation broker small cluster lettings to Asian families backed by repair funds for minor estate improvements so that the whole estate benefits.</td>
<td>Council Housing Department Registered social landlords</td>
<td>N</td>
</tr>
<tr>
<td>3.4 Where a large or extended family needs a council or RSL home, letting two properties knocked through, adjacent or otherwise combined is a possible solution (tried already in Tower Hamlets).</td>
<td>Council Housing Department Registered social landlords</td>
<td>N</td>
</tr>
<tr>
<td>3.5 Actively promote council and RSL lettings in the Asian community, with accompanied viewings, caretaker and warden involvement, liaison with tenants organisations and residents.</td>
<td>Council Housing Department Registered social landlords</td>
<td>N</td>
</tr>
<tr>
<td>3.6 Involve Manningham and Nashayman Housing Associations and other minority organisations in helping to open up access to council and other RSL housing.</td>
<td>Council Housing Department Registered social landlords</td>
<td>N</td>
</tr>
<tr>
<td>3.7 All social landlords should avoid concentrating one particular minority ethnic group in one particular area.</td>
<td>Council Housing Department Registered social landlords</td>
<td>N</td>
</tr>
<tr>
<td>3.8 All access and sales policies should apply to all racial groups equally.</td>
<td>Council Registered social landlords</td>
<td>N</td>
</tr>
<tr>
<td>3.9 Establish a support scheme for Asian households moving into predominantly White estates</td>
<td>Council Housing Department</td>
<td>N</td>
</tr>
</tbody>
</table>

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### Objective 4: Strengthen Neighbourhood Communities

#### Issues
- Local residents have the greatest interest in improving conditions in their neighbourhood.
- Local residents want community relations to improve.
- Abandonment of neighbourhoods happens when local residents can see no prospect of improvement.

#### Action

<table>
<thead>
<tr>
<th>Action</th>
<th>Lead Agencies</th>
<th>Current status</th>
</tr>
</thead>
</table>
| 4.1 Establish regular consultations between small groups of residents of all communities together with front line staff to discuss current issues, problems, solutions and action. | Council Housing Department  
Registered social landlords  
Community Development | N                           |
| 4.2 Give residents, neighbourhood wardens and caretakers a bigger say in tackling community problems. | Council Housing Department  
Registered social landlords  
Community Development | N                           |
| 4.3 Develop estate agreements/local neighbourhood compacts with residents groups, rewarding with positive support those groups that:  
a) actively encourage and achieve cross-racial involvement  
b) are willing to help with welcoming Asian families. | Council Housing Department  
Registered social landlords  
Community Development | N                           |
| 4.4 Experiment with neighbourhood management starting with multi-racial estates and estates where residents and staff are willing to pilot open, multi-racial lettings. | Council Housing Department  
Registered social landlords  
Community Development | N                           |
| 4.5 Recruit local people to be trained for and to carry out community development work | Community Development | N                           |
| 4.6 Actively promote community regeneration companies as a vehicle for rebuilding community confidence as Tower Hamlets is doing in Poplar HARCA. | Council Housing Department  
Registered social landlords  
Community Development | S                           |
| 4.7 Make support for resident activities conditional on open access by minorities, with clear targets. | Council Housing Department  
Registered social landlords  
Community Development | N                           |
| 4.8 Involve parents and local community representatives in the use of anti-social behaviour orders, and pre-order behaviour agreements with troublesome young people (c.f. Islington). | Council Housing Department  
Registered social landlords  
Community Development | N                           |
| 4.9 Management of community facilities to foster multi-racial use and involve the local community. | Community Development | N                           |
| 4.10 Involve young people in creating play areas and facilities and making a youth action plan with inter-racial links for every area. | Community Development | N                           |
| 4.11 Involve every neighbourhood across the district in the creation of a local facility, an area of open space, a café or a meeting room, anything that will bring communities together in every local neighbourhood of the city. | Community Development | N                           |

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**Objective 5: Regenerate the Inner City Areas**

