

# The Impacts of the Housing Crisis on People of Different Ethnicities

An analysis of the latest data from England & Wales

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# Contents

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<b>Overview</b>	<b>4</b>
<b>1. Homeownership</b>	<b>7</b>
<b>2. Property wealth</b>	<b>12</b>
<b>3. Affordability</b>	<b>14</b>
<b>4. Living conditions</b>	<b>16</b>
4.1. Overcrowding	16
4.2. Standards of living	17
4.3. Precarity and insecurity	18
4.4. Homelessness	19
<b>5. Conclusion</b>	<b>20</b>
<b>Bibliography</b>	<b>21</b>

## List of figures

---

<b>Figure 1:</b> Tenure by ethnicity in England and Wales (2021).	<b>8</b>
<b>Figure 2:</b> Change in homeownership rates by ethnicity in England and Wales (2011-21).	<b>9</b>
<b>Figure 2a:</b> Change in homeownership rates by ethnicity in England & Wales compared to London (2001-21).	<b>10</b>
<b>Figure 3:</b> Homeownership rates by ethnicity and age in England and Wales (2021).	<b>11</b>
<b>Figure 4:</b> Median property wealth in England by ethnicity (2016-18).	<b>12</b>
<b>Figure 5:</b> Average spending on homes as a proportion of household income in England, by ethnicity (2015-17).	<b>15</b>
<b>Figure 6:</b> Proportion of households that are overcrowded, by ethnicity (2011-21).	<b>17</b>
<b>Figure 7:</b> Proportion of homes meeting the Decent Homes Standard, by ethnicity of the household (2011-20).	<b>18</b>

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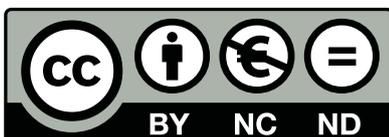
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# Overview

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This briefing sets out the impacts of the housing crisis on different ethnic groups in England and Wales over the last ten years. It considers rates of homeownership, the amount people are spending on their homes, and their quality of life, based on new analysis of Census data and drawing on recent reports from journalists, campaigners and other research groups.

It shows that the housing crisis is particularly acute for ethnic minority households in England and Wales, in particular Black African and Black Caribbean households, and that this situation has worsened measurably in the last twenty years.

## Key Findings

**Significantly fewer ethnic minority households own their homes than the national average, and this gap has worsened for many demographic groups over the last twenty years:**

- Ethnic minority households are a quarter less likely to own their home than White households. Since 2001, national homeownership rates have dropped 6.3%, from 68.9% to 62.5%, comprising a 8.5% drop among ethnic minority households, and a 3.1% drop among White British households.
- Within the last ten years specifically, the national level of homeownership has dropped by 1.8%. This was partly because there is a greater proportion of ethnic minority households in the population in 2021 than in 2011, who continue to have a lower homeownership rate on average. Actual declines in average homeownership rates have been experienced by Pakistani (-3.3%), Bangladeshi (-3.3%), Black African (-1.3%) and Black Caribbean (-3.9%) households.
- This situation is significantly worse for ethnic minority Londoners compared to White British Londoners and ethnic minorities households in other parts of the country. Among London's Mixed White/Black Caribbean, Indian, Pakistani and Black Caribbean households, who were already less likely to own their homes in 2001 than other groups, there has been nearly a 10% drop in homeownership rates over the last twenty years, compared to drops of around 4-7% for these ethnic minority households elsewhere in the country, and drops of around 2.5% for White British Londoners. Less than a quarter of Mixed White/Black African, Mixed White/Black Caribbean and Black African households own their home in London.
- Younger people from ethnic minority backgrounds are still less likely to own their home than others in their age group. On average two thirds (61%) of census respondents aged 35-49 own their own home, compared to just a third (28%) of Black 35-49 year olds in 2021.

**A two-tier housing system is emerging.** In the UK, homeownership is viewed as a critical route to building wealth and financial security, but many are not part of this system. The median value of property wealth accumulated by a Black household is zero, compared to £115,000 for a White British family and £176,000 for an Indian household. Chinese households owned a median of £40,000 in property wealth, those from mixed race backgrounds £30,000 and Bangladeshi households £26,000. As inherited wealth becomes increasingly important to peoples' ability to buy a home under our current housing system, the children of renters may have little option but to remain renters, perpetuating the homeownership gap for generations.

**The affordability of homes is worsening for many demographics.** On average, people from ethnic minority backgrounds are forced to spend unaffordable amounts of their income on their homes — for both rent payments and mortgage repayments. White British renters spend on average 30% of their income to live in their homes, Chinese renters spend on average 72%, Arab renters 46% and Black African renters 39%. This is likely to worsen if rents relative to incomes continue to rise.

**Living conditions for many groups are getting more crowded and precarious — and not getting safer quickly enough.** People from ethnic minority backgrounds are disproportionately likely to be made homeless, to be moved out of their current area by local authorities, and to experience discrimination by landlords and estate agents. They are also experiencing disproportionately poor quality of living:

- 14% of ethnic minority households are overcrowded, with little improvement from the 15% rate in 2011. This is 3.5 times greater than the 2021 national average (4%).
- This is most severe for a few distinct demographics: 28% of Bangladeshi households are overcrowded (down 2% since 2011), 21% of Black African households (down 1%), and 21% of Pakistani households (down 2%).
- The quality of our homes is improving more slowly for ethnic minority households than the national average. In 2011, about a quarter (23-25%) of all households lived in unsafe homes, regardless of ethnicity. In 2021, this dropped to 15% for white households, but remained 18% for Asian households, 21% for Black households.

