

Equality Commission

FOR NORTHERN IRELAND



# **KEY** INEQUALITIES

## IN HOUSING AND COMMUNITIES

**DRAFT STATEMENT**  
**FEBRUARY 2016**

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# **Statement on Key Inequalities in Housing and Communities in Northern Ireland**

**DRAFT STATEMENT**

**29 February 2016**

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# 1 Executive Summary

- 1.1 In 2016, the provision of housing faces new as well as existing and persistent challenges. This '*Draft Statement on Key Inequalities in Housing and Communities in Northern Ireland*' highlights our working assessment of differences in housing experiences faced by equality groups across the Section 75 equality grounds in Northern Ireland.
- 1.2 In compiling this *Draft Statement*, the Commission has drawn on a wide range of sources including research reports from Government departments; the community and voluntary sectors; academic research; and, the Commission's own research archive. The Commission also contracted independent research from The Centre for Housing Policy, University of York. The resultant research report '*Housing and Communities Inequalities in Northern Ireland*' (Wallace, 2015) and associated stakeholder engagement has played a key role in informing this *Draft Statement*.
- 1.3 To achieve an accessible, adequate and sustainable home may be something different for one person or family than to another's depending upon their characteristics or identities. Accordingly, this report highlights both differences and inequalities in housing outcomes across the equality grounds, for the period 2007 to 2015. Where barriers to equality of opportunity have been identified they are also considered and reported.
- 1.4 It is hoped that the resultant consideration of key outcome differences, inequalities and associated barriers, can inform the ongoing development of public policy and associated interventions.
- 1.5 The *Draft Statement* reports key differences in the equality outcomes, and where possible the barriers, faced by equality groups in Northern Ireland. Inequalities in **bold** are considered to be the most pressing or key inequalities.
- 1.6 An important caveat however is that there remain significant and specific data gaps across a number of themes in relation to a number of equality grounds, specifically: gender identity; religion; race; political opinion; and sexual orientation. In addition, there is a lack of data disaggregation in relation to: ethnicity; disability status; marital status; and, dependency status. These shortfalls limit the Commission's ability to draw robust conclusions about inequalities, and/or progress in addressing same, across the full range of equality grounds and groups.
- 1.7 Inequalities are considered and presented under three broad headings:

- The **accessibility** of housing – the opportunities to secure housing;
- The **adequacy** of housing – the housing meets cultural, physical or other needs and is safe; and,
- The **sustainability** of housing – the tenure is secure and affordable in the long term.

## **Accessibility**

- 1.8 Although Northern Ireland saw a decrease in residential segregation, across all sectors, between 2001 and 2011, it is still the case that **segregated housing markets in Northern Ireland lead to differing experiences of waiting lists for social housing, with a particular impact upon households which have a Catholic or Other religion household reference person (HRP)**. Identifying specific policy solutions is however likely to require careful analysis and consideration – with segregated housing patterns, residential preferences and issues of stock availability likely interacting to impact upon waiting lists and allocations in specific areas.
- 1.9 It is also still the case that **access to adequate accommodation for Irish Travellers is limited, with some experiencing a lack of basic amenities**.
- 1.10 Households with a younger household reference person (those aged under 35 years old) who are in receipt of the Local Housing Allowance, may find it more difficult to obtain private rented homes than households with a reference person aged 35 years old and older.
- 1.11 Single male reference person households are more likely to ‘present’ as homeless to the Northern Ireland Housing Executive, but less likely than families to be ‘accepted’ as homeless. The Commission will continue to give consideration as to whether differences between rates of ‘presentation’ and ‘acceptance’ represent an inequality; or indeed if the characteristics of those accepted as homeless suggests a particular inequality and/or associated barriers/enablers.
- 1.12 There is a difference between male and female reference person households, whereby female reference person households are more likely to live in rented accommodation, including social housing, than male reference person households. However, as no evidence is available on the housing preferences of household reference persons, it is not possible from this information alone to conclude if

these differences represent an inequality for female reference person households.

## **Adequacy**

- 1.13 Recent statistics show that **the homes of minority ethnic people and migrant groups may be vulnerable to racial attacks**. Similarly, available evidence suggests that **Lesbian, Gay and Bisexual (LGB) people can feel harassed and unsafe in their own homes and neighbourhoods**, whilst Trans people are at high risk of being the victim of hate crimes, including crimes against the person and property related crimes.
- 1.14 **Migrant workers are often subject to tied accommodation (accommodation that is provided as a part of a person's continued employment) with poor conditions and overcrowding**. In considering the size of homes and the number of people living in them, it is found that, minority ethnic people, especially Roma, Irish Travellers, Asian, Black and Other ethnic groups, experience overcrowding more often than the general population and White people.
- 1.15 Despite Government commitments to resettle people with learning disabilities from hospital settings, **those with a learning disability or mental health problem are not always afforded an opportunity to live independently**.
- 1.16 In addition, **many people with disabilities live in homes that are not adequate to meet their disability related needs**.
- 1.17 Households with a reference person aged 60 years old or older are more likely to live in non-decent homes and homes that require adaptations than households with a reference person aged under 60 years old.
- 1.18 With respect to the sector in which people live, it was found that, household reference persons without dependent children, living in the private rented sector, are more likely to live in non-decent homes.
- 1.19 Other differences noted in this *Draft Statement include* that in social housing, households with single household reference persons are the most likely to live in non-decent housing. Although, overall, it is household reference persons who are separated or divorced who are more likely to live in non-decent homes. It should however be noted that findings for those of different marital status may be related to other characteristics (such as age and/or dependents), or to life trajectories.

## ***Sustainability***

- 1.20 Lone parent reference person households who live in the private rented sector are more likely to experience relative poverty after housing costs have been deducted.
- 1.21 Similarly, a difference evident in this *Draft Statement* is that, in the private rented sector, households represented by a female reference person are at greater risk of relative poverty after housing costs have been deducted than those households with a male reference person.

## 2 Introduction

2.1 This *Draft Statement on Key Inequalities in Housing and Communities in Northern Ireland* seeks to highlight the nature and extent of inequalities across the nine equality grounds covered by Section 75 of the Northern Ireland Act 1998: gender; racial group; disability status; sexual orientation; religious belief; political opinion; age; marital status; and dependency status in respect to housing, accommodation and related matters.<sup>1</sup> Inequalities experienced by members of a particular equality group due to multiple identities are also highlighted.

2.2 This *Draft Statement* updates the relevant component of the Commission's previous *Statement on Key Inequalities in Northern Ireland* published in 2007.<sup>2</sup> It will form part of a larger series of *Statements on Key Inequalities* that highlight key inequalities in areas such as employment; health and social care; participation in public life; education; and, social attitudes.

### ***Focus***

2.3 The *Draft Statement* reports key differences in the equality outcomes, and where possible the barriers, faced by equality groups in Northern Ireland.

2.4 For each equality ground, inequalities and observed differences are set out. Drawing on research, and for the purposes of this *Draft Statement*, those inequalities in **bold** are considered to be the most pressing or key inequalities.

2.5 Findings are presented under three broad headings:

- The accessibility of housing – the opportunities to secure housing;
- The adequacy of housing – the housing meets cultural, physical or other needs and is safe; and,
- The sustainability of housing – the tenure is secure and affordable in the long term.

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<sup>1</sup> Equality grounds are those specified above, equality groups are the categories within those grounds. E.g. gender is an equality ground, males and females are the groups within that ground.

<sup>2</sup> ECNI (2007) [Statement on Key Inequalities in Northern Ireland](#).



## ***Approach and Methodology***

- 2.6 In compiling this *Draft Statement*, the Commission has drawn on a wide range of sources including research reports from Government departments; the community and voluntary sectors; academic research; and, the Commission's own research archive.
- 2.7 The Commission also contracted independent research from The Centre for Housing Policy, University of York. The resultant research report '*Housing and Communities' Inequalities in Northern Ireland*' - Wallace (2015)<sup>3</sup> has played a key role in informing this statement.
- 2.8 Wallace (2015) analysed data from the Northern Ireland House Condition Survey (2009); the Department for Social Development's analysis of the Family Resources Survey (2011/12); data supplied by the Northern Ireland Housing Executive (2004-2009 and 2013/14); data supplied by the Northern Ireland Co-ownership Housing Association (2009-2014); and from the results of the Census 2011. Wallace's research report also drew on attitudinal data from the *Northern Ireland Life and Times Survey* (NILTS)<sup>4</sup>, as well as from the Commission's most recent *Equality Awareness Survey*.<sup>5</sup> The research also incorporated primary qualitative research in the form of focus groups, interviews and an expert seminar with key stakeholders.
- 2.9 In particular, the research presented information on trends across the nine equality grounds relating to access to housing; adequacy of housing; and, sustainability of housing, where information was available. In addition, the report outlined barriers and enablers experienced by each equality group in housing and communities, *including the degree to which prejudicial attitudes were prevalent.*
- 2.10 Housing requirements are unlikely to be the same for all people across all equality groups. To achieve an accessible, adequate and sustainable home may be something different for one person or family than to another's depending upon their characteristics or identities. Accordingly, this report highlights both differences and inequalities in housing outcomes across the equality grounds, for the period 2007 to 2015. Where barriers to equality of opportunity have been identified they are also considered and reported. It is hoped that a consideration, in tandem, of key outcome inequalities and/or differences and associated barriers, may help inform the further development of public policies and associated interventions. Where

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<sup>3</sup> Wallace, A. (2015) *Housing and Communities Inequalities in Northern Ireland*.

<sup>4</sup> 2006, 2010 and 2012

<sup>5</sup> ECNI (2012) [Equality Awareness Survey](#).

possible, the identification of inequalities is supported by a range of information sources (including literature and data), and is informed by stakeholder engagement.

- 2.11 The Commission, in this *Draft Statement*, does not seek to consider or evaluate the effectiveness of Government strategies, policies or programmes, but rather seeks to draw attention to persistent and/or emergent key inequalities so that actions can be developed, improved or re-affirmed to advance equality.
- 2.12 The Commission's statement is at this point *draft*, reinforcing the Commission's approach to the full engagement and involvement of our stakeholders. Once finalised, it is hoped that our *Statement on Key Inequalities in Housing* will focus efforts to advance equality in Northern Ireland.

## **Challenges**

- 2.13 As Wallace (2015) notes, the relevant authorities – the Northern Ireland Housing Executive (NIHE), the Department for Social Development (DSD) and health and social care providers - have instituted plans to improve housing situations, with the potential to narrow identified differentials.<sup>6</sup> Programmes such as DSD's Social Housing Reform Programme<sup>7</sup> provide an opportunity to shape all areas of provision; the review of the private rented sector seeks to improve how this growing sector operates to the benefit of tenants<sup>8</sup>; while Northern Ireland Housing Associations are on course to build 1,500 new social homes in 2016.<sup>9</sup>
- 2.14 The Commission is mindful however that the complex relationships that exist between housing and other domains, such as labour markets, social security, health, immigration and public attitudes, will demand long-term multi-faceted policy interventions.
- 2.15 This *Draft Statement* highlights the fact that many inequalities remain persistent and hard to tackle, and that there are a number of new and emerging inequalities that are impacting on some of the equality groups across the equality grounds.
- 2.16 Further, whilst socio-economic disadvantage is not a specified ground under the equality legislation, the barriers and inequalities experienced by equality groups can be exacerbated by poverty and social exclusion. The Commission continues to proactively highlight the link between poverty and social exclusion, and the inequalities

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<sup>6</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland. Executive Summary

<sup>7</sup> DSD '[Social Housing Reform Programme](#)'.

<sup>8</sup> DSD '[Review of the Role and Regulation of the Private Rented Sector](#)'

<sup>9</sup> Northern Ireland Housing Executive (2015) 'Draft Corporate Plan – Regional Services 2015/16 – 17/18'

faced by individuals protected under the equality legislation. The Commission stresses the need for urgent action to address poverty and social exclusion experienced by a range of equality groups.

### **Data limitations and gaps**

- 2.17 Despite the Commission's (2007)<sup>10</sup> monitoring guidance for public authorities, there remains significant and specific data gaps across a number of themes in relation to a number of equality grounds, specifically: gender, gender identity; religion; race; political opinion; and sexual orientation. In addition, there is lack of data disaggregation in relation to: ethnicity; disability status; marital status; and, dependency status.
- 2.18 For example:
- key housing datasets offer limited detail with regard to data on minority ethnic groups and migrants. Instead, any analysis must rely on small scale surveys and qualitative data;
  - there is an evidence gap relating to men and women's experiences of domestic violence and any associated housing need.
- 2.19 Finally, this statement seeks to make clear where it refers to 'Household Reference Person Households' (HRP Households), so the reader can consider the merits and limits of relevant data sources and associated inferences. The composition of a household may well be more diverse than the characteristics of the HRP and as such it must be recognised that household level data does not provide a complete picture of the composition of households. For example, in social housing administrative data, the applicant is listed as the person who completed the form, regardless of whether it was a joint application.<sup>11</sup> Further, in the Northern Ireland House Condition Survey, the HRP is defined as the person who owns the house or pays the rent or mortgage. If this is more than one person then the HRP is taken as the person with the highest annual income.<sup>12 13</sup>

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<sup>10</sup> ECNI (2007) [Section 75 of the Northern Ireland Act 1998: Monitoring Guidance for Use by Public Authorities](#).

<sup>11</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>12</sup> NIHE (2013) [Northern Ireland House Condition Survey, 2011: Main Report](#).

<sup>13</sup> It is also worth considering that the recorded characteristics of those designated as a household reference person may be different depending upon the age of the household reference person. For example, while males are more likely to be recorded as a householder reference person regardless of age, females are more likely to be recorded where households have either a younger (aged 18 to 39 years old - 44.2%) or an older (60 years old or over - 40.0%), rather than a middle aged (40 to 59 years old - 29.3%) household reference person.. Data quoted is from the [Northern Ireland House Condition Survey, 2009](#)

### 3 Overall Context of Housing and Communities in Northern Ireland

- 3.1 The New Policy Institute (2014) found that, on almost all indicators the economic recession had a greater impact upon Northern Ireland residents than those in Great Britain. For example, the Institute's (2014) Poverty and Social Exclusion (PSE) research found that the median income after housing costs for people in Northern Ireland fell 10% between 2006/07 and 2011/12, compared to 7% for the United Kingdom as a whole; this fall was greatest amongst the lowest paid.<sup>14 15</sup>
- 3.2 The Northern Ireland Residential Property Price Index (RPPI) figures show that from the peak of the market in Quarter 3 2007<sup>16</sup> house prices experienced a decline. The market reached its lowest point in Quarter 1 2013<sup>17</sup> when it experienced a decline of 56% compared to Quarter 3 2007.<sup>18</sup>
- 3.3 Whilst property prices in Northern Ireland experienced increases after Quarter 1 2013, the difference between Quarter 3 2007 and Quarter 1 2015 was still substantial at 51%.<sup>19</sup>
- 3.4 An upside to the economic recession was the return of house prices to more affordable levels. Whilst mortgage applications now require more stringent checks related to affordability, opportunities to become a homeowner have improved. In addition, those who do not have sufficient deposits may make use of the co-ownership scheme.<sup>20</sup>
- 3.5 The private rented sector in Northern Ireland more than doubled between 2001/2002 and 2013/14, both in terms of its share of Northern Ireland's housing stock<sup>21</sup> and the proportion of people living in this sector.<sup>22 23</sup>
- 3.6 Reductions in funding and allowances as a result of Government budgetary measures etc have however impacted the social housing

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<sup>14</sup> New Policy Institute (2014) [Monitoring Poverty and Social Exclusion in Northern Ireland 2014](#).

