

## 6. NEIGHBOURHOOD AND HOUSING

The focus of this chapter is the examination of respondents' perceptions and experiences of housing and their neighbourhood. It begins with an outline of the factors that are relevant to understanding the settlement patterns of Muslims in western Europe. It then looks at housing, in particular tenure and the quality of housing respondents live in and their experiences of discrimination in accessing housing. The section then explores respondents' subjective experiences of the neighbourhoods they live in. It examines aspects such as: the length of time of residence in the locality; the reasons for moving into the area (push-pull factors); the features liked or disliked about the neighbourhood; and viewpoints about policies for creating a greater social mix in areas with significant Muslim populations. The chapter draws on data from the OSI questionnaires, focus groups and stakeholder interviews, as well as referring to other policy and research literature.

### 6.1 Distinction between the Local Area and the Neighbourhood

The OSI questionnaire draws a distinction between the local area and the neighbourhood that people live in: the local area is defined as the area within 15–20 minutes' walking distance of home, while the neighbourhood is a smaller area, the street in the immediate vicinity of their home. It is possible for a person/respondent to live in a local area that is ethnically or religiously mixed, but within this there may be more or less ethnic and cultural diversity in the neighbourhood. Respondents were asked about the ethnic and religious diversity of their neighbourhood.

**Table 76. Ethnic and religious mix of neighbourhood (C4)**

	Muslim	Non-Muslim	Total
Mainly your relatives	4.2%	2.7%	3.5%
Mainly people from your ethnic and religious background	16.0%	5.2%	10.7%
Mainly people who share your religion from other ethnic backgrounds	9.6%	1.9%	5.8%
Mainly people from the same ethnic background but different religion	2.6%	2.3%	2.5%
Mainly people from a different ethnic and religious background	11.1%	14.6%	12.8%
From a mixture of different backgrounds, ethnicities and religions	56.4%	73.3%	64.8%
<b>Total</b>	<b>Per cent</b>	<b>100.0%</b>	<b>100.0%</b>
	<b>Count</b>	<b>1109</b>	<b>1088</b>
		<b>2197</b>	

Source: Open Society Institute data

Almost three-quarters of non-Muslim respondents (73 per cent) and the majority of Muslim respondents (56 per cent) lived in neighbourhoods that were ethnically and religiously mixed; 16 per cent of Muslim respondents lived in neighbourhoods with people mainly from their ethnic and religious background, and a further 10 per cent lived in neighbourhoods where residents were mainly Muslim but from different ethnic backgrounds. This suggests that a quarter of Muslim respondents live in neighbourhoods where their neighbours are mainly Muslim. This is not unexpected, as the research focuses on areas with large Muslim populations.

## 6.2 Historic Patterns of Muslim Settlement

The settlement of Muslims in European cities and in particular local areas is a result of a variety of processes. Muslims mainly arrived in western Europe as mostly male labour migrants, to undertake low-paid industrial work in the postwar period. Their settlement patterns were initially shaped by the employment and recruitment patterns of their destination country. As families joined Muslim men, access to housing played a greater role in shaping settlement patterns. For Muslims who arrived as refugees, the points of settlement were also dependent on the nature of the refugee settlement programmes. Muslims who arrived during this period, like other migrants, settled mainly in large urban centres.

In the Netherlands, 36 per cent of Turks and 47 per cent of Moroccans live in the four big cities (Amsterdam, Rotterdam, Utrecht and The Hague).<sup>251</sup> In the UK, around two-fifths of Muslims (38 per cent) live in London, and there are also significant concentrations in the west Midlands, west Yorkshire, Lancashire and around Glasgow in Scotland. In Denmark, two-thirds of the ethnic-minority populations live in municipalities that account for only 10 per cent of the general population.<sup>252</sup> In France, 51 per cent of Turks, 44 per cent of Algerians and 41 per cent of Moroccans live in neighbourhoods where a third of households are from a migration background.<sup>253</sup> In contrast, in Germany, Muslims are not found in significant concentrations in a small number of large cities; their more dispersed settlement pattern is shaped in part by the nature of the German industrial base, with factories

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<sup>251</sup> Gideon Bolt, Ronald van Kempen and Maarten van Ham, “Minority Ethnic Groups in the Dutch Housing Market: Spatial Segregation, Relocation Dynamics and Housing Policy”, *Urban Studies* 45(7), 2008, p. 1,364 (hereafter, Bolt *et al.*, “Minority Ethnic Groups in the Dutch Housing Market”).

<sup>252</sup> Ministry of Integration Denmark, *Integrations Forskning i Danmark 1980–2002* (Integration research in Denmark 1980-2002) Copenhagen, 2002 (hereafter, Integration research in Denmark 1980–2002), cited in Hussain, *Muslims in the EU Literature Review: Denmark*, p. 24.

<sup>253</sup> Bill Edgar, *Policy Measure to Ensure Access to Affordable Housing for Ethnic Minorities*, Joint Centre for Scottish Housing Research, Dundee, 2004, p. 24 (hereafter, Edgar, *Policy Measure to Ensure Access to Affordable Housing for Ethnic Minorities*).

spread across different small and medium-sized cities.<sup>254</sup> Analysis of micro-census data finds that “Germany’s immigrant population is less concentrated in a small number of urban centres than those of Great Britain and the Netherlands”. Further analysis of the concentration of Turkish communities in 1,810 local areas among Germany’s large and medium-sized cities found only 11 units where their share exceeded 20 per cent of the population, whereas one-third live in 121 units where at least 10 per cent of the population are Turkish nationals.<sup>255</sup>

