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Migration, Access to Social Housing and Reflexivity: Migrant Engagement with Choice-Based Lettings Systems in the UK

Deborah Menezes , Gina Netto  and Sacha Hasan 

Institute of Place, Environment and Society, School of Energy, Geoscience, Infrastructure and Society, Heriot Watt University, Edinburgh EH14 4AS, Scotland, UK

* Correspondence: debbiemenezes@gmail.com (D.M.); g.netto@hw.ac.uk (G.N.)

Abstract

The disadvantaged position of racialised minorities in accessing the UK's social housing sector has been extensively documented in previous research, with evidence dating back to the 1960s. However, the specific challenges encountered by migrants remain under-researched. Further, attention has focused on the agency of migrants rather than the reflexivity which underpins the actions they can take. These gaps limit understanding of the extent to which the impacts of migration on individuals seeking to access the social rented sector can be disentangled from the challenges associated with racial disadvantage. They also limit understanding of the nature of migrant reflexivity. To address these omissions, we employed a critical realist framework informed by a literature review to analyse qualitative data generated from a subset of fifteen individuals from a wider sample of a hundred racialised minorities living in the UK. Fieldwork was undertaken across four case study areas with high concentrations of racialised minorities: Tower Hamlets (London), Bradford, Manchester, and Glasgow. By exploring participants' experiences of engaging with the digital allocation system of Choice-Based Lettings (CBL), we highlight the role of migration-related factors in determining access to social housing through online systems, including country of origin, age at migration, length of stay and education in the UK, employment trajectories, proficiency in English and familiarity with digital systems. We also reveal three components of migrant reflexivity: emotional, communal and strategic. We conclude that attention to reflexivity increases understanding of the distinctive engagement of migrants with CBL systems compared to other racialised minorities.

Keywords: choice-based lettings; critical realism; reflexivity; migration; racialised minorities; social housing



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1. Introduction

The right to adequate housing has long been recognised as part of the right to a decent standard of living in Article 25 of the 1948 Universal Declaration of Human Rights (UN Habitat). More recently, the United Nations Special Rapporteur on the right to adequate housing has highlighted that not only are migrants particularly likely to experience human rights violations but that the enjoyment of housing is among the most endangered rights ([United Nations Human Rights Office of the High Commissioner 2010](https://www.unhcr.org/refugees/article/43e3e3e3.html)). In the UK, early research dating back to the 1960s following large-scale migration primarily from Commonwealth Countries established the basic parameters of immigrant housing disadvantage, documenting patterns of spatial concentration, overcrowding and discriminatory processes

in social housing (Rex and Moore 1967). Against a backdrop of consistent shortfalls in supply against demand for social housing across the country (UK Parliament 2010; Chartered Institute of Housing 2023b), more recent research has generated insights into the specific challenges which migrants, as a subgroup of racially minoritised people, face in attempting to access the sector (Rutter and Latorre 2009). Other research has revealed the persistent housing disadvantage faced by migrants and minority ethnic communities across a variety of tenures, property types and locations (Lukes et al. 2019; Robinson 2024; Scottish Government 2021). The disproportionately high rates of homelessness among minoritised ethnic communities has also been revealed, along with an ‘apparent link between homelessness and racial discrimination’ (Bramley et al. 2022). However, despite public concerns about migration and inter-ethnic tension driven by myths of preferential treatment in the social rented sector (Rutter and Latorre 2009; Clare et al. 2022; Flint and Powell 2019), migrants’ access to social housing in the UK represents a critically underexplored dimension of research into housing inequality, both theoretically and empirically. This gap constrains understanding of how immigration status intersects with other individual characteristics and attributes, as well as housing allocation mechanisms to produce specific forms of exclusion in ways that extend beyond broader patterns of racial disadvantage.

Some recent research has focused on exclusionary processes of racialisation in the mainstream social rented sector (Clare et al. 2022; Finney et al. 2019; Haycox et al. 2024), as well as the role of black-led housing associations in attempting to accommodate racialised minorities (BME National 2017). However, research that has explored the perspectives and experiences of racialised minorities in navigating access to social housing has tended to focus on their scope for agency (Bowes et al. 1997; Harrison et al. 2005; Haycox et al. 2024; Menezes et al. 2023). Although research has shown that fear of racial harassment and intra-ethnic differences in class, gender, and locality shape housing decisions (Menezes et al. 2023), far less attention has been paid to the reflexive processes through which migrants and other racialised minorities navigate these decisions. The lack of attention to such decision-making processes limits understanding of why migrants act as they do, as well as how these processes interact with institutional processes and systems in social housing. Greater understanding of the processes which underpin agency will help to ensure more accessible and inclusive institutional systems and processes.

In this article, we extend understanding of racialised minorities’ attempts to access social housing (Bowes et al. 1997; Haycox et al. 2024; Menezes et al. 2023) by disentangling migrants to the UK from racialised minorities who are born in country. We also extend this research by focusing on the reflexive processes of both groups of people in engaging with CBL systems. This is important as despite the important role of reflexivity or decision-making processes in shaping the agency of racialised minorities in accessing social housing, this area has been under-researched, limiting understanding of how access to accommodation in the sector can be facilitated. We concentrate our attention on online social housing allocation systems, widely referred to as Choice-based Lettings (CBL) schemes. Although CBL schemes have been operating in the UK since 2001 (Clare et al. 2022), the rapid digitalisation of social housing services in recent years makes attention to this online service particularly timely (Hasan et al. 2024). Our approach is underpinned by critical realism, which foregrounds the role of underlying structures and mechanisms in shaping observable social phenomena, often beyond individuals’ immediate awareness (Bhaskar 1989; Fitzpatrick 2005; Leaney 2019; Lees and Hubbard 2021). This approach is particularly pertinent, when considering individuals’ increased interaction with digital systems where face-to-face contact with housing officials is limited. Viewing such interactions through a critical realist lens also provides an opportunity to examine the systemic nature of exclusionary processes operating within CBLs and to uncover the challenges arising from

the systems and practices of social landlords for migrants who navigate the system. Additionally, it supports generating deeper insights into the compromises and strategies which they reflexively devise. More widely and apart from a few notable exceptions (Haycox et al. 2024), engaging with migrant reflexivity in digital social housing systems enables us to address a critical gap in housing research: the limited attention paid to examining the perceptions and experiences of migrants and other racialised minorities in engaging with CBL systems.

