

THE BEVERIDGE REPORT 80 YEARS ON: SQUALOR AND HOUSING — ‘A TRUE GOLIATH’

Abstract

November 2022 will be the 80th anniversary of the publication of the Beveridge Report (1942). It named ‘Squalor’ as one of the ‘five giants on the road to reconstruction’ with the use of the term pointing to a broader concern than individual houses ‘unfit for human habitation’. ‘Squalor’ indicated anxiety about the environment: pollution; high density housing and the ‘mean’, dark streets in cities and industrial towns. However, apart from listing it as a ‘giant’, the Beveridge Report made only one reference to squalor, declaring ‘Squalor arises mainly through haphazard distribution of industry and population’, although, in later publications, Beveridge strongly advocated the establishment of new towns and the involvement of voluntary housing associations in housing supply.

In establishing a minimum income to be delivered through a system of national insurance, Beveridge made no attempt to specify minimum housing standards but his recommendations added national average rent calculations to his subsistence income requirements.

This article:

- explores how Beveridge dealt with the ‘rent problem’ and the efforts of subsequent governments to tackle the issue;
- examines the contributions made by new towns and housing associations to overcoming squalor;
- records progress in improving minimum housing standards;
- considers potential policies to overcome squalor that might be included in a ‘New Beveridge’ Report.

Main Text

In *Social Insurance and Allied Services* (HMSO, 1942) Beveridge named 'Squalor' as one of the 'five giants on the road to reconstruction'. Beveridge's notion of squalor was vague but his use of the term indicates a broader concern than poor-quality individual houses. It also points to the environment: the pollution; the dense housing and the 'mean' streets in cities and industrial towns. Much of United Kingdom was bleak in the 1940s: gray sometimes tinged by green as the 'pea souper' fogs crept in.

Apart from naming it as a 'Giant', the Beveridge Report made only one reference to squalor, declaring 'Squalor arises mainly through haphazard distribution of industry and population', although, in later publications, he strongly advocated the establishment of new towns and the involvement of voluntary housing associations in new house construction.

In contrast to his examination of 'Want', Beveridge did not attempt to stipulate minimum housing standards or to designate specific ways to improve housing conditions whilst the nation awaited the brighter new towns. Nonetheless, both his recommendation to add a flat-rate housing allowance — based on average rents — to the contributory benefit scheme and his assumptions on Family Allowances and full employment would have helped lower-income households to afford better housing.

This article explores how Beveridge dealt with the 'rent problem', the modifications made to his plan by the Labour Government 1945 to 1951 and how subsequent governments have tried to tackle the rent issue. It mainly uses child poverty indicators before and after housing costs as the principal outcome measure. In addition, it examines how Beveridge's 'squalor' notion, as caused by lack of planning of population distribution was implemented by post-war governments with particular reference to new towns and the role of housing associations, Although Beveridge did not include minimum housing standards in his 1942 report, at the time, the 'slum problem' was prominent in political discourse and the 'slum' definition, although opaque, could be used as a proxy for progress on alleviating squalor.

In *Pillars of Security* (1943), Beveridge said that Squalor was 'a formidable giant — far harder than the attack on Want — a true Goliath'. Substantial progress has been made over 80 years in improving 'basic housing standards' but 'squalor' remains in the United Kingdom. It is a dimension of growing wealth and income inequality in housing policy outcomes. Any 'New Beveridge' requires reducing inequality in the housing system alongside new housing standards aimed at improving the housing stock and tackling climate change, a new giant.

The Rent Problem

In his 1942 report Beveridge devoted nine pages to examining the 'rent problem'. He wanted to provide flat rate benefits, paid at subsistence level, for flat rate contributions but, nationwide, there were large rent variations. He considered adding actual rent to insurance payments on the grounds that rent was not a matter of choice and could not be changed but rejected this option because it would breach his flat rate benefits in return for flat rent contributions principle. Eventually he advocated paying the national average rent, differentiated according to working and pensioner households. Thus, due to regional rent variations and the need for larger families to pay a higher rent, the Beveridge plan would not have delivered subsistence for all albeit Beveridge envisaged that post-war enhanced housing supply would even rents across the UK.

Moreover, gaps in the plan — never married single parents and people disabled before having the chance to build up a contributory record were not covered and Beveridge's incorrect assumption that wages were sufficient to meet the subsistence costs of one child — limited the national minimum income guarantee. The assurance was further restricted by the implementation of Beveridge's plan by the Labour government 1945 to 1951. The 1945 Family Allowance Act set allowances at 25p for the second and subsequent child rather than Beveridge's 40p recommendation, justified by the availability of 'in kind' benefits such as free school meals. In addition, when setting insurance benefits in 1948, Labour under-estimated inflation so the benefits were not at the subsistence levels recommended by Beveridge (Kincaid, 1969; Whiteside, 2014). Thereafter, the Beveridge plan was trapped in its own logic: national insurance contributions that paid for benefits were flat rate — the same for all — so any increase in benefits meant a heavy burden on low-paid workers in the form of extra contributions.

Pensioners

The limitations of the Beveridge plan and its implementation became increasingly manifest in the 1950s and 1960s. In 1948 one million households claimed means-tested National Assistance, in 1968 2.7 million (Atkinson, 1969), a consequence of many factors including a tendency to increase National Assistance by more than national insurance benefit rates. Most of the National Assistance claimants were pensioners. Since the late 1960s there has been an irregular but significant improvement in pensioner incomes both before and after housing costs. The main drivers of before housing costs incomes have been the growth in occupational pensions and improvements in state pension schemes. In 2018/19, 69% of pensioners received income from private pensions compared to 59% in 1994/5. The state pension — assisted post 2011 by the 'triple lock' — has broadly increased above inflation. After housing costs advances have been propelled by the increasing number of households in retirement

owning their homes outright, up from 56% in 1993 to 74% in 2019. In addition — in contrast to working households — for pensioners claiming housing related means tested benefits has become simpler and less subject to conditionality.

