



Women and Equalities Committee

Oral evidence: [Unequal impact? Coronavirus and BAME people](#), HC 384

Wednesday 1 July 2020

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[Watch the meeting](#)

Members present: Caroline Nokes (Chair); Nickie Aiken; Angela Crawley; Kim Johnson; Bell Ribeiro-Addy; Nicola Richards.

Questions 44–75

Witnesses

I: Dr Andrea Barry, Senior Analyst, Joseph Rowntree Foundation; Cym D'Souza, Chair, BMENational; Dr Zubaida Haque, Interim Director, The Runnymede Trust.

Written evidence from witnesses:

- [BMENational](#)
- [The Runnymede Trust](#)



Examination of witnesses

Witnesses: Dr Andrea Barry, Cym D'Souza and Dr Zubaida Haque.

Q44 **Chair:** Good afternoon and welcome to this evidence session of the Women and Equalities Select Committee. Can I thank all our panellists for being with us today? I am conscious that you represent a range of organisations. It would be really helpful for Members if you could very briefly introduce yourselves and tell us how the work you are doing can help us in this inquiry into coronavirus and the impact on BAME people.

Dr Barry: I am Dr Andrea Barry. I am a senior analyst at the Joseph Rowntree Foundation, which is an independent social change organisation working to solve UK poverty. Around one in five of us were already in poverty before the outbreak began. During this turbulent time, we are finding out just how much we rely on each other in our society. Therefore, it is important to explore and to educate society on the ethnic inequalities of the experience of poverty.

As an organisation, we have been focused on how the pandemic exposes the inequalities in the labour market for the black and minority ethnic community. It is simply not right that disparities in employment, housing and access to the social security system are disproportionately impacting this population. We have conducted polling to understand how families are coping during the pandemic. BAME families are more likely to have suffered a loss of income and more likely to have had to cut back on essentials, to be behind on bills and to have encountered debt.

Furthermore, we have been advocating for the removal of the no recourse to public funds status due to the impact the pandemic has on immigrant families.

Q45 **Chair:** I am sure that much of what you want to say will be covered in the specific questions, including no recourse to public funds. You mentioned that you are an analyst for the Joseph Rowntree Foundation. How much hard evidence does the foundation have of the impact as opposed to anecdotal evidence?

Dr Barry: Are you asking about lived experiences versus analysis from data?

Chair: Yes.

Dr Barry: We have significant evidence out of polling, datasets and *UK Poverty 2019/20*. We have produced briefings. We have briefings and reports going back at least 20 years that look at the matter.

Dr Haque: I am Dr Zubaida Haque. I am the interim director of the Runnymede Trust, which is an independent national race equality think tank. We have been around since 1968 when we were launched to nail the lie in racism, around the same time as Enoch Powell's speech, so that was quite timely. We focus predominantly on research, policy and social



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change. Our bread and butter is always research so, Chair, when you ask how much evidence we have with regard to racial inequalities, we have significant evidence going back decades, but also in the context of Covid-19, drawing from organisations all around us, starting with the ONS, Public Health England, the Institute for Fiscal Studies, Joseph Rowntree, our own and others.

We have been heavily involved with Covid-19-related work, looking at the impact of Covid-19 on ethnic minority communities across different areas and on disadvantaged communities. I will stop there and let the Members ask me more questions about that.

Cym D'Souza: I am Cym D'Souza. I am here in the capacity of being chair of BMENational, which is an umbrella group that seeks to facilitate lobbying of BME housing associations across the country in terms of the needs of the black and minority ethnic communities that we serve.

Just by way of explanation, I am also chief executive of Arawak Walton Housing Association, which operates in Manchester, Trafford and Stockport. We are a black and minority specialist housing provider working in the inner cities of those three local authorities. It is often assumed that BME associations house only BME people but that is not true. The reason we are a specialist is that we majority operate in communities across those three local authorities that are predominantly from black and ethnic minority backgrounds. Our purpose is to ensure that we provide good-quality, accessible housing to the communities and the indigenous populations living in those areas, and ensure that we facilitate community cohesion and inclusion. That is my background.

Q46 **Nickie Aiken:** Thank you, witnesses, for your introductions. I was interested particularly in Dr Barry. I am just trying to delve slightly deeper into what you were saying in your introduction and the question the Chair asked, for some more detail. What research and analysis has the Joseph Rowntree Foundation undertaken during lockdown and Covid-19, not before, to show how BAME households are being disadvantaged, if they are, compared to their white counterparts?

Dr Barry: The Joseph Rowntree Foundation has conducted polling, as I explained in my introduction.

Q47 **Nickie Aiken:** When you say "polling", do you mean that you are actually asking people?

Dr Barry: Yes.

Q48 **Nickie Aiken:** How many people have you asked? What is the number?

Dr Barry: I am actually not sure about that.

Nickie Aiken: Is it hundreds or thousands?

Dr Barry: It would be in the thousands.



Nickie Aiken: Is it tens of thousands?

Dr Barry: No. We are trying to understand the impact that the Covid-19 crisis has had on people who are claimants for universal credit and child tax credit. By doing this, we were able to ask people certain questions about what their financial resilience has been during the crisis. Part of that was asking people of black and minority ethnic backgrounds whether they have had extra costs recently due to the crisis and whether their income has dropped, and understanding how many more people have had to take on debt to deal with the increased costs as well as where the increased costs are coming from. Are they coming from more food costs? Are they coming from internet costs? That is the main type of work we have been doing to understand the impact of Covid-19.

Q49 **Nickie Aiken:** Am I right in thinking that it is via surveys?

Dr Barry: Yes.

Q50 **Nickie Aiken:** It would be really helpful to know how many people responded to give us a context. If you could provide us with that after the session, I would be really grateful.

Dr Barry: Yes, of course.

Q51 **Nickie Aiken:** There has been an extensive amount of support and help with the grants, loans, universal credit and furloughing. Out of all the support systems the Government have put in during Covid-19, what do you think has worked particularly well for the BAME community?

Dr Haque: First, can I just jump in very quickly on the question that you asked Andrea? That is not because I know her sample size; I do not. I just want to say that there have been numerous surveys carried out. The Runnymede Trust has just carried one out but I cannot share the results yet because they are still being shared with us.

On average, the surveys are nationally representative. They have taken in quota samples so that they take into account people in more deprived areas, from working-class backgrounds and so on, as well as ethnic minorities. They have had ethnic minority quotas and boosts. They have had boosts for people from more disadvantaged groups and so on. On average, the surveys are of 2,000 to 2,500 people because that is how much civil society organisations can afford. If you want more, you have to pay for it and that is quite expensive.

We have had several surveys come through. The reason I say "we" is that we tend to collaborate quite closely in the civil society sector. For instance, the Runnymede Trust has been working very closely with anti-poverty sectors as well as women's organisations. We have Turn2us, which is an anti-poverty organisation on the front line, the Fawcett Society, the Women's Budget Group and so on. The one thing I can say to you, Chair, is that the results are almost consistent in terms of the impact of Covid-19 health-wise and economically on ethnic minorities.



We are focusing predominantly on the economic aspect today. We know about the health aspect, which is of course quite tragic, in that they are much more at risk. Economically, there is no doubt that they have been harder hit. They have been harder hit in terms of having significantly less income. They have been harder hit in terms of being furloughed. They have been harder hit in terms of the fact that they are on zero-hours contracts. They have been harder hit in terms of the fact that children are now at home. Children who were on free school meals are now at home and there are more mouths to feed. There are issues around fuel poverty. All of that has a consistent message, which is that they are struggling much more and they are literally on the breadline.

Q52 **Nickie Aiken:** Is that because of the nature of the jobs?