We draw on prominent critical realist Margaret Archer's ground-breaking work in conceptualising the nature of reflexivity as ongoing 'internal conversations' which individuals hold with themselves, and which underpin their agency. We make two significant theoretical contributions to scholarship in migration and housing studies. Archer (2003) identified categories of reflexivity which focused solely on the decision-making processes of individuals in isolation from each other, such as 'prioritising,' 'mulling over' and 'budgeting.' Further, these categories were conceptualised entirely as rational processes. We extend Archer's (2003) framework by identifying the communal (as opposed to individual) and emotional (as opposed to rational) dimensions of reflexive practice that were absent from her work, as well as the rational processes that inform the actions of migrants and individuals with a migration background who were born in the UK. We challenge the individualistic and rationally driven assumptions underpinning Archer's reflexivity theory by demonstrating how migrants' internal conversations are shaped by affective responses such as frustration and dependency. Simultaneously, we reveal how reflexivity operates as a collective rather than purely individual process through family networks and community support systems. The paper addresses a gap in scholarship in examining the intersection of migration status, digitalisation and social housing allocation. Our study reveals how ostensibly neutral administrative mechanisms function as racialised technologies of exclusion that systematically differentiate between migrants and non-migrants in their access to social housing. This contribution demonstrates how immigration controls, on one hand, and social housing allocation systems, on the other, operate as mutually constitutive elements of racial governance that result in higher housing insecurity for migrants regardless of their formal entitlements.

For the purposes of this paper, we use the term 'racialised minorities' to refer to people who have been minoritised by their racial features (for example, skin colour) and are vulnerable to multiple forms of discrimination. These groups of people include individuals who identify as Black African, Black Caribbean, Bangladeshis, Pakistanis, Indians and Chinese people, and people who have migrated to the UK as well as those who were born in the country. We acknowledge that considerable diversity exists between and within these communities and that White racialised minorities, such as Gypsy Travellers, Roma communities, Jewish, Irish and Polish people, also experience racial discrimination. When referring to previous research we have used the same terminology as used in the studies recognising the theoretical and political significance which may shape these choices.

We review existing research on CBLs in the UK, highlighting key drivers of the process, the challenges that have been identified in navigating the system and the role of racialised minorities, as a common element shared with diverse groups of migrants. We highlight the lack of attention to the role of migration in shaping access to social housing, especially the reflexive processes of diverse groups of migrants as they interact with institutional systems and processes. We then introduce the critical realist theoretical and conceptual framework that we use to reveal the complex interplay between key structural factors at work in the allocation of social housing systems, agency and reflexivity, particularly focusing on the nature of migrant reflexivity. This is followed by a description of the methods used for the collection and analysis of the empirical data this paper draws on. We next present the

results and discuss our novel theoretical and empirical contributions on the reflexivity of migrants in engaging with CBLs systems.

2. Migration, Access to Social Housing and CBLs in the United Kingdom

Despite media narratives claiming migrants receive unfair priority for social housing, numerous studies and official reviews show such claims are unfounded (Rutter and Latorre 2009; Clare et al. 2022). Only a small fraction of those with long-term settlement rights or qualifying EU status ever access social housing directly (Robinson 2010; Migration Observatory 2025). Migrant communities often face several barriers throughout the housing application process, which arise from national regulation, local council practice, and the realities of settling in a new country (EHRC 2015; Migration Observatory 2025; Rutter and Latorre 2009). The majority of new migrants, including those on work, study, or asylum visas, are usually excluded from accessing social tenancies unless they obtain refugee status or meet specific residency requirements. This channelling of new arrivals into the private rented sector frequently exposes them to less secure accommodation and affordability challenges. Barriers which they may share with other racialised minorities such as limited proficiency in English, and lack of technological access and familiarity with bureaucratic processes may either singly, or in interaction with each other, place these individuals at a disadvantage in their use of online systems (Lukes et al. 2019; Hasan et al. 2024). Such challenges may be compounded by the absence of extended family in the UK who can offer assistance contributing to the under-representation of migrants among those offered social tenancies through CBL (LGA 2017; Luton Borough Council 2024).

CBL systems, originally developed in Delft in the Netherlands around 1990, have emerged as a prominent mechanism used by social landlords across the United Kingdom for allocating housing. Their emergence is consistent with a wider drive for UK welfare state reforms emphasizing ‘customer choice’ and responsibility (Pawson and Watkins 2007). Such schemes have also attracted widespread interest in other developed countries as a ‘consumerist’ quasi-market technique for regulating access to social housing in place of traditional allocation policies (Pawson and Hulse 2011). These systems are purportedly designed to enhance transparency and empower applicants by offering a choice in housing selection through online bidding for vacant properties (Pawson et al. 2006). Such systems have the potential for minoritised ethnic individuals to move into areas where they might be less vulnerable to racial harassment than might have been possible through traditional allocation policies. However, along with these potential gains, it must be noted that CBLs schemes have been critiqued as operating within a wider shift in housing policy towards the neoliberalisation of inequality in a market-based system within which ‘race’ and racial inequality have been ‘peripheralised’ (Robinson 2024). The failure of such schemes to address underlying power relations which reinforce racial inequalities and to offer applicants ‘real choice’ has also been highlighted (Clare et al. 2022). Yet other criticisms levelled at this mechanism for allocating social housing are that such schemes continue to concentrate ethnic minorities in areas characterised by socio-economic deprivation (Van Ham and Manley 2009; Manley and Van Ham 2011; Morris et al. 2022; Haycox et al. 2024; Clarke et al. 2024). Further, both local and national studies have revealed that unless councils offer translation services, digital support, and advocacy for new arrivals, they risk continuing to disadvantage those least equipped to participate (LGA 2017; Chartered Institute of Housing 2023a; Lambeth Council 2024). At a structural level, Haycox et al. (2024, p. 4545) have noted that such systems are embedded within a continued ‘pervasiveness of racialisation and racism in social housing systems’.

Under the Housing Act 1996 (as amended) in England and the Housing (Scotland) Act 2001, local authorities have a statutory duty to provide housing assistance to certain categories

of people, particularly those in priority need, and must operate allocation schemes that give reasonable preference to groups including homeless households and those living in unsuitable housing conditions (Shelter England 2024; Sandwell Council n.d.). CBL systems now constitute a key administrative mechanism through which many local authorities discharge these duties, replacing much of the traditional officer-led allocation process (Chartered Institute of Housing n.d.; Chichester District Council 2025). In CBL schemes, applicants are expected to actively search for and ‘bid’ on properties advertised through online platforms, are assigned to priority bands according to assessed housing need, and are typically offered properties on the basis of highest priority coupled with longest waiting time (Platform Housing Group 2022; Chichester District Council 2025). Although CBL systems do not displace the underlying statutory obligations, they shift substantial responsibility onto applicants, who must regularly monitor available properties, understand and navigate eligibility criteria, and submit timely bids, thereby placing particular demands on digital literacy, language proficiency, and familiarity with local housing markets. In the case of migrants, these demands intersect with other settlement-related challenges in ways that may constrain their ability to exercise the ‘choice’ that CBL systems purport to offer (Chartered Institute of Housing n.d.; Moving Soon 2024).

