Workshop 10 - Minority Ethnic Groups and Housing: Perceptions and Perspectives

Faith and Housing: Promoting community cohesion or contributing to urban segregation?

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Abstract

Contemporary debates in the UK around ethnic tensions and community cohesion have focused upon the role that housing and education processes play in contributing towards both multiculturalism and dynamics of segregation in urban areas. The role of faith as a particular dimension of cultural identity and urban institutional organisation is increasingly being recognised in UK housing policy. This paper, focusing primarily on Islamic organisations in England, explores how the notion of faith-based housing agencies and faith-based housing needs provision are emerging. The paper seeks to use parallel debates and developments in faith-based education provision in the UK to analyse how the promotion of faith-based housing organisations may impact on concepts of community cohesion within UK housing and urban policy. It concludes by identifying a series of tensions, ambiguities and challenges facing policymakers in harnessing housing processes in the quest for urban cohesion and diversity.

Introduction

Issues of race, ethnicity and religion are increasingly prominent in public discourse in the UK. The promotion of community cohesion has become a central aim for the UK government. The quest for community cohesion has its immediate roots in the policy response to the ethnic disturbances in Northern English towns in 2001, in which housing factors were identified as a key element (Community Cohesion Independent Review Team, 2001; Robinson, 2005). It also reflects wider New Labour governance rationales of community as the site and process of government, the emphasis on the cultural and social dimensions of exclusion at the neighbourhood level and the identification of social capital as a key mechanism of policy delivery (Flint, 2006; Burnett, 2004; McGhee, 2005). High profile debates around immigration, refugees and asylum seekers, inter-ethnic minority disturbances in Birmingham in 2005 and the growth in electoral support for the far-right British National Party have ensured that ethnicity and cohesion remain at the top of the political and media agenda. The terrorist attacks of September 11 2001, the Iraq conflict and the London bombings of 7 July 2005 have also contributed to a growing problematisation of Islam and the identity and citizenship of Muslim citizens in the UK. This is mirrored by similar processes in France and the Netherlands that locate religious
identity as both a key component of civic allegiance and as factor driving social tensions and residential segregation (Philips, 2006; Thomas, 2006).

Faith-based organisations have a very long history of providing housing in the UK as well as educational institutions (see Harrison et al., 2005). However, whilst the UK has witnessed significant policy programmes over the last 40 years aimed at addressing the housing needs and disadvantages of Black and Minority Ethnic (BME) populations, including the development of a small BME-led housing association sector (for a full account see Harrison et al, 2005), these programmes have largely been based on ethnicity rather than religion.

There is now though a growing policy recognition of faith as a key dimension in identity, citizenship and housing needs, which mirrors the increasing incorporation of faith-based communities into urban regeneration programmes and the continuing support for faith-based schools, including Muslim schools (Furbey et al., 2006, Flint, 2006, unpublished). As a result of housing being identified as a key contributory factor to the 2001 disturbances, there is considerable policy and research interest in the relationship between housing and social cohesion, and an emerging body of research into Muslim housing experiences in particular, culminating in the first national Muslim Housing conference in November 2005, which was addressed by the Minister for Housing (see Housing Corporation 2004, 2005; Ahmed, 2005).

This paper explores these developments and seeks to identify the specific faith-based dimensions of housing needs and aspirations. It continues by focusing on the housing experiences of Muslims in the UK and discusses how the issues arising from the growing prominence of a Muslim housing dimension, and the potential emergence of a Muslim housing association movement has parallels with the debates and tensions surrounding the provision of faith-based schooling in the UK. Utilising the example of Scotland, the paper seeks to demonstrate how faith-based institutions are the site for conflicts about citizenship, the role of religious identity in secular societies and whether State support for institutionalised diversity in education and housing provision promotes or undermines social cohesion.

