

RACISM AND ETHNIC INEQUALITY IN A TIME OF CRISIS

Findings from the
Evidence for Equality National Survey

Edited by
Nissa Finney, James Nazroo, Laia Bécaries,
Dharmi Kapadia and Natalie Shlomo



First published in Great Britain in 2023 by

Policy Press, an imprint of
Bristol University Press
University of Bristol
1–9 Old Park Hill
Bristol
BS2 8BB
UK
t: +44 (0)117 374 6645
e: bup-info@bristol.ac.uk

Details of international sales and distribution partners are available at
policy.bristoluniversitypress.co.uk

Editorial selection and editorial matter © Nissa Finney, James Nazroo, Laia Bécaries, Dharmi Kapadia and Natalie Shlomo 2023

© The digital PDF and EPUB versions of this title are available Open Access and distributed under the terms of the Creative Commons Attribution–NonCommercial–NoDerivatives 4.0 International licence (<https://creativecommons.org/licenses/by-nc-nd/4.0/>) which permits reproduction and distribution for non-commercial use without further permission provided the original work is attributed.

British Library Cataloguing in Publication Data

A catalogue record for this book is available from the British Library

ISBN 978-1-4473-6884-7 paperback
ISBN 978-1-4473-6885-4 ePub
ISBN 978-1-4473-6886-1 ePdf

The right of Nissa Finney, James Nazroo, Laia Bécaries, Dharmi Kapadia and Natalie Shlomo to be identified as editors of this work has been asserted by them in accordance with the Copyright, Designs and Patents Act 1988.

All rights reserved: no part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise without the prior permission of Bristol University Press.

Every reasonable effort has been made to obtain permission to reproduce copyrighted material. If, however, anyone knows of an oversight, please contact the publisher.

The statements and opinions contained within this publication are solely those of the editors and contributors and not of the University of Bristol or Bristol University Press. The University of Bristol and Bristol University Press disclaim responsibility for any injury to persons or property resulting from any material published in this publication.

Bristol University Press and Policy Press work to counter discrimination on grounds of gender, race, disability, age and sexuality.

Cover design: Andrea Pazos

Front cover image: Andrea Pazos

Bristol University Press and Policy Press use environmentally responsible print partners.

Printed in Great Britain by CMP, Poole



Contents

List of figures, tables and boxes	iv
Notes on contributors	viii
Acknowledgements	xii
1 Introduction: the need for Evidence for Equality <i>Nissa Finney, James Nazroo, Laia Bécares, Dharmi Kapadia and Natalie Shlomo</i>	1
2 The making of EVENS <i>Natalie Shlomo, James Nazroo, Nissa Finney, Laia Bécares, Dharmi Kapadia, Andrea Aparicio-Castro, Daniel Ellingworth, Angelo Moretti and Harry Taylor</i>	11
3 Ethnic identities <i>Magda Borkowska, James Nazroo, Nissa Finney and Joseph Harrison</i>	30
4 Racism and racial discrimination <i>Daniel Ellingworth, Laia Bécares, Michaela Šťastná and James Nazroo</i>	54
5 Health and wellbeing <i>Harry Taylor, Dharmi Kapadia, Laia Bécares, Michaela Šťastná and James Nazroo</i>	78
6 Housing, place and community <i>Joseph Harrison, Nissa Finney, Hannah Haycox and Emma Hill</i>	96
7 Work and employment <i>Nico Ochmann, Ken Clark, Michaela Šťastná and James Nazroo</i>	119
8 Socioeconomic circumstances <i>Michaela Šťastná, Dharmi Kapadia, Ken Clark, James Nazroo and Nico Ochmann</i>	141
9 Political participation and Black Lives Matter <i>Magda Borkowska, Neema Begum, Nissa Finney and Joseph Harrison</i>	169
10 Conclusion: ethnic inequality, racism and the potential for racial justice <i>James Nazroo, Nissa Finney, Laia Bécares, Dharmi Kapadia and Natalie Shlomo</i>	195
References	211
Index	231

Notes on contributors

Andrea Aparicio-Castro is a PhD candidate in Social Statistics at the University of Manchester (UoM) and a Fellow of the Higher Education Academy. She is also a scholar of the ESRC North West Social Science Doctoral Training Partnership and a Cathie Marsh Institute research member. She graduated as an MSc in Social Research Methods and Statistics from the UoM, and as a Specialist in Statistics and Sociologist from the National University of Colombia. Her career has focused on applying quantitative methodologies in social sciences, specialising in data integration, imputation of data, multilevel and hierarchical modelling, and forecast from a Bayesian perspective.

Laia Bécara is Professor of Social Science and Health in the Department of Global Health and Social Medicine, King's College London. Her research interests are in studying the pathways by which the discrimination and marginalisation of people and places lead to social and health inequalities across the life course, with a specific focus on racism and heteronormativity as systems of oppression. She is a member of the ESRC Centre on the Dynamics of Ethnicity (CoDE).

Neema Begum is Assistant Professor in British Politics at the University of Nottingham. Her research uses mixed-methods approaches to analysing British ethnic minority political attitudes, voting behaviour and political representation. She was formerly a research associate at CoDE, where she analysed ethnic minority representation in UK local government. She has also conducted research on ethnic minority voting behaviour and immigration attitudes in the 2016 EU referendum, decolonising the university curriculum and ethnic minority women's political activism.

Magda Borkowska is Senior Research Officer at the Institute for Social and Economic Research, University of Essex. She has conducted research on inequalities experienced by ethnic and immigrant minorities, social cohesion, civil society, neighbourhood effects and political attitudes. In her research she primarily uses quantitative, longitudinal approaches to study life course outcomes. She previously worked in the Policy Unit of Understanding Society (UK Household Longitudinal Study), where she frequently collaborated with government departments researching gender inequalities in labour market outcomes, immigrant integration and residential segregation.

Ken Clark is Senior Honorary Research Fellow at the Department of Economics and a member of the Centre on the Dynamics of Ethnicity at the University of Manchester. He is also an IZA Research Fellow. His published work is broadly in the area of labour economics, where he specialises in the analysis of employment and wage differentials between different ethnic and immigrant groups. As well as being published in academic journals, his work has contributed to considerations of the best policies to improve labour market equality for government and other policy makers.

Daniel Ellingworth is Researcher at CoDE at the University of Manchester, working on the design and analysis of EVENS. His previous work has focused on crime and criminal justice, addressing patterns of repeat victimisation and area crime rates, and the evaluation of a range of offender interventions.

Nissa Finney is Professor of Human Geography at the University of St Andrews. She has published and taught widely on ethnic inequalities, residential mobility and housing, neighbourhood change and segregation. She is a Fellow of the Royal Geographical Society, former Chair of the Royal Geographical Society (with the Institute of British Geographers) Population Geography Research Group, member of the ESRC Centre for Population Change (CPC) and a founding member of CoDE. On ethnic inequalities, her work has brought new understandings in population scholarship, evidencing differential opportunities and experiences of ethnic groups in residential choices, underlying processes of racism and discrimination, and policy narratives that marginalise groups and places.

Joseph Harrison is Research Associate at CoDE. Alongside this, he is studying for a PhD at the University of St Andrews. His research uses quantitative methods and longitudinal data to focus on Pakistani immigrants and their descendants in the UK and Norway, particularly relating to their family dynamics and health. Previously he has worked as a research assistant at Stockholm University Demography Unit (SUDA) from where he also graduated with an MSc in Demography. Before that, he studied Economics and International Development at the University of Birmingham.

Hannah Haycox is ESRC Postdoctoral Fellow at The University of Manchester where she is researching racial inequalities, refugee resettlement and multi-scalar policy governance. Her previous work as Research Assistant with CoDE at The University of St Andrews provided an intersectional approach to lived experiences of housing policy and practice, including its racialised, classed and gendered impacts. She has been the recipient of several prestigious prizes, including the Presidential Doctoral Scholar Award for future global leaders of research. She has disseminated policy

recommendations to high-quality academic journals, UNHCR, media outlets, cross-parliamentary groups and non-governmental organisations.

Emma Hill is Research Fellow in Geography and Sustainable Development at the University of St Andrews, where she is working on an ESRC-funded project on the racialised dynamics of post-pandemic housing practices in the UK. She was previously a Research Fellow on the JPI ERA Net/ Horizon 2020 Governance and Local Integration of Migrants and Europe's Refugees (GLIMER) Project in Sociology at the University of Edinburgh, and completed her PhD in Cultural Research at Heriot-Watt University, for which her doctoral thesis was awarded the 2017 MacFarlane Prize. She is an associate editor for the *Identities: Global Studies in Culture and Power* journal, a steering committee member for the Glasgow Refugee, Asylum and Migration Network (GRAMNet) and a Trustee for the Maryhill Integration Network (Glasgow). Her research interests include the postcolonial dynamics of South-North migration in former colonial centres.

Dharmi Kapadia is Senior Lecturer in Sociology at the University of Manchester and a member of CoDE. She is a mixed-methods researcher with interests in racism, mental health and illness, stigma and older people. She has also conducted research in ethnic inequalities in women's use of mental health services and socioeconomic inequalities in suicide, and has also undertaken work looking at ethnic inequalities in the labour market and the role of social networks in poverty for different ethnic groups.

Angelo Moretti is Assistant Professor in Statistics at the Department of Methodology and Statistics, Utrecht University. He is a survey statistician and an elected member of the International Statistical Institute (ISI). He has conducted research in small area estimation under multivariate generalised mixed models, survey calibration, mean squared error estimation based on bootstrap approaches, and data integration methods (statistical matching and probabilistic record linkage). He is also interested in applications related to understanding geographical differences in social exclusion, crime and public attitude indicators.