Between 1997 and 2012 relative poverty (below 60% of median income) amongst pensioners fell from 30% (before housing costs) and 25% (after housing costs) to 18% (before housing costs) and 15% (after housing costs). However, since 2013, the per cent has been increasing reaching 19% (before housing costs) and 17% (after housing costs). Part of the explanation for the after housing costs increase can be located in tenure trends the proportion of pensioners living in the private rented sector increasing — up from 5.2% across the UK in 2007 to 8% in 2017 (Countrywide, 2017). Some of these pensioners will have been affected by rent increases and changes in the qualifying terms for Local Housing Allowance (the name given to Housing Benefit in the private landlord sector).

Projecting housing tenure trends generates disturbing conclusions. The decline in homeownership is working its way up the age scale. Table 1 gives tenure figures on the next two cohorts about to enter retirement.

Table 1: Housing Tenure of age groups approaching retirement (England)

Age	Tenure % Owner- occupation	Private renting	Social Renting
55-64			
2007/8	80	5	15
2018/9	73	10	17
45-54			
2007/8	77	9	16
2018/9	66	16	18

Source: MHCLG (2020)

Longer term projections, when the full ‘generation rent’ becomes retired, reveal a substantial problem as more renters need to rely on state housing benefits to pay the rent. According to Chaloner, Dreisin and Pragnell, (2015 p 5):

If trends over the past parliament were to continue, total expenditure on housing benefits in the United Kingdom would increase to £197.3 billion by 2065-66, up from £24.4 billion today

— with households in the private rented sector accounting for 63 per cent of the total, compared to 37 per cent today.

This problem is compounded by the low quality standards and insecurity that persist in old age for those living in the private rented sector. Independent Age (2018 p 3) noted:

As social housing has become more inaccessible, many renters, including older renters, have been forced to turn to the private rented sector....An estimated 500,000 older people are privately renting. This is 1 in 10 of all private rented households.

According to the Independent Age report:

- Poverty levels among older private renters are higher than older people in other housing situations;
- A third of older private renters are living below the poverty threshold after they have paid their rent;
- As many as 4 out of 10 older private renters live in non-decent housing;
- Over a third of people aged 75 and over who required an adaptation to their house didn't have it...;
- Nearly 1 in 3 (32%) private renters felt their accommodation was unsuitable.

(Independent Age, 2018 p 5)

Households with Children

Post 1948 the number of households headed by people in work or claiming unemployment benefit with an income below National Assistance rates increased. For those out of work this was manifest in the 'wage stop', a rule that limiting National Assistance payments to below what the claimant had earned in work. Children featured strongly in these poor families. In *The Poor and the Poorest*, Abel-Smith and Townsend (1965, p. 65), noted 'Possibly the most novel finding is the extent of poverty among children. ...This fact has not been given due emphasis in the policies of political parties'.

In 1970 the Conservative government attempted to deal with the low wage problem by introducing Family Income Supplement (FIS), a means-tested benefit for working people with children but with no rent allowance and a low take-up rate of 50%. In 1972, as part of an attempt to push local authority rents to the 'fair rents' charged in the privately rented sector, a national rent rebate scheme

for local authority tenants was introduced followed, in 1973, by a rent allowance scheme for private tenants. Peter Walker, Secretary of State for the Environment at the time, claimed that the measure would make Britain the first capitalist country in which no one would be evicted for not paying the rent (Walker, 1991, p 88).

The Labour government (1974 to 1979) did not push local authority rents to ‘fair rent’ levels and the private rented sector continued to decline. The result was that, in 1980, the child poverty count — defined as 60% of equivalised median income — was the same before and after housing costs (Joseph Rowntree Foundation, 2010).

The situation changed in the 1980s and 1990s. Rent rebates and rent allowances were aligned with Supplementary Benefit payments in a scheme known as Housing Benefit (HB) and Margaret Thatcher’s government announced its intention to raise all rents to market levels with a far more selective HB system ‘taking the strain’ of higher rents from the lowest-income households. ‘Social housing’ rents were increased and the 1988 Housing Act allowed new private lets at market rents. The outcome was that, by 1997, the percentage of children in relative poverty after housing costs was 7% more than before housing costs (Joseph Rowntree Foundation, 2010).

New Labour restricted the move towards market rents in the social housing sector but the private rented sector increased rapidly: the result of Buy to Let allowing mortgages to private landlords at interest rates close to those available for owner-occupiers; generous tax breaks for private landlords and increasing difficulties for first time buyer in purchasing a home. By 2010 the gap between before and after housing costs child poverty was 8%.

The coalition government introduced cutbacks in Housing Benefits such as the ‘bedroom tax’ and the overall individual household ‘welfare payment cap’, pushed up ‘social’ rents and introduced ‘affordable’ rents at up to 80% of market rent into the ‘social sector’. Benefit freezes were continued under Cameron’s and May’s governments but, in 2015, social rents were reduced by 1% per year for five years. Private renting continued to expand especially amongst households with children. Policy outcomes are set out in Table 2.

Table 2: Children in poverty before and after housing costs

All Tenures	Before Housing Costs		After Housing Costs	
	%		% Gap	Number Gap
1997/8	29	36	7	900,000
2009/10	20	29	9	1,200,000

2018/19	20	30	10	1,400,000
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Private renting	Before Housing Costs	After Housing Costs	% Gap
2018/19	25	49	24

Sources: DWP (2011); Francis-Devine (2020)

Beveridge did not solve ‘the rent problem’. This was not possible within his over-riding principle of flat-rate subsistence benefits in return for flat-rate contributions. It took many years to develop the rudiments of solution in the form of Housing Benefit, a means-tested benefit based on rent paid and income but this way out has been compromised by the rapid increase in private sector renting, government attempts to mimic the market in the social rented sector and cutbacks in Housing Benefit entitlements. In 1980 relative poverty amongst children was the same proportion before and after housing costs indicating that children in low-income households did not experience greater hardship relative to other households due to higher housing costs. In 2018/9 there were 1.4 million more children in relative poverty after housing costs than before housing costs (Francis-Devine, 2020).