The paper concludes by suggesting that the role of faith in housing processes and of Islam in particular, will become increasingly important and politically sensitive and that the challenges facing Islamic schools and housing associations are located within a narrow secular-based political quest for community cohesion and a unified sense of ‘Britishness.’
Community Cohesion and Housing

The emergence of the community cohesion paradigm in UK public policy has its immediate roots in the urban disturbances involving young white and South Asian males in Bradford, Oldham and Burnley in the summer of 2001 (see Burnett, 2004; McGhee, 2003, 2005; Bagguley and Hussain, 2006). The various reports into these disturbances identified a range of factors including housing as contributing to a lack of social cohesion (Community Cohesion Independent Review Team, 2001; Ouseley, 2001; Local Government Association, 2002; Home Office, 2002). However it is important to ground the policy quest for community cohesion in a wider raft of UK governance rationales and policy programmes. These include the social exclusion paradigm in UK urban policy, encapsulated in the neighbourhood renewal strategy which seeks to narrow the gap between the most deprived neighbourhoods and the rest of the population and the promotion of active citizenship and the Respect agenda aimed at tackling the perceived decline in civic engagement and the rise in anti-social behaviour respectively (Social Exclusion Unit, 2001; Respect Task Force, 2006). Together, these programmes amount to an attempt to reconnect citizens with each other and with the institutions of government, which are replicated at the European level (see Mitchell, 2006).

The concept of social capital and in particular its conceptualisation by Robert Putnam (2000) as individual and institutional networks of trust, mutuality and reciprocity based on interaction and channels of communication within and between neighbourhoods has been influential in the neighbourhood renewal and community cohesion policy discourse (see Forrest and Kearns, 2001). The specific characteristics of bonding and bridging social capital have been utilised to differentiate between the homogeneous and socially and spatially insular networks based on family, faith and ethnicity which may contribute to social segregation and polarisation and the more heterogeneous weaker ties spanning neighbourhoods and social characteristics which may promote greater social or community cohesion and wider spatial scales. This analysis has been explicitly applied to the activities of faith groups in relation to community cohesion (see Flint and Kearns, 2004; Furbey et al. 2006).

What has also emerged within the community cohesion paradigm, arising in particular from the events of September 11 2001, the Iraq conflict and the London bombings of July 7 2005 has been the faith dimension of cohesion and the role of Islam in particular (see Philips, 2006). For example, recent research by the Commission for Racial Equality has
highlighted the growing focus and problematisation of Islam and British Muslims in both political and media discourse (Billig et al., 2006).

Housing processes have traditionally, if often implicitly, been identified as important forces of cultural segregation or cohesion in the UK. In the 1990s, the links between housing and social cohesion were dominated by the residualisation of social housing resulting in a growing social and spatial polarisation of affluent and deprived communities and a policy discourse heavily influenced by the underclass concepts of Charles Murray and others which identified an emerging separation in the cultural attitudes and behaviour of deprived communities and 'mainstream' society (see Flint, 2006). In relation to ethnicity, the regional dispersal programme for refugees and asylum seekers in the late 1990s was a predominately housing-based programme that led to the concentration of refugees and asylum seekers in the worst housing stocks within deprived communities. The resulting tensions led to a renewed focus on the role of immigration and asylum in contributing to social cohesion (Flint, 2006).

However, it was the official reports and policy responses to the urban disturbances in Bradford, Oldham and Burnley in 2001 that brought housing to the forefront of community cohesion debates. The reports identified concerns over the social and spatial segregation of white and ethnic minority populations in these towns, most famously described as white and minority ethnic communities living 'parallel lives' that did not intersect at any point and that were manifested in social and spatial ethnic divisions including linked processes of residential and schooling segregation (Community Cohesion Independent Review Team, 2001). Housing processes were identified as fundamental to this spatial segregation and in particular the alleged 'very worrying drift to self-segregation' by South Asian households (Ouseley, 2001). A number of commentators have pointed out that there is no equivalent concern over patterns of social and spatial class segregation, which manifest themselves geographically in intertwined housing market and school choices (see Philips, 2006, Harrison et al., 2005; Flint, 2006).