### 6.3 Urban Deprivation and Local Areas with Large Muslim Populations

While for many Muslims, employment accounts for the decision about initial points of settlement, poverty, discrimination, fear of racism, housing choice and preference all contribute to the subsequent movement and distribution of Muslim populations. The kind of local area an individual lives in affects their social and economic integration; there are damaging effects of living in areas of deprivation that are not accounted for by individual or household characteristics.<sup>256</sup> In areas of high unemployment rates or households with no adult in paid employment, the social networks for finding future employment are weak; there are fewer positive role models for young people and the negative reputation of the area can reduce the chances of employment.<sup>257</sup> Significant Muslim populations are often found in areas of acute deprivation. In the UK, for example, Muslims are disproportionately represented in the most deprived urban communities. One-third of the Muslim population lives in the 10 per cent most deprived neighbourhoods.<sup>258</sup> In Denmark, half of non-western minorities live in socially deprived areas; a quarter live in socially deprived areas of Copenhagen, compared with 3.6 per cent of the general population.<sup>259</sup>

<sup>254</sup> Karen Schonwalder and Janina Sohn “Immigrant Settlement Structures in Germany: General Pattern and Urban Levels of Concentration of Major Groups”, *Urban Studies* 46(7), 2009, pp. 1,439–1,460 (hereafter, Schonwalder & Sohn “Immigrant Settlement Structures in Germany”).

<sup>255</sup> Schonwalder & Sohn “Immigrant Settlement Structures in Germany”, p. 1,446.

<sup>256</sup> J. Goering, and J. D. Feins, *Choosing a Better Life? Evaluating the Moving to Opportunity Experiment*, Urban Institute Press, Washington, DC, 2003; E. Andersson, “From valley of sadness to hill of happiness: the significance of surroundings for socioeconomic career”, *Urban Studies*, 41, 2004, pp. 641–659; R. Andersson, “Spaces of socialization and social network competition: a study of neighborhood effects in Stockholm, Sweden” in H. T. Andersen and R. van Kempen (eds.) *Governing European Cities*, Ashgate, Aldershot, 2001, pp. 149–188; S. Musterd, R. Andersson, G. Galster and T. Kauppinen, “Are immigrants’ earnings influenced by the characteristics of their neighbours?”, *Environment and Planning A*, 40, 2008, pp. 785–805.

<sup>257</sup> Sako Musterd and Roger Andersson “Housing Mix, Social Mix, and Social Opportunities”, *Urban Affairs Review* 40, 2005, p. 764.

<sup>258</sup> J. Beckford, R. Gale, D. Owen, C. Peach, P. Weller, *Review of the Evidence Base on Faith Communities*, Office of the Deputy Prime Minister, London, 2006.

<sup>259</sup> Integration research in Denmark 1980–2002.

The close correlation of areas of ethnic concentrations and deprivation makes it difficult to determine whether there is an additional disadvantage that arises from living in an area of ethnic concentration.<sup>260</sup> There are also benefits for minorities from living in areas of ethnic concentration, in terms of maintaining ethnic and cultural tradition, mobilising ethnic capital and relying on ethnic support networks.<sup>261</sup> In Berlin, the limited movement of immigrants away from areas even after their socio-economic situation improves can be viewed as the result of positive identification with local districts and the *Kreuz kultur* (cross culture) found in German society. It suggests that those who do well continue to invest in their area and improve their neighbourhoods.

The concentration of ethnic minorities, especially Muslims, in particular localities is viewed with concern by policymakers and politicians in many countries in western Europe.<sup>262</sup> While some view areas of ethnic concentration as a problem of “deprivation” which therefore requires investment in employment training and skills, others see it as a spatial problem, which requires a policy of dispersal.<sup>263</sup> In Denmark in the late 1980s, some mayors of Copenhagen municipalities talked about the “Khominisation” of some areas.<sup>264</sup> In England, the official reports into the urban riots that took place during the early summer of 2001 cited segregation as an underlying factor.<sup>265</sup> In the aftermath of the July 2005 London bombings, the head of the then Commission for Racial Equality warned that parts of the UK were in danger of “sleepwalking into segregation”.<sup>266</sup> The Dutch government has argued that the spatial concentration of minorities in local areas undermines integration:

<sup>260</sup> Susanne Urban “Is the Neighbourhood Effect an economic or immigrant Issue? A Study of the Importance of Childhood neighbourhood for Future Integration into the Labour Market”, *Urban Studies* 46(3), 2009.

<sup>261</sup> G. Bolt, J. Burgers and R. van Kempen, “On the social significance of spatial location: spatial segregation and social inclusion”, *Netherlands Journal of Housing and the Built Environment*, 13, 1998, pp. 83–95; G. J. Borjas, “To ghetto or not to ghetto: ethnicity and residential segregation”, *Journal of Urban Economics*, 44, 1998, pp. 228–253.

<sup>262</sup> See S. Musterd, A. Murie and C. Kesteloot (eds.), *Neighbourhoods of Poverty: Urban Social Exclusion and Integration in Europe*. Houndsmill, Basingstoke, 2006; R. Johnston, J. Forrest and M. Poulsen “The ethnic geography of EthniCities”, *Ethnicities* 2:2, 2002, pp. 209–235.

<sup>263</sup> Patrick Ireland, “Comparing Responses to Ethnic Segregation in Urban Europe”, *Urban Studies* 45(7), 2008, pp. 1,333–1,358, p. 1,339.

<sup>264</sup> C.-U., Schierup, *På Kulturens Slagmark* (In the Battlefield of Culture), South Jutland University Publishers, 1993 (in Danish), cited in Hussain, *Muslims in the EU Literature Review: Denmark*, p. 25.

<sup>265</sup> See T. Cante, *Community Cohesion: A Report of the Independent Review Team*, London, Home Office, 2001; and J. Denham, *Building Cohesive Communities: A Report of the Ministerial Group on Public Order and Community Cohesion*, London, Home Office, 2001.

