

# Brick and Mortar Dreams and Nightmares: a Historical Look at the Role of Home Ownership in Britain

Alice Tihelková

## ABSTRACT

*The nationwide preoccupation with the “property ladder” and the high premium placed on owning one’s own home have traditionally set Britain apart from other European countries, where renting has been a popular living choice carrying few negative social connotations. The view of home ownership as the affirmation of the individual’s full membership in society persists to this day, despite the UK currently facing a massive housing shortage and growing unaffordability of homes. Taking a historical perspective, the paper identifies the key developments that have contributed to home ownership acquiring such enormous social value for the British and reveals a number of adverse social consequences of the overemphasis on owner-occupancy. Special attention will be devoted to the concept of property-owning democracy and the Right to Buy policies spearheaded by Margaret Thatcher in the 1980s, with the aim of revealing how they contributed to the housing crisis Britain is experiencing at present. In addition to books dealing with history and cultural studies, the paper draws on recent sociological reports, blogs, newspaper articles and documentary films.*

## KEYWORDS

home ownership, housing crisis, Right to Buy, Thatcher, property-owning democracy, council housing

## Introduction

In addition to the all-absorbing topic of class, home ownership is known to be one of the chief preoccupations of British people, with the desire to own their bricks and mortar deeply ingrained in their psyche. Unlike numerous Western countries in which renting is the norm as well as a socially neutral housing choice opted for by people across the social spectrum,<sup>1</sup> the British traditionally place an unusually high premium on being property owners. It may even be argued that owning a home represents the British version of the American dream.<sup>2</sup>

Statistics from Britain show a declining ownership rate, currently at its lowest level for 30 years. In 2021 only 65% of Britons own their homes (in 2000, the number was 73%), compared to 90% of Croatians, 79% of Czechs, or 72% of Italians. The affordability of homes in the region continues to decline due to a number of factors, from rising property prices to tightening rules on mortgage lending.<sup>3</sup>

Nevertheless, despite widespread debate about Britain’s emerging “Generation Rent” and the growing necessity to rethink renting as a life choice, the desirability of owner-occupancy shows no signs of abating. A number of recent surveys have revealed a set of attitudes and values

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1 Mark Flint, “Changing the Face of the British Rental Market,” *Essential Living*, November 21, 2017, available at: <<https://www.essentialliving.co.uk/blog/changing-the-face-of-the-british-rental-market>>.

2 Alexis Self, “What’s Behind Britain’s Perverse Obsession with the Housing Market?” *Prospect*, May 24, 2020, available at: <<https://www.prospectmagazine.co.uk/politics/coronavirus-housing-market-property-rent-strike-britain-uk>>.

3 “Home Ownership Rate in Selected European Countries in 2019, by Country,” *The Statista*, February 3, 2020, available at: <<https://www.statista.com/statistics/246355/home-ownership-rate-in-europe/>>.

that continue to underpin the concept of home ownership: owning is associated with, for example, putting down roots, gaining a degree of personal freedom, acquiring a stake in society and securing a safer life in a strong community.<sup>4</sup> Renting, on the other hand, is connected with rootlessness, insecurity and exclusion, while also representing “dead money” in a system where property plays an important role in the provision for old age.<sup>5</sup> The myth of home ownership as the only path to a secure and independent life continues to thrive even in a socioeconomic situation in which renting is becoming the only option for growing swathes of the population.

Taking a historical perspective, this article attempts to trace the development of the British preoccupation with home ownership as well as to show which trends have reinforced the social importance of the property-owning status. In addition, it seeks to demonstrate how the overwhelming preference for owner-occupancy, once widely encouraged by vote-seeking politicians, has contributed to the major housing crisis Britain is facing today. Special attention is devoted to the Right to Buy policy, a program which has seen Britain’s robust council housing stock sold off into private hands without providing an adequate replacement that would meet the housing needs of those unable to step onto the property ladder. An alternative to the property-owning British Dream is proposed based on council housing as a major housing provider enabling the security and long-term stability lacking in the volatile private rental market on which growing numbers of Britons are having to rely.

The article draws on a wide variety of sources: historical monographs (notably those by Martin Pugh, Dominic Sandbrook and David Kynaston), academic papers, newspaper articles, sociological studies by institutions such as Joseph Rowntree Foundation, the Resolution Foundation and the Institute for Public Policy as well as numerous reports of property companies in the UK.