As immigration processes and local allocation practices remain strongly intertwined, promoting equitable access for all communities continues to be a pressing concern (LGA 2017; Luton Borough Council 2024; Migration Observatory 2025). Focusing on the specific challenges faced by migrants helps increase understanding of the factors influencing their reflexivity in navigating housing systems, the focus of our analysis. Next, we introduce the theoretical and conceptual framework that underpins our analysis.

3. Critical Realism and Reflexivity

Critical realism has emerged as a significant philosophical approach in housing research, offering more explanatory power compared to positivist and interpretivist alternatives (Lees and Hubbard 2021; Taylor 2018). Such approaches recognise the existence of structural factors regardless of whether or not individuals are aware of them (Bhaskar 1989; Sayer 2000). Lawson (2012) demonstrates how critical realist ontology has become explicitly influential in housing studies, informing research on homelessness, property relations, and different modes of housing provision. Taylor (2020) provides a wide-ranging analysis of the relationship between critical realism and housing studies, examining its core aspects and comparing it with social constructionist approaches to establish its appropriateness for housing research. In a practical application, Taylor (2018) shows how critical realism was selected over social constructionist and social constructivist paradigms for social housing research in the UK, demonstrating its effectiveness in securing desired research outcomes. Næss (2008) reviews Lawson’s comparative work on Australian and Dutch housing systems, highlighting critical realism as essential for comparative explanatory research and illuminating fundamental housing policy issues across different national contexts.

Social housing policies and practices are central structural components in the context of CBL systems. These structures are not neutral; they are imbued with historical, economic and social biases that have been shown to disadvantage racially minoritised communities, for instance, through social housing allocation criteria such as local connection and waiting time that reinforce segregation and concentrate minority ethnic communities in deprived areas (Harrison et al. 2005). We use the critical realist framework to enable an exploration of how institutional structures (e.g., social housing policies, digital platforms) and individual actions (e.g., efforts to look for support) interact with each other and the reflexive processes of migrants to not only produce housing outcomes but also influence interactions with housing officers as key actors within the system.

According to Archer (2003), agency in critical realism pertains to the capacity of individuals to act independently and make their own choices within the constraints of structure. This theoretical construct helps in locating everyday forms of resistance (Scott 1985). By resistance, we mean the potentially transformative actions which individuals initiate in order to assert their own claims in relation to others who may be actively discriminating against them. These acts of resistance cannot always be seen as seeking to transform the existing structures. In many cases, these acts only uphold and reinforce the status quo because they still allow dominant groups to avoid responsibility for addressing systemic issues, such as racism, and put the onus on racialised individuals, such as migrants (Menezes 2020). Thus, the dominated should neither be viewed as helpless victims within oppressive structures, nor should their agency be romanticised, risking either determinism (where structure is emphasised) or voluntarism (where agency is emphasised) (Bhaskar 1989). CBL systems are designed to enhance agency by providing applicants with more control over their housing options. However, the actualisation of this agency is heavily influenced by individuals' ability to navigate these systems and the availability of appropriate social housing (Manley and Van Ham 2011). Minoritised ethnic applicants, including migrants, often encounter barriers such as language differences, lack of digital literacy and systemic discrimination that limit their ability to exercise agency (Hasan et al. 2024). The question then is: what is the nature of the reflexive processes of migrants which shape their agency in responding to these challenges?

Reflexivity, as articulated by Archer (2003), involves the capacity of individuals to reflect upon their social conditions and act upon this reflection. This places conscious reflexive deliberation as a key enabler of agency. For Archer, the ability to monitor ourselves in relation to our circumstances is unique to human beings. Archer's (2003, 2007, 2012) work on reflexivity emphasises conscious, rational processes. It is conducted through a process of internal conscious deliberation during which we conduct 'internal conversations' with ourselves about ourselves, our situations, our values, our behaviours and our aspirations (Archer 2003). According to Archer's framework, reflexivity unfolds through a set of identifiable reflexive practices, which she conceptualises as a typology of internal deliberative acts. This consisted of ten categories for classifying reflexivity: 'prioritising', 'planning', 'imagining', 'mulling over', 'budgeting', 'deciding', 'reliving', 'clarifying', 'rehearsing', and 'imaginary conversations' (Archer 2003). Applied to the focus of our investigation, inner dialogues that migrants conduct with themselves enable them to engage and clarify their beliefs and ambitions relating to social housing and interpret and evaluate their current housing circumstances and envision other accommodation scenarios based on their main concerns. Archer has argued that internal discussions mediate the interaction between our agency, intentionality and concerns, and the social, institutional and cultural structures and entities that constrain and enable our activity. Thus, reflexivity is crucial for understanding how migrants navigate the challenges posed by CBL systems. Reflexive practices allow individuals to critically engage with the structures they encounter, potentially transforming their interactions with these systems (Netto et al. 2019). While Archer's contribution to analysing the nature of reflexivity has been widely viewed as influential, some of the limitations of her approach have also been observed. These include its lack of attention to the ways in which individuals relate to each other; the role of emotions (Burkitt 2012); access to resources by under-privileged groups (Mutch 2004; Caetano 2015) and attention to habitual action in individual responses to structural factors (Gronow 2008; Caetano 2015). Having introduced our theoretical framework, we now describe the methodology of this research.

4. Methodology

This study employed a mixed qualitative design, combining a review of existing literature with in-depth fieldwork across four case study sites in the UK to investigate the experiences of racialised minorities in engaging with digital systems. We first searched the Scopus database and supplemented the academic literature identified with relevant grey literature through a rapid search using Google.

Fieldwork took place between August and December 2022 in four UK case study sites, chosen because of the high representation of racialised minorities in the local population: Tower Hamlets (in London), Manchester, Bradford, and Glasgow. For example, Bangladeshi and Chinese are highly represented in Tower Hamlets and Manchester respectively. According to the 2021 Census in England and the 2022 Census in Scotland, the population of the case study sites ranged from 310,000 (Tower Hamlets) ([Office of National Statistics 2023](#)) to 620,700 (Glasgow) ([Glasgow City Council 2024](#)), reflecting comparable ethnically diverse populations in terms of size.

In total, we conducted 100 semi-structured interviews with adults from racialised minority communities, either in person or online. Recruitment was supported by community partners to ensure participation from groups identified as most at risk of digital exclusion due to socioeconomic disadvantages ([Karlsen and Nelson 2021](#)). Data collection processes adhered to the ethical protocols of the participating universities and General Data Protection Regulation (GDPR) 2018 guidelines. We used semi-structured interviews to explore racialised minorities' experiences of digital services in social housing (along with other digital services). Interview questions explored access to digital devices and the internet; digital literacy; access to support; experiences of using CBL services; and perceptions and experiences of using such services. Interviews were audio recorded where permission was granted by participants, and professionally transcribed. All information and transcripts were anonymised and stored in a secure Dropbox folder.