**Issues**
- the inner city areas contain much potentially good housing but property prices are low and falling and abandonment spreading
- urban Bradford contains many empty sites and boarded up or derelict property
- migration out of the district is primarily by White people and there is talk of ‘White flight’
- the inner city population is now an unsustainable concentration of the poorest, mainly minority ethnic, people of Bradford

<table>
<thead>
<tr>
<th>Action</th>
<th>Lead Agencies</th>
<th>Current status</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.1 Designate Inner City Neighbourhood Renewal Areas and develop a strategy and funding for each.</td>
<td>Council Regeneration Department&lt;br&gt;Council Housing Department</td>
<td>$</td>
</tr>
<tr>
<td>5.2 Develop an Urban Regeneration Company or companies to take direct action on empty property, empty sites, improvements, new development, etc.</td>
<td>Council Housing Department&lt;br&gt;Council Regeneration Dept.&lt;br&gt;Registered social landlords&lt;br&gt;Private developers</td>
<td>$</td>
</tr>
<tr>
<td>5.3 Enforce the Government’s brown field target of at least 60% and aim for 70%.</td>
<td>Council Planning Department</td>
<td>✓</td>
</tr>
<tr>
<td>5.4 Adopt the sequential rule – ie. empty buildings and brown land must be prioritised and used before green land is released.</td>
<td>Council Planning Department</td>
<td>✓</td>
</tr>
<tr>
<td>5.5 Tightly enforce a green belt around Bradford.</td>
<td>Council Planning Department</td>
<td>✓</td>
</tr>
<tr>
<td>5.6 Aim for 50 units per hectare as the favoured density, the equivalent to spacious, well-designed, 3 storey semi-detached Victorian houses – enforce a minimum density of 30 units per hectare.</td>
<td>Council Planning Department&lt;br&gt;Private developers&lt;br&gt;Registered social landlords</td>
<td>✓</td>
</tr>
<tr>
<td>5.7 Act to ensure that empty buildings are brought onto the market for improvement, redevelopment or conversion.</td>
<td>Council Housing Department</td>
<td>N</td>
</tr>
<tr>
<td>5.8 Offer incentives for conversions and improvement.</td>
<td>Council Housing Department</td>
<td>N</td>
</tr>
<tr>
<td>5.9 Develop tree planting and other green initiatives to make the city environment more attractive.</td>
<td>Council Housing Department</td>
<td>N</td>
</tr>
<tr>
<td>5.10 Extend protected cycle routes throughout the city, reduce traffic speeds and create Home Zones.</td>
<td>Council Transportation Dept.</td>
<td>S</td>
</tr>
<tr>
<td>5.11 Attract middle and higher income residents back into inner areas through applying Urban Task Force and new planning and design ideas to housing improvement, conversion and redevelopment.</td>
<td>Council Housing Department&lt;br&gt;Council Regeneration Dept.&lt;br&gt;Private developers&lt;br&gt;Urban Regeneration Company</td>
<td>N</td>
</tr>
<tr>
<td>5.12 Aim to benefit from Leeds’ economic growth – a partnership between the two cities would help the ‘near neighbour’ cities complement each other.</td>
<td>Bradford Vision&lt;br&gt;Bradford Council&lt;br&gt;Leeds Council</td>
<td>N</td>
</tr>
</tbody>
</table>

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### Objective 6: Regenerate the City Centre

#### Issues
- The city centre is intrinsically attractive but is decaying rapidly as shops and businesses close and people shop elsewhere.
- Traffic and fast roads dissect the city centre and are very damaging to the environment and investment.
- Very few people live in the city centre; large areas are ‘dead’ after office workers go home.