Dr Haque: Yes, absolutely. You are right. The jobs tend to be in low-paid, insecure, precarious work—zero-hours contracts. I should add that black and minority ethnic women have been hit disproportionately hard as well.

The nature of those jobs links me to your next question about what has helped and what has not helped. We recognise that the Government have rolled out extensive programmes in terms of furloughs, self-employed people, removing some of the barriers to universal credit and slightly increasing universal credit. The problem is that it does not capture or recognise the nature of the precarious employment that black and ethnic minority people are overrepresented in. That includes black and ethnic minority people in keyworker jobs that are low paid, such as the social care jobs, the healthcare assistants, the delivery drivers and the transport drivers. They are all low paid.

Let us focus on universal credit and statutory sickness pay. Statutory sickness pay, for instance, is too low at the moment. It is something like £95.85. It is too low and it has very restricted eligibility criteria, which means that a lot of ethnic minority people in precarious employment just do not meet the criteria. Their income is too low and they do not meet the criteria. It also does not include zero-hours contracts. That means that, if black and ethnic minority people fall ill from Covid-19—and we know that they are much more likely to fall ill, depending on which ethnic group they are from—they cannot claim statutory sickness pay. That is one way. Although the Chancellor has rolled that out and said that it is available, one in five zero-hours contract workers are not eligible for that. That is a problem.

The other problem is around universal credit. It is too low; it needs to be increased. There are two-child limits. On average, black and ethnic minority families are bigger than two children. On average, they have two-plus children, which means there is not enough money with regards to the mouths to feed.

There are also issues around the housing allowances, which do not recognise local rents. London houses approximately half the black



population and about 40% of the Bangladeshi population. Bangladeshi and black people are overrepresented in London. In London, we know the housing costs are eye-wateringly high. On top of that, those ethnic groups have not been able to access social housing. Social housing has been less and less available to those groups, so they have had to go into private rented, low-standard housing. You can see the cumulative effect of all that.

Q53 **Nickie Aiken:** I represent Westminster, so I am fully aware of the issues regarding housing. Can we just go back to what you think the Government have done well? I understand what you are saying about the shortcomings but what would you welcome that the Government have done?

Dr Haque: We welcome the fact that they rolled out the furlough scheme. We welcome the fact that they raised universal credit and that universal credit was opened to self-employed people. That was one of the biggest tensions for black and ethnic minority people. A lot of groups are overrepresented in self-employment—taxi drivers, Uber drivers and so on. For them to access universal credit was of course welcome. The furlough scheme was also welcome, although we are concerned that, once that gets rolled back and the onus falls on employers, those people will literally be made redundant.

Cym D'Souza: You talked about what works well and, just picking up from what Zubaida said, the things that have worked well are furlough and self-employed people being able to access universal credit. I do not want to repeat what Zubaida has said.

The other big thing is no evictions. We know in the private rented sector that the biggest impact on homelessness is no-fault evictions, which happen mainly in the private sector. That has certainly helped a lot of black and minority ethnic people living in the private sector. My concern with that is that that protection will potentially end soon.

Nickie Aiken: We will see. There is a new Bill perhaps coming out.

Cym D'Souza: Yes, we will have to keep our fingers crossed on that one. I want to pick up on Zubaida's point about the majority of black and minority ethnic people either working in precarious employment or being self-employed. The furlough arrangement has worked tremendously well, but many black and minority ethnic people do not work in those sorts of employments, so the thing that has worked best is not something that most BAME people can access.

A significant number of people who are self-employed—50% of the people we house are self-employed—are often earning just above that limit whereby they are in the universal credit system. They really have struggled to gain access to that universal credit system. We, as social housing providers, have provided a lot of support but, if you are not used



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to all the form-filling, the bureaucracy and the evidence that you have to provide, it is really tough to access universal credit.

While those are the two most successful things that the Government have rolled out, for a number of black and minority ethnic communities they are really difficult to access, and it is just worth bearing that in mind.

Dr Barry: I actually have the exact number polled and it was 3,000. For the furlough scheme, our polling suggests that people who have had a loss of income could also have been furloughed. If they are on the 80% of earnings, that 20% loss of income could be detrimental to those who have such tiny margins. That is something else to consider. We definitely agree that the furlough scheme has been incredibly successful, but it is just recognising that, for people in poverty, a loss of just a small bit of income can be very concerning to them.

Nickie Aiken: Yes, I can appreciate that.

Q54 **Chair:** Zubaida, you made a comment about the UC two-child limit, which of course was introduced in April 2017. Do you have any statistics on the number of families impacted by that? It was not retrospective; it was for children born after 6 April 2017. Do you have any stats on the numbers or the percentages of families impacted by that and how that was broken down differently by ethnicity?

Dr Haque: The short answer is no. The Women's Budget Group or the ONS might. We do not know how many children have been born since 2017. We just know patterns. We know that Bangladeshi, black African and Pakistani families are likely to be larger than three children. In that sense, we were concerned that the impact of that since 2017 would penalise and would discriminate against those families.

Chair: I appreciate the patterns but you cannot actually put a quantum on it.

Dr Haque: No.

Q55 **Bell Ribeiro-Addy:** I want to ask some questions about BAME child poverty. We have seen numerous reports that highlight the overrepresentation of BAME children in child poverty statistics, such as 40% of black children living in poverty in comparison to 26% of white children. Local authorities with the highest rates of child poverty often have higher BAME populations, such as my own borough of Lambeth, which ranks eighth overall in London in terms of child poverty and almost 60% of the population is BAME. Aside from in-work poverty and financial insecurity, are there any other factors that you would suggest have led to the disproportionate rates of BAME child poverty?

Dr Barry: I must confess that I do not know anything about that right now. Am I able to defer?

Bell Ribeiro-Addy: Yes, that is absolutely fine.



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Dr Haque: Housing costs are what push families from the breadline to really struggling. You mentioned child poverty rates. Child poverty rates are extremely high in London. It is one of the things that people do not consider because they just see the affluent side of London. Between 60% and 80% of children in areas like Newham, Tower Hamlets and East London are BAME and approximately one in two children in those areas are in child poverty. We know that around 60% of Bangladeshi and Pakistani children are in child poverty, but it is highly correlated to London areas.

London is a huge problem in terms of housing costs. We know that black families, where approximately one in two children are in poverty, are particularly concentrated in the private rental sector, where housing costs are extremely high and where housing allowances do not cover those costs.

Cym D'Souza: I just want to pick up the issue around poverty. Zubaida has mentioned the issues around the private rented sector. The other part is that the level of social housing that has been delivered in this country, which is the area that one would want people on low incomes to be able to access, has gone from 39,000 in 2009-10 down to as little as 6,000 in 2018-19. Access to social housing has become prohibitive for people on low incomes. Obviously, black and ethnic minority communities tend to be a significant majority of those poor families. The fact that they tend to have more children means that, inevitably, child poverty will be affected in those instances, just by the fact that they cannot access social housing in the way that they might have been able to 10 years ago, when there was a higher level of delivery of social housing.

The other thing that is quite important to understand is that, since 2009-10, the social housing sector has not been delivering the appropriate level of homes, in terms of number of bedrooms, et cetera. Because we would not overcrowd in the social housing sector, we often are not able to deliver the right size of homes that larger families need. Inevitably, you have seen overcrowding in the private sector, which is less prone to legislation requirements, or they are living in low-quality home ownership, where you determine your own level of overcrowding. The inability of larger families, often with extended families as well, to access social housing means they are almost totally limited to the private sector or low-quality home ownership in what they can access. That will be at higher rent levels.

In addition, the instability in the private sector has an impact. You find that they are more vulnerable to homelessness. Homelessness in the black and minority ethnic communities is at least twice as high, and probably four times as high, as in the white community in a significant number of areas, which means they are more likely to be in temporary accommodation or homeless on the streets. If you think about child poverty in that sense, it is exacerbated by the fact that your inability to



access social housing is much greater if you come from a black and minority ethnic background.

