



3 FEBRUARY 2020

HOMES FIT FOR HEROES: THE RISE AND FALL OF COUNCIL HOUSING

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I would like to begin this talk with a paradox. Britain is the country that built more public housing than any major economy. By 1979 one in every three households lived in council housing. For half a century there was political consensus that government had to intervene in the housing market to ensure good housing for all and eliminate slums. The system where democratically elected local authorities built, owned and managed housing, while central government provided subsidies and set design rules, seemed set to endure.

Yet within a few years the whole system of public housing was being dismantled. Since the 1980s, the majority of council housing has either been sold to existing tenants or transferred to non-profit housing associations (now known as registered social landlords). Councils were forbidden from building any new council housing, and the profits from the sales were transferred to the Treasury. This was the largest privatisation of all, raising more money than all the other sales of state-owned companies combined. Its popularity with working class voters, often voting Conservative for the first time, meant that it was almost impossible for other political parties to oppose it.

Over time, however, the shift to reliance on the private sector to meet all housing need has proved problematic. Private house building never made up the slack caused by the cessation of all council house building, and house prices have now risen to levels that make housing unaffordable for many people. Those who cannot afford to be on the housing ladder are facing growing costs, deteriorating conditions, and increased homelessness. The increase in the value of property has been the main driver of the enormous wealth gap that has opened up between rich and poor, and between prosperous and poor regions.

I would like to examine the forces that shaped the creation of the political consensus on state intervention in housing and those that led to its demise. I will look at two critical periods: the 1920s, when the modern system of council housing was created, and the 1970s, when its role was fundamentally questioned. My framework is the concept of 'path dependence' – where the initial policy choices create a constellation of powerful institutional, political and social forces that are very difficult to reverse. Another example is the NHS, whose structure and principles have endured since 1948 after fierce debates around its creation. The story of council housing is one of the few areas in UK social policy where the growth of state intervention was so dramatically reversed. How that came to place deserves more consideration.

This approach emphasizes the fact that major shifts in social policy are not inevitable but come out a struggle to find a new and enduring paradigm after a period of debate and uncertainty. The contingent nature of these developments belies the idea that any particular outcome was inevitable – whether it was the decision to make the state responsible to solving the housing crisis, or later to question the effectiveness of any state intervention.

I would question two popular myths that are often invoked to explain what happened. The first is the idea that as soon as the government realised the seriousness of the housing problem it mobilised to find solutions. In fact, decades of controversy and struggle took place before a new system emerged – which was a dramatic rupture with the past, driven by political mobilization amid the economic and social disruption of total war.



The demise of council housing has also been seen as the inevitable result of the inability of the state to intervene in the private market. One version, which I will call architectural determination, blames architects and planners, seduced by Modernism and out-of-touch with ordinary people, for not building housing people wanted to live in. Another strand blames the failure on the predictable inability of faceless council bureaucrats to maintain, repair and allocate housing fairly in the over-large housing estates that alienated their residents and produced social dislocation. But architects built also built for the private sector, which also produced its own large and sometimes faceless suburban estates.

In order to really understand what happened to council housing, we have to understand how that related to what happened to other tenures: private renting the first half of the 20th century, and owner-occupation in the later period. And we have to pay more attention to housing finance system that played such a critical role in reshaping the housing system.

I will start with the creation of the council housing system in the 1920s – the broad structure of which endured until the 1970s.

Landlords Under Siege

Most histories of council housing start with the 1919 Addison Act, by which the Coalition government attempted to fulfil its promise to build ‘Homes Fit for Heroes’ for soldiers returning from the First World War. Instead, I will start with the Glasgow Rent Strike of 1915. The First World War rent strikes were the culmination of a century-long struggle between landlords and tenants in 19th century urban Britain for better conditions and more security, in a system where landlords had absolute power to evict at will and little incentive to improve the overcrowded and unsanitary housing stock – a situation that was well documented in Parliamentary reports, press exposes and even novels.

The success of these rent strikes fundamentally altered the nature of the private rented sector by forcing the government to introduce a national system of rent control that endured until the 1970s. The continuing popular mobilisation of tenants made it impossible to go back to the old system where landlords had absolute power over their tenants. By undermining private renting as an unsatisfactory and unsustainable way of housing the working class, it became clear the only the state could step in to provide decent housing.

