Hidden Toil Behind Shiny Fronts: experiences of living in a new housing area with little income

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Executive summary

In a bid to resolve the UK's housing crisis, the government is planning to build 1.5 million homes by 2029 and establish up to 12 New Towns before the next election. Our research in Milton Keynes, one of the fastest growing cities and one that is often hailed as one of the most successful New Towns, reveals that new housing areas offer a two-tiered experience with low-income residents often drawing the short straw.

Benefits of new housing include the opportunity to start afresh in a safe and secure environment, especially when having experienced housing insecurity in the private rental market or temporary accommodation. However, lack of public transport, limited availability of services, amenities and community hubs, social isolation and struggles with housing associations present challenges that are specific to or especially difficult to overcome when budgets are tight. Dealing with these obstacles brings economic, social and psychological costs that make it harder to hold a job, raise children and live healthily. Moreover, in and amongst the shininess of a new estate, concerns – especially of those with lower incomes – go largely unnoticed and unseen, contributing to their invisibility and marginalisation.

As Milton Keynes continues to grow, concerns aren't limited to new estates. Schools and voluntary organisations increasingly fill gaps left by shrinking welfare services, taking on roles that extend beyond their core responsibilities such as running food banks and offering families' social and emotional support. Long-term residents and newcomers alike express concerns about the city's infrastructure, including healthcare provision and road capacity.

To avoid the city bursting at its seams and new housing areas trapping low-income residents in a life of precarity rather than move them out of it, **we call on national government and local authorities to work with developers and other stakeholders to**:

- **Prioritise the establishment of vital services**, including schools, health facilities and shops, to serve new and existing residents within reasonable distance;

- **Ensure that public transport links are established** as soon as new housing areas are being developed to offer affordable and viable ways of travelling around the city;

- **Construct community buildings** with ample capacity to meet communities' needs, and ensure temporary facilities are provided until permanent facilities are available;

- **Invest in community development** to build an inclusive and thriving community;

- **Hold housing associations to account** for lack of responsiveness or inadequate response to faults or complaints;

- **Meaningfully enable the participation of voluntary, community organisations and resident groups** before and throughout the development of new housing areas to understand the needs of all residents, and especially those on lower incomes.

1. Introduction

The UK faces a housing crisis with a shortage of 2.5 million homes in England alone (Bidwells, 2024). To address this crisis, the government has pledged to build 1.5 million homes by 2029 (Ministry of Housing, Communities & Local Government, 2024). Indeed, building new homes, as part of small developments or in large new towns, is imperative for affordable and comfortable living. Crucially, it is only a starting point, not an end goal.

Based on research undertaken by The Open University and Community Action: MK in Milton Keynes, this study shows that – behind their shine and veneer – new housing developments hide considerable challenges and struggles, especially for those with lower incomes. Residents with ample budget may enjoy the ability to occupy a new home, often surrounded by green spaces, and have the resources to manage infrastructural shortcomings such as lack of public transport or limited amenities. Residents on a low income, however, experience increases in cost of living, greater demands on their time, and deeper social and economic isolation. When coupled with an absence of support networks or community ties, and the lack of physical spaces in which to establish these, new housing areas become a trap rather than the much-promoted springboard of opportunities.

Milton Keynes is often hailed as one of the most successful New Towns that were established in the second half of the 20th century. Founded in 1967 and built midway between London and Birmingham, it turned a collection of small market towns and villages into a thriving city of roughly 300,000 residents (ONS, 2024). It continues to be one of the fastest growing cities with strong job, income and business opportunities and the highest growth in housing stock (Demos/ PwC, 2024; Centre for Cities, 2025). At the same time, it performs relatively poorly in terms of work-life balance, commuting time and income distribution (Demos/ PwC, 2024). As the city plans to expand further, aiming to reach a population of more than 400,000 and building tens of thousands of homes to accommodate new residents (MKCC, 2025), lessons from Milton Keynes shed important light on dos and don'ts for housebuilding efforts across the country and making new developments inclusive of and for all.

