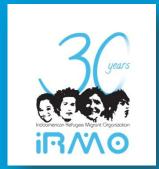
# Latin Americans in London: Housing Situation

IRMO Research Briefing

Helen McCarthy - June 2016



### **Introduction**

Having safe and adequate housing is of fundamental importance to poeple's sense of wellbeing. Recognising a growing demand for advice on housing, IRMO was keen to undertake research in order to develop a clearer picture of the challenges faced by IRMO's beneficiaries in their housing situation. Securing adequate and safe housing is foundational to successful integration in other domains. In the conceptual framework devised by Ager and Strang (2005) housing is both a marker and a means of integration.

Between early December 2015 and mid January 2016 IRMO conducted a survey with our beneficiaries in order to get a snap shot picture of the issues the community faces in access to English language skills. People were approached at IRMO and invited to take part in the survey which was given in paper in Spanish. People were able to complete the survey in their own time. People from all our projects and services were invited to take part. In total 199 responses were received. In some cases not all the questions were answered and some surveys were returned with certain sections left blank. These were removed from the analysis. The responses were fairly

# **Key findings**

- 75% of respondents live in the private rental sector.
  Often this accommodation is overcrowded – almost one in three do not have any communal space
- 16.8% of respondents were homeless or insecurely housed and only 7.6% were living in social housing
- Almost half reported they did not have a letting contract and the same proportion reported their housing as inadequate
- 12.7% have experienced abuse in their housing
- One in four have been turned away from housing, most commonly because the landlord did not want to rent to families

evenly split between men and women, with women slightly overrepresented.

# **About IRMO**

IRMO is a community-led organisation, and registered charity (1080813), that provides Latin Americans with tools and information in an empowering process to build fulfilled, independent and integrated lives in the UK using a rights-based approach.

IRMO provides a weekly drop in advice service that provides advice on housing, welfare, tax and debt. In the last year over 300 families accessed this service.

# Precarity and poverty faced by the Latin American community

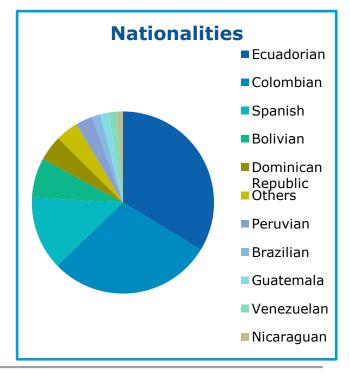
Whilst the Latin American community is made up of a number of nationalities and people from diverse backgrounds, previous research on the community in London, particularly the No Longer Invisible report from 2011, has revealed that many face precarity and in-work poverty (McIlwaine, Cock, Linneker 2011). The majority (85%) of Latin Americans in London are in work, a higher rate than the London population as a whole. Whilst a majority of Latin Americans are well educated (70% have post secondary education), experience de-skilling and occupational decline on arrival in London. 47% working in low-skilled jobs such as in cleaning and catering, and those who have arrived since 2000 are more likely to be working in those jobs. 22% have no written employment contract and 11% earn below National Minimum Wage (a rate ten times higher than the general population). A third work part time and another third combine more than one job (McIlwaine et al 2011). These conditions leave many open to abuse and exploitation in the workplace.

All in all, the employment situation of a significant portion of the Latin American community is shaped by low-pay, lack of prospects and precarity, impacting on other areas of their lives. Working antisocial and fragmented hours can affect people's ability to access other mainstream services such as English classes. Research has revealed that many Latin Americans are not accessing health care services (McIlwaine et al 2011, Granada and Paccoud 2014, Mas

Giralt and Granada 2015) due to barriers such as language and lack of information. As a result community organisations, such IRMO, as important sources of information and support to people facing difficulties. This is particularly true for those on the lower end of the income scale (less than £500 per month), among this group, 45% reported accessing a community organisation (McIlwaine et al 2011).

# Who is the community served by IRMO?

findings described The above are indicative of the community that IRMO serving. Overall 18 different nationalities were represented in the survey of IRMO's beneficiaries, of these Ecuadorian and Colombian were the largest represented nationalities and made up more than half of the responses. Almost half (47%) of those who took part in the survey reported that they had two nationalities. The largest second nationality reported was Spanish, followed by British.