This outcome was no accident. It was the explicit policy of the leaders of the Glasgow Rent Strike, the Independent Labour Party under the leadership of John Wheatley, later Labour’s first Housing Minister. Wheatley grew up in the dire conditions of a one-room cottage without sanitation in a Lanarkshire mining village. His own experience convinced him that private rented housing could not provide adequate housing for the workers. By 1908 he had already proposed that Glasgow should build ‘£8 cottages for workers’ to replace the over-crowded slums.

But it was the new conditions of wartime that gave political power to the tenants and enabled the Glasgow Labour Party to mobilise them. The needs of total war – a vast increase in munitions production for the Western Front - and need for many more workers –increased overcrowding and put intolerable pressure on housing in major cities, especially those like Glasgow which already had the worst housing conditions.

The landlords thought the shortage of housing was an excellent time to raise rents. The government’s desire to maximise war output led them to take a less sympathetic attitude to the landlords, especially when the munitions workers began to join the protests.

The spark that lit the fire was the attempt in June 1915 by a landlord to evict a soldier’s wife and ill children while her husband was lying wounded in a field hospital in France. Mrs McHugh, living on the soldier’s allowance and with seven children, could not afford another rent increase. She was given 48 hours to quit. Brandishing signs saying ‘No Huns at Home’ tenants rapidly organised committees – led by local women political activists and suffragettes like Mary Barber, Agnes Dolan and Helen Crawford – to withhold the rent increases. They blocked landlords who attempted to evict tenants by barricading tenements with prams and flour bombs. By October 1915



the rent strikes had spread throughout the city, and when munitions workers marched to the court to prevent further evictions, the government had to act.

With rent strikes rapidly spreading across other munitions centres across the UK, the government introduced a complete nationwide freeze on rents – and importantly – mortgage interest payments (which meant lower returns for investors in housing.) This was intended as purely a wartime emergency measure. But when the war ended, amid further unrest by tenants – and the political unpopularity of raising rents for both working class and middle class tenants – it proved impossible to entirely abolish rent control in the interwar years, and indeed during the Second World War the government pre-empted protest by reintroducing full rent control which enduring until the 1970s.

With rent control, building new private rented housing for workers was uneconomic. In addition, middle class investors who had traditionally seen investing in local housing as a safe investment now found more attractive returns in buying government war bonds which offered risk-free 4% interest. Adding to the disincentives was the growing movement for wholesale slum clearance, where landlords with houses ‘unfit for human habitation’ would only be offered compensation for the site value of the land. With virtually no new building, the size of private rented sector continued to shrink.

The Creation of Council Housing

Under these conditions, and in a country where 90% of households were renting privately, the need for state intervention to tackle the housing shortage could no longer be ignored. In the 1920s, all three political parties proposed legislation to tackle the housing crisis – but it was the final measure, the Wheatley Housing Act of 1924, proved the template for the future development of council housing.

The Addison Act of 1919 developed by the Liberal MP as part of war-time reconstruction planning, for the first time required all councils to measure housing need and provided a full government subsidy for a temporary crash programme. The aim was to eliminate the housing shortage by building 500,000 council houses to a higher design standard. However, when post-war inflation, fuelled by a shortage of construction workers and building materials, tripled the cost of housing, the government abolished the programme in 1922 as part of the ‘Geddes Axe’ austerity drive.

Neville Chamberlain, who became the Conservative Minister of Health in 1923 (which also covered housing), had a long-standing interest in housing problems stemming from his involvement with Birmingham’s strong ‘municipal socialism’ tradition. His Housing Act proposed subsidising the private sector with a 20-year government subsidy, with councils being allowed to build only if they could show that the private sector was not. This, however, produced little new working class private rented housing.

John Wheatley, whose Housing Act was the main achievement of the short-lived minority Labour government of 1924, took a more comprehensive and long-term approach. His first act was to convene a meeting with the builders and building trade employees to agree a joint long-term plan to rapidly increase the number of apprentices in the building trade. He also convened a meeting with building suppliers to get a commitment – if necessary, backed by legislation – so that they would not take advantage of the expanded housing programme to inflate costs. Crucial to winning industry support was Wheatley’s commitment to a long-term council housing building programme that would guarantee continuous work for builders. Wheatley proposed to build 2.5 million council homes over 15 years, with a gradual expansion of output to 225,000 per year by 1934.

