



BRIEFING

Migrants and housing in the UK

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PUBLISHED: 04/12/2024



This briefing provides statistics on migration and housing in the UK.

Key Points

People born abroad had lower home ownership rates than the UK born (43% vs 67%). The foreign-born were more likely to be in the private rental sector, but had similar levels of participation in social housing.

Migrants' home ownership rates increase over time: in 2021, 68% of foreign-born people who arrived in the UK at least 20 years earlier owned their own home, compared to 17% of those who had arrived in the past 5 years.

Social housing allocations in the UK are not made on the basis of immigration status or nationality. In 2021, 15% of people living in social housing were born outside the UK, lower than the foreign-born share of the UK population.

There is some evidence that migration has contributed to increases in average UK house prices.

Migrants and UK-born households living in privately rented homes in London spent more than a third of their net income on rent.

Households where at least one of the adult members was foreign-born were more likely to be in overcrowded conditions.

In the financial year 2023/2024, non-UK citizens were the head of 22% of households assessed as being either homeless or at risk of homelessness.

Understanding the policy

The UK imposes limitations on access to welfare benefits and public housing for some types of migrants. Migrants with a [No Recourse to Public Funds](#) (NRPF) condition attached to their immigration status, or those living in the UK without authorisation, are *not* eligible for housing-related benefit payments or an allocation of social housing. This includes people with work, family, or student visas. Migrants with EU pre-settled status, most of whom are European, are eligible if they have a right to reside, unless this right to reside is as a jobseeker or the sole carer of a child with British citizenship (i.e., a 'Zambrano' carer). By contrast, people with naturalised citizenship, indefinite leave to remain or equivalent, and certain humanitarian immigration statuses (such as refugee status or discretionary leave) are eligible.

Social housing is managed by social landlords, which are generally councils or not-for-profit housing associations. As housing policy is devolved within the UK, there may be different rules in each of England, Scotland, Wales and Northern Ireland. The rest of this section covers England only.

Social housing includes *social rented housing* (typically at 50% of market price), *affordable rented housing* (at around 80% of market price), and *rent-to-buy* housing. Social rented housing represented 15% of the new social housing supply in 2022-23, down from 87% in 1991-92, [government statistics](#) show. This was due to an increase in right to buy sales, conversions of properties from social rent to affordable rent, and low levels of new supply of homes for social rent, according to the [House of Commons Library](#).

The criteria to allocate people to social housing vary slightly from council to council. Some of the factors taken into consideration include: being homeless, living in overcrowded accommodation, living a house that caused the onset of an illness, having a disability, escaping domestic abuse, having very low income, having local connections or working in the area, or caring for someone resident in the area. The [Localism Act 2011](#) gave councils more powers to exclude applicants from waiting lists, based on criteria such as unacceptable behaviour or lack of a local connection with the area.

Understanding the evidence

Data sources and definitions

The word 'migrant' is used differently in different contexts. In this briefing, we provide figures for the foreign-born and, where relevant, foreign citizens (i.e., non-UK citizens). For a discussion of this terminology, see the Migration Observatory briefing [Who Counts as a Migrant: Definitions and their Consequences](#).

This briefing relies primarily on data from the 2021 Census of England and Wales and the 2021 Census of Northern Ireland. These figures are significantly more accurate than survey-based estimates released between censuses, such as those from the Labour Force Survey (LFS). Survey-based data are known to underestimate the migrant population, and their quality has declined over time, particularly since the pandemic. However, the Census data in this briefing do not include Scotland, which had not released multi-variable tables at the time of writing. Note that the questions asked and breakdowns provided in the Northern Ireland Census are not always directly comparable with the England and Wales Census.

Data in this briefing also comes from the UK Longitudinal Household Panel (UKLHS), also known as Understanding Society. This is a longitudinal survey of approximately 40,000 households dealing with themes such as family life, education, employment, finance, health and wellbeing. The UKLHS is representative of the UK population in 2015, when a refreshment sample of 2,500 were added to the survey to compensate for attrition of migrant and ethnic minority respondents.

This briefing presents data on overcrowded housing. The overcrowding indicator used by the government and in this briefing is based on Section 325 of the *Housing Act 1985* (Wilson and Carton, 2018: 4). A house is considered overcrowded if it has fewer bedrooms available than the notional number needed. This number is based on the 'bedroom standard' definition, according to which a separate bedroom is allowed for each married or cohabiting couple, any other person aged 21 or over, each pair of adolescents aged 10–20 of the same sex, and each pair of children under 10. Any unpaired person aged 10–20 is notionally paired, if possible, with a child under 10 of the same sex, or, if that is not possible, he or she is counted as requiring a separate bedroom, as is any unpaired child under 10.