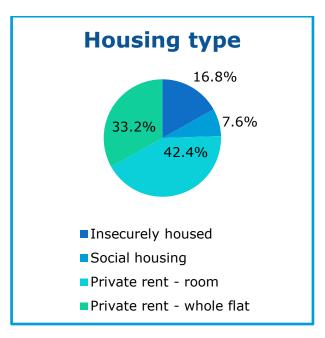
Unsurprisingly the majority of our beneficiaries are in work, over 75% saying they were working. Of those who are working, 68% are working part time almost 75% are working in and cleaning. These findings reflect the fact that IRMO is serving people on the lower end of the income scale who are facing precarity and in work poverty.

majority of those who The were surveyed had come to IRMO on more than one occasion. Over a third (39%) had been in the UK for more than 2 years, however, 36% have been in the UK for less than a year (with 10% having been in the UK for less than 3 months), suggesting that even those who are very recently arrived are able to access the support that IRMO provides.

# Housing issues faced by IRMO's beneficiaries

The shortage of affordable, decent housing in London is a major issue that affects everyone living in the capital. However, it particularly hits migrant communities and those working in lowpaid jobs. Extortionate rents mean that people have to live in overcrowded, substandard accommodation or live very far from their place of work. The huge demand for housing means that tenants have little bargaining power when it comes to asking for repairs (Gousy 2014). The No Longer Invisible report revealed that 65% of the Latin American community in London lived in private rented accommodation and that 45% of the community were not happy with their housing (McIlwaine et al 2011).

Research with our beneficiaries reveals an even greater proportion in the private rental sector with 75% in private rented accommodation, 16.8% of our beneficiaries were insecurely housed and only 7.6% were living in social housing. This reveals that those IRMO's services accessing are overrepresented in the private rental sector when compared with the wider Latin American community and with London as a whole (in 2014-15, 27% of households in London were in the private rented sector according to the Department for Communities and Local Government 2016). The private rental sector is known to have the worst conditions of any type of tenure with a third of homes failing the Government's Decent Homes Standard (Gousy 2014).1



We also found that despite Southwark and Lambeth being in the top 15 most expensive boroughs for average rents in

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effective insulation.

<sup>1</sup> The Decent Homes Standard is a Government

standard that sets out minimum requirements for housing in the UK. In order to meet the Decent Homes Standard, housing needs to meet four criteria: 1) meet the minimum health and safety standards; 2) be in a reasonable state of repair; have reasonably modern facilities and services; and 4) have efficient heating and

London (Shelter 2016a)<sup>2</sup> the majority of our beneficiaries (71.5%) were not receiving housing benefit. This is likely to be a result of a combination of factors including a lack of awareness of their entitlement and а lack of documentation.

Even more concerning was that 46% of those who responded to the survey reported that they did not have a letting contract, a fact that could severely reduce people's ability to access other services such as healthcare and schooling places for their children.

Many of IRMO's beneficiaries live in Multiple Occupancy Homes - reflected in the fact that 42.4% rented a room only. The No Longer Invisible report found that 27% of Latin Americans lived in multi-person households, sharing on average with two other families (McIlwaine et al 2011). Similarly our survey found that 23.8% live in housing in which they reported that more than 6 people lived and 28.9% reported that they had no communal space. These figures suggest that overcrowding is a particular issue for IRMO's beneficiaries, as across England only 5% of private rental accommodation was overcrowded (Department for Communities and Local Government 2016).

Overall, 46% of IRMO's beneficiaries feel their housing is inadequate and 44% reported problems with their housing, with many reporting multiple problems. Of those reporting a problem, 77.6% reported damp. Infestation of rats or insects was the second most commonly reported problem (11.8%)

<sup>2</sup> Over five years the average rent for a 1 bedroom flat in Lambeth amounted to £70,459 and in Southwark to £73,730.

but structural issues such as leaks or broken windows and lack of heating and hot water were also reported.