Following in-depth qualitative research (18 interviewees) in new estates in Milton Keynes, primarily Eagle/Glebe Farm and Whitehouse, coupled with a city-wide survey (490 respondents), this research provides insight into challenges faced by low-income residents of new housing areas in Milton Keynes, and the ways in which this impacts their lives. Poor housing quality and lack of responsiveness from housing associations, large distances to schools, jobs, shops and GP surgeries, lack of public or other viable means of transport and limited community building and development are all issues that undermine quality of life and opportunities for social mobility. The study also highlights the divergence of low-income residents' experiences compared to neighbours who are more comfortably off, and how this hampers the creation of a shared reality and inclusive community. Without greater consideration of the needs of residents on lower incomes beyond the supply of affordable housing, new housing developments will fail to live up to their promises and socioeconomic inequalities will deepen further.

In this report, we present findings about experiences of living on little in new housing areas. We do this against the backdrop of wider experiences and views by community workers, service providers and residents across the city about the opportunities and challenges of living in Milton Keynes as the city continues to grow. Details about the methods used in this study can be found in the annex.

2. Living in new housing areas with little income: a two-tiered experience

Living in a new home in new housing developments is a mixed and often two-tiered experience. Experiences differ for individuals and families within income brackets but, especially, across them. Key themes that emerged from conversations with low-income residents and community workers in Eagle/Glebe Farm, Whitehouse and across the city as well as responses to our city-wide survey included issues of safety and security, lack of public transport, social isolation and lack of community, dealing with housing associations, and the ways in which poverty in new housing areas goes undetected or ignored and are being exacerbated.

2.1. Places of (un)safety and (in)security

Moving into a new home in a new housing area can mean starting a new life in a safe and secure environment, especially when having experienced housing insecurity in the private rental market or temporary accommodation.

Angela and Ellie's experiences illustrate this well. They are friends who met at a school coffee morning, both living on tight budgets and having been assigned new houses on Glebe and Eagle Farm. They are happy to live in their new homes, especially as they are more spacious compared to their previous accommodation. For Ellie, the space means she and her partner are no longer sleeping in the living room and her children have more room. For Angela, moving from a two-bedroom coach house to a four-bedroom house allowed her daughter, who has specific needs, to finally have her own room. The houses also offer much-valued gardens for the children to play in, a feature they lacked before. Both also note that their new houses are well-insulated, which helps keep heating bills down. And a significant positive for Ellie is the feeling of safety in her new area with her children being allowed to play out front in their cul-de-sac.

Low-income residents Rose, Paige and Jaslyn also consider their new living arrangements in Whitehouse to be an improvement over earlier conditions. For Jaslyn, who moved to the area with her partner, young daughter and son after a long period of temporary and often unsuitable accommodation, this new property provides much-needed stability and security. She appreciates being able to "shut the door" and have her own space for her family. Rose and Paige feel similarly, especially after stints in temporary accommodation and a considerable battle with the council to avoid being pushed into private rental, which they say would have been unaffordable. They feel much safer in Whitehouse compared to

their previous area, where they were cautious due to drug use and had an incident with someone knocking on their door looking to buy drugs.

These positive experiences aren't shared by everyone, however.

In Eagle Farm, Suzy is currently living with her partner and son in a two-bedroom flat on the ground floor. She has been living there for almost five years, having been moved there by the council from local temporary accommodation. However, she plans to move "up north" very soon to be near her partner's family. Suzy describes the living space in her house as "horrible" with mould covering her walls. She also notes that there isn't much going in her area in terms of amenities or activities. She feels increasingly unsafe, with people banging on her windows and front door in the middle of the night. She would prefer for her son to have a house with a garden as she is concerned about safety if he plays in public open spaces following reports on the local Facebook group of strangers talking to and even trying to take children.

2.2.   Cost of not having a car

There was unanimous agreement among residents that we spoke to that Milton Keynes is a very difficult city to get around without a car. For residents who don't have or drive a car, limited public transport options in conjunction with lack of affordable shops and activities nearby and the costs of alternative private transport represent a major concern and create enormous financial pressure for those already on the tightest budgets.

