Muslim housing experiences

Key findings

- There are Muslim returns to the census in all local authorities with the exception of the Scilly Isles, ranging from over 71,389 people, who represent 36% of the population in Tower Hamlets, to just ten people in Berwick-upon-Tweed.

- There are Muslim returns across all ethnic groups. ‘Asian’ is the chosen ethnic description of nearly three quarters of all Muslims (nearly 60% are Pakistani or Bangladeshi), but over 10% of Muslims describe themselves as ‘White’.

- There are Muslims across all age groups: it is a younger population than the general population, but 3% of Muslims are over 65.

- A significant section of the Muslim population is likely to require protection from severe and persistent poverty, and the associated problems of substandard housing and blighted neighbourhoods.

- Muslim housing needs can be met within a culture where people feel safe and comfortable. Some of the components of this culture are mixed communities, a lettings policy that is perceived to be fair, and good public transport links to community amenities.

The research

In 2001, the census in England and Wales included a question about religion. This census data provides a unique opportunity to explore whether religious identity is of significance in determining individual housing careers. The census data highlights the experiences of the Buddhist, Christian, Hindu, Jewish, Muslim and Sikh populations. From this range of faith communities, the Housing Corporation has chosen to focus upon Muslims, because after Christians they make up the largest faith population, and because earlier research has consistently shown that two predominantly Muslim ethnic groups, Pakistani and Bangladeshi, have suffered particular housing disadvantage. In England and Wales more than 1.5 million people, or 2.97% of the population, identified themselves as Muslim.1

- A literature review was made including literature relating to housing and race, ethnicity, black and minority ethnic (BME) groups, Asians and refugees. There is very little research which has been framed by the religious identity of the research subjects, although the recent interest in ‘faith’ as opposed to ‘ethnicity’ has begun to generate research findings.2

- The analysis of census results for the Muslim population of England and Wales began with the release of the National Report with local authority level data in May 2003.

- Detailed analysis of census results at local authority level was made for the London Borough of Hackney, Kirklees in Yorkshire and the Humber, and Oxford in the South East region. In these case study areas quantitative data was placed in the context of qualitative research findings based on interviews with key stakeholders, such as housing association staff, local authority housing service staff, housing rights and advice centres, Muslim community organisations, racial equality officers, elected councillors, staff in social, youth and children’s services. Housing history interviews were made with individual housing association tenants.3

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1 This report draws on the census data for England and Wales only. In England and Wales the voluntary question “What is your religion?” was asked. The wording of the religion question differed in Scotland and Northern Ireland.
3 Case study detail is included in the full report ‘Muslim Housing Experiences’, Housing Corporation and Oxford Centre for Islamic Studies, 2004
Looking to the future

Research of this kind risks attributing a fixed, singular and essential identity to people who identified themselves in the census as Muslim (or Christian, or Buddhist, Hindu, Jewish or Sikh). However, identity is dynamic and complex with different aspects taking precedence in different contexts.

Within the Muslim community there are differences between young and old. Young Muslims in Hackney have been found to identify themselves clearly as part of this society and unlike previous generations, have weaker links with their parents’ country of origin. Across the country there is evidence that in many contexts young Muslims are more likely to identify themselves as British Muslim, than by an ethnic group such as British Pakistani.

However, the young Muslim may also hold conflicting values. Young Muslims in Hackney (both boys and girls) were found to be attached to their families, and aspire towards good careers. They faced a difficult choice between staying near the parental home in an area of unemployment and poor housing, and moving away. The Turkish community has already witnessed the shift of the younger population out of Islington and Hackney into Haringey and Enfield.

Research from Bradford shows a likely increase in the number of young Asian women who are heads of households, and some evidence of women moving away from the core settlement areas to achieve an element of independence from the ‘community’ and close family. It may be the case that whereas the adaptation of male migrants to British cities formed the basis of the early models, changes in women’s opportunities and outlooks may be among the most important new determinants of urban form.