## Home ownership before and after the Great War

Writing to Grand Duke Carl Alexander of Saxe-Weimar in 1986, London-based German architect Hermann Muthesius noted: “There is nothing as unique in English architecture as the development of the house [...] no nation is more committed to its development, because no nation has identified itself more with the house.”<sup>6</sup> A keen observer of English life and architecture, Muthesius came to see the preoccupation with the home as an expression of the Anglo-Saxon predisposition towards individualism. “The great store that the English still set by owning their home is part of this powerful sense of the individual personality,” he noted, pointing out that the powerful need for privacy impelled the English to fulfil their social needs inside their homes rather than in the “hubhub of metropolitan life.”<sup>7</sup>

4 “Majority of Britons Still Aspire to Become Homeowners,” *pbctoday*, October 24, 2016, available at: <<https://www.pbctoday.co.uk/news/planning-construction-news/majority-britons-still-aspire-become-homeowners/28167>>.

5 Daniel Dorling, *All That Is Solid. How the Housing Capital Defines Our Times and What We Can Do About It* (London: Allen Lane, 2014), 2.

6 Tristram Hunt, “How the English Became Obsessed with Property,” *New Statesman*, February 2, 2004, available at: <<https://www.newstatesman.com/node/194947>>.

7 Hunt, “How the English Became Obsessed with Property.”

Nevertheless, to identify Britons at the turn of the twentieth century as a nation of dedicated homeowners would be misleading. Before the outbreak of the Great War, fewer than 10% of British houses were actually owner-occupied.<sup>8</sup> Victorian middle-class families did not aspire to home ownership in any large numbers despite having the necessary resources – renting was seen as a more rational option, since the family was able to change its residence as required by its circumstances without having to undergo the cumbersome purchase process. In addition, the British construction business was not a very dynamic or innovative sector of the economy; its practices had barely changed since the start of the Industrial Revolution. Thus, the secure middle-classes did not see owning their home as particularly relevant for asserting their social status. Rather, it was the aspirational working class (skilled manual workers) and lower middle-class employees on modest incomes who were more likely to see home ownership as a badge of respectability. The unaffordability and insufficient supply of suitable private homes, however, made it difficult for them to act on their aspirations for upward social mobility. Overwhelmingly, they rented their homes from private landlords. For the working class, this would often have been a slum landlord, whose neglect of the rental property created a life of squalor for the family, as vividly portrayed by George Orwell in his investigative account *The Road To Wigan Pier*.<sup>9</sup>

After 1918, however, the situation changed dramatically. Faced with the prospect of revolutionary tendencies spreading in the economically volatile post-war period, political parties and other institutions of power were looking for ways to stabilize society. As soldiers returned from the war and women exercised the franchise for the first time, housing became a priority policy for the post-war governments, with both public and private initiatives mushrooming to meet the mass demand. The post-war Liberal government launched a large-scale program of building council houses for demobbed soldiers and for workers in general. Inspired by the ideas of the garden city movement of the Edwardian era, Prime Minister David Lloyd George saw the provision of decent homes as an efficient policy to stave off left-wing radicalism, as “insurance against revolution.”<sup>10</sup> Using a system of subsidies for local authorities, the government provided 213,000 council homes in the inter-war era, most of which were well-built and generously laid out houses with gardens in low-density cottage suburbs mimicking middle-class housing. Despite the relatively high rent, which made them unaffordable to unskilled workers, the houses were an enormous improvement on the cramped and crowded inner-city terraces. However, their number was not sufficient to meet the housing needs of the era, especially as the originally ambitious targets of the Addison Act (including 500,000 new houses) were abandoned by the government due lack of funds. The real housing boom, therefore, took place in the private sector in the form of detached and semi-detached homes built for owner-occupancy on the watch of the interwar Conservative governments.

Like Lloyd George’s Liberals, the Conservatives were eager to pursue initiatives to maintain the social status quo as well as boost electoral support for their party, with housing targeted as the principal means for achieving this end. Addressing the Labour Party in 1926, the leader of the

8 Martin Pugh, *We Danced All Night. A Social History of Britain Between the Wars* (London: Vintage, 2008), 58.

9 See George Orwell, *The Road to Wigan Pier* (London: Penguin Books, 2001).

10 Mark Swenarton, *Homes Fit for Heroes. The Politics and Architecture of Early State Housing* (New York: Routledge, 2021), 187.