The data breakdowns based on the Census differentiate between UK, EU and non-EU populations, defined either by citizenship or country of birth. When displaying household-level data based on the UKLHS, we use an indicator of household composition that takes into account the region of birth (UK, EU and non-EU) of all household members aged 21 and older. This indicator differentiates between households whose adult members are either all UK born; UK and foreign born; all non-EU born; or households where all members are either all EU born or include both EU and non-EU born adults.

Margins of error in the estimates

Because the UKLHS is a sample survey, the estimates come with a margin of error. This means that small differences between numbers or percentages may not be statistically significant. However, all the differences between groups that are described in the text of the briefing are statistically significant. A difference between two groups is considered statistically significant when the probability that this difference is caused by chance is very small. In that case, we assume that the differences we observe in the data are likely to exist in the population. Note that small differences between estimates for different groups may not be statistically significant, if they are not described in the narrative of the briefing.

Migrants have lower home ownership rates than the UK-born, but the exact figures depend on the definition of a migrant

People born overseas are far more likely to be in private rented accommodation than the UK-born. In 2021, 43% of non-UK-born people living in England and Wales owned their home, compared to 67% of the UK-born (Figure 1). Residents born in EU countries had lower home ownership rates than their non-EU counterparts, with over half living in privately rented accommodation.

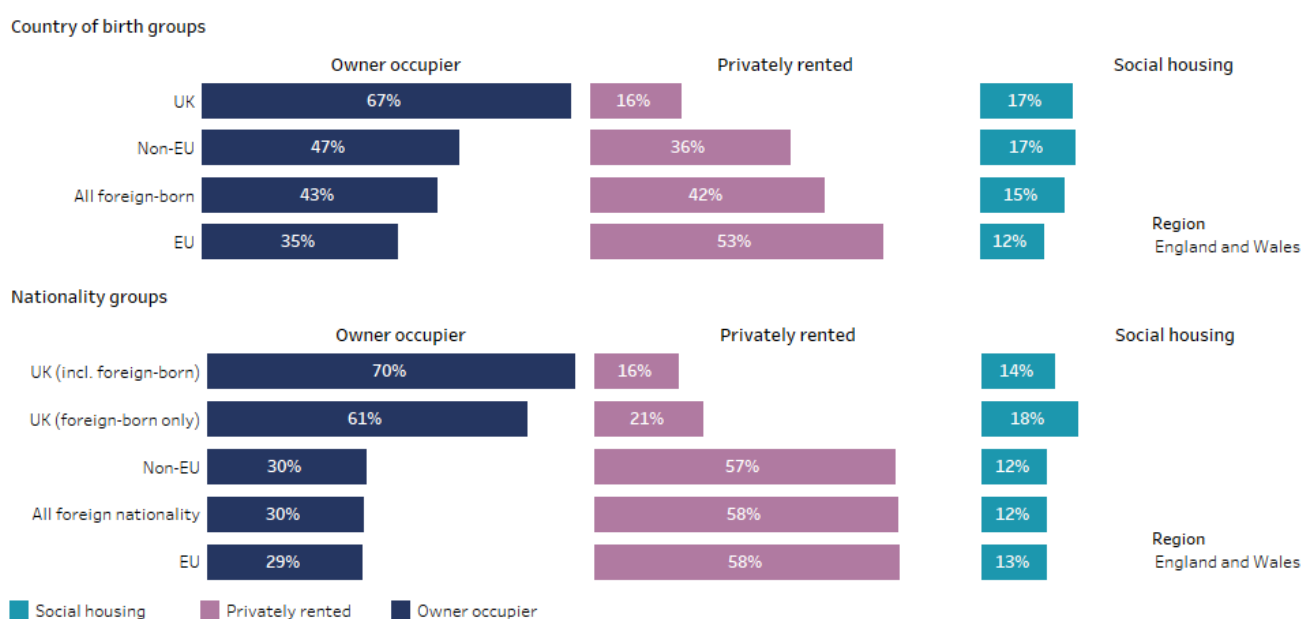
The foreign-born were marginally less likely to live in social housing, which [includes](#) social rented housing (typically at 50% of market price), affordable rented housing (at around 80% of market price), and rent-to-buy/own housing schemes (which allows people to rent a home at a reduced price while saving for a deposit to buy it).

The picture is similar in Northern Ireland, while home ownership rates are lower in London for all country of birth groups.

Figure 1

Housing tenure in the UK, 2021

By country of birth and nationality group



Source: Migration Observatory analysis of the 2021 England and Wales Census and 2021 Northern Ireland Census.

Note: Respondents in social housing are those who said their landlords are local authorities, councils, Scottish homes, housing associations, charitable trusts, or local housing companies.