<sup>15</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>16</sup> July to September, 2007.

<sup>17</sup> January to March, 2015.

<sup>18</sup> LPS (2015). [Northern Ireland Residential Property Price Index. January-March 2015 \(Quarter 1\)](#)

<sup>19</sup> LPS (2015). [Northern Ireland Residential Property Price Index. January-March 2015 \(Quarter 1\)](#)

<sup>20</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>21</sup> In 2001/2002 the private rented sector accounted for 6.6% of the total housing stock, compared to 16.4% in 2013/14.

<sup>22</sup> In 2001/2002 the private rented sector accounted for 6.6% of occupied housing stock, compared to 16.4% in 2013/14.

<sup>23</sup> DSD (2014) [Northern Ireland Housing Statistics 2013-14](#).

sector. For example, compared to 2011/12, 2014/15 saw a reduction of 31 percentage points in social housing financial investment.<sup>24</sup>

- 3.7 While both Shuttleworth and Lloyd (2013)<sup>25</sup> and Nolan (2014)<sup>26</sup> note that residential segregation has declined since 2001, it remains the case that highly segregated residential housing patterns persist in Northern Ireland. In broad terms, Census 2011 data shows that, similar to 2001, Catholic communities dominate in the west of Northern Ireland and Protestants in the east. Overall, Belfast has experienced an increase in Catholic representation<sup>27</sup> and a decrease in Protestant representation<sup>28</sup> since the 2001 Census.<sup>29</sup>
- 3.8 See Annex 1 for more detailed information on housing and communities in Northern Ireland.

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<sup>24</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>25</sup> Shuttleworth, I. and Lloyd, C. (2013) Moving apart or moving together? A snapshot of residential segregation from the 2011 Census.

<sup>26</sup> Nolan (2014) [\*Northern Ireland Peace Monitoring Report. Number Three.\*](#)

<sup>27</sup> 44.2% in 2001 and 46.0%, respectively.

<sup>28</sup> 51.7% in 2001 and 45.1%, respectively.

<sup>29</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

## 4 Gender

### **Summary**

- 4.1 In respect to the accessibility of housing, evidence shows that single male reference person households are more likely to 'present' as homeless to the Northern Ireland Housing Executive. This pattern was highlighted in our 2007 Statement on Key Inequalities in Northern Ireland.<sup>30</sup>
- 4.2 The main reasons that single male reference person households gave for presenting as homeless to the Northern Ireland Housing Executive were: as a result of breakdown in sharing or family dispute; relationship breakdown; no accommodation in Northern Ireland; and the loss of rented accommodation.
- 4.3 A difference between male and female reference person households was also noted with regard to accessibility. Female reference person households are more likely to live in rented accommodation, and they also make up a larger proportion of those living in the social rented sector than male reference person households. However, as no evidence is available on the housing preferences of household reference persons, it is not possible from this information alone to conclude if these differences represent an inequality for female reference person households.
- 4.4 In respect to the adequacy of housing the limited data available also showed that Trans people are at high risk of being the victim of hate crimes, including crimes against the person and property related crimes; this is an inequality which can lead to their becoming homeless.

### **Differences and Inequalities**

**Difference:** *Single male reference person households are more likely to 'present' as homeless to the Northern Ireland Housing Executive.*

- 4.5 This difference was identified through an analysis of data on homelessness presentations.<sup>31 32</sup> For six consecutive years between 2009/10 and 2014/15, single male reference person households<sup>33</sup>

<sup>30</sup> See: ECNI (2007) [Statement on Key Inequalities in Northern Ireland](#).

<sup>31</sup> Data supplied by the Northern Ireland Housing Executive upon request in May 2015. The analyses were undertaken by the Commission.

<sup>32</sup> The identification of single male households as an inequality is derived from a monitoring and recording process whereby households are categorised in the following groups: single households; couple households; family households (likely to include dependants); single parent households; and pensioner households.

<sup>33</sup> Single male households include those aged 16-59 years old.



accounted for over a third of homeless presentations to the Northern Ireland Housing Executive, whilst single female reference person households accounted for less than a fifth.<sup>34</sup>

- 4.6 The Commission's 2007 Statement on Key Inequalities in Northern Ireland<sup>35</sup> reported that over half of those presenting as homeless were deemed to be priority need and therefore entitled to accommodation.<sup>36</sup> The Statement reported that those who were homeless were disproportionately made up of single reference person households<sup>37</sup>, usually men.<sup>38</sup>
- 4.7 Over a fifth of single male reference person households presented as homeless to the Northern Ireland Housing Executive in each year between 2012/13 to 2014/15<sup>39</sup> as a result of a breakdown in sharing or family dispute.<sup>40</sup> Further main reasons given by single male reference person households for presenting as homeless were also similar for each year during the same period: relationship breakdown<sup>41</sup>; no accommodation in Northern Ireland<sup>42</sup>; and, the loss of rented accommodation.<sup>43 44</sup>
- 4.8 The household type with the most similar homelessness presentation rates to single males was families<sup>45</sup>; families accounted for around a third of homelessness presentations in each year between 2009/10 and 2014/15.<sup>46 47</sup>
- 4.9 Over a third of those single male reference person households who presented as homeless in 2012/13; 2013/14; and 2014/15 were

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<sup>34</sup> The statistics for single males are: 35.1% in 2009/10; 35.6% in 2010/11; 34.5% in 2011/12; 36.0% in 2012/13; 35.9% in 2013/14 and, 35.0% in 2014/15, respectively. The statistics for single females are: 16.9% in 2009/10; 17.5% in 2010/11; 19.1% in 2011/12; 18.9% in 2012/13; 17.9% in 2013/14 and, 18.1% in 2014/15, respectively. Pensioner households for around a tenth, and couples for under five per cent for each year in the time period. The statistics for pensioners are: 11.0% in 2009/10; 10.4% in 2010/11; 10.0% in 2011/12; 9.7% in 2012/13; 10.4% in 2013/14 and, 10.9% in 2014/15, respectively. The statistics for couples are: 4.2% in 2009/10; 4.4% in 2010/11; 4.7% in 2011/12; 4.3% in 2012/13; 4.6% in 2013/14 and, 1.3% in 2014/15, respectively.

<sup>35</sup> ECNI (2007) [Statement on Key Inequalities in Northern Ireland](#).

<sup>36</sup> DSDNI (2007) *Northern Ireland Housing Statistics*

<sup>37</sup> According to the statistics provided by the NIHE, a single household contains only one member who is aged 16 to 59 years old.

<sup>38</sup> ECNI (2007) [Statement on Key Inequalities in Northern Ireland](#).

<sup>39</sup> The Northern Ireland Housing Executive advised that data was only available for the following years: 2012/13; 2013/14; and, 2014/15.

<sup>40</sup> The percentages were: 22.6%; 23.9%; and, 24.2%, respectively.

<sup>41</sup> The percentages were: 13.8%; 12.9%; and, 12.3%, respectively.

<sup>42</sup> The percentages were: 12.4%; 12.8%; and, 12.2%, respectively.

<sup>43</sup> The percentages were: 11.9%; 12.0%; and, 11.7%, respectively.

<sup>44</sup> These statistics include single male pensioner households. Data supplied by the Northern Ireland Housing Executive upon request in May 2015.

<sup>45</sup> This includes single parent families.

<sup>46</sup> The statistics for families are: 32.8% in 2009/10; 32.0% in 2010/11; 31.8% in 2011/12; 34.1% in 2012/13; 34.4% in 2013/14 and, 34.7%, respectively.

<sup>47</sup> Data obtained from [Northern Ireland Housing Bulletins 2010 and 2014](#).

accepted as such by the Northern Ireland Housing Executive.<sup>48</sup> In comparison, over half of those family reference person households who presented as homeless to the Northern Ireland Housing Executive were accepted as such in the same time period.<sup>49</sup>

- 4.10 The Commission will continue to give consideration as to whether differences between rates of ‘presentation’ and ‘acceptance’ represent any material inequality; or indeed if the characteristics of those accepted as homeless suggests a particular inequality and/or associated barriers/enablers.

**Inequality:** *Trans people are at high risk of being the victim of hate crimes, including crimes against the person and property related crimes.*

- 4.11 Access to adequate and sustainable housing will be maximised where families and individuals from across the Section 75 grounds are able to feel safe in their homes and communities.
- 4.12 McBride’s (2013) research<sup>50</sup> has shown that Trans people are at ‘high risk of experiencing discrimination and harassment in their own homes’.<sup>51</sup> Additionally, this research showed that Trans people have been made homeless after coming out as Trans due to threats made towards them or fears for their safety.<sup>52</sup>
- 4.13 Between 2007/08 and 2014/15 a total of 116 incidents with a Transphobic motivation were reported to the Police Service of Northern Ireland; 43 of which were recorded as crimes. Of the 43 recorded crimes, 24 were classified as violence against the person offences, and 13 as property offences.<sup>53</sup> During the same time period only two sanction detections were recorded and these were both for violence against the person (one in 2008/09 and one in 2013/14).<sup>54</sup>
- 4.14 McBride (2013) cautions that the crime statistics are very likely subject to underreporting as trans people have reported experiencing inappropriate responses from police officers when

<sup>48</sup> The percentages were: 37.1%; 35.4%; and, 39.2%, respectively.

<sup>49</sup> The percentages were: 63.6%; 60.3%; and, 66.1%, respectively.

<sup>50</sup> Ten young trans people contributed to the empirical research. To put this in context, McBride (2013) estimates that there are 40 to 50 young trans people (aged 25 years old or younger) who live in Northern Ireland. In addition, the research increased its validity and generalisability by consulting other relevant stakeholders in both professional and non-professional capacities.

<sup>51</sup> McBride (2013) [\*Grasping the Nettle: The Experiences of Gender Variant Children and Transgender Youth Living in Northern Ireland\*](#). Page 23.

<sup>52</sup> McBride (2013) *Ireland*. Page 25.

<sup>53</sup> Property offences include: theft including domestic or non-domestic burglary; offences against vehicles; theft from the person; and, criminal damage including arson.

<sup>54</sup> PSNI (2014) [\*Trends in Hate Motivated Incidents and Crimes Recorded by the Police in Northern Ireland 2004/05 to 2013/14\*](#).



reporting a crime. These inappropriate responses, coupled with the low sanction detection rate, result in the Trans community being less willing to report crimes to the police.<sup>55</sup> In McBride's (2013) research, participants believed that inappropriate responses were due to police officers' 'limited awareness and understanding of Trans issues'.<sup>56</sup>

- 4.15 As noted at the outset of this *Draft Statement*, complex relationships often exist across social policy domains that will demand long-term multi-faceted policy interventions. Efforts to identify key barriers and enablers aligned to the above, as relevant to the provision of adequate, accessible and sustainable housing and communities across Northern Ireland, and in specific areas, may suggest specific interventions to advance equality of opportunity.

**Difference:** Female reference person households in the private rented sector are at greater risk of relative poverty.

- 4.16 Census 2011 data showed that, at the time of the census, over a fifth (21.1%) of female reference person households were in the private rented sector.
- 4.17 Wallace (2015), in her analysis of Family Resources Survey (2011/12) data,<sup>57 58</sup> reported that, in 2011/12, when housing costs<sup>59</sup> were considered the rate of relative poverty<sup>60</sup> increased by a greater proportion for those households with a female reference person than for those households with a male reference person.<sup>61</sup>
- 4.18 In comparison, the proportion of households with a male or female reference person in relative poverty reduced when owner-occupied homes were considered. In social housing households, slight increases in the proportions of those experiencing relative poverty were evidenced, but the difference between households with a male and female reference person were not as pronounced.
- 4.19 Additionally, it was found that the proportionate increase in relative poverty for households with a female reference person was three times higher in the private rented sector than in social housing.

<sup>55</sup> McBride (2013) [\*Grasping the Nettle: The Experiences of Gender Variant Children and Transgender Youth Living in Northern Ireland\*](#)

<sup>56</sup> McBride (2013) [\*Grasping the Nettle: The Experiences of Gender Variant Children and Transgender Youth Living in Northern Ireland\*](#). Page 25.

<sup>57</sup> Wallace, A. (2015) Housing and Communities' Inequalities in Northern Ireland (pending)

<sup>58</sup> DSD (2013) [\*Family Resources Survey Northern Ireland 2011/12\*](#).

<sup>59</sup> Housing costs include: rent, mortgage payments, buildings insurance, ground rent and service charges.

<sup>60</sup> Relative poverty is defined as those living in households where the income is less than 60% of the United Kingdom median for the relevant year.

<sup>61</sup> Percentage point increases were 18 and 10, respectively.

- 4.20 It is clear that households with a female reference person in the private rented sector are at greater risk of relative poverty after the payment of housing costs than those households with a male reference person across each sector type. Similarly, households with a female reference person are at greater risk of relative poverty after the payment of housing costs than in any other sector.

**Difference:** *Female reference person households are more likely to live in rented accommodation, including social housing, than with male reference person households.*

- 4.21 The Census 2011, shows that a larger proportion of households with a female reference person lived in rented accommodation compared to those with a male reference person.<sup>62</sup>
- 4.22 When the type of rented accommodation was considered, slightly over half of those female reference person households who lived in rented accommodation lived in social housing. This is compared to less than half for those male reference person households who lived in rented accommodation.<sup>63</sup> In addition, the Census 2011 also showed that female reference person households accounted for more than half of those who lived in the social rented sector.<sup>64</sup>
- 4.23 However, as no evidence is available on the housing preferences of household reference persons, it is not possible from this information alone to conclude if these differences represent an inequality for female reference person households.

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<sup>62</sup> 39.8% of female reference person households compared to 27.1% of male reference person households.