Dr Haque: It is quite important to understand, with regards to child poverty, that it is not for the lack of trying in terms of work that people cannot get out of having their children trapped in poverty. Some 60% of children in poverty are in working households. The majority of black and ethnic minority children in poverty are in working households. It is one of these tensions that exist in our system where we would all agree that work should be the route out of poverty. It absolutely should be and, in that sense, we agree with the Government, but that is clearly not the case when the majority of children in poverty are in working households.

Cym D'Souza: To support Zubaida on that particular issue, 50% of our tenants do work and we are a majority black and ethnic minority specialist. We see that they are very vulnerable to being out of work. Not only are they low paid but they are often working in frontline services where it is very easy for them to lose their jobs, so they are constantly in and out of work as well as being in low-paid work.

Q56 **Bell Ribeiro-Addy:** I wanted to ask about local authorities. We know that local authorities set tackling child poverty as one of their highest priorities but the rates of child poverty keep going up. I wanted to ask about specific strategies that we could look at aside from housing. What measures would you suggest for local authorities specifically to address the issue of child poverty among BAME communities?

Dr Barry: When you are looking at a local level and what they can do, the local authorities have a good hand in trying to resolve poverty. Part of this involves local interventions and looking at what they need within the community. To do that, they should go to community groups within the community and ask them what their needs are.

When I look at in-work poverty and poverty as a whole, part of that, for people of a black and ethnic minority background, is childcare. The barrier of childcare for them is a huge issue. You can do localised childcare interventions to see what type of flexible childcare they can use to get more people in better roles, where they do not have that barrier to be in that role. That is one example I can give right now. It is almost like a trial that the local authorities have that power to do.

Dr Haque: I want to reiterate what I said before about addressing housing costs and the issues around higher costs of private rental accommodation for black groups in particular, but also for Bangladeshi, Pakistani and other groups. That is one of the biggest issues that exist.

On top of that, local authorities are somewhat limited in what they can do, because we know that the issues are around low-paid insecure work as well as how much people get in benefits, on top of being able to work. I want to echo Andrea's point about childcare costs. Childcare costs are phenomenal but, if you have more children, it is more expensive. In



addition to that, there are issues around access and availability of childcare for black and ethnic minority populations.

Cym D'Souza: It is the difficulty of having central Government policy, ultimately, which impacts on, for example, housing benefit caps and your ability to access universal credit, et cetera, and local authority powers. While childcare is really important, the very fact that there is a housing benefit cap and there are local housing allowances for what you get access to in terms of help towards rent costs, et cetera, means that local authorities, to some degree, are quite limited in the support they can give.

We need to look at what local authorities can do in terms of—I hate to say it—food banks and the support they give to local BAME organisations that are working with those communities. It goes to Andrea's point about asking what people need. We are currently living in a world where centralised Government policies tend to have the biggest impact on the incomes and the ability for people in low-paid work to get out of poverty, and child poverty to boot.

Q57 **Bell Ribeiro-Addy:** Finally, I wanted to ask about what we are going to do in the recovery stages of the pandemic. You would have heard already that we are heading for the worst economic recession that perhaps we have ever seen. After the 2008 recession and the subsequent years of austerity, we saw that ethnic minority groups fared the worst in terms of higher unemployment, lower earnings, lower self-employment rates and higher housing costs. We can see that this upcoming recession is going to have a lot of ramifications as well. What specific actions do you think the Government should take to minimise economic inequality in the recovery stage of the pandemic?

Dr Barry: I am quite happy that we are discussing this, because the Joseph Rowntree Foundation is starting some work on levelling up and trying to understand how the recovery will look for all aspects of society, especially those at most risk of poverty and those who have been possibly pulled into poverty because of the crisis. To understand that, we need to know what parts of their work and their lives have made them more likely to stay in poverty. We understand that people not having access to good quality jobs means they are unable to pull themselves out of poverty and stay above water. When going forward and looking at how the recovery will work, it is vital that there is an emphasis on improving good jobs and training people so that they can work in these good jobs.

When you are looking at the level of people working in, say, accommodation and food who are currently furloughed but may find themselves made redundant in the future, there is a good question as to where these people are going to go next. How do we make sure they have a job to go to that is not necessarily going to put them in poverty? The poverty rate for people in the accommodation and food sector currently is over 27%. It is about making sure that people who are



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coming out of that sector, or different sectors, have the opportunity to progress into better jobs. That would be our recommendation.

Dr Haque: I absolutely echo what Andrea says. There is no question that having access to good-quality jobs will be of significant help.

Looking at it from a practical point of view, there are a couple of things already coming out. We mentioned the surveys. Indicative or early results from the surveys suggest that black and ethnic minority people are already drowning in debt. We have to address that because, if they are drowning in debt, that means they are not able to feed their families. We know that there has been an enormous increase in people going to food banks during Covid-19, so we need to join the dots where people are drowning in debt and have low income.

The other thing we know about black and ethnic minority people is that they do not have savings. For every £1 of savings that a white British person has, Bangladeshi and black African people only have 10p in equivalent savings. They do not have savings to fall back on. There are issues of high unemployment. Black and ethnic minority people are two times more likely to be unemployed. If you look at it intersectionally, females in particular ethnic groups, for instance Bangladeshis, are less likely to be employed and more likely to be in part-time work.

All of that means that they do not have a safety net to fall back on. At the very minimum, the Government need to look into levelling up universal credit, access to universal credit, increasing universal credit and removing the barriers. The social security safety net absolutely needs to be strengthened. That is the first thing.

Secondly, we know that particular black and ethnic minority groups have been hard hit because they are overrepresented in the shutdown areas—that is, the catering industry, the restaurant industry and the taxi industry. They are disproportionately in those areas and they have been hardest hit. They are the people who cannot work from home and they tend to be overrepresented. There is a real question at the moment, once again going back to the points we made earlier. Unless those employers are supported, they will make their employees redundant and let their employees go. Those people will lose jobs.

We have to think about how we can support employers in the catering industry, in the hotel industry and in all those industries where you cannot work from home, because those industries will be extremely hard hit. If black and ethnic minority people working in those industries lose their jobs, they have no recourse. They have no recourse to the social security safety net, they have no recourse to savings and they have no jobs to go on to.

Cym D'Souza: I will not repeat what has been said before. There is a really serious need to look at the whole issue around zero-hours contracts and the whole gig economy that works against people from black and



minority ethnic communities. They are heavily represented in those types of employment and it means they cannot easily access universal credit in the way that people in paid employment who are contracted on a permanent basis can. You can see, as a result of Covid-19, that they have struggled to access the very safety nets that their mainly white counterparts have been able to access during this time, such as furlough and universal credit.

We have to have a serious review of—I will not call them contracts, because they are not contracts—the implications of allowing employers to employ people on the basis of zero-hours or short-term temporary contracts, which puts them in an unfeasible position in times of things like a pandemic.

Dr Haque: I want to echo that. It is a really important point. We know that ethnic minority people are disproportionately overrepresented in zero-hours and insecure contracts. Approximately a quarter of zero-hours contracts comprise black and ethnic minority people. They are two times more likely to be in zero-hours contracts than white British people. That is a huge issue and we need more financial support for those groups. As I mentioned, statutory sickness pay is one of those areas. We are barely out of the first wave of Covid-19, let alone the second wave, and that is a serious issue.

On top of that, we need to think much more about how we can help black and ethnic minority people after this pandemic and how we can support them better, as Cym was saying, in improving their prospects of employment.