## Conclusion

The housing crisis is particularly acute for ethnic minority households in England and Wales. While different groups face different challenges, it is particularly stark that the median Black African and Black Caribbean households have accumulated no property wealth, posing a serious risk that — should long-term house price rises persist and rental properties remain unaffordable and low quality — these inequalities are locked into the housing system for generations to come. The challenges ethnic minority groups face have several under-recognised implications for policy-makers, not least that:

- 1. Declines in the national average rate of homeownership are primarily due to persistently low or declining homeownership rates among ethnic minority households.** This is rarely acknowledged by UK policy-makers and politicians keen to raise homeownership rates. Data on the affordability of housing for different ethnic groups is released irregularly, research rarely disaggregates findings by ethnicity, and there is a widespread lack of focus on the systemic financial and wealth drivers of house price rises that explains the lack of progress in closing deep-rooted housing inequalities.
- 2. The dire situation for some demographics starkly illustrates the consequences of our homes being turned into financial assets.** The UK government has encouraged investment in homes to store and gain wealth, raising prices to the extent that we now have two separate housing systems. On the one hand, those who own homes and thus generate wealth passively through rising house prices, often reinvesting this (through second homes or passing wealth to their children) into other homes, further raising prices. On the other hand, there are those who are trapped into expensive rental arrangements, with limited ability to accrue enough wealth to get on the so-called 'ladder'. The latter group includes the majority of Black, Bangladeshi, Mixed Race, Arab, Roma and Traveller communities.
- 3. Short-term incentives for people to buy homes will not solve this.** This briefing aligns with arguments made by other researchers and campaigners that the inequalities in the housing system are extreme and that piecemeal efforts to build more homes and increase mortgage availability will not be sufficient to solve them (Lloyd et al., 2023). Deep cultural, political and regulatory reforms are needed to bring house prices down, including regrowing the social housing stock and ending the use of homes as investment vehicles (Kazi & Macfarlane, 2022).
- 4. Housing ministers must not leave behind those who live in other types of homes.** Ensuring dignified, affordable, high quality forms of renting and cooperative ownership is essential to provide for those who cannot or do not want to own homes. This must include tackling racist consequences of right to rent policies, and strengthening regulations against racial discrimination by landlords and estate agents.

# 1. Homeownership

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In the UK, incentives for homeowners and financial investors have made buying homes increasingly culturally and economically desirable over the last decades (Kazi & Macfarlane, 2022). Yet there is a persistent and growing disparity in rates of homeownership for many Black, Asian, and ethnic minority groups.<sup>1</sup>

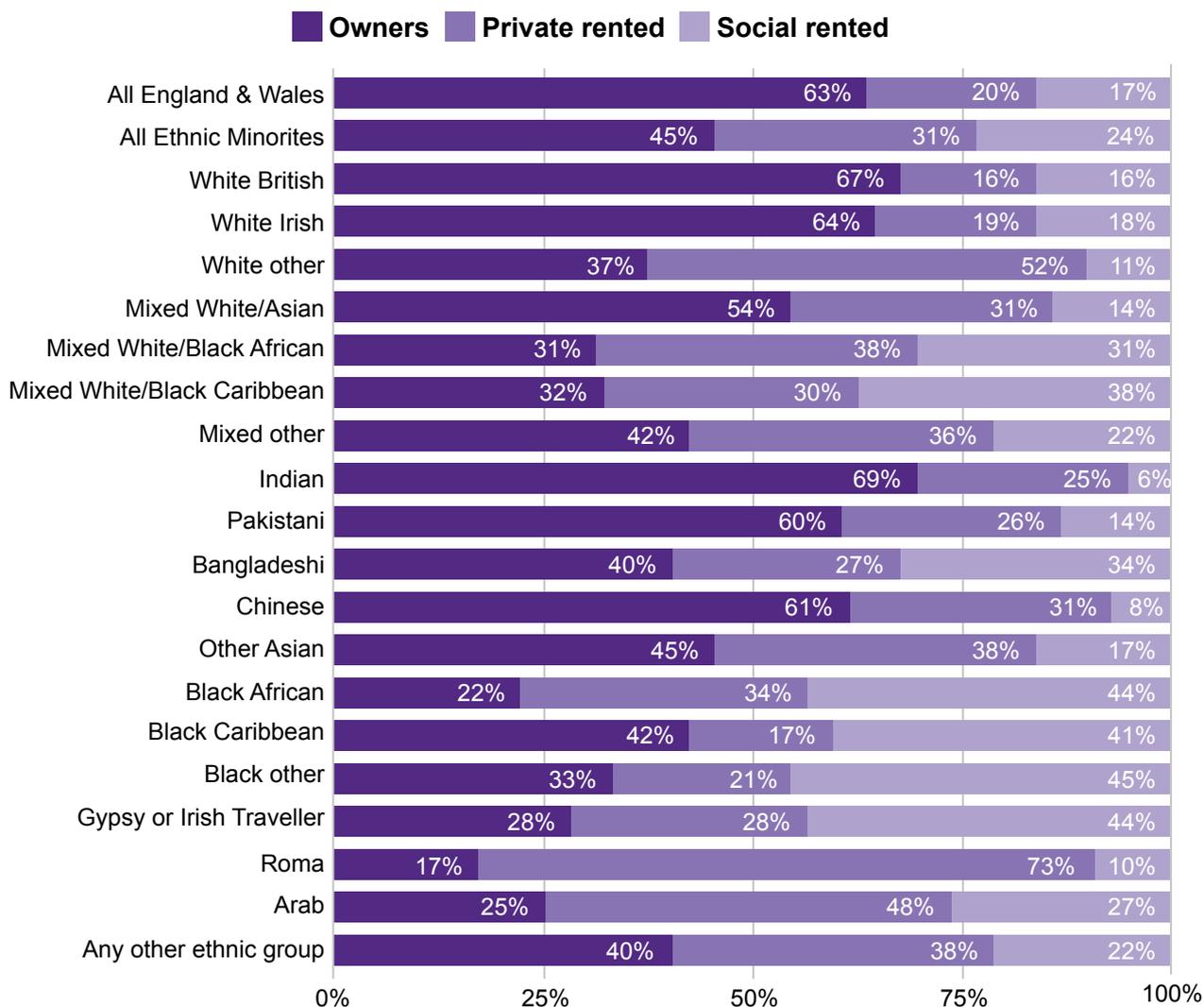
As shown in Figure 1, homeownership is highest among White British (67%) and Indian (69%) households.<sup>2</sup> For all other groups, homeownership is below the national average: Arab, Black African or Roma households are the least likely to own their own home, at 25%, 22% and 17% respectively. There is some variation within Black households, with ownership rates at 22% for Black Africans, 42% Black Caribbeans, and 33% 'Other Black' groups. Social renting among Black households is more than double the average in England and Wales (17%) at 41-45%.