<sup>63</sup> Census 2011 data showed that 19.9% of households with a female reference person lived in social housing compared to 11.3% of households with a male reference person

<sup>64</sup> 56.5% of social rented tenants were female reference person households in 2011.

## 5 Age

### **Summary**

- 5.1 Housing requirements may often be different for different age groups,<sup>65</sup> for example, housing that may be considered as adequate and sustainable for someone aged under 35 years old may not be so considered for someone aged over 75 years old with age related health problems or mobility issues.
- 5.2 In respect to accessing housing and accommodation, households with a younger reference person, those aged under 35 years old, who are in receipt of the Local Housing Allowance, may find it more difficult to obtain private rented homes than households with a reference person aged 35 years old and older. Whilst the private rented sector is important for this age group, changes to the Local Housing Allowance, which meant that those aged under 35 years old are only entitled to the shared accommodation rate, provides a barrier to accessing private rented accommodation. Evidence suggests that many private landlords are now less willing to let to this age group than previously.
- 5.3 In respect to the adequacy of housing, households with an older reference person, those aged 60 years old or older, are more likely to live in non-decent homes<sup>66</sup> and homes that require adaptations, than households with reference persons aged under 60 years old. The tenure which contains the largest pool of those households with an older reference person is the owner-occupied sector. It is this sector in which households with older reference persons are most at risk of living in a non-decent home.
- 5.4 It is recognised that difficulties in maintaining a home may be due to age related disability or impairment and that households with an older reference person may also face difficulties in adapting homes to meet their needs. Funding for home adaptations is limited whilst equity release is not a viable option for many households with an older reference person nor does it provide the best solution.

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<sup>65</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>66</sup> The House Condition Survey defines decent homes as: meeting current minimum standards for housing i.e. the Fitness Standard in [Schedule 5 of the Housing \(Northern Ireland\) Order 1992](#); being in a reasonable state of repair; having reasonably modern facilities and services; and, having a reasonable degree of thermal comfort.

## ***Inequalities***

***Inequality:*** Households with a younger reference person, those aged under 35 years old, who are in receipt of the Local Housing Allowance, find it more difficult to obtain private rented homes than households with a reference person aged 35 years old and older.

- 5.5 Wallace (2015) reports that the private rented sector is important for households with younger reference persons.<sup>67</sup> However, in 2012 changes were made to the Housing Benefit system which affected the Local Housing Allowance<sup>68</sup> for those aged 25 to 34 years old. This change meant that, from 1 January 2012, those aged 25 to 34 years old were only entitled to a shared accommodation rate.<sup>69</sup> Previous to this only those aged under 25 years old were subject to the shared accommodation rate.<sup>70</sup>
- 5.6 Beatty et al. (2014) report that, since tenants are responsible for making up any shortfall between their Local Housing Allowance and the cost of private rent<sup>71</sup> many private landlords are less willing to let to this age group than did so previously.<sup>72</sup>
- 5.7 Additionally, Wallace (2015) reported that a barrier for this age group in obtaining private rented homes may be the lack of an effective rent deposit or bond scheme.<sup>73 74</sup> While April 2013 saw the introduction of a Tenancy Deposit Scheme in Northern Ireland, pre-existing tenancies (as at 1 April 2013) were not covered. It is hoped however that this barrier is or will become less prominent as the scheme takes effect over a greater volume of properties.

***Inequality:*** Households with an older reference person, those aged 60 years old or older, are more likely to live in non-decent homes.

- 5.8 The 2011 House Conditions Survey, showed that, in 2011, 7.7% of household reference persons lived in non-decent homes.<sup>75</sup> Of those

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<sup>67</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>68</sup> This is a rent assessment scheme for tenants in private rented housing. The allowance received is based upon the rent levels in the area concerned and who the tenant lives with. For more information click [here](#).

<sup>69</sup> This means that claimants can only claim the standard rate for a room in shared accommodation. For more information click [here](#).

<sup>70</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>71</sup> For more information click [here](#).

<sup>72</sup> Beatty, C., Cole, I., Green, S., Kemp, P., Powell, R. and Sanderson, E. (2014). [Monitoring the Impact of recent measures affecting Housing Benefit and Local Housing Allowances in the private rented sector in Northern Ireland: Final report.](#)

<sup>73</sup> These schemes ensure that the tenant receives their deposit on leaving the property, if the terms of the tenancy agreement have been met. This was introduced into Northern Ireland in April 2013. For more information click [here](#).

<sup>74</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>75</sup> NIHE (2013) [2011 Northern Ireland House Condition Survey](#).

living in non-decent homes, households with a reference person aged 60 years old or older accounted for nearly half.<sup>76</sup>

- 5.9 This equates to over a tenth of household reference persons aged 60 years old or older living in non-decent homes in 2011, nearly double the proportion of household reference persons aged 17-59 years old who lived in non-decent homes.<sup>77</sup>
- 5.10 Whilst an analysis by tenure type was not possible for the 2011 House Conditions Survey<sup>78</sup>, Wallace (2015) found, in her analysis of the 2009 House Conditions Survey that, in 2009, household reference persons aged 60 years old or older who lived in private rented sector housing were twice as likely to live in non-decent homes than those of the same age who lived in social housing.<sup>79 80</sup>
- 5.11 Wallace (2015) reports that, since owner-occupation is the dominant tenure for those aged 60 years old or older, it is this sector which contains the largest pool of those aged 60 years old or older in non-decent homes. According to Wallace (2015) this is estimated to be in the region of 32,000 homeowners.<sup>81</sup>
- 5.12 Households with a household reference person aged 60 years old or older<sup>82</sup> accounted for around a tenth of homelessness presentations to the Northern Ireland Housing Executive during 2012/13; 2013/14; and, 2014/15.<sup>83</sup> However, when accommodation was considered as unreasonable<sup>84</sup>, households with older household reference persons accounted for half of those households who presented as homeless during the same time periods.<sup>85 86</sup>
- 5.13 In 2012/13; 2013/14; and, 2014/15, around three quarters of households with a household reference person aged 60 years old or older who presented as homeless to the Northern Ireland Housing

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<sup>76</sup> 49.9%

<sup>77</sup> The [2011 Northern Ireland House Condition Survey](#) found that 11.3% of those aged 60 years old or older lived in non-decent homes, compared to 5.9% of those aged 17 -59 years old. Caution may need to be applied here as the corresponding numbers were deemed low for those aged 17-24 years old and those aged 25-39 years old.

<sup>78</sup> Due to small sample sizes.

<sup>79</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>80</sup> The [2009 Northern Ireland House Condition Survey](#) reports rates for those aged 60 years old or older of: 13.7% for social housing sector; 18.1% for the owner-occupied sector; and, 27.7% for the private rented sector.

<sup>81</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>82</sup> Those aged 60 years and older are considered pensioners in the Northern Ireland Housing Executive statistics.

<sup>83</sup> The percentages were: 9.7%; 10.4%; and, 10.9%, respectively.

<sup>84</sup> The NIHE define unreasonable accommodation as being unsuitable to a person's needs and the onus is on the person to demonstrate that their house cannot be adapted to meet their needs. See: <http://www.housingadviceni.org/homelessness-test> for details.

<sup>85</sup> The percentages were: 55.5%; 53.8%; and, 52.0%, respectively.

<sup>86</sup> Data is only available for the years: 2012/13; 2013/14; and, 2014/15.

Executive due to accommodation being unreasonable were accepted as homeless.<sup>87</sup>

**Inequality:** Older people, those aged 60 years old or older, are more likely to live in homes that require adaptations.

- 5.14 Wallace (2015) reports that the age of the occupant, and their likelihood of living in non-decent homes, has long been linked to homes where people may require adaptations.<sup>88</sup> The Northern Ireland Housing Executive's Homelessness Strategy (2012) reports that this is 'due principally to the ageing population and difficulties older people have in continuing to maintain properties'.<sup>89</sup> Wallace (2015) reports that difficulties maintaining homes may be due to a disability or impairment that is age related.<sup>90</sup>
- 5.15 Further, research by the Northern Ireland Housing Executive (2013) into the housing aspirations of people as they age has shown that the measures deemed most important to assist people to stay in their own homes as they age are: practical help with repairs; advice/information on available support; assistance with day to day household tasks; and, grants to help with repairs/welfare adaptations.<sup>91</sup>
- 5.16 For those who wish to remain in their own homes rather than enter residential care, Oldman (2014) reports the average cost of a home adaptation to be in the region of £6,000 – much lower than the average cost of residential care (£26,000).<sup>92</sup>
- 5.17 Despite this lower relative cost, funding for home adaptations, for those wishing to remain in their own homes, is limited and is a barrier to older people living in homes that are fit for purpose. Only the disabled facilities grant is available for home adaptations, but this grant is dependent upon someone in the home having a disability and a recommendation by an Occupational Therapist that the work be undertaken.<sup>93</sup>
- 5.18 Wallace (2015) reports that equity release products have been flagged as a solution to housing problems, such as home adaptations or contributing toward care costs, for those in older age.<sup>94</sup> However, Age UK<sup>95</sup> report that, for many older people, equity

<sup>87</sup> The percentages were: 72.5%; 73.0%; and, 71.4%, respectively.

<sup>88</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>89</sup> NIHE (2012) [Homelessness Strategy for Northern Ireland 2012-2017](#). Page 12.

<sup>90</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>91</sup> NIHE (2013) [Research on the Future Housing Aspirations of Older People](#).

<sup>92</sup> Oldman, J. (2014) [Housing in later life](#).

<sup>93</sup> Disabled Facilities Grant information can be found at: [www.nihe.gov.uk](http://www.nihe.gov.uk)

<sup>94</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

release is not a viable option nor does it provide the best solution. Age UK call for improvements to be made to the availability of independent information and advice for older people in this area.<sup>96</sup>

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<sup>95</sup> Age UK works closely with their partners: Age Scotland; Age NI; Age Cymru; including local Age UKs and older people's groups.

<sup>96</sup> Oldman, J. (2014) [\*Housing in later life\*](#).



## 6 Community / Religious Background

### Summary

- 6.1 It has long been recognised that highly segregated residential housing markets exist in Northern Ireland; especially within Belfast. 2001 Census data, analysed by Shuttleworth and Lloyd (2007), showed that the majority (91%) of Northern Ireland Housing Executive estates in Belfast were highly polarised<sup>97</sup>. In later research Shuttleworth and Lloyd (2009) considered housing estates outside Belfast and found that 'between a third and a half of people and households ... live[d] in estates that could be considered as highly polarised'.<sup>98</sup>
- 6.2 While residential segregation persists in Northern Ireland,, both Shuttleworth and Lloyd (2013)<sup>99</sup> and Nolan (2014)<sup>100</sup> note that residential segregation has declined since 2001. Nolan (2014) reported that, since 2001, segregation in housing<sup>101</sup> experienced a 'steep decline in the proportion of "single identity" wards'<sup>102</sup>, suggesting that that this may be due to a number of factors, such as an increased Catholic population<sup>103</sup> and an increase in Protestants declaring their religion as 'none' or 'other' in the 2011 Census.<sup>104</sup>
- 6.3 In respect to access to housing, **segregated housing markets in Northern Ireland lead to differing experiences of waiting lists for social housing, with a particular impact upon Catholic and Other religions reference person households.**
- 6.4 A comparison of aggregated figures for 2004 to 2009 and data for the year 2013/14 shows that the median waiting times at the point of allocation of Northern Ireland Housing Executive have increased for household reference persons of all community backgrounds but are most marked for household reference persons who are of a Catholic or of an Other religion.<sup>105</sup>
- 6.5 In addition, Wallace (2015) found that compared to households with a Protestant reference person, both Catholic and Other religion reference person households consistently waited longer to be

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<sup>97</sup> Shuttleworth, I. and Lloyd, C. (2007) [Mapping Segregation on Belfast NIHE Estates](#).

<sup>98</sup> Shuttleworth, I. and Lloyd, C. (2009) [Mapping Segregation in Northern Ireland. Northern Ireland Housing Executive Estates Outside Belfast](#). Page 10.

<sup>99</sup> Shuttleworth, I. and Lloyd, C. (2013) Moving apart or moving together? A snapshot of residential segregation from the 2011 Census.

<sup>100</sup> Nolan (2014) [Northern Ireland Peace Monitoring Report. Number Three](#).

<sup>101</sup> Census 2011, Analysed at Ward level.

<sup>102</sup> Nolan (2014) [Northern Ireland Peace Monitoring Report. Number Three](#). Page 115.

<sup>103</sup> Nolan (2014) [Northern Ireland Peace Monitoring Report. Number Three](#).

<sup>104</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>105</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.



allocated social housing in each of the eight areas she identified as experiencing most social housing shortage<sup>106</sup>: North, East, West and South Belfast; Lisburn Dairyfarm; Ballymena; Coleraine; and Newry.<sup>107</sup>

- 6.6 Identifying specific policy solutions is however likely to require careful analysis and consideration – with segregated housing patterns, residential preferences and issues of stock availability likely interacting to impact upon waiting lists and allocations in specific areas. As a result, excess demand for social housing in one geographical area may not easily be met by excess supply in another. Further, research<sup>108</sup> has shown that the acquisition of land, and its impact upon local communities needs careful consideration and management.

## ***Inequalities***

**Key Inequality:** Segregated housing markets in Northern Ireland lead to differing experiences of waiting lists for social housing, with a particular impact upon Catholic and Other religions reference person households.

## **Social Housing across Northern Ireland**

- 6.1 The Northern Ireland Housing Executive waiting list time data for the period 2004 to 2009<sup>109</sup> presents median waiting list times at the point of allocation for household reference persons who are: Catholics, Protestants and those of Other and unknown religions.<sup>110</sup> From this data it is evident that, between 2004 and 2009, Catholic household reference persons waited the longest to be allocated social housing.<sup>111</sup>
- 6.2 Waiting times at the point of allocation for Northern Ireland Housing Executive social housing increased for Catholic, Protestant and those of Other religions household reference persons in 2013/14

<sup>106</sup> Areas of shortage are identified by Wallace (2015) using the Strategic Guidelines Target (SGT) and the Social Housing Development Programme (SHDP). A shortage was identified as a shortfall in absolute numbers of 50 units or more; calculated by the target figure in the SGT minus the units forecast to be built in the SHDP.

<sup>107</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>108</sup> Darby, J. And Knox, C. (2004) [\*'A Shared Future': A Consultation Paper on Improving Relations in Northern Ireland.\*](#)

<sup>109</sup> This is based upon aggregated data between 2004 to 2009.