Tory Group on Leeds Council declared: “It is a good thing for the people to buy their own houses. They turn Tory directly. We shall go on making Tories and you will be wiped out.”<sup>11</sup>

The cornerstone of the Conservative approach to housing was the concept of a property-owning democracy developed by the Scottish MP and junior minister at the Scottish Office Noel Skelton. The advance of mass democracy, Skelton argued, had extended political and educational rights to the masses but failed to extend their economic rights, creating a disparity that threatened to destabilize society. To redress the situation, a program of “constructive Conservatism” was required which would offer people co-partnership in an industry and land reform while granting them greater participation in democracy through the use of referendums. The proposed redistributive measures, unusually radical for a Conservative politician, were considered worth making to maintain allegiance of the wage-earning population to capitalist production.<sup>12</sup> Although Skelton’s call for what was essentially a form of Conservative cooperativism went largely unheeded, his argument that property ownership would give people a stake in society and should be significantly expanded to boost social stability became a staple of Conservative policies, with future Prime Ministers Anthony Eden, Harold Macmillan, Margaret Thatcher and David Cameron ranking among its staunch adherents.

In addition to the vote-seeking political class, the identification of owner-occupation with a superior lifestyle was readily adopted by budding interwar construction companies, with their advertising campaigns aimed at convincing prospective purchasers that they were buying more than brick and mortar: they were acquiring a life of respectability and civic decency.

It is greatly to a purchaser’s advantage to buy a house in a district where home ownership prevails, because the future respectability and stability of that district is assured. When a district has a majority of individual owners in it, a far greater interest is taken in local government and needless or reckless expenditure is avoided.<sup>13</sup>

As shown by Pugh, the construction companies in the inter-war era liked to sell their houses as “properties of a definite class,” emphasizing “the need to keep the estate select.”<sup>14</sup> This campaign clearly implied spatial segregation of owner-occupied enclaves from the less well-of segments of society, with homeowner status marketed as a guarantor of greater safety, fewer anti-social phenomena and a higher-quality environment. Despite the general reputation as a hungry decade of depression-stricken towns and dole queues, the 1930s witnessed one of the biggest housing booms in British history. While the traditional industrial mainstays in the North suffered, living standards were improving in other parts of the country, especially in the South-East. Those middle-class families whose livelihoods were untouched by the Depression found their home-owning dream easier to fulfil than previously for a number of reasons. To begin with, money was cheap, owing to low interest rates. In addition, the mortgage down payment had been reduced to 5% and

11 John Ramsden, “A Party for Owners or a Party for Earners? How Far Did the British Conservative Party Really Change after 1945?” *Transactions of the Royal Historical Society* 37 (1997): 50, accessed March 20, 2021, <<https://www.jstor.org/stable/3679150?seq=1>>.

12 Amit Ron, “Visions of Democracy in Property-Owning Democracy: Skelton and Rawls and Beyond,” *History of Political Thought* 29, no. 1 (2008): 170, accessed May 18, 2021, <<https://www.jstor.org/stable/26224022?seq=1>>.

13 Pugh, *We Danced All Night*, 65.

14 Pugh, *We Danced All Night*, 65.

repayment extensions were introduced. Furthermore, thanks to the mass-production building methods pioneered by companies such as Laing and Wimpey, houses became more affordable, with 85% of them selling at less than 750 pounds (about 45,000 in today's money). Finally, land was plentiful due to a general absence of planning and zoning restrictions, aiding the affordability of the new-builts. Within the five years following the Wall Street crash, almost 300,000 homes were built in the UK, with mortgages worth a total of 100 million pounds issued,<sup>15</sup> a situation also made possible by stable or slowly rising wages of those lucky to stay in employment. It was therefore in the 1930s that homeowner status became an indelible part of middle-class identity, a sign of having acquired full membership in society.

In the meantime, the council house sector continued to cater to those lacking the sufficient means to enter the property-owning class, with the quality of many council homes so high that they were virtually indistinguishable from privately owned houses. Nevertheless, not even the council housing sector was immune to the advances of owner-occupation. Some councils, largely Conservative ones, were reluctant to bear the costs of maintaining their housing stock and saw the possibility of selling them off to the tenants as a way to relieve their budgets. This policy, later known as Right to Buy, was already in place in a limited scope before the Second World War.