<sup>266</sup> D. Casciani, *Analysis: Segregated Britain?* BBC News, 22 September 2005, available at <http://news.bbc.co.uk/1/hi/technology/4270010.stm> (accessed November 2009).

Concentration is especially disadvantageous for integration because it results in an accumulation of social problems which may eventuate in a state of affairs that is very hard to handle [...] Concentration is also disadvantageous because it makes the ethnic dividing lines more visible in a more concentrated way. That harms the image of ethnic minorities [...] Finally, concentration is particularly disadvantageous for the possibilities for meeting and contacts between persons from different origin groups [...] the diminishing contacts with native Dutch indirectly influence the social chances of ethnic minorities.<sup>267</sup>

In Germany, the CDU election manifesto of 2005 stated that “the formation of ghettos and a development of parallel societies, as well as an often deliberate separation of foreign youths from German society, represent alarming signals for social peace in the country”.<sup>268</sup> In Hamburg, the Hamburg Action Plan on Integration (HHAP) accepts that a high number of migrants living in one area does not create a problem in itself. However, the consequent lack of opportunities for interethnic and inter-religious interaction is viewed as problematic since it creates a “parallel society”.<sup>269</sup>

Simpson *et al.*, looking at the demographic profile of the largely Muslim south Asian population of two English towns, suggest that the demographic profile of migrant populations means that, for a period of time, dispersal will occur alongside increased clustering or concentration. The latter is mainly accounted for by natural growth in the younger minority population, thus, “growing concentrations are likely to continue for some decades, until the age structure stabilises and dispersal becomes the main feature”.<sup>270</sup> This appears consistent with data from, for example, Rotterdam, where public concern about the concentration of Moroccans and Turks increased at a time when levels of segregation were decreasing.<sup>271</sup>

#### 6.4 Housing Tenure

Across most western European countries (with the exception of the UK), housing data do not include information on the religious identity of occupants. However, the data collected will often capture the ethnic group and nationality, from which it is possible to examine to some extent the position of housing groups that are predominantly Muslim. In general, larger family sizes, high rates of poverty and lower incomes mean

<sup>267</sup> Ministerie van Justitie, *Jaarnota integratiebeleid 2005* (Integration 2005 year note), The Hague, Ministerie van Justitie, 2005 (in Dutch), cited in Bolt *et al.*, “Minority Ethnic Groups in the Dutch Housing Market”, p. 1,360.

<sup>268</sup> CDU and CSU, *Deutschlands Chancen nutzen. Wachstum. Arbeit. Sicherheit Regierungsprogramm 2005–2009*. Berlin, 2005 (in German), p. 34, cited in Schonwalder & Sohn “Immigrant Settlement Structures in Germany”, p. 1440.

<sup>269</sup> Hamburg Action Plan on Integration, p. 33.

<sup>270</sup> Ludi Simpson, Vasilis Gavalas and Nissa Finney, *Population dynamics in ethnically diverse towns: the long-term implications of immigration*, CCSR Working Paper 2006–04, 2006, p. 14.

<sup>271</sup> Bolt *et al.*, “Minority Ethnic Groups in the Dutch Housing Market”, p. 1,365, table 2.

that Muslims, or groups that are predominantly Muslim, are more likely than the general population to be tenants in social housing rather than owner-occupiers and to be found living in overcrowded and poor housing conditions.

In the UK, Muslims are less likely than that general population to be home-owners (51 per cent compared with 69 per cent of the general population). However, “a significant proportion (33 per cent compared with 39 per cent of the general population) are buying with a mortgage or loan, despite concern among many Muslims about borrowing money on interest”.<sup>272</sup> The UK government has adjusted tax rules to allow for the development of Sharia-compliant home purchasing services. The Treasury abolished double stamp duty for Muslim house-buyers (an intermediary purchases the property and then sells it on to the buyer, hence the double stamp duty).<sup>273</sup> In early 2005, the Office of the Deputy Prime Minister held a consultation on enabling local authority tenants to buy their homes using “non-standard” mortgages.<sup>274</sup> For owner-occupiers, *Sharia*-compliant products are available to allow Muslims to participate in schemes that allow loans to be taken against the value of the property for improving its condition. Muslims are also more dependent on social housing than the general population (28 per cent compared with 20 per cent) and on private renting (17 per cent compared with 10 per cent).<sup>275</sup> However, there are significant variations within the Muslim group between different ethnic groups. While for Muslims as a group, 28 per cent live in social housing, 68 per cent of Bangladeshi households do so.<sup>276</sup>

In Belgium, in general, home-ownership predominates over social housing; thus 64 per cent of Moroccans and Turks are owner-occupiers, compared with 80 per cent of the general population.<sup>277</sup> According to data from the 1999 census, 12 per cent of non-EU nationals are home-owners in Paris, compared with 32 per cent among those who are French nationals by birth. However, 30 per cent of non-EU nationals who have obtained French nationality by naturalisation are also home-owners. Access to the

<sup>272</sup> P. Sellick, *Muslim Housing Experiences*, The Housing Corporation, London, 2004, p. 4 (hereafter, Sellick, *Muslim Housing Experiences*).

<sup>273</sup> M. Malik, “British Muslims – discrimination, equality and community cohesion” in T. Choudhury (ed.) *Muslims in the UK: Policies for Engaged Citizens*, Open Society Institute, Budapest, 2005.

<sup>274</sup> Office of the Deputy Prime Minister, *Non-standard mortgages for purchasing social dwellings: Helping tenants in social housing buy their home using Islamic and other non-standard finance products – A consultation Document*, ODPM publications, London, 2005, available at <http://www.communities.gov.uk/documents/housing/pdf/142049.pdf> (accessed November 2009).

<sup>275</sup> P. Sellick, *Muslim Housing Experiences*, p. 4.