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1. In this briefing we attempt to highlight specific ethnicities we are discussing whenever possible. We recognise that the term 'Black, Asian and ethnic minority' or BAME has limitations and has been criticised for treating ethnic minorities as a homogenous group in the UK. Much of the data used in this report is not sufficiently disaggregated due to small sample sizes and where the data uses specific terminology, for consistency we have used the same wording.

2. 'Ethnic minority households': for ease of comprehension, we typically refer to e.g. 'Indian/White/Black households' in the analysis across this briefing. This is not always precise since in some statistics the data is recorded according to the ethnicity of the 'Housing Reference Person' responding to the surveys, which may differ from that of the whole household. The ONS estimates that in around 10% of households 'two or more ethnic groups are represented'.

**Figure 1: Tenure by ethnicity in England and Wales (2021).**

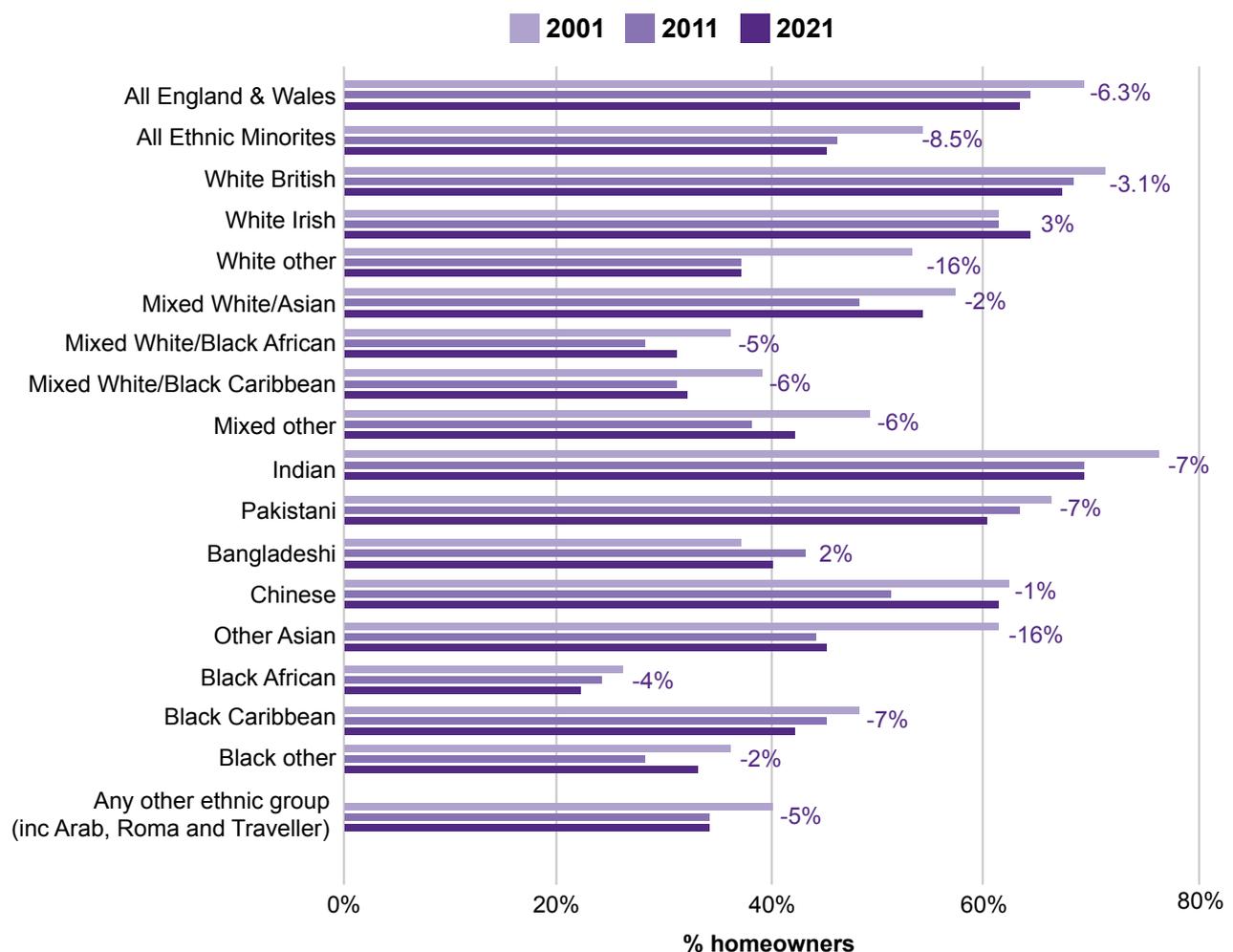


Source: Author's elaboration using Census 2021 data.

The rate of homeownership amongst different ethnic groups has changed in the last decade. Ethnic minority households, the proportion of which has grown from 11% to 14% of all households, are persistently less likely to own their homes. There has been a decrease in homeownership among households where the survey respondent was Pakistani (-3.3%) Bangladeshi (-3.3%), Black African (-1.3%), and Black Caribbean (-3.9%). In all other households, the homeownership rate remained the same between 2011 and 2021, or rose slightly. Altogether, these changes have resulted in a 1.8% fall in the national level of homeownership since 2011.

Since 2001, the picture has changed even more dramatically. Against a national 6.3% drop in homeownership, 3.1% fewer White British households own their own homes, while on average the proportion of ethnic minority households owning their own home has dropped 8.5%; from 54% to 45%. For Black African, Caribbean and other Black households this has meant a drop of between 2-6%, for mixed race White/Asian, White/Black African and White/Black Caribbean falls of 2.5-6.4%, and Indian, Chinese and Pakistani homeownership rates have fallen 1.4-7%. Increased homeownership rates have been reported by a few demographics: White Irish (3.1%), and Bangladeshi (2.5%).