Q58 **Chair:** I am going to come back to this issue of zero-hours contracts and the gig economy. We all anticipated, when the pandemic started, that there would be particular challenges around the gig economy. We knew that there were a disproportionate number of BAME people working in it. We also know that it is more likely to be younger people working in the gig economy. What specific measures would you like to have seen to help those working on zero-hours contracts? Could there have been something particularly tailored to help people from the BAME community?

Dr Haque: The surveys suggest that, while the rest of us have been in lockdown and, if you like, protected during lockdown, a significant proportion of black and ethnic minority people have not been able to stay in lockdown. They have literally had to go out to work because the social security safety net is not covering them. That is partly because they are not eligible, as I mentioned, for statutory sickness pay and universal credit. There are lots of reasons why they cannot access benefits. A lack of knowledge has also come through in the surveys, in that they are not entirely aware of eligibility, so there is something around the public information campaign on this. Those are the key issues. Black and minority ethnic people have not been able to access those.

Q59 **Chair:** Can I just follow up on the lack of knowledge? We are always very



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keen to talk about work coaches in the DWP, and the relationship between individuals claiming benefits and the route into their first job, a better job and progression in work. Do you think there is enough knowledge amongst those working in the DWP to specifically target assistance to BAME workers in the gig economy, who might be in very insecure employment, and find routes to help them have a better knowledge of what they might be entitled to and better knowledge of how to move into better work?

Dr Haque: Access is a huge issue. Cym has mentioned this several times. Access is a very big issue. One of the things we talked about earlier was how there is this real assumption that everybody has a laptop or a computer. Lots of people have access to the internet but they tend to just do it all on their smartphones. Trying to apply for universal credit on your smartphone is not an easy thing to do. That also requires knowledge, confidence about the system and understanding the system.

The Runnymede Trust has worked with other civil society organisations and housing associations, where part of their job is to help black and ethnic minority people, including new migrants, literally navigate that system. It is not an easy system. During the pandemic, that help has not been around. That help is not available because everything has been shut down. If there is any help available, it has all been online. The irony of ironies is that you are too scared to access it online and you cannot get online. Access is a huge issue in that sense and needs to be improved.

It has also come through the surveys that people were not aware of some of the benefits they were eligible for. It is not just a question of DWP officials not sharing that information. There are issues around a public information campaign. This Government may have rolled out measures but to what extent have they tailored the public information campaign to vulnerable communities, black and ethnic minority communities, those with less fluency in English and those in zero-hours contracts? That is much more arguable, because a lot of it has simply said, "Go to our website and all the information is there".

Q60 **Chair:** Do you have any hard statistics on how BAME people are finding it harder to apply?

Dr Haque: It is the surveys. How else would we know?

Q61 **Chair:** Can you quantify that, instead of saying, "The survey shows us"? It would be really useful for us to have hard statistics.

Dr Haque: I cannot share my survey because we have not publicly shared that yet, so that will be coming out, but that is indicative in my survey. You could always ask Turn2us to come to your Committee and talk to you. You can also ask the Fawcett Society and the Women's Budget Group. Their surveys showed that there was less awareness of those things. I cannot remember the specific questions because they are their surveys and I just look at their surveys, but it is there.



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With all due respect, Chair, I am not quite sure whether a percentage would make a difference, because surely the fact that people are unaware of it and, more significantly, that black and ethnic minority people are less aware of it compared to their white British counterparts suggests that there is an information gap there.

Chair: For the Committee's inquiry, it would be really useful to be able to quantify that. I look forward to receiving the results of your survey, which presumably you will submit to us when they are public.

Dr Haque: Yes.

Chair: It would be really helpful to us to be able to evidence the areas in which BAME communities find it harder to access services and to access information, so that we can then get Government to act on it.

Dr Haque: I can tell you that universal credit is a problem and that they are less aware. Those are consistent facts. There is a broader question here about the extent to which Government have carried out an equality impact assessment on the measures that they have rolled out.

Chair: There is one that they will not publish.

Dr Haque: Yes. If they have carried it out, we have no idea who has benefited from the measures they have carried out and, if the measures have not benefited particular groups, where and how. We have no idea. Going forward, it is also an important question because, if there are gaps, we need to address those. At the moment, it feels like civil society organisations have to do all of that work. We have to do the impact assessment. We have to bring it to the Government. Even then, I am not entirely sure that it is being acted upon and received in good faith.

Q62 **Chair:** I have a question for you. I ought to know the answer to this and I do not. You apply for universal credit online. A lot of people have access to the internet via a smartphone but not to a computer. Is there a facility to apply for UC via an app and should there be? In the same way, you could notionally apply for the furlough scheme on a smartphone, but it was very difficult to apply if you were self-employed. Should there have been an app to apply for your furlough payments as well? I know apps are terribly controversial at the minute, but should we be introducing them to facilitate applications so that people can do them much more intuitively?

Dr Haque: To be really honest, I do not know whether there is an app for universal credit. If there is not, it is a great idea. I think you have just thought of a great idea. There probably is, but I honestly do not know. An app is only one step in that direction because, as my colleagues have pointed out, it is a very tricky territory to navigate through. The questions are very difficult. I remember decades ago trying to apply for unemployment benefit and pulling my hair out at some of the questions, and I have a PhD. I do not think we can presume that the questions are straightforward. People will be nervous.



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There are also questions around data sharing, of course. We had that issue with data sharing between the NHS and the Home Office. There will be people with insecure or not straightforward immigration status, who will be nervous about applying for universal credit. We know that new migrants without leave to remain or with limited leave to remain cannot apply for universal credit because of the no recourse to public funds conditions. It is not straightforward. An app is one solution but it is not the solution.

Chair: It would be part of it.

Dr Haque: Yes, it is part of the solution.

Cym D'Souza: We do not do surveys or anything, so I can only give you what I know on the ground in a sense. You have to understand that, for the majority of black and minority ethnic people who are working in zero-hours contracts or low-paid employment but who are potentially slightly above the UC level limits, they have not necessarily ever been in that sort of bureaucratic, welfare reform, form-filling world.

I am just going to give you the feedback I get from my housing officers in trying to find their way through the system. First, it is almost impossible to do it on a phone. As far as I am aware, there is no app. Secondly, you have to understand the paperwork that you need to find, whether it is birth certificates, driving licences, passports, NI numbers and all the things that you have to provide to prove who you are. If you are in the system, you are aware of that, and you probably have your little envelope with all the stuff in but, if you are somebody who has just been a taxi driver, you do not necessarily have all these things to hand, if, indeed, you do have a passport.

My housing officers will tell you that trying to talk somebody through how to complete that form over the phone can take something like an hour and a half. It might be a little quicker if you are both sat in the same room, but that is because the poor person has to run off and find the NI number. In the meantime they have been cut off so they have to start again, because you only have so long before it cuts you off. The majority of black and minority ethnic people live in the private sector and they do not have that support.

Our tenants are quite lucky that they are in the social housing sector where we can provide that support. Even with us telling them, "Fill in box 6 with this", and, "Go to line this and put that in there", it is an awfully complicated thing to do. If you are in the private sector, the chances are that the normal recourses of the CAB and all those people who would have helped are just not available. They are not open; they are not there. That is how it is on the ground.

Q63 **Chair:** Cym, in response to an earlier question, you were talking about BAME people working on zero-hours contracts and in insecure employment. I cannot remember the precise phrase you used, but it



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struck me that it was difficult for, for argument's sake, a self-employed taxi driver to navigate the self-employed furlough scheme. It was hard for them to work it out. Can you see any changes that could have been made to that system that might have made it more straightforward? What challenges were there around those who were working part employed, maybe on a zero-hours contract, and part self-employed? What sort of situation did they find themselves in?