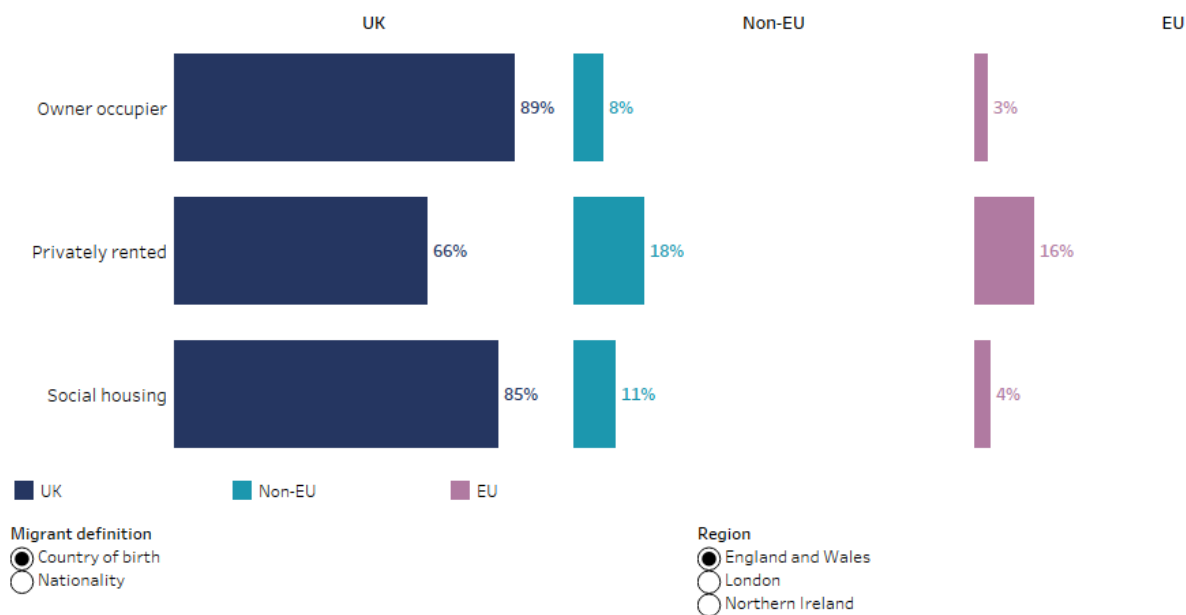
A different pattern emerges when housing tenure is viewed by nationality. In 2021, people living in England and Wales with a non-UK passport were considerably less likely to own their own home compared to foreign-born people with UK citizenship (30% and 61% respectively). This is largely explained by the fact that naturalised UK citizens have lived in the UK for longer than non-citizens (see the next section).

Around a third of people living in privately rented households in England and Wales were non-UK born, compared to around 10% of people living in owner occupier housing and 15% living in social housing (Figure 2).

Figure 2

Share of housing tenure in the UK, 2021

By country of birth and nationality group



Source: Migration Observatory analysis of the 2021 England and Wales Census and 2021 Northern Ireland Census.

Note: Respondents in social housing are those who said their landlords are local authorities, councils, Scottish homes, housing associations, charitable trusts, or local housing companies.



Home ownership rates were higher among migrants who had lived in the UK for longer

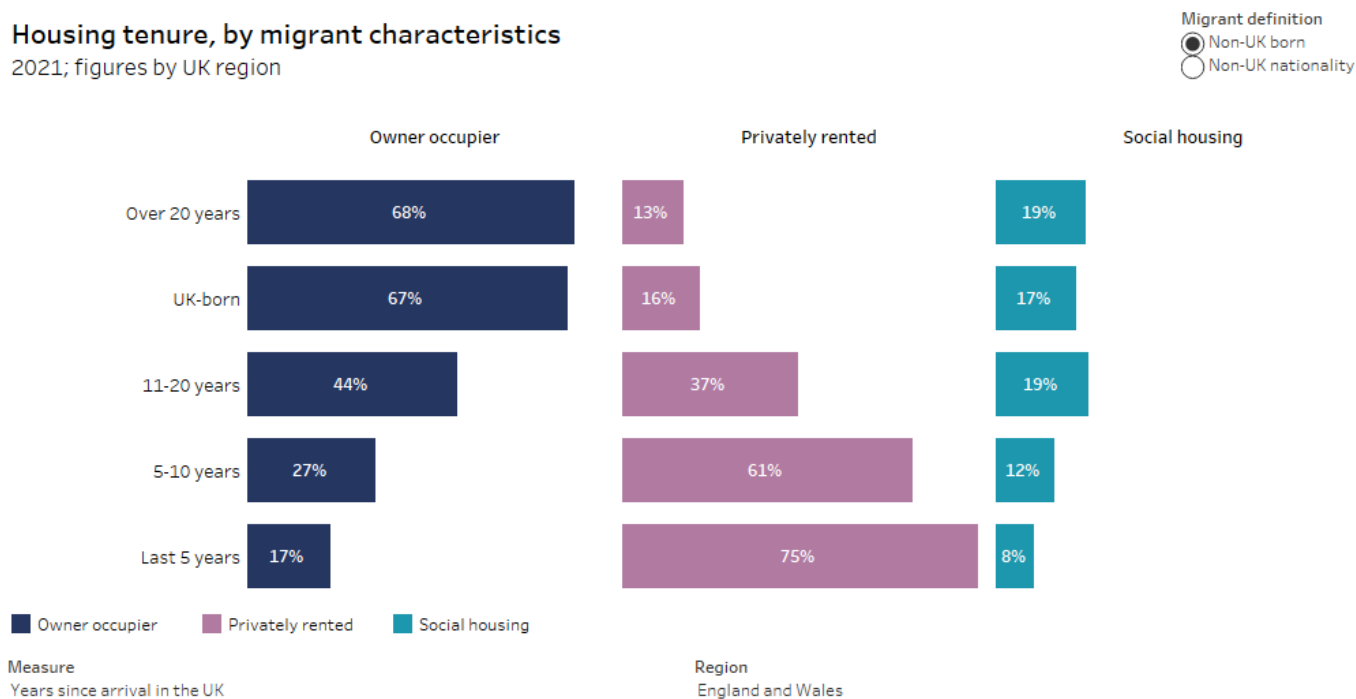
In 2021, only 17% of foreign-born people who had moved to England or Wales in the previous five years owned their own home. Those who had moved over 20 years earlier, by contrast, had a home ownership rate of 68%, marginally higher than the UK-born (67%) (Figure 3). For each period of residence, home ownership rates were slightly lower among people with non-UK nationality.