For the purposes of this article, we focus on a subsample of 15 participants who reported experience of using online CBL systems to access social housing. The subsample was chosen from the wider sample of racialised minorities, on the basis of their use of CBL systems. Table A1 (see Appendix A) provides an overview of the key characteristics of the subsample, highlighting migration-related factors such as age at migration, length of residence in the UK, educational background, and English proficiency that informed the reflexive analysis presented in this paper. The sub-sample consisted of 10 migrants and 5 UK-born racialised minorities. Among the migrants, six had originated from the African countries of Nigeria, Malawi and Somalia, two from Mainland China, one from Bangladesh, and one from India. Eight migrant participants identified as female and two as male. Their ages ranged from 19 to 68 years old. Using the purposive sampling categories employed in recruiting participants from our wider sample, two participants classified as young (18–35 years), six as middle-aged (36–64 years) and two as older (65 years and above). Their migration biographies reflected significant variation in length of residence from under 10 years to over 40 years in the UK. Most had arrived as adults in their 30s or 40s to join their family (generally spouses), while a smaller number had migrated as children or teenagers. Educational backgrounds were equally diverse: some had little or no formal schooling, while others held college or professional qualifications from their countries of origin. Similarly, proficiency in English also varied widely with five participants reporting theirs as limited. Migrant participants were older, on average, with most in their 40s to 60s. The cohort of UK-born racialised minorities consisted of four participants of Bangladeshi heritage and one of Pakistani/Scottish Asian heritage, all educated in the UK. Two were young and three middle aged. All expressed confidence in navigating digital systems,

with the younger participants frequently taking on the role of digital intermediaries for their parents.

The sample captured significant diversity in digital engagement levels. This ranged from very high digital competency among some UK-born racialised minorities who actively engaged with and critiqued the system, to complete digital exclusion among older migrants who faced language and digital barriers. The majority of participants fell between these extremes, demonstrating selective engagement with online services. Smartphones emerged as the primary digital device across all participant groups, though usage patterns varied considerably based on (digital) literacy and language proficiency. Finally, while all participants were living in social housing at the time of interview, their entry into the sector differed markedly. In contrast to individuals who had been born in the UK, migrants often described long histories of precarious private rental arrangements or repeated displacement before gaining access to accommodation in the sector.

5. Data Analysis

The data were analysed using a thematic analysis approach (Braun and Clarke 2006), supported by NVivo 14. Analysis involved repeated immersion in the transcripts, open coding and iterative refinement of categories through cycles of comparison across cases. While themes were allowed to emerge inductively from participants' accounts, the process was also guided by Archer's (2003) reflexivity framework and informed by critical realism (Bhaskar 1989). This approach enabled us to trace not only what participants said about their experiences of navigating CBL but also the deeper mechanisms and structural conditions shaping these reflections. Although migrants' length of residence in the UK varied considerably, our analysis of their access to social housing focused only on CBL-related experiences rather than their exposure to earlier housing allocation regimes.

The initial coding focused on descriptive elements of participants' accounts, including positive and negative aspects of using the CBL system, interactions with landlords and housing officers, barriers in using digital services and extent of reliance on family or community support. Through iterative clustering, codes were organised into higher-level categories that highlighted patterns of digital exclusion such as linguistic barriers and the forms of agency the participants enacted in response, including reliance on intermediaries and critical engagement with system inefficiencies.

As analysis progressed, we moved from surface-level categorisation of experiences to an interpretive focus on the reflexive processes underpinning participants' actions. This involved the adoption of an iterative thematic approach, combining inductive thematic development with theoretically informed interpretation drawing on Archer's (2003) work on reflexivity. Initial codes relating to emotions, reliance on others, and decisions underpinning tactical actions were iteratively compared across the narratives of participants and clustered based on how they reflected upon and responded to structural constraints, rather than solely on their accounts of how they interacted with CBL systems. We also compared the codes we developed against the categories of reflexivity identified by Archer (2003).

Three core themes of reflexivity were identified through this process: emotional reflexivity, capturing how participants processed the affective burdens of exclusion and inefficiency; communal reflexivity, highlighting the negotiation of support and dependency within family, household, and community networks; and strategic reflexivity, referring to the tactical and, in some cases, critical orientations participants adopted in navigating or resisting CBL systems. We opted to frame our findings around these three themes rather than directly mapping onto Archer's categories because her reflexivity typology emphasises the rational and individualised aspects of reflexive deliberation, such as 'prioritising', 'mulling over' and 'imagining'. However, as our findings demonstrate, this

perspective underplays the emotional, relational, and strategic dimensions of reflexivity that emerged from our analysis. While informed by Archer's framework, the categories that we have developed extend her predominantly rational and individualised typology by foregrounding the emotional and relational dimensions of reflexivity that emerge under conditions of migration, racialisation, and use of CBL systems, as well as rational processes that underpinned their tactical actions.

Alongside this, it became evident in analysing the interviews that reflexivity was not exercised in a uniform way but was deeply shaped by participants' migration biographies. Central to explaining differences in reflexivity and levels of digital engagement within CBL systems were specific migration-related factors. These included length of residency in the UK, the country of origin, proficiency in English, educational background and age at migration, alongside gender and the presence of diaspora infrastructure such as formal community support. While the three themes identified through our analysis reflect both continuity and departure from Archer's original conceptualisation, they remain grounded in her central claim that reflexivity operates through internal conversations.

By situating participants' experiences within a critical realist framework, we were able to move beyond cataloguing barriers and supports to uncovering the generative mechanisms that structured participants' reflexive orientations. This analytic process revealed how individual attributes such as migration status, age at migration, and proficiency in English intersected with the structural constraints of digitalisation to shape different modes of reflexivity in navigating access to social housing through the CBL system. All three authors identify as female racialised minorities working in higher education in the UK and are aware of their privileged position with respect to power dynamics in the research process and knowledge of the racialised nature of online housing systems when compared with the majority of participants. It is likely that our racialised and gendered identities and migration biographies may have contributed to enhanced sensitivity to the challenges faced by participants in our data analysis.

6. Results and Discussion

Drawing on Archer's (2003) work, reflexivity is understood as the internal deliberations through which individuals evaluate constraints and consider courses of action. However, our analysis demonstrates that in the context of engaging with digitalised housing systems, reflexivity is not solely an individual or rational process. Instead, it unfolds across emotional and relational processes as well as rationally oriented decisions which are shaped by migration histories, racialisation, and unequal access to institutional resources. The three forms of reflexivity presented below, emotional, communal, and strategic, should therefore be read as analytically distinct but interconnected dimensions of reflexive engagement that extend Archer's framework to more fully capture how racially minoritised migrants navigate digital services such as CBL systems.