**Figure 2: Change in homeownership rates by ethnicity in England and Wales (2011-21).**

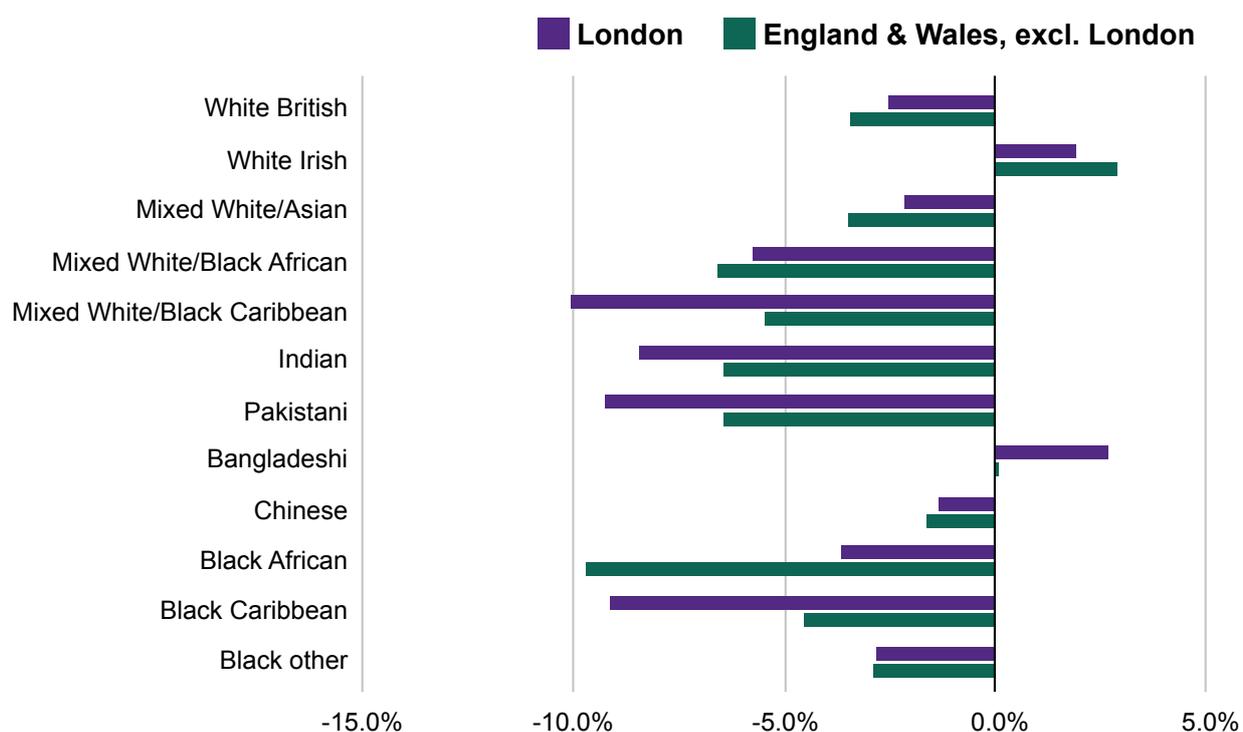


Source: Author's elaboration using Census 2011 and 2021 data.  
 Note: Labels indicate change between 2001 and 2021.

47% of Londoners own their own home, compared to 65% of households in other parts of England and Wales. Even at this lower rate of homeownership, the gap in homeownership rates between the capital and other parts of the country is bigger for ethnic minorities. In 2021, 59% of White British households in London owned their home, compared to 68% outside of London - a gap of 9%. The equivalent gap is significantly higher for other ethnic minorities: Bangladeshi households (23%), Pakistani (14%), Black Caribbean (13%), Mixed White/Black African (12%), Mixed White/Black Caribbean (11%), Black 'Other' (10%). The 23% gap for Bangladeshi households is particularly acute: 51% of Bangladeshi households outside of London own their home, compared to just 28% of Bangladeshi Londoners.

The overall London homeownership rate decreased from 56% in 2001 to 47% in 2021, a drop of 9%. This was a third steeper than the drop of 6%, from 71% to 65%, in other parts of England & Wales. As nationally, this was partly because there is a greater proportion of ethnic minority households in the population in 2021 than in 2011, who continue to have a lower homeownership rate on average; and partly because the homeownership rate has declined more steeply for ethnic minorities over the last twenty years. Among London's Mixed White/Black Caribbean, Indian, Pakistani and Black Caribbean households, there has been nearly a 10% drop in homeownership rates over the last twenty years, compared to drops of around 4-7% for these ethnic minority households nationwide, and drops of around 3% for White British households nationally (Figure 2a). The housing crisis was already significantly worse for ethnic minority Londoners in 2001, and it has worsened for them more acutely over the last twenty years than their White neighbours and other ethnic minority households in other parts of the country.

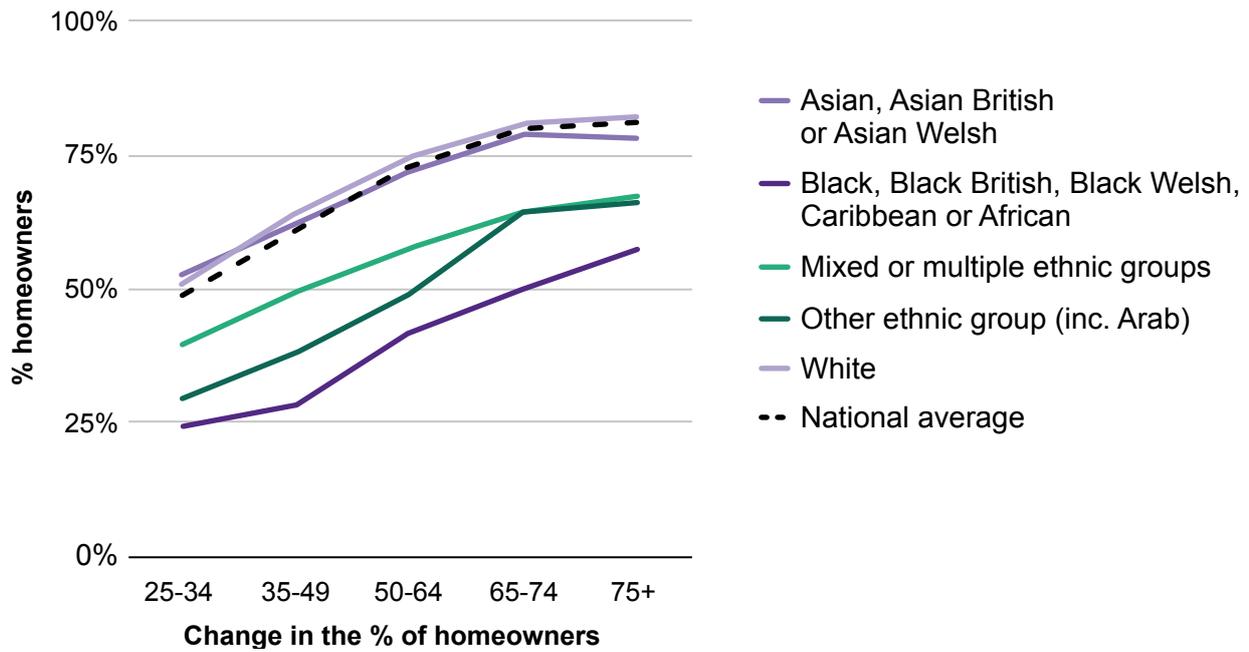
**Figure 2a:** Change in homeownership rates by ethnicity in England & Wales compared to London (2001-21).