<sup>276</sup> H. Mayhew, C. Robinson, A. Humphrey, E. Kafka, R. Oliver and S. Bose, *Housing in England 2001/02*, Office of the Deputy Prime Minister, London, 2003, p. 15. Figures are given for the Bangladeshi and Chinese households with a warning that the estimates have a large sampling error.

<sup>277</sup> K. Levecque, I. Lodewyckx and S. van den Eede, *Gezondheid en gezondheidszorg bij allochtonen in Vlaanderen* (Health and health care among allochthones in Flanders), Steunpunt Gelijkekansenbeleid, Antwerp, 2006 (in Dutch, hereafter Levecque, *et al.*, *Gezondheid en gezondheidszorg bij allochtonen in Vlaanderen*), cited in OSI, *At Home in Europe: Muslims in Antwerp*.

property market is particularly difficult in Paris, so rates of home-ownership are lower for non-EU nationals living in Paris compared with those living in the suburbs (30 per cent) or in the provinces (34 per cent); 50 per cent of non-EU nationals live in the private rented sector.<sup>278</sup> Even in Rotterdam, where between 1998 and 2006 there was a rapid increase in home-ownership by Moroccans and Turks, the proportion of Turks (26 per cent) and Moroccans (16 per cent) in owner-occupation is below that of the general population (60 per cent).<sup>279</sup>

A quarter of Tunisian and Turkish households in Paris live in overcrowded accommodation.<sup>280</sup> Half of Moroccan and Algerian households and 45 per cent of Turkish households live in poor-quality housing, compared with 11 per cent of the general population.<sup>281</sup> In Germany, data from 1998 found that 22 per cent of Turkish nationals did not have central heating (compared with 5 per cent of German nationals) and 39 per cent of Turkish nationals reported living in overcrowded conditions (compared with 16 per cent of German nationals).<sup>282</sup> In addition, 12 per cent of Turkish nationals were home-owners, compared with 38 per cent of German nationals. Further analysis reveals that “being a foreign national results in more cramped living conditions even after accounting for variables such as income, home-ownership and urban location”.<sup>283</sup> They find that socio-economic differences between foreign-nationals and Germans do not account for housing inequality, nor can large gaps in housing quality be explained by household decisions to spend a smaller portion of their income on rent.<sup>284</sup>

In the UK, 42 per cent of Muslim children are living in overcrowded accommodation, compared with 12 per cent of all dependent children.<sup>285</sup> This overall figure conceals differences between different predominantly Muslim ethnic groups. While 42 per cent of Muslim children live in overcrowded households, the figure is 56 per cent for Bangladeshi children. In the UK, 32.5 per cent of households live in what are identified as “non-decent” homes; however, for South Asian households this figure is

<sup>278</sup> APUR (City Planning Agency of Paris), *La population étrangère à Paris. Eléments de diagnostic à partir des données des recensements. Diagnostic local d'intégration de la Ville de Paris* (The foreigner population in Paris. Diagnostic elements from census data. Local diagnosis of integration of the City of Paris), APUR, Paris, October 2002 (hereafter, APUR, *The Foreigner Population in Paris*).

<sup>279</sup> SCP, *Goede bureen kun je niet kopen* (You can't buy good neighbours), SCP, The Hague, 2009, cited in OSI, *At Home in Europe: Muslims in Rotterdam*.

<sup>280</sup> APUR, *The Foreigner Population in Paris*, p. 96.

<sup>281</sup> Edgar, *Policy Measure to Ensure Access to Affordable Housing for Ethnic Minorities*, p. 25.

<sup>282</sup> A. I. Drever, W. A. V. Clark, “Gaining access to housing in Germany: The foreign-minority experience”, *Urban Studies* 39, 2002, pp. 2,439–2,453, p. 2,444 (hereafter, Drever and Clark, “Gaining access to affordable housing in Germany”).

<sup>283</sup> Drever and Clark, “Gaining access to affordable housing in Germany”, p. 2,446.

<sup>284</sup> Drever and Clark, “Gaining access to affordable housing in Germany”, p. 2,448.

<sup>285</sup> Sellick, *Muslim Housing Experiences*, p. 12.

46 per cent.<sup>286</sup> There are also different reasons for ethnic-minority and white households being non-decent. Ethnic-minority households are almost twice as likely to be non-decent for reasons of disrepair, unfitness or the need for modernisation; 75 per cent of ethnic-minority households living in non-decent homes are in the private sector. While only 28 per cent of white home-owners live in non-decent homes, the figure for ethnic-minority home-owners is 40 per cent.<sup>287</sup>

## 6.5 Home-owner and Housing Satisfaction in the OSI Survey

Among OSI interviewees, non-Muslim respondents (24 per cent) were more likely than Muslim respondents (19 per cent) to be owner-occupiers of their property.

**Table 77. Housing status – ownership, rental, or other arrangement (C1)**

	Muslim	Non-Muslim	Total
Own outright	8.3%	11.5%	9.9%
Own – with mortgage/loan	9.7%	12.4%	11.1%
Part rent, part mortgage (shared equity)	1.7%	1.1%	1.4%
Rent public/social housing	36.8%	26.5%	31.7%
Rent private landlord	19.9%	29.3%	24.6%
Living with parents/siblings	20.4%	11.8%	16.1%
Living rent free	1.4%	1.7%	1.5%
Squatting	0.1%	0.5%	0.3%
Other	1.8%	5.2%	3.5%
Total	Per cent	100.0%	100.0%
	Count	1110	1088
		2198	

Source: Open Society Institute data

Among those who were renting, Muslim respondents (37 per cent) were more likely than non-Muslim respondents (27 per cent) to be living in social housing, while the latter were more likely to rent from private landlords. Both Muslims and non-Muslims had similar views about their levels of satisfaction with social housing.