Any ‘New Beveridge’ will need to examine ways to reduce rent levels so that burden of rent payments, especially in the private landlord sector, is relieved and state costs are reduced. There are a number of ways available to restrict rental costs such as rent control and more housing at ‘social’ rents to offer alternatives to private renting. In addition, ways to switch tenure from private renting to owner-occupation amongst lower-income households including a payment of Housing Benefit on mortgage interest to low-income homeowners and improvement grants for low-income homeowners will require examination. Such a switch will mitigate the long-term implications of the large number of households likely to enter retirement as private renters.

New Towns

Beveridge’s use of the term ‘squalor’ indicates a broader concern than poor-quality individual houses. It also points to the environment: the pollution; the dense housing and the ‘mean’ streets in cities and industrial towns. The United Kingdom was gray in the 1940s, sometimes tinged by green as the ‘pea souper’ fogs crept in.

New towns were Beveridge’s remedy for squalor. Although not included in his 1942 Report, Beveridge set out the well-established arguments in favour of new towns in *New towns and the case for them* (1952). These included Ebenezer Howard’s idea of combining the advantages of city and country by living in ‘Garden Cities’; using low cost land in rural areas with the new towns gaining from enhanced values

as it developed and the benefits of population dispersal as explained by Scott Report and the Barlow Report.

By the time Beveridge wrote his pamphlet new towns were being established. They were entrusted by the 1946 New Towns Act to Development Corporations with powers to acquire sites, financed by public loans and the housing subsidies normally paid to local authorities.

The new towns programme came in three waves. Fourteen new towns, mainly aimed at relieving London's population 'overspill' were designated in the first wave and the second and third waves — targeted more on provincial areas — authorised eighteen more. Beveridge was appointed Chair of Newton Aycliffe New Town Development Corporation — a first wave new town — after he lost his seat in Parliament and imposed his imprint on the new town. In accordance with his statement in the 1942 Report that 'In the next thirty years housewives as Mothers have vital work to do in ensuring the adequate continuance of the British Race and of British ideals in the world (Beveridge, 1942 para.117) he declared that Newton Aycliffe would be a 'Housewife's Paradise', promoting communal laundries and shopping centres within a 10 minute walk from all districts and with nurseries provided for mothers whilst they shopped. Additional new towns were announced between 1961 and 1964 including Skelmersdale, intended to take the overspill from Liverpool, and a 'third wave' (1967 to 1970) included Milton Keynes.

Not all the promises made to new town residents were met and Beveridge's communal laundries were quickly dropped. However, despite concern about their social impact — the term 'new town blues' became popular in the media— those around London, were a 'profitable venture' (Macmillan 1969, p 418) producing development gains more than sufficient to compensate for some of the struggling new towns in the North.

The 1946 New Towns Act envisaged that, as the new towns reached maturity, the development corporations would transfer their assets to the appropriate local authority but the new town economic success prompted the Conservatives to set up a government-controlled body — the New Towns Commission — to take central control over the industrial and commercial assets.

Under the Thatcher/Major governments all the Development Corporations were dissolved with the story of the Milton Keynes privatisation well-told by Guy Ortolano in *Thatcher's Progress: From Social Democracy to Market Liberalism through an English New Town* (2019). The operation was ruthlessly efficient: commercial assets and many freehold sites were sold to private companies and much of their housing stock passed to homeownership and housing associations. Alexander (2009, pp 4-5) reports:

The last of the loans were repaid in 1999 with the final sum estimated at £4.75 billion ... Since then surplus land assets in the New Towns have generated a further £600 million profit for the government.

Thatcher's dislike for new towns was also revealed in 1983 when Consortium Developments Ltd wanted to develop up to 15 privately financed new country towns around London hoping that Thatcher's government would respond to a private sector initiative. Four proposals went to the planning stage but the Government rejected them all.

Since 2007 several attempts have been made to revive the new town idea. Eco-towns formed part of New Labour's response to the housing crisis. They were anticipated to have between 5-20,000 homes with a variety of tenures and house sizes and, as 'an exemplar of ... environmental technology', would 'achieve zero carbon' (DCLG, 2007, p.4). There was considerable interest in eco-towns and, by April 2008, 57 — largely private developer-lead — bids had been made. In 2009, New Labour announced a second-wave of eco-towns to produce ten in total by 2020. However, if New Labour expected that the eco-town idea would nullify opposition to development from the rural protection lobby it was to be disappointed. Strong local opposition to eco-towns developed supported by Grant Shapps, then Shadow Housing Minister. In power with the Liberal Democrats, Conservative opposition to eco-towns modified somewhat but the funding allocated to the programme was cut and eco-towns received no explicit government backing. In April 2011, the coalition government announced that only one of the proposed eco-towns, Northwest Bicester in Oxfordshire, would be built to the originally proposed standards. In 2014, the then Secretary of State for Communities and Local Government, Eric Pickles (2014), declared 'Despite a pledge of 10 new towns by Labour Ministers, the eco-towns programme built nothing but resentment. The initiative was a total shambles...'

In the coalition government the Liberal Democrats tried to promote a new towns agenda and Nick Clegg demanded that the Conservatives announce new garden cities. This prompted a response from Boris Johnson (2014) accusing Clegg of planning to 'plonk colossal new Cleggograds and Cleggopolises' in Buckinghamshire, Oxfordshire and Berkshire. In his March 2014 Budget the Chancellor, George Osborne, announced only one new town at Ebbsfleet in Kent, already the subject of an agreement between three Kent councils and a developer for about 22,600 new homes to be built over 20 years. The Government published a prospectus *Locally-led Garden Cities* (DCLG, 2014) inviting

expressions of interest from local authorities in developing Garden Cities. In accordance with the 'localism' agenda the government would not impose Garden Cities because 'As the last Government's eco-town programme illustrates, large scale developments cannot succeed without local support' (DCLG, 2014 para 10). Only limited government support was promised in the form of 'brokerage', help from an Advisory Team, capacity funding to contribute to planning and assistance in identifying private sector funding. The amount of direct capital assistance from central government was unspecified.