<sup>110</sup> An Other religion is a religion that does not fall into one of the following groups: Catholic; Protestant; Mixed; None; Refused; or, Unknown. Unknown households are not included in this analysis; since this category may be made up of multiple religious backgrounds it is no possible to draw any helpful conclusions.

<sup>111</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

compared to aggregated figures for 2004 to 2009.<sup>112</sup> However, for household reference persons who were Catholics and those of an Other religion the median waiting time at the point of allocation were around double; households with Protestant reference persons experienced a more modest increase.<sup>113 114</sup>

- 6.3 Overall, during 2013/14, Catholic household reference person applicants for social housing experienced the longest waiting times at the point of allocation in Northern Ireland as a whole. This was when waiting times for Catholic household reference persons were compared to household reference persons that were: Protestants; Mixed; Other; and, No religions.<sup>115 116</sup>
- 6.4 In addition to experiencing longer waiting times at the point of allocation, data collected by the Northern Ireland Housing Executive (NIHE) shows that, overall, in 2013/14, Catholic household reference persons were allocated a smaller share of social housing than their proportionate share of the waiting list.<sup>117</sup> In contrast, Protestant household reference persons were allocated a greater share of social housing than their proportion of applications.<sup>118</sup>

### Consideration of Eight Areas with most Social Housing Shortage

- 6.5 Wallace (2015)<sup>119</sup> gave specific consideration to eight areas<sup>120</sup> she identified as experiencing most social housing shortage<sup>121</sup>: North, East, West and South Belfast; Lisburn Dairyfarm; Ballymena; Coleraine; and Newry.

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<sup>112</sup> Rates for: Catholics - 8.0 to 15.0 months; Protestants – 6.0 to 9.0 months; and, for those of an Other religion – 6.0 to 13.0 months.

<sup>113</sup> Between 2004 to 2009 and 2013/14 median waiting list times at the point of allocation for Catholic household reference persons increased from 8.0 to 15.0 months, respectively; the increases for Other religions household reference persons was from 6.0 to 13.0 months, respectively; compared to an increase from 6.0 to 9.0 months for Protestant household reference persons.

<sup>114</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>115</sup> Catholic applicants waited an average of 8 months between 2004 to 2009 and an average of 15 months in 2013/14. Whilst applicants of an Unknown religion waited slightly longer (17 months) during 2013/14 the composition of this group is Unknown and is likely to be made up of multiple religious backgrounds.

<sup>116</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>117</sup> Catholics accounted for 43.7% of social housing applicants and 39.5% of allocations of social housing in 2013/14; a 4.1 percentage point differential.

<sup>118</sup> Protestants accounted for 36.2% of social housing applicants and 43.8% of allocations of social housing in 2013/14; a 7.6 percentage point differential.

<sup>119</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>120</sup> The areas defined are according to District Offices. For example, North Belfast contains District Office numbers 4 and 6. Applicants however cannot apply to these areas as a whole, but rather must apply in either one General Housing Area (GHA) or two Common Landlord Areas (CLAs). There are 300 General Housing Areas and 800 Common Landlord Areas in Northern Ireland.

<sup>121</sup> Areas of shortage are identified by Wallace (2015) using the Strategic Guidelines Target (SGT) and the Social Housing Development Programme (SHDP). A shortage is a shortfall in absolute numbers of 50 units or more; calculated by the target figure in the SGT minus the units forecast to be built in the SHDP.

### *Waiting Times*

- 6.6 Wallace (2015) found that compared to households with a Protestant reference person, both households with a Catholic and those of an Other religion reference person consistently waited longer to be allocated social housing in each of the eight areas identified as experiencing most social housing shortage.<sup>122</sup>
- 6.7 In 2013/14, households with a Catholic or Other religion reference person applicant in housing stress<sup>123</sup> waited the longest of all recorded religious backgrounds to be allocated a social housing property in four out of eight areas of most social housing shortage. Catholic household reference persons waited the longest<sup>124</sup> in: East Belfast (15 months); West Belfast (28 months); South Belfast (27 months); and, Ballymena (22 months)<sup>125</sup>, whilst those of an Other religion waited the longest in: North Belfast (25 months); Ballymena (22 months)<sup>126</sup>, Coleraine (29 months); and, Newry (22.5 months).<sup>127</sup>

### *Allocations*

- 6.8 Analysis of Northern Ireland Housing Executive waiting list and allocations data for the year ending 31 March 2014 shows that, in 2013/14, compared to their share of applications, household reference persons of Other religions were allocated a lesser share of available social housing in South Belfast.<sup>128</sup>
- 6.9 Whilst household reference persons who were Catholics and those of No religion did not experience any difference in their share of applications compared to allocations, Protestant household reference persons were allocated nearly one fifth<sup>129</sup> a larger share of social housing compared to their share of applications.
- 6.10 Northern Ireland Housing Executive data on applications and allocations in 2013/14 reveals that compared to their share of applications, Catholic household reference persons were allocated a lesser share of available social housing in North Belfast in

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<sup>122</sup> It should be noted here that there were no Protestant applicants to social housing in Lisburn Dairyfarm during 2013/14.

<sup>123</sup> A person is considered to be in housing stress if they have 30 or more points allocated to them.

<sup>124</sup> Catholic applicants in housing stress also waited the longest in Lisburn Dairyfarm. However, too few applicants from any of the other religions were identified to enable a robust comparison to other religious backgrounds to be made for this geographical area.

<sup>125</sup> Applicants of an Other religion also waited the longest in Ballymena: 22 months.

<sup>126</sup> Joint longest with Catholic applicants

<sup>127</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>128</sup> Regardless of whether in housing stress the differential between applications and allocations was 4.1 percentage points, this increased to 7.1 percentage points when only those in housing stress were considered.

<sup>129</sup> Regardless of whether in housing stress the differential between applications and allocations was 19.9 percentage points, this decreased slightly to 18.2 percentage points when only those in housing stress were considered.

2013/14.<sup>130</sup> This mirrors findings of an analysis of earlier Northern Ireland Housing Executive waiting lists and applications data undertaken by the Participation and the Practice of Rights (PPR) project in 2012.<sup>131</sup>

- 6.11 Household reference persons of Mixed, No or Other religions in North Belfast did not experience any difference in their share of applications compared to allocations. Protestant household reference persons were however allocated over a tenth<sup>132</sup> larger share of social housing compared to their share of applications.
- 6.12 Census 2011 for Northern Ireland data shows that, when household reference persons were considered, Catholics and Protestants accounted for a fairly equal share of households in North Belfast.<sup>133</sup> However, Catholic household reference persons had a lesser share of social housing tenure compared to Protestant household reference persons.<sup>134</sup>
- 6.13 Understanding the above patterns to identify specific policy solutions is however likely to require careful analysis. Segregated housing patterns, residential preferences and issues of stock availability will likely interact to impact on waiting lists and allocations in specific areas. Indeed, Wallace (2015) notes that that lower waiting times may be due to 'less pressure on social housing due to lower market costs and private rents or due to supply and demand'.<sup>135</sup>
- 6.14 Shuttleworth and Lloyd (2013) also note that neighbourhoods can be self-segregating at street level and that the geographical scale of analysis may obscure residential polarisation on the ground.<sup>136</sup> Nolan (2014) reports that assumptions cannot be made that mixed local government wards are integrated, highlighting that we know little about how much sharing goes on in mixed communities. Nolan (2014) highlighted that qualitative studies are needed to provide a picture of the social interactions, or lack of, in areas where Protestants and Catholics share housing. Finally, Nolan (2014) succinctly states that 'the movements of populations are not just about horizontal shifts: they are also about social mobility and the

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<sup>130</sup> Regardless of whether in housing stress the differential between applications and allocations was 7.5 percentage points, this increased to 8.1 percentage points when only those in housing stress were considered.

<sup>131</sup> PPR (2012) [Equality Can't Wait](#). The Right to Housing Campaign.

<sup>132</sup> Regardless of whether in housing stress the differential between applications and allocations was 13.4 percentage points, this decreased slightly to 13.0 percentage points when only those in housing stress were considered.

<sup>133</sup> 41.4% and 39.9%, respectively.

<sup>134</sup> Catholics accounted for 35.0% of those living in social housing whilst Protestants accounted for 45.2%.

<sup>135</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland. Page 83-84.

<sup>136</sup> Shuttleworth, I. and Lloyd, C. (2013) [Moving apart or moving together? A snapshot of residential segregation from the 2011 Census](#).

most marked development has been the expansion of the Catholic middle class into areas previously perceived as "Protestant".<sup>137</sup>

### Barriers to Shared Residential Neighbourhoods

- 6.15 In Northern Ireland, excess demand for social housing in one geographical area may not easily be met by excess supply in another.<sup>138</sup> This problem is not only due to the residential segregation experienced in Northern Ireland, but it is also due to peoples' residential preferences, feeling safe in a neighbourhood<sup>139</sup> and, as Young et al. (2012) found, a sense of belonging in the local area.<sup>140</sup>
- 6.16 Indeed, whilst most respondents to the Northern Ireland Life and Times Survey (2014) would prefer much or a bit more mixing<sup>141</sup> between people of different religions in the areas where people live, a quarter of respondents would prefer to live in a neighbourhood where everyone is of the same religion. Whilst there is little difference between Catholics and Protestants in this belief, the proportion of those aged 18-24 years old who held this view was consistently higher<sup>142</sup> than for those aged 25 years and older.<sup>143 144</sup>
- 6.17 Gibb et al. (2013) note that the supply of new social housing faces budgetary constraints across all areas of the United Kingdom which may reduce new supply and compound increased demand.<sup>145 146</sup>
- 6.18 Segregated residential housing patterns add additional complexities when residential preferences for social housing differ from stock availability in an area (creating unmet demand and longer waiting lists) and cannot easily be met by available supply in a neighbouring area.<sup>147</sup>
- 6.19 Nolan (2013) reports that, although there is a huge demand for additional housing for Catholics in North Belfast, the properties left vacant by Protestants moving out of the area cannot be filled by Catholic applicants as the '*peace line*' is not transgressed.<sup>148</sup> This

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<sup>137</sup> Nolan (2014) Northern Ireland Peace Monitoring Report: Number Three. Community Relations Council, Belfast p 114-117.

<sup>138</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>139</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>140</sup> Young, G., O'Sullivan, T., Redmond, D., Blair, N., Cave, S. and Gibb, K. (2012) [Crossing Borders](#).

<sup>141</sup> 45% would prefer much more mixing and 33% a bit more mixing.

<sup>142</sup> This was shown in 12 out of a possible 16 survey reports.

<sup>143</sup> Proportions are: 40% for 18-24 year olds; 24% for 25-34 year olds; 25% for 35-44 year olds; 21% for 45-54 year olds; 19% for 55-64 year olds; and, 24% for those aged 65 years old or older.

<sup>144</sup> ARK (2014) [Northern Ireland Life and Times Survey](#).

<sup>145</sup> Gibb, K., Leishman, C., Young, G. and O'Sullivan, T. (2013) [The Impact of the Housing Benefit Reforms on the Social Rented Sector](#).

<sup>146</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>147</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>148</sup> Nolan (2013) [Northern Ireland Peace Monitoring Report. Number Two](#). Page 115.

echoes the 2004 finding of the Select Committee on Northern Ireland who noted, that when viewing North Belfast as having a Catholic side and a Protestant side, there is 'a recognition that... there is intense pressure for more housing on the Catholic side'.<sup>149</sup> Wallace (2015) notes that 'dual markets operate in close proximity and yet properties may not be substitutable for each other'.<sup>150</sup>

6.20 Finally, research by Darby and Knox (2004) has shown that the acquisition of land may be viewed differently by those of different religious backgrounds. For example, one group may see the acquisition of land as meeting housing need whilst another group might see it as encroaching upon their community.<sup>151</sup> This therefore presents difficulties in areas where the construction of new social housing is most needed; not only does land need to be sourced but the impact that its location has on the communities around it needs consideration and management. Further consideration, and multi-faceted policy action, may thus be required to fully address barriers to accessing social housing.

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<sup>149</sup> House of Commons. (2004) [Select Committee on Northern Ireland Affairs. Sixth Report.](#)

<sup>150</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland. Page 83.

<sup>151</sup> Darby, J. And Knox, C. (2004) ['A Shared Future': A Consultation Paper on Improving Relations in Northern Ireland.](#)

## 7 Political Opinion

- 7.1 Whilst Section 75 determines political opinion as a separate equality ground there is an absence of literature or data in this area with regard to housing. Also, since religion, community background and political opinion are often conflated in the research literature any inequalities that relate to political opinion only are not discernible.<sup>152</sup>
- 7.2 Unfortunately, available data does not allow for findings to be made in respect to political opinion as currently no data is collected on this topic with regard to the accessibility, adequacy or sustainability of housing.
- 7.3 For example, the Northern Ireland Housing Executive collects data on those presenting as homeless due to the following forms of intimidation: anti-social behaviour; paramilitary; racial; sectarian; and, sexual orientation.
- 7.4 From this data, it can be found that paramilitary intimidation accounted for the majority of those presenting as homeless due to intimidation to the Northern Ireland Housing Executive in 2012/13; 2013/14; and, 2014/15.<sup>153</sup> <sup>154</sup> However, the data does not report whether the intimidation was carried out by someone from the same or another community/religious background; in addition, the specific motivations of the intimidation are also not known.
- 7.5 Additionally, the Scheme for the Purchase of Evacuated Dwellings (SPED)<sup>155</sup> provides for a private home to be bought from the owner by the Northern Ireland Housing Executive, so the owner may move and escape serious intimidation. However, data from this scheme does not apply solely to those types of intimidation related to political opinion; and again data on the motivation and perpetrator are not reported. Additionally, the numbers making use of the scheme are low; the Northern Ireland Housing Executive purchased just 24 dwellings during 2012/13.<sup>156</sup>
- 7.6 Therefore, no inequalities with regard to political opinion were robustly identifiable for inclusion in this *Draft Statement*.

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<sup>152</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>153</sup> The respective percentages were: 65.9%; 69.8%; and, 73.5%. Data supplied by the Northern Ireland Housing Executive upon request in July 2015.

<sup>154</sup> Only data for the years 2012/13; 2013/14; and, 2014/15 was available.

<sup>155</sup> For more information click [here](#).

<sup>156</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.