Most migrants move into temporary accommodation upon arrival, but research [indicates](#) that their housing preferences converge with that of the UK-born over time. Migrants who are only staying in the UK for a short period may tolerate living in overcrowded conditions or poor-quality housing. However, people who settle permanently look for better housing choices, including particular neighbourhoods and avoiding sharing accommodation with other families.

Migrants who had lived in the UK for shorter periods were also less likely to live in social housing. This trend reflects the fact that people with most types of temporary immigration status are ineligible for social housing. See the Understanding the Policy section, above, and the [Housing Rights Information](#) website for details about the different housing rights of migrants.

Figure 3

Housing tenure, by migrant characteristics
2021; figures by UK region



Income is another factor that [affects](#) housing tenure, because people with higher earnings have greater financial capacity to afford homeownership. While the 2021 Censuses do not contain earnings information, they provide detail about the jobs people do, a useful proxy. Indeed, migrants who were working in high-skill jobs in 2021 had higher home ownership rates.

Figure 3 also shows that people in households comprised of multiple adults but no dependent children were more likely to own their own home. Comparing the housing tenure of migrants from different regions, residents born in post-2004 EU accession countries had the highest percentage of private rental accommodation (61%), and Sub-Saharan Africans had the highest share in social housing (29%).

In 2021, 7% of people living in social housing in England and Wales had a non-UK passport

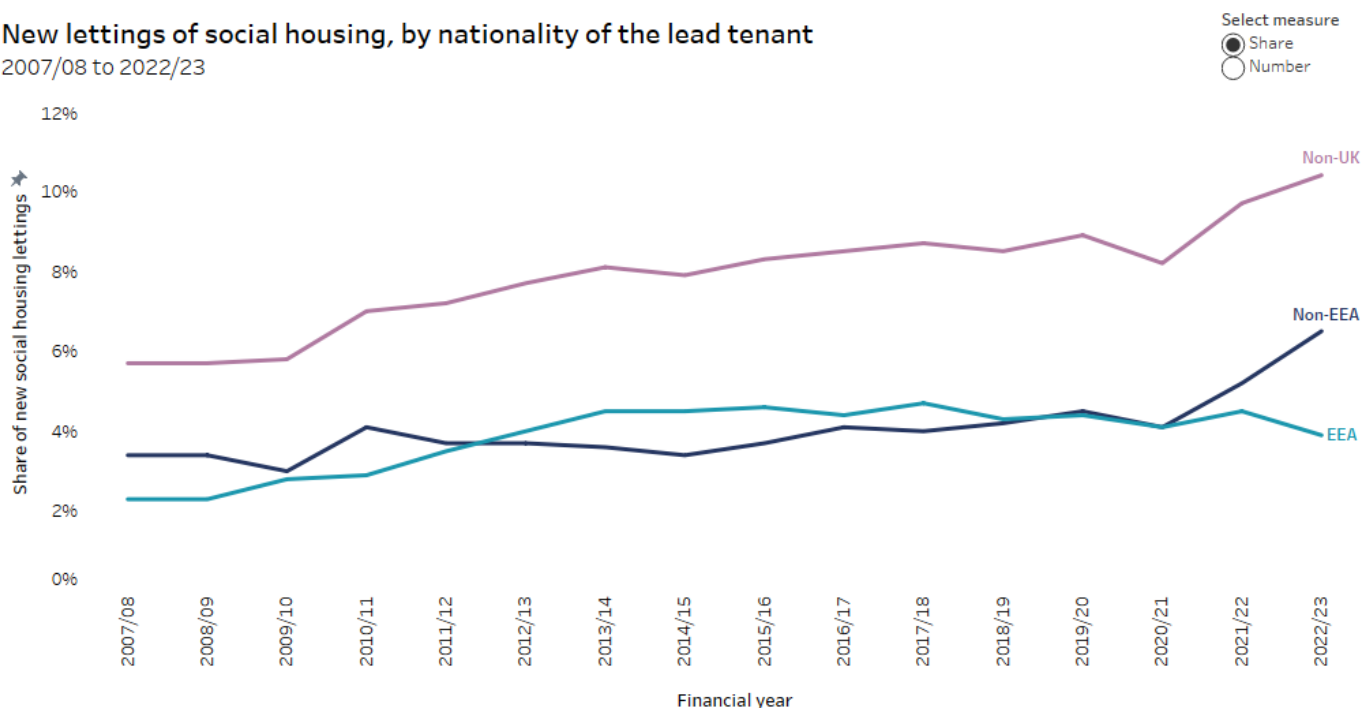
The share of new social housing lettings in England to lead tenants with a non-UK nationality increased from 6% to 10% between the 2007/08 and 2022/23 financial years, most likely due to the rising share of non-UK citizens in the population (Figure 3). Over this time, the share of social housing in England and Wales occupied by non-UK nationals has risen—according to Census data, 7% of people living in social housing in 2021 had a non-UK passport, compared to 5% of people in 2011.