Theresa May's government showed more interest in new towns. The Autumn Budget 2017 stated that the government would bring together public and private capital to build five new garden towns, using appropriate delivery vehicles such as development corporations, including in areas of high demand such as the South East. On 15 August 2018, James Brokenshire launched a new garden communities programme with garden communities can taking the forms of new villages, towns or cities and have the potential to deliver well designed homes at an increased scale, with projects ranging in size from 10,000 to 40,000 homes. A £9 million cash injection 'to speed up the locally-led building of new garden towns and villages across the country' was announced on 13 February 2019 and on 25 March 2019 a £3.7 million to fund to finance five new garden towns was announced. The 2020 budget promised to investigate the development of a new town near Cambridge.

Since 1997 new developments — villages, cities, towns— have been proposed but very few have become reality. They have foundered too often on vociferous, well-connected opponents using the tortuous planning system to protect their comfortable status quo.

Housing associations

During coalition government negotiations during the Second World on the post-war housing programme it seemed that housing associations would have a significant role in housing supply. Indeed, the 1944 Labour Party conference passed a resolution approving the setting up of a Housing Corporation to promote supply diversity. However, Bevan firmly rejected the Housing Corporation idea although Atlee supported it (Bew, 2016). Local authorities were Bevan's chosen instrument to deliver his housing programme, much to the satisfaction of many local authorities that had opposed housing association involvement between the wars and perhaps remembered the Moyne Committee — set up by the Conservatives in 1933 — that had recommended a substantial reduction in local authority involvement in housing supply (see Lund, 2016).

After the Second World War, associations developed slowly in 'niche' areas such as providing accommodation for elderly people and, in the early 1960s, Sir Keith Joseph promoted 'cost rent' and

'co-ownership societies' societies as an alternative to council housing and private landlordism that would be formed by developers and 'exchange professionals' such as solicitors and estate agents without making a profit other than, of course, the fees charged by the 'exchange professionals for their services. The 1974 Housing Act gave a major boost to housing associations by providing generous grants for new and improved houses.

Beveridge was a strong supporter of housing associations. In *Voluntary Action* (1948) and *The Evidence for Voluntary Action* (1949) he demanded the end of the numerous restrictions on housing association activity existing in the late 1940s. These included:

- Unlike local authorities, housing association rents were subject to rent control;
- Borrowing from the state was restricted to 90% of capital cost;
- Any homes built with central subsidies counted in the restricted local authority total for an area;
- The renewal of older homes received no assistance from the Treasury;
- Associations had to work through local government, restricting innovation.

Beveridge claimed that 'through their energy and specialist interest public spirited individuals can be mobilised to help in meeting urgent need' (Beveridge, citing elderly people as an example) and that 'If it is worthwhile, then the activity of housing associations must be made more possible than it is today'. At the moment they receive kind words and little else' (Beveridge, 1948).

The restrictions listed by Beveridge reflected a long-established approach to housing associations in the Ministry of Health. Officials believed that housing association could make only a small contribution to the housing stock and were irritated by the constant demands made by the sector (see Lund, 2016).

In promoting housing associations — often called housing societies — Beveridge followed a long Liberal Party tradition. The party supported all forms of housing associations activity: it was 'voluntary' action leading to an 'associationist society' in which citizens could develop a sense of the mutual 'common good' through interaction. Indeed, in championing housing societies, the Liberal Party was lukewarm on council housing. The party set up a grassroots organisation — the National Housing Reform Council — to promote housing associations and town planning as answers to the housing problem (Stedman Jones, 1991). Labour's grassroots organisation — the Workmen's National Housing Council — was a staunch supporter of municipal housing.

Of all the housing society forms existing at the end of the 19th century housing co-operatives held pride of place in Liberal Party thinking. Henry Harvey Vivian, a carpenter and Liberal politician,

became the leader of the co-partnership housing movement. He set up a company to develop housing co-operatives with shareholders including tenants and other investors in the venture. Fifty 'co-partnership' societies have been identified with the Ealing Tenants' Cooperative Society, formed in 1901 with tenants having eight seats on the Board of eleven, the best known. Garden cities can be added to the housing association inventory.

Their penchant for housing associations made the Liberals cool in supporting council housing. Although Lloyd George had a crucial role in pushing forward the 1919 Housing, Planning etc Act his Rural and Urban Land Campaigns in 1913/4 did not endorse council housing and he abandoned council housing in 1921 when faced with an 'anti-waste' campaign in the Tory press and attacks on the 1919 Housing, Planning etc Act from his Conservative allies in the coalition government. Even Addison, known as a steadfast friend of council housing, indicated that subsidies would last only seven years and then rents would be 'economic' saying:

...we cannot undertake under any circumstances to subsidise a rent that is lower than what ought properly to be charged. That would be ruinous to the whole future of housing in this country. Nor ought this scheme to subsidise low wages by allowing too low rents to be charged.

(Addison, 1919 quoted in Orbach, 1977, p 78)

As for the mainstream Liberals, Asquith commented in 1920 that 1919 Housing Act was 'an admirable piece of paper but with little practical value' (quoted in Morgan and Morgan, 1980, p 112).

In 1918, Christopher Addison — as befits a Liberal Party member with its history of supporting 'voluntary action' — set up a committee to examine ways to channel finance to housing associations. In the event, financial assistance to housing associations under the 1919 Housing Act was less generous than to local government and, at first, associations were hampered by the need to use local authorities as intermediaries in applying for central assistance.

Although Beveridge's advocacy of housing associations had little impact on housing supply in the 1940s, 1950s and 1960s housing associations found a place in the sun in the from the late 1980s. The Thatcher governments promoted stock transfer from local government to housing associations via 'Tenant's Choice' and Housing Action Trusts. Although these stratagems were unsuccessful, several local authorities voluntarily transferred their stock to housing associations to evade central policies on large rent increases and the Right to Buy. Tony Blair regarded housing associations as 'social entrepreneurs' with a dovetail fit into 'the Third Way'. In 2002 he declared:

Our vision is bold....we can open up the possibility of entrepreneurial organisations — highly responsive to customers and with the freedom of the private sector — but which are driven by a commitment to public benefit rather than purely maximising profits to shareholders.