Cym D'Souza: You first have to remember that the protection for people in self-employment, et cetera, was announced much later than the furlough. People were already in debt by that point. They already had to find ways of managing, because on 23 March everything stopped. Some of the things that were put forward for people who were self-employed or in zero-hours contracts who could not access UC were announced two or three weeks later, during which time you could be heavily in debt.

I suppose the issue for me is that, if those safety nets are going to be in place, they cannot be stopped at any point. If we have a situation where people cannot work, and there is any sort of break in that safety net and they have to restart again, that causes incredible stress. The key bit of it is that it has to be able to continue. It was Andrea who might have mentioned that, if we have a situation where, for example, furlough stops, even for those people in permanent employment, the first thing that is going to happen to them is that they are going to be made redundant.

When you are in poverty and on very low pay, any break in that regular payment that you get makes you very vulnerable. We need to look quite seriously at how we maintain safety nets during this period.

Q64 **Chair:** Do you necessarily think that continuing furlough for a longer period is the right answer or should there be something else as a safety net? Should there be some mechanism via which the benefits system kicks in?

Cym D'Souza: It has to be a combination, because not everybody is in permanent employment. Furlough can only help a certain number of people. Some people have been paid 100% and they are only getting 80% furlough. Some employers have been able to protect their employees, but a lot of employers have not been in that position. If you are only earning £20,000, losing 20% of that is a lot of money. If the furlough contribution falls to, say, 60%, people cannot live on that. For some people, 60% means nothing really. It has to be a combination of benefits that come in to protect people. Zubaida made the point earlier that benefits levels are already too low. That is the issue.

That is the other thing to point out, which we perhaps have not talked about yet. We know from our tenants that they are holding down two or three jobs. They are not just doing one job. It is really complicated for them if they lose income. It is not as simple as being in one permanent job.



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Dr Barry: I wanted to come in on a few issues, just off of Cym's point. If people are working, are furloughed and then qualify for universal credit, they might have a five-week wait to even see any type of supplement back to the income that they had before the pandemic. For those five weeks, their costs are still increasing and they still have to pay the normal bills as well as anything extra from being at home.

When you are trying to understand why certain groups might not be as able to access the benefit system as others—this might sound a bit trite—part of it might genuinely be time. The amount of time they would need to access that system might be a barrier, as well as the cost of the extra data on their phone or the extra data that their family would have to use, to sit on that website and use it.

The Joseph Rowntree Foundation is also partnered with the Joseph Rowntree Housing Trust. We have many benefits advisers. I would like to submit any evidence from them on how they deal with their residents in getting access to the benefit system and if they know of any barriers that they have themselves.

Q65 **Chair:** You spoke of the five-week wait. Do you have any evidence that BAME families are finding it harder to access advances than other applicants?

Dr Barry: I do not personally have any evidence on that. I am not sure whether any of the other panel members have it themselves.

Dr Haque: The Trussell Trust, although it did not do an ethnic breakdown, did show that the five-week wait was penalising those who were waiting for five weeks. I know that the Government said, "Okay, people can have an advanced loan for those five weeks". The Trussell Trust showed that people were getting into debt and once again drowning in debt during those five weeks. The problem with loans is that it does not help. It needs to be a grant, because the loan then needs to be paid back when the money comes in five weeks later. It does not help those people.

I do not know what has happened. I know that was a huge issue. I cannot tell you. Nobody is doing the ethnic breakdown and we do not have that data to do the ethnic breakdown. It should be the Government. Once again, I find that civil society organisations are being asked to prove something that should not be their job. It should not be our job to provide that data. The Government should be carrying out impact assessments on issues like that.

Q66 **Chair:** We know they have done an impact assessment but we have not seen it.

We have spoken a bit about the winding down of the coronavirus job retention scheme and the impact of furlough coming to an end. I wondered if any of you wanted to talk about the specific barriers that BAME workers had faced in trying to access furlough or if there was



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anything you wanted to say about the additional impact it might have on them as the schemes are wound down.

Dr Barry: The Joseph Rowntree Foundation did some keyworker diaries and we listened to keyworkers during the first couple of weeks of the crisis. One of those people was Owiya, who is a carer, and he was furloughed. In his diary he notes that he keeps trying to contact his employer about his pay and he can never get through. He was having a hard time even understanding if he was furloughed with pay or without, and that was with the furlough scheme in place. By the end of the diaries, he still had not been paid by his employer. That could reflect an issue with some employers that may or may not fully understand how to use the scheme correctly. There could be people falling through the cracks that way.

Q67 **Chair:** I would just chuck another question in. Both Andrea and Zubaida mentioned accessibility of childcare. I wondered whether there was any evidence that BAME families were finding it harder to access the 30 free hours per week childcare, pre-pandemic or during the pandemic.

Dr Barry: I would really like to submit this afterwards because I know we have some evidence on the impact of people being able to use the 30 free hours. In fact, I believe that there is a Government report evaluating the programme and they have a breakdown by ethnicity. I would prefer to submit that afterwards.

Dr Haque: The people who have done that work are the Women's Budget Group. I am a commissioner on their gender equal economy and they have extensively looked at access to childcare and breakdown by ethnicity. I am sure, if they were asked, that they could provide that evidence. The Runnymede Trust has not undertaken that work. We do not have the capacity to undertake that work.

Q68 **Kim Johnson:** You have already spoken a great deal about the overrepresentation of black workers in zero-hours and precarious contracts. The pandemic has exacerbated the inequality in employment for black workers and we have had a number of reports that have identified these gaps but recommendations have not been implemented. What actions should the Government now take in the short and long term to increase the number of black people in full-time secure employment?

Cym D'Souza: One thing that has really been quite difficult is actually getting some data about whom people are employing. I can certainly speak for the housing sector. There was a requirement, 10 years ago, to publish your staff's stats in terms of whom you were employing and at what levels you were employing them. It considered FTSE 100 businesses, et cetera, in terms of who they are employing and at what levels within their staff range. During the years that that was a regulatory requirement, you saw far more people from black and minority ethnic backgrounds employed, certainly in our sector and in other major businesses. The lack of data and the lack of publication about whom



people are employing is a really serious issue. We have to rectify that in the very short term.

Q69 **Kim Johnson:** Under the public sector equality duty, it is a requirement for organisations like health and local authorities to produce this type of information on a yearly basis. You are saying that it is not done in a consistent and effective way.

Cym D'Souza: I am saying that it is not made very public. Wherever it is published, I would not really like to say where that is. Certainly nobody acts on it. That is probably the other thing I would say in terms of what it is telling us about the data. An obvious thing is that, for example, in the health sector the majority of black and minority ethnic people will be employed at the very lowest levels and at the front line. Effectively, that is why we are seeing so many deaths. We know that that is the same in government sectors. I am not aware of what has been published in the social housing sector. I know what we publish as a BAME association but it is not commonly published. That means nobody is asking questions about who is actually being employed in some of the safer sectors in the country. That is what I am saying about data production.

Dr Haque: The Government commissioned the McGregor-Smith review a couple of years ago, which was entirely about this question of black and ethnic minority people and the barriers they were experiencing to accessing the employment market. Because black and minority ethnic people were not accessing the jobs equivalent to their qualifications—and that is a really important point—the economy was losing something equivalent to £24 billion a year, not only in terms of talent and skills but in terms of loss of social mobility. There is a real issue around broken social mobility promises for black and minority ethnic groups.

Cym is right that you need to start with data. Under Theresa May, there was a lot of talk about addressing the ethnicity pay gap. We know from work from the Resolution Foundation that, for a black male graduate in the same occupation, with the same qualifications, coming from the same region and the same type of university, compared to his white male counterpart, there was a 17% pay gap, which roughly translated to a £7,000 loss in income per year. That is where you have like with like. It is a really huge issue.

