

## The margins of public space – Muslims and social housing in England

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### Abstract

This paper investigates Muslims' perceptions of the housing services provided to them, and the extent to which these meet their religious needs and aspirations. It draws on evidence from surveys published by the Housing Corporation in 2004 of 10,000 housing association tenants and 7,000 housing association staff, two studies commissioned by North London Muslim Housing Association of Muslim residents in Hackney (2001) and Kensington and Chelsea (2004), a review of Muslim housing experiences commissioned by the Housing Corporation in 2002 and published in 2005, and an unpublished review of Bangladeshi residents in Aston, Birmingham, conducted in 2005.

Keywords: housing, religion, faith, muslim, cohesion.

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### Introduction: religion and the public realm in the UK

Although the United Kingdom is technically a theocratic state, with the Queen as head of state and head of the state religion, it has in practice a strongly secular public culture. Religious faith declined throughout the twentieth century, often reduced to the nominal pageantry of births, marriages and deaths. Even those inspired by their faith tended to accept that its public expression should be ring-fenced within areas of specialist religious competence - the relief of suffering, education, charitable works.

Since the last quarter of the century, however, there has been a growing interest in the role of religious faith in the wider public arena. The debate highlights differences between the intellectual and spiritual cultures of the White British majority and most minority ethnic communities. The 2001 Census presents a profile of religion in England (ONS, Crown Copyright):

Christian	-	72%
No religion	-	15%
Not stated	-	8%
Non-Christian	-	5%

Those with no religion (7.2 million) outnumber all non-Christian minorities (2.9 million) by a factor of about 2.5. Table 1 shows that the figures are important because non-believers are not evenly distributed across the population, but are concentrated among the White British.

**Table 1: Religions in England (Census 2001)**

	Proportion of ethnic group with no religion (2001)	Ethnic group as proportion of total population of England (2004)
	%	%
Asian	1.1	5.1
Irish	6.3	1.2
African	8.1	1.2
Black Caribbean	11.2	1.2
White British	15.4	85.3
Chinese	52.5	0.6

Source: ONS, Crown Copyright

All minority ethnic communities except the Chinese display a stronger attachment to religion than the White British. For every person who boldly asserts their atheism, there will be many more agnostics who remain affiliated to their religion without necessarily believing in it. The distinction between religious affiliation and religious belief is practically non-existent among the largest minority grouping of Asians. This illustrates one reality of the society into which religious and ethnic minorities are trying to integrate. For most minorities, religious belief is taken for granted. For the majority, it is not.

Increasingly, minority communities are articulating their aspirations through the religious faiths which inspire and guide them and which help them to transcend ethnic, cultural and linguistic differences which might otherwise divide them. In 2007, 86 per cent of Muslims agreed with the statement 'My religion is the most important thing in my life,' compared with 11 per cent of the general population of Britain. To illustrate what this meant in practice, about half of the Muslims surveyed (49 per cent) said they prayed five times a day, with just five per cent saying they never prayed (Mirza, 2007). Since the organisations which determine policy and deliver services are still predominantly led and staffed by White British people, such intense religious faith can present a barrier to understanding between minorities and those in power. Tariq Modood has pointed out that:

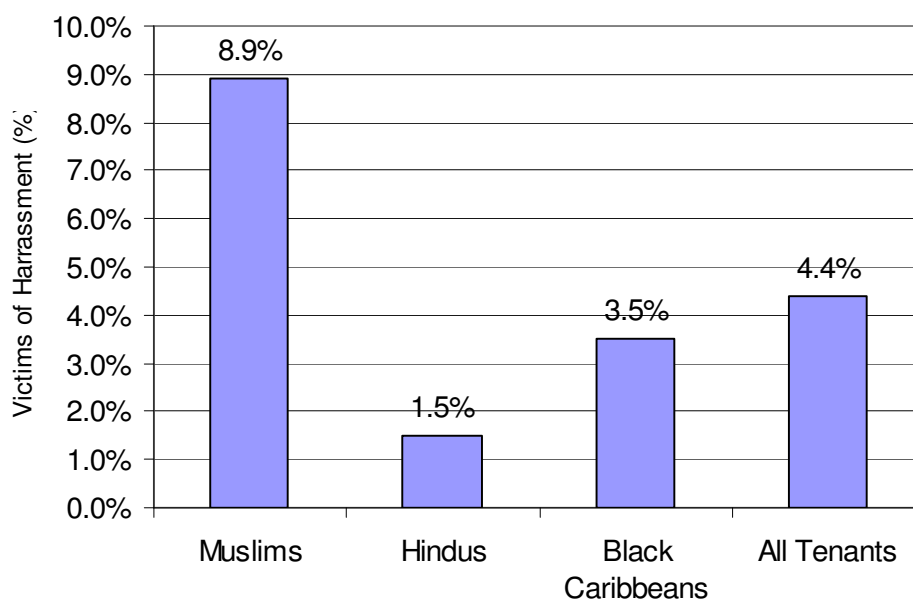
'Most theorists of difference and multiculturalism exhibit very little sympathy for religious groups ... and there is usually a presumption in favour of secularism.'  
(Quoted in Farnell, 2001)