(Blair, 2002)

Under New Labour a large-scale stock transfer programme from local government to housing associations was undertaken and new 'social' sector building became increasingly dominated by associations with their access to private finance.

In 1990 local authorities owned 3.9 million houses in England and housing associations 613,000. By 2019, local authorities owned 1.6 million homes and housing associations 2.5 million. This change would have been welcomed by Beveridge.

Minimum Housing Standards

Beveridge used Seebohm Rowntree's calculations on *The Human Needs of Labour* (Rowntree, 1937 [but see Veit-Wilson, 1992]) to set a minimum subsistence level income albeit minimum housing standards were not included in the assessment.

Beveridge might have used the 'slum' definitions available at the time and this would have given his 'Squalor' giant more substance. However, these slum definitions were opaque. 19th century legislation had allowed local authorities to take action on individual 'nuisance' unfit houses and entire slum areas but this legislation was vague on definitions allowing local government extensive discretion. This problem was repeated in the 1930 Housing Act, intended to give slum clearance a boost. The Act stated that, in deciding whether a dwelling was unfit for human habitation, local authorities should take into account the extent to which sanitary conditions or repair of a particular house fell short of the local by-laws or the general standard of working-class housing in the district. This fell far short from providing a precise definition but many believed that a clear-cut definition was impossible and local discretion was necessary to attack the slums (see Hobhouse, 1994).

The problem was compounded by *the* slum notion. *The* slum was characterised as district of very high density housing, overcrowded individual homes unfit for human habitation often built around packed court-yards with access through a maze of alleyways. *The* slum was associated with crime, immorality and disease with some commentators arguing that inter-breeding was undermining the nation's genetic pool. The slum had connections with Beveridge's 'squalor' idea but, as emphasised earlier, Beveridge's notion of 'squalor' was wider.

Until 1967, monitoring progress on improvements in housing standards was difficult. The Census provided data on possession or sharing a fixed bath, a piped water supply, a kitchen sink, a water closet and a cooking stove but nothing on whether a home was healthy, damp or disrepair. For such

information reliance had to be placed on the returns made by local authorities under the 1954 Housing Repairs and Rents Act and subsequent legislation. These gave figures on the number of dwellings ‘unfit for human habitation’ but the legislative criteria such as stability, repair, freedom from damp were vague allowing substantial variation in assessing the buildings ‘unfit for human habitation’. Moreover only dwellings scheduled for demolition were included in the returns. Adding the local figures for a national total was futile (Cullingworth, 1998). The situation was not rectified until 1967 when the first survey of housing conditions was published.

Table 3 gives basic data on housing standards from 1951 to 2001. Several drivers pushed forward the upgrading. Improvement grants, especially mandatory grants for the installation of basic amenities and often claimed by former tenants who had bought their homes from private landlords, were significant. Post 1974 housing associations started to buy and improve private landlord properties and fluctuating but growing house prices encouraged owners to invest in enhancing their homes.

Table 3: Housing Conditions 1951 to 2001

	Without sole use of bath, shower or WC	No hot water tap	Unfit	No Central Heating
1951	37.6 (bath or shower) 7.7 (WC) 22.4 (bath or shower) 6.5 (WC)		*	*
1961		21.8	*	*
1971	17	6.4	7	70
1981	6		6	31
1991	2		5	16
2001	0.3		4	9

The internal amenities of the new council houses built were good so slum clearance boosted the overall internal quality of the housing stock. Unfortunately, too many of the new estates — high-rise or low-rise — soon became squalid. Several factors combined to produce the squalor. Poor design, with a lack of ‘defensible space’ (Newman, 1973; Coleman, 1985) made numerous estates difficult to live in. Inferior construction, using poor materials, produced damp and access problems (the lifts did not work) and local government found it difficult to finance maintenance and repairs. These problems were compounded by the increasing tendency for local authority housing to be occupied by low-income households who struggled to inject private consumption spending into their districts.

The Thatcher/Major governments switched investment in the housing stock from the public to the private sector. The use of public funds to improve the private housing stock became increasingly

selective and the resources allocated diminished significantly from the mid 1980s. A Green Paper *Home Improvement — A New Approach* (DoE, 1985) heralded the more concentrated selectivity policy. It attacked the notion that minimum housing standards should be relative stated that in future there would be a fixed definition of unfitness. Grants to remedy unfitness would be means tested. The 1989 Local Government and Housing Act implemented the principles set out in the 1989 Green paper. By 1992 only 29,993 private sector improvement grants were made (Newton, 1994). Later, the 1996 Housing Grants, Construction and Regeneration Act made all grants discretionary, except for the disabled facilities grant.

In 2001 New Labour, concerned about the image of council housing and the repair backlog (estimated at £19 billion) changed the approach to measuring and promoting housing standards. A decent homes standard was introduced as an aspirational target for improvement and the unfitness standard was incorporated into a new Housing Health and Safety Rating System (HHSRS) aimed at legally based action to upgrade the worst quality homes in the private sector. The decent homes standard was changed in 2006.

Under the 2006 benchmark to be defined as decent, a home must meet each of the following criteria:

- It is above the current statutory minimum housing standard i.e. it fails to meet one or more of the hazards assessed as serious (category 1) under HHSRS.
- It is in a reasonable state of repair: dwellings failing on this point will be those where either:
 - one or more key building components are old and need replacing or major repair; or
 - two or more of the other building components are old and need replacing or major repair.
- It has reasonably modern facilities and services: dwellings failing on this point are those that lack three or more of the following:
 - a reasonably modern kitchen (20 years old or less);
 - a kitchen with adequate space and layout;
 - a reasonably modern bathroom (30 years old or less);
 - an appropriately located bathroom and WC;
 - adequate insulation against external noise (where external noise is a problem);
 - adequate size and layout of common areas for blocks of flats.
- It provides a reasonable degree of thermal comfort.