Wheatley also moved to provide the right financial and political incentives for local authorities to build. He guaranteed a £9 per year subsidy per house for 40 years (higher in rural areas) and limited the contribution of councils had to make from the rates. With income from rents, rates and central government, councils had a strong incentive to expand their building. Under these circumstances, output soared. By 1927, total housing production (including private housing) reached 273,000 units, a total much higher than we have achieved in the last two decades. Building more council housing was politically popular, and strong Labour support for increased council



building was an important factor in the party capturing control of most large cities by the 1930s – and grateful council tenants remained Labour voters for many years.

Most of this interwar council housing was built in garden estates on the outskirts of cities, such as the huge Becontree Estate in London and the Wythenshawe Estate in Manchester. As general needs housing, it was generally allocated to ‘respectable’ working class and middle-class tenants with a steady income and an acceptable standard of cleanliness. Tenants were visited before tenancies were offered, and housewives assessed on the state of their property. Rent collectors also kept an eye on tenants’ care of their new property, for example ensuring neatly tended front gardens. This made the acquisition of a council tenancy an aspirational goal for working class households and helped ensure the financial viability of the schemes. But there was a strong element of paternalism.

By the 1930s the National Government had shifted policy and declared ‘a Crusade Against the Slums’. The shift to rehousing families from slum clearance schemes led to fears that the bad habits of ‘slum dwellers’ would undermine the standards on the council estates. This is reflected in the letter sent to newly rehoused tenants sent by the Bristol’s housing department in 1936:

“The Housing Committee realise that you have been living under very undesirable conditions, and that in worn out houses it is very difficult to get rid of vermin. But there will be no excuse in your new house. Do not buy second-hand furniture, bedding or pictures unless you are quite sure that the articles are free from vermin. Insects do not like soap and hot water, and they also dislike dusters and polish. So if in the new house you keep your windows open, and keep your bodies and clothing, floors and stairs, furniture and bedding clean; use the duster frequently on all skirting and ledges, you are not likely to be troubled again with vermin. This sounds a lot, but life isn’t going to be all work for the housewife. The new house will be easy to keep clean and it will be well worth looking after.

The shift to a strategy of slum clearance – another perennial tension in the history of council house building – also caused problems with the affordability of rent in an era when there was no such thing as housing benefit.

The political consensus the central role of council housing was reinforced by the debate on post-war reconstruction during the Second World War. The 1942 Beveridge report identified ‘squalor’ as one of the five evils (along with ignorance, want, disease and idleness) that the government should take responsibility for in the new welfare state ‘from the cradle to the grave’.

With a substantial proportion of the housing stock damaged by wartime bombing, providing general needs housing to rebuild the country was a central priority of the 1945 Labour government. Under Nye Bevan, the Minister of Health, private building was severely limited, and councils were given priority in labour and materials in the housing drive. Bevan also insisted on higher standards for council housing, including two lavatories. His programme was hampered by a severe post-war shortage of materials and construction workers – added to by the slow pace of demobilisation. Furthermore, the government’s economic difficulties led to restrictions on imports of timber and cuts to government spending which slowed the pace of rebuilding considerably, and Labour never achieved its targets.

But rather than rejecting council housing, the Conservatives in their 1951 election campaign embraced it – and indeed made it their target to build 300,000 houses a year, the majority in the public sector, more than Labour had managed. By 1954 they had achieved this, and the Housing Minister, Harold MacMillan, was well on his way to becoming Prime Minister. The targets had been met partly by lowering standards, and partly by encouraging local authorities to adopt industrial building methods and giving them financial incentives to build tower blocks. When Labour came back into power in 1964, they aimed to increase output to 500,000 houses per year.

Council Housing under Attack

But by the 1970s, the whole concept of council housing was under attack. Critics wondered whether it was sustainable and affordable in a time of growing economic crisis. Other worried that council estates, beset by poor design and planning, alienated council tenants from society and led to growing social problems such as loneliness



and crime. Still others thought that council tenants lacked the freedom to shape their own destiny, unable to move or improve their property and subject to petty regulations.