Problems with housing mav be compounded by the fact that people may be reluctant to report problems to their landlords and may not know their connection rights in with decent housing. Research has found that among the general population 1 in 8 would not report a problem because of fears of eviction (Gousy 2014). This rate is likely to be considerably higher among migrant communities, who may face additional barriers such as the language barrier, lack of knowledge of their rights or fear of their landlords.

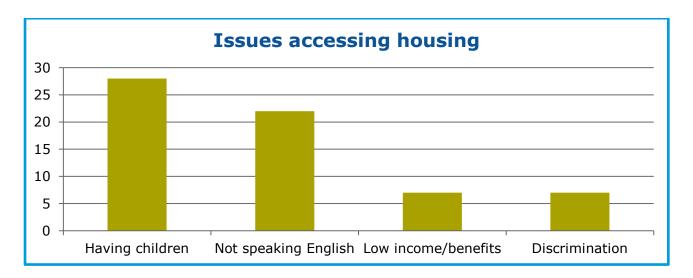
12.7% of our survey respondents reported having experienced some kind of threat or abuse in their housing. The vast majority reported that this was from the landlord with a small minority mentioning abuse from a housemate. The common reports most were financial threats and verbal abuse, although people also reported physical threats. One case of sexual abuse from a landlord was also reported.

An increasing concern for migrant and refugee community organisations and housing experts has been the impact that the new 'Right to Rent' obligation<sup>3</sup> will have on access to housing. The government's official evaluation found evidence of BME tenants being asked for more documentation in the Right to Rent pilot area, and of some landlords

<sup>&</sup>lt;sup>3</sup> Right to Rent checks were introduced in February 2016 in England following a pilot of the scheme in a region of the country. They require all private landlords to check that tenants have a right to be in the UK before agreeing a new tenancy.

making discriminatory comments, but nevertheless concluded this would not amount to overall discrimination in access (Brickell et al 2015). However, two other studies found that over 40% of landlords report that they will be less likely to rent to people who appear to be immigrants (Grant and Peel 2015, Shelter 2016b). Mystery shopping exercises have already revealed examples of direct discrimination, and cases of tenants being harassed by landlords have already been reported by major housing charities (Grant and Peel 2015). It has been argued that due to the timing and location of the pilot, it is likely that the Government's evaluation will have under-estimated the negative impact (Grant and Peel 2015).

Already 27% of IRMO's survev respondents reported that they had faced issues securing housing. Having children emerged as a major problem, with 28 people reporting that they had been refused a rent on that basis. This finding tallies with anecdotal evidence of difficulties of families the findina housing and a survey of private landlords that found that almost 37% would not rent or prefer not to rent to families with children (Shelter2016b). Not speaking English, having a low income or being on benefits and discrimination were also reported as reasons why rents had been refused.



### **Conclusions**

This briefing has revealed that IRMO's beneficiaries are overrepresented in the private rental sector and a significant proportion are insecurely housed or homeless. Almost half of IRMO's beneficiaries did not have a letting contract which indicates that their basic rights are unlikely to be guaranteed. What's more many suffer problems in their homes, or are living in overcrowded situations. A small, but significant proportion, have faced abuse or threats from their landlord. Furthermore almost a third have been turned away from housing. Whilst most of these cases do not constitute a discriminatory offence, it is a worrying trend that should be monitored, particularly as the Right to Rent is rolled out.

Housing featured prominently in the recent election campaigns for the London Mayoral election. Sadig Khan, the new London Mayor, has promised to increase the building of genuinely affordable homes and to promote the development of a London Living Rent set at 30% of local average wages. He has also pledged to develop a not-for-profit lettings agency and to name and shame roque landlords. Whilst these commitments are welcome, it remains to be seen whether they are implemented and whether they result in real change.

### About the author

Helen McCarthy is a doctoral candidate at Middlesex University and a trustee at IRMO. She holds a Master's degree in Global Migration and in Social Anthropology. She has conducted research with the Latin American community, and has previously worked in central government and at Oxford University's Centre on Migration, Policy and Society.

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