## Home ownership in the postwar era

With a Labour government in charge, the years 1945-1951 were a period of sweeping social reforms, delivered on the basis of the Beveridge Report (1942), a plan for the creation of a comprehensive system of welfare provision. The Report identified squalor (inadequate housing) as one of the so-called Five Giants, the most pressing social problems requiring new policies. For the firebrand MP Aneurin Bevan, Minister of Health and Housing in Attlee's postwar government, large-scale construction of council homes represented a primary means of tackling squalor. While the Liberals in the early part of the century saw council housing as a means of placating revolutionary tendencies and boosting support for the status quo, Bevan saw state-provided housing as a vehicle of changing the status quo with a view to creating a more egalitarian society. Where the pre-war council estates were primarily intended for working-class residents, Bevan's vision was much bolder and broader: he envisioned council housing as the primary housing mode of the future, serving the needs of both working- and middle-class people. It was the "living tapestry of the mixed community," modelled on the traditional English and Welsh villages "where the doctor, the grocer, the butcher and the farm labourer all lived in the same street,"<sup>16</sup> a vision seen by Bevan as the housing ideal that prevented segregation by class.

Bevan's dream of a powerful public housing sector that would eventually trump owner-occupancy failed to materialize in the end. First of all, building the generously laid out cottage-type houses preferred by Bevan proved costly and the pace of construction was too slow to respond to the enormous need for housing. As a result, the Conservative governments of the 1950s abandoned

<sup>15</sup> Dorling, *All That Is Solid*, 32.

<sup>16</sup> John Boughton, "Social Housing Under Threat – Keep It Affordable, Flourishing and Fair," *Municipal Dreams*, June 24, 2014, available at: <<https://municipaldreams.wordpress.com/2014/06/24/social-housing-under-threat-keep-it-affordable-flourishing-and-fair/>>.

the mixed community idea and began to build cheaper council homes, often high-rise blocks of flats instead of low-rise houses with gardens. While this change of strategy enabled building at greater volumes, the new housing developments proved unattractive for the more aspirational tenants, resulting in the loss of the social mix typical of the earlier council house projects.

The ultimate goal of the Conservatives when it came to housing, however, was to restore the dominance of the private sector, with council housing gradually assuming the role of a mere safety net for those “who could aspire to no better.”<sup>17</sup> Maintaining that council housing encouraged dependency on the state, Conservative Prime Minister Anthony Eden called for the resurrection of property-owning democracy. Unlike Skelton, however, who had mainly been preoccupied with the ownership of industrial property, Eden re-focused the concept of property-owning democracy towards the home. Speaking to the 1946 Conservative Party conference, he drew a distinction between the socialist model “where everyone must rely on the State for his job, his roof, his livelihood” and the Conservative idea “that the ownership of property is not a crime or a sin, but a reward, a right and a responsibility that must be shared as equitably as possible among all our citizens.”<sup>18</sup> A similar position was taken by his fellow-Conservative Harold Macmillan, who maintained that home ownership fulfilled “a deep desire in people’s hearts.”<sup>19</sup> Having succeeded Eden as Prime Minister, Macmillan took steps to boost the role of the market in housing provision at the expense of local authorities. Measures were introduced to support greater affordability of mortgages as well as increasing the proportion of licenses local authorities could award to private housing projects. Although the free market alone was unable to deliver the required numbers of homes and council houses which continued to be built throughout the Fifties, by 1963 spending on council house construction as a share of the gross national product was only over half what it had been in 1951.

## Right to Buy

With the renewed emphasis on private home ownership under the post-war Conservative administrations, the idea of selling off the existing council homes to tenants (enabled by the 1936 Housing Act) was gaining traction by the 1950s as Britain entered the era of post-war affluence. Although sales were modest during the first two post-war decades and did not reach significant numbers until the 1970s, the policy also gradually began to win the support of the Labour Party. In 1977, a high-profile housing study by the James Callaghan Labour administration acknowledged that “for most people, owning one’s house is a basic and natural desire.”<sup>20</sup> A far cry from Bevan’s ideal of council homes as the universal housing provider, the attitudes of both parties to home ownership began to converge as they sought to adjust to the society’s growing affluence and

17 John Boughton, *Municipal Dreams. The Rise and Fall of Council Housing* (London: Allen Lane, 2018), 58.

18 Stuart Ball, *The Conservative Party since 1945* (Manchester: Manchester University Press, 1998), 104.

19 Brian Groom, “A Pragmatic Kind of Obsession. The Strongest Defenders of Britain as a Bastion of Home Ownership Are Politicians,” *Financial Times*, March 25, 2013, available at: <<https://www.ft.com/content/27b87244-9540-11e2-a4fa-00144feabdc0>>.