<sup>286</sup> Office of the Deputy Prime Minister, *Building the Picture: the English Housing Condition Survey 2001*, Office of the Deputy Prime Minister, London, 2003, p. 10 (hereafter, ODPM, *Building the Picture*).

<sup>287</sup> ODPM, *Building the Picture*, p. 58.

**Table 78. Satisfaction with social housing (G1.3)**

		Muslim	Non-Muslim	Total
Very satisfied		6.6%	3.9%	5.2%
Fairly satisfied		27.7%	23.9%	25.8%
Neither satisfied nor dissatisfied		18.2%	14.6%	16.4%
Fairly dissatisfied		17.4%	16.5%	17.0%
Very dissatisfied		10.8%	9.2%	10.0%
Don't know		19.2%	31.9%	25.5%
<b>Total</b>	<b>Per cent</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
	<b>Count</b>	<b>1107</b>	<b>1087</b>	<b>2194</b>

Source: Open Society Institute data

Only a small proportion of both groups (Muslims 7 per cent, non-Muslims 4 per cent) were very satisfied with social housing, while around a quarter of both groups were “fairly satisfied” and a quarter were either “fairly” or very “dissatisfied”. However, Muslims born outside the EU were more likely than those born in the EU to say they were “fairly” or “very” dissatisfied with social housing.

**Table 79. Satisfaction with social housing (breakdown by religion and birthplace) (G1.3)**

		Muslims born in the EU state	Muslims born outside the EU state	Non-Muslims born in the EU state	Non-Muslims born outside the EU state	Total
Very satisfied		6.7%	6.5%	3.2%	5.7%	5.2%
Fairly satisfied		25.8%	28.7%	23.6%	24.7%	25.8%
Neither satisfied nor dissatisfied		23.1%	15.6%	14.9%	13.9%	16.4%
Fairly dissatisfied		15.9%	18.2%	16.9%	15.2%	17.0%
Very dissatisfied		8.1%	12.2%	8.6%	10.8%	10.0%
Don't know		20.4%	18.6%	32.7%	29.7%	25.5%
<b>Total</b>	<b>Per cent</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
	<b>Count</b>	<b>372</b>	<b>735</b>	<b>791</b>	<b>296</b>	<b>2194</b>

Source: Open Society Institute data

The reasons for dissatisfaction varied across the cities. In Paris, the lack of social housing and the long waiting list for access to housing featured prominently among the reasons for dissatisfaction. This frustration was also present in the focus group discussions:

I don't trust the social housing system any more. We've been in the waiting list for 14 years. In all this time, we were offered an apartment only once. And even then they didn't let us move there because they said that our income wasn't sufficient even though my husband was working. And now they keep saying there are too many people in need of social housing. It's really unfair when you are in a local income bracket, you can't have social housing while people with sufficient income can have it. I mean those people can find an apartment anywhere they want with that income. And there are some families that are offered a social house after only waiting 2–3 years. And families that have been waiting for 14 years get nothing, it's just not fair, we should get priority over others.

This issue appears to be a key theme revealed in the European Commission's *Survey on the Perceptions of Quality of Life* (2007), in which over 70 per cent of residents in Paris, Stockholm, Marseille, London, Amsterdam, Hamburg, Antwerp and Rotterdam said that they did not think it was easy to find good-quality affordable housing in the city.<sup>288</sup> Waiting lists were also an issue in Amsterdam, where in 2006 the average waiting period for housing was nine years.<sup>289</sup> Similarly, the OSI survey respondents reiterated these concerns. For example, respondents in Antwerp cited the need for more affordable housing in the private rental sector. In Hamburg, there was dissatisfaction with the way that housing companies treated their tenants' complaints: "Nobody listens to our complaints, nor does anybody do anything to solve our problems." In Berlin, the dissatisfaction with social housing usually centred on the condition of the housing. Focus groups in Rotterdam highlighted problems with repairs, failure to get repairs for shared facilities and rudeness on the part of those making repairs:

In my building, the doorbells have been broken for three months. When my guests come to my house, they can't get in. We called the housing office three times. They just play with us saying that they'll come. We wait for them for two weeks and then we call again. They say they'll come on such and such a day. We wait and wait. Nobody comes [...] it's been three months now. We have to leave the main door open. Then everybody comes in. Then they put a camera there. But it's useless.

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<sup>288</sup> European Commission, *Survey on the Perceptions of Quality of Life in 75 European Cities*, European Commission, Brussels, 2007, p.7.

<sup>289</sup> Amsterdam Department for Research and Statistics website, <http://www.os.amsterdam.nl/>, cited in OSI, *At Home in Europe: Muslims in Amsterdam*.

## 6.6 Discrimination over Access to Housing

Discrimination is also an important factor in restricting the housing options and choices available to minorities. Research from the Centre for Turkish Studies found that 15 per cent of Turkish people reported experiencing discrimination in housing provision.<sup>290</sup> In Denmark, 27 per cent of minority respondents in one survey said that they faced discrimination in housing (Integration Status, 2004).<sup>291</sup> These complaints centred on being overlooked in housing allocations, especially in private housing corporation waiting lists. Discrimination in housing was also highlighted in the European Commission on Racism and Intolerance (ECRI) report on Denmark.<sup>292</sup>

The OSI survey suggests a significant difference between the experience of Muslim and non-Muslim respondents over discrimination in housing: 7 per cent of Muslim respondents reported experiencing discrimination over housing in the previous 12 months, compared with 1 per cent of non-Muslim respondents.