6.1. Emotional Reflexivity

Consistent with the experiences of racialised minorities in engaging with digital primary care services in the larger sample (Netto et al. 2025), our findings reveal that accessing social housing through CBL systems is not only a technical process but also an emotional one. Emotional reflexivity captures how participants worked through the affective burdens generated by these systems. Building on assumptions of digital literacy, proficiency in the dominant language of the country and autonomous user capacity, CBL architectures produced a variety of emotional responses that shaped how racially minoritised participants reflected on and acted within housing processes. Across the sample, emotional reflexivity was central to engaging with CBL systems, with participants expressing a range

of feelings including confidence, frustration, distress, inadequacy, fear and vulnerability. The feelings evoked were not simply individual reactions but generated from structural inequalities, where institutional systems imposed hidden emotional costs in accessing and using CBL systems. In this sense, emotional reflexivity illuminates how structural barriers are internalised, negotiated and woven into decision-making processes. In Archer's (2003) terms, emotional reflexivity operates through internal conversations in which participants assess their own competence, anticipate institutional responses, and weigh the emotional costs of engagement. In the context of CBL systems, these internal deliberations do not simply precede action but actively shape whether participants persist, withdraw, seek assistance, or avoid particular modes of engagement altogether. Emotional reflexivity therefore functions as a prominent mediating mechanism between structural exclusion and practical action.

For UK-born racialised minorities, these emotions were often filtered through a pragmatic orientation to systems with which they had long-standing familiarity, including the CBL system. For instance, a UK-born Indian woman whose parents had migrated to the country but who was born and grew up in Birmingham demonstrated matter-of-fact competence:

"Yes [use CBL and digital services for online services]. I do it for everything really—call, chat, internet. I got a broadband deal through Universal Credit, about £20 a month, which is good" (Non-Migrant, Indian, 52, Female)

Her response reveals confident system navigation across multiple platforms. The phrase "I do it for everything really" indicates a reflexive process in which system navigation is normalised. Her emotional reflexivity involves optimisation of digital systems rather than survival as she tailors her approach based on efficiency and preference rather than limitations to her capability. Here, emotional reflexivity is evident in how feelings of confidence generated from familiarity with institutions enables the participant to optimise the convenience afforded by digital systems. Similarly, a young UK-born Bangladeshi woman reflected calm confidence in her ability to support her mother in navigating digital systems:

"I guide her because she finds it difficult to use a laptop. . . it just takes longer for her" (Non-Migrant, Bangladeshi, 19, Female)

Her acknowledgment that "it just takes longer" positions digital difficulties involved in using systems such as the CBL system as temporary inconveniences rather than unsurmountable barriers. This emotional stance allows for patience on her part and gradual skill development for her mother in the use of such systems. This illustrates emotional reflexivity as a process through which temporary difficulty is internally framed as manageable, enabling continued engagement rather than avoidance or dependency.

Similarly, the assured narrative of a Somali migrant woman, aged 30, illustrates considerable autonomy in the use of digital systems:

"We all have individual laptops and gadgets for the internet. . . I use the internet to make calls, to pay bills, for housing. I don't need anyone's help. No, I do them." (Somali migrant, 30, Female)

Analysis of her migration history indicates that since she had migrated to the UK at the age of ten, she had benefited from educational opportunities to not only learn English but to also become accustomed to navigating online systems and processes, such as CBL. The emphatic "No, I do them" expresses a level of confidence in their use of digital systems which was absent among middle-aged and older migrants who had arrived in the UK as adults. Her emotional reflexivity reflects an internalised sense of competence in engaging with multiple digital systems developed through early arrival and UK education, which enables confidence to translate directly into autonomous action.

For some migrant participants, emotional reflexivity was shaped by factors rooted in the dominant use of English in CBLs systems which fundamentally undermine their sense of competence and autonomy. Additionally, the emotional burden extended beyond proficiency in English to encompass a fear of discrimination embedded in the design of digital systems, such as CBL. This fear often preceded and intensified emotional reactions to digital exclusion. An older Bangladeshi woman who had completed college in her country of origin, worked in education and migrated at the age of 31 to join her husband, strongly expressed the inaccessibility of services for individuals with limited proficiency in English:

"It's all in English, and they [the council] don't think about people like us. . . they make it for themselves, not for us. . . Although they are online, some people, because it's in English, and their English isn't very good, it's useless. . . you find other people whose English may be even a fourth language, how are they going to understand?"
(Bangladeshi migrant, 66, Female)

The above quote exposes how linguistic barriers become intertwined with perceived deliberate racial exclusion. The phrase *"people like us"* conveys not merely frustration at translation gaps but an awareness of structural disregard in the digital design of CBL which carries implicit bias against individuals with low proficiency in English. This perception evokes both fear and anger. It also demonstrates how systems reproduce inequity through their design, while individuals internalise these inequities as emotional burdens or reflexive processes that constrain agency. Her fear and mistrust of digital systems, such as CBL, is not simply about language but about a broader anticipation of marginalisation, a fear of being dismissed or ignored because of her migrant identity. In this case, emotional reflexivity operates through anticipatory fear and mistrust, where past experiences of racialisation and exclusion are internalised and shape expectations of future institutional encounters, constraining willingness to engage.

While the migration histories of other individuals reveal proficiency in English, their engagement with CBL systems evoked feelings of inadequacy and alienation. For instance, a Black African woman who had completed college in Nigeria in English, worked as an administrative professional, then migrated at the age of 46 to join her husband, expressed feeling coerced into using online services despite English being her first language and spending 20 years in the UK:

"They are pushing everybody to be using online. . . I tell them, how do you know I've got facilities? You can't just assume that everybody has facilities to go online" (Black African migrant, 66, Female)

Her use of *"pushing everybody"* revealed feelings of being forced into using digital systems, such as CBL, which she has not been accustomed to accessing, while *"you can't just assume"* challenges systemic presumptions about universal digital access. Her description of digital navigation further reveals the exhaustion of frustrated attempts to engage with online systems:

"you click here, you click there, and you don't find what you're looking for"

The repetitive *"click here, you click there"* mimics the repetitive, futile nature of digital searching without proper guidance. Her account of attempting to navigate CBL is not merely about technical difficulty but about the emotional experience of being lost in systems designed without consideration for diverse user capabilities as well as awareness of the role of institutions in facilitating more accessible services. Emotional reflexivity here is expressed through indignation and fatigue, as the participant internally negotiates a disjuncture between her prior professional competence and the devaluation experienced within UK digital systems.

Taken together, these accounts show that emotional reflexivity functions as an internal mechanism through which migration biographies particularly age at arrival, country of origin, English proficiency and educational and employment trajectories shape how emotions such as confidence, fear, or inadequacy are interpreted and translated into engagement, withdrawal, or reliance on others in navigating CBL systems.

