



The UK housing emergency: personal reflections

Shani Dhanda, Susan J. Smith*, and Jessie Speer

ABSTRACT

It is widely believed that Britain is grappling with a housing emergency. This may be the culmination of policies and practices deeply rooted in the past, but its extent and accelerating impact on the lives of families and, especially, children, make headlines every day. No wonder scholars and activists, like the public at large, take it so personally. This article, prefaced by a short introduction, comprises two reflections from a discussion in the British Academy's popular Summer Showcase series, which also benefitted from a lively presentation by Kieren Yates around her book *All the Houses I've Ever Lived In* (2023, Simon and Shuster). One author tackles the injustices of a 'blame game' around limited housing supply, the other offers a moving testimony to the carelessness built into housing environments by the long running under-provision of accessible homes. This article accompanies another in this issue, 'Six provocations on the origins and impacts of the UK housing emergency', by Ben Ansell, Martin Daunton, Emily Grundy, John Muellbauer, Michael Murphy, Avner Offer, and Susan J. Smith.

Keywords housing systems, housing environments, housing costs, wealth inequality, accessible homes

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Introduction

Susan J. Smith FBA

A recent Ipsos poll shows that over 70 per cent of the British public, and nearly all MPs, think there is a housing crisis (Ipsos 2025). Among the public, this is true for all age groups, and only slightly less likely to be voiced by owner-occupiers than by renters. The term crisis implies something sudden, unexpected, and severe, yet as the economic historians writing elsewhere in this issue show, the roots of the present housing emergency are deep-seated, long-standing, and cumulative, as well as seemingly intractable.

So what has changed? Rising prices once injected a frisson of excitement into every dinner party as a growing proportion of households bought in to 'the people's wealth'. Now only the inheritocracy can get a foot on the housing ladder and cash-strapped local authorities are spending £2.3 billion per year on temporary accommodation alone. It is as if there has been a tipping point; some post-millennial shift in the scale and intensity of housing affordability stress that has suddenly focused people's minds.

Empirically, there is something in that. As I have argued elsewhere, (Smith 2025), ups and downs aside, it could broadly be said that for eighty of

the past one hundred years housing has helped blunt the hardest edges of economic inequality in Britain. Over the last two decades, in contrast, house prices have outstripped incomes to an unprecedented extent, social housing has stalled, and shifts in the private rented sector have produced upward pressure on costs. There is growing housing wealth inequality and widening disparity in after-housing incomes.

Some ramifications of this shift are explored by Jessie Speer, who picks up a long-running political tendency to blame housing problems on immigration. Speer's searing account shows how this unsubstantiated mantra helps legitimise 'solutions' with no bearing on material deprivation or dispossession (in fact, anti-immigrant discourse and practices add to housing insecurity). Moreover, focusing on the housing–immigration nexus diverts attention from the vested interests of those locked into the financial rewards whose flip-side is the housing emergency (a theme picked up by others in this issue).

Shani Dhanda complements this with a moving testimony to the sheer carelessness built into housing environments by the long running under-supply of accessible homes. Less than one in ten UK homes has even the most basic accessible features, denying hundreds of thousands of people the opportunity (the right) to live safely and independently. Like Jessie Speer's essay, Shani Dhanda's contribution is an imperative to action. These commentaries speak powerfully both to the uneven, unequalising ramifications of 21st-century housing systems, and to the complacency of those with the responsibility, and the power, to push back.

As others in this issue note, there are several levers available to governments to reclaim housing as an egalitarian force, or at least bring costs more into line with incomes. All of them require a substantial flow of funds. To that end, for too long governments have relied on an uplift in private finance, whether to boost lending, or enhance housing supply. This, however, implies returns to investors and dividends for shareholders, without pricing in the social costs of operating that model.