Housing was identified as a key policy intervention area for promoting community cohesion in the aftermath of the disturbances, and research was commissioned by the Chartered Institute of Housing to explore the contribution that housing management could make towards achieving community cohesion, with associated good practice guidance (Robinson et al., 2004; Blackaby, 2004) although the precise status of housing within community cohesion strategies remained uncertain (Robinson, 2005).
In addition to the emphasis on housing and schooling processes, the community cohesion discourse has been characterised by a growing emphasis on religious and associated cultural differences, particularly Islam and Muslims, which is conflated with the more traditional focus on ethnicity (Philips, 2006). As with the underclass analysis that emphasised the cultural distinction as well as spatial polarisation of poor communities, so community cohesion discourse problematises Muslim identities and their residential and school choice behaviour. What is important here, as Philips (2006:27) describes, is that the identification of Islam as a factor in community segregation shifts the focus onto cultural difference and connects residential choice with wider challenges to Muslim's identity, civic engagement and connection with 'Britishness':

"Persistent ethnic residential segregation, especially when coupled with the emergence of distinctive religious landscapes, has also been seen be some as a signifier of (possibly immutable) cultural difference. For example, Muslim spaces, anchored around mosques and 'other' Islamic institutions, are read by some as symbols of insularity and possible sites of insurrection, prompting questions about minority ethnic citizenship, national identity and belonging."

Similar criticisms about the community cohesion discourse have been made by a range of commentators (Burnett, 2004; McGhee, 2003, 2005; Amin, 2002; Bagguley and Hussain, 2006). What is apparent however that from the inclusion for the first time of a question on religion in the 2001 Census to the identification of faith communities within urban regeneration and governance strategies, religious identity, and Islamic religious identity in particular, is subject to considerable policy attention. Within the housing field there is an emerging body of research on Muslim housing experiences (Housing Corporation, 2004, 2005). The explicit recognition of a 'Muslim dimension' to housing was symbolised in the organisation of a National Conference on The Muslim Dimension of Housing held in November 2005 which was addressed by the Minister for Housing, Yvette Cooper and the Chair of the Housing Corporation. Both of these speakers recognised the contribution of faith-based social housing organisations, although there is has been no official policy response from the government or the Housing Corporation to the housing and faith agenda.

One theme to emerge at the conference was the role of BME-led housing associations. From the mid 1980s, BME-run housing associations (defined by 80 percent BME membership of their management board) were established, funded and supported by the Housing Corporation and the government. There are now approximately 65 BME-led
housing associations (for further discussion of the BME-led housing association movement, see Harrison et al., 2005, Lupton and Perry, 2004, Housing Corporation, 2003). The recent trend has been for BME-led housing associations to consider merger with mainstream organisations and for housing policy to support the mainstreaming of ethnic equality rather than to promote new BME-led housing associations. However, the National Muslim Housing conference in 2005 suggested that there may be resurgence in the idea of faith-based and specifically Muslim housing associations (there is currently a high profile Islamic Housing Association in North London). It is the potential emergence of a visible Islamic housing association movement that may prove to be most resonant with community cohesion debates and have parallels with the faith-based education sector discussed in later sections of this paper. The available research identifies the potential of BME-led housing associations to contribute to ethnic and religious segregation, but found no evidence that this was occurring and indeed, highlighted the important finding that many BME-led housing associations have a large proportion, or even majority of white tenants (Lupton and Perry, 2004). The concern that religious identity is a driver of residential segregation and therefore Islamic (and other) faith-based housing organisations will necessarily undermine community cohesion may not therefore be accurate.

### Housing and the Faith Dimension

As we have seen, the official acknowledgement of housing disadvantage amongst BME communities has led to a body of research and policy interventions. However, faith has not been recognised as an explicit dimension of housing circumstances, needs and aspirations either for majority or minority ethnic populations, and a specific Islamic dimension has until recently been largely conflated with 'cultural needs' associated with minority ethnic populations. There is a need therefore to attempt to disentangle the specific religious dimensions of housing processes from the wider myriad of housing dimensions affecting minority ethnic groups within which faith identities and requirements are located.