6.2. Communal Reflexivity

Communal reflexivity refers to how participants reflected on their reliance on family, friends and community networks when navigating CBL systems. This form of reflexivity helps us see actions as being underpinned by the active evaluation of collective resources, obligations and compromises, rather than being undertaken by individuals in isolation from others. These patterns reflect underlying structural exclusions in the design of CBL and other digital systems that systematically push racialised minority people towards interdependence. Communal reflexivity becomes particularly significant in CBL contexts because digital systems often assume individual user competence while many households actually navigate these systems collectively. The stakes of communal reflexivity are high; successful family coordination can mean housing access, while failed efforts can result in homelessness or unsuitable accommodation. This creates pressure on family relationships and reveals how the use of CBL systems intersect with domestic arrangements in ways that policy makers rarely consider. Communal reflexivity operates through internal evaluations of who is best placed to act, when support should be sought, and how responsibility can be distributed across relationships. Rather than signalling an absence of agency, reliance on others reflects reflexive judgements made under conditions of constrained individual capacity.

Consistent with analysis of engagement with digital services among first generation migrants and their adult children in our wider dataset (Bailey et al. 2025), our data revealed that navigating CBL systems often involved either helping others or being assisted, with support often embedded in family, household, or community networks. This support highlights the role of collective efforts, an element of reflexivity which was not identified by Archer (2003). For instance, one UK-born participant described her enduring commitment to supporting her family in accessing housing:

"I've been doing this from a young age for my parents, helping them access social housing. I always think about those who don't speak English or have the resources." (Non-migrant, Indian, 35, Female)

This account demonstrates the participant envisioning the broader structural barriers faced by others in her community. Through her recognition of the struggles of others, she expands the scope of reflexivity from personal strategising to awareness of systemic exclusion. This demonstrates communal reflexivity as a process of envisioning and re-orienting responsibility beyond the self.

It is worth noting that some UK-born participants mobilised professional advocacy networks rather than kin for using CBL. For instance, a middle-aged UK-born Indian participant described relying on professional intermediaries:

"I had a lot of good support from Glasgow Disability Alliance. My social worker helped me with housing forms. I do the basics online, but when it gets too much, I just leave it." (Non-Migrant, Indian, 52, Female)

Her communal reflexivity was not about family dependence but about outsourcing complexity to trusted institutions, demonstrating a different form of collective reliance rooted in professional advocacy and reflecting greater familiarity with and entitlement to professionalised forms of support, along with racial majorities. Here, communal reflexivity

involves assessing institutional credibility and deciding when to transfer responsibility from family networks to professional advocates, reflecting confidence and awareness of rights to access formal support structures.

For migrants, communal reflexivity was more likely to be shaped by necessity. Migration-related factors, particularly English language proficiency, were central in determining both the intensity of dependence on CBL systems and other digital systems as well as the emotional dynamics it generated, indicating the interaction between emotional and communal reflexivity. A Somali woman who migrated in her mid-20s described reliance on her husband's digital competence:

"My husband is very savvy. He knows, but because he's working all the time, it's hard, so I have to wait for him." (Migrant, Black African' 35, Female)

Here, communal reflexivity involved recognising her own limitations and strategically allocating responsibility within the household. It also entailed the willingness to endure delays, a coping strategy shaped by structural exclusion in the design of digital systems rather than preference. This quote reveals how CBL competency becomes concentrated in other family members, creating bottlenecks that constrain individual agency. The phrase *"very savvy"* positions her husband as the repository of CBL system knowledge, while *"I have to wait for him"* indicates dependency. Her communal reflexivity is evident in the internal negotiation of timing, obligation and dependency.

Similarly, a Bangladeshi migrant who arrived in the UK at the age of 35 for family reunification, with only primary education, remained entirely dependent on her son. Her lack of English proficiency shaped the contours of communal reflexivity:

"My son does all that. . . I cannot understand and neither make them [housing officers] understand because they don't understand Bengali, and I don't understand computer. Sometimes I ask my next-door neighbour. . ." (Migrant, Bangladeshi, 68, Female)

Her reliance on both kin and neighbours illustrates the expansive reach of communal reflexivity. In this case, communal reflexivity extends beyond the household into co-ethnic networks, as internal assessments of linguistic and digital limitation prompt the activation of informal support. Simultaneously, it also reveals her resulting vulnerability to exclusion from housing systems, such as CBL, which do not take into account varying degrees of proficiency in English nor digital literacy. Taken together, both accounts reveal how limited exposure to English-speaking environments and opportunities to acquire digital literacy creates persistent dependencies long after arrival in the UK.

In a few cases, housing associations and community organisations provided tailored linguistic and digital support for racialised communities to support engagement with CBL. For example, below, a Chinese migrant who had limited English proficiency, migrated to the UK to join her husband and worked either as a homemaker or in Cantonese-speaking workplaces describes formal community based housing support:

"[the organisation] provides interpreter services, digital services to support housing. . . Also warden assistance and support with online bidding" (Chinese migrant, 67, Female)

This narrative illustrates forms of diasporic support where organisations rooted in established migrant communities provide culturally and linguistically appropriate assistance to residents who might otherwise struggle to navigate digital housing systems such as CBL. These arrangements highlight how migrants and UK-born racialised communities collectively adapt to institutional systems that assume individualised digital competence and linguistic fluency. In contrast, another Chinese participant with similar linguistic limitations but who lived in a different area remained entirely family-dependent:

“Her daughter will do it on her behalf. . . but she says it’s no choice because she is the only one who can help me.” (Chinese migrant, 51, Female)

The contrast in the extent of support available to two individuals within the same linguistic community shows how communal reflexivity is shaped settlement patterns. Concentrated communities can result in the emergence of formal support; dispersed settlement forces dependency on family and other personal networks organised around shared ethnicity. The phrase *“no choice”* indicates resignation to powerlessness when confronted with digital systems such as CBL, where agency becomes entirely mediated through others due to either limitations in English language proficiency, digital literacy or both. This contrast illustrates communal reflexivity as contingent on settlement context, where internal evaluations of available collective resources determine whether agency is distributed across institutions or confined to family members.

For older migrants, communal reflexivity often centred on children taking over tasks. A college-educated Malawian woman who arrived at the age of 46, described her dependence on her children:

“My son has access to my bank as well. . . he manages my online. They keep saying, ‘Mum, you’ve got to start doing this yourself,’ and I say, yes, yes, yes. . . but I still don’t.”
(Migrant, Black African’ 66, Female)

This exchange reinforces the interaction between emotional and communal reflexivity. Her acknowledgment *“but I still don’t”* reveals both honest self-assessment and resignation to continued dependence on others in the use of online systems such as CBL, showing how communal reflexivity becomes a site of family tension as well as informal support and incurs emotional costs. These intergenerational tensions reflect specific challenges among older migrants whose children develop UK system competencies more rapidly than themselves.