20 Anthony Broxton, “Broken Dreams: the Rise and Fall of British Council Housing,” *Tides of History*, May 6, 2018, available at: <<https://tidesofhistory.com/2018/05/06/municipal-dreams-the-rise-and-fall-of-council-housing-by-john-boughton/>>.

consumerism (a development immortalized by Mike Leigh's television film *Abigail's Party*, which depicts an aspirational family preoccupied with comfortable housing and a fashionable lifestyle).

The ultimate opportunity for the mass extension of home ownership through the sell-off of council homes was seized upon by Margaret Thatcher, an emphatic advocate of the doctrine of property-owning democracy. As early as 1974, Thatcher made it plain what she considered real British dream: "The greatest ambition of many people is to own their home [...]. In the Conservative Party, we must have as our prime objective a big increase in home ownership. If some greater financial incentive is required we shall have to be prepared to give."<sup>21</sup> In August 1980, her government introduced the Housing Act, which enabled council tenants to buy their rented homes at a heavily subsidized price. The Act was masterminded by Thatcher's minister Michael Heseltine, who was driven by his belief that home ownership stimulated the attitudes of independence and self-reliance that formed the bedrock of a free society. Wildly popular among voters, the policy saw a massive extension of the propertied class within a short period of time, though the sales were not spread evenly, with houses were more likely to sell than flats, and residents in the South more likely to buy than those in the North. In delivering Right to Buy, Thatcher saw herself as a creator of a new group of free individuals with a stake in society whose newly gained independence contrasted with the council tenants' dependence on the state:

Wherever we can we shall extend the opportunity for personal ownership and the self-respect that goes with it [...]. Half a million people will now live and grow up as freeholders with a real stake in the country and with something to pass on to their children. There is no prouder word in our history than "freeholder."<sup>22</sup>

According to housing academic Peter King, Right to Buy was popular because it transferred property permanently and unconditionally from the state to the family, appealing directly to the public's desire for privacy and control by addressing potential buyers as individuals rather than groups.<sup>23</sup> Property owners were liberated from the control of councils and were able to modify their home to their liking (such as choosing a new front door or altering the façade), thus putting a personal mark on their residence. Right to Buy appealed to "mine-ness": a sense of place and belonging, of having arrived through owning the roof over the head of themselves and their family. It also conferred a sense of respectability, as council tenancy had by now carried a degree of social stigma.

The benefits of the Right to Buy seemed impossible to overlook. It enabled people normally unable to afford to buy property to become home-owners, thus boosting their social status and sense of autonomy. Home ownership was no longer the preserve of the middle and upper classes; the "British Dream" was now more widely available than before. In addition, it provided the former council tenants financial security (with the homes becoming pension pots for their retirement years) and allowed them to pass on the assets to their children. Finally, as anticipated by the proponents of property-owning democracy, the policy improved the appearance of houses

21 Margaret Thatcher, "The Owner Occupier's Party," *Daily Telegraph*, July 1, 1974, available at: <<https://www.margaretthatcher.org/document/102377>>.

22 Dominic Sandbrook, *Who Dares Wins. Britain 1979–1982* (London: Allen Lane, 2019), 236.

23 Sandbrook, *Who Dares Wins*, 238.

and entire areas. It even contributed to the creation of mixed communities, albeit in a different way from what Aneurin Bevan anticipated.

On the other hand, the emphatic embrace of home ownership as the default housing mode engendered numerous problems which continue to be felt to this day. First and foremost, it reduced the housing stock available to councils, as the houses and flats sold under Right to Buy were not replaced, with councils forbidden by the government to use the revenue from the sales to build new council properties. This gave rise to a dire social housing deficit and created a boom in the private rental market, with individuals unable to obtain a council home having to rely on sub-standard and insecure accommodation, creating a situation that seems like a throwback to the *Road to Wigan Pier* era. In addition, the much-touted advent of property-owning democracy was practically a give-away to just one generation of buyers, leaving future generations unable to purchase homes for themselves, and thus having to rely on the volatile private rental market. The policy furthermore widened social differences, with the “nicer” homes, such as detached or terraced properties, selling quickly while the worst properties, especially high-rise buildings, remaining with councils continuing to manage them. Finally – and ironically – the houses once built as stable and affordable accommodation for ordinary people have become as a direct result of Right to Buy the subject of property speculation, with as many as a third of them ending up in the ownership of buy-to-let private landlords.