James Nazroo is Professor of Sociology at the University of Manchester. His work on ethnic inequalities in health has led the field in demonstrating the importance of both socioeconomic inequalities and experiences of racism and racial discrimination. It has also provided novel findings on early life effects, generational differences, ecological effects and the positive effects of ethnic density. His publications in relation to ageing have advanced our understanding of the patterns and determinants of social and health inequalities, as well as the health and wellbeing outcomes of retirement

and later life employment, and he has also developed and tested theoretical models of class that more accurately capture socioeconomic position in later life. He is a Fellow of the British Academy, a Fellow of the Academy of Social Sciences and the founding Director of the ESRC Centre on the Dynamics of Ethnicity.

Nico Ochmann received his PhD in Economics from the University of Manchester in February 2021 with the dissertation title ‘Essays in immigration economics’. His areas of interest are immigration, ethnicity, labour, micro-econometrics and causal inference. He has been with CoDE since September 2020. He holds an MSc in Applied Economics from Montana State University, Bozeman, and a BSc in Economics from the University of Washington, Seattle. He has worked as an economist in the US, Canada, Germany and the UK.

Natalie Shlomo is Professor of Social Statistics at the University of Manchester. She is a survey statistician with interests in adaptive survey designs, data linkage and integration, non-probability sampling designs, statistical disclosure control and small area estimation. She has written a diverse range of publications in both survey statistics and the social sciences. She is a Fellow of the Academy of Social Sciences in the UK, an elected member of the ISI and a Fellow of the Royal Statistical Society.

Michaela Štátná is Research Associate at CoDE. She is a PhD student at the University of St Andrews, researching family complexity and children’s outcomes in relation to family resources. Her research focuses on in-depth life-course measures of family complexity using advanced quantitative methods, and on early childhood outcomes, especially mental health. She holds an MSc in Attachment Studies from the University of Roehampton and a BSc Psychology from Birkbeck, University of London.

Harry Taylor is Research Associate in the Department of Global Health and Social Medicine, King’s College London, and formerly of CoDE. He received his PhD in Social Statistics from the University of Manchester in 2022. His primary research uses quantitative methods to explore ethnic inequalities in health. He has also conducted research into misinformation and vaccine hesitancy for the Alan Turing Institute. Prior to his doctoral study, he worked in spend analysis and logistics consultancy, investigating applications of AI techniques to business problems, among other projects.

Socioeconomic circumstances

*Michaela Šťastná, Dharmi Kapadia, Ken Clark, James Nazroo
and Nico Ochmann*

Key findings

Persisting ethnic inequalities in socioeconomic circumstances have been exacerbated by the COVID-19 pandemic.

- Despite increasing educational and occupational levels, ethnic minority people continue to face financial difficulties and disadvantages with regards to housing.
 - Financial difficulties have been exacerbated by the impact of the COVID-19 pandemic, with many ethnic minority groups reporting almost double the rates of financial difficulties in the midst of the pandemic compared to the pre-pandemic period, especially for people from Chinese, Any other Black, Mixed White and Black Caribbean and Any other White backgrounds.
 - Further, the detrimental financial impact of the pandemic has been greater for ethnic minority people than for the White British group.
 - Compared to White British people, particularly high rates of worries about financial circumstances are seen for people from Arab, Bangladeshi, Pakistani, Any other Asian and Any other ethnic groups.
 - People from Roma and Gypsy/Traveller ethnic groups experience the highest levels of socioeconomic deprivation; they are more likely to have no educational qualifications, less likely to be in the highest occupational positions, and have high rates of financial difficulties and benefit receipt.
 - People from Arab and Any other ethnic groups show exceptionally high rates of disadvantage in terms of housing, financial difficulties (both pre-pandemic and in the midst of the COVID-19 pandemic), receipt of benefits and worries about finances.
-

Introduction

This chapter focuses on ethnic inequalities in socioeconomic outcomes for people in the UK. We illustrate longstanding inequalities, especially in relation to education, occupation and tenure, and compare these with the

socioeconomic impact of the COVID-19 pandemic. The Evidence for Equality National Survey (EVENS) data map all of these domains in great detail; this is reflected in the inclusion of questions on socioeconomic status as well as financial situation, both before and during the COVID-19 pandemic, income change, receipt of benefits and worries about finances. Investigating the potential unequal socioeconomic impact before and during the pandemic is crucial as ethnic minority groups in the UK have been shown to experience disadvantages in many of these spheres (Kapadia, Nazroo and Clark, 2015; Byrne et al, 2020). Moreover, these disadvantages seem to have been further exacerbated by the COVID-19 crisis (Benzeval et al, 2020; Hu, 2020; Allen et al, 2021). The EVENS data provide the opportunity to undertake a detailed investigation into the experiences of ethnic minority people's socioeconomic circumstances and how the COVID-19 pandemic has affected them.

Ethnic inequalities in socioeconomic status have been shown to be widespread in domains such as education, housing, job opportunities and income, with many ethnic minority groups faring worse than the White British population (Kapadia, Nazroo and Clark, 2015; Byrne et al, 2020; Allen et al, 2021; Zwysen, Di Stasio and Heath, 2021). Focusing on people who attained either degree-level qualifications or who have no qualifications, Lymperopoulou and Parameshwaran (2015) used three UK censuses (1991, 2001 and 2011) to explore whether there is an educational gap between ethnic minority people and the White British group. The results show that in the past 20-30 years, educational attainment has been increasing for ethnic minority groups, with Indian, Pakistani and Bangladeshi groups showing the highest increases in the proportion of degree-educated people (Lymperopoulou and Parameshwaran, 2015). But stark inequalities remain for some groups - for example, the highest rates of having no qualifications were seen for Gypsy/Traveller people (60% compared to 24% of the White British group in 2011) (Lymperopoulou and Parameshwaran, 2015). Despite high levels of degree education for some ethnic minority groups, there is evidence for a lower chance of admission to elite Russell Group universities for ethnic minority people (Boliver, 2016).

Even though many ethnic minority people have high levels of degree-level education compared to the White British population in the UK, they are much more likely to be in occupations that pay lower than the living wage (for example, sales, hospitality, personal care and retail) or to be overqualified for their jobs (Brynin and Longhi, 2015). Brynin and Longhi (2015) explore the link between occupation and poverty for ethnic minority groups in the UK using the Labour Force Survey (LFS) and the UK Household Longitudinal Survey (UKHLS). They report that ethnic minority people are more likely to be employed in the education and health sectors, within which they experience unequal wages. For example, in the nursing and midwifery professions, 23.1% come from an ethnic minority group, and these ethnic minority nurses and midwives earn £1.20 less per hour compared to

their White British counterparts (Brynin and Longhi, 2015). There is also evidence to show that Pakistani and Bangladeshi people in particular are concentrated in low-paying occupations, where they also experience lower wages compared to White employees (Brynin and Longhi, 2015).

Further, there are also marked inequalities for ethnic minority groups in the housing market. Data from the English Housing Survey (2015/16 and 2016/17) and the Census (2001 and 2011) show that ethnic minority people, and especially people from Any other White, Chinese and Any other ethnic groups were most likely to privately rent, which indicates a higher level of housing precarity (Shankley and Finney, 2020). Social renting (from local authorities) was highest for Black African, Mixed White and Black Caribbean, and Black African people.

Due to economic adversity and inequality experienced across ethnic groups during the COVID-19 pandemic, persistent disadvantages may have been exacerbated for some ethnic minority groups (Gardiner and Slaughter, 2020; Witteveen, 2020). For example, Benzeval et al (2020) report that overall 45% of people have experienced an income loss of at least 10% and that the extent of the income loss is accentuated for people belonging to an ethnic minority group. Similarly, a report by the Financial Conduct Authority (2021) stated that due to the COVID-19 pandemic, almost 40% of adults have experienced income loss, especially self-employed individuals, low-income households and people belonging to ethnic minority groups. The report of their COVID-19 survey, conducted in October 2020 (Financial Conduct Authority, 2021), also shows that people from Any other ethnic backgrounds (22%), Mixed background (19%) and Black or Black British (17%) people had high rates of reporting their financial situation 'to be a lot worse than prior the pandemic' (compared to 14% of White people). Job losses, particularly in hospitality, tourism and retail, have led to income reduction and financial hardship (see also Chapter 7). Using data from the UKHLS COVID-19 survey, Hu (2020) reports that ethnic minority people born outside of the UK were at a higher risk of losing their job, and ethnic minority people born in the UK experienced lower furloughing rates compared to White British people. This indicates lower employment protection for both migrant and UK-born ethnic minority groups (Hu, 2020; Allen et al, 2021). Pakistani and Bangladeshi people have been identified as two of the most vulnerable groups when it comes to job security, as they make up to 30% of workers in the sectors most affected by restrictions put in place in response to the COVID-19 outbreak (Platt and Warwick, 2020; Allen et al, 2021).

Previous research, then, points to persistent ethnic inequalities in many socioeconomic domains. The aim of this chapter is to explore how pre-existing ethnic inequalities relate to the differential experiences of the COVID-19 pandemic of ethnic minority people compared to White British people. We describe ethnic inequalities in a range of socioeconomic measures: education, occupation, tenure and financial situation before the COVID-19 outbreak. We

then focus on how people's financial situation has changed during the COVID-19 pandemic, whether they have experienced income change and have been receiving income-related benefits, and to what extent they worry about their financial situation. Using EVENS data, we map the socioeconomic circumstances for 21 distinct ethnic groups in the UK. Thus, we are able to thoroughly investigate ethnic inequalities in socioeconomics in Britain and illustrate how these were amplified under the influence of the COVID-19 pandemic.