## 8 Race

### Summary

- 8.1 In respect to access to housing a key inequality is that **access to adequate accommodation for Irish Travellers is limited, with some experiencing a lack of basic amenities.**
- 8.2 Our 2007 Statement on Key Inequalities pointed out the lack of adequate housing and reported that this lack was a cause of social exclusion for Irish Travellers.<sup>157</sup> In 2009, we reported that a stumbling block to the development of sites for Irish Travellers was decisions at a local council level and the time added due to consultations.<sup>158</sup>
- 8.3 With regards to sustainable housing and communities, **the homes of minority ethnic people, and migrant groups may be vulnerable to racial attacks.** Whilst the number of 'criminal damage to a dwelling crimes'<sup>159</sup> that had a racist motivation experienced a year on year decreased between 2008/09 and 2012/13, in 2013/14 the number of crimes increased compared to 2012/13.<sup>160 161</sup>
- 8.4 A study by McVeigh (2013) found that whilst good relationships between the Police Service of Northern Ireland and people from minority ethnic groups do exist, poor responses from frontline police, who failed to show understanding of the impact of harassment, were also found that this was presenting a barrier to those from minority ethnic groups when reporting such crimes.<sup>162 163</sup>
- 8.5 In respect to the adequacy of housing, **migrant workers<sup>164</sup> are often subject to tied accommodation<sup>165</sup> with poor conditions and overcrowding.** Allamby et al. (2011) found that migrant workers have little general understanding of their rights and entitlements which provides a barrier to attaining adequate

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<sup>157</sup> ECNI (2007) [Statement on Key Inequalities in Northern Ireland](#).

<sup>158</sup> ECNI (2009) [Outlining minimum standards in Traveller accommodation](#).

<sup>159</sup> 'Recorded crime data are based on an aggregated count of each crime within the notifiable offence list'.

PSNI (2014) [User Guide to Police Recorded Crime Statistics in Northern Ireland](#).

<sup>160</sup> Increase was 65 crimes; from 110 crimes in 2012/13 to 175 crimes in 2013/14. PSNI (2014) [Trends in Hate Motivated Incidents and Crimes Recorded by the Police in Northern Ireland 2004/05 to 2013/14](#).

<sup>161</sup> Whilst statistics are available for 2014/15, a comparison is not possible as the category 'criminal damage to a dwelling' did not appear in the released statistics.

<sup>162</sup> McVeigh, R. (2013) [Race and Criminal Justice in Northern Ireland](#).

<sup>163</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>164</sup> In this instance 'migrant workers' were identified by their length of stay in the United Kingdom.

<sup>165</sup> [Housing Rights](#) (2015) define this as: 'accommodation that is provided as a part of a person's job and is conditioned by the worker's continued employment with his/her employer'.



accommodation.<sup>166</sup> Our 2007 Statement on Key Inequalities highlighted that migrant workers are extremely vulnerable to exploitation and discrimination and that tying accommodation to employment creates the conditions under which exploitation is possible.<sup>167</sup>

- 8.6 A further inequality with respect to the adequacy of housing was found where, minority ethnic people, especially Roma, Irish Travellers, Asian, Black and Other ethnic groups, respectively, experience overcrowding, at the household level, more often than the general population and White people. Irish Travellers, Asian, Black and Other<sup>168</sup> ethnic groups were two to three times more likely than the general population or people from the White ethnic group<sup>169</sup>, to experience overcrowding.<sup>170</sup>

## ***Differences and Inequalities***

**Key Inequality:** Access to adequate accommodation for Irish Travellers is limited, with some experiencing a lack of basic amenities.

- 8.7 The Northern Ireland Housing Executive Traveller Accommodation Needs Assessment 2014 found that nearly half of the respondents lived in social housing and under a tenth lived on a serviced site.<sup>171</sup> This contrasts to the findings from the 2008 Traveller Accommodation Needs Assessment, which reported that two fifths of the respondents lived in social housing and just over a fifth lived on a serviced site.<sup>172</sup> In 2014, for those in housing need, the preferred accommodation types were recorded, in order of preference as: settled accommodation (46%); serviced site (25%); and, grouped accommodation (16%).<sup>173</sup>
- 8.8 The Northern Ireland Housing Executive (NIHE, 2015) reported that, in 2014, around one fifth of Traveller households still travelled.<sup>174</sup> As such, for some Irish Travellers, 'bricks and mortar' housing may

<sup>166</sup> Allamby, L., Bell, J., Hamilton, J., Hansson, U., Jarman, N., Potter, M. and Toma, S. (2011) [Forced Labour in Northern Ireland: Exploiting vulnerability](#).

<sup>167</sup> ECNI (2007) [Statement on Key Inequalities in Northern Ireland](#).

<sup>168</sup> The respected percentages are: 29.7%; 24.3%; 29.7%; and, 18.9%.

<sup>169</sup> Excluding Irish Travellers.

<sup>170</sup> Census Table DC2403NI: Tenure by occupancy rating (rooms) by ethnic group.

<sup>171</sup> The respective percentages were 49% and 7%. NIHE (2015) [Traveller Accommodation Needs Assessment 2014](#).

<sup>172</sup> NIHE (2008) Travellers' Accommodation Needs Assessment in Northern Ireland 2008; percentages were 42% and 21% respectively.

<sup>173</sup> NIHE (2015) [Traveller Accommodation Needs Assessment 2014](#).

<sup>174</sup> NIHE (2015) [Traveller Accommodation Needs Assessment 2014](#).

remain inappropriate as it may not accord with their nomadic lifestyle.<sup>175</sup>

- 8.9 Further, whilst the NIHE (2015) survey also found that over two thirds of Travellers were either very satisfied or satisfied with their accommodation over a fifth were either very dissatisfied or dissatisfied with their accommodation in 2014.<sup>176</sup>
- 8.10 The Commission highlighted this as an inequality in its 2007 *Statement on Key Inequalities in Northern Ireland* where it reported a 'lack of adequate housing and accommodation for Travellers'. In addition, the Commission believes that this inequality 'is central to the high level of social exclusion and poverty [Travellers] experience'.<sup>177</sup>
- 8.11 In 2009, the Commission expressed its concerns regarding the 'severe undersupply of decent, culturally sensitive accommodation for Travellers, which provides meaningful choice for households regarding their way of life'.<sup>178</sup> The Commission once again restated this position in 2014, and noted that the issue of culturally sensitive accommodation is not new; the Commission has 'long advocated the need for an adequate programme of accommodation'.<sup>179</sup>
- 8.12 The All Ireland Traveller Health Study<sup>180</sup>, published in 2010, reported poor housing conditions for Irish Travellers on sites. It found that nearly a quarter<sup>181</sup> of Irish Travellers in Northern Ireland lived in a trailer, mobile home, caravan or chalet. Of these, nearly a third did not have running water<sup>182</sup> and nearly a fifth<sup>183</sup> never had their rubbish collected.<sup>184</sup>
- 8.13 Of those Irish Travellers surveyed who lived in trailers, mobile homes, caravans or chalets, problems in their local area were reported, such as rats, overhead cables and proximity to main roads.<sup>185</sup> In addition, problems of flooding, sewage, damp and water ingress were reported.<sup>186</sup>

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<sup>175</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>176</sup> The respective percentages are: 48% very satisfied; 20% satisfied; 11% dissatisfied; and, 12% very dissatisfied. See Table 37 in NIHE (2015) [Traveller Accommodation Needs Assessment 2014](#).

<sup>178</sup> ECNI (2009) [Outlining minimum standards in Traveller accommodation](#). Page 9.

<sup>179</sup> ECNI (2009) [Outlining minimum standards in Traveller accommodation](#). Page 9.

<sup>180</sup> Abdella, S. (with 24 others) (2010) [Our Geels: All Ireland Traveller Health Study. Technical Report 1: Health Survey Findings](#).

<sup>181</sup> 23.8%

<sup>182</sup> 31.8%

<sup>183</sup> 17.2%

<sup>184</sup> Abdella, S. (with 24 others) (2010) [Our Geels: All Ireland Traveller Health Study. Technical Report 1: Health Survey Findings](#).

<sup>185</sup> Percentages are: 55.0%; 24.6%; and, 35.3%, respectively.

<sup>186</sup> Abdella, S. (with 24 others) (2010) [Our Geels: All Ireland Traveller Health Study. Technical Report 1: Health Survey Findings](#).

- 8.14 In the Commission's *Outlining minimum standards in Traveller accommodation* (2009) research report, it was found that 'consultation with councils regarding planning applications in respect of sites for Traveller accommodation ... significantly added to the length of time taken to bring forward new sites'.<sup>187</sup>
- 8.15 In addition, the Commission's report also found that 'decisions at Council level regarding planning permission remained a key stumbling block to site development'<sup>188</sup> and that there was 'a fragmented approach to the provision of accommodation for Travellers across a range of departments and agencies, which had strongly influenced the effectiveness of measures to meet housing need'.<sup>189</sup>

**Key Inequality:** *The homes of minority ethnic people and migrant groups may be vulnerable to racial attacks.*

- 8.16 As noted elsewhere in this document with regards to hate crime and attacks on property, access to adequate and sustainable housing will be maximised where families and individuals from across the Section 75 grounds are able to feel safe in their homes and communities.
- 8.17 Northern Ireland Police Recorded Crime Statistics (2014) show that the number of 'criminal damage to a dwelling crimes'<sup>190</sup> that had a racist motivation experienced a year on year decrease between 2008/09 and 2012/13. However, in 2013/14 the number of crimes increased compared to 2012/13.<sup>191 192</sup>
- 8.18 Whilst a study by McVeigh (2013) found that good relationships between the Police Service of Northern Ireland and people from minority ethnic groups do exist, poor responses from frontline police, who failed to show understanding of the impact of harassment, were also found.<sup>193 194</sup>
- 8.19 Additionally, whilst research indicates that migrant groups are not interested in becoming involved in sectarian conflict in Northern Ireland<sup>195</sup>, Shimada (2010) found that they are nonetheless

<sup>187</sup> ECNI (2009) [Outlining minimum standards in Traveller accommodation](#). Page 10.

<sup>188</sup> ECNI (2009) [Outlining minimum standards in Traveller accommodation](#). Page 10.

<sup>189</sup> ECNI (2009) [Outlining minimum standards in Traveller accommodation](#). Page 45.

<sup>190</sup> 'Recorded crime data are based on an aggregated count of each crime within the notifiable offence list'.

PSNI (2014) [User Guide to Police Recorded Crime Statistics in Northern Ireland](#).

<sup>191</sup> Increase was 65 crimes; from 110 crimes in 2012/13 to 175 crimes in 2013/14. PSNI (2014) [Trends in Hate Motivated Incidents and Crimes Recorded by the Police in Northern Ireland 2004/05 to 2013/14](#).

<sup>192</sup> Whilst statistics are available for 2014/15, a comparison is not possible as the category 'criminal damage to a dwelling' did not appear in the released statistics.

<sup>193</sup> McVeigh, R. (2013) [Race and Criminal Justice in Northern Ireland](#).

<sup>194</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>195</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

impacted by the challenges of navigating contested space.<sup>196 197</sup>  
Wallace (2015) argues that this has implications with regard to their housing choices and experiences.<sup>198</sup>

**Key Inequality:** *Migrant workers are often subject to tied accommodation with poor conditions and overcrowding.*

- 8.20 The Commission highlighted this as an inequality in its 2007 Statement on Key Inequalities in Northern Ireland where it reported that migrant workers are extremely vulnerable to exploitation and discrimination in housing. The Commission indicated that tying accommodation to employment creates the conditions in which exploitation is probable.<sup>199</sup>
- 8.21 Allamby et al. (2011) reports that for migrant workers in Northern Ireland, 'work and accommodation are often linked, [where] many cannot leave their job as this would also render them homeless, creating a vicious circle of working long hours and living in poor conditions'.<sup>200</sup> This accommodation can also be expensive, overcrowded, excessively controlled by landlords, and unsuitable for children.<sup>201</sup>
- 8.22 In addition, Allamby et al., (2011) report that migrant workers in tied accommodation have little general understanding of their rights and entitlements, and they lack security of tenure since their home is dependent upon their employment.<sup>202</sup>

**Inequality:** *Minority ethnic people, especially Roma, Irish Travellers, Asian, Black and Other ethnic groups, respectively, experience overcrowding more often than the general population and White people.*

- 8.23 According to the Northern Ireland Census 2011, around a tenth of the general population experienced overcrowding in 2011; there was

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<sup>196</sup> Shimada, L.D. (2010) [\*Transforming Earth and Fire: New Narratives of Identity and Place in Northern Ireland Peace Process\*](#).

<sup>197</sup> Bell et al. (2010) define contested space as a 'situation where there is tension over access to public space in a largely segregated community'. Bell, J., Jarman, N. and Harvey, B. (2010) [\*Beyond Belfast: Contested Spaces in Urban, Rural and Cross Border Settings\*](#).

<sup>198</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>199</sup> ECNI (2007) [\*Statement on Key Inequalities in Northern Ireland\*](#).

<sup>200</sup> Allamby, L., Bell, J., Hamilton, J., Hansson, U., Jarman, N., Potter, M. and Toma, S. (2011) [\*Forced Labour in Northern Ireland: Exploiting vulnerability\*](#). Page 22.

<sup>201</sup> Allamby, L., Bell, J., Hamilton, J., Hansson, U., Jarman, N., Potter, M. and Toma, S. (2011) [\*Forced Labour in Northern Ireland: Exploiting vulnerability\*](#).

<sup>202</sup> Allamby, L., Bell, J., Hamilton, J., Hansson, U., Jarman, N., Potter, M. and Toma, S. (2011) [\*Forced Labour in Northern Ireland: Exploiting vulnerability\*](#).

little difference between rates of overcrowding for the general and White populations.<sup>203</sup>

- 8.24 Perry (2012) reports that, in the United Kingdom, ‘overcrowded or unsuitable private lettings include the use of attics, shipping containers and garden sheds as accommodation’.<sup>204</sup> Additionally, Perry (2012) cites that rooms can be used in shifts, where at the extreme end of the spectrum, shift workers take turns to sleep in a bed.<sup>205</sup> Although Perry’s (2012) research refers to the UK as a whole, no evidence specific to Northern Ireland was found and so caution must be applied when applying these findings to a Northern Ireland specific context.
- 8.25 Census 2011 data shows that Irish Travellers, Asian, Black and Other<sup>206</sup> ethnic groups were two to three times more likely than the general population or people from the White ethnic group<sup>207</sup>, to experience overcrowding.<sup>208</sup>
- 8.26 When only owner-occupied homes were considered Irish Travellers were around five times more likely, and Asian and Black ethnic groups were two times more likely, to live in overcrowded homes compared to the general or White ethnic populations.<sup>209</sup> Irish Travellers, Asian and Black ethnic groups are one and a half to two times more likely to live in overcrowded Northern Ireland Housing Executive homes than those in the general or White ethnic population.<sup>210</sup> Additionally, Asian, Black and Other ethnic groups are one and a half to two times more likely to live in overcrowded Housing Association or Charitable Trust homes than those in the general or White ethnic population.<sup>211</sup>

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<sup>203</sup> Census Table DC2403NI: Tenure by occupancy rating (rooms) by ethnic group shows that 9.5% of the general population and 9.3% of the white population (excluding Irish Travellers) experienced overcrowding in 2011.