Given the nature of world events, much of the current debate on the public role of religion relates in practice to the position of Islam and relations between Muslims and non-Muslims, about integration, segregation, alienation and assimilation. These are critical issues, although they have different meanings for different people.

## Muslims and social housing

Muslims sometimes feel under attack and the 2004 tenants survey presents disturbing evidence that Muslim housing association tenants suffer disproportionate harassment, in comparison to non-Muslim minorities. The proportions of tenants reporting that they or a member of their family had been physically assaulted, mugged or robbed in the street, or suffered verbal abuse or sexual harassment in the last year are shown in Figure 1.

Figure 1: Victims of harassment 2004



Source: Cheesman, 2005a

Hindus and Black Caribbeans are both non-Muslim communities who might look similar to many Muslims if race was the issue. Since Sikh men with turbans and beards are sometimes mistaken for Muslims, it would have been interesting to compare their experience but, with only 17 individuals, the numbers were too small to be significant. Social landlords need to be aware of the vulnerability of Muslim tenants to Islamophobic verbal and physical harassment, and to build this into their policies and staff training.

Social housing providers need to give particular attention to the needs of Muslims because their high levels of deprivation create disproportionate housing need. The proportion of Muslims housed by housing associations is, at 4.7 per cent, significantly above the national figure of 3.1 per cent. It is a matter of concern that, according to the 2004 tenants survey (Table 2), Muslims appeared to be less content than tenants overall with the services they are receiving.

**Table 2: Housing association tenants 2004 - satisfaction ratings**

<b>Satisfied with:</b>	<b>All tenants</b>	<b>Muslims</b>
Home	81%	72%
Landlord	77%	73%
Repairs/maintenance	72%	66%
<b>Condition of home:</b>		
Landlord keeps my home in a decent condition	70%	62%
My home in is a poor state of repair	8%	14%
My bathroom is modern	55%	42%
My kitchen is old	15%	21%
My house is difficult to keep warm	9%	17%
My house is well decorated	58%	55%
<b>Performance of landlord:</b>		
Informs tenants about decisions	54%	46%
Involves tenants in decisions	44%	40%
Is strongly influenced by tenants' views	43%	35%
Gives tenants opportunities to influence decisions	40%	32%
Listens to tenants	39%	34%
Actively seeks the views of tenants	40%	30%

Source: Cheesman 2005a

Muslim satisfaction ratings are consistently the lowest, in comparison to other religions and to different ethnicities. This needs investigation. As a starting point for further research, two hypotheses are proposed. First, it may be connected with the cultural and religious suitability of the home; second, it may be connected with Muslim attitudes towards rented accommodation.

The studies of Muslims in Kensington and Chelsea in 2004 and Bangladeshis in Aston in 2005 (Al-Azami et al 2001, Murad and Saeed 2004, Khanum et al 2005) indicate that some of the issues may relate to design, space and the use of rooms:

- i *Flexible living space*: Performing prayers in groups five times a day can be awkward in a crowded home. Space to pray is valued more highly by some households than access to a mosque since most prayers are performed at home. While men may try to attend congregational prayers once a week, on a Friday, few have time to visit mosques more frequently. Women seldom attend mosques. In addition, with large households and extended networks of friends and relations, bedrooms as well as living rooms may be used as overflow space for praying, eating, talking and sleeping.
- ii *Alignment of toilet*: Muslims must pray towards the direction of the holiest Muslim shrine – the Ka'aba in Makkah, so toilets should not face Makkah.
- iii *Separate toilet*: Keeping the bathroom and toilet separate, can help to save queuing during ritual washing before prayers.
- iv *Low sink*: A low sink is considered important by some, but by no means all, Muslims to facilitate ritual washing before prayers.

Most of these features can be incorporated into design and without affecting the suitability of the homes for non-Muslims, many of whom might welcome some without noticing others. The National Housing Federation's good practice guide on *Accommodating Diversity: housing design in a multicultural society* provides useful guidance.