Results

Education

Compared to the White British group (32.4%), higher proportions of degree-educated people are seen in most ethnic minority groups, with the exception of people from Roma (5.9%), Gypsy/Traveller (18.8%) and Any other Black (26.8%) ethnic groups (Table 8.1). We observe the highest proportions of attaining degree-education for people from White Irish (65.3%), Indian (62.9%), Any other White (60.9%), Black African (60.8%) and Jewish (60.3%) ethnic groups – these are especially high compared to the 32.4% of degree-educated among the White British group. The rates of having no qualifications are most pronounced for Roma (54.6%) and Gypsy/Traveller (51.2%) people, but are also substantial for Arab (9.1%) people in comparison to the White British group (2.4%).

In Table 8.1, we present rates for people aged 18–65. Figure 8.1 shows the percentage point difference relative to the White British group once age and sex differences are accounted for (see Box 8.1). We find that, compared to the White British group, many ethnic minority groups are more likely to be degree-educated. This is especially the case for White Irish people (whose rate of degree-educated is 33 percentage points higher), Indian people (30 percentage points higher), Black African people (28 percentage points higher), people from Any other White backgrounds (28 percentage points higher) and Jewish people (28 percentage points higher), but is also present for people from Any other Asian, Chinese, Any other ethnic group, White Eastern European, Pakistani and Mixed White and Asian ethnic groups. Thus, we continue to see an educational advantage once differences in age and sex are taken into account for most ethnic minority groups. Significantly lower rates of being degree-educated compared to the White British group are only seen for Roma (27 percentage points lower), Gypsy/Traveller (14 percentage points lower) and Mixed White and Black Caribbean (12 percentage points lower) ethnic groups.

Occupation

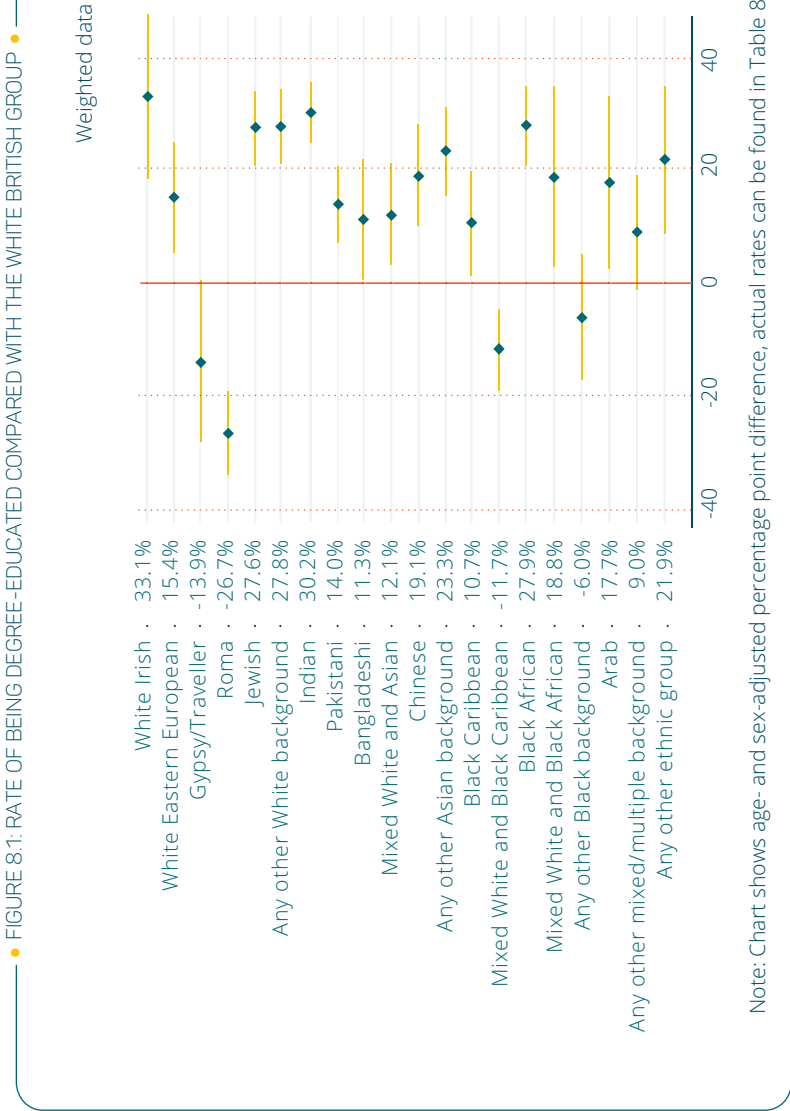
Here, we present self-reported occupation before the outbreak of COVID-19 in February 2020. Looking at Table 8.2, we see the proportion of people in

Socioeconomic circumstances

• TABLE 8.1: HIGHEST EDUCATIONAL QUALIFICATION, BY ETHNIC GROUP •

Weighted percentage								
Highest educational qualification								
	Degree- educated	Diploma/ apprenticeship	A-level or equivalent	GCSE or equivalent	Other/ don't know	No qualifications	N	
White Irish	65.3	12.8	12.9	1.7	4.7	2.6	97	
White Eastern European	48.8	13.7	21.5	6.8	3.8	5.4	360	
Gypsy/Traveller	18.8	4.6	12.2	10.2	3.0	51.2	227	
Roma	5.9	16.7	16.0	2.6	4.1	54.6	73	
Jewish	60.3	11.7	11.7	9.9	0.4	5.9	476	
Any other White background	60.9	10.2	13.9	4.2	4.7	6.2	650	
Indian	62.9	13.1	12.5	9.4	1.5	0.6	1255	
Pakistani	47.1	13.6	15.4	11.9	6.3	5.7	849	
Bangladeshi	44.2	12.6	21.8	9.2	6.4	5.8	406	
Mixed White and Asian	45.3	18.6	18.6	5.2	8.6	3.8	520	
Chinese	52.6	20.4	16.8	7.3	2.4	0.4	663	
Any other Asian background	56.2	16.6	15.2	6.2	3.7	2.0	663	
Black Caribbean	42.9	23.8	16.7	12.1	3.8	0.8	558	
Mixed White and								
Black Caribbean	21.4	38.3	17.6	16.9	4.0	1.8	354	
Black African	60.8	16.2	12.2	7.7	1.2	1.9	1042	
Mixed White and								
Black African	52.1	24.3	20.5	3.0	0.1	0.0	155	
Any other Black background	26.8	29.5	8.1	10.1	18.8	6.7	176	
Arab	50.2	10.6	3.6	15.1	11.5	9.1	152	
Any other mixed/multiple								
background	42.2	22.3	16.3	6.5	8.8	3.9	363	
Any other ethnic group	54.7	13.6	15.9	3.0	12.7	0.0	252	
White British	32.4	21.1	21.9	21.3	1.0	2.4	3523	
N	7270	1931	1840	1173	229	371	12814	

higher managerial, administrative and professional occupations (the highest class) is greater for people from Jewish (62.9%), Any other White (60.4%), White Irish (55.9%), Mixed White and Asian (55.4%) and Indian (53.7%) ethnic groups. These rates are considerably higher than that of the White British group



Box 8.1: Socioeconomic circumstances: measures and methods

We undertake descriptive analyses for eight outcomes and show tables for each by ethnic group: highest educational qualification, occupational class, type of tenure, financial difficulties three months prior to the COVID-19 outbreak and in the midst of the pandemic, income change, receipt of benefits, and worries about financial situation.

Logistic regression models are used to plot percentage point difference figures for degree-level education, highest occupational class, homeownership, financial difficulties, income decrease as well as no change in income, receipt of benefits and financial worries. We code each outcome of interest as 1 (for example, having a degree-level education, being in the highest occupational class, being a homeowner, having financial difficulties). We adjust these models for age and sex, and compare the adjusted percentage point differences for ethnic minority people to those of White British people. The estimates are shown with 95% confidence intervals. Age is used as a continuous variable (18–65 years). Stata 16.1 ([StataCorp, 2019](#)) statistical software was used to conduct the analyses.

Education: We combine university higher degree and first-level degree qualifications into a 'degree-educated' category. From hereon in, we use the term 'degree-educated' to address those who are educated to at least undergraduate degree level, so this category also includes people who have postgraduate qualifications.

Occupational class: We use the five category version of the National Statistics Socioeconomic Classification (NS-SEC; [ONS, 2022](#)) from the occupation types coded according to the Standard Occupational Classification 2020 (SOC2020; [ONS, 2021a](#)).

We present analyses using occupation type reported prior to the COVID-19 pandemic.

Tenure: Homeownership is defined as both without and with a mortgage. Renting includes people who are private or social renting.

Financial difficulties: In EVENS, the question on the financial situation before the COVID-19 outbreak specifically asks: 'In the 3 months before the coronavirus outbreak, how well were you managing financially?' The question mapping the financial situation during the pandemic asks: 'And now, how are you managing financially?' and thus provides information on people's financial circumstances between February and October 2021 – the months affected by COVID-19 lockdowns and subsequent policy changes. The possible answers to these two questions were: living very comfortably, living somewhat comfortably, finding it somewhat difficult, finding it very difficult or prefer not to say. We show the proportions of people having financial difficulties who answer that managing financially is either somewhat or very difficult.