The first element of importance here is that, although there will be considerable diversity, religion itself does seem to be a more central element of the life of individuals from a Muslim background. For example, research in North London (Murad and Saeed, 2004) found that religion is important to tenants originating from Pakistan, Bangladesh, India and Africa, with almost no respondents saying they had no religion and 97 percent of Muslim households considered their religion to be 'very important' with the remaining 3 percent
considering it important. This suggests the importance of faith as a dimension that has not been adequately considered in the secular approaches that have dominated housing provision. For example, while barriers to owner-occupation are usually assumed to be primarily caused by low incomes, 68 percent of Muslim respondents in a North London study said that 'religious reasons' prevented them from considering home ownership and therefore a reluctance to take out interest-bearing mortgages was restricting the spread of home ownership among Muslims, necessitating the development of Sharia-compliant mortgages (Murad and Saeed, 2004).

In Figure 1 I attempt to identify these specific faith dimensions of housing. These cover a wide spectrum of housing provision and management, from the need to consider religious practices and beliefs in the design of housing, through the importance of religious institutions and goods in determining residential location, the appropriateness of housing finance products, the need for religiously sensitive housing management, including the policing of religious hatred, the roles of men and women and different generations in both housing decisions and participation networks and the linkages between housing and other community organisations.
### Figure 1: Ethnicity and Faith Housing Dimensions

<table>
<thead>
<tr>
<th>Housing dimensions related to ethnicity</th>
<th>Housing dimensions specifically related to faith</th>
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<tbody>
<tr>
<td>• Low incomes and distribution across housing tenures</td>
<td>• Design issues, including facilities for wudu (ritual washing before prayer), alignment of toilets to avoid facing Makkah, separate public rooms</td>
</tr>
<tr>
<td>• Historic concentration of migration and settlement patterns</td>
<td>• Proximity of mosques and other religious institutions</td>
</tr>
<tr>
<td>• Over-crowding and poor quality accommodation</td>
<td>• Proximity of access to religious (i.e. halal or kosher food suppliers)</td>
</tr>
<tr>
<td>• Limited housing choices, based on low incomes, racial discrimination, and desire for community support networks</td>
<td>• Proximity of faith-based schools</td>
</tr>
<tr>
<td>• Cultural identities, needs and sensitivities</td>
<td>• Availability of Sharia compliant mortgages</td>
</tr>
<tr>
<td>• Language barriers</td>
<td>• Importance of religious festivals and religious calendars</td>
</tr>
<tr>
<td>• Under-representation in tenant participation structures and other political and community engagement systems</td>
<td>• Islamophobia, anti-Semitism and other forms of religious-based harassment</td>
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<tr>
<td>• Racial harassment</td>
<td>• Roles of men and women</td>
</tr>
<tr>
<td>• Links to community-based BME organisations</td>
<td>• Links to faith-based community organisations</td>
</tr>
<tr>
<td>• Dynamism and diversity</td>
<td>• Dynamism and diversity</td>
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Four main points arise from this preliminary classification. Firstly and most importantly, these generalised dimensions of difference will not capture the considerable differentiation amongst individuals and households from all ethnic and religious background in the extent to which religious factors play a role in their housing decisions and the complex interaction between religious identity and other (secular) identities and priorities and indeed how these change for individuals over their life course. Secondly, these faith dimensions are not limited to Islam, but rather variants may be applicable to all religions. Thirdly, these faith dimensions should be located within the wider housing processes impacting on BME populations set out in the left hand column of Figure 1.

Fourthly, however, it is possible to suggest that there are specific dimensions of housing processes linked to religion that can and should be separated from the wider understanding of BME housing processes. This requires both further research and appropriate policy responses, as illustrated if we focus on the housing experiences of Muslims in the UK.

