

'What buying a house with a white man taught me about privilege'

Kia Abdullah thought that she was shielded from institutional racism until some nasty home truths

Several years ago, I was in the library of a luxury cruise ship working on my novel when a well-heeled American couple walked in. The woman asked me where the steak restaurant was. I smiled apologetically and said I didn't know. "Do you know what time it opens?" she asked. "I don't, sorry," I replied. She frowned. "Do you know what other restaurants are on this floor?" I shook my head. "I'm afraid not."

She studied me for a second. "Are you a volunteer?" she asked, presumably because that would explain why I was so bad at my job. I smiled and said: "No, I'm a passenger." She was mortified because we both knew why she had concluded otherwise. I was brown and she therefore assumed that I was "the help".

I waved away the mistake and she and her husband sat down and asked me what I was working on. We had a long chat about our favourite books, life in the UK vs the US and how lucky we were to be sailing across the Pacific - and it was utterly lovely.

I tell you this because I want you to know that I tend to pardon any *faux pas* that could be construed as racist. When I'm mistaken for staff, I usually shrug it off. When people ask me where I'm from originally, I tell them what they want to know.

Despite evidence that indicates otherwise, I never thought of my race or name as a hindrance. I assumed that my education, experience and accent shielded me from institutional racism. Then, in 2018, I bought a house with a white man and realised I was wrong.

It began at the very start of the process. I noticed that whenever I called an estate agent to book a property viewing, I was asked a dozen questions after they learnt my name: What's your current address? What's your marital status? What's your job title? Do you own a property? Where is your property? Will you be selling your property? How will you be funding the purchase? Do you have a conveyancer?

In contrast, when Peter, my partner, called the same agents, he was promptly given a time and date. Further along in the process, we organised separate mortgages through the same broker and lender. Peter's application was promptly approved. Meanwhile, the address history on mine was checked three times - by email, then phone, then email - even



Kia Abdullah with her partner, Peter, in their new home PETER WATSON

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though we both shared the exact same addresses for the named period of time and I was always the one who maintained a meticulous credit rating.

Peter was offered a better mortgage product - despite our identical jobs and salaries - which secured him far more capital and saved him £1,000 in fees. I was asked to provide documentation that he was not asked for (an indemnity policy for a clause in my lease and evidence of my EPC rating). Peter's mortgage was finalised in nine days. Mine took six weeks.

When we finally progressed to the purchase, my queries to our conveyancer were answered slowly or not at all; Peter's more efficiently. Eventually, we decided that only he would liaise with them.

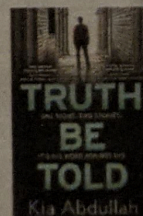
Buying a house with a white man was both instructive and depressing. It's often said that you don't know what you don't know and I realised how true this is. All my life I'd assumed that I was treated no differently, but this experience showed me on several occasions across several different companies that I was clearly wrong. I'd just never had a point of comparison.

Some may blame the experience

on opaque algorithms, lender's discretion and informal judgement calls, but these things are the very architecture of institutional racism. They are just as, if not more, pernicious than a racist slur flung from a passing car because they inflict profound and lasting damage. They strangle the capital available to people of colour, offer us inferior products, confer us with less trust and make us work harder.

I wish I could say that I've spent the ensuing time valiantly battling prejudice, but the rot is deep and not easily solved. The truth is that now when I need to expedite something - a complaint, a refund, a query - I send the email in Peter's name to ensure that it's respected.

Years ago, when I first met Peter, I told him that he was naturally lucky. Things seemed to fall in place for him despite his cavalier approach to life. In contrast, I planned things with military precision, put in place contingencies and planned for all eventualities. It took eight years together and a like-for-like comparison to realise that it wasn't luck after all.



Kia Abdullah is a novelist and travel writer. Her book *Truth Be Told* is published in paperback on 4 March (HQ, HarperCollins, £8.99)