<sup>204</sup> Perry, J. (2012) [UK migrants and the private rented sector. A policy and practice report from the Housing and Migration Network](#). Page 17.

<sup>205</sup> Perry, J. (2012) [UK migrants and the private rented sector. A policy and practice report from the Housing and Migration Network](#). Page 18.

<sup>206</sup> The respected percentages are: 29.7%; 24.3%; 29.7%; and, 18.9%.

<sup>207</sup> Excluding Irish Travellers.

<sup>208</sup> Census Table DC2403NI: Tenure by occupancy rating (rooms) by ethnic group.

<sup>209</sup> Census Table DC2403NI: Tenure by occupancy rating (rooms) by ethnic group shows that overcrowding for owner-occupied homes was: 30.7% (n=88) for Irish Travellers; 13.8% (n=1,261) for Asian ethnic groups; and, 14.7% (n=107) for Black ethnic groups, compared to 6.3% of the general and 6.2% (n=78,699) of the White ethnic populations.

<sup>210</sup> Census Table DC2403NI: Tenure by occupancy rating (rooms) by ethnic group shows that overcrowding for Northern Ireland Housing Executive homes was: 31.6% for Irish Travellers; 34.0% for Asian ethnic groups; and, 37.7% for Black ethnic groups, compared to 19.5% of the general and 19.4% of the White ethnic populations.

<sup>211</sup> Census Table DC2403NI: Tenure by occupancy rating (rooms) by ethnic group shows that overcrowding for Housing Association or Charitable Trust homes was: 38.8% for Asian ethnic groups; 51.2% for Black ethnic groups; and, 47.1% for Other ethnic groups, compared to 24.7% of the general and 24.5% of the White ethnic populations.

8.27 Overcrowding was also evidenced in the private rented sector for Irish Travellers, Asian, Black and Other ethnic groups in 2011. People in these four ethnic groups who lived in the private rented sector were twice as likely to live in overcrowded homes as general or White ethnic populations.<sup>212</sup>

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<sup>212</sup> Census Table DC2403NI: Tenure by occupancy rating (rooms) by ethnic group shows that overcrowding for owner-occupied homes was: 30.6% for Irish Travellers; 34.4% for Asian ethnic groups; 30.0% for Black ethnic groups; and, 30.1% for Other ethnic groups, compared to 15.8% of the general and 15.1% of the White ethnic populations.



## 9 Disability Status

### Summary

- 9.1 Examining this intersection is hindered by the lack of a universal definition of what constitutes a disability. Currently, many definitions exist and not all surveys utilise the same definition in their data collection process.<sup>213</sup> For example, some might utilise a definition based upon the medical model of disability whilst others might focus upon the social model.<sup>214</sup>
- 9.2 The inequalities identified with regard to disability status are inequalities concerned with the adequacy of housing. The first of these is that **those with a learning disability or mental health problems are not always afforded an opportunity to live independently.**
- 9.3 Wallace (2015) reports that the Northern Ireland Audit Office (NIAO, 2009) had raised continuing concerns about the resettling of people with learning disabilities from hospital settings which should have been completed by the Government in 2002<sup>215</sup> <sup>216</sup> but had been repeatedly pushed back to 2013. Byrne et al., (2014) reported that the Bamford Action Plan 2012-2015 committed £64 million to resettle long-stay patients not in need of treatment and that this was to be completed by 2015.<sup>217</sup> <sup>218</sup> In 2016, the Commission is advised by the Department for Social Development that the resettlement programme is still ongoing but nearing completion.<sup>219</sup>
- 9.4 Many people with disabilities live in homes that are not adequate<sup>220</sup> to meet their disability related needs. The Northern Ireland Survey of people with Activity Limitations and Disabilities (NISALD), conducted in 2006/07, found that whilst most respondents did not have any modifications or adaptations to their homes, a fifth of those did require them.<sup>221</sup>

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<sup>213</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>214</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>215</sup> Northern Ireland Audit Office (2009). [Resettlement of long-stay patients from learning disability hospitals.](#)

<sup>216</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>217</sup> DHSSPS (2012) '[Delivering the Bamford Vision: The Response of the Northern Ireland Executive to the Bamford Review of Mental Health and Learning Disability Action Plan 2012-2015](#)'.

<sup>218</sup> Byrne, B, Harper, C., Shea Irvine, R., Russell, H. and Fitzpatrick, B. (2014) [UNCRPD: Shortfalls in public policy and programme delivery in Northern Ireland relative to the Articles of the UNCRPD. Final Report.](#)

<sup>219</sup> DSD correspondence with the Commission, January 2016.

<sup>220</sup> I.e. fit for purpose.

<sup>221</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

- 9.5 The rate of grant applications is affected by a lack of knowledge that grants are available. Over half of NISALD respondents were unaware of either private sector or public sector grants.<sup>222 223</sup>
- 9.6 Although Lifetime Homes<sup>224</sup> standards were adopted in 1998 for social housing, which ensures that, in the future, minimal adaptations are required to enable people to live at home longer, the same standards do not apply to the local building regulations for the private sector.
- 9.7 In addition to the Lifetime Homes standards, the Interdepartmental Review on Housing Adaptations (2013) called for specific wheelchair standards as coverage of these standards within Lifetime Homes is not adequate.<sup>225</sup>

## ***Inequalities***

**Key Inequality:** *Those with a learning disability or mental health problems are not always afforded an opportunity to live independently.*

- 9.8 The Bamford Review (2007) found that whilst the resettlement of people with learning disabilities and mental health problems away from hospital settings and into the community had taken place many people were resettled in similar institutional shared settings. Additionally, there was evidence of an overreliance on support from family carers to support those with learning disabilities.<sup>226 227</sup>
- 9.9 The resettling of people with learning disabilities from hospital settings should have been completed by the Government in 2002.<sup>228</sup> However, Wallace (2015) reports that the Northern Ireland Audit Office (NIAO, 2009) had raised continuing concerns about Government progress - a process that should have been completed by 2002 had been repeatedly pushed back to 2013. Reasons for delays were reported as a lack of resources.<sup>230 231 232</sup> Byrne et al.,

<sup>222</sup> The respective percentages are 58% and 57%.

<sup>223</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>224</sup> For more information click [here](#).

<sup>225</sup> NIHE (2013) [Inter-Departmental Review of Housing Adaptations Services](#).

<sup>226</sup> Bamford (2007) [Review of Mental Health and Learning Disability \(Northern Ireland\) Consultation](#).

<sup>227</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>228</sup> Bamford (2007) [Review of Mental Health and Learning Disability \(Northern Ireland\) Consultation](#).

<sup>229</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>230</sup> IMNI Joint Response Paper 'Evidence to the Joint Committee on Human Rights: Inquiry into the implementation of the right of disabled people to independent living as guaranteed by Article 19, UN Convention on the Rights of Persons with Disabilities'. Pages 3-4. and DHSSPS (2012) 'Delivering the Bamford Vision: The Response of the Northern Ireland Executive to the Bamford Review of Mental Health and Learning Disability Action Plan 2012-2015' Page 56.

<sup>231</sup> Bamford (2007) [Review of Mental Health and Learning Disability \(Northern Ireland\) Consultation](#).

<sup>232</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.



(2014) reported that the Bamford Action Plan 2012-2015 committed £64 million to resettle long-stay patients not in need of treatment; this was to be completed by 2015.<sup>233 234</sup> In 2016, the Commission is advised by the Department for Social Development that the resettlement programme is still ongoing but nearing completion.<sup>235</sup>

- 9.10 A potential barrier to achieving resettlement has been cited by Byrne et al., (2014) as a lack of joint working, particularly between the Department for Health Social Services and Public Safety and the Department of Social Development, which limits the potential for many people with disabilities to live independently in the community.<sup>236</sup>

**Key Inequality:** *Many people with disabilities live in homes that are not adequate to meet their disability related needs.*

- 9.11 Wallace (2015) highlights that ‘the intersection between an individual’s disability and their residential environment is critical’.<sup>237</sup> For example, a disabled person’s home must meet mobility and/or sensory needs and must be affordable, taking into account the prospect of reduced incomes.
- 9.12 The 2011 Census for Northern Ireland shows that, at the time of the census, social rented homes had the greatest proportion of adapted homes.<sup>238 239</sup>
- 9.13 Heywood and Turner’s (2007) research, conducted in Great Britain, reports that adaptations to homes are not only cost effective<sup>240</sup>, but also afford disabled people more dignity. However, Heywood and Turner (2007) found wasteful expenditure and long waits for adaptations due to funds.<sup>241</sup>
- 9.14 Although becoming dated<sup>242</sup>, the Northern Ireland Survey of Activity Limitation and Disability (NISALD), conducted in 2006/07, found that

<sup>233</sup> DHSSPS (2012) ‘[Delivering the Bamford Vision: The Response of the Northern Ireland Executive to the Bamford Review of Mental Health and Learning Disability Action Plan 2012-2015](#)’.

<sup>234</sup> Byrne, B, Harper, C., Shea Irvine, R., Russell, H. and Fitzpatrick, B. (2014) [UNCRPD: Shortfalls in public policy and programme delivery in Northern Ireland relative to the Articles of the UNCRPD. Final Report.](#)

<sup>235</sup> DSD correspondence with the Commission, January 2016.

<sup>236</sup> Byrne, B, Harper, C., Shea Irvine, R., Russell, H. and Fitzpatrick, B. (2014) [UNCRPD: Shortfalls in public policy and programme delivery in Northern Ireland relative to the Articles of the UNCRPD. Final Report.](#)

Page 108.

<sup>237</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.. Page 136.

<sup>238</sup> 11.8% for wheelchair users and 13.7% for other mobility difficulties

<sup>239</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>240</sup> For example, by helping to save public money by reducing the costs associated with accidents.

<sup>241</sup> Heywood, F and Turner, L (2007) *Better outcomes, lower costs: implications for health and social care budgets of investment in housing adaptations, improvements and equipment: a review of the evidence.* London, Office of Disability Issues.

<sup>242</sup> NISALD however remains the best available data source in this regard as Government have not produced any update to the information contained therein.

nearly a fifth of those respondents who did not have modifications or adaptations to their homes did have a requirement for modifications or adaptations.<sup>243 244</sup>

- 9.15 In addition, the NISALD showed that most of those eligible for a private sector Disabled Facilities Grant, or a public sector Disabled Adaptations Grant, to make necessary modifications or adaptations to their homes had never applied for one.<sup>245</sup> Of those NISALD respondents who did apply for a grant around three quarters were aged 55 years old or older.<sup>246 247</sup>
- 9.16 The rate of grant applications was affected by a lack of knowledge that grants are available. Over half of NISALD respondents were unaware of either private sector or public sector grants.<sup>248 249</sup>
- 9.17 The Northern Ireland Housing Executive reported to the Northern Ireland Assembly that its Capital Extensions budget for 2015/16 for adaptations of homes due to a household member's disability<sup>250</sup> is £4 million. A further minor adaptation budget was set at £2.7 million.<sup>251</sup> With regard to the Disabled Facilities Grant for Northern Ireland, available to owner occupiers, tenants and private landlords to enable them to make adaptations to homes, the Northern Ireland Housing Executive reported an indicative budget of £10 million for 2015/16.<sup>252</sup> However, during 2013/14 and 2014/15 the number of approved grants fell short of the number available, despite it being reported in 2013/14 that 'the majority of [applications] will lead to approvals'.<sup>253</sup> Action may thus be required to increase general awareness of the support available.
- 9.18 The design standard of Lifetime Homes<sup>254</sup> exists to ensure that, in the future, minimal adaptations are required to enable people to live at home longer. However, as stakeholders in Wallace's (2015) research report note, this design standard is not applied across all building regulations in Northern Ireland. For example, Part R of the local building regulations lack the Lifetime Homes standard, meaning that the standard is not applicable to private sector homes. This is despite representing minimal costs at the building stage.

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<sup>243</sup> 71% did not have any modifications or adaptations, of these 18% needed a modification or adaptation.

<sup>244</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>245</sup> 84% of those eligible for a private sector grant and 78% of those eligible for a public sector grant.

<sup>246</sup> 77% of private sector grants and 71% of public sector grants, respectively.

<sup>247</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>248</sup> The respective percentages are 58% and 57%.

<sup>249</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>250</sup> i.e. the Disabled Adaptations Grant funding.

<sup>251</sup> [NI Assembly. Written Answers. 22 May 2015.](#)

<sup>252</sup> [NI Assembly. Written Answers. 22 May 2015.](#)

<sup>253</sup> NIHE (2015). [44<sup>th</sup> Annual Report](#). 1 April 2014 – 31 March 2015. Page 21.

<sup>254</sup> For more information click [here](#).

- 9.19 More widely, the Interdepartmental Review on Housing Adaptations (2013)<sup>255</sup> has called for specific wheelchair standards as coverage of these standards within Lifetime Homes is not considered to be adequate.

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<sup>255</sup> NIHE (2013) [\*Inter-Departmental Review of Housing Adaptations Services\*](#).

## 10 Sexual Orientation

### *Summary*

- 10.1 Whilst there is a limited evidence base with regard to sexual orientation and housing and communities, existent evidence shows that the adequacy of housing for Lesbian, Gay and Bisexual (LGB) people presents a key inequality. **Lesbian, Gay and Bisexual (LGB) people can feel harassed and unsafe in their own homes and neighbourhoods.** O'Doherty's (2009) Northern Ireland based research found that around a fifth of homophobic incidents, including both physical and psychological, occur in the LGB person's home. Additionally, nearly a quarter of these incidents involved a perpetrator who was a neighbour or lived locally.
- 10.2 Police Service of Northern Ireland statistics show increases in both 'violence against the person offences' and 'criminal damage to a dwelling' offences during the period 2007/08 and 2013/14. However, they caution that these statistics are likely to be subject to under-reporting.<sup>256</sup>
- 10.3 Consideration of these issues across Government Departments may identify multi-faceted policy interventions that can work to maximise equality of opportunity in the provision of adequate, accessible and sustainable housing and communities across Northern Ireland, and in specific areas.