**The Housing Experiences of Muslims in the UK**

There is a small but growing research evidence base about the housing circumstances and experiences of Muslim households in the UK. (See for example Housing Corporation, 2004, 2005; Philips, 2006; Murad et al., 2004, Al-Azami et al., 2001). This research has identified a number of key findings of relevance to the discussion of faith, housing and community cohesion. These may be summarised as:

1. **There are concentrations of Muslim populations in urban areas, although there are Muslim populations in all but one Local Authority in England**

2. **Faith is particularly important to Muslim individuals, and appears more important than to the general population as a whole**

As identified above a substantial proportion of Muslim individuals regard their religion as very important. This manifests itself in a number of ways including the desire for particular housing designs and locations, higher levels of aspiration towards home ownership and the need for appropriate home ownership finance products.
3. Muslims experience considerable housing and economic disadvantage

Over half of all Bangladeshis and Pakistanis live in the ten percent of neighbourhoods defined as the most deprived in the UK. Muslim households suffer disproportionate housing disadvantage. 12 percent of Muslim households have no central heating and one third of Bangladeshi and Pakistani homes are deemed unfit. In one national survey, Muslim tenant's satisfaction with their homes (72 percent) was lower than tenants overall (81 percent) although their satisfaction with their neighbourhood was similar to other tenants (Housing Corporation, 2005). Nationally, 42 percent of Muslim children are living in overcrowded households, compared to 13 percent of children in the average population and over half (53 percent) of all Muslim children in London are living in overcrowded households.

4. Social housing provision, including housing associations are important to Muslims although their levels of satisfaction with their social landlord is lower

There is a higher proportion of Muslims in the housing association sector (4.7 percent) than in the general population (3.1 percent). However, analysis of a national survey of tenants (Housing Corporation, 2005) revealed that Muslim tenants were less satisfied with their landlords and landlord services and less likely to believe that they could influence their landlords. This raises the key question of whether these issues may be addressed through service improvements in mainstream housing provision or requires the establishment of specific faith-based housing providers.

5. There is considerable diversity in the housing circumstances of Muslims

The research confirms some of the commonly held perceptions of Muslim households, for example that they are more likely to be in larger households. For instance, a national survey of Muslim tenants (Housing Corporation, 2005) found that the percent of Muslim housing associations tenants are in households of seven or more people, compared with two percent of tenants overall. However, this research also revealed less obvious findings, including a higher proportion of lone parent (almost all female) Muslim households (18 percent) than the national average (14 percent).
6. Muslims are more likely to suffer from harassment and racial or religiously motivated hate crimes

A national survey of housing association tenants found that Muslim tenants suffer disproportionate harassment (nine percent) compared to four percent of tenants overall. This confirms other crime statistics indicating the rise in religiously-motivated attacks on Muslims since September 2001.

7. The factors behind the residential location choices of Muslims are complex

The research suggests that there are a large number of inter-related factors leading to the current residential settlement patterns of Muslims, including their concentrations in some neighbourhoods. These include historical settlement developments, the proximity of employment, family and social networks and the proximity of cultural, religious and educational facilities. They also include structural barriers to residential mobility including low incomes, institutionalised discrimination in private and public housing processes, and fear of and actual racial harassment. The research also suggests that the importance of different factors in contributing towards residential location varies considerably amongst individuals and that there may be changing preferences both between generations and between genders over time. These findings both cast doubt on the concept of active self-segregation amongst Muslim households and suggest that considerable policy interventions are required to increase the housing choices available to Muslims.

8. There is a desire for residential diversity amongst Muslims

Crucially, the research evidence also suggests that, whilst proximity to family and friends and also access to cultural and religious facilities will remain important to Muslim households, even if some of the structural barriers identified above are addressed, there is no evidence that Muslim households wish to reside in uniformly Muslim or Asian neighbourhoods (see Housing Corporation, 2004; Philips, 2006). Although again there are considerable differences between individuals and between generations, the general pattern of the research findings indicate that Muslim households wish to live in ethnically and religiously mixed neighbourhoods. They do not necessarily want to be isolated as an individual Muslim household in an all-white/non-Muslim neighbourhood, but nor do they require all their neighbours to be Muslims. Indeed, many of the Muslim respondents in the available research studies articulated the desirability of mixed neighbourhoods and
expressed a frustration that in some localities residential neighbourhoods had become polarised along ethnic or religious lines.