Source: Author's elaboration using Census 2001 and 2021 data. Not all groups are listed due to small data sizes.

This homeownership gap persists across all age groups, indicating that these trends show little sign of reversing in the short term (Figure 3). For mixed race, Arab and ‘other ethnic group’ households, nearly a fifth fewer people own homes in all age groups than the national average. For Black households, on average two thirds (61%) of all census respondents aged 35-49 own their own home, compared to just a quarter (28%) of Black 35-49 year olds in 2021.

**Figure 3: Homeownership rates by ethnicity and age in England and Wales (2021).**



Source: Author's elaboration using Census 2011 and 2021 data.

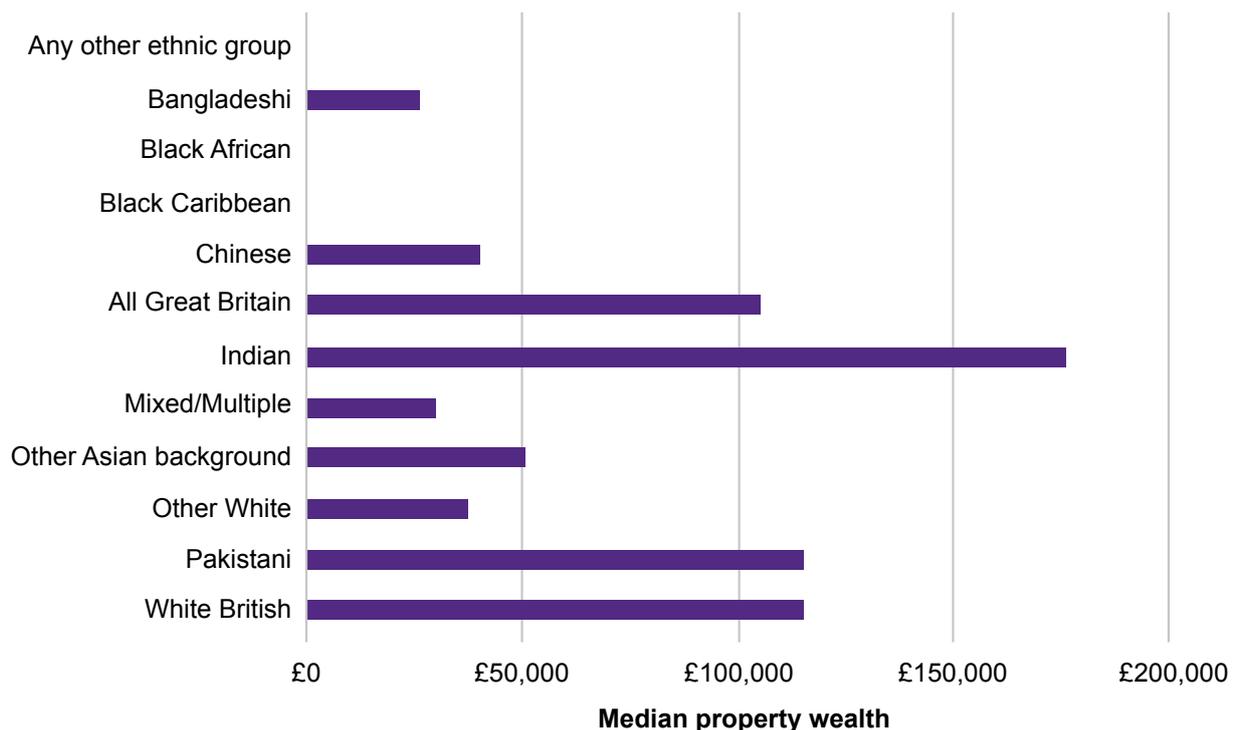
## 2. Property wealth

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Rapid house price growth since the 1980s has seen large wealth gains accrue to existing homeowners, property landlords, and investors. In the UK, homeownership is now viewed as a critical route to building wealth and financial security. In Positive Money's 2022 report 'Banking on Property', we highlighted that owning property is playing an increasing role in wealth disparities (Kazi & Macfarlane, 2022).

As of 2018, the median value of property wealth accumulated by a Black household was zero, compared to £115,000 for a White British family and £176,000 for an Indian household (Figure 4). Similar wealth disparities are seen in London, where the median household wealth of a Black and minority ethnic household is £87,200, 6 times less than median wealth of a White British household of £524,100 (GLA, 2021).

**Figure 4:** Median property wealth in England by ethnicity (2016-18).



Source: ONS, 2020.

Nationally, median household property wealth has increased by approximately 19% between 2014 and 2020, up to 23% for the households owning the most valuable property (ONS, 2022). For homeowners, the increasing value of their home enables them to raise more funds to spend on changing home or buying a second home, further driving up prices. Renters do not have access to these savings, so will find it increasingly difficult to buy if house prices continue to increase.

This also means that renters will have less wealth to pass on to their children, given that property value is typically a significant proportion of household wealth in England (Dillon, 2023). Recent research by the Resolution Foundation indicates that 60% of renters do not expect to be able to pass on wealth to younger generations, compared to 28% of people who own their own home (Leslie & Shah, 2022). Without an urgently needed shift in the government's housing strategy, younger generations of people from ethnic minority backgrounds in the UK may continue to be forced to rent, which (at present) means a worse quality of life, thus entrenching racial and demographic inequalities for decades to come.