### *Differences and Inequalities*

**Key Inequality:** *Lesbian, Gay and Bisexual (LGB) people can feel harassed and unsafe in their own homes and neighbourhoods.*

- 10.4 As noted earlier, access to adequate and sustainable housing will be maximised where families and individuals are able to feel safe in their homes and communities.
- 10.5 O'Doherty (2009) undertook research which focused on the perceptions and experiences of LGB people towards homophobic hate crime and policing in Northern Ireland.<sup>257</sup>
- 10.6 This research found that around a fifth of homophobic incidents occurred in the LGB person's home. The incidents themselves were reported as ranging from physical to psychological. O'Doherty

<sup>256</sup> PSNI (2014) [Trends in Hate Motivated Incidents and Crimes Recorded by the Police in Northern Ireland 2004/05 to 2013/14](#).

<sup>257</sup> O'Doherty, J. (2009) [Through Our Eyes](#).

(2009) also found that, for those who suffer homophobia in their homes, many suffer on an ongoing basis.<sup>258</sup>

- 10.7 It was found, in O'Doherty's (2009) study, that nearly a quarter of homophobic incidents involved a perpetrator who was a neighbour or lived locally. In addition, nearly half of those who were victim to homophobic incidents were living with their partner and/or in civil partnerships.<sup>259</sup>
- 10.8 Using Police Service of Northern Ireland crime statistics, to consider the period of 2007/08 to 2013/14, it is evident that the number of homophobic crimes reached its highest level in 2013/14.<sup>260 261</sup>
- 10.9 When considering the type of crime it is evident that the number of 'Violence against the person offences' increased year on year between 2007/08 and 2013/14.<sup>262</sup> In addition, this type of crime continually accounted for the majority of crimes with a homophobic motivation between 2007/08 and 2013/14.<sup>263</sup>
- 10.10 Police Service of Northern Ireland crime statistics also show that the number of 'criminal damage to a dwelling' offences increased between 2007/08 and 2013/14, although the increase was less substantial. However, this type of crime still accounted for around a tenth to a fifth of all crimes with a homophobic motivation between 2007/08 and 2013/14.<sup>264</sup>
- 10.11 It is important to note that, as reported in O'Doherty's (2009) report, both the Northern Ireland Policing Board and the Police Service of Northern Ireland recognise that the under-reporting of homophobic hate crimes is an issue.<sup>265</sup>

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<sup>258</sup> O'Doherty, J. (2009) [Through Our Eyes](#).

<sup>259</sup> O'Doherty, J. (2009) [Through Our Eyes](#).

<sup>260</sup> Between 2007/08 and 2013/14 crimes ranged from 112 at the lowest point in 2009/10 to 179 at the highest in 2013/14.

<sup>261</sup> PSNI (2014) [Trends in Hate Motivated Incidents and Crimes Recorded by the Police in Northern Ireland 2004/05 to 2013/14](#).

<sup>262</sup> Except for during 2009/10 and 2011/12 when decreases were evident. This increase saw the number of offences rise from 74 in 2007/08 to 133 in 2013/14.

<sup>263</sup> PSNI (2014) [Trends in Hate Motivated Incidents and Crimes Recorded by the Police in Northern Ireland 2004/05 to 2013/14](#).

<sup>264</sup> PSNI (2014) [Trends in Hate Motivated Incidents and Crimes Recorded by the Police in Northern Ireland 2004/05 to 2013/14](#).

<sup>265</sup> O'Doherty, J. (2009) [Through Our Eyes](#).

# 11 Marital Status

## *Summary*

- 11.1 The findings for those of different marital status may be related to other characteristics (such as age and/or dependents), or to life trajectories (with different phases of life bringing different opportunities or expectations with regards to accessing different housing tenures or types). Further, much of the housing data available refers to a household reference person which makes it difficult to determine the full characteristics of a household i.e. if people are cohabiting.
- 11.2 It is therefore difficult to consider inequalities in accessibility, adequacy or sustainability in housing solely on the basis of marital status. As a result, no inequalities were identified in the drawing up of this *Draft Statement*. However, some differences concerning the adequacy of housing for those of different marital status were identified.
- 11.3 In social housing, households with single household reference persons are the most likely to live in non-decent homes. The 2009 Northern Ireland House Condition Survey indicated that around a fifth of single and have never married people in social housing lived in non-decent homes in 2009. This was compared to around a tenth for each of the other marital status groups.<sup>266 267</sup>
- 11.4 When housing tenure was removed from the analysis, the 2009 Northern Ireland House Condition Survey indicated that compared to other marital status groups, those household reference persons who are separated or divorced are more likely to live in non-decent homes.<sup>268 269</sup>

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<sup>266</sup> 20.8% of single people; 13.1% of those who were divorced or separated; 11.8% of those who were married; and, 8.5% of those who were widowed.

<sup>267</sup> NIHE (2011) [2009 Northern Ireland House Condition Survey](#).

<sup>268</sup> The statistics are: 21.6% for those separated or divorced; 18.7% for those who were single; 17.6% for those who were widowed; and, 7.5% for those who were married or remarried.

<sup>269</sup> NIHE (2011) [2009 Northern Ireland House Condition Survey](#).

## Differences

**Difference:** *In social housing, households with single household reference persons are the most likely to live in non-decent homes.*

- 11.5 The 2011 Census for Northern Ireland indicates that, at the time of the Census nearly a third of those living in Northern Ireland aged 16 years old or over were single and not living as part of a couple.<sup>270 271</sup>
- 11.6 Whilst the main type of tenure in 2011 for this group was the owner occupied sector, a little under a quarter lived in the social housing sector.<sup>272 273</sup>
- 11.7 The 2009 Northern Ireland House Condition Survey showed that around a fifth of single and have never married household reference persons in social housing lived in non-decent homes in 2009. This was compared to around a tenth for household reference persons in each of the other marital status groups.<sup>274 275</sup>

**Difference:** *Compared to other marital status groups, household reference persons who are separated or divorced are more likely to live in non-decent homes.*

- 11.8 The 2011 Census for Northern Ireland indicates that, at the time of the census under a tenth of those living in Northern Ireland aged 16 years old or over were either separated or divorced. This marital status group accounted for 15.9% of household reference persons in 2011.<sup>276 277</sup>
- 11.9 Like all marital status groups the main type of tenure at the time of the 2011 Census was owner occupied; around a half of those who were separated or divorced lived in the owner occupied sector whilst over a quarter lived in the social housing sector, and over a fifth in the private rented sector.<sup>278 279</sup>
- 11.10 The 2009 House Condition Survey showed that over a fifth of separated or divorced household reference persons lived in non-

<sup>270</sup> 31.5% were single and had never been married.

<sup>271</sup> Northern Ireland census 2011 Table CT0078NI.

<sup>272</sup> 23.2% lived in the social housing sector at the time of the 2011 Census.

<sup>273</sup> Northern Ireland census 2011 Table CT0078NI.

<sup>274</sup> 20.8% of single people; 13.1% of those who were divorced or separated; 11.8% of those who were married; and, 8.5% of those who were widowed.

<sup>275</sup> NIHE (2011) [2009 Northern Ireland House Condition Survey](#).

<sup>276</sup> 7.9% were either separated or divorced.

<sup>277</sup> Northern Ireland census 2011 Table CT0078NI.

<sup>278</sup> 49.0% lived in the owner occupied sector; 26.6% lived in the social housing sector; 21.6% lived in the private rented sector; and, 2.8% lived rent free.

<sup>279</sup> Northern Ireland Census 2011 Table CT0078NI.



decent homes, regardless of housing tenure. This was compared to a little under a fifth for single and widowed household reference persons, respectively and under a tenth of married or remarried household reference persons. Therefore, separated or divorced household reference persons were twice as likely to live in non-decent homes as married or remarried household reference persons.<sup>280 281</sup>

- 11.11 When housing tenure was considered, separated or divorced household reference persons experienced much higher rates of non-decent homes than any other marital status group in the private rented sector. Whilst around a third of separated or divorced household reference persons lived in non-decent homes in the private rented sector in 2009, under half that proportion lived in the private rented sector for each of the other marital status groups.<sup>282 283</sup>
- 11.12 The type of tenure where separated or divorced household reference persons were least likely to live in non-decent homes in 2009 was the social rented sector.<sup>284 285</sup>

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<sup>280</sup> The statistics are: 21.6% for those separated or divorced; 18.7% for those who were single; 17.6% for those who were widowed; and, 7.5% for those who were married or remarried.

<sup>281</sup> NIHE (2011) [2009 Northern Ireland House Condition Survey](#).

<sup>282</sup> The statistics are: 30.3% for those separated or divorced; 16.2% for those who were single; 14.0% for those who were widowed; and, 11.4% for those who were married or remarried.

<sup>283</sup> NIHE (2011) [2009 Northern Ireland House Condition Survey](#).

<sup>284</sup> 13.1% of separate or divorced household reference persons lived in the social rented sector.

<sup>285</sup> NIHE (2011) [2009 Northern Ireland House Condition Survey](#).

## 12 Dependency Status

### **Summary**

- 12.1 The inequalities experienced by those of different dependency status may be related to other characteristics (such as gender, age and/or marital status), or to life trajectories (with different phases of life bringing different opportunities or expectations with regards to accessing different housing tenures or types).
- 12.2 Only data which considered dependent children was available, whereas a person might have dependants other than children such as elderly parents, siblings or non-family members. For example, the 2011 Census for Northern Ireland reports that nearly a fifth of those in employment aged 16 years old or over provided some unpaid care.<sup>286</sup>
- 12.3 In respect to the adequacy of housing, household reference persons without dependent children, living in the private rented sector, are more likely to live in non-decent homes.
- 12.4 Lone parent reference person households who live in the private rented sector are more likely to experience relative poverty<sup>287</sup> after housing costs have been deducted, than those in either the owner occupied or social rented sectors.
- 12.5 The private rented sector provides a home to around a third of lone parents.<sup>288</sup> In addition, it is also the tenure with the highest proportion of children living in relative poverty after housing costs have been deducted.<sup>289</sup>

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<sup>286</sup> The figure was 17.7% of those in employment. Census Table LC3606NI.

<sup>287</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland. reports that 'relative poverty is defined as those living in households where the income is less than 60% of the United Kingdom median for the relevant year'.

<sup>288</sup> Census 2011 for Northern Ireland. Table [DC4409NI](#)

<sup>289</sup> DSD (2014) [Households Below Average Income. Northern Ireland 2012-13. Full Report.](#)

## ***Inequalities***

***Inequality:*** Household reference persons without dependent children, living in the private rented sector, are more likely to live in non-decent homes.

- 12.6 The House Condition Survey, 2009, showed that, in 2009, a fifth of household reference persons without dependent children who lived in the private rented sector lived in non-decent homes, compared to just over a tenth of household reference persons with dependent children.<sup>290</sup>
- 12.7 The Northern Ireland Housing Executive (2014) report an improvement compared to 2009 through its analysis of the 2011 Northern Ireland House Condition Survey. The 2014 report found that the proportion of private rented sector homes occupied by household reference persons without dependent children was nearly half that of the proportion in 2009.<sup>291 292</sup>
- 12.8 However, whilst the proportion of household reference persons without dependent children in non-decent homes in the private rented sector showed a decrease between 2009 and 2011 it was still more than double the proportion of household reference persons with children in the same type of tenure.<sup>293 294</sup>

***Inequality:*** Lone parent reference person households who live in the private rented sector are more likely to experience relative poverty after housing costs have been deducted.

- 12.9 Russell (2013) notes that both the 2001 and 2011 censuses show that, in Northern Ireland, lone parents are overwhelmingly female.<sup>295</sup> Therefore, this inequality must also be considered under dual equality grounds: dependency status and gender.
- 12.10 The Family Resources Survey (2011/12) found that over half of household reference persons with dependent children who lived in the private rented sector in 2011/12 experienced relative poverty after housing costs were considered.<sup>296</sup> This was compared to

<sup>290</sup> 20.3% and 11.6%, respectively.

<sup>291</sup> The rate in 2011 was 12.3% for those without; this is made up of 'adult households' and 'older households'.

<sup>292</sup> NIHE (2014) [Private Rented Sector. Stock Profile, Physical Condition & Key Government Indicators Report](#).

<sup>293</sup> The proportion of those with children was 5.5%.

<sup>294</sup> Northern Ireland Housing Executive (2014) [Private Rented Sector. Stock Profile, Physical Condition & Key Government Indicators Report](#).

<sup>295</sup> Russell, R. (2013) [Census 2011: Key Statistics at Northern Ireland and LGD level](#).

<sup>296</sup> 60.0%

around a third of household reference persons who lived in the private rented sector without dependent children.

- 12.11 For household reference persons living in the private rented sector with dependent children, this represented an increase of over a quarter compared to those who experienced poverty before housing costs were considered.<sup>297</sup>
- 12.12 In addition, the increase in the proportions of those in relative poverty after housing costs were considered was three times greater than that experienced by households reference persons with dependent children in the social housing sector.<sup>298 299</sup>
- 12.13 The Department for Social Development (DSD) found that, at the level of the child, in 2012/13 the private rented sector was the tenure with the highest proportion of children living in relative poverty after housing costs were considered.<sup>300 301</sup>
- 12.14 According to the Census 2011, lone parents accounted for over a tenth of those who lived in the private rented sector, equating to nearly a third of all lone parents.<sup>302 303</sup>
- 12.15 The Commission found that, during the periods 2007-2010 and 2010-13, when housing costs<sup>304</sup> were considered, the rate of relative poverty for those in the private rented sector increased by a greater proportion for lone parent households than for households composed of a couple with dependent children.<sup>305</sup>
- 12.16 Family Resources data for those who owned their house outright or were repaying a mortgage was not available over the time period; however, data for social housing was available.<sup>306</sup> The social housing data showed that, for both 2007-10 and 2010-13, the cost of living in the private rented sector<sup>307</sup> increased the proportion of those who experienced relative poverty to a greater degree than those in the social housing sector.<sup>308</sup>

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<sup>297</sup> 33% experienced relative poverty before housing costs were considered.

<sup>298</sup> The increase for those in the social housing sector was 8 percentage points.

<sup>299</sup> DSD (2013) [Family Resources Survey Northern Ireland 2011/12](#).

<sup>300</sup> 42% of children were reported to live in poverty in the private rented sector in 2012/13.

<sup>301</sup> DSD (2014) [Households Below Average Income. Northern Ireland 2012-13. Full Report](#).

<sup>302</sup> The respective percentages were: 16.9% and 32.5%.

<sup>303</sup> Census 2011 for Northern Ireland. Table [DC4409NI](#).

<sup>304</sup> Including rent, mortgage payments, buildings insurance, ground rent and service charges.

<sup>305</sup> The percentage point difference before and after housing costs was twice that for lone parents (18 percentage points) than couples with children (9 percentage points) in 2007-10. In 2010-13 the percentage point difference increased greatly for lone parents (30 percentage points) and reduced slightly for couples with dependent children (8 percentage points). Family Resources Survey data supplied by DSD upon request in July 2015.