9. There is an acknowledgement of neighbourhood tensions

Although the findings set out above indicate that the conceptualisation of Muslims as a self-segregating population with a set of insurmountably different cultural and religious values is misplaced, the research also identifies that considerable tensions do exist, both between white and non-white populations and between different ethnic and religious groups themselves, most dramatically symbolised by the disturbances between Black and Asian groups in the Lozells area of Birmingham in 2005. There is a need to acknowledge and not underplay these tensions, and also to acknowledge that Muslims comprise a very diverse range of nationalities and ethnicities and indeed strands of Islam, which can lead to tensions, most notably between longer established groups (such as Pakistanis) and more recent immigrant communities (such as Somalis).

These findings indicate that debates about the role of faith-based housing in contributing to community cohesion need to be grounded within the complex realities of the research evidence, rather than in narrowly defined conceptualisations of cohesion built on assimilation that requires changes in the beliefs and behaviour of particular ethnic or religious groups. They also indicate the very real challenges and dilemmas facing policymakers in attempting to address differences and diversity. Many of these debates which are emerging in housing have a parallel in faith-based education in the UK, to which the paper now turns.

The Parallels of Faith-based Education and Housing Organisations

There is not space here to go into a detailed account of the parallels between Muslim housing organisations and Muslim schools (for a fuller account, see Flint, 2006, unpublished). Rather, a few general observations may be made about the parallels and how they may further our understanding of the faith dimension of housing provision. These are:

1. The government’s support for BME housing associations and apparent emerging support for Islamic housing associations is consistent with its strong support for faith-based schools (Department of Education and Skills, 2001) and its attempts to incorporate the independent Muslim school sector into the state education system. However, it is
interesting to note that a key difference lies in the fact that BME housing associations are
primarily based on ethnicity, whilst schools are faith-based (indeed it would presumably be
controversial for the government to support Black or Asian schools).

2. As with housing associations, there is an existing network of Christian denominational
and Jewish faith-based schools which have not in contemporary times been subject to the
level of controversy surrounding Muslim schools.

3. There are continuing debates about the impact of faith-based schools on community
cohesion, including from those who promote a secular model similar to that of France
(British Humanist Association, 2002). The recent controversies over the wearing of Islamic
clothing in mainstream schools in both France and the UK reaffirm the tensions between
secular and religious identities and the balance between diversity and uniformity. They
also identify a difficult debate about the extent to which cultural and religious needs may
be effectively incorporated within mainstream provision (see Thomas, 2006; Bright and
Peters, 2005).

4. Although faith-based schools are subject to criticism with regard to fostering social
segregation, they include pupils from a range of ethnic and religious backgrounds (as with
the tenants of BME housing associations) and there are often significant amounts of
ethnic or religious segregation in mainstream state schools. As with the community
cohesion debate related to housing, the debates about faith-based schooling tend to
neglect the degree of social and residential segregation arising from the use of
independent fee-paying schools or affluent households moving to the catchment areas of
the top-performing state schools.

5. Although debates about Muslim housing associations are unlikely to reach the same
intensity as Muslim schools given the fact that they will serve very small populations, what
these debates may have in common is the identification of Islamic institutions as
problematic to community cohesion and national identity in a way that was seldom the
case with Christian or Jewish schools or housing organisations. In this sense, a closer
parallel may be drawn with the situation of faith-based schools in Scotland.