Age at migration created distinct communal patterns even among those facing severe challenges. A young Somali man who arrived at the age of 6, achieved A-levels, but experienced homelessness, engaged strategically with institutional support:

“Used hostel support workers. . . Bidding through assistance. . . Behavioral compliance for priority” (Somali migrant, 25, Male)

His early migration and UK education facilitated his understanding of formal sources of support for using CBL alongside the conditionality of being prioritised for housing on ‘behavioural compliance.’ Overall, communal reflexivity emerges as a mechanism through which migration-related factors, particularly limited English proficiency, gendered divisions of labour, uneven diaspora infrastructure and growing familiarity with sources of support are internally negotiated and translated into patterns of shared action, dependency, and collaborative action in response to the institutional processes within which CBL systems are designed and implemented

6.3. Strategic Reflexivity

Our data revealed that racially minoritised participants did not simply endure the challenges of CBL systems; they actively developed strategies to navigate, simplify, or contest them. Strategic reflexivity captures how participants thought tactically about navigating CBL systems: how to simplify processes, minimise risks, or critique systemic flaws. This form of reflexivity reveals how individuals understand power relations within housing systems in relation to themselves. It encompasses decisions about which communication channels to use, how to frame requests, when to seek help, including in the use of CBL, and how to document interactions. These practices closely correspond to Archer’s categories of ‘mulling over’ (reflecting on prior encounters), prioritising (deciding which routes are

likely to be most rewarding), imagining (possible housing situations and future), planning (sequencing actions), and deciding (committing to a chosen course). While the development of strategies for system engagement was a recurrent theme, the nature and orientation of these strategies varied considerably, based on structural position within UK society. For some, strategic reflexivity involves system optimisation and critique; for others, it centres on risk minimisation and survival. These different strategic orientations have profound implications on how individuals engage with CBL systems and the extent to which they are likely to achieve the outcomes they seek. In our study, strategic reflexivity operates through internal deliberations about risk, accountability, and power, enabling participants to select tactics that maximise responsiveness while minimising exposure to failure by institutions.

Indicating the capacity to critique the design of CBL systems and advocate their reform, an Indian woman, aged 52 with college education, who had been born in Scotland, demonstrates sophisticated institutional analysis:

“Having access online would be easier, because sometimes when you speak to the receptionist, they will transfer your call. . . Sometimes the person that answers the phone. . . tells you that you don’t need it.” (Non-Migrant, Indian, 52, Female)

Her account reflects Archer’s category of ‘mulling over’, as she reflexively draws on repeated past interactions to identify patterns of gatekeeping. Her strategic assessment weighs multiple system access points (online versus phone) based on past experiences. She identifies specific gatekeeping behaviours (*“tells you that you don’t need it”*) and system inefficiencies (contact with more than one member of staff), demonstrating analytical capacity to diagnose institutional failures rather than simply navigate around them. She then prioritises online access as a strategic response, using this evaluation to plan a different mode of engagement that reduces exposure to being overlooked by housing authorities. Her preference for online access reflects strategic thinking about bypassing human gatekeepers and positions her as a critic of the system rather than just a system user, evidencing confidence to identify institutional shortcomings and imagine alternative arrangements. Her UK birth and experience of navigating British institutions provides the familiarity and confidence to recognise these patterns as systemic flaws rather than personal inadequacies. Here, strategic reflexivity lies in diagnosing institutional gatekeeping and recalibrating engagement accordingly, transforming past encounters into anticipatory knowledge that informs future action.

Another UK-born Bangladeshi woman, aged 38 with college education, who had waited 10 years for suitable housing, provides further evidence of the capacity for sophisticated system critique:

“We’re sort of limited to only three houses you can bid for. . . sometimes the sad thing is some of the properties are not even empty, so you’re bidding for something and getting your hopes up for something that might not even be vacant” (Non-Migrant, Bangladeshi, 38, Female)

This narrative demonstrates mulling over repeated system encounters, enabling the participant to recognise structural patterns within the CBL process. Her articulation reveals multiple layers of knowledge of CBL systems. She understands mechanical processes (*“limited to only three houses”*), recognises systemic deceptions (*“properties are not even empty”*), and maintains emotional investment despite frustration (*“getting your hopes up”*). This represents an engagement with flawed systems while maintaining analytical distance, as well as the interaction between emotional and communal reflexivity. Her awareness that properties may not be genuinely available reflects imagining future outcomes based on prior disappointments, allowing her to interpret frustration as systemic rather than personal. Here, strategic reflexivity operates through pattern recognition and anticipatory

reasoning, closely aligned with Archer's rational categories of 'imagining', 'deciding' and 'planning'. The participant's reflexivity enables her to be critical of the design of CBL systems while continuing to bid for properties online, despite being disappointed with the outcomes. The complexity of reflexive processes here is further evidenced through the interaction of emotional and strategic reflexivity.

Awareness of the hierarchical and bureaucratic structures within CBL systems and the capacity to employ deliberate strategies to navigate and counteract systemic neglect was also evidenced among UK-born participants. These strategies highlight a reflexive process, where participants assessed their options and actively chose methods to hold housing officers accountable, ensuring their concerns were addressed. A UK-born Bangladeshi woman shared her strategy of escalating issues through formal email channels to prompt responsiveness when her failed attempts to engage with the CBL system were met with silence from her housing officer:

"I've had to write emails and cc management in, or the housing officer doesn't reply. It's the only way to get things done." (Non-migrant, Bangladeshi, 38, Female)

This strategy reflects planning and deciding as core reflexive acts. The participant evaluates the ineffectiveness of informal contact (mulling over), prioritises formal escalation, and deliberately plans communication that invokes organisational hierarchy. This action reflects a calculated understanding of power dynamics within the CBL system. By copying management into emails, she strategically leveraged institutional accountability mechanisms to compel action in addressing her needs in navigating the system. Her confidence in deploying such strategies stems from understanding of her rights. Strategic reflexivity here operates through conscious assessment of organisational hierarchies, enabling the participant to leverage accountability mechanisms to compel institutional response.

Among migrants, strategic reflexivity took the form of risk management, shaped by migration biographies that restricted linguistic and bureaucratic confidence. For instance, a Nigerian Black African migrant who had a high level of proficiency in English, explained why she preferred telephone contact when using CBL online forms and the subsequent bidding process:

"I always call them. . . I prefer to call them on the phone. For me, the phone is quick so I speak with now, and when I speak I ask your name. Okay, I know that I speak with this person, yes." (Migrant, Black African, 66, Female)

Her account reflects prioritising immediacy and traceability as key concerns. Through mulling over previous encounters, she identifies online forms as risky and impersonal, and decides to plan engagement around named individuals to ensure accountability. Her strategic choice *"I always call them"* represents deliberate risk management rather than mere preference. Her reflexivity was tactical: by attaching responsibility to a named staff member, she created accountability within an impersonal system. This was a carefully considered method of making bureaucracies legible and traceable. The same participant elaborated further on why she avoided forms wherever possible:

"I always say that with the form it's too much to fill. You have to fill too much things, so for me, I see, okay, the phone is just talk, talk and you finish."