Take Angela on Glebe Farm. The distance to her children's school, nearly three miles, is too far and too unsafe for her children to cover by foot, especially as they have special needs. Despite multiple attempts, school transport has been declined. Ensuring that her children can access appropriate education in a safe way forces Angela to rely heavily on taxis, which can cost up to £800 a month in winter. The amount represents a large portion of her family's benefits and means that she sometimes cannot pay other essential bills, like heating.

Jaslyn, living in Whitehouse, reflects on the additional cost of having to get to a large supermarket elsewhere in the city due to lack of a shop nearby and not having a car to get there: "you end up paying almost twice the price as if you were actually to go to the shop. So, I would say yes, you do need a car".

Suzy, who lives in Eagle Farm, does have access to a local shop but it is too small and too expensive for her regular shop. This means that she often opts for an expensive taxi ride to get to large and affordable supermarket chains like Tesco or Aldi. She could take the bus, but the service has been unreliable. She could also choose to take the half-hour walk but this is impractical when needing to do a full family's shop. In addition, the underpasses she would need to traverse often flood and become impassable.

Maeve, one of the community development workers that we spoke to, shared her frustration about the quality and design of infrastructure around new estates, creating new challenges or risks faced by residents who can't rely on cars to leave the estates. The issue of flooded underpasses is one that she has come across in her conversations with community

members in Glebe and Eagle Farm, forcing them to take a long detour or – as happens - crossing dual carriageways. In reference to Glebe Farm, Maeve also notes that redways (i.e. cycle/pedestrian paths) at are not set back from the main road like they are in older areas of Milton Keynes, placing users close to the dual carriageway and potentially in harm's way.

2.3.   Social isolation and lack of community

Social isolation and lack of a network to fall back on is a recurrent challenge that many low-income residents in new housing areas struggle with.

Ferne in Whitehouse experienced loneliness and isolation after having moved to the area and having her first child, particularly during the COVID-19 lockdown. She notes that many other parents likely felt the same isolation during the pandemic, exacerbated by not knowing anyone in the area. The closure of a local children's centre was a significant loss for Ferne and other parents.

Grace, also in Whitehouse, has similar views. While she considers both Whitehouse and her previous location (in an older estate) as family-friendly, the availability of essential community infrastructure and local amenities is far more limited in Whitehouse compared to what she experienced during her childhood elsewhere in the city. The fact that the build of 'The Hive' community centre in Whitehouse was considerably delayed and possibly too small to serve the large and growing community as well the absence of promised local shops are major points of disappointment for her.

Residents in especially Glebe/Eagle Farm mention that the lack of local and affordable activities is another downside, and prevents the building of community. While there are parks, there is no community building and there aren't many things for the whole family to do that don't cost a lot of money. Angela mentions that the walk to the area of Kingston, where there are amenities and (paid for) activities, takes 45 minutes. Ellie recalls that free events were organised in the area where she lived previously, and wishes there was something similar on Glebe/Eagle Farm to bring the community together. A response by a survey respondent highlights how this is an issue across Milton Keynes, noting "someone can just about afford to eat and to keep warm but there are many 'luxuries' in life in sight but visibly out of reach - such as the leisure options in CMK visible from the 'doughnut' estates but not affordable" [#164].

Some residents are proactive in seeking out connection. After moving to Whitehouse, Jaslyn actively approached her neighbours and made friends with most of those living in her block of flats, fostering a sense of community. Jaslyn appreciates the community spirit and values social interaction, and hopes that community engagement will continue to grow on the estate: "If you give people the opportunity to be able to support or have these resident associations that want to support or put money towards it and things like that, it just builds a greater community of engagement and everyone gets to know each other. And then when everyone gets to know each other, it becomes a safer environment to live in". She welcomes community events like the Easter egg hunt as opportunities to connect with other

residents. At the same time, she realises that it's her outgoing nature that has facilitated the establishment of connections, and that this isn't an option for everyone.

Similarly driven by the need for connection, Ferne became one of the founders of a community group in Whitehouse. However, she finds it disappointing that it must rely on volunteers. She observes that while initiatives like the school's pop-up larder and second-hand uniform sale, along with activities from the Whitehouse Church and Community Action: MK, offer some support, more is needed. Ferne believes that developers prioritise selling houses over building a sustainable community, not caring if residents move away once the properties are sold. This lack of foresight, she worries, could lead to the breakup of forming communities.