## Where next?

Recent years have seen Britain in the grip of an acute housing crisis. The situation is accompanied by a wider cost-of-living crisis brought about by a combination of welfare cuts, falling real income rates, rising consumer prices and the growth of precarious employment. Predictably, such a crisis has markedly increased the need for affordable homes, with five million Britons currently on waiting lists for social housing. An unprecedented number of people are renting from private landlords, with up to half of all Londoners struggling to pay the rent even before the COVID 19 measures put in place by the national government.<sup>24</sup> Amidst the crisis of such a scale, however, the governments of the past decade have appeared puzzlingly wedded to the Thatcherite concept of homeownership, seemingly unaware that Thatcher embarked on her housing privatization project at a time when the supply of housing was fairly plentiful due to the council housing sector, which at the time was providing nearly 40% of homes. Even Macmillan, despite wholeheartedly embracing the idea of property-owning democracy, recognized the necessity of the state ensuring housing to cover shortages.

Solutions proposed by recent governments appear overwhelmingly centered on building homes for owner-occupancy, ignoring the fact that even swathes of middle-class Britons currently find the property ladder beyond their reach. Tellingly, George Osborne’s flagship program for first-time buyers Help to Buy was scrapped in 2019 amidst criticism that it was more expensive than renting. Writing for *City Monitor* magazine, Charlie Lawrence denounced the scheme:

<sup>24</sup> “Half of London’s Tenants ‘Struggle to Pay Rent’” *BBC News*, April 7, 2016, available at: <<https://www.bbc.com/news/uk-england-london-35977445>>.



It was meant to get a new generation of people onto the “housing ladder” – that semi-mythical place of milk and honey where your money works for you and everyone votes Tory. But what it’s actually done is passed huge profits to developers and screwed over the very people who bought into it.<sup>25</sup>

The approach to Britain’s housing shortage focused on delivering homes for owner-occupancy appears likely to continue under the premiership of Boris Johnson, whose rhetoric emphasizes his understanding of Britons’ deep-seated desire to own and his commitment to delivering a record number of private homes: “The change I want to see is giving millions of young people the chance to own their own home.”<sup>26</sup> Such pledges will undoubtedly strike a sympathetic cord, as research after research study shows that home ownership remains a cherished dream for Britons despite the economic odds against it. For instance, the nationwide survey “The Future of the Homeownership Dream” conducted in 2020 by mortgage provider Santander Mortgages on 5,002 non-homeowners reveals that nine out of ten renters are still hoping to step on the property ladder; for 51% of them, owning their home is one of the top life priorities – more than having children (27%) or getting married (19%). At the same time, however, 70% of would-be buyers express skepticism about the home ownership prospects of the future generations, stating their belief that for many young people this dream is over.<sup>27</sup> Miguel Sard, Managing Director of Santander Mortgages, reflected on the results of the survey.

It’s clear that while the aspiration to own a home is just as strong as in previous generations, it’s a dream that is looking increasingly out of reach. Without change, homeownership in the UK is at risk of becoming the preserve of only the wealthiest young buyers over the next decade. [...] This report should be a wake-up call for industry and the government to think more creatively to keep the home ownership dream alive for the generation of first-time buyers.<sup>28</sup>

Given the ever-dimmer prospects of achieving homeowner status, the question arises of whether nurturing the home ownership dream is the best course of action for governments to take in order to keep the population safely and affordably housed. It is impossible to ignore the historical precedent of millions of Britons living in insecure and often squalid rental housing at the turn of the twentieth century, to which the construction of high-quality council houses built with the help of government subsidies emerged as an answer. Despite the stigma attached to council housing later in the century as a result of a change of government policies and the often unfortunate planning solutions, the earlier council homes were designed in a way that struck a chord with the popular aesthetic and living tastes. Their middle-class appearance meant that they were a source of pride for their occupants and living in them represented a sign of upward mobility. In addition

25 Charlie Lawrence, “Help to Buy is Finally Being Scrapped. Here’s Why it Was a Terrible Idea,” *City Monitor*, January 18, 2021, available at: <<https://citymonitor.ai/politics/help-buy-finally-being-scrapped-here-s-why-it-was-terrible-idea-4419>>.