In general, migrants living in the UK with temporary immigration statuses – such as a work, study or family visa – are not eligible for social housing. This is because they are subject to the “No Recourse to Public Funds” (NRPF) condition, which prevents access to state-funded welfare. However, these restrictions may not apply in cases where a migrant with NRPF is living with somebody who is not covered by these rules. For more information about NRPF, see the Migration Observatory briefing, [Deprivation and the no recourse to public funds \(NRPF\) condition](#).

Figure 4

New lettings of social housing, by nationality of the lead tenant

2007/08 to 2022/23



Source: Social housing lettings in England, tenants: April 2022 to March 2023, tables 3_e and 3_ei.



Among people eligible for social housing in England, local authorities do not [prioritise assistance](#) according to applicants’ nationality or immigration status—instead, priority is determined according to need. The exact criteria vary across local authorities, but, in general, people are [considered](#) to have a higher priority if they are at risk of homelessness or need to move for welfare reasons. While some migrant groups may be more likely to have the characteristics required to gain priority for social housing, on average migrants were slightly underrepresented among social renters at the time of the 2021 Census of England and Wales. At that point, 7% of people living in social housing had a non-UK passport, compared to 10% of non-UK passport holders in the population of England and Wales (excluding people living in communal establishments, such as care homes). See the final section for more information about homelessness support for non-UK citizens.

Limited available evidence does suggest, however, that migration affects the availability of social housing. Looking at the period 1992 to 2013, [Manning et al. \(2014\)](#) found that migration could explain part of the fall in the likelihood that a UK citizen was living in social housing, although they found that [reductions](#) in the overall social housing stock – from 5.8 million in 1992 to 4.9 million in 2012 – played a larger role.

There is some evidence that migration has increased house prices

Migration contributes to demand for housing through its contribution to population growth. Given that the supply of housing in the UK has increased [more slowly](#) than demand, migration may be expected to increase housing costs. The determinants of housing costs are complex, however. Costs of housing take [different forms](#) – notably house prices, the private rental market and (low-cost) social housing – affecting different groups in different ways, depending on the type of housing they are most likely to occupy. In addition to demographic factors affecting the number of households (such as population growth and average family size), demand also depends on factors such as income growth and the availability of mortgage credit.

The impact of migration on housing costs is difficult to estimate, but there is some evidence that migration is likely to have increased house prices in the UK. For example, the [Migration Advisory Committee](#) found in 2018 that a 1 percentage point increase in the UK's population due to migration increased house prices by 1%, but cautioned that the results depend substantially on the statistical approach taken. Their finding was broadly consistent with other modelling by the [UK government](#) and the [Office for Budget Responsibility](#). The Migration Advisory Committee study found that the impact of migration on house prices was larger in local authorities with more restrictive planning practices, i.e. those with higher refusal rates for major developments.