Income change: The EVENS question about income change asks: 'Is your current household income higher than, about the same as or lower than before the coronavirus outbreak in February 2020?' We show the rates of income change categorised as income increase (combining 'much higher' or 'a little higher' answers), no change in

income ('about the same') and income decrease (combining 'a little lower' or 'much lower').

Benefits receipt: We define a person as receiving income-related benefit(s) if they indicate receiving any of the following benefit payments: universal credit, job seeker's allowance, employment and support allowance, pension credit, housing benefit, council tax support, statutory sick pay, attendance allowance, personal independence payments, asylum/home office/section 95 support, carer's allowance, child tax credits, income support, industrial injuries disablement benefit, tax credits or a working tax credit.

Worries about financial situation: In the figure showing percentage point difference in reporting financial worries, we combine the answers 'very worried' and 'extremely worried'.

(43.7%). The lowest proportions in the highest occupational class are observed for Gypsy/Traveller and Roma people (12.4% and 17.1%, respectively). People from Any other Black backgrounds also show lower proportions of having an occupation in the highest class (25.7%) – many of them have intermediate occupations (29.3%) or semi-routine and routine occupations (31.9%). A large proportion of people in the Any other ethnic (35.5%), Arab (31.9%) and Pakistani (31.5%) groups are also in intermediate occupations. When it comes to semi-routine and routine occupations, high rates are seen for Roma (51.5%), White Gypsy/Traveller (42.6%), White Eastern European (37.4%) and Mixed White and Black Caribbean (33.8%) ethnic groups.

Figure 8.2 shows the percentage point difference relative to the White British group of the proportion who are in a higher managerial, administrative or professional occupation once differences in age and sex are accounted for. Compared to the White British group, people from Jewish, Any other White and Indian ethnic groups show significantly higher rates of being in these occupations (see Figure 8.2). This is especially true for people from the Jewish and Any other White ethnic groups, who have rates of being in the highest occupational class that are 19 percentage points and 17 percentage points higher than those for White British people. People from Gypsy/ Traveller, Mixed White and Black Caribbean, Any other Black and White Eastern European ethnic groups show lower rates of being in a higher managerial, administrative or professional occupation compared to the White British group. Even though the White British group exhibits a lower proportion of people in the highest occupational class, many differences between White British people and ethnic minorities are not statistically significant. Thus, even though at first sight, we might see an occupational advantage for some ethnic minority groups, this does not seem to be the case for many once age and sex differences are accounted for.

Socioeconomic circumstances

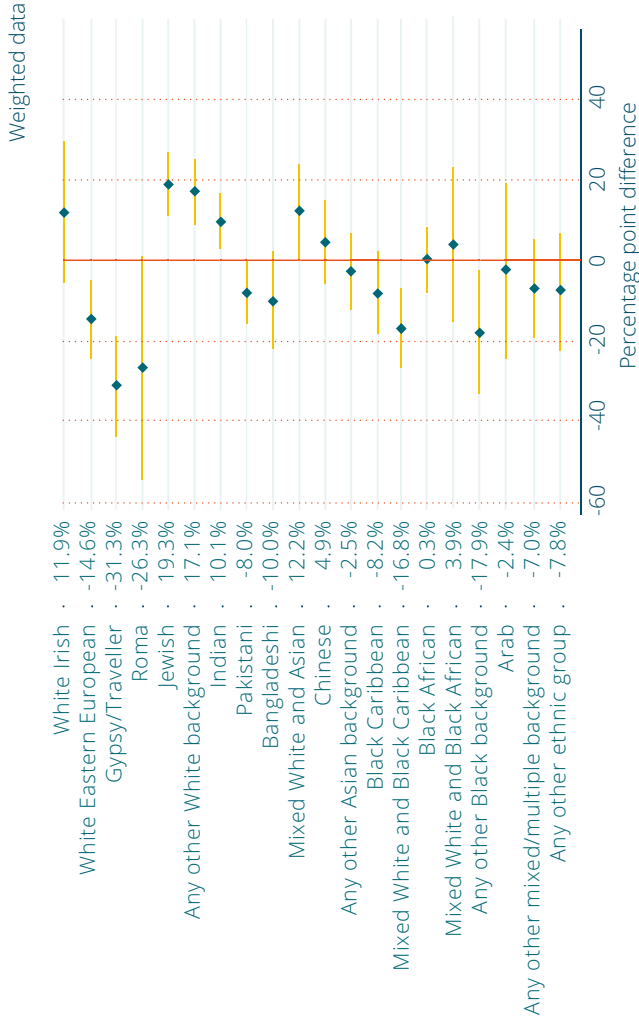
• TABLE 8.2: OCCUPATIONAL CLASS (NS-SEC CLASSIFICATION), BY ETHNIC GROUP •

		Weighted percentage					
		Occupational class					
		Higher managerial, administrative and professional occupations	Intermediate occupations	Small employers and own account workers	Lower supervisory and technical occupations	Semi-routine and routine occupations	N
	White Irish	55.9	22.5	0.1	4.9	16.6	72
	White Eastern European	28.4	15.0	5.1	14.0	37.4	259
	Gypsy/Traveller	12.4	6.6	16.2	22.2	42.6	117
	Roma	17.1	2.8	28.5	0.0	51.5	31
	Jewish	62.9	16.5	9.8	3.4	7.5	322
	Any other White background	60.4	14.1	4.6	4.5	16.3	429
	Indian	53.7	22.5	4.5	2.7	16.6	801
	Pakistani	35.4	31.5	8.5	0.6	24.1	487
	Bangladeshi	33.5	21.5	7.5	5.7	31.9	242
	Mixed White and Asian	55.4	18.1	4.6	5.2	16.7	296
	Chinese	48.1	14.0	10.8	9.3	17.9	430
	Any other Asian background	41.1	17.6	4.8	7.2	29.2	370
	Black Caribbean	35.9	27.8	6.8	7.9	21.6	388
	Mixed White and Black Caribbean	26.5	26.5	10.1	3.1	33.8	246
	Black African	43.8	22.4	2.7	7.5	23.6	698
	Mixed White and Black African	46.9	18.8	1.8	4.3	28.2	100
	Any other Black background	25.7	29.3	5.3	7.8	31.9	111
	Arab	41.5	31.9	3.2	6.5	17.0	70
	Any other mixed/multiple background	36.4	19.6	4.8	6.8	32.5	224
	Any other ethnic group	35.5	35.5	16.0	5.7	7.3	152
	White British	43.7	19.9	7.3	6.6	22.5	2329
	N	4266	1780	485	296	1347	8174

Tenure

The highest proportions of home ownership without a mortgage are seen for Gypsy/Traveller (44%), Roma (38.6%), White British (31.4%), Jewish

● FIGURE 8.2: RATE OF BEING IN A HIGHER MANAGERIAL, ADMINISTRATIVE OR PROFESSIONAL OCCUPATION COMPARED WITH THE WHITE BRITISH GROUP



Note: Chart shows age- and sex-adjusted percentage point difference, actual rates can be found in Table 8.2