(Department for Communities and Local Government ,2006)

A consultation document stated:

We are committed to improving housing quality in all tenures, including the owner-occupied sector. None the less, it is only right that the responsibility for maintaining privately owned homes, which for many people is their most valuable asset, should rest first and foremost with the owner.... (DETR, 2001, paras 3.1, 3.2)

Hence the private sector received a limited amount of funding aimed at 'vulnerable' groups and the bulk of the resources available were spent on council housing as stock was transferred to housing associations with their greater freedom to add private finance to state spending.

In 2006, 30% of dwellings in the social rented sector failed to meet the Decent Homes Standard, 46.8% in the private rented sector and 34.6% of owner occupied dwellings. By 2018 the figures were 12% (social rented) 25% (private rented) and 17% (owner occupied) but, as the English Housing Survey (MHCLG, 2020) noted, progress 'has stalled in recent years'. Scotland, Wales and Northern Ireland have their own aspirational housing quality benchmarks. In Scotland the Scottish Tolerable Standard is used to measure and promote action to tackle the lowest quality homes.

'Squalor' Today

Despite the progress in improving housing standards since 1942 'squalor' remains a significant issue albeit that the 1956 Clean Air Act made a major contribution to air quality improvement making the UK a brighter place to live.

Homelessness

Since 1978 the official homelessness statistics record the number of homeless households living in temporary accommodation. In the fourth quarter of 2010 there were 48,010 households living in temporary accommodation 36,230 with children. By the fourth quarter of 2019 88,330 households were living in temporary accommodation, 62 580 with children.

In England 128, 340 children were living in the temporary accommodation in late 2019 up from 69,050 in 2010. The quality of this accommodation varies but, at its worst, it is squalid. The Children's Commissioner (2019) reported on the use of container's that were 'blisteringly hot in summer and freezing in the winter months' and of 'homes' in office blocks converted under permitted development rights that were the same size parking space and poorly maintained.

Relying only on temporary accommodation statistics distorts the homelessness picture. There are thousands of households 'sofa surfing' and in accommodation so poor and insecure that it cannot be considered a home. Rough sleepers also need to be added to the homelessness count.

The 2019 the rough sleeper count in England recorded 4,266 rough sleepers, an increase of 141% on the 2010 count (1,768).

Overcrowding

Census returns on overcrowding are different from the statistics offered by the MHCLG due to minor variations in the benchmarks utilised. The MHCLG uses the 'Bedroom Standard'.

In 2009/10 204,000 owner-occupiers (1.4%) were overcrowded in England by the bedroom standard (three year moving average), 152,000 private renters (5.1%) and 273,000 social tenants (7.2%). In 2018/9 187,000 owner occupiers (1%), 283,000 (6%) of private renters and 318,000 (8%) of social renters lived in overcrowded conditions. The impact of overcrowding was revealed in 2019 when a survey of 102 overcrowded households by ComRes on behalf of the National Housing Federation found:

- In just under half (46%) of overcrowded homes, children shared a bedroom with an adult.
- In more than a quarter (27%) of overcrowded homes, children had to share a bed with someone else.
- In more than a quarter (26%) of overcrowded homes, adults always or quite often had to sleep in places such as a living room, bathroom, corridor or kitchen due to overcrowding.
- Almost two thirds (64%) of parents in overcrowded homes worried their children are too embarrassed to bring friends home.

Inequality and Squalor

Area Deprivation and Squalor

The decent homes standard lacks an environmental dimension and good statistics on environmental quality at area level are scarce. Public Health England (2014) examined the distribution of green space finding large variations in green space availability with the most affluent 20% of wards in England have five times the amount of green space compared with the most deprived 10% of wards. It also found that on a broad range of environmental conditions: river water quality, air quality, green space, habitat favourable to bio-diversity, flood risk, litter, detritus housing conditions, road accidents, and the presence of landfill sites only 2% of least deprived had two of these conditions compared to 57% in the most deprived areas. The concentration of deprivation needs to be added to environmental inequality

In adopting Beveridge's squalor terminology care should be taken about its connotations. There is a strong literature undercurrent that links the 'slum' and 'squalor' to resident behaviour, a narrative that should be treated with extreme caution. Inequality permeates the incidence of poor quality, high cost housing.

Gender

Single parents

Single parenthood starkly reveals the gender pay gap and partner dependency. The long-term social housing shortage, the credit crunch, subsequent recession and government austerity measures have had disproportionate impact on single parents. This is revealed in the homelessness figures. In 2017 30,000 single parents were made homeless — up 8% on the 2012 figure (BBC News, 2018b). The Joseph Rowntree Foundation referred to 'the lone parent penalty', noting:

Nearly half of children in lone-parent families live in poverty (49%) compared with one in four of those in couple families (25%). This disparity has increased over the last five years; poverty rates for children in lone-parent families have risen by around twice as much as those for children in couple families....Higher poverty among lone parents is driven by their disproportionate concentration in low-paid work, the high cost of housing (due to needing the same size home as couple parents) and cuts to benefits and tax credits.

(Joseph Rowntree Foundation, 2018 p 5)

Although single parents remain disproportionately represented in the social housing sector there has been a rapid increase in single parents renting from private landlords that has increased poverty after housing costs amongst single parent households. The private landlord sector contains the worst housing conditions. Tables 5 and 6 set out the housing tenure of lone parents and couple households in 2008/9 and 2018/9.

Table 5: Tenure: households with dependent children 2008/9(%)

	Single Parents	Couples
Own outright	6.8	9.4
With mortgage	26.8	65.8
Private renter	22	11.8
Social housing	44.4	13

Source: MHCLG (2020)

Table 6: Tenure: households with dependent children 2018/9(%)

	Single Parents	Couples
Own outright	5.8	9.6
With mortgage	19.3	55.8
Private renter	35.9	21.8
Social housing	39	12.8

Source: MHCLG (2020)

Ethnicity

Tables 7 and 8 give statistics on ethnicity and housing outcomes.