Migration may affect housing costs differently at the national vs local level. One [study](#) using data on immigration and house prices for 170 local authorities in England and Wales between 2003 and 2010 found that an increase in the migrant population equal to 1% of the local population reduced house prices by 1.7%. Another [study](#), which looked at the link between house prices and inflows of asylum seekers in England and Wales, produced similar results. In both cases, the authors argue that house prices fell because high-income locals left areas where the migrant population increased. In other countries, such as the [United States](#), [Canada](#) and [Spain](#), there is evidence that migration has increased house prices.

Note, however, that recent migrants are particularly likely to be in private rented housing (see Figure 2). As a result, migration may have a larger impact on prices in the private rental market, since this is where demand will be affected most. In practice, the research to date provides limited insight into the magnitude of any effect, in part because of data limitations.

Both migrants and the UK born spend a higher share of their net incomes on rent if they live in London

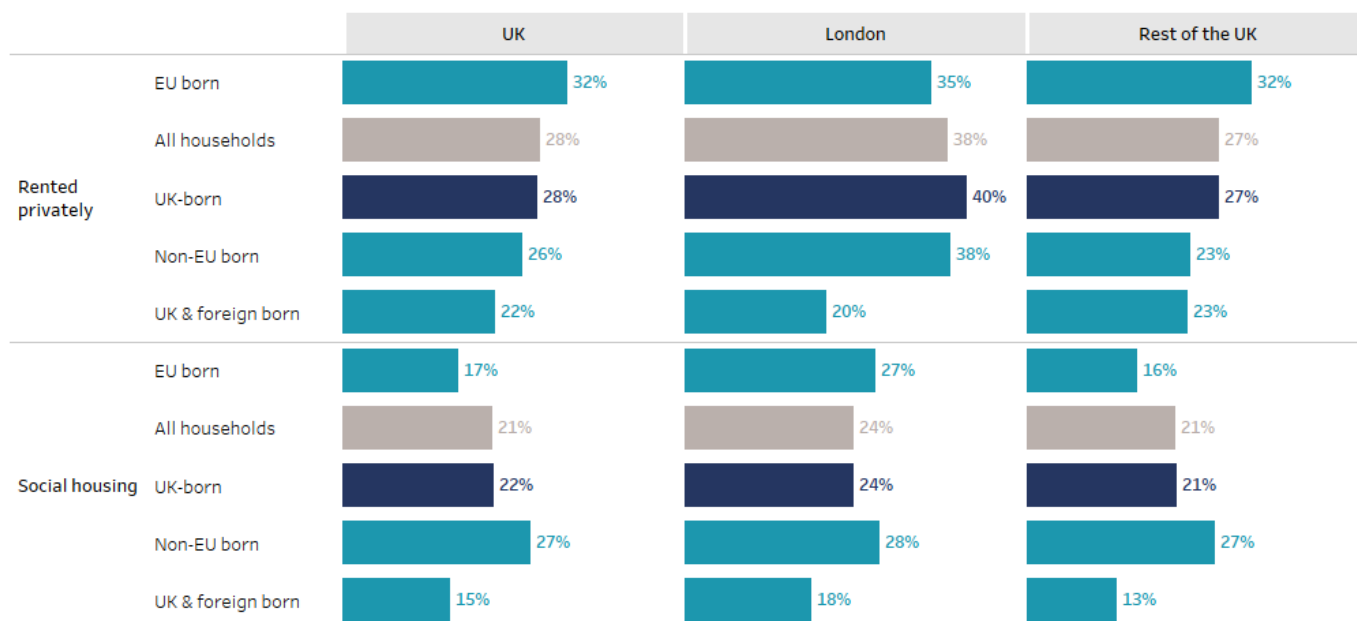
A key indicator of housing affordability is the rent-to-income ratio, the share of the household's net (or post-tax) income spent on rent. Net income includes the housing benefit that some renters receive.

In 2021 and 2022, the median rent-to-income ratio in the UK was 21% for households living in social housing and 28% for those who rented privately, according to UKHLS survey data (Figure 5). In general, the shares of net income that the foreign- and UK-born were spending on rent were not dramatically different, although households that included both UK- and foreign-born adults had lower rent-to-income ratios. In most cases, the proportion of income spent on rent was higher in London than in the rest of the UK.

Figure 5

Median share of net income spent on rent

2021-2022



Source: Migration Observatory analysis of the UK Household Longitudinal Study, 2021-2022 (wave 13).

Note: This chart is based on net household income, which is the sum of net monthly incomes from all household members minus council tax liability and any council tax reduction. This household composition takes into account the region of birth of all household members aged 21 and above. Around 15% of households in the EU-born category had some non-EU born members.