#### Action

<table>
<thead>
<tr>
<th>Action</th>
<th>Lead Agencies</th>
<th>Current status</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.2 Tighten planning restrictions on outer shopping developments so city centre shops regain vitality.</td>
<td>Council Planning Department</td>
<td>S</td>
</tr>
<tr>
<td>6.3 Act to ensure that empty buildings are brought onto the market for improvement, redevelopment or conversion.</td>
<td>Council</td>
<td>N</td>
</tr>
<tr>
<td>6.4 Promote housing development through incentives for conversion and full supportive use of council powers.</td>
<td>Council, Housing Corporation, Yorkshire Forward, Government Office for Yorkshire and the Humber</td>
<td>S</td>
</tr>
<tr>
<td>6.5 Pedestrianise a much bigger central area and stop unnecessary through traffic.</td>
<td>Council Transportation Department</td>
<td>S</td>
</tr>
<tr>
<td>6.6 Establish development agencies like the Little Germany Urban Village Company to cover all parts of the city centre.</td>
<td>Bradford Vision, Council Property owners/developers Yorkshire Forward</td>
<td>S</td>
</tr>
<tr>
<td>6.7 Aim to benefit from Leeds’ come-back and growth – a partnership between the two cities would help the ‘near neighbour’ cities complement each other.</td>
<td>Council, Leeds Council Bradford Vision</td>
<td>N</td>
</tr>
<tr>
<td>6.8 Designate the city centre as a neighbourhood and give the residents a say in its management.</td>
<td>Council, residents and tenants</td>
<td>N</td>
</tr>
<tr>
<td>6.9 Make the establishment of an attractive residential environment a primary aim of the City Centre Strategy.</td>
<td>Council, Bradford Vision</td>
<td>N</td>
</tr>
<tr>
<td>6.10 Establish an ethnic minority business quarter.</td>
<td>Council, Bradford Vision</td>
<td>S</td>
</tr>
<tr>
<td>6.11 Re-establish the continuum between inner city residential areas and the city centre.</td>
<td>City Centre Management Board Council</td>
<td>N</td>
</tr>
</tbody>
</table>

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**Objective 7: Combat Violence, Disorder and Harassment**

**Issues**
- Bradford is in a troubled period both economically and socially following the collapse of its traditional industrial base
- people of all communities have articulated fears about young people of different races running out of control, causing disorder and undermining the future of the city

**Action**

<table>
<thead>
<tr>
<th>Action</th>
<th>Lead Agencies</th>
<th>Current status</th>
</tr>
</thead>
<tbody>
<tr>
<td>7.1 Review the current arrangements for regular community forums on preventing disorder.</td>
<td>Council Housing Department Neighbourhood Management</td>
<td>S</td>
</tr>
<tr>
<td>7.2 Introduce neighbourhood wardens throughout the city with clearly defined responsibilities and powers established in partnership with the communities.</td>
<td>Council</td>
<td>N</td>
</tr>
<tr>
<td>7.3 Improve police presence on the streets and estates – use bicycles and foot rather than cars so contact with the public is direct and so the police can cover more ground with less reliance on cars.⁴</td>
<td>West Yorkshire Metropolitan Police</td>
<td>S</td>
</tr>
<tr>
<td>7.4 Recruit minority police and police civilians.</td>
<td>West Yorkshire Metropolitan Police</td>
<td>S</td>
</tr>
<tr>
<td>7.5 Use anti social behaviour orders and pre-order behaviour agreements with troublesome young people (see 4.7).</td>
<td>Council Housing Department West Yorkshire Metropolitan Police</td>
<td>N</td>
</tr>
<tr>
<td>7.6 Social landlords must actively screen out all known troublemakers from estates. (Alternative provision with RSLs is possible in single properties with special supervisory management measures.)</td>
<td>Council Registered social landlords</td>
<td>S</td>
</tr>
<tr>
<td>7.7 Extend and strengthen the operation of the Bradford Alliance Against Racial Harassment.</td>
<td>Council, Police, Minority Organisations</td>
<td>N</td>
</tr>
<tr>
<td>7.8 Run a high profile publicity campaign on the policy of zero tolerance of harassment and anti social behaviour of any sort.</td>
<td>Bradford Vision Council West Yorkshire Metropolitan Police</td>
<td>N</td>
</tr>
<tr>
<td>7.9 Enforce the tenant’s handbook; dog ban in communal areas.</td>
<td>Council Housing Department</td>
<td>S</td>
</tr>
<tr>
<td>7.10 Extend Community Lettings System to target estates.</td>
<td>Council Housing Department</td>
<td>S</td>
</tr>
<tr>
<td>7.11 Establish a Quick Response Team (c.f. Manchester, Middlesbrough) to deal with anti social behaviour.</td>
<td>West Yorkshire Metropolitan Police</td>
<td>N</td>
</tr>
</tbody>
</table>

⁴ This approach has been successfully pioneered in New York City, Rotterdam and other continental cities and used to be common practice in this country.