## Family networks and sheltered housing

Another critical issue for many Muslims is the maintenance of the extended family network. This is not simply a social preference, but is the foundation of a strong social infrastructure. Parents can help bring up grandchildren and then, as they become older and more frail, can in turn be looked after themselves. The Aston study revealed a passionate commitment to this style of life and confirmed deep-seated – often vehement – resistance to sheltered housing for ageing parents. Their aspiration was to care for older people within the family. Many believed sheltered housing conflicted with their duty as Muslims to look after their parents and older people. A 25 year-old man living with his mother and sister declared:

*'I would not send my mother to a place like that. She looked after me for 25 years so it's only right I look after her. And Islamically it's not correct.'*

His sister reinforced the message: 'I will never consider this option. Culturally and Islamically it's not right.' A 35 year-old father condemned sheltered housing as 'Islamically not right – we have a duty to look after our parents.' (Khanum et al, 2005)

They raised fears about the availability of religious and cultural facilities, including halal food, and were concerned that their parents might be isolated by language barriers. A 28 year-old father said: 'They will not be looked after properly.' A young unmarried man went so far as to declare: 'I would rather send them to Bangladesh where there are our own people to look after them.'

The hostility of the Bangladeshi community in Aston towards sheltered housing cannot be overstated and is in line with findings from other studies about Muslim attitudes. It provides insights into their broader view of service delivery. Their religious objections would not be met simply by addressing specifically religious requirements such as halal food and prayer facilities, although these are obviously important, because their interpretation of their Islamic duty goes wider, embracing the totality of cultural, linguistic and care services required to maintain the wellbeing of their parents.

Ideally, services should be directed towards caring for older people in their homes and supporting their carers within the extended families. Nevertheless, the pressures of contemporary life will in practice prevent some Muslims from realising their ideal of caring for their elders. As the community ages and more young people obtain work outside the areas where they were brought up, the number of isolated older Muslims will increase. A very young married woman in Aston aged 22 made the shrewd and profoundly Islamic point that none of us knows our own fate: 'Nobody knows what the future holds. Everyone is too busy to look after others.'

## Housing allocations and household formation

It is important that housing allocations policies support the extended family structure. Extended families do not necessarily live in the same premises. At the property level, the family structure of Muslims is similar to the general population. 65 per cent live in homes containing one family, slightly above the national figure of 63 per cent. As a Bangladeshi explained in the Aston study, 'It is not possible to have [multi-] generational families in one house the way they would in Bangladesh.' Traditional family structures are adapting, as younger Muslims favour independence and overcrowding exacerbates personality clashes. Being in the same street, just a few houses away, can be sufficient to keep the family together. A young Pakistani married man in Manchester commented in 1999, 'I get on with my parents now that I live

apart.’ (Karn et al, 1999) Given the choice, most Muslims will live close to their other family members. Housing providers should where possible allocate housing to families in clusters of neighbouring properties so that they can provide mutual support to each other.

Older Muslims suffer the double disadvantage of being a minority within the Muslim community and an even smaller minority among older people generally. Given the focus on younger people and overcrowding, their needs may be overlooked.

Another minority within the minority, often overlooked both by policy makers and community representatives, are households headed by women. A significant number of Muslims are lone parents - 12 per cent of households according to the Census, slightly higher than the general figure of 10 per cent. The figure is 18 per cent for housing association tenants, compared with 14 per cent generally, and almost all (95 per cent) are women. One reason is the arrival of women with children as refugees and asylum-seekers who have been widowed or separated from their husbands. In 2003, no less than 53 per cent of the Somali households in Hackney were lone parents, both the mothers and the children often traumatised by their experiences (Holman and Holman, 2003).

As well as divorce and separation, as in any other community, some women find themselves as lone parents because the first settlers were single men who lacked the financial stability to take on a family until late in life, when they married women many years younger. Arriving in Britain as adults, with a poor command of English, and still relatively young when widowed, their wives may lack English language skills and a good understanding of the system – including their entitlements to support as lone parents. Muslim women bringing up children on their own may not be familiar with the English language or British social welfare systems, and may not be accustomed to dealing directly with the official world in general and unrelated men in particular. (Cheesman, 2005b)

### **Housing aspiration and finance**

Given the levels of relative dissatisfaction among Muslim tenants in the 2004 survey, it is not surprising that a high proportion were considering a move. 33 per cent of Muslim tenants said they would like to move in the next two years, compared with 23 per cent of tenants overall. Like other tenants, they said this was mainly because they needed a bigger home but, whereas 70 per cent of tenants overall aspired to remain in social housing in ten years time, this was the ambition of only 52 per cent of Muslim tenants. 29 per cent wanted to own their own homes, compared to 13 per cent of tenants overall. (Cheesman, 2005a). The Aston study found that council homes were more popular than housing associations’ because of the prospect of home ownership through the right to buy. (Khanum et al, 2005) This underlines the force of the imperative towards home ownership in the Muslim community.