There are also huge issues around underemployment. I think 40% of black African people are in jobs that are not equivalent to their qualification levels. They are significantly underemployed. The way to start with that is to start with the recommendations. I do not know how many more reports this Government need to commission. I know Boris Johnson has talked about yet another report that he is going to commission on racial inequalities. You have a plethora of evidence out there already with very strong recommendations and, worse, this Government commissioned those reports. Why are they sitting on the shelf and why are we not implementing those recommendations?



Q70 **Kim Johnson:** There are something like 350 recommendations waiting to be implemented, so I hear what you are saying.

I am going to ask the next question on housing. We have heard quite a lot of excuses for the number and the disproportionate impact of black deaths as a result of coronavirus. One of those was overcrowded housing conditions. What lessons can the Government learn from the way housing conditions have been exacerbated by the pandemic?

Cym D'Souza: There are a couple of things, really. First, Government policies have moved towards low-cost home ownership rather than social housing. Over the last 10 years—I think I mentioned it earlier in the discussions—the level of social housing has reduced from something like 40,000 back in 2009 to 6,000 this year. It has slightly been replaced by what we call affordable housing, but I would suggest that there is a bit of an investigation to be done into what we mean by “affordable”. Zubaida mentioned the prices in London. I am up north so it is slightly different, but the reality is that affordable housing is not necessarily affordable. We need to investigate that.

On top of that, we are seeing literally no Government investment in inner-city regeneration. That means that, if you are living in poor quality private sector housing, which is an area where social housing providers were involved in housing market renewal and initiatives like that 10 years ago, there is literally no investment going into private sector housing. There are a couple of outcomes from that. First, you have a situation where the social housing providers are providing accommodation, particularly for low-cost home ownership, which black and minority ethnic people are very unlikely to have access to, because they are vulnerable, on zero-hours contracts, in low-paid employment and in and out of work. The likelihood of them getting mortgages is very low, so they will not be able to access that sort of housing.

On top of that, since 2008-09, under social housing, affordable housing and development programmes—I am trying not to use all the terminology and acronyms that I would normally use—we are delivering very little three-bed-plus housing, which means that most people are moving into the private sector because the legislation is not as great. We do not overcrowd as a social housing sector so, even if we want to house people, we are not able to, because we do not have the right types of housing. I could go on and on.

The other real problem is that, while we know that homelessness in black and minority ethnic communities is increasing fourfold, black and minority ethnic people are not getting access through choice-based lettings systems, local housing policies and through local authorities. We still see the same levels of lettings to the white indigenous population through local lettings policies as we have been seeing, despite the fact that homelessness in black and minority ethnic communities has gone up by something like 20% over the last 10 years.



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Dr Barry: When listening to Cym's excellent summary of the different problems when it comes to housing, I was again struck by what overcrowding can mean, especially during a pandemic. It means that you do not have access to green space and you cannot self-isolate. If you are told to self-isolate, it is almost impossible to do so. Owiya, who gave us his story, has been in overcrowded housing for 10 years. He has a one-bedroom flat on an estate in London. He does not have access to green space because there are people congregating downstairs where he could go with his children. He does not feel that, health-wise, that would be a good idea. This is not a one-off issue. This impacts a lot of people, especially in the BAME community, who do not have that access to green space and who do not have the ability to self-isolate if they need to.

When he tells his story, he also discusses how he has been trying to get a two-bedroom flat for 10 years and he is still on the waiting list for it. At the Joseph Rowntree Foundation, we are urging that more affordable housing and more social housing is built. Furthermore, we are suggesting, as we have suggested here before already, that the local housing allowance be median rents in that area so that, if you have to leave social housing, you can afford a private rented home with the number of rooms you need for your family.

There will always be multigenerational homes where people decide to live with multiple generations—maybe their mothers as well as their grandparents—but they do not ever choose to live in overcrowded housing. The choice is made for them by poverty. Understanding that link with respect to housing is very important.

Dr Haque: I completely support what my colleagues have said. I agree with everything. I just want to give you some stats on that, because I know this Committee likes the stats, and rightly so. Approximately one in three Bangladeshi families live in overcrowded housing. We have not really defined "overcrowded housing" but, just for your viewers, overcrowded housing is when there are more people than rooms in your house. Approximately one in three Bangladeshi families live in overcrowded housing. That is around 33% compared to 2% of white British households and approximately 15% of black African households.

Andrea and Cym are right to say that there are short-term, devastating consequences of that in the context of Covid-19, and there are long-term consequences of that. For full disclosure, I am also a member of the independent SAGE group. In the short term, we have looked at that, and what that means is that people cannot isolate. When you have multigenerational overcrowded households, it means you cannot protect the elderly in your house, you cannot socially distance and you cannot isolate them.

On a separate note, once again, there is no guidance whatsoever from Public Health England on what to do if you live in overcrowded or multigenerational households to protect your fellow family members or



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the other people you live with from Covid-19. It is a particular issue, of course, if you are a low-paid keyworker. You are already exposed to the virus and then you bring it back to an overcrowded household. Imagine if you are a Bangladeshi or a black African keyworker. The risks are much higher.

In the short-term, that needs to be addressed and it can only be addressed if the Government provide more housing, whether it is hotels, B&Bs or community places, for people to isolate. That is going to be a particular issue in the context of Leicester right now. We know that there is an outbreak in Leicester. We know that Leicester has gone into lockdown. Leicester east is a deprived area. It is a very disadvantaged area. In Leicester generally, over 40% of children are in poverty. Of course, it is a highly ethnically diverse area and it is an overcrowded area with lots of overcrowded housing.

There is a virus outbreak there. What do people do to isolate? There is no guidance whatsoever. That is the first short-term important consequence of overcrowded housing. It can be relieved by the Government but there has been absolutely nothing. There is no alternative if you are in overcrowded housing to do anything, whether it is guidance or to go elsewhere, so that is an important thing.

Long term, I will rely once again on Andrea and Cym. Black and ethnic minority people, because they are in low-paid, insecure work, they have less pay and savings, and they do not have enough income, have to access social housing and there is simply not enough. We know that if you are in social housing—I do not know if the report has come out but I have heard about this report—you are much more protected from Covid-19 than if you are in private rented poor housing. It makes sense. Social housing tends to be better quality and it is looked after much more than private rented accommodation. In the longer term, we need to create much more social housing for people to access.

Q71 Kim Johnson: Can I ask Cym and Andrea if there are any specific immediate actions that the Government should take to improve housing conditions in the short and long term, similar to what Zubaida has just mentioned?

Cym D'Souza: There is a very quick thing. We in social housing call it the "bedroom tax" but it is also called the "penalty for under-occupying". Just picking up the whole issue around social housing, if you do not have a spare bedroom, you cannot self-isolate. Since that came in, in 2013-14, you have nowhere to go because you do not have a spare room. Many of us take for granted the fact that we have a spare room in our house. Even in social housing, which, as Zubaida says, is safer to be in than the private sector, the first thing we need to do is take off that clause that stops people having access to a spare room where they can self-isolate. At the moment, people just cannot, as they are literally living in a situation where they basically have two children under the age of 12, who could be different sexes, who have to sleep in the same bedroom. If you



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are the same sex, you have to sleep in the same bedroom up to the age of 15.

The bedroom tax has perverse outcomes in terms of something like Covid where people are having to share rooms. Once upon a time in the mid-1980s and 1990s, the assumption was that young children would have a room of their own where they could do homework, their educational attainment would be increased and there would be help with health issues, et cetera. All that has gone with the bedroom tax and the rules that apply to bedroom tax. That is one very quick thing.

Perhaps more long term, although it does not necessarily need to be, we really need to look at Government resources for investing in existing inner-city accommodation. The push at the moment is always towards new-build and low-cost home ownership in terms of building new homes. That does not help people already living in homes that are on the ground now who have issues, such as damp and fuel poverty, because they are living in high-cost homes in terms of heating. They are often living in homes that are unsafe in terms of rewiring, et cetera.