**Historical Precedents: the Case of Scotland**

I have argued elsewhere (Flint, 2006, unpublished) that there are particularly significant
parallels between the Roman Catholic school sector in Scotland and the contemporary
situation with regard to Muslim schools in England. Although there are a number of key differences set out above, these parallels may become increasingly important as the housing needs of the Muslim population grow and in particular if a new Muslim housing association movement was to emerge. The Roman Catholic school sector in Scotland largely developed as a result of Irish Catholic immigration to Scotland in the 18th and particularly 19th century. As with contemporary Muslim populations in England the Irish Catholic community was geographically concentrated and significantly economically, educationally and socially disadvantaged. As with Muslim schools and BME housing associations in England, independent Catholic schools were established both as a mechanism to maintain cultural and social identities and as a means of addressing structural disadvantages in mainstream provision. The Catholic school sector was assimilated into the state sector in Scotland in the 1920s in a process that mirrors current government attempts to bring independent Islamic schools within state provision, and the current government's rhetorical support for Muslim housing associations.

A number of lessons from the Scottish experience of Roman Catholic schools are directly relevant to the debates around Muslim housing associations. Firstly, Roman Catholic schools remain the subject of considerable political controversy in Scotland and are often perceived as visible vehicles of social division and sectarian tension in a similar discourse to that surrounding alleged Muslim self-segregation in housing and education in England. Secondly, they reveal an on-going tension between the secular state and policy processes and religious identities. Thirdly, debates around Roman Catholic schools symbolise wider tensions about Scottish national identity and in particular the 'allegiance' of Catholics from an Irish background to Scotland in a direct parallel to the current challenges facing Muslim populations to demonstrate their loyalty to 'Britishness'. In relation to housing therefore, the emergence of a Muslim housing association movement and Muslim school sector may well have its parallels in the situation in Scotland, rather than in the experience of Christian or Jewish faith schools or the BME housing association movement in England.

Conclusions

This paper has attempted to show that housing is an increasingly important element in the UK government's understanding of community cohesion and that within this understanding, there is a growing recognition of the importance of religion as an important dimension of housing circumstances, needs and aspirations. In particular the Muslim housing dimension is the subject of considerable policy interest. I have argued that this is to be welcomed, as there is a religious housing dimension that is not currently sufficiently
captured in BME housing research or policy programmes. The UK government has offered rhetorical support for the idea of a Muslim housing association sector which is consistent with its support for Islamic schools and faith-based education more widely. The development of such a sector is likely to be politically controversial and subject to challenge on the grounds that it undermines community cohesion and the secular basis of policy intervention and citizenship in the UK.

However, this paper has sought to argue that state-supported Islamic organisations including schools or future housing associations provide an institutional architecture that enables cultural identities to flourish and be protected. The basis for this support is legitimacy of ethnic or religious identities as pathways to citizenship and civic engagement. It is clear that such institutionalised diversity raises considerable governance challenges in ensuring equality and social cohesion. However, the current debates about housing and community cohesion, particularly in relation to Muslim populations are problematic in four fundamental ways. Firstly they neglect the structural social and economic disadvantages facing Muslim households and their housing circumstances. Secondly, they are based on a false interpretation of how residential settlement patterns of Muslim populations arise, attribute them to self-segregation and problematise the proximity to social, cultural and religious networks which are available to other populations. Thirdly, the community cohesion discourse is in danger of problematising the actual existence of religious identity and diversity, which fails to identify the considerable similarities between different religious and indeed secular value systems and focuses on the religious basis of community organisations and social capital, rather than the (often positive) localised policy benefits that emerge. Finally, the current conceptualisation of community cohesion is narrowly focused on a quest for greater uniformity and common values, rather than rising to the challenge of accommodating a diversity of ethnic, religious and other identities and the institutions, including housing organisations, that arise from this diversity.

All of this suggests that the current trends in UK social housing policy towards mainstreaming equality and the gradual reduction of the BME-led housing association sector may not be the most appropriate mechanism for addressing the housing needs of disadvantaged minority households, whether faith communities or new immigrant populations with their own social and cultural requirements.
References


Flint, J. (2006, unpublished) 'Muslim Schools, Multiculturalism and Community Cohesion in the UK: Exploring the Historical Precedents of Roman Catholic State Schools in Scotland'