If the goals are affordability, sustainability, and decent homes for all, much more will be needed from the 'not-for-profit' sector. Philanthropy appeals and certainly has a role, but it will take an uplift in public funding to move the dial. Replacing piecemeal, regressive property taxes may be one key to a fairer future (see Muellbauer, this issue) though, as these personal reflections show, to make a real difference, any injection of funds will need to come with an eye to social justice, steeped in an ethic of care.

A hostile environment: the fraught relationship between migration and housing in the UK

Jessie Speer

This short reflection, based on a talk I gave last year at the British Academy, brings together two subjects at the heart of contemporary British politics and

society. While migration and housing are often treated as separate social issues, I argue that they are intimately connected, as the nation's housing crisis is so often blamed on immigration, while tough immigration controls have only led to increased housing insecurity.

We know that our nation's housing market is broken. Housing affordability has plummeted in the last ten years. Across the nation, social housing waiting lists top 1.2 million. In the last decade, there has been a total loss of more than 180,000 social homes (Boothe 2024). For every new social home built, six households are listed as homeless by councils across the country (National Housing Federation 2023). Landlords in England can evict tenants for no reason, with only two months' notice. It comes as no surprise that many of our nation's MPs have been landlords, which some have argued constitutes a conflict of interest when it comes to implementing rent reform (Bano 2021). In an unprecedented move, the government determined last year to abolish these 'no-fault' evictions by the autumn of 2025. Yet housing today arguably remains the crisis of our generation, with more than one in four young people concerned about becoming homeless (Messenger 2024). In London, the epicentre of the crisis, one in twenty-three children are living in temporary accommodation (London Councils 2023) and landlords receive £3.5 billion per year for homes that are not decent (Mayor of London 2023).

While new homes are necessary to meet growing housing needs, many existing homes are left unused. Almost a quarter of a million residential properties in England are classed as 'long-term vacant' and the number of empty properties has increased by 24 per cent over the past six years, notwithstanding policy disincentives (Wilson 2023). This is a problem in London in particular, where housing has become a financial tool through which the world's wealthiest store and grow their money (Fernandez *et al.* 2016). Houses, in this way, have become valued as more than just homes. They have become financial storehouses for capital.

The financialisation of housing has led to soaring home prices. Following Margaret Thatcher's deregulation of the banks, home loans in the UK have grown from 40 per cent to 60 per cent of the GDP since the 1990s. With more credit available and a highly insecure rental sector, increased demand for homeownership caused prices to rise. All this led to larger loans, more profit for banks, and more credit available to the market, creating a feedback loop of inflated prices (Martin & Ryan-Collins 2016). Between 1999 and 2014, the average house price in England and Wales nearly trebled, and research shows that prices would be lower if our markets were not open to global capital (Sá 2016).

On the other hand, people from all over the world—rather than money—have provided tremendous resources for this country. Research shows that immigration has no adverse effects on unemployment and wages, and that contrary to popular opinion, migration keeps UK housing prices lower than they otherwise would be (Sá 2015). Much of anti-immigrant sentiment lies in the claim that migrants disproportionately take up valued spots in social housing, and yet the numbers show that migrants and non-migrants use social housing at

similar rates (Fernández-Reino & Vargas-Silva 2022). The problem in our housing market is not too many people coming into the country; it's an unequal market that fails to produce affordable housing.

Despite all this, in many ways, immigration anxieties have become a stand-in for our nation's economic crisis. Just last year, the lead economist of the Bank of England publicly blamed the nation's housing woes on increasing rates of migration (Chan 2024). This discourse taps into a long history of racialised population panics that blame society's problems on population growth rather than the unequal distribution of resources. In reality, the 'hostile environment' approach to migration—initiated in 2012 by Theresa May—has only made our housing crisis worse. Across the UK, countless people have been denied access to homes because of laws that require proof of legal residency for employment, housing, and benefit entitlements. In particular, the 'right to rent' law, according to which landlords are required to check immigration status, has placed thousands at greater risk of homelessness. By tasking landlords with policing immigration, these laws contributed to discriminatory practices, as landlords prefer tenants who are 'easy to process' or who do not 'look foreign' (McKee *et al.* 2021: 101–2). These laws also place all those who do not have photographic identification—roughly two million people across the UK—at greater risk of homelessness.