### 3. Affordability

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The UK government defines housing costs as unaffordable if they exceed 30% of gross household income. In England and Wales, owning your own home tends to be the least expensive form of tenure: mortgaged homeowners spend around 18% of their household income on repayments, while those living in social homes spend 26-27%, and those in the private rental sector spend 33% (MHCLG, 2019).

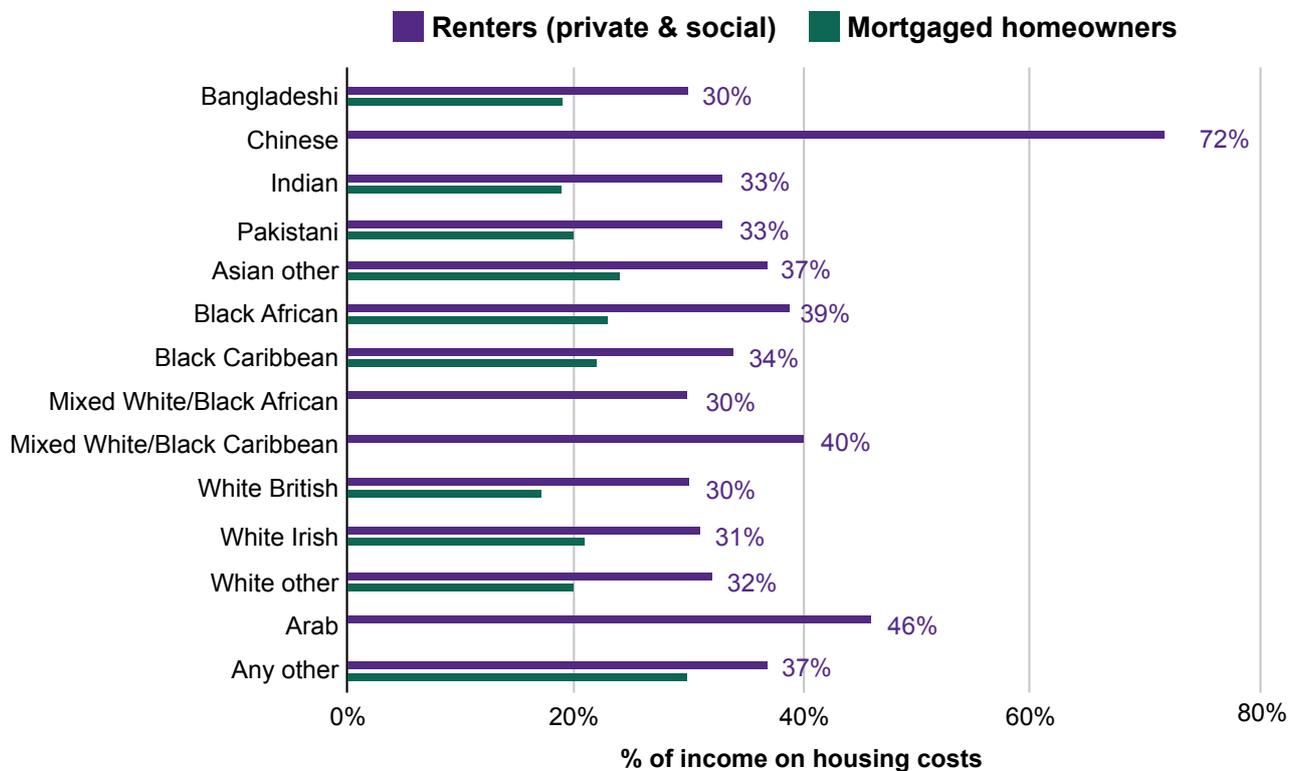
Given that Black, Asian and ethnic minorities households are disproportionately excluded from homeownership, and many earn less than the national average, they are often forced to pay higher costs to live in their homes. This further decreases their ability to save enough money to buy their own home, should they want to.

Data from the English Housing Survey (Figure 5) has confirmed that ethnic minorities spend a higher proportion of their income on their homes than the national average. White British homeowners spend on average 17% of their income on mortgage payments, compared to 20% or more for Pakistani, Black and other ethnic minority homeowners.

In the rental sector, White British renters spend on average 30% of their income to live in their homes, with most other households paying considerably more than this — 72% in the case of Chinese households, 46% for Arab households and 39% for Black African Households. Government records for this data do not interrogate why these figures are so extreme for these groups (MHCLG, 2020). In London, White Londoners who rent privately typically spend 29% of their income on rent, compared to 35% for Black Londoners and 36% for Asian Londoners. All social renters in London are spending close to the 30% affordability limit (GLA, 2021b).

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**Figure 5:** Average spending on homes as a proportion of household income in England, by ethnicity (2015-17).



Source: MHCLG, 2020.

Note: Mortgage data is missing from some demographics due to small sample sizes.

Official data analysis of the change in spending on housing costs by ethnicity is released irregularly so the trend over time is hard to capture. However, there has clearly been a net movement of Black, Asian, Arab and other ethnic minority households into the rental sector since 2001, where costs are significantly higher (Figure 5). On top of this, average rents relative to incomes have risen slightly, around 5% (ONS, 2022b), meaning that spending on their homes is likely to have become more expensive for millions of Black, Asian, Arab and other ethnic minority renters in England over the last ten years.