Household composition

The census results bear out the commonly held assumption that Muslim households are more likely than the general population to be living in a family including two or more dependent children. However, nearly 15% of Muslim households are one person households, and over 11% are lone parent households. This reinforces earlier evidence that there are an increasing number of smaller BME households. Further qualitative research is required to understand the formation of these households, and to see how far living alone is a positive experience of independence or a negative experience of marginality.

Tenure

18% of the Muslim population own their home outright, and a further 33% own their home with a mortgage or loan. It is not possible to learn from the census results how many of the latter group have the kind of mortgage in which the house-buyer borrows money and pays it back with some interest charged on top. Until recently, mortgages were a religious obstacle to any Muslim who wanted to buy a home, because it is against Islamic law to borrow or lend at a rate of interest, and most UK mortgages involve the house-buyer borrowing the money and paying it back with some interest charged on top. Across all regions a smaller proportion of the Muslim population (51%) own their home than in the Hindu population (74%) or in the total population (69%).

4 ‘Housing plus needs of the young Muslims in Hackney’, North London Muslim Housing Association, March 2001, p4
5 ‘Housing plus needs of the young Muslims in Hackney’, p42
6 Ratcliffe, Peter with Harrison, Malcolm; Hogg, Rachel; Line, Bob; Phillips, Deborah and Tomlins, Richard, ‘Breaking down the barriers: improving Asian access to social rented housing’, Chartered Institute of Housing, 2001, p59
8 Matthias, Joe, ‘Meeting the Needs of Black and Minority Ethnic Communities’, Housing Corporation, 2001, p6
9 The 2003 Finance Act has dealt with the problems of double stamp duty associated with Sharia compliant home finance. Problems remain with the way in which Sharia compliant products usually require the property to be owned by a third party at some stage: this is expressly disallowed under the terms of the Right to Buy/Acquire and Shared Ownership in order to prevent abuse, see ‘A Home of My Own: The Report of the Government’s Low Cost Home Ownership Task Force’, November 2003
Home-ownership does not necessarily reflect prosperity. Analysis of local data is required to help demonstrate how far Muslim home-owners are situated in areas where the housing market is in their favour. The regional data do show that of those Muslims living in the affluent South East nearly 60% own their own home, however, the census data do not include income levels and so do not allow for an estimation of housing costs in relation to income which could reveal higher levels of deprivation among home-owners living in the South East (Table 1).

The pattern for those Muslims in social-rented accommodation varies across the country. Proportionately more Muslim households than the general population are found in social rented housing in the East Midlands, the East, the South East, South West and Wales, with London showing the greatest difference between regional proportion for the sector and the Muslim proportion (26% and 41% respectively). In all other regions the Muslim population is under-represented in local authority social-rented accommodation, but not in other social-rented accommodation which includes housing associations. Since the 1980 Housing Act offered local authority tenants the right to buy their accommodation at subsidised rates, access to social housing has been directly linked to access to the housing market. The impact of the right to buy policy on the Muslim population varies from one part of the country to another depending upon the degree to which the Muslim population were local authority tenants and the desirability of that housing. It has been argued that the opportunity for local authority tenants to become owner occupiers was gained at the expense of ethnic minorities, who were concentrated in less desirable accommodation, much of it unsuitable for purchase.10 However, the research undertaken in Oxford and Kirklees reveals that the policy is now perceived to be benefiting the haves (whether Muslim or non-Muslim) at the expense of the have-nots.

Across all regions the proportion of the Muslim population living in the private rented sector is close to double or more that of the total population. London is the exception, where similar proportions of the Muslim and the total population rent from the private sector.

### Standard of housing

An insight into the standard of the housing inhabited by Muslims can be gained from what the census tells us about the circumstances in which children are living. This data for Muslim children gives a picture of housing disadvantage and inequity. Across the country nearly 42% of Muslim children are living in overcrowded accommodation, whereas only 12% of all dependent children are living in overcrowded accommodation.