<sup>306</sup> Data for owner outright and repaying a mortgage was not available due to small sample sizes.

<sup>307</sup> I.e. after housing costs were considered.

<sup>308</sup> Proportionate increases for those in social housing were 4 and 6 percentage points during 2007-10 and 2010-13, respectively.

- 12.17 Whilst greater increases in the proportion of those who experienced relative poverty were evident, the overall proportions for lone parent household reference persons in the social housing and private rented sector were the same in 2007-10.<sup>309</sup>
- 12.18 However, the overall proportion of lone parent household reference persons in the private rented sector who experienced relative poverty after housing costs were deducted increased between 2007-10 and 2010-13; a decrease was evident for lone parent household reference persons in social housing. Therefore, in 2010-13 a greater proportion of household of lone parent reference persons in the private rented sector experienced relative poverty compared to the social housing sector.<sup>310</sup>

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<sup>309</sup> Both sectors had proportionate representations of 55%.

<sup>310</sup> 42% of lone parents in the social housing sector experienced relative poverty in 2010-13 compared to 63% of lone parents in the private rented sector.

## 13 Conclusions

- 13.1 This *Draft Statement* has sought to highlight the nature and extent of inequalities in Northern Ireland across the nine Section 75 equality grounds. It is clear that there is a range of both emergent and persistent inequalities.
- 13.2 This *Draft Statement* reflects identified inequalities in housing and communities, and brings to the fore a number of key inequalities.
- 13.3 The Commission recognises the on-going work of a wide range of stakeholders to tackle both inequalities and general issues in relation to housing and communities, and the potential offered by initiatives such as the Department for Social Development's Social Housing Reform Programme<sup>311</sup> Complex relationships exist between housing and other domains that will demand long-term multi-faceted policy interventions from across Government, and it is clear from the evidence supporting the Draft Statement that significant challenges still remain.
- 13.4 The *Draft Statement* also makes clear that there is a lack of robust housing and communities data relating to a number of equality groups including: Trans people; people's political opinion; asylum seekers and refugees; minority ethnic groups; LGB people; and those with and without dependents. This lack of data significantly impacts *not only the degree* to which overall inequalities in housing and communities are assessed and monitored, but also impacts on the ability to monitor and evaluate individual actions taken by Government Departments and others to address these inequalities.
- 13.5 We also recognise the key role we play in highlighting and addressing these challenges through effectively using our full range of powers and duties in terms of promotion, advice and enforcement, research and working with housing providers across all sectors to highlight and adopt good practice so as to improve outcomes for disadvantaged groups.
- 13.6 Once finalised we hope that, Government, public bodies and others will use this *Statement* to take appropriate action to address identified inequalities; including those pursuant to their equality and good relations duties under Section 75.

**Equality Commission,  
29 February 2016.**

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<sup>311</sup> [DSD 'Housing Reform Programme'](#)

## 14 Annex 1: Further Information on the Overall Context of Housing and Communities in Northern Ireland

### *Homeownership*

- 14.1 In 2014 the number of first time buyers was at its highest since 2006. First-time buyers made up 42.4% of all mortgage lending in 2014; home movers accounted for 31.1% of loans and remortgage lending for 26.6%.<sup>312</sup>
- 14.2 Compared to 2007, first-time buyers in 2014 were able to enter the housing market on a lower income (£35,000 in 2007 compared to £29,590 in 2014).<sup>313</sup>
- 14.3 It is estimated that up to 40% of those who purchased a property from 2005 onwards are in negative equity. Northern Ireland also has the highest rate of ‘mortgage prisoners’ – those unable to transfer their mortgage product to a better deal – than anywhere else in the United Kingdom. However, the Northern Ireland housing market showed some improvements in 2014 with some increases in house prices, this should reduce the incidence of negative equity.<sup>314</sup>
- 14.4 According to the Northern Ireland Census 2011, and the Northern Ireland House Condition Survey 2011, the main type of tenancy for household reference persons aged 25 years old or over is owner-occupied homes.<sup>315 316</sup> Northern Ireland Census 2011 figures show that, for household reference persons aged 16 to 24 years old the main type of tenancy is homes in the private rented sector (59.4%); the Northern Ireland House Condition Survey reports a similar proportion of 57.5% of household reference persons aged 17-24 years old living in the private rented sector.
- 14.5 When the tenancy of all usual residents<sup>317</sup> is considered a somewhat different picture emerges from the 2011 Census. At the usual

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<sup>312</sup> Council for Mortgage Lenders (2015) 25% more first-time buyers in Northern Ireland in 2014. Available [here](#).

<sup>313</sup> Council for Mortgage Lenders (2015) 25% more first-time buyers in Northern Ireland in 2014. Available [here](#).

<sup>314</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>315</sup> Census figures are: 47.9% for those aged 25-34 years old; 68.4% for those aged 35-44 years old; 74.1% for those aged 45-54 years old; 76.5% for those aged 55-64 years old; and, 75.2% for those aged 65-74 years old.

<sup>316</sup> House Condition Survey figures are: 54.1% for those aged 25-39 years old; 73.4% for those aged 40-49 years old; 75.5% for those aged 60-74 years old; and, 72.6% for those aged 75 years old or older.

<sup>317</sup> I.e. data collected on individuals rather than on the household reference person.



residents level owner-occupied homes are the largest tenure type for all age groups.<sup>318</sup>

- 14.6 Owner occupied housing has consistently made up over half of Northern Ireland's housing stock and is the largest occupied tenure.<sup>319</sup> In 2011, 8.4% of owner-occupied homes in Northern Ireland were deemed to be non-decent.<sup>320</sup>

### ***The private rented sector***

- 14.7 This sector is able to suit the housing needs of a wide range of people, for example, young professionals, asylum seekers, students and those receiving housing benefits. However, rents are approximately 50% more expensive in this sector than in the social rented sector.<sup>321</sup>
- 14.8 The standard of accommodations, tenancy management, lack of legislative awareness of landlords and security of tenure in the private rented sector remain problematic. However, from April, 2013 Northern Ireland landlords are required to lodge deposits in an approved tenancy scheme. This scheme will, for a small fee, provide advice and support to landlords with the aim of making the private rented sector a more attractive option to those in need of rented accommodation.<sup>322</sup>
- 14.9 In 2011, the highest proportion of non-decent homes<sup>323</sup> in Northern Ireland was in the private rented sector (10.2%).
- 14.10 This sector is important to those on lower incomes. However, changes to housing benefit since 2010 have resulted in an increased shortfall between private rents charged and housing benefit received. This has led to more recovery actions being taken by private landlords against tenants.<sup>324</sup>
- 14.11 The loss of rented accommodation was consistently the third largest recorded reason for presenting as homeless from 2010/11 to 2013/14.<sup>325 326</sup>

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<sup>318</sup> Census Table DC4301NI (data calculated from table): 68.0% for 0-15 year olds; 66.1% for 16-24 year olds; 61.6% for 25-34 year olds; 74.3% for 35-44 year olds; 78.8% for 45-54 year olds; 80.4 for 55-64 year olds; 79.3 for 65-74 year olds; and, 73.5% for those aged 75 years old or older.

<sup>319</sup> As evidenced in [Northern Ireland Housing Statistics 2013-14](#).

<sup>320</sup> As measured by the Northern Ireland House Condition Survey, 2011.

<sup>321</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>322</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>323</sup> As measured by the [2011 Northern Ireland House Condition Survey](#).

<sup>324</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>325</sup> The first two largest recorded causes, in order, were: sharing breakdown/family dispute and accommodation not reasonable.

<sup>326</sup> DSD (2015) [Northern Ireland Housing Bulletin 1<sup>st</sup> July – 30<sup>th</sup> September 2014](#).

- 14.12 Of all homeless presentations, the loss of rented accommodation was provided as a reason by 13.1% of homeless presentations in 2010/11; 11.0% of homeless presentations in 2011/12; 13.5% of homeless presentations in 2012/13; and 13.6% of homeless presentations in 2013/14.<sup>327</sup>

### ***The social housing sector***

- 14.13 In 2011, the lowest proportion of non-decent homes<sup>328</sup> in Northern Ireland was in the social rented sector (3.7%).<sup>329</sup>
- 14.14 Between 2001/02 and 2013/14 social housing stock's share of the housing market, and the proportion of people living in social housing, has consistently reduced.<sup>330</sup>
- 14.15 The social rented sector showed contraction between 2001 and 2011. However, the waiting list for social housing increased between 2004/05 and March 2014.<sup>331</sup> The average waiting time for a home was 12 months for all applicants.<sup>332</sup>
- 14.16 In March 2014, over half (54%) of those who applied for social housing were in housing stress<sup>333</sup>; remaining fairly constant during the last decade.<sup>334</sup>
- 14.17 Groups that are most reliant on the social housing sector include: those on low incomes; people from minority ethnic backgrounds; people with dependants; disabled people; and, younger age groups.<sup>335</sup>

### ***Residential segregation***

- 14.18 Russell (2013), notes that, in absolute numbers, Belfast's demographic changes are even more pronounced, than when simply comparing the proportionate share of Catholics and Protestants in Belfast. Russell's (2013) research found that there was a 4.3 percentage point increase in the numbers identifying as Catholic and a decline of almost 12 percentage points in the number

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<sup>327</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>328</sup> As measured by the Northern Ireland House Condition Survey, 2011.

<sup>329</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>330</sup> As evidenced in [Northern Ireland Housing Statistics 2013-14](#).

<sup>331</sup> Although it must be noted here that the waiting list is not considered to be an accurate reflection of housing need. For further information see Gray, P., Keenan, P., McAnulty, U., Clarke, A., Monk, S. and Tang, C. (2013) [Research to inform a fundamental review of social housing allocations policy. Final Report: Conclusions and Recommendations](#).

<sup>332</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>333</sup> A person is considered to be in housing stress if they have 30 or more points allocated to them.

<sup>334</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>335</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

of those identifying as Protestant between the 2001 and 2011 censuses.<sup>336 337</sup>

- 14.19 Shuttleworth and Lloyd (2007) analysed the level of segregation within Northern Ireland Housing Executive residential estates in Belfast using Census 2001 data. The results of the analysis were that ‘in general, 91% of estates [in Belfast] fall into a “very polarised category”’.<sup>338 339</sup>
- 14.20 Shuttleworth and Lloyd (2009) undertook further research, also utilising Census 2001 data, to ascertain what the level of segregation was in Northern Ireland Housing Executive residential estates outside Belfast. Their research found that segregation reduced dramatically outside Belfast, to between a third and a half of people and households.<sup>340</sup>
- 14.21 The finding of Shuttleworth and Lloyd outlined above highlight that ‘analyses that concentrate only on Belfast therefore miss much diversity and evidence’ when other areas in Northern Ireland are considered.<sup>341</sup>
- 14.22 Nolan’s (2014) analysis of 2011 Census data considered the religious composition of all 582 local government wards. The analysis found ‘a steep decline in the proportion of “single identity” wards’<sup>342</sup> compared to data from the 2001 Census. In 2011 there were 61 wards with a Catholic majority compared to 2 wards with a Protestant majority; 28 wards had become a Catholic majority in the intervening period between censuses. An increase in the Catholic population may explain this finding.<sup>343</sup>
- 14.23 However, Wallace (2015) warns that the extent of Protestant decline may be exaggerated by an increase in the numbers who chose to declare ‘no religion’ in the 2011 Census.<sup>344</sup> Additionally, Wallace (2015) and Nolan (2014) point out that migration may have bolstered the number of Catholic residents in formerly Protestant wards.<sup>345 346</sup>
- 14.24 Lastly, Nolan (2014) warns against *assuming that mixed wards are integrated*. For example, research undertaken by the School of

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<sup>336</sup> Russell, R. (2013) [Census 2011: Key Statistics at Northern Ireland and LGD level](#).

<sup>337</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>338</sup> Defined as having more than 80% of one community or less than 20% of that community using community background.

<sup>339</sup> Shuttleworth, I. and Lloyd, C. (2007) [Mapping Segregation on Belfast NIHE Estates](#). Page 6.

<sup>340</sup> Shuttleworth, I. and Lloyd, C. (2009) [Mapping Segregation in Northern Ireland. Northern Ireland Housing Executive Estates Outside Belfast](#).

<sup>341</sup> Shuttleworth, I. and Lloyd, C. (2009) [Mapping Segregation in Northern Ireland. Northern Ireland Housing Executive Estates Outside Belfast](#). Page 16.

<sup>342</sup> From 55% to 37%.

<sup>343</sup> Nolan (2014) [Northern Ireland Peace Monitoring Report. Number Three](#). Page 115.

<sup>344</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>345</sup> Wallace, A. (2015) Housing and Communities Inequalities in Northern Ireland.

<sup>346</sup> Nolan (2014) [Northern Ireland Peace Monitoring Report. Number Three](#).

Planning at Queen's University, Belfast, has found that *wards that appear mixed overall can still be self-segregating at street level*.<sup>347</sup>

### ***Non-decent homes***

- 14.25 The House Condition Survey defines decent homes as: meeting current minimum standards for housing i.e. the Fitness Standard in Schedule 5 of the Housing (Northern Ireland) Order 1992; being in a reasonable state of repair; having reasonably modern facilities and services; and, having a reasonable degree of thermal comfort.<sup>348</sup>
- 14.26 It is through the House Condition Survey that the Northern Ireland Housing Executive provides a measure of decent homes. The 2011 House Condition Survey results report that the majority of homes are decent, regardless of housing sector. However, if ranked in order of decency social housing would be first, followed by owner-occupied housing and private rented housing.<sup>349</sup>

### ***Housing discrimination enquiries***

- 14.27 Between April 2007 and March 2015<sup>350</sup> the Commission received approximately 277 enquiries that concerned housing in Northern Ireland; this accounted for 1.2% of all enquiries made to the Commission during this time. With regard to each individual year enquiries related to housing were in the range of 28-44 per year.
- 14.28 The most common areas of legislation which enquiries fell under were disability followed by race for each year between 2007 and 2015. Often it is the case that an enquiry might fall under more than one legislative area. When this is taken into account disability remains the most common legislative area that housing enquiries fall under.

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<sup>347</sup> Nolan (2014) [Northern Ireland Peace Monitoring Report. Number Three](#). Page 115. Note: the School of Planning research was not referenced in Nolan's research.

<sup>348</sup> [Schedule 5 of the Housing \(Northern Ireland\) Order 1992](#)

<sup>349</sup> Data supplied upon request from the Northern Ireland Housing Executive.

<sup>350</sup> 1<sup>st</sup> April 2007 and 31 March 2015.