**Table 80. Location of religious discrimination – a landlord or letting agent (H8)**

	Muslim	Non-Muslim	Total
A landlord or letting agent	7.4%	1.3%	
<b>Total count</b>	<b>81</b>	<b>14</b>	<b>95</b>

Source: Open Society Institute data

For Muslim respondents, country of birth does not make a difference in the level of discrimination. However, for non-Muslim respondents, those born abroad were slightly more likely than those born in the country to report discrimination.<sup>293</sup>

<sup>290</sup> A. Goldberg, and M. Sauer, *Konstanz und Wandel der Lebenssituation türkischstämmiger Migranten. Ergebnisse der fünften Mehrthemenbefragung* (Continuity and Change in the Housing Situation of Turkish Migrants: Results from the Fifth Survey) Eine Studie des Zentrums für Türkeistudien im Auftrag des Ministeriums für Gesundheit, Soziales, Frauen und Familie des Landes Nordrhein-Westfalen, Essen, herausgegeben von Soziales Frauen und Familie Landes Nordrhein-Westfalen, Des Ministerium für Gesundheit, 2003, p. 111, cited in OSI, *At Home in Europe: Muslims in Berlin*, Open Society Institute, forthcoming.

<sup>291</sup> IntegrationStatus, *1. halvår* (First half-year report), Catinét Research, Copenhagen, 2004, cited in Hussain, *Muslims in the EU Literature Review: Denmark*, p. 26.

<sup>292</sup> European Commission on Racism and Intolerance (ECRI), *Second Country Report on Denmark*, Strasbourg, ECRI, 2001, available at [http://hudoc.ecri.coe.int/XML/Ecri/ENGLISH/Cycle\\_02/02\\_CbC\\_eng/02-cbc-denmark-eng.pdf](http://hudoc.ecri.coe.int/XML/Ecri/ENGLISH/Cycle_02/02_CbC_eng/02-cbc-denmark-eng.pdf) (accessed November 2009).

<sup>293</sup> See Table 81. in Annex 2 for breakdown of data.

The OSI focus group discussions on housing pointed towards particular difficulties in relation to renting. One common experience is of being rejected for housing once a person’s foreign-sounding name is given. Discrimination is also manifest in the form of direct verbal comments, through a lack of explanation for refusing to provide accommodation or more intense scrutiny of a person’s creditworthiness or social status. In Berlin, a respondent noted how he was asked about his religion when he was looking for a flat. Another said: “The landlord saw me and made remarks about terrorism and violence.” “I was (probably) denied a flat because of my wife’s headscarf” or “I was denied flats with specious excuses”. Memories of housing discrimination during the initial period of settlement remain powerful: “In the early days, I remember, when we were looking for a flat to rent, we went door to door to ask if we could rent it. A woman opens the door, ‘Is it free, is it still free?’ ‘No, no it’s already rented out’ ... or sometimes it is clear from the start – ‘It is not for foreigners,’ like that, straight away.”

Perceptions of discrimination and unfair treatment can be rooted in a lack of understanding of allocation policies and information about housing. The OSI survey finds that 23 per cent of respondents, Muslim and non-Muslim, had sought advice on housing in the preceding 12 months.

**Table 82. In the last 12 months, have you sought information on housing? (G20.3)**

		Muslim	Non-Muslim	Total
Yes		22.1%	23.6%	22.8%
No		77.9%	76.4%	77.2%
Total	Per cent	100.0%	100.0%	100.0%
	Count	1106	1087	2193

Source: Open Society Institute data

However, further analysis shows that among Muslim respondents, those born abroad (25 per cent) were more likely than those born in the country (17 per cent) to seek advice on housing.

**Table 83. In the last 12 months, have you sought information on housing? (breakdown by birthplace) (G20.3)**

		Muslims born in the EU state	Muslims born outside the EU state	Non-Muslims born in the EU state	Non-Muslims born outside the EU state	Total
Yes		16.7%	24.8%	22.4%	26.6%	22.8%
No		83.3%	75.2%	77.6%	73.4%	77.2%
Total	Per cent	100.0%	100.0%	100.0%	100.0%	100.0%
	Count	372	734	790	297	2193

Source: Open Society Institute data

The OSI focus group highlighted the complexity of dealing with housing issues, and there is a need for housing advice and advocacy support services to help not only with discrimination but access to housing and addressing problems for those renting in both the public and the private sector. The research finds some examples of support for those facing difficulties in housing. In Hamburg, for example, the NGO *Mieter helfen Mieter* (Tenants Helping Tenants) assists tenants to make complaints about their treatment. It has a counselling service for conflict resolution in the neighbourhood and for following up discrimination complaints in the housing sector.

### 6.7 Length of Residence in Local Area and Satisfaction Levels

One area of interest in the OSI survey was exploring the relationship between the length of time of residence in the local area, and satisfaction levels. This type of exploration helps understand the extent of the impact of problems experienced in everyday life on shaping people's perceptions of quality of life where they live. The OSI survey was carried out across the 11 cities, in areas with significant Muslim populations; Muslims are now an established presence in these areas, albeit those which continue to attract new residents, both Muslim and non-Muslim. Among the respondents, there were significant numbers of both recent arrivals and long-term residents.

**Table 84. Years lived in the local area (C2)**

		Muslim	Non-Muslim	Total
	< 1	2.4%	4.0%	3.2%
	1 – 5	24.2%	26.6%	25.4%
	6 – 10	20.5%	17.2%	18.9%
	11 – 20	30.5%	27.6%	29.1%
	21 – 30	17.0%	12.6%	14.8%
	31+	5.4%	12.0%	8.7%
<b>Total</b>	<b>Per cent</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
	<b>Count</b>	<b>1102</b>	<b>1087</b>	<b>2189</b>

Source: Open Society Institute data

30 per cent of respondents have only moved to the local area in the past five years. A further 20 per cent have lived in the area for 6–10 years. The majority of respondents have lived in the area for over 10 years, with the exception of those who had lived in the area for over 30 years, which accounts for 5 per cent of Muslims and 12 per cent of non-Muslims, although there are no significant differences between Muslims and non-Muslims. In the Muslim respondent sample, around a third of Muslims born in the EU (39 per cent) had lived in their local area for 11–20 years.