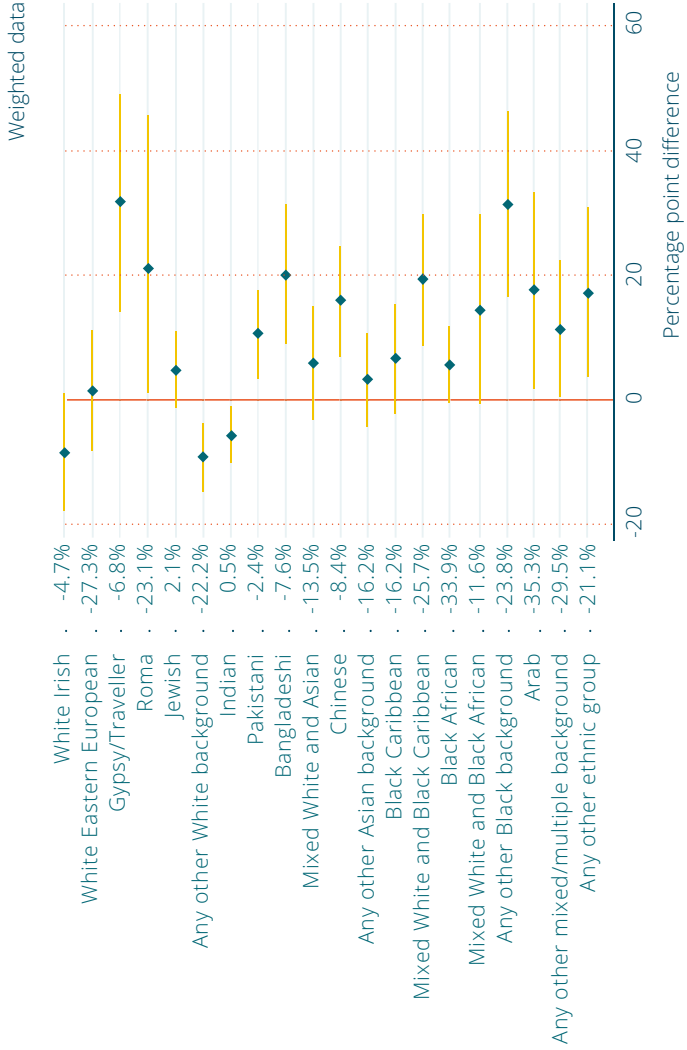
Socioeconomic circumstances

• TABLE 8.3: TENURE, BY ETHNIC GROUP •

Weighted percentage						
Tenure						
	Own outright	Own with mortgage	Rent	Rent-free/ with parents	Other	N
White Irish	20.0	44.1	32.0	3.9	-	97
White Eastern European	6.9	25.0	67.2	0.4	0.5	360
Gypsy/Traveller	44.0	13.5	37.6	3.1	1.9	227
Roma	38.6	1.4	57.5	2.6	-	73
Jewish	30.6	37.8	27.9	2.1	1.7	476
Any other White background	11.8	28.7	53.8	2.4	3.3	650
Indian	27.5	38.2	29.3	3.2	1.8	1255
Pakistani	22.0	38.1	29.5	4.9	5.5	849
Bangladeshi	21.6	34.2	38.0	1.6	4.7	406
Mixed White and Asian	19.1	28.5	39.7	9.7	3.0	520
Chinese	24.2	28.1	44.3	1.9	1.5	663
Any other Asian background	16.9	30.8	44.3	4.1	3.9	663
Black Caribbean	19.4	35.9	40.0	3.1	1.5	558
Mixed White and Black Caribbean	12.2	23.3	56.7	2.6	5.2	354
Black African	10.1	20.0	64.0	3.7	2.1	1043
Mixed White and Black African	13.3	35.2	50.4	1.1	0.0	155
Any other Black background	19.8	20.6	42.1	8.3	9.2	176
Arab	13.0	15.8	61.9	3.5	5.8	152
Any other mixed/multiple background	10.5	21.9	57.4	2.9	7.2	364
Any other ethnic group	13.1	29.2	48.2	3.7	5.8	252
White British	31.4	36.7	28.3	2.2	1.4	3523
N	2881	4278	4908	415	334	12816

(30.6%) and Indian (27.5%) people (Table 8.3). It is important to note that for Gypsy/Traveller and Roma people, their dwelling type might be different from conventional home ownership (see Chapter 6). The survey indicates that a high proportion of Gypsy/Traveller people live on a traveller site (59%)

● FIGURE 8.3: RATE OF HOMEOWNERSHIP COMPARED WITH THE WHITE BRITISH GROUP ●



Note: Chart shows age- and sex-adjusted percentage point difference, actual rates can be found in Table 8.3

and do not own the land they live on (58%). The lowest rates of owning a home without a mortgage are seen for people from the White Eastern European (6.9%), Black African (10.1%), Any other mixed background (10.5%) and Any other White background (11.8%) groups. For these groups, we simultaneously see high rates of renting.

Figure 8.3 shows the percentage point difference relative to the White British group of the proportion of homeownership (either outright or with a mortgage) once age and sex differences are accounted for. It illustrates that, compared to the White British group, no other ethnic group has significantly higher rates of being a homeowner. Similar rates of home ownership to those for White British people are observed for Jewish, White Irish, Indian and Pakistani people. We see disadvantage particularly for Arab and Black African people compared to White British people when it comes to homeownership; rates are lower by 35 percentage points for Arab people and by 34 percentage points for Black African people. Such a pattern indicates clear White British advantage in terms of homeownership across ethnic groups, with people from Arab, Black African, White Eastern European and Any other White backgrounds at a particular disadvantage.

Financial difficulties before and during the COVID-19 pandemic

In Table 8.4, we show proportions of people reporting financial difficulties before the COVID-19 outbreak and during the COVID-19 pandemic, together with a calculation of the relative rate of the change in financial difficulties. We see high proportions of reporting financial difficulties before the pandemic for people from Arab (40.6%), Any other (39.8%), Mixed White and Black African (37.8%), Any other mixed (34.2%) and Any other Black (31.2%) ethnic groups.

Table 8.4 also shows that for all ethnic groups, except Mixed White and Black African people, there were increases in financial difficulties during the pandemic. The 'Relative rate' column in Table 8.4 shows that, relative to the rates before the COVID-19 pandemic, the highest increases are seen for people from Chinese (1.9 times higher), Any Other Black (1.7 times higher), Mixed White and Black Caribbean, Gypsy/Traveller, Roma (all 1.6 times higher) and Any Other White (1.5 times higher) ethnic groups. We only see a decrease in reporting financial difficulties for Mixed White and Black African people; however, they initially report extraordinarily high rates of financial difficulties (36.9%), and the rates of difficulties reported during the pandemic are still high and comparable to rates reported by other ethnic minority groups (for example, people from Indian or Any other White ethnic groups).

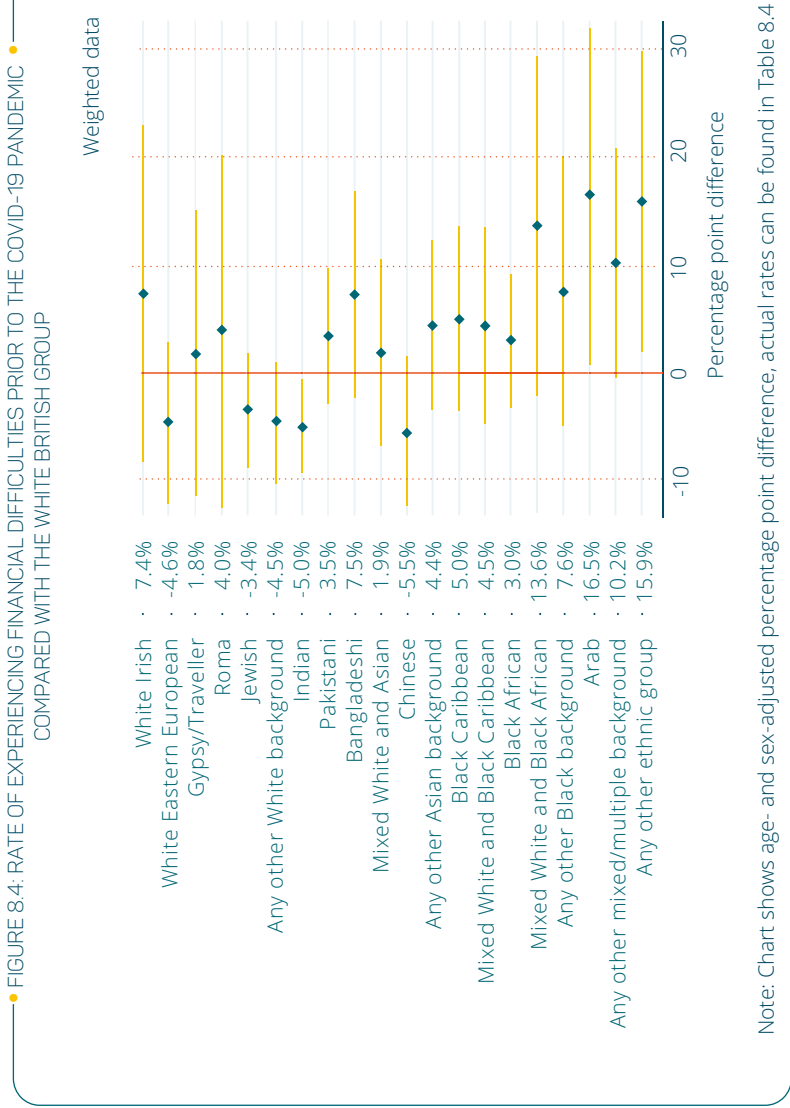
We present two figures illustrating the percentage point difference in reporting financial difficulties before the pandemic (Figure 8.4) and during the pandemic (Figure 8.5) compared to the White British group, adjusted for differences in age and sex. Before the COVID-19 outbreak, we observe that people from

Racism and Ethnic Inequality in a Time of Crisis

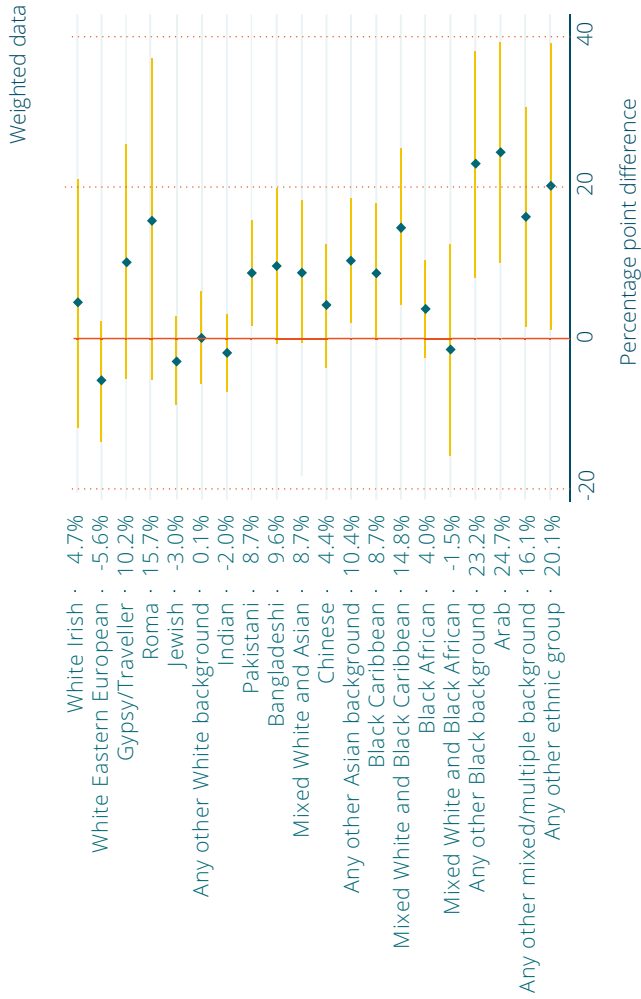
• TABLE 8.4: FINANCIAL DIFFICULTIES IN THE THREE MONTHS BEFORE THE COVID-19 OUTBREAK AND DURING THE PANDEMIC, BY ETHNIC GROUP •