While some residents refer to the existence of Facebook and other digital groups as a way to build community, Ferne is critical of social media as a foundation for community: "Community isn't social media. Community is me and you talking in a cafe or me talking to whoever works in the cafe or me talking to someone in the pharmacy and getting to know them. Community is about us people talking. WhatsApp and social media definitely have their place, but it's not the be all and end all."

The experience of Haylee, a low-income resident of a small new development in one of the villages outside Milton Keynes city, is a case in point. In speaking with her, she refers to the importance of a newly opened community clubhouse to build connections. She notes that the new development in her village led to some "animosity" between long-term residents and new inhabitants, who are primarily in affordable housing. Haylee primarily interacts with her new neighbours and less so with those who have lived in the village longer. However, she notes that the newly established community clubhouse could help build community connections, especially since the village pub closed down.

Jess, a wellbeing advisor working in Whitehouse, believes that Milton Keynes as a whole has a problem with isolation because it's not designed for casual social connections like traditional towns. She observed mothers at parent and toddler groups who were very isolated. The absence of a promised high street means there's no central point for people to come to. Jess also highlights that there is nothing available for young people on Whitehouse. This lack of provision is seen as a significant concern, leading teenagers to "just hang around on street corners", potentially getting into trouble or gangs, and making other residents feel uncomfortable.

Community development workers Zoe, Maeve and Stella, with decades of experience in community engagement across Milton Keynes, note that building community takes a long time, often years. It requires consistent effort from community workers, local facilities (e.g. community centre or otherwise school or pub with appropriate space), a good relationship with the parish council, and underpinning support. The lack of such a space in Eagle Farm proves the main impediment for community activities such as a parent and toddler group, and requires users of a food bank to queue up outside rather than wait indoors (as discussed in section 2.5).

Zoe reflects on how her role as community worker and the importance of establishing community is seen as a 'nice-to-have' rather than essential component of building new neighbourhoods: "You talk to the salespeople and they're all about, well, 'you do the fluffy stuff, right?' No, you build houses. We make homes. It's not fluffy stuff at all. Gets me quite wild. <laughs>"

2.4.   Battling bureaucracies

An important factor in whether low-income residents feel happy and secure in their new homes on new estates, notably when they are in social housing, is the extent to which they receive responses to complaints or issues they raise with their accommodation. Experiences with social housing, and housing managed by housing associations are mixed.

Residents in Whitehouse are generally positive. Jaslyn is positive about her current housing situation and the support received from the housing association BPHA since having moved into her home in December 2024: "They've been absolutely great. Yeah, they've been amazing throughout the whole process." She notes how much more positive this experience is than the ones she had with private landlords and other housing associations elsewhere in Milton Keynes.

Suzy in Eagle Farm, however, offers a less rosy picture. She describes that her flat is full of mould, with black mould around windows and on the walls. She has reported these issues multiple times to the housing association, but the problem has not been resolved. Suzy is feeling worried about the health implications and frustrated with the lack of response.