The reasons given by Muslim tenants for wishing to own their own homes were, in descending order of preference (with the preferences of tenants overall in brackets) (Cheesman, 2005b):

1. Investment for the future (2);
2. Something to pass on to their children (3);
3. Greater freedom than in social housing to choose the location (1).

The Muslims’ choice is significant because Islam lays particular stress upon securing the future of the family, and property has in all cultures been viewed as one of

the most reliable forms of security. This may be the primary motivation of the Muslim tenants aspiring to home ownership.

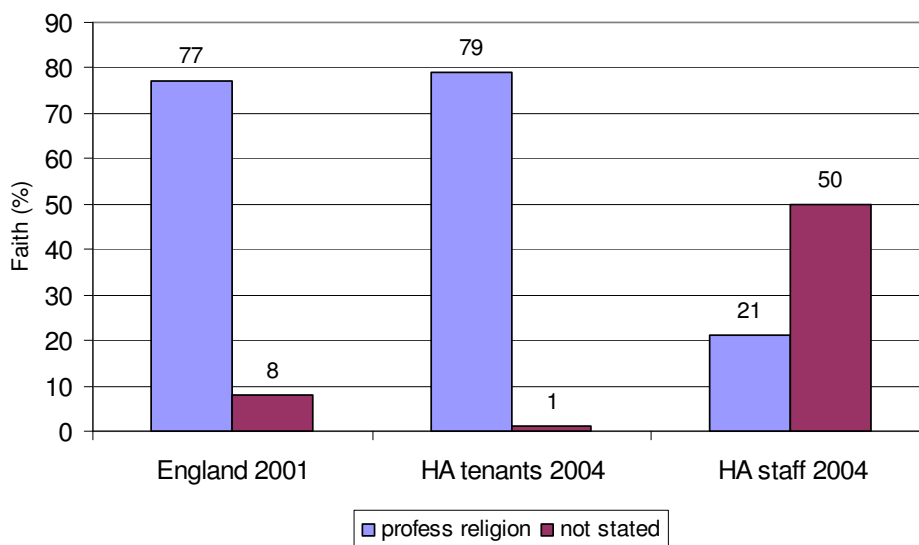
The Kensington and Chelsea study confirmed that concerns about interest-bearing mortgages reduced the willingness of Muslims to opt for home ownership. Nationally, 51 per cent of Muslims owned their own homes in 2001, compared to 69 per cent of the general population, so many have taken up conventional mortgages whether they approve of the system or not, but there remains scope to extend home ownership. (Sellick, 2005) It was estimated in 2005 that the potential market for halal mortgages could be as high as £450 million. (Cheesman, 2005b)

## Conclusions

Overall, then, although multiple deprivation constrains the housing choices open to many Muslims, the extended family system appears to be adapting to British circumstances, and at its best provides a strong social infrastructure. Faith in the family is matched by suspicion of external support services, especially sheltered housing. There is a significant proportion of lone parents and women-headed households. Because the age profile of the Muslim community is young, issues relating to the support of older and frail people are not as high on the agenda as in the wider community and there is an assumption that families will cope. This may no longer be the case as the community ages and numbers increase, especially if adult children's jobs take them away from the community. The need to provide support to older and frail Muslims through sheltered housing or floating support will have to be faced, but it will not be an acceptable solution to most members of the community so long as they remain sceptical about the cultural and religious competence of the service providers.

This raises questions about the nature of service provision to Muslim tenants. Taken together, the studies indicate a degree of dissatisfaction towards the providers of housing and support services. The 2004 survey of housing association staff provides a striking insight, shown in Figure 2.

**Figure 2: Faith in the housing association sector**



Sources: Cheesman 2005b, Purvis 2004

This table shows the response rate to the question on religion in the Census, the tenants' survey and the staff survey. It reveals religious belief as the faith that dare not speak its name. Housing association staff are out of line with both their tenants and the country as a whole. Tenants and the general population have much the same profile, with close to 80 per cent of the population professing a religion of some sort. Among housing association staff, by contrast, only half were prepared to answer the question at all and, of these, less than half admitted to having a religion. This implies that the culture of housing associations is resolutely secular, with the high non-response rate suggesting staff may be uncomfortable with religion.

These figures reflect, almost as a caricature, the distinction discussed earlier between the secular White British culture and the non-secular cultures of most minority communities. Given the Christian origins of many housing associations, one might have expected them to maintain a relatively strong religious culture. If they are in any way representative of executive bodies more generally, it raises uncomfortable questions about the capacity of secular policy-makers and service providers to respond to and address the concerns of minority communities for whom religion is a fundamental feature of their lives. Further research is needed on this question.

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