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overcrowded accommodation. A greater proportion of Muslim children are also living without central heating and on the second floor or higher. The greatest proportion of Muslim children live without central heating in Yorkshire and the Humber, but it is in London that the disadvantage of Muslim children appears to be most pronounced with overcrowding levels reaching 53% and 18% of all Muslim children living on the second floor or above.

These figures for all dependent children in the Muslim population should be treated with caution. They mask the even more severe housing stress amongst sections of the Muslim population. While across England and Wales 42% of Muslim children are living in overcrowded accommodation, 56% of Bangladeshi children are living in overcrowded accommodation.\(^{11}\) The proportion is nearly as high for ‘Black African’ children, and a fifth of the ‘Black African’ population is revealed by the census to be Muslim.\(^{12}\) A significant proportion of these ‘Black African’ Muslims will be Somali for whom there is evidence of acute housing stress.\(^{13}\)

**Housing problems, poverty, and social exclusion**

Problems with housing, such as shortage of space, damp walls or floors and lack of adequate heating, have been found to be much more likely to be experienced by children in poverty, severe or otherwise. Research has also shown that problems with local area, such as noisy neighbours and vandalism, are much more likely to be experienced by severely poor children.\(^{14}\) The association between housing (and neighbourhood) problems, poverty and social exclusion opens up a whole range of questions.

One of the key findings of the Save the Children research is that paid work provides the best protection from poverty. However work does not always protect from poverty, particularly in households where there is only one worker. The census tells us that as many as 35% of all Muslim children are growing up in a household where no adult is in employment, compared with 18% of all dependent children. It also tells us that the proportion of Muslim children (19%) living in a lone parent household is close to that of all dependent children (23%). These two results are a warning that a significant section of the Muslim population is highly likely to require protection from severe and persistent poverty, and the associated problems of substandard housing and blighted neighbourhoods.

**Limitations of census data**

In order to identity the housing circumstances of specific sections of the population much sharper tools than the census are needed. The inclusion of the religious question may flag up the existence of communities who would otherwise be hidden within categories of the census. For example, the Somali community disappears within the Black African category and Bosnian, Kosovan and Iraqi Muslims may all disappear in the category of White Other. However, members of communities for whom English is not a first language and whose immigration status is uncertain, may well be reluctant to complete and return census forms, and have a lack of confidence in how information given may be used.

In conclusion, the research findings demonstrate that while a section of the Muslim population enjoy safe and comfortable housing, a larger proportion are living in poor housing, and are vulnerable to the associated problems of unsafe neighbourhoods. The individual housing histories demonstrate that Muslim housing needs can be met within a culture where people feel safe and comfortable.\(^{15}\) The report identifies some of the components of this culture as mixed communities, a lettings policy that is perceived to be fair, and good public transport links to community amenities. The report has also highlighted the diversity

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11 Census 2001 T12
12 Census 2001 S104, T12
13 Cole, Ian and Robinson, David, ‘Somali Housing Experiences in England’, Centre for Regional Economic and Social Research, Sheffield Hallam University, 2003
15 Individual housing histories formed part of this research. Excerpts from data collected in the interviews can be found in the main research report ‘Source Research 70: Muslim housing experiences’. 
within the Muslim population and the need for sensitivity to the differences borne not only of religion but also of socio-economic position, age, gender, locality and transnational commitments. The challenge to all housing providers is to translate this cultural sensitivity into policy and practice so that Muslim households, whether they are made up of a female migrant from Pakistan whose children have grown up and left home, or a lone mother with four children, or a newly arrived male refugee from Iraq, can surmount the barriers limiting their housing choices and restricting access to service provision.

Conclusions

The research and development plans of housing providers and other statutory and voluntary services, have been shaped in part by a requirement from government or from funders to monitor ethnicity. By contrast, there is interest, but little experience, in monitoring religious identity. The absence of reliable data on faith communities poses serious challenges to establishing the extent of disadvantage among Muslims, and other faith groups.