Migrants are more likely to live in overcrowded housing, especially in London

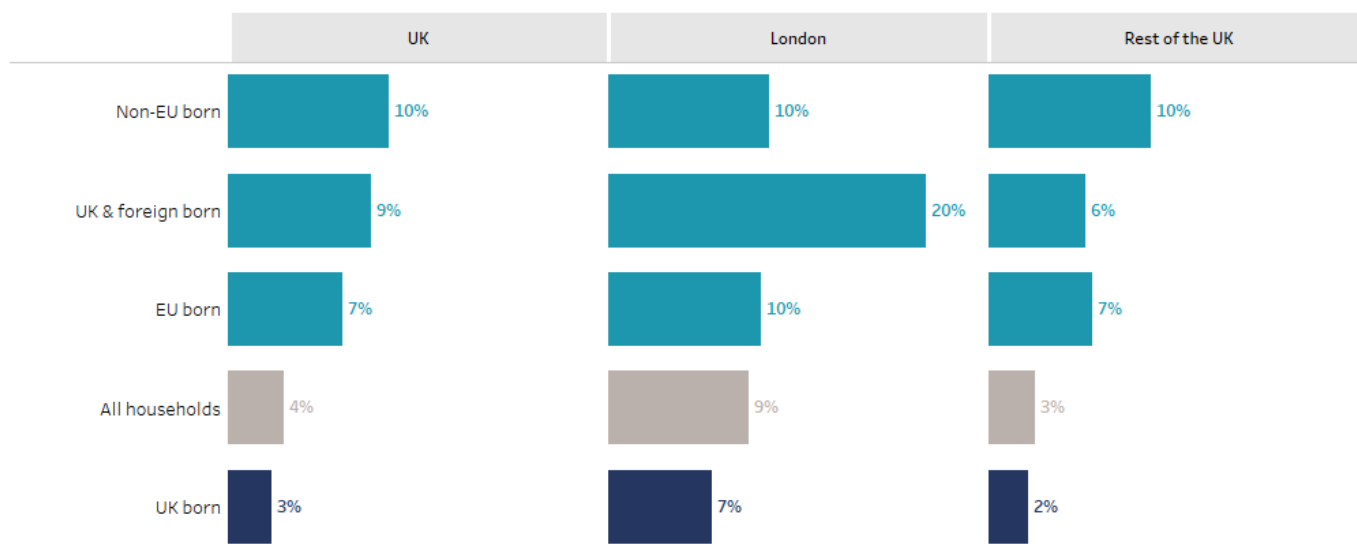
Households where at least one of the adult members was foreign-born were more likely to be in overcrowded conditions, according to 2021-2022 data from the UKHLS (Figure 5). During this period, 10% of households with non-EU-born adults and 7% of households with EU-born adults were considered overcrowded.

Among households with at least one foreign-born adult, the overcrowding rate was higher in London (14%) than in the rest of the UK (7%). It was also more prevalent in social housing (16%) and privately rented accommodation (18%), compared to owner-occupied housing (5%).

Figure 6

Overcrowding rate, by household composition

2021-22



Source: Migration Observatory analysis of the UK Household Longitudinal Study, 2021-22 (wave 13).

Note: Households are said to be overcrowded if they have fewer bedrooms available than the notional number needed according to the bedroom standard definition. The bedroom standard allows a separate bedroom for each married or cohabiting couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex, and each pair of children under 10. Any unpaired person aged 10-20 is notionally paired, if possible, with a child under 10 of the same sex, or, if that is not possible, he or she is counted as requiring a separate bedroom, as is any unpaired child under 10. The household composition takes into account the country of birth of household members aged 21 and above. Around 15% of households in the EU-born category had some non-EU born members.



In the year to March 2023, around a fifth of people eligible for homelessness support in England were non-UK citizens