## 6.8 Satisfaction with the Neighbourhood

A significantly large majority (93 per cent) of respondents were positive about the area in which they lived. Of those, 55 per cent stated they “definitely” enjoyed living in their neighbourhood; a further 38 per cent enjoyed it “to some extent” and a very small proportion (only 8 per cent) said they did not enjoy living in their neighbourhood.

**Table 85. Do you like the neighbourhood? (C5)**

		Muslim	Non-Muslim	Total
	Yes, definitely	50.0%	60.0%	55.0%
	Yes, to some extent	40.0%	34.0%	37.0%
	No	9.9%	6.0%	8.0%
<b>Total</b>	<b>Per cent</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
	<b>Count</b>	<b>1107</b>	<b>1085</b>	<b>2192</b>

Source: Open Society Institute data

## 6.9 Place of Birth and Gender Differences

However, further analysis suggests that the most positive views about living in the area are found among non-Muslim male respondents who are born in the country: 65 per cent of this group “definitely” enjoy living in their neighbourhood.<sup>294</sup>

In contrast, among female Muslim respondents born in the country, less than half (45 per cent) said they definitely enjoyed living in the neighbourhood. The factors behind this gender difference are not clearly understood. There is evidence in other research which highlights the tensions among second-generation Muslims, particularly women, caused by balancing a desire to stay close to the family and community with a desire to live in more diverse areas as a strategy for increasing independence from the “community”.<sup>295</sup> Furthermore, OSI research in Leicester drew attention to the tensions between aspirations (to live in better areas) and generational needs; that is, staying in more deprived areas with large Muslim populations because of the needs of their parents and children to be close to community facilities.

## 6.10 Muslim and non-Muslim Respondents

Importantly, Muslim and non-Muslim OSI respondents appear to differ in their reasons for moving to the area. For non-Muslim respondents, the top three reasons for living in the neighbourhood were: proximity to work, the affordability of housing and the perception of it being a “nice area”. For Muslim respondents, choice appeared to be more constrained: for 14 per cent of respondents the decision to move into the area was made by their parents; 10 per cent said they did not choose to live in the area; and 6 per cent moved to there because of social housing allocations in the area. Furthermore, for those who chose to move to the area, family ties featured more prominently as the reason for doing so: 10 per cent of Muslim respondents moved to the area to be near their family.

## 6.11 Cultural Diversity in Localities

The qualitative data from the focus groups and questionnaires suggest that the multicultural nature of these areas is important to Muslim respondents, who feel that the diversity of people and lifestyles in an ethnically and culturally mixed area shields them from the attention and anticipated alienation that would come from living in an area where they stand out for being ethnically and culturally different. The sentiment of a Muslim respondent in Amsterdam, “I do not feel like a foreigner here,” echoes the feelings of many respondents in the other cities. Easy access to cultural goods and facilities in multicultural areas is also important, as noted by a respondent in Paris:

<sup>294</sup> See Table 86. in Annex 2 for breakdown of data.

<sup>295</sup> B. Harries, L. Richardson and A. Soteri-Proctor, *Housing Aspirations of white and second generation south Asian British women*, Joseph Rowntree Foundation, York, 2008; see also Sellick, *Muslim Housing Experiences*.

Access to foods, clothes and cosmetics is also is, for us, a positive feature of the area. In this area, one can find restaurants where one can eat African food that is not too expensive. There are also shops that allow you to make cheap international calls.<sup>296</sup>

Importantly, the respondents' viewpoints suggest that the desire to live in mixed areas should not be equated with Muslims' desire to live parallel lives separate from others. In fact, Muslim respondents in several cities expressed regret at the absence of "native" non-Muslims in their areas. Muslim respondents wanted to live in an ethnically mixed, not ethnically homogenous area. This means that high levels of ethnic segregation emerge as an issue of great concern for Muslim respondents. For example, in Rotterdam, while ethnic and cultural diversity is perceived as enriching ambiance and specific quality of the area, the high level of ethnic segregation is a topic of concern to respondents:

Sometimes I overhear the Dutch in the shops complain that they feel submerged by the foreigners. It's not nice to hear them say that but they do have a point.

Similarly, focus group participants in Amsterdam said they did not like living in an area with a large ethnic concentration, with no native Dutch. In several cities, parents were particularly concerned about the effect of areas of ethnic concentration on their children's employment and educational opportunities.

## 6.12 Housing Diversification in Urban Renewal

Across several cities covered by the OSI research, the response by policymakers to the perceived problems created by areas of ethnic concentration include urban renewal or regeneration programmes. These aimed to create greater diversity in terms of housing tenure and stock, which in turn was expected to create a greater social and ethnic mix.

In Copenhagen, the city's integration policy states that its aim is to combat the problem of vulnerable housing areas by tackling unemployment and social problems and making public housing more attractive: "The positive side-effect will be a great demand for public housing, including from high resource families". HHAP calls for improvement to the quality of housing and the image of the area as a way of encouraging more affluent households to settle in the area and thus ensure a "balanced neighbourhood".<sup>297</sup> These urban renewal programmes involve "the demolition, upgrading or sale of council or social rented housing and the construction of new, more costly owner-occupied or private rented housing. These efforts result in more

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<sup>296</sup> Translation taken from OSI, *At Home in Europe: Muslims in Paris*.