The availability of the 2001 census data means that researchers can now start replacing presumptions about the housing conditions of Buddhists, Christians, Hindus, Jews, Muslims and Sikhs resident in England and Wales with objective data. In the case of Muslims this research has demonstrated that their housing needs and aspirations are of relevance to all local authorities and reflect the entire range of ethnic groups and age groups. While it is true to say that the 1.5 million plus Muslim population enumerated in the census includes a youthful population of Bangladeshi origin living in Tower Hamlets and of Pakistani origin living in Bradford there are a range of other experiences to be added to the picture.16

Secondly the report sets statistical data about Muslims beside the same data for the total population. This makes it possible to weigh hard evidence of similarities and differences. Contrary to received opinion about large Muslim families, census data for one-person and lone-parent households among the Muslim population are seen to be approaching levels similar to the total population. Differences are more apparent in relation to key measures such as overcrowding and access to employment. For example, Muslim children are more likely to be growing up in a household suffering from overcrowding and more likely to be growing up in a household where no adult is in work. The report thus highlights the vulnerability of Muslim children to social exclusion.17

Thirdly by combining the data from the census returns with case-studies of three local authorities, further strengthened by personal interviews with providers and recipients of housing services, the main report gives particular and concrete form, and on occasion very poignant voice, to the necessarily abstract argument conveyed through statistics. Such qualitative research reveals that the 15% of Muslim one person households reflect not only the independent status of high achieving single professionals, but also the marginality of ex-offenders and the mentally ill. These emerging trends indicate the urgency of gathering evidence to understand the formation of both male and female one-person households, and tackling homelessness not only among households with dependent children, but also among single men and women.

Fourthly, analysis of the data reveals trends within different sectors of the Muslim population. The inclusion of data on religious identity enables the researcher to identify Black African Muslims and get a closer view of the acute housing stress suffered by Somalis, an otherwise invisible ethnic group.

Finally, this report is important because, in a period of heightened sensitivities on all

16 For example, the major section of the Muslim community in Kensington and Chelsea is from Morocco, followed by large groups from various other Middle Eastern, Arab and Iranian origins, see ‘Understanding the Housing Needs and Aspirations of the Muslim Communities: A Case Study of the Royal Borough of Kensington and Chelsea’, North London Muslim Housing Association, 2004

17 The government has defined social exclusion as: ‘… a shorthand term for what can happen when people or areas suffer from a combination of linked problems such as unemployment, poor skills, low incomes, poor housing, high crime, bad health and family breakdown’. ‘Preventing Social Exclusion, a report by SEU’, March 2001
sides, it contributes to the undoing of some of the ignorance and prejudice about Muslims in the UK. If people can get to know each other, such differences as there are between them can be reciprocally negotiated and managed — instead of being exaggerated and manipulated into mistrust and hostility.

The availability of data in the 2001 census provides an opportunity to evolve a common understanding about the purpose of faith monitoring. The need for such a common understanding is also underlined by the recent adoption of the European Union Employment Directive, which requires member states to make discrimination unlawful on grounds of religion or belief, disability, age or sexual orientation in the areas of employment and training. Compliance with the Employment Directive in relation to religious discrimination was required by 2 December 2003. While the Directive applies only to employment, it clearly raises questions about the relationship between religion and service delivery. This is uncharted territory, and work is now needed on all faith communities, so that services are developed that are responsive to, and anticipate, the needs, aspirations, and expectations of an increasingly diverse clientele.

Additional information

This Sector Study was researched and written by Dr Patricia Sellick, Research Co-ordinator of the Muslims in Britain Project at the Oxford Centre for Islamic Studies. It is based on her report, Muslim housing experiences, which is being published by the Housing Corporation as Source Research 70. The report is available from the Housing Corporation’s publications unit or www.housingcorp.gov.uk.

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