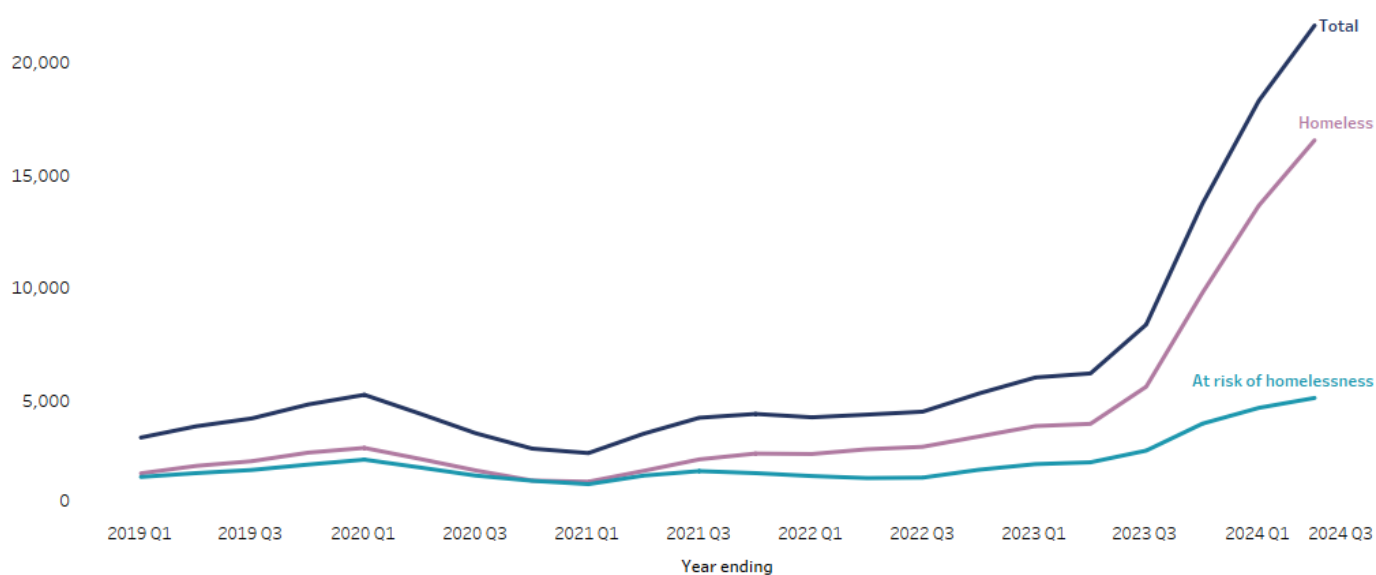
According to [statistics](#) from the Ministry for Housing, Communities, and Local Government for the 2023/24 financial year, 324,990 households in England – defined as one or more people who share living arrangements – had been assessed by local authorities as being either homeless or at risk of homelessness. Of these, 22% (or 72,850) had a non-UK citizen as the head of the household. Note that these figures do not include all migrants—people with temporary immigration statuses subject to NRPf (see Understanding the Policy, above) are not eligible for homelessness support, although they may receive other types of housing assistance if they are destitute and would otherwise be homeless. Looking in more detail, EEA citizens were the head of 7% of households, while people granted refugee status accounted for 5%.

The number of people receiving homelessness support after leaving Home Office asylum accommodation began rising sharply in the second half of 2023, following an increase in grants of refugee status. People who receive refugee status after claiming asylum are given 28 days’ notice to move from government-funded accommodation into new accommodation. Some become homeless in the meantime, although they may subsequently receive local authority support.

Figure 7

Number of households eligible for homelessness support after being required to leave asylum accommodation

England only



Source: MHCLG Statutory homelessness live tables, April 2023 - June 2024, England: Tables A2P and A2R.

Note: Households at risk of homelessness are owed a prevention duty, while households deemed homeless are owed a relief duty. The figure for 2024 Q2 is provisional.



Some people who arrived in England after Russia's invasion of Ukraine in 2022 are also in receipt of homelessness support—in the financial year 2023/24, 1,760 Ukrainian households had been assessed by local authorities as being either homeless or at risk of homelessness. This was the case for a similar number of Afghan nationals (1,830).

Evidence gaps and limitations

Given the lack of information on the prices of the houses that are currently out of the market, there remains great uncertainty about the impact of immigration on house prices. In addition, while immigration may affect the price of housing in a certain area, it is likely that the price of housing itself affects immigration decisions. For example, migrants may move to areas where housing is less expensive. Therefore, it is challenging to establish a causal relationship between the price of housing and the level of immigration.

Finally, while wealthy foreign citizens own a considerable share of London's high-end property market, there is not much information about the impact of immigration at the top end of the housing market.

Acknowledgements

Thanks to **Sue Lukes**, **Professor Steven Nickell**, **John Perry** and **Matthew Pollard** for helpful comments on an earlier version for this briefing. This briefing was originally part of the Migration Observatory's project on migrant integration, funded by the Paul Hamlyn Foundation.

Note

- University of Essex, Institute for Social and Economic Research. (2023). Understanding Society: Waves 1–13, 2009–2022 and Harmonised BHPS: Waves 1–18, 1991–2009. [data collection]. 18th Edition. UK Data Service. SN: 6614, <http://doi.org/10.5255/UKDA-SN-6614-19>.



The Migration Observatory

Based at the Centre on Migration, Policy and Society (COMPAS) at the University of Oxford, the Migration Observatory provides independent, authoritative, evidence-based analysis of data on migration and migrants in the UK, to inform media, public and policy debates, and to generate high quality research on international migration and public policy issues. The Observatory's analysis involves experts from a wide range of disciplines and departments at the University of Oxford.



COMPAS

The Migration Observatory is based at the Centre on Migration, Policy and Society (COMPAS) at the University of Oxford. The mission of COMPAS is to conduct high quality research in order to develop theory and knowledge, inform policy-making and public debate, and engage users of research within the field of migration.

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Recommended citation

Fernández-Reino, M., Brindle, B. & Vargas-Silva, C. (2024) *Migrants and Housing in the UK*. Migration Observatory briefing, COMPAS, University of Oxford