The cumulative effect of all these critiques was to create a new narrative that disparaged council housing as more of the problem than the solution to the housing crisis and laid the groundwork for a radical shift in policy under Mrs Thatcher.

The first critiques of council housing, however, emerged from left-wing academics in the 1950s. Peter Wilmot and Michael Young's influential study *Family and Kinship in East London*, argued that the mass rehousing of working class families on large overspill estates destroyed their family support networks and led to isolation and alienation. This was part of a trans-Atlantic sociological debate that focused on the value of communities which suggested that alienation increased in the new and anonymous suburbs, debated in influential books such as David Reisman's *The Lonely Crowd* and Herbert Gans' *The Levittowners*, (which challenged this view). However, the US suburbs they were criticizing were private, owner-occupied developments, suggesting that the phenomenon was not inherent in the development of public housing. A reanalysis of some of the data in the British studies suggests that the picture was much more mixed – many tenants preferred to be rehoused away from 'nosy neighbours' and did not miss not having to live with their parents, and appreciated modern homes.

But increasingly, the critique of council housing shifted to an attack on its poor design and building standards. Here it was the tower block rather than the garden estates that were the focus of attention. The partial collapse of Ronan Point, a tower block in Newham, East London, after an explosion caused by a gas leak, was the turning point, with the widespread press coverage thrusting this in the public eye. Although tower blocks were always a small part of the total number of council houses, they were particularly visible in the big cities, such as London and Birmingham, where there they were built in substantial numbers in the 1960s. A broader critique of design standards, which was partly based on the US writer Oscar Newman's *Defensible Space*, was produced by Alice Coleman, whose influential book *Utopia on Trial* argued for close 'links between 'social malaise – from litter and vandalism to children in care – and the design and layout of modern estates.'

In addition, the council housing financing system was coming under increasing strain in the boom and bust years of the 1970s. This was mainly due to high inflation and high interest rates, which made it more expensive for councils both to build new houses (with rising costs of land and labour) and to finance them by borrowing at high interest rates. This was an example of 'front-loading', where the burden of high initial loan payments would be rapidly diminished if high inflation continued by cutting the value of the debts. But that would require both rents and housing subsidies to keep up with inflation, something that was difficult politically (in the case of rents) and economically, as governments sought to reduce their overall debts. In 1976, during the IMF crisis when Britain was required to make budget cuts to save the pound, the council house-building programme was temporarily suspended.

Finally, the question of council housing management was becoming more acute. This was not only a matter of managing repairs and maintenance as the council estates aged and became more differentiated. Fundamentally, it was a problem of how to devise a fair allocation system as pressures on the system increased. By the 1970s, for the most part the housing waiting list system - based on the date you applied - had been replaced by a 'needs-based' system, which allocated points for different types of housing need, rather than 'respectability'. This created tensions for many local people who now had a wait a very long time to be rehoused – and stay near their families. The passing of the Homeless Persons Act in 1977, which gave further priority to families and vulnerable individuals who were homeless, increased this tension. This was a very important step in ensuring that those in genuine need were helped first, but where such families were not local this further increased social tensions. Homeless families were often forced to live in the least desirable council estates – if not in bed and breakfast accommodation – which created further division within the public sector and revived some of the prejudices of earlier years against the undeserving poor. The upshot of all these changes, by making allocation decisions more public and explicit, was to make them more contestable and weaken the legitimacy of the system as a whole.

Constructing Owner-Occupation: The Politics of a Property-Owning Democracy



But the key change that explains the policy shift was growing appeal of owner-occupation. How this came about requires more explanation. Although the Conservatives had long felt that a ‘property owning democracy’ would best support their values, the growth of owner-occupation was not an explicit aim of public policy, but as a result of social, commercial and financial developments.

The first boom in owner occupation came in the 1930s. Ironically, it was driven by the 1931 financial crisis, which led to the devaluation of the pound and the Great Slump. The depression led to a fall in the price of housing, particularly because of lower materials and labour costs. Meanwhile, the drop-in interest rates to 2%, coupled with the growth of large, national building societies such as the Abbey National made house purchase much more affordable. The boom was mainly in the more prosperous ‘Metroland’ of London suburbs and the Southeast, where speculative builders pooled costs to offer 95% mortgages.