Table 7: Ethnicity and Housing Conditions

Ethnicity	Non-Decent Homes %	Damp Problems %	Overcrowded %
Asian			
Bangladeshi	25	12	30
Chinese	2	2	7
Indian	15	3	7
Pakistani	21	6	16
Asian other	20	9	10

Black			
Black African	20	10	15
Black Caribbean	17	2	8
Black other	*	*	13
Mixed			
White Asian	*	*	3
White Black African	27	10	8
White Caribbean	12	12	6
Other	20		3
White			
White British	18	4	2
White Irish	15	2	4
White Other	20	4	7

*data missing

Source: Cabinet Office (2020)

Table 8: Ethnicity and Housing Costs

Asian	Owner-occupation	Renting (including HB)	% private renting
Bangladeshi	19	30	21
Chinese	*	72	45
Indian	19	33	19
Pakistani	20	33	29
Asian other	24	37	38
Black			
Black African	23	39	36
Black Caribbean	22	34	20
Black other	*	*	36
Mixed			
White Asian	*	30	20

White Black African	*	40	25
White Caribbean	*	32	36
Other			34
White			
White British	17	30	16
White Irish	21	31	21
White Other	20	32	59

*data missing

Source: Cabinet Office (2020)

Note: For some unexplained reason the Cabinet Office does not give data on housing costs in the private rented sector and in social sector. The figure in this table is the per cent renting privately, *not* the cost of renting from a private landlord.

The Covid-19 pandemic has revealed stark differences in death rates according to ethnicity leading to yet another government investigation into disadvantage according to race and ethnicity. Association is not causation but, if you strip out age and sex, people of Bangladeshi ethnicity have twice the risk of death than people of White British ethnicity. People of Bangladeshi ethnicity also have the highest rate of overcrowding. According to the Cabinet Office statistics, the incidence of overcrowded amongst Bangladeshis is 30%, for 'White British' it is 2%.

Social Class

The Cabinet Office gives very limited figures on the class dimension to housing inequality. For example, it provides figures on the percentage of households that were overcrowded, by ethnicity and socio-economic group. The overcrowding rate for the White British Higher managerial, Administrative and Professional occupations was 1% (6% for other than white), 1% for Intermediate occupations (10% other than white) and 3% for Routine and manual occupations (12% for other than white)

Overall, statistics on class and housing outcomes are spartan. One of the few studies to link housing with class, Shelter's examination of housing outcomes according to five living home standards — 'affordability', 'decent', 'space', 'stability' and 'neighbourhood' (Shelter, 2016 a and b) — revealed sharp social class cleavages on every standard. As examples, 35% of social class E fell below the affordability standard compared to 18% of social class A and 18% of social class E lacked adequate

space compared to 8% in social class A. Class analysis is rare in the English Housing Survey publications but the income/tenure examination for 2016/7 (MHCLG, 2018l) showed that less than 4% of mortgagors were in the lowest income quintile and 10% in quintile two whereas 37% were in the top quintile.

In 2014–17, 30% of 25- to 34-year-olds whose parents were in a categorised low occupational class (e.g. delivery drivers or sales assistants) owned their home, compared with 43% of those whose parents were in a high occupational class e.g. lawyers, teachers or estate agents (Cribb, Hood and Hoyle, 2018). Green (2017) demonstrated that, in 2001, compared with young people with parents in semi-skilled and unskilled jobs, those with parents in professional and associate professional employment were 1.5 times more likely to own a home. By 2013, young people whose parents had professional jobs were 2.39 times more likely to own a home as those whose parents were in semi or unskilled work. Help from the ‘bank of Mum and Dad’ — now the UK’s ninth-most important mortgage financier — has contributing to this class divide.

Retrofit First

Retrofit First is a campaign organised by the *Architects’ Journal*. It makes sense in terms of job creation, climate change and improvements in the housing conditions of low-income housing.

The 2008 Climate Change Act committed governments to cut national greenhouse gas emissions by at least 80% by 2050 (from 1990 levels), and agree interim five-year ‘carbon budgets’ that take the country progressively towards that 80% target at the lowest possible cost. Housing can make a significant contribution to reducing carbon emissions. Estimates of the contribution of domestic accommodation to carbon emissions vary but Potton (2020) puts it at 15%. Reducing this contribution involves ensuring new homes are built to zero carbon standards and retrofitting older homes.

New Labour made a commitment to ensuring all new homes were zero carbon but the coalition government and subsequent Conservative governments backed away from this objective (see Lund, 2016). The government launched a consultation on Part L of the building regulations that closed on 7 February 2020. It proposed a two-stage approach, with measures to achieve either a 20% or 31% reduction in carbon dioxide emissions in 2020 regulations and a 75-80% reduction in 2025. The outcome from the consultation has yet to be published and, overall, very little progress has been made towards zero carbon emissions in new homes over the last ten years.

Retrofit

The main retrofit schemes promoted by successive Governments have been installing new insulation or heating systems. The Energy Company Obligation, paid for by a levy on energy companies, supports low income, vulnerable and fuel poor households. The Green Deal, launched by the coalition government, allowed loans for energy efficiency measures paid for by future additions to energy bills. However interest on the loans was very high and the scheme was axed in 2015 due to low take-up although some private providers now offer similar schemes. Private landlords are required to invest up to £3500 in improving their homes to a minimum EPC Band E before they let their property.