Her strategic reflexivity is shaped by her migration history, involving mulling over previous experiences, prioritising immediacy, and deciding to engage through direct contact rather than formal digital procedures.

Taken together, these accounts show that strategic reflexivity operates through similar rational practices identified by Archer. These include mulling over, prioritising, planning, imagining and deciding between possible courses of action. However migration histories,

linguistic confidence and institutional familiarity fundamentally reshape the orientation of these practices. For some participants, strategic reflexivity enables critique and system navigation; for others, it functions as a protective mechanism aimed at preserving access under conditions of exclusion. Thus, strategic reflexivity extends Archer's framework by demonstrating how rational internal conversations are reoriented by structural inequality, particularly related to processes of settlement following migration, within CBL systems.

7. Conclusions

This paper has examined how migration fundamentally restructures reflexivity among racialised minority individuals' navigation of CBL, extending previous research which has focused on the structural factors which impact on the system (Clare et al. 2022; Pawson and Watkins 2007) and the scope for agency in the face of multiple barriers (EHRC 2015; Migration Observatory 2025; Rutter and Latorre 2009). Through detailed critical realist analysis of emotional, communal, and strategic reflexivities, we have demonstrated that migration does not simply add barriers to digital engagement but shapes the very nature of internal conversations through which individuals process exclusion and marginalisation and devise responses. The findings reveal how migration-related factors such as age at arrival, length of residence, experience of education in the UK, employment trajectories, gender, and diaspora infrastructure intersect with institutional processes to create qualitatively different forms of reflexivity from those engaged in by UK-born racialised minorities which shape the scope for agency.

Theoretically, this paper makes a significant contribution to understanding the nature of reflexivity within the field of migration and housing studies. It extends Archer's (2003) framework by demonstrating how migration interacts with online housing systems, such as CBL, to create distinct forms of reflexivity not originally captured by her typology which emphasises the rational and individualised aspects of reflexive deliberation. While Archer's typology of reflexivity provides valuable insights into how individuals navigate structural constraints, it assumes relatively stable relationships between individuals and their social contexts. Migration fundamentally disrupts this stability, creating new forms of reflexivity shaped by the specific conditions of displacement, resettlement, and ongoing navigation. We have established three dimensions of reflexivity that emerge from the specific experiences of racialised minority applicants as well as the extent to which these are shaped by experiences of migration. Emotional reflexivity captures the wide range of emotions which are evoked by engagement with digital systems such as calmness, confidence, inadequacy and indignation. Communal reflexivity further expands understanding of reflexivity, showing how participants rely on family, networks and trusted organisations for mutual aid, and transform individual reflection into collective action. Strategic reflexivity reveals how applicants navigate power dynamics by using tactics, for example, escalating complaints to hold systems accountable. By identifying these three categories of reflexivity and their interactions with each other, we extend understanding of Archer's conceptualisation of internal conversations to align more closely with the realities of racialised groups operating within exclusionary systems, as well as the particular nature of migration reflexivity when engaging with CBL systems.

From a critical realist perspective, the agency and reflexivity demonstrated by racialised minorities in general and migrants in particular reflect a conscious, albeit constrained, engagement with structural barriers, rather than the mere acceptance of their existence. While critical realism acknowledges that social structures exert significant constraints on agency, it also recognises that individuals, through reflexivity, can resist, negotiate, and, under some conditions (Sayer 2000), occasionally reshape these structures. Our findings reveal that over time, migrants cultivate an awareness of power dynamics

and actively develop adaptive strategies in response to institutional barriers. However, these actions, while necessary for immediate survival, rarely lead to substantive structural transformation due to the entrenched power imbalances that shape the social housing landscape. Our analysis underscores that while racially minoritised applicants exercise agency in navigating the CBL system, their capacity to action systemic change is severely constrained by intersecting structural inequalities and migration-specific factors. The disproportionate burden placed on applicants to adapt to an exclusionary system highlights the persistence of institutional inertia.

Empirically, while the CBL framework aims to promote fairness and transparency, our findings reveal that its implementation often perpetuates inequities through systemic inefficiencies, digital marginalisation and exclusion, and perceived biases. These barriers disproportionately impact migrant applicants, who encounter extended waiting times, lack of appropriately sized housing and linguistically inaccessible processes (Menezes et al. 2023). Our findings reinforce previous research which has revealed that the onus for navigating systemic inequities is disproportionately placed on racially minoritised applicants, highlighting a misalignment in responsibility and accountability in meeting housing need among social landlords (Manley and Van Ham 2011; Netto and Abazie 2013; Lukes et al. 2019; Haycox et al. 2024).

The strength of the paper lies in its critical realist framework, which offers a robust approach for analysing the interaction between structural barriers, individual agency and reflexivity. By incorporating rich qualitative data from racially minoritised social housing residents and applicants, many of whom were migrants, the paper provides a nuanced understanding of how applicants reflexively attempt to navigate and resist systemic inequities in the CBL system. By focusing on reflexivity, this study challenges deficit-based narratives and underscores the capacity of marginalised communities to critically reflect on their experiences and, in some circumstances, enact positive changes for themselves and others. Despite its strengths, the research is limited in two areas. Firstly, the investigation focused on the experiences of specific racialised minority groups in four urban areas in the UK where CBLs systems were used. Different international and geographical locations or ethnic groups may yield other systemic challenges or reflexive strategies for navigating CBL systems. Secondly, the paper focuses primarily on the experiences of service users. Future research could adopt a multi-stakeholder approach by incorporating the perspectives of service providers, policymakers and developers to develop a more holistic understanding of mechanisms for improving the operation of CBL schemes and promoting more inclusive access.

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Appendix A

Table A1. Profile of Participants Included in the Analysis ($n = 15$).

		Migration Status	
		Migrants	UK-Born Racialised Minorities
Demographics		10	5
Gender	Female	8	5
	Male	2	-
Age group	Young (18–35 years old)	3	2
	Middle-aged (36–64 years old)	4	3
	Older (65+)	3	-
Ethnicity	Bangladeshi	1	4
	Black African	6	-
	Chinese	2	-
	Indian	1	-
	Pakistani/Scottish Asian	-	1
Age at migration	Childhood (≤ 16)	2	-
	Adulthood (>16)	8	-
	UK-born	-	5
Length of stay in the UK	<10 years	2	-
	10–25 years	3	-
	25+ years	5	-
English proficiency	UK-born	-	5
	Fluent	5	5
	Limited	5	-

Note: Age categories reflect the purposive sampling framework: young (18–35), middle-aged (36–64), older (65+).

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