People experiencing homelessness have also been severely impacted by UK immigration policy. Leading up to Brexit, the UK initiated an unprecedented mass deportation of unhoused migrants who possessed rights to remain in the UK as EU nationals. The High Court struck down this policy in 2017. Yet the government still requires charities to report private information that could result in the deportation of migrant rough sleepers (Radziwinowiczówna & Morgan 2023). The scheme forces relief organisations to become the architects of deportation and makes receiving shelter more difficult for noncitizens who have lost their homes. All in all, the government's policies towards migrants—in housing, detention, welfare, and employment—place poor noncitizens at greater risk of homelessness.

In calling attention to the failures of UK immigration policy, I do not advocate for abandoning immigration law entirely; indeed, governments must prevent landlords and employers from exploiting noncitizens. If migrants are systematically denied legal rights, a growing population of people will be forced to put up with poor rental conditions and substandard wages, a trend which sets the stage for rental exploitation and wage cuts across the board, weakening protections for all. As the history of financialisation shows, it is the deregulation of the nation's wealthiest—not its most vulnerable—that produces social instability and economic crisis.

Yet, while the government allows international capital to use its local housing market as a source for capital gains, it does not allow the same freedoms to people from abroad, and particularly not the people who need it the most, those fleeing from war and crushing poverty. But there are positive changes. Research shows that each generation is more positive towards immigration than the one that came before (McLaren *et al.* 2021). At the same time, a record

high number of 18–24-year-olds rank housing as their number one concern (Foster *et al.* 2024). The next generation is accurately assessing the nature of the UK's economic problems, and this is a sign of progress.

Rather than encouraging capital investment in luxury housing, what the country needs is substantive investment in affordable homes, social homes, and robust renter reform that keeps rents from skyrocketing and protects tenant's rights. Housing must be thought of not as a commodity to be traded and sold, but as an essential service and need to which all should be entitled.

Building dignity: addressing the UK's accessible housing crisis

Shani Dhanda

Accessible housing is a basic human right, yet in the UK, it remains out of reach for many, particularly disabled and older people. International law reinforces this right: the Convention on the Rights of Persons with Disabilities (CRPD, Article 28(1)) guarantees disabled individuals access to adequate housing as part of a decent standard of living, while the International Covenant on Economic, Social and Cultural Rights (ICESCR, Article 11(1)) recognises housing as a fundamental component of overall well-being. These legal frameworks underscore the pressing need for stronger accessible housing policies in the UK.

This issue represents a social and health challenge and an urgent human rights concern. With over sixteen million people in the UK living with some form of disability, and nearly half of them over pension age, the lack of accessible housing has far-reaching consequences. What is often overlooked, however, is that 83 per cent of disabled people acquire their disability during their working years. This staggering statistic raises an important question: why are we not designing homes that meet the needs of our future selves?

An accident, illness, or change in health can instantly transform a person's life. The house that was once familiar and easy to navigate can quickly become an obstacle course. For disabled people, our homes should be sanctuaries, especially if the outside world is not accessible for our needs. Our homes should be a place of safety and independence. Yet, when the environment around us becomes a barrier, the home that should provide security becomes a source of frustration. This is not just a policy issue; it's about the dignity and autonomy of people to live safely and independently. Without accessible housing, many are forced into care homes—sometimes even in their younger years—because their homes no longer meet their needs.

For those who live with a disability from birth, like myself, the struggle is constant. While I've become adept at finding workarounds in an environment not built with me in mind, the reality is that it's the environment itself that limits my ability to live fully, not my health condition. Imagine navigating your home with narrow doorways, stairs that block entire floors, and bathrooms that aren't designed to accommodate mobility aids. These challenges are not

hypothetical—they are the daily reality for hundreds of thousands of people in unsuitable housing.