26 Patrick Collinson, “Boris Johnson and the Housing Crisis,” *The Guardian*, August 2, 2019, available at: <<https://www.theguardian.com/politics/2019/aug/02/boris-johnson-and-the-housing-crisis>>.

27 Iles Brignall, “Young Britons Believe Dream of Owning Home is Over, Survey Says,” *The Guardian*, July 31, 2019, available at: <<https://www.theguardian.com/money/2019/jul/31/young-britons-believe-dream-of-owning-home-is-over-survey-says>>.

28 “The Death of the Homeownership Dream for Middle-Income Britain,” *Santander*, July 31, 2019, available at: <<https://www.santander.co.uk/about-santander/media-centre/press-releases/the-death-of-the-homeownership-dream-for-middle-income-britain>>.

to much-appreciated housing security, the estates provided residents with a sense of community. Lisa McKenzie, a working-class academic and former resident of St. Ann's estate in Nottingham, recalls the experience: "It was brilliant. I was a young mum, I knew all my neighbours, most of us were the same age. We used to sit on the door steps and chat. I felt like I lived in a proper community when I lived here."<sup>29</sup> That combination of stability and companionability is acutely missed by the members of Generation Rent who live in the highly transient private rental sector. In the grip of the current housing crisis, possessing a council tenancy is increasingly perceived as a lucky circumstance, a form of protection from the vagaries of the private rental market – something to aspire to rather than seek to escape from.<sup>30</sup> It may not quite be the British Dream of home-ownership, but it has become an increasingly attractive alternative.

## Conclusion

The growing ambitions of the middle and aspirational working classes along with advances in the construction in the first half of the twentieth century spawned the dream of home ownership as the manifestation of having "arrived" in society as well as a putative path to greater personal autonomy. Seeking to expand the electorate and / or ensure greater social stability, governments, especially Conservative ones, have encouraged home-owning aspirations using the philosophy of property-owning democracy as the foundational concept. While these efforts, which culminated in the Right to Buy policy spearheaded by Margaret Thatcher, provided many Britons with access to the propertied class, a number of negative effects were also brought on. Most notably, the policies led to the decimation of the council housing sector that had once provided large sections of society with secure and affordable housing. While marketed as a passport to freedom from dependence on the state, Right to Buy made future generations dependent on the volatile private rental market, as the properties sold off were never replaced.

The perpetuation of the property-owning dream (at least rhetorically) by the current Conservative government of Boris Johnson appears short-sighted given the high housing costs and decreasing accessibility of mortgages. In a situation in which growing numbers of people face a lifetime of renting, possessing a secure council tenancy is becoming an attractive prospect again, as demonstrated by the ever longer waiting lists. While unable to satisfy the desire to own one's own brick and mortar housing, council estates may be able to meet the desire for safe and affordable accommodation. Finding the will and resources to begin building council homes again on a mass scale across the UK would do more to resolve the country's current housing crisis than any private purchasing incentives packaged in a series of backward-looking home-owning myths that recent governments have been offering to the British public.

29 Hannah Mitchell, "Nottingham Residents Speak about their Pride of Living in Council Houses in Documentary," *Nottingham Post*, February 5, 2019, available at: <<https://www.nottinghampost.com/news/nottingham-news/nottingham-residents-speak-pride-living-2507193>>.

30 "First Tenants of New Council Homes in Cam Move In," *Gazette*, July 26, 2017, available at: <<https://www.gazetteseries.co.uk/news/15434808.first-tenants-of-new-council-homes-in-cam-move-in/>>.

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**Alice Tihelková** studied History as well as English and American Studies at Charles University in Prague, where she also obtained her PhD in English Language in 2006. In 2002, she joined the Department of the English Language and Literature, Faculty of Philosophy and Arts, University of West Bohemia in Pilsen, where she has been teaching to this day, mainly courses in British Cultural Studies and English for Special Purposes. She uses her background to study contemporary British society and culture from an interdisciplinary perspective. Her main focus of interest is the political and media discourse on Britain's class system and the class stereotypes used by the commentariat, politicians and other actors. She also takes an avid interest in the history of public housing in the UK.