If you are in the private sector, you are less likely to have a decent home. It is as simple as that. We have to find a way of getting investment into inner-city housing and regeneration. I am not talking about gentrification here; I am talking about basic, decent housing that people can live in now. It addresses the Government's zero-carbon agenda and other issues that the Government want to look at.

Just picking up Andrea's point around green space, if you are living in an inner city, your ability to access green space is remarkably remote. It really is, if you are living in rows and rows of terraced houses. Those houses will still be with us in 100 years' time because we ain't going to knock them down any time soon. We need to have some immediate resources put into some of that housing to alleviate what we are seeing at the minute.

Kim Johnson: Maybe there could be mass council house building as part of a recovery plan.

Cym D'Souza: To be honest, I do not care who builds it. We just need to have the resources. It is about the fact that most BAME people are living in the private sector and their ability to move from the private sector into the social housing sector. That mass building of council housing is great but it all takes time. We have to think about how much time we have across the whole sector, in terms of planning issues, where you find the land and whether you are going to knock stuff down. All that is very long term.

We could be doing very simple things to address fuel poverty—an efficient boiler, for goodness' sake. Back in the 1980s, we had things like home ownership grants that people in home ownership could access to improve their properties. We use a lot of sticks with the private sector



landlords but maybe we need to look at some sort of grant system in the private sector. We could easily implement things that mean that, when they sell on, that would have to be paid back, so it is an equity stake. There are all sorts of things that we could implement that would be very quick.

Q72 Nicola Richards: My question is similar to the questions that Kim was asking but I just wanted to press a bit further. I know that you have already mentioned that the spare room subsidy has a negative impact on housing inequalities, but have any of the changes to housing policy over the last 10 years led to other housing inequalities?

Cym D'Souza: I have probably mentioned a couple of them, but I will repeat them. The key bit has been the lack of larger housing that has been built in the social housing sector. That has been quite detrimental because, as I said, if you are in social housing, whether that is council housing or a housing association, you cannot allow overcrowding. If you are not actually building three-bed-plus houses, you cannot house people from the BAME community. It is as simple as that.

We really need to look at local lettings policies. While we have seen an incredible increase in BAME homelessness, for example—I mentioned that it has quadrupled over the last 10 years—we have just not seen those people come through into the social housing sector. There is something about the way housing is allocated that has to be investigated quite quickly. We would expect an increase in social housing lettings to BAME people just by the very nature of need, but that is not coming through.

We also need to look at temporary housing. A lot of people who live in temporary housing, and have lived in it for five or 10 years, will be large families who are living in B&Bs, et cetera. I could go on really but those are my immediate thoughts.

Dr Haque: I have seen research because I was on the working group produced by UCL. It is a report called *Structurally Unsound*. It just came out last year. It is all a blur now, since we have been in lockdown. It came out late last year and they looked at housing inequality. They showed that, for instance, not only do only one out of four black people own their own homes, which is significantly less than other groups, but that has been declining, so fewer black people now own their homes than they did 20 years ago. That is an opposite pattern compared to other ethnic groups. There is something really going on there.

At the same time, we know, for instance, from the data released today by the Social Metrics Commission, that black African and black Caribbean groups have extremely high rates of poverty. More than half the people within those groups are in poverty. You have people who are much more likely to be in poverty and much less likely to own their own homes. The other thing we know is that they are not in social housing. They are predominantly in private sector housing. There is something going on there and there has not been enough research to figure out what exactly



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is going on. We know, just as Cym has suggested, that there are huge issues with access to social housing. That starts from the availability but also access. Yes, that needs to be looked at a lot more.

Dr Barry: I wanted to make a point on the last question from Kim Johnson. Perhaps something else we should be looking at is whether people have the information they need to know how to self-isolate. An immediate action from the Government could just be some guidance for people who are in housing without that extra bedroom or housing without any extra room on how they should self-isolate if they are in that situation. That could be an immediate policy.

I completely agree with Cym and Zubaida on what they have said so far. Something else that may not have been discussed yet is the right to rent check when it comes to renters. There is evidence that it could be fuelling discrimination in the market. It could be a serious issue for those who have the legal right to rent but do not have the necessary papers, which, as we have seen, could be quite detrimental to their lives. The landlords themselves might not fully understand how to use the system and therefore just avoid renting to those people entirely. They might look at the name and decide that they do not want to have to go through and do those checks. Addressing that would be very important.

Cym D'Souza: Andrea's point just reminded me of something. We really need to look at the no recourse to public funds issue as a serious issue. I know in social housing that, even though you have the right to rent, if you do not have the right to public funds in the event that you lose your job, you often will not get access to housing because of the concern that, if you lose your job, you cannot get benefits. We really have to look at that discriminatory implication of no recourse to public funds, because it is a double whammy if you are trying to access social housing.

Q73 **Nicola Richards:** The Government have announced that there will be a moratorium on private evictions during the course of the lockdown. As we are coming out of lockdown, what further safeguards should the Government provide for BAME people specifically who are renting privately to decrease housing insecurity?

Dr Haque: Sorry, I meant to come back on your previous question. The Government essentially need to scrap the right to rent scheme. They are still contesting it. It has gone to the High Court even though, last year, the court said it was discriminatory. Civil society organisations like JCWI have shown that it is discriminatory. It will get worse. It is worse because landlords, exactly as Andrea said, do not want to go through that administrative burden. They do not want to make a mistake and then be fined, so they literally look at people's names, or the colour of their skin, and do not give people accommodation. We know that some 20% of homeless people are from black communities. It is a real issue.

Going ahead, evictions are going to be a huge problem. The early evidence is already showing that black and ethnic minority people are



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disproportionately being affected by the lockdown and by shutdown industries. They are also being affected because they are being made redundant or losing jobs and not even being made redundant. If they are on zero-hours contracts, they are literally not getting the work because it is not available. They are not able to access universal credit. That means that they will not be able to pay their rent, so they are extremely vulnerable to evictions. I do not understand right now why the Government are lifting those restrictions. There is no evidence at the moment that it is disproportionately affecting landlords, absolutely none, so why would you lift restrictions when there is no evidence that that system is being abused by private tenants?

Dr Barry: I would like to support Zubaida's comments. When JRF did its polling on universal credit claimants, we found that about 20% of those claimants were already behind on their rent and their mortgage, and over 25% of them were behind on council tax, because of the loss of income. If it continues and they continue to fall behind, there could be a serious problem with a lot of people who are already in poverty possibly finding themselves homeless or in temporary accommodation.

There is a question of where they are settled afterwards and whether they have a job near where they work. Transport data suggests that they are more likely to live near where they work and, if they are moved from where they work, they could also lose their job. There are serious ramifications about housing, how the eviction process goes forward and how to support them so that they do not have to change the type of support system they have now, as well as their precarious situation, to completely level it, essentially.

Cym D'Souza: We have to see this as a two-pronged thing. Even if you say "no evictions" and you continue to say that, unless you get the safety net right so that people can pay rent, they will be in arrears. You need a two-pronged approach to this because, at the end of the day, landlords still need to be paid. We do know that homelessness is predominantly caused by no-fault evictions in the private rented sector, so there is a long-term issue about the stability in the private sector.

Andrea makes the point that you are more likely to live near the place that you work. If you are evicted and you suddenly find yourself miles from where you work, you potentially cannot afford to go to the place where you work. There are long-term implications of that issue around the six-month contract and a year's contract, and the fact that you can be evicted for no reason at all. I know that has been strengthened; I accept and understand that. But if you are in poverty and you cannot get top-up benefits, et cetera, in the way other people can, because you are on zero-hours contracts or in the low-paid gig economy process, you are much more likely to be in arrears in the private sector than you are in the social sector.