The statistics paint a grim picture: 91 per cent of homes lack basic accessibility features, such as having level thresholds on front and back doors or corridors that are easily wide enough for wheelchair users. Up to 400,000 wheelchair users live in homes that are not suitable for their needs, with 20,000 on waiting lists for accessible homes. If a wheelchair user were to join the list today, they might wait up to forty-seven years for an accessible home. This is not just an inconvenience—it's a fundamental denial of the right to live safely and independently.

The lack of accessible housing also forces many disabled people into a position where they must accept substandard accommodation or face homelessness. Landlords, unwilling to make adjustments, often refuse to rent to disabled tenants, further compounding the crisis.

The human cost is immense. Poor housing conditions cost the NHS £1.4 billion annually, with a large portion of that spent on treating illnesses caused by inadequate insulation, unsafe living environments, and preventable injuries. But the cost extends beyond health: disabled people often face isolation, unable to participate in their communities due to housing limitations. This isolation contributes to poor mental health, increased loneliness, and a diminished quality of life.

To illustrate, imagine a young woman using a wheelchair who dreams of starting a career. The narrow doorways and inaccessible bathrooms she faces make independent living impossible, limiting her opportunities for work and personal growth. Or consider an elderly couple, once independent, now struggling with stairs and uneven flooring. They are forced to choose between moving to a care facility or risking falls in their own home.

Some argue that accessible housing is a luxury we cannot afford. However, the opposite is true. Studies have shown that building accessible homes from the outset can save money in the long term. A study on the economic benefits of accessible housing for working-age individuals estimates a return of £94,000 over ten years due to reduced public spending on healthcare, social services, and welfare benefits (Habinteg 2023). This figure represents the long-term savings associated with building an accessible home from the outset rather than retrofitting an existing property. It is crucial to note that these savings are based on current economic conditions and may be subject to inflationary adjustments in future projections.

Accessible housing isn't just about saving money; it's about empowering individuals and preserving dignity. Imagine the difference it would make for a young man with muscular dystrophy to cook in an accessible kitchen or for an elderly woman to regain her independence with a bathroom designed to meet her needs. These changes would not only improve the lives of those individuals but would also ripple out, benefiting their families, communities, and society at large.

Reforming housing policy is essential and introducing a national standard that mandates all new homes to be accessible and adaptable would be a significant step forward—similar to the previous Lifetime Homes standard, which was

replaced by the M4(2) building regulations in England in 2015. While M4(2) streamlines accessibility through enforceable building regulations, Lifetime Homes was a more comprehensive standard designed to ensure long-term adaptability in housing.

To support this shift, a significant proportion of new homes should be designed with accessibility in mind, featuring elements like wider doorways, level-access showers, and flexible layouts. While not all homes need to meet every accessibility requirement from day one, they should be built to be easily adaptable to future needs. This includes incorporating reinforced bathroom walls for grab bars and spaces that can accommodate mobility aids without requiring major renovations.

Countries such as Sweden, Norway, and Germany have already integrated accessibility into their building regulations, ensuring that new homes are designed to be universally accessible and easily adaptable to the needs of people with disabilities, older adults, and changing circumstances.

It is also essential to encourage architects and developers to go beyond the minimum requirements and embrace innovative, universal design principles that prioritise both functionality and aesthetic appeal. Furthermore, we must involve disabled people and older adults in the design and planning of accessible housing to ensure that their needs are met in the most effective way. Incentives such as grants or tax breaks should be offered to developers who exceed the basic accessibility standards, and retrofitting programmes should be expanded to assist homeowners in adapting existing properties.

Accessible housing is not a luxury; it is a right. We cannot afford to wait for change—we must act now to create a future where everyone, regardless of disability or age, can live in a home that allows them to thrive. This is not just a housing issue but a matter of dignity, independence, and social justice.

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