But owner-occupation in the 1950s and 1960s was still not an aspiration shared by all middle-class people, much less those who were desperately waiting for a council housing. Many middle-class people were perfectly comfortable living in rent-controlled private rented accommodation, which was cheaper and meant less responsibility for repairs. People with experience of the Depression were also far less likely to want to take on the large debts that a mortgage represented. And mortgages were still hard to obtain, requiring regular savings with a building society for many years and a personal interview, and were not usually available to single people or women. The Bank of England also directly controlled the amount of lending allowed in the system to control inflation.

The first issue of *Which?* magazine to cover house purchase put it this way:

*“Mortgages used to be thought of as a burden and a shameful one at that. Some people see them this way still. Poor wretch, they say, look at him - three kids and a mortgage...
The truth is, if you have got a mortgage, you are privileged...
So we don't feel too cut up about problems of people who already have mortgages – We are much more bothered about people who don't have one.”*

What had changed in the 1970s was a new attitude towards debt, which was shaped partly via advertising and advice columns. It was part of a bigger change to a consumer society in which status was more closely related to material possessions. Credit cards were first introduced in 1969. Mortgages also became easier to obtain, with smaller deposits and greater availability as banks provided competition for building societies. The availability of credit in turn precipitated the house price boom that began in the 1970s. Unlike most consumer goods, houses doubled in value in 1972-74 and by nearly as much in the 1980s. This provided strong pressure to buy sooner rather than later before prices got out of reach and made house purchase much more financially desirable as a hedge against inflation. The house price boom also led to a further decrease in the size of the private rented sector, with the rise of ‘gentrification’ as middle class families purchased inner city property. And there was a boom in DIY as more people chose to improve their homes and gardens.

The Right to Buy

By 1971 half of all households were owner-occupiers. This was a sea change that neither political party could ignore. And so how to appeal to potential owner-occupiers became a pre-occupation of both political parties – and both Labour and the Conservatives began to consider selling council houses to their tenants. Some local authorities - notably the Conservative controlled GLC – had already begun selling off some of their newly built housing stock under permissive legislation, and this had proved very popular.

For the Conservatives, the most radical proposal came from Peter Walker, who suggested giving away council houses to those tenants who had lived in them a certain number of years (and had paid as much in rent as their house was worth). This was too radical for Margaret Thatcher, who in 1974 was Shadow Environment Secretary. She worried that ‘our people, who had struggled with a mortgage to buy their Wates home’, would feel this was unfair. However, reluctantly, she agreed to a more limited endorsement of discounted house sales – and a promise



to limit mortgages for all owner-occupiers at 9.5% (from the market rate of 11%) – an open-ended commitment that also made her uneasy.

Meanwhile, within the Labour government, which narrowly won the 1974 election, a strong lobby for selling council houses was developing. Led by Bernard Donoghue, head of the Downing Street Policy Unit, and Joe Haines, Prime Minister Harold Wilson's press secretary, they argued that Labour needed to avoid being outflanked by the Tories who might eat into their substantial bloc vote among council tenants. They also argued that such sales would free tenants from petty bureaucracy and make working class owners better off financially. However, the Labour proposals differed from later Conservative proposals in significant ways: councils would retain the right to repurchase the homes when the original tenants sold, and the money raised by the sale would go back into building more local authority housing. But the real sticking point was the almost universal opposition of Labour local authorities, for whom building – not selling - council houses was seen as their most important achievement.

The Conservatives had no such concerns. In the 1979 Manifesto they pledged to give all council tenants the right to buy their homes at discounted rates, ranging from 33% after 3 years tenancy to 50% after 20 years, along with a guaranteed right to a mortgage. In introducing the legislation, Mrs Thatcher said that the plan 'would fulfil Anthony Eden's dream of a property-owning democracy' and 'to give more of our people the freedom and mobility, and the prospect of leaving something to their children and grandchildren, which owner-occupation provides.' In order to overcome the opposition of Labour councils, the bill also gave draconian powers to the Secretary of State – then Michael Heseltine - to force reluctant councils to sell. On the contentious issue of whom the receipts from the sales should go to, the Treasury largely won the battle with the Department of the Environment, and the capital receipts played an important part in reducing the national debt. As part of that objective, the Treasury insisted on blocking all further council house building. The right to buy was the first in a number of salvos that eventually led to a great weakening of the power of local government and limited their ability to innovate and undertake social initiatives.