<sup>297</sup> Hamburg Action Plan on Integration.

variation in housing sizes, forms, quality, prices, and above all tenures within a certain area.”<sup>298</sup> However, the evidence in existing research for these positive effects is limited:

existing studies on mixed developments do not justify the optimism concerning the social interaction between (ethnic) groups, let alone the possibilities for social mobility that should arise from that. Moreover, the idea that people with a higher social status might act as positive role models is patronising and based on unfounded assumptions with regard to differences in values between ethnic and socioeconomic categories.<sup>299</sup>

Changing the housing mix and thereby the social and ethnic mix in an area does not necessarily lead to greater positive interaction. This is because underlying differences in tenure are founded on lifestyle, income, age, education and household composition.<sup>300</sup> Social mixing can in fact lead to negative interaction (conflict). A study of a social mixing project in the Transvaal area of Amsterdam reported that:

Differentiation has led to a forced living together of (well-to-do) natives and (poor) migrants. The newcomers have tried to create more interaction with other residents in the street, but despite many initiatives, contacts between residents tend to be limited to neighbours. The newcomers tend to develop an inward-looking attitude after finding that contacts with residents of other backgrounds appear to be difficult and many initiatives have not been successful. The community policeman remarked that “It is the tune that makes the music, but the residents do not seem able to find the right tune [...] Moreover, to a large extent, the problems of different ethnic groups living together coexist with intergenerational conflicts.”<sup>301</sup>

A common concern found in several cities by the OSI research is the feeling that renewal projects will lead to the displacement of the existing communities. In Berlin, for example, the research notes concern among some interviewees that what is taking place is a process of gentrification which is leading to the displacement of those living in social housing by private renters: “Because many people in this district are living within poor conditions, it is important, that public support through social housing is not reduced, but further extended in order to counter gentrification and prevent social marginalisation, segregation and exclusion.”

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<sup>298</sup> Kleinhans, “Social implications of housing diversification in urban renewal: A review of recent literature”, *Journal of Housing and the Built Environment* 19, 2004, pp. 367–390 (hereafter, Kleinhans, “Social implications of housing diversification in urban renewal”).

<sup>299</sup> Bolt *et al.*, “Minority Ethnic Groups in the Dutch Housing Market”.

<sup>300</sup> Kleinhans, “Social implications of housing diversification in urban renewal”.

<sup>301</sup> Peer Smets and Marion den Uyl “The Complex Role of Ethnicity in Urban Mixing: A Study of Two Deprived Neighbourhoods in Amsterdam”, *Urban Studies* 45(7), 2008, pp. 1,439–1,460, p. 1,456.

In Hamburg, OSI respondents also felt that the public authorities were engineering the rise in rents to price migrants out of social housing and bring in “native” German families. Interviewees felt that the redevelopment was being undertaken for the benefit of more affluent residents, and was destroying the existing diversity and tolerance. Research in France suggests that the policy of social mixing is used as a basis for excluding the poorest from access to housing. The idea of social mixing was first developed by public housing bodies during the debates on the housing crisis in the 1980s. In order to avoid being “landlords to the poor” alone, they argued for a “universal conception” of social housing, and were opposed to associations defending the right to housing. This led them to identify “high risk categories”, whose access to social housing had to be filtered. Among these high-risk categories were immigrants.<sup>302</sup> The OSI research in Marseille suggests that the municipality does not use social mixing to balance “specialised” neighbourhoods but to prevent minorities from moving into less segregated areas.<sup>303</sup>

The experience of some respondents was more positive and they welcomed the changes brought about by the renewal programmes. In Antwerp, respondents noticed the composition of the neighbourhood was changing, but felt that the more educated “native” Belgian couples moving into Borgerhout would be more open-minded about ethnic cultural and religious diversity. In Paris, it is argued that the 18<sup>th</sup> *arrondissement* is experiencing early signs of gentrification in certain parts, like Saint Bruno. For most interviewees this appears to be a superficial form of gentrification as it is limited to middle classes coming back to specific parts of the neighbourhoods. In Berlin, focus group participants wanted a more diverse ethnic mix, but argued that this required investment in social infrastructure particularly in local schools, as the quality of local schools was perceived to play a critical role in decisions about moving into or out of an area.

### 6.13 Key Findings

As a majority of Muslims in the 11 cities in the OSI survey are migrants or the descendants of migrants, their initial settlements patterns reflect the nature of the migration process. Workers and their families settled in large industrial centres. Working in low-paid, unskilled jobs, most settled in the poorer districts of the cities. This geographical concentration provided the basis for networks of support and the development of goods and services to meet cultural needs. Policymakers have expressed

<sup>302</sup> See Patrick Simon, “Le logement social en France et la gestion des ‘populations à risques’” (Social Housing in France and the management of populations at risk), *Hommes et Migrations* (1246), nov-déc. 2003, pp. 76–91; Patrick Simon, Thomas Kirsbaum, “Les discriminations raciales et ethniques dans l’accès au logement social” (Racial and ethnic discrimination in access to social housing), *note 3 GELD*, Paris, 2001.

<sup>303</sup> See Valérie Sala Pala, “La politique du logement social est-elle raciste? L’exemple marseillais” (Is social housing policy racist? The case of Marseille), online review *Faire Savoirs* (6), May 2007 (in French).

increasing concern about such ethnic and religious concentration. The OSI survey shows that Muslims want to live in mixed areas. It therefore challenges the claims that the concentration of Muslims in local areas reflects a desire among Muslims to live segregated or parallel lives. The OSI research shows that discrimination in accessing housing remains an issue that confronts many Muslims and restricts their choices. The challenge for policymakers is to maintain areas that are ethnically and religiously mixed, since small differences in preferences can lead to segregation, and to ensure that Muslims are able to choose where to live in a city unrestrained by discrimination and prejudice.<sup>304</sup>

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<sup>304</sup> T. C. Schelling, "Models of segregation", *The American Economic Review* 59, 1969, pp. 488–493.