## 4. Living conditions

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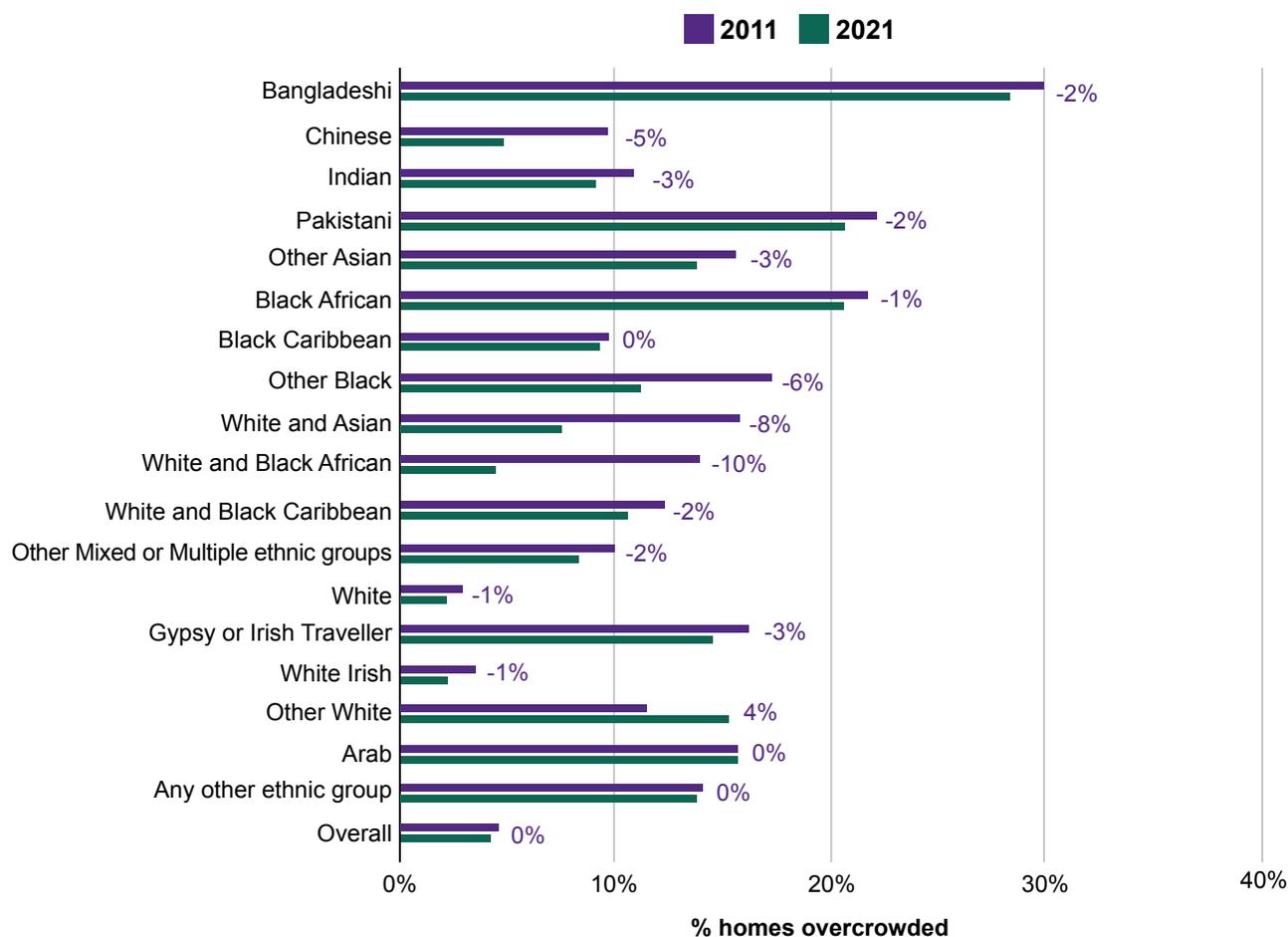
The greater presence of Black, Asian and ethnic minority households in the private and social rented sector leaves them more exposed to the higher levels of insecurity and lethally unsafe housing conditions that are more common in these tenure types. The death of two year old Awaab Ishak last year, who died due to damp and mould in his family's socially rented flat, brought greater public awareness to these conditions, though testimonies from many other families confirm that this was by no means an isolated case (Tweneboa, 2022).

### 4.1 Overcrowding

People living in socially and privately rented homes are more likely to live in overcrowded conditions. According to the English Housing Survey, 1% of people living in their own homes report overcrowding, compared to 8% of social renters and 6% of private renters (DLUHC, 2022).

The recent census data, which surveys more people than the English Homes Survey, found that overcrowding has persisted in the last ten years (Figure 6). 4% of homes were overcrowded in England and Wales in 2021, down just 1% compared to 2011. Ethnic minority households are 3 times more likely to be overcrowded than the national average (14% of homes being overcrowded), and this rate is similar to 2011 (when 15% lived in overcrowded homes). In 2021, the people experiencing the worst overcrowding were: 28% of Bangladeshi households (down 2% since 2011), 21% of Black African households (down 1%), and 31% of Pakistani households (down 9%).

**Figure 6: Proportion of households that are overcrowded, by ethnicity (2011-21).**



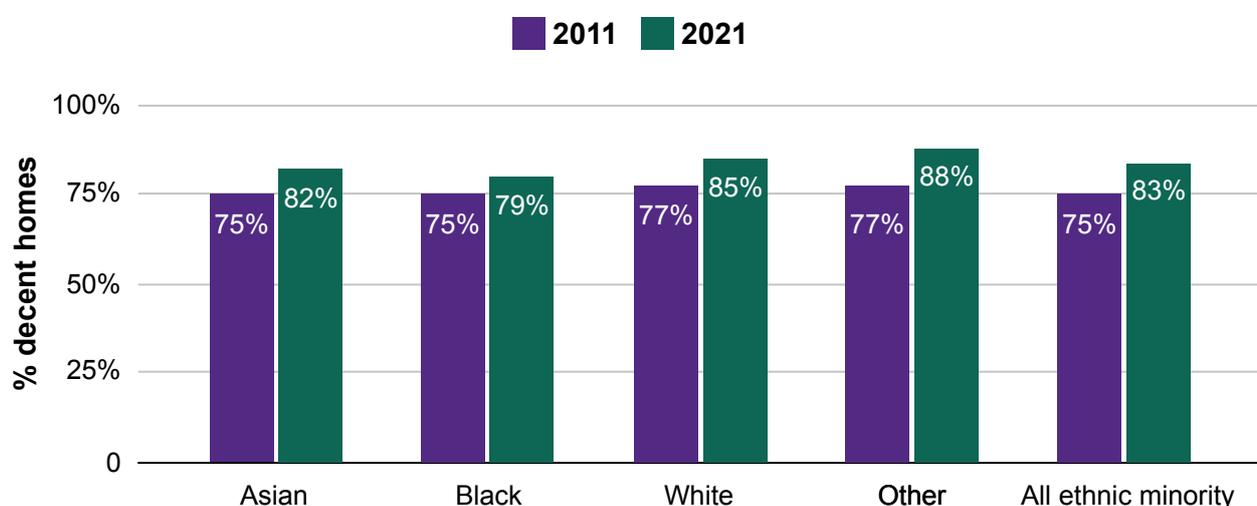
Source: Author's elaboration using Census 2011-2021 data on households in England and Wales.