In line with Treasury policy, the number of council houses built fell from over 200,000 in 1979 to just 14,000 three years later.

On its own terms the right to buy was a success on three fronts. For those who could afford to buy and lived in decent homes, it was a windfall that gave them both autonomy and the prospect of realizing large gains when they sold up, although some people whose circumstances changed were not able to keep up the payments. The 1.5 million council homes sold substantially raised the owner-occupation rate in Britain to 63% by 1990. People who bought leasehold flats, however, faced more issues with the level of service charges they were still obliged to pay local authorities.

Secondly, the policy did yield major dividends for the Treasury. As foreseen, it produced greater savings in government expenditure than any other policy. As well as the immediate revenue from sales, it reduced pressure on long-term government borrowing that had funded house building and made it easier to raise rents for the remaining council tenants, while facilitating tax cuts.

Finally, the policy was extremely popular politically, embodying Mrs Thatcher's philosophy of giving power to the people and liberating them from state control. It was widely believed to have won the Conservatives power in the 1979 election and helped Mrs Thatcher stay in power by encouraging working class defections from Labour. Labour politicians, just as much as Conservative ones took note of its appeal to voters and were extremely reluctant to oppose the right to buy in future elections. Indeed, there were more council house sales during the period of "New Labour" from 1997 to 2010 than there had been before they came to power.

Success or Failure?

There have also been major long-term downsides to the right to buy.

The sale of council houses fundamentally changed the social composition of the public housing sector, with increasing numbers of unemployed, elderly and single parent families remaining. This altered the social balance on estates and increased the stigmatization of council housing, while decreasing the ability of the remaining tenants



to pay the full rent. In the long-term this led to a huge increase in the payment of housing benefit (both in the private and public sector), which rapidly overtook the amount of money invested in long-term housing provision.

The right to buy, when coupled with the complete freeze on council house building, also led to the creation of a long-term housing shortage, as private sector building did not take up the slack from the era when council building made up half of all new housing. Combined with even easier availability of mortgages, this fuelled another long house price boom that ultimately put house purchase out of reach of many young people and first time buyers. Attempts to further encourage house purchase for first time buyers by government subsidies to mortgage interest rates have had the effect of further raising prices.

The replacement of local authorities with housing associations as the main providers of social housing has proved disappointing both from a management and building point of view. The building of more 'affordable' housing for rent has become dependent on the success of private luxury developments for sale. As construction and land costs have risen, housing associations have had to pay for their subsidized housing through selling more of their development to private owners. And councils have also found it difficult to enforce agreements with private developers to build a proportion of social housing as their costs rise.

Although the private sector has now overtaken the council sector in size, it too does not offer satisfactory accommodation for many families, particularly with the insecurity of tenure that could prevent putting down permanent roots. And rents, closely tied to house prices, are also becoming unaffordable.

Retrospect and Prospect

The council house system lasted a remarkably long-time as the centrepiece of British housing policy. This corresponded to a period of rapid improvement in housing conditions and reduction in the shortage of housing. Since its demise, we have struggled as a nation to solve the housing puzzle, especially as regard to costs. The huge increase in house prices has redistributed wealth to those in the middle- and top-income groups, while lowering the share of wealth held by the bottom half of the population. It has also created huge generational inequality, and owner-occupation as a percentage of all households seems to have reached its limits and may even be declining. And we have failed to build vibrant and thriving communities in many towns and cities.

Whether housing can be a force for equality rather than the accumulation of wealth is still an open question. The tax system still privileges housing wealth, not least through the current system of council tax. Some sort of greater contribution from homeowners might be necessary to meet the cost of future services, such as social care. But more importantly, can we conceive of new methods of state provision that avoid the mistakes of the past and builds mixed communities, working with the private and voluntary sector to provide adequate services and local pride with more public participation and control?

What would be required would be not just practical steps but a change of imagination, from a belief that owner-occupation is the only desirable tenure, to the idea that the public sector in a different form could again be the lead developer which could provide the mixed accommodation and vibrant communities that people want to live in. It is a formidable challenge, but just as we found a way to tackle the even more overwhelming housing problems of the 19th century, we must find a way to rethink our housing system for the 21st century.

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