Energy Efficiency is improving. In 2006 the average Standard Assessment Procedure (SAP) rating was 48.9 (owner occupation) 47.1 (private landlord sector) and 62.3 (social sector). In 2018 the figures were 62.1 (owner occupation) 62.3 (private landlord sector) and 68.4 (social sector) but the private rented sector contains a much higher proportion of homes in the lowest energy efficient bands (E, F, G). However, past Government action has been criticised by the Committee on Climate Change in their 2019 report to Parliament. It noted:

Policies are not in place to deliver the Government's ambitions on energy efficiency (i.e. to improve all homes to at least 'EPC band C'). Building standards are not sufficiently enforced across the building stock and will need to be strengthened to make UK homes fit for the future. Regulations for the private rented sector prioritise costs for landlords over running costs for renters. MHCLG must play its part, including minimum standards for social housing, found:

(Committee on Climate Change, 2019)

Retrofitting older homes to high energy efficiency standards will not only contribute to reducing climate change it will also help the thousands of households in fuel poverty. Moreover, large-scale retrofitting, rather than piecemeal action, will substantially reduce costs.

However, it is insufficient only to retrofit older homes to high energy efficiency standards. One of the most searing UK images from the Covid-19 pandemic was of the parents and their children, too often from ethnic minorities, stuck in a small overcrowded flat on the fifteenth floor of a tower block with the lift out of action.

The decent homes standard requires revision with an environmental standard added (litter incidence, children not living above a specified storey in a flat block, play areas, access to green space, kitchens and bathrooms less than 25 years old, solid doors, fire safety, showers as well as baths, low consumption water pumps etc. (The Building Better, Building Beautiful Commission, 2020) suggested a fruit tree in every garden, presumably entire forests around high rise flats!). If retrofit and upgrade is implemented through an improvement grant system and the reduction of VAT on home improvement to 5%, as suggested by the Architect's Journal, it will help lower-income households to avoid the private landlord sector.

Conclusion: A 'New' Beveridge?

There have been calls for a 'New' Beveridge for some time and the Covid-19 pandemic has accelerated these demands (Fabian Society, 2020).

Beveridge's 1942 report was not about equality except in the very narrow sense of 'risk pooling'. Any 'New' Beveridge has to be about equality and a recognising that new 'giants' need to be slain. Beveridge emphasised environmental 'squalor' and climate change is foremost amongst the new challenges that have to be overcome to prevent a squalid future. A major retrofit programme ought to be at the centre of any 'New' Beveridge proposals for housing.

Beveridge recommended new towns as the solution to 'squalor'. Part of the new town appeal was the retention of enhanced value in the community and this appeal also applies to council housing. The Tudor Walters Committee (1918) stated that the ultimate level of subsidy would depend on the relationship between the initial cost of the dwelling and rental income over 60 years indicating that, in time, the dwellings would require no subsidy because rents would meet historic costs.

Recent calculations by on the costs of building new council housing

In the initial years, the incremental welfare savings and new tax receipts will be less than that needed to fund the government's contribution to the new homes — so additional borrowing will be required. But the policy does create a net annual surplus for the government under all of the tested scenarios by year 26 at the latest. Over 50 years it would generate material savings to the exchequer, ranging from £102 billion to £319 billion (in today's prices).

A programme of new council housing would not only alleviate housing need, it would contribute to restoring the image of the sector. The model should be terraced, the eco-friendly council estate in Norwich, that won the prestigious RIBA Stirling Prize for architecture.

Future predictions risk finding ‘fool’s gold’ but, given the very low interest rates on government borrowing, the government should be able to finance Covid-19 containment and its infrastructure investment announced in the 2020 Budget by long-term borrowing paid back over time. However, financing retrofit, new towns and an enhanced council building programme will be challenging.

In 2017, net housing wealth — with perhaps 50% stored in land value — was £4.6 trillion for owner-occupiers and £1.2 trillion for private landlords (Savills, 2017a) with additional amounts of wealth stored in undeveloped land. Housing wealth has been increasing, up 13% between 2012 and 2014 and 2016 and 2018 (ONS, 2019) and there is an overlap between owner-occupiers and private landlords in wealth holdings. The Resolution Foundation (2020) reported that the top decile of wealth owners obtained £10 billion from rental income and the 9th decile £4.3 billion compared to less than a £billion received by the fifth decile. Housing wealth distribution is very unequal with the bottom decile of the housing wealth distribution holding no housing wealth and housing wealth increasing very slowly until the 4th lowest decile (£54,600). The second highest decile had £375,000 in housing wealth and the highest decile £761,601 (ONS, 2019). There is an age dimension to this distribution but statistics on housing wealth and age are limited.

Taxing housing wealth arising from enhanced land value (‘underserved’ according to Henry George, 1879, David Lloyd George, 1909 and Winston Churchill, 1909) has a history of failure (see Lund, 2016) but is worth re-examination. A land value tax involves complicated implementation issues, in particular its relationship to other taxes such as the council tax, business rates and Stamp Duty Land Tax, developer contributions from enhanced land values and the technicalities involved in land valuation, especially if the value of the buildings on the land is to be discounted. None the less, as a tax that is difficult to avoid, acts as an incentive to sell and taps the large unearned wealth accumulation derived from land value hikes, it has considerable potential as a future revenue raiser.

The Conservative Party strongly dislikes taxing housing wealth arising from enhanced land values and Boris Johnson’s government will not touch the idea. However, by 2024, when the next General Election is due, debates on the blame for the handling of the Covid-19 in the UK will be prominent.

Civitas (2020), in an article with the title with the title ‘A hat trick of failures: How ‘the Blob’ led the British Government down the wrong path’ by Jim McConalogue states:

— It has one of the highest excess death rates per capita in the world for the first half of 2020 ...(authors’ calculations based on data from *The Economist*).

—Its reaction has been one of the most expensive of any country in the OECD both in terms of the cost of the measures that the government has taken and the overall damage to the economy (OECD).

—It is one of the least ready countries in the world to relax lockdown restrictions (the Blavatnik School of Government at Oxford University). Out of 170 countries analysed, only three countries in the world are less prepared to relax lockdown restrictions than the UK: Algeria, Nicaragua and Iran

To this accusation can be added: the discharge of patients from hospital to residential care without a Covid-19 test; the extreme shortage of protective equipment; the late requirement to wear face coverings on public transport etc. etc.

Paying for Covid-19 containment and reviving the economy will also be high on the political agenda and Labour may back a land tax.

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