Weighted percentage				
Financial difficulties				
	Before the pandemic	During the pandemic	Relative rate	N
White Irish	30.7	34.5	1.1	96
White Eastern European	19.4	23.9	1.2	353
Gypsy/Traveller	25.5	39.9	1.6	218
Roma	27.8	45.3	1.6	73
Jewish	20.1	26.8	1.3	451
Any other White background	19.2	29.8	1.5	621
Indian	18.7	27.7	1.5	1205
Pakistani	27.4	38.4	1.4	789
Bangladeshi	31.3	39.3	1.3	383
Mixed White and Asian	26.0	38.2	1.5	497
Chinese	18.3	34.3	1.9	644
Any other Asian background	28.1	40.1	1.4	636
Black Caribbean	28.0	38.8	1.4	536
Mixed White and Black Caribbean	28.4	44.5	1.6	344
Black African	26.8	33.7	1.3	1000
Mixed White and Black African	37.8	28.1	0.7	153
Any other Black background	31.2	53.2	1.7	162
Arab	40.6	53.8	1.3	141
Any other mixed/multiple background	34.2	45.9	1.3	350
Any other ethnic group	39.8	49.8	1.3	240
White British	23.4	29.8	1.3	3438
N	3,117	4303		12,330

the Arab and Any other ethnic groups show higher rates of reporting financial difficulties compared to the White British group, by 17 percentage points and 10 percentage points respectively. By contrast, Indian people were less likely to report having financial difficulties than White British people, by 5 percentage



● FIGURE 8.5: RATE OF EXPERIENCING FINANCIAL DIFFICULTIES DURING THE COVID-19 PANDEMIC COMPARED WITH THE WHITE BRITISH GROUP



Note: Chart shows age- and sex-adjusted percentage point difference, actual rates can be found in Table 8.4

points. However, looking at the differences in financial situations during the pandemic, we see that ethnic minority groups were more likely to report struggling financially compared to the White British group – especially people from Arab (by 25 percentage points), Any other Black (by 23 percentage points), Any other (by 20 percentage points), Any other mixed (by 16 percentage points) and Mixed White and Black Caribbean (by 15 percentage points) ethnic groups. During the pandemic, no ethnic minority group was less likely to have financial difficulties compared to White British people, with ethnic inequalities further increasing compared to the pre-pandemic rates.

Income change

Table 8.5 shows income change rates by ethnic group. The highest rates of income increase during the pandemic are seen for people from Mixed White and Black African (49.9%), White Irish (25.7%), Any other Black (26.1%), Mixed White and Asian (25%) and Black African (24.9%) ethnic groups. Conversely, the highest rates of experiencing income decrease are reported by people from Roma (55.6%), Irish (41.5%), Any other Black (39.5%), Chinese (38.1%) and Gypsy/Traveller (36%) ethnic groups. The highest rates of reporting no change to their income are seen for Black Caribbean (51%), Indian (52.2%), White British (52.6%) and Eastern European (51.5%) people.

Even though, intuitively, income increase should indicate advantage, in the light of the events throughout the COVID-19 pandemic, the association might not be as straightforward. For example, key workers' workload and hours could have initially increased, resulting in higher income, but so could their exposure to the virus in addition to further psychological strain (May et al, 2021). People who had been furloughed might report decreased income, but also more savings due to reduced transport or other costs; however, such a pattern does not necessarily indicate advantage in comparison to people whose income had not changed. We could thus speculate that people whose income has remained stable are at an advantage as their financial stability was not shaken by the COVID-19 crisis.

Figure 8.6 shows the percentage point difference in reporting an income decrease compared to the White British group when controlling for differences in age and sex. We observe significantly higher rates of experiencing an income decrease for Roma (by 30 percentage points), Irish (by 15 percentage points), Any other Black (by 14 percentage points) and Chinese (by 13 percentage points) ethnic groups.

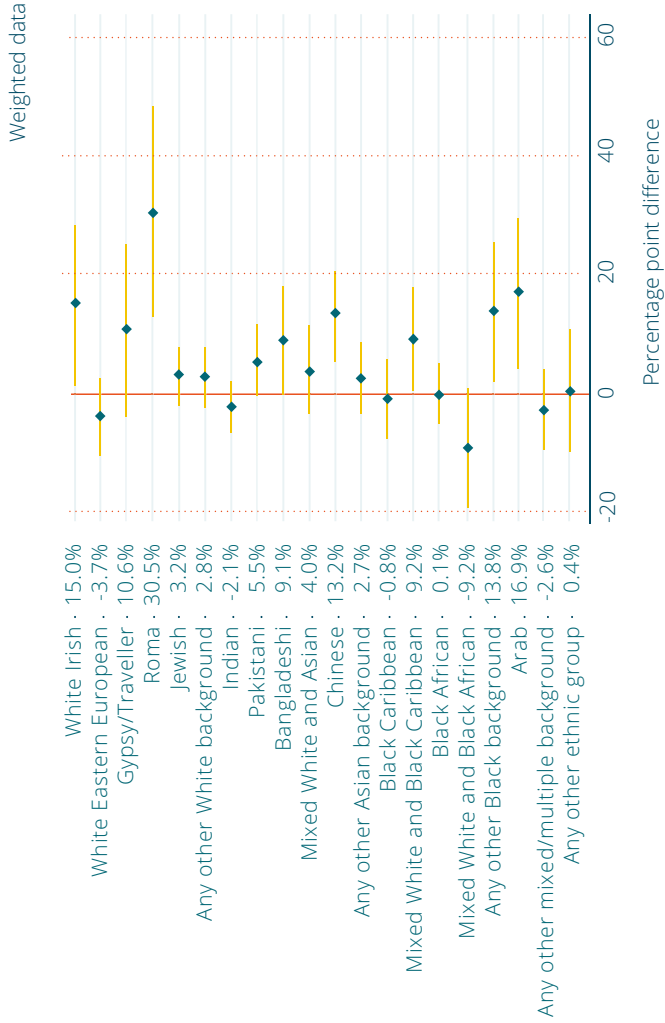
Figure 8.7 shows the percentage point difference in reporting no change in income compared to White British people, adjusted for differences in age and sex. No change in income, rather than an income increase, might hint at higher stability, both in terms of employment and finances. Less income volatility might thus indicate an overall advantage. Figure 8.7 illustrates that

• TABLE 8.5: INCOME CHANGE DURING THE COVID-19 PANDEMIC, BY ETHNIC GROUP •

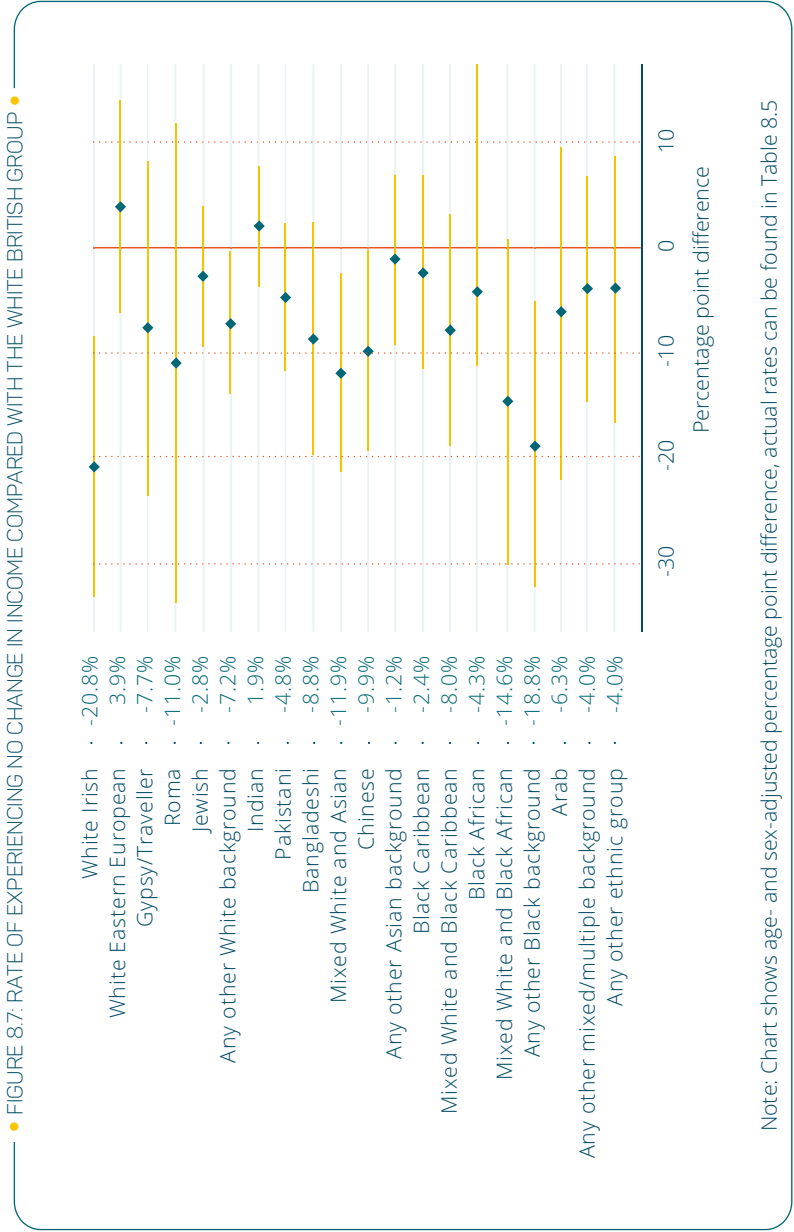
Weighted percentage					
Income change by ethnicity					
	Increased	No change	Decreased	Don't know	N
White Irish	25.7	31.3	41.5	1.5	96
White Eastern European	22.7	51.5	21.0	4.8	356
Gypsy/Traveller	20.9	42.2	36.0	0.9	215
Roma	3.5	38.5	55.6	2.5	73
Jewish	20.6	47.9	29.1	2.4	463
Any other White background	24.0	41.9	28.0	6.1	630
Indian	20.7	52.2	23.5	3.5	1220
Pakistani	17.4	43.9	30.5	8.2	807
Bangladeshi	19.4	41.0	34.4	5.3	392
Mixed White and Asian	25.0	37.0	28.8	9.2	506
Chinese	17.6	38.2	38.1	6.1	648
Any other Asian background	19.2	48.8	28.2	3.9	636
Black Caribbean	19.7	51.0	26.2	3.1	545
Mixed White and Black Caribbean	20.2	40.5	34.0	5.2	344
Black African	24.9	45.5	25.6	3.9	1009
Mixed White and Black African	49.9	33.8	15.9	0.4	153
Any other Black background	26.1	31.1	39.5	3.3	162
Arab	11.5	43.9	41.8	2.8	150
Any other mixed/multiple background	25.0	44.8	22.7	7.6	356
Any other ethnic group	23.8	45.8	25.7	4.6	243
White British	20.1	52.0	26.3	1.7	3459
N	2907	5550	3494	512	12463