## 4.2 Standards of living

Poor quality housing has a serious impact on health, with the NHS spending £1.4 billion every year to care for people suffering from excess cold, trips and falls in poor quality buildings, and respiratory conditions linked to damp and mould (BRE, 2021). The Decent Homes Standard (DHS) records whether homes meet acceptable quality of living criteria, and has been a legal standard for social housing since the early 2000s. Overall rates of homes meeting the DHS remain concerning, but have improved over the past decades. In 2006, 33.1% of all homes were 'non-decent', compared to 15% in 2020 (DLUHC, 2022b).

However, improvements have not been made equally. In 2011, about a quarter (23-25%) of all households lived in non-decent homes, regardless of ethnicity (Figure 7). In 2020, this had dropped to 15% for White households, signifying that about a third of non-decent homes lived in by White households had improved over ten years. Around a quarter (28%) of non-decent homes lived in by Asian households have been improved, similar to overall rates for all ethnic minority households. But rates of improvement have been much lower for Black households: in 2020, 20.7% of Black households were living in non-decent conditions. Only a fifth of non-decent homes lived in by Black households were improved between 2011 and 2021. Overall, people from ethnic minority backgrounds are still more likely to live in non-decent homes than White households.

**Figure 7:** Proportion of homes meeting the Decent Homes Standard, by ethnicity of the household (2011-20).



Source: Author's elaboration of English Housing Survey data.

### 4.3 Precarity and insecurity

The majority of ethnic minorities in England are renters (Figure 1), and renters in England live on Assured Shorthold Tenancy (AST), where landlords can end a tenancy without giving a reason — although new regulations are expected to be introduced that should make this more difficult. In reality this means always living with the risk of eviction or a contract not being renewed, and is associated with anxiety and stress for many renters (Shelter, 2021). A recent study showed eviction rates to be higher in the most ethnically diverse local authorities in London compared to the least ethnically diverse (Rogaly et al., 2021). Racial discrimination likely exacerbates this: between 2014-2018, 25% of Black Londoners surveyed gave their reason for their most recent house move as ‘landlord asked me to leave’, compared to less than 5% of White Londoners (GLA, 2021).

For households moved by local authorities, Inside Housing has found that Black and Asian-led households were placed out-of-area to a disproportionate degree in most local authorities in the UK (Cooper, 2023). Councils that rehouse many Black-led households also do so in predominantly white areas.

For those seeking new homes, there is widespread and under-reported discrimination against prospective renters from ethnic minority backgrounds. Journalist Carla Abreu (2022) has traced barriers starting at the point of requesting viewings for homes, and continuing as renters try to put down an offer, or request support from their landlord once they live in the home. She notes that the Right to Rent scheme, which ‘requires landlords to deny lodgings to those who cannot prove they are permitted to live in a rented home’ enables these barriers, with 42% of landlords saying that the scheme would make them ‘less likely to consider letting to people who didn’t hold a British passport – or who “appeared to be immigrants”’.

#### **4.4 Homelessness**

Detailed research from Heriot-Watt university indicates that Black, Asian and ethnic minority communities experience disproportionate levels of homelessness in the UK (Bramley, 2022). People from Black and Mixed Ethnic backgrounds experience the highest risks — three-and-a-half times higher than White UK-born people — particularly of statutory and core homelessness. Asian people, as a whole, experience lower risks of these forms of homelessness. However, Pakistani and Bangladeshi people face greater risks than Indian, Chinese and other Asian groups.

The Heriot Watt research highlights that London has even more extreme disparities, with Black people five times more likely than White to be statutorily homeless. Black households are twice as likely than the average household in London to be assessed for homelessness (Cosh & Gleeson, 2020). While the majority of rough sleepers in London are White, the number of Black rough sleepers is rising faster, having increased fourfold between 2008/09 and 2020/21.

## 5. Conclusion

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The housing crisis is particularly acute for ethnic minority households in England and Wales. There are striking inequalities in homeownership, housing costs, quality and household wealth for Black, Asian, and ethnic minority households. This is rarely acknowledged by UK policy-makers and politicians keen to raise homeownership rates. Data on the affordability of housing for different ethnicities is released irregularly, research rarely disaggregates findings by ethnicity, and there is a widespread lack of focus on the systemic financial and wealth drivers of house price rises — these gaps in data collection and analysis are holding back progress towards closing housing inequalities.

While multiple factors contribute to these patterns, rapidly rising house prices and a political shift towards encouraging investment in homes to store and increase wealth has been instrumental (Kazi & Macfarlane, 2022). The ‘financialisation’ of homes has concentrated gains from homeownership among existing homeowners, wealthier groups and landlords, creating a two-tier housing system. On the one hand, those who own homes and thus generate wealth passively through rising house prices, often reinvesting this (through second homes or passing wealth to their children) into other homes, further raising prices. On the other, there are those who are trapped within expensive rental arrangements with limited ability to accrue enough wealth to join the so-called ‘ladder’ — including the majority of Black, Bangladeshi, Mixed Race, Arab, Roma and Traveller communities.

As Positive Money’s ‘Banking on Property’ research has highlighted, piecemeal efforts to build more homes and increase mortgage availability will not be sufficient to solve these issues. Deep cultural, political and regulatory reforms are needed to bring house prices down, radically regrow the social housing stock and end the use of homes as investment vehicles (Kazi & Macfarlane, 2022; Lloyd et al., 2023). Ensuring dignified, affordable, high quality forms of renting and cooperative ownership is also essential for those who cannot or do not want to own homes. This must include tackling the racist consequences of right to rent policies, and strengthening regulations against racial discrimination and poor quality homes run by landlords and estate agents.

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