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There has to be a safety net of income, if you are not in work, through universal credit or whatever benefits there are, and of giving comfort to the landlord that you are going to get paid. The minute you stop the no evictions things and say, "Right, you can evict now", that person is in arrears. With the way it is working at the minute, you are just putting it off to another day.

Dr Haque: Cym, thank you very much for making that really important point that it needs to be two-pronged. That is right. You cannot just solve half the problem. There is a much bigger problem here, though. Earlier we were asked, "What have Government done well and what can they do to help the situation?" There is a flipside to the question: what are the Government doing or not doing that can exacerbate the situation? We need to look at that a little more.

Not addressing the right to rent makes people extremely precarious in the private sector. There are also some things they are doing that are making things worse. For instance, during Covid-19, the DWP said that people did not still have to actively look for work to be eligible for universal credit. I think that has now been reinstated so that people do have to actively be available for work to get universal credit. We are not out of this pandemic. We are not out of the first wave and there is a serious risk that we might be going into the second wave.

If the Government, on the one hand, still have the message that you should stay at home, if you can, because we are not in the clear and we have well over 1,000 coronavirus cases a day, how can you at the same time say to people, "You need to be actively looking for work"? Those people who are going to be forced to do that and to be outside their homes are disproportionately black and ethnic minority groups.

Q74 **Angela Crawley:** We have heard evidence, and many of you have referred to the issue, on no recourse to public funds and how that policy is impacting people, especially with access to housing. What would you specifically like to see the Government do to support those with no recourse to public funds and ensure access to good-quality and secure accommodation?

Cym D'Souza: I think we have probably already said it. We just need to scrap this nonsense that we see. I will say it is nonsense. How can you say that people have the right to live in this country and the right to rent, and then put so many barriers in the way of people who have been given leave to stay in this country? Zubaida or Andrea may know more about this than I do, but, when you are given the right to remain, you have 28 days, four weeks, to find alternative accommodation. The timescale you have to find a new home when you are given the right to remain is just diabolical. You then get turfed out of your temporary accommodation that you have been given while they check you out.

To then put barriers in the way, in that you cannot pay for your accommodation when you find it because you do not have any recourse



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to public funds, or you have to climb mountains to prove that you have the right to rent, is so discriminatory. I cannot even begin to start with what we need to do in terms of just scrapping it altogether. That is my personal view.

Dr Haque: Of course, the Prime Minister himself did not realise this but the condition on no recourse to public funds for those with limited leave to remain or no leave to remain essentially means that they cannot access anything. They cannot access child benefit. People cannot access housing benefit. They cannot access universal credit. They cannot access anything. Yet we know that the pattern with new migrants is that, where they can find work, it is in very low-paid work. That includes keyworker low-paid work.

I remember just a couple of weeks ago reading about a black young single mother who was in low-paid care work. She was really struggling, first, to pay her housing costs and, secondly, to pay her food costs because suddenly her child was at home more. Between the two of those things and living in precarious housing, she was suffering incredibly because she did not have access to any benefits whatsoever. I absolutely endorse what my colleagues have said. We need to scrap that condition. It is not fair.

Dr Barry: The Joseph Rowntree Foundation has done some work on destitution. We find that Covid-19 has exacerbated some of the issues that migrant families go through because they do not have access to public funds, are more likely to live in overcrowded accommodation, are losing already insecure work, and are not eligible for state support in some cases. It can completely exacerbate their likelihood of being in destitution. There could also be a fear of trying to ask for support—not necessarily public funds but just any type of advice or anything—if they are unsure whether they might run into trouble with their visa situation. There are multiple issues when it comes to no recourse to public funds. Part of that is that it could make people less likely to want to access things that they are actually allowed to. That is what I would say.

Q75 **Angela Crawley:** Those points that each of you has made are so valid and so important. I know that the onus of much of the conversation so far has been on you to provide the evidence of where you feel there is a lack of data, but there is a perception of a lack of evidence being collated and reported in regards to ethnicity and housing. How would you recommend that the Government seek other data in this regard and that we get qualitative data to make improvements in these areas of policy?

Dr Barry: We recognise that data collection is a barrier to understanding the full picture of poverty and ethnicity. We know that capturing and collecting this data is essential for understanding it, but we would want more transparency on what ethnicity data the Government have, for example, and how we can make sure it is collected in a confidential way to assess performance. Whenever I am looking at a dataset, I can understand that there might be a limited number of people who are of a



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certain ethnicity in the sample. That might be to do with the fact that it could be identifying in certain areas. Having certain bits of information about each person in a survey like age, sex or gender, or even the local area where they live could be identifying. Therefore, I have to use that data in a secure site to make sure that information is kept confidentially. Thinking about how we can continue to collect this data so that these issues do not keep arising would be very important as well.

Dr Haque: That is a really good question to ask, Angela, because the reality is that we have a problem around data and ethnicity. It is partly an obvious problem, which is that, if you do not ask the question, the problem does not exist so it is quite handy not to ask the question.

On a more serious note, it is not just a question about the type of housing. The Race Disparity Audit, the Government's ethnicity facts and figures website, has data already about type of housing and which groups are in what kinds of housing. The more important questions are around the condition of housing and the changing patterns of access to housing. It is a huge issue in London but also, in affluent or increasingly affluent urban areas like London, there is the long-term impact of gentrification on ethnic minority communities. What is happening there, in terms of the trend and whether they are being pushed out to the suburbs?

We know that that generally happens and there is the doughnut effect, but we have not really looked at that in terms of ethnicity and what it means in terms of jobs and schools. That really needs to be brought out and, as Andrea says, made much more transparent. We do not know if the Government are collecting evidence but, if not, they need to ask those questions. There is a genuine problem here that those questions are not being asked, which means that, to some extent, the problem is being buried.

Cym D'Souza: My colleagues have said it, but there are two things for me. There is a lot of data being collected. In terms of social housing lettings, we all put in our form, which has all the protected characteristics on it, and it goes into some poll somewhere. You can get it on the Government website and you can analyse it. Zubaida mentioned the Race Disparity Audit. It is about how you hold people to account. Whether it is through the Government, the local authority or even the organisation itself, we do not hold people to account. The example I would give you is that homelessness among black and minority ethnic people has increased fourfold over the last 10 years. The questions need to be asked as to why that is happening and what the situation is in terms of those safety nets where people should be able to access, for example, social housing.

You have to look at the diversity of leadership in this country. Who is sitting at the top of the organisations, particularly around housing? Where is the governance in terms of diversity? Who within our organisations is asking the questions about who we are housing? Who in Government or in local authorities is asking those questions? There is a vast



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underrepresentation of black and minority people at the top of organisations who would be asking those questions and holding people to account. This is not just about data collection; it is about who at the top of those trees is going to say, "What is going on in the organisation? Why are we not employing people from black and minority ethnic backgrounds? Why are we not building the right type of housing? What is going on in the private sector?"

The National Housing Federation, the CIH and a number of housing organisations such as Crisis have just launched a campaign called Homes at the Heart. That is looking at additionality but also at investing in existing homes. Hopefully that will lead to more housing and address the housing crisis, but black and ethnic minority communities are not in positions of power to bang the table and address some of the issues they face, in terms of accessing decent-quality jobs, accessing decent-quality homes and asking for PPE. A whole host of the inequalities that you can see in terms of Covid are systemic throughout organisations. Data can give you that but somebody has to ask the question.

Chair: Can I thank all three panellists for some very helpful evidence this afternoon? If there is anything else that occurs to you following this session that you wish to share with us, please do so in writing and we will certainly welcome receiving it. That brings this afternoon's evidence session to a close.