compared to the White British majority, no ethnic group had higher rates of experiencing stability in their income. Conversely, significantly lower rates of experiencing no change in income are seen especially for people from White Irish (by 21 percentage points), Any other Black (by 19 percentage points) and Mixed White and Asian (by 12 percentage points) backgrounds.

● FIGURE 86: RATE OF EXPERIENCING AN INCOME DECREASE DURING THE COVID-19 PANDEMIC COMPARED WITH THE WHITE BRITISH GROUP



Note: Chart shows age- and sex-adjusted percentage point difference, actual rates can be found in Table 8.5



• TABLE 8.6: RECEIVING INCOME-RELATED BENEFITS, BY ETHNIC GROUP AND AGE •

Weighted percentage					
Yes, receiving income-related benefits by ethnicity					
	Yes	18–29	30–49	50–65	N
White Irish	17.9	29.1	15.3	19.2	97
White Eastern European	29.6	32.8	29.7	11.3	350
Gypsy/Traveller	58.9	79.0	66.5	20.9	187
Roma	50.6	57.3	48.2	46.4	73
Jewish	31.7	38.9	31.1	27.9	447
Any other White background	18.0	20.7	14.6	28.1	627
Indian	21.4	30.6	18.5	19.7	1188
Pakistani	38.3	46.1	36.5	29.3	777
Bangladeshi	47.5	52.3	49.4	38.7	354
Mixed White and Asian	33.6	41.2	33.5	13.0	470
Chinese	44.0	46.2	51.6	18.3	631
Any other Asian background	30.3	28.8	36.0	19.8	608
Black Caribbean	32.4	50.1	30.0	28.6	532
Mixed White and Black Caribbean	47.4	56.1	44.1	35.8	340
Black African	33.1	33.0	37.5	23.3	983
Mixed White and Black African	42.6	64.1	28.5	26.4	148
Any other Black background	59.0	78.8	58.5	31.5	159
Arab	44.8	33.0	40.6	61.7	143
Any other mixed/multiple background	39.1	31.2	41.1	48.6	341
Any other ethnic group	44.5	44.3	39.5	61.0	240
White British	26.5	29.0	27.6	24.0	3428
N	3944	1403	1820	721	12123

Current receipt of benefits

Increase in financial difficulties during the pandemic might have led people to seek additional help from the government. We explore the receipt of benefits across ethnic groups to illustrate the levels of financial hardship experienced during the pandemic. The four main types of benefits claimed were universal

credit (40.5%), council tax support or reduction (29.3%), housing benefit (24.9%) and personal independence payments (21.2%).

Table 8.6 shows that highest proportions of people receiving benefits are seen for people from Any other Black (59%), Gypsy/Traveller (58.9%), Roma (50.6%), Bangladeshi (47.5%), Mixed White and Black Caribbean (47.4%), Arab (44.8%), Any other ethnic group (44.5%) and Chinese (44%) ethnic groups. We observe different patterns of benefit receipt rates by age – while for some groups, the proportion of people claiming benefits remains quite stable across age groups (for example, Bangladeshi, White British or Indian people), for others, different patterns emerge. We see large differences in receiving benefits by age for people from Gypsy/Traveller (79% of those aged 18–29 compared to 20.9% of those aged 50–65), Any other Black (78.8% of those aged 18–29 compared to 31.5% of those aged 50–65) and Mixed White and Black African (64% of those aged 18–29 compared to 26.4% of those aged 50–65) ethnic groups. In contrast, higher rates of benefit receipt are seen for older people aged 50–65 compared to the 18–29 age group in any other (61% compared to 44.3%) and Arab (61.7% compared to 33%) ethnic groups.

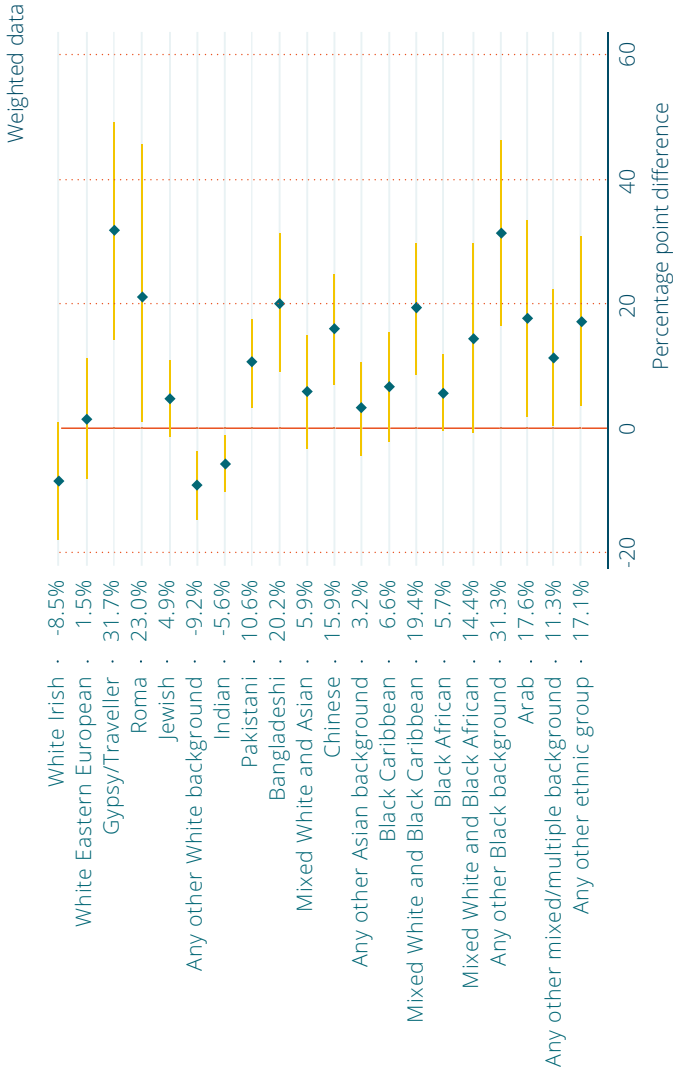
Figure 8.8 shows the percentage point difference in benefits receipt compared to White British people, adjusted for differences in age and sex. Compared to the White British group, people from Gypsy/Traveller, Any other Black, Bangladeshi, Mixed White and Black Caribbean, Any other, Arab, Pakistani and Chinese ethnic groups have higher rates of receiving income-related benefits (Figure 8.8). Especially high percentage point differences are seen for people from Gypsy/Traveller (an increase by 32 percentage points) and Any other Black (31 percentage points) ethnic groups. Conversely, only people from Any other White, White Irish and Indian ethnic groups show lower rates of receiving income-related benefits compared to White British people. Such patterns show that for most ethnic minority groups, additional financial support from the government was essential during the COVID-19 pandemic.

Worries about financial situation

Table 8.7 shows that high rates of reporting being extremely worried about their financial situation are seen for people from Bangladeshi (14.9%), White Irish (13.5%), Any other (12.2%), Black African (9.4%) and Mixed White and Black Caribbean (9%) ethnic groups. Conversely, we see low rates of extreme worry in terms of financial situation for Roma (0.1%), White Eastern European (2.5%) and Chinese (3.5%) people.