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### Objective 8: Encourage Cross Cultural Awareness

**Issues**
- The many grievances in different communities need to be shared and addressed.
- Many schools are almost 100% segregated which severely limits the potential for improving cross-cultural understanding.
- The extreme geographical segregation of Asian from White communities reduces the opportunities for cross-cultural contact.

**Action**

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<tbody>
<tr>
<td>8.1 Enforce fair treatment across the board—this must apply to private bodies such as estate agents, as well as public bodies such as schools and housing. Set equality targets to be monitored, scrutinised by a high level multi-agency body and published regularly. (This is in effect a requirement of the Race Relations [Amendment] Act 2000)</td>
<td>Bradford Vision (Sir Herman Ouseley Review), Council, Commission for Racial Equality</td>
<td>S</td>
</tr>
<tr>
<td>8.2 Vigorously pursue open access to schools, housing, jobs, leisure and recreation.</td>
<td>Bradford Vision, Council</td>
<td>N</td>
</tr>
<tr>
<td>8.3 Integrate schools as a matter of urgency.</td>
<td>Council, School Governors, Employers</td>
<td>N</td>
</tr>
<tr>
<td>8.4 Organise inter-school sports, cultural and other events.</td>
<td>Council, School Governors</td>
<td>N</td>
</tr>
<tr>
<td>8.5 Use local radio and TV to promote inter-racial exchange and understanding.</td>
<td>Bradford Vision, Council</td>
<td>N</td>
</tr>
<tr>
<td>8.6 Hold library exhibitions and cultural events to promote multi-cultural ideas.</td>
<td>Council, National Photographic Museum, Cinemas, private and amateur cultural bodies</td>
<td>N</td>
</tr>
<tr>
<td>8.7 Promote local languages and culture including Yorkshire dialect alongside Asian and other languages.</td>
<td>Council, University, College</td>
<td>N</td>
</tr>
<tr>
<td>8.8 Community facilities, especially new ones, should positively foster multiracial use. Multiplex cinemas, leisure centres, libraries, city centre developments, etc. can be made to work for all sections of the community.</td>
<td>Council, Providers of community facilities</td>
<td>N</td>
</tr>
<tr>
<td>8.9 Promote multi-ethnic representation on the boards/committees of all council, RSL and non-statutory housing agencies, tenants, school governors and other community organisations and private companies.</td>
<td>Council, school governors, Community organisations, Private companies</td>
<td>N</td>
</tr>
<tr>
<td>8.10 Teach multicultural awareness in schools.</td>
<td>Council, school governors</td>
<td>S</td>
</tr>
<tr>
<td>8.11 Train all council workers on the consequences of the Race Relations (Amendment) Act 2000.</td>
<td>Council</td>
<td>N</td>
</tr>
<tr>
<td>8.12 Publicise the disadvantages to the district as a whole of polarised communities and the potential benefits of greater integration.</td>
<td>Bradford Vision, Council</td>
<td>N</td>
</tr>
<tr>
<td>8.13 Adopt the West Midlands Forum racial equality common standards for council contracts and promote in the region.</td>
<td>Council</td>
<td>S</td>
</tr>
</tbody>
</table>

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NFHA (1992) *Equal Opportunities in Housing Associations: are you doing enough?* London: NFHA.


Map 1: Bradford – RSL lets to South Asian households by postcode sector 1995-99
Map 2: Bradford – percentage of RSL lets to South Asian households 1995-99

Percentage of lets by RSLs to South Asian households

- 0%
- 1 to 2%
- 2 to 6%
- 6 to 10%
- 10 to 33%

Source: CORE 1995-99

Supplied by the National Housing Federation
Map 3: Bradford district – South Asian household concentrations by enumeration district

source: 1991 Census
Map 4: Bradford district – RSL lets to South Asian households and South Asian household numbers by enumeration district (ED)