

# Equality & Diversity in Social Housing A Profile of Social Tenants - SUMMARY

#### Introduction

The following is a summary of key findings from a forthcoming report by the Human City Institute (HCI), a Birmingham-based research charity and thin-tank that creates a profile of social tenants across a range of characteristics, including those protected by the Equality Act 2010. This brief summary, based on the findings of national surveys (such as the English Housing Survey, CORE lettings) and surveys carried out by HCI, sets out to establish the E&D bona fides of the sector and the extent to which it still caters for a disadvantaged tenant group.

The social housing sector recognises that one of its distinctive features is the diverse range of people it houses and supports, coupled to the equality of access to housing and services it offers to an increasingly diverse population. Its social purpose is to house, provide services to, and to defend population cohorts, including BME communities, women, disabled people and those with long-term illness, the economically and socially disadvantaged, and the stigmatised and stereotyped. Key findings are shown below.

#### **Ethnicity and Nationality**

- Some 17% of social tenants are from a BME background (up from 13% two decades ago) in contrast to 12% of all households. Local authority tenants are more likely to be BME (at 22%) than those tenants living in housing association accommodation (at 15%).
- Of total households in England, 9% were classified as being of other nationalities than UK or Irish. This varies somewhat by tenure. Some 12% of local authority tenants are from other nationalities, although this drops to 7% for housing associations.

## Gender

 There has been a significant shift in the gender breakdown of social tenant household heads. Almost 58% of social tenant households are headed by a woman today – much higher than for other tenures – 37% in owner-occupation and 42% in private renting – and up from the 45% recorded two decades past.

# Age

• The age structure of social tenant households approximates that of wider society, although the social housing sector accommodates marginally more young people (at 5% compared with 3% for under 25s in the general population), and slightly fewer older people (at 27% of people 65 years and over in contrast to 28% in wider society).

# **Disability and Limiting Long-Term Illness**

 For disabilities and limiting long-term illness, numbers are up – half of today's social tenants have a household member with a disability or LLTI. Levels of self-certified disability and LLTI are much lower in other tenures: for home ownership it is 29% and in private renting it is 23%.



## Lesbian, Gay, Bisexual and Transgender

• The number of LGBT people living in social housing is increasing and now falls in the range of 4-6% of all social tenant household heads (only estimates are available since a noticeable minority of tenants do not answer 'sexual orientation' survey questions).

## **Disadvantage and Exclusion**

- Almost half of social tenants are assessed as officially living in poverty, with the majority living precarious lives blighted by low economic activity, insecure work, low incomes and asset control, few or no savings, and rising debt just to get by.
- Most social tenants are struggling economically. The ACORN classification system calculates that just 2% of social tenants are ranked as 'affluent achievers', whereas for home owners the proportion is 33% and for private renters it is 13%.
- A further 4% of social tenants are classified as 'rising to prosperity' (3% and 5% of local authority and housing association tenants respectively) compared with 8% of home owners and 19% of private renters.
- At the other end of the scale, 50% of social tenants are categorized as living in 'urban diversity', while just 9% of home owners and 22% of private renters are in this category. In addition, a further 37% of social tenants are said to be 'financially stretched', whereas the proportions of home owners and private renters in this category are 16% and 22% in each case.

## Social and Economic Status

- The socio-economic status of social tenants is diversifying at the margins, despite three quarters of social tenants having incomes in the bottom 40% of the population, with average income being much lower than for home owners or private renters.
- Some 43% of social tenants are in work today (30% full-time and 13% working part-time or on zero hours contracts). This compares to 34% twenty years ago (24% full-time and 10% part-time). The unemployment rate has fallen from 12% to 7% over the same period. The number of social tenants in full-time education, although still low at 2%, has doubled.
- The percentage of working social tenants in higher or lower managerial and professional occupations has risen marginally to 15%, while those working in routine occupations has dropped from 30% to 26%.

# Homelessness and Housing Need

• In many case, protected characteristic groups experience disproportionate homelessness and housing need, which will be covered comprehensively in the final report.

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