Figure 8.9 shows the percentage point difference in being worried about finances compared to White British people, while controlling for differences in age and sex. Compared to the White British group, people from Arab,

● FIGURE 88: BENEFIT RECEIPT RATE COMPARED WITH THE WHITE BRITISH GROUP ●



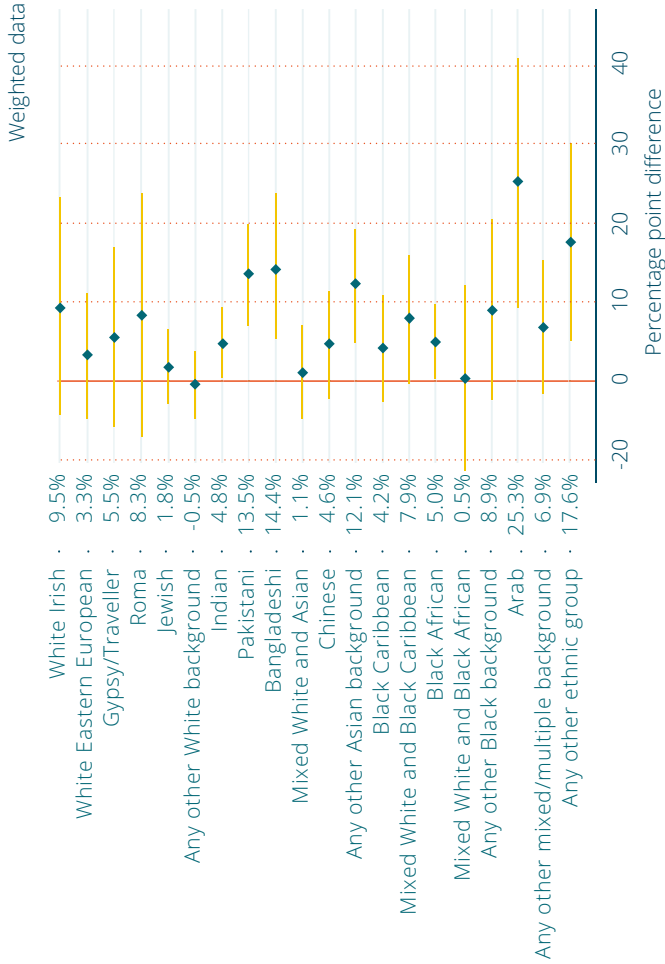
Note: Chart shows age- and sex-adjusted percentage point difference, actual rates can be found in Table 8.6

• TABLE 8.7: WORRIES ABOUT FINANCIAL SITUATION, BY ETHNIC GROUP •

Weighted percentage					
Worried about financial situation by ethnicity					
	Not at all worried	Somewhat worried	Very worried	Extremely worried	N
White Irish	32.3	43.2	10.9	13.5	96
White Eastern European	27.7	52.8	17.1	2.5	356
Gypsy/Traveller	39.2	39.6	14.8	6.4	220
Roma	30.8	45.0	24.1	0.1	73
Jewish	31.0	51.8	11.6	5.6	456
Any other White background	26.6	58.2	9.6	5.6	628
Indian	28.7	50.9	11.9	8.5	1215
Pakistani	17.8	52.6	19.7	9.9	815
Bangladeshi	23.9	45.9	15.4	14.9	393
Mixed White and Asian	24.2	58.8	9.6	7.4	505
Chinese	20.3	58.9	17.4	3.5	652
Any other Asian background	23.4	48.8	19.7	8.1	641
Black Caribbean	27.9	53.2	11.4	7.6	543
Mixed White and Black Caribbean	22.2	53.7	15.1	9.0	349
Black African	27.3	52.0	11.3	9.4	1012
Mixed White and Black African	25.4	58.0	14.3	2.3	154
Any other Black background	25.0	50.2	19.3	5.5	164
Arab	17.9	41.3	32.5	8.3	146
Any other mixed/multiple background	21.4	55.6	16.1	6.9	354
Any other ethnic group	12.5	54.0	25.3	8.1	247
White British	36.4	48.4	8.7	6.5	3453
N	3230	6488	1630	1124	12472

Any other, Pakistani, Bangladeshi and Any other Asian groups show higher rates of being worried about their financial situation (Figure 8.9). The difference is especially high for Arab (by 25 percentage points), Any other (by 18 percentage points), Bangladeshi (by 14 percentage points), Pakistani (by 13 percentage points) and Any other Asian (by 12 percentage points) ethnic groups. No ethnic minority group is less likely to report being worried

● FIGURE 8.9: RATE OF HAVING WORRIED ABOUT FINANCES COMPARED WITH THE WHITE BRITISH GROUP



Note: Chart shows age- and sex-adjusted percentage point difference, actual rates can be found in Table 8.7

about finances than the White British group. For both Arab and Any other ethnic groups, high rates of financial worries correspond with high rates of reporting financial difficulties, both in pre-pandemic times as well as in the midst of the COVID-19 pandemic. Such a pattern highlights that both groups are at a considerable risk financially.

Discussion and conclusion

In this chapter, we explored ethnic inequalities in socioeconomic status (education, occupational class, tenure, receipt of benefits and financial worries), documenting pre-pandemic inequalities as well as inequalities evident during the COVID-19 pandemic. We found that ethnic minority groups show high educational attainment levels. For some ethnic minority groups, high occupational class is also more commonly observed compared to the White British groups. Despite this educational and, for some, occupational advantage, severe ethnic inequalities are apparent across most other socioeconomic domains. This is marked by lower homeownership rates, higher financial difficulties (further exacerbated by the COVID-19 pandemic), high rates of receipt of benefits and worries about finances. We note that these trends are likely due to the structural and institutional racism ethnic minority people have experienced over their life courses and continue to experience to this day (see [Chapter 4](#)), which then leads to a disjuncture between educational success and socioeconomic security.

We observe that ethnic minority people, especially those from White Irish, Indian, Black African, Any other White and Jewish ethnic groups, show significantly higher rates of having a degree-level education compared to the White British group. High rates of having no qualifications are seen especially for Roma (54.6%) and Gypsy/Traveller (51.2%) people. Similarly, although some ethnic minority groups are more likely to be in higher occupational positions, we see that ethnic minority people are more likely to be represented in the lowest occupational class of semi-routine and routine occupations compared to White British people. This is particularly pronounced for Roma, Gypsy/Traveller, Mixed White and Black Caribbean and Eastern European people.

In terms of tenure, our results show that no other ethnic minority group is more likely to own their home, both without or with a mortgage, than White British people. Nonetheless, even when owning a home, the quality of housing might differ for ethnic minorities compared to the White British (see [Chapter 6](#)). The lowest rates of owning a home are seen among Eastern European, Mixed White and Black Caribbean, Black African and Arab people. Simultaneously, these ethnic groups show very high rates of renting. In this analysis we are unable to distinguish between private and social renting. Nonetheless, either type of renting indicates a level of housing instability

and could be especially damaging during the COVID-19 pandemic when paired with job and income uncertainty.

High rates of people reporting financial difficulties before the pandemic are seen for people from Arab, Any other, Mixed White and Black African and Any other Black ethnic groups. However, these rates increased further for all ethnic groups when asked about their financial situation in the midst of the COVID-19 pandemic (February–October 2021), with the exception of the Mixed White and Black African group. The highest rates of financial difficulties during the pandemic are seen for people from Arab, Any other Black, Any other and Roma ethnic groups. Compared to White British people, people from Roma, Irish, Arab, Any other Black and Chinese ethnic groups also more often reported that their income decreased during the pandemic. Nonetheless, the income decrease reported might be qualitatively very different for individuals as well as ethnic groups. It could be argued that while those people who report no change have missed out on potential gains, their financial situation as well as their employment type (see [Chapter 7](#)) remained the most stable and thus most resilient during the COVID-19 crisis. Our findings show that compared to White British people, no other ethnic group experienced more income stability, and that people from White Irish, Any other Black and Mixed White and Asian ethnic groups experienced the least stability.

Related to income (in)stability, high rates of benefit receipts were seen for people from Any other Black, Gypsy/Traveller, Roma, Bangladeshi and Chinese ethnic groups, indicating high levels of financial hardship, and also indicating that people had to seek additional governmental help due to the financial effects of the pandemic. Lowest rates of receiving income-related benefits were observed for people from White Irish (17.9%), Any other White (18%) and Indian (21.4%) ethnic groups, but these figures still show a noticeable share of people struggling in relation to their income. Moreover, some ethnic minority groups might have been less aware of the available help, and thus not claimed the benefits they were entitled to ([Haque et al, 2020](#)). Highly differentiated patterns of benefit receipt by age are seen for ethnic minority groups, while the rates for the White British group remain stable across age groups. Lastly, we observe high rates of being extremely worried about their financial situation for people from Bangladeshi, White Irish, Pakistani, Black African, Mixed White and Black Caribbean, Arab and Any other ethnic groups.

In this chapter, we illustrate ethnic differences in socioeconomic circumstances using unrivalled EVENS data mapping the lives of 21 ethnic groups in the UK. We show that despite some decrease in ethnic inequalities in educational attainment and, for some groups, occupational level, we still see large inequalities when comparing ethnic minority groups to the White British population on other socioeconomic

indicators, especially in tenure, financial difficulties, income fluctuations, receipt of benefits and worries about finances. Gypsy/Traveller people are particularly disadvantaged across most domains, a finding that has not been possible to examine with survey data prior to EVENS due to the undersampling of this group. Also, people belonging to the Arab and Any other ethnic groups appear to be disproportionately struggling financially. Our findings show persistent socioeconomic inequalities for ethnic minority people in the UK, with worse outcomes related to finances having been further exacerbated by the COVID-19 pandemic. The groups considerably affected by the COVID-19 pandemic in terms of financial struggles, worries and income fluctuations are people from Arab, Any other Black, Any other, Any other mixed, Chinese, Gypsy/Traveller, Roma, White Irish, Bangladeshi, Pakistani and Any other Asian ethnic groups. Thus, we present evidence showing that ethnic minority groups were much less immune to the socioeconomic strain of the COVID-19 outbreak compared to White British people, with some groups being severely affected while already experiencing longstanding inequalities prior to the COVID-19 crisis.