Suzy's negative experience resonates with what community development worker Zoe, who works in Whitehouse, Glebe/Eagle Farm and other estates in Milton Keynes, has witnessed across the city. She describes housing associations as "shocking". Security doors in blocks of flats are often broken, allowing non-residents access, leading to antisocial behaviour. Repairs, even for serious issues like broken windows, can take a year or more. Zoe has heard of residents being charged for communal area cleaning – sometimes at high rates of £100 a month per flat – but that the service is often inadequate, and residents complain about poor cleaning despite paying the fee. Housing associations, she notes, are often based outside the area and are difficult to hold accountable, even by the council or MPs.
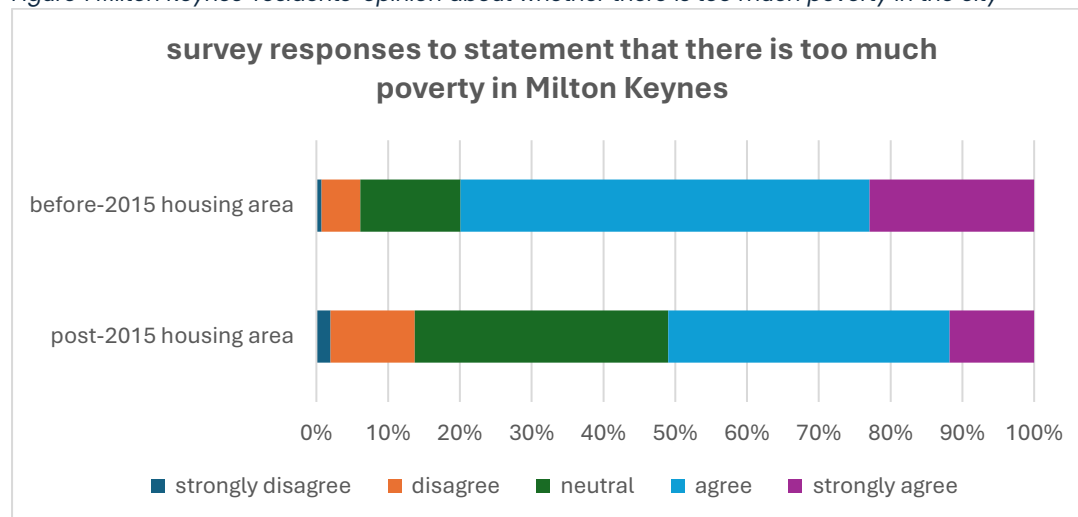
Service charges – their amount and lack of transparency over their use – are a common cause for complaint. While Rose and Paige are primarily happy about living in their homes in Whitehouse, especially compared to where they lived previously, they do wonder who benefits from the fees that are automatically included in their rent. They note that many residents across the estate, regardless of what type of housing they live in, complain about the amount of service charges.

2.5.   Hidden poverty and deprivation

A theme that emerged from discussions with low-income residents, community workers and service providers as well as the city-wide survey is how issues of poverty and deprivation are more likely to be hidden from view in new housing estates.

Residents in newer housing areas (i.e. since 2015) are significantly less likely to consider poverty to be a problem compared to residents in older areas (i.e. before 2015). In response to the question whether poverty is a problem in Milton Keynes, 74% of respondents living in newer housing areas agreed, compared to 89% of respondents living in older areas. As shown in Figure 1, when asked whether there is too much poverty in the city, a significantly larger proportion of respondents in older areas agreed or strongly agreed with this statement (80%) compared to those in newer areas (50% respectively).

Figure 1 Milton Keynes' residents' opinion about whether there is too much poverty in the city

Source: survey data collected by authors (N=330, residents only/ I don't know category removed)

When survey respondents were asked to identify the correct child poverty rate in Milton Keynes and amount of emergency food parcels distributed across the city by choosing out of four options, residents in newer housing areas are also more likely to underestimate the scale of child poverty and extent of foodbank usage in Milton Keynes. While 53% of respondents in older housing areas underestimated the size of child poverty in Milton Keynes, this was 70% in newer housing areas. Similarly, 46% of respondents in new housing areas underestimated the number of food bank parcels distributed across the city; this compares to 60% among respondents in new housing areas.

Lack of appreciation of the problem of poverty in new housing areas also transpires from the conversations with service providers working in those areas, and from open responses by survey respondents. Jess, a wellbeing advisor working in Whitehouse notes a clear divide between the "haves and the have nots", saying "there is a lot of pockets of deprivation. But because it's all new and shiny, I don't think we notice them". A respondent to the survey indicated that "Poverty can be discrete and fairly well hidden in MK partly because of the layout with trees obscuring some neighbourhoods, and because the grid roads mean people do not need to travel through deprived communities" [#164].

Not only are issues of poverty and deprivation rendered invisible, the way in which housing estates are developed can also make them worse. Community development workers Maeve and Zoe feel strongly that the design of new estates stacks the odds against residents on low incomes. Maeve speaks of a "discrimination against poverty" starting from the very design and infrastructure of the estates. This is seen in unfinished roads, inadequate bus routes and temporary stops, poor signage for buses, and the way services like the food banks are now structured, requiring people to queue outside in a small lobby, which feels stigmatizing and like a "pecking order… [which] means you're down there, and you can go almost cap in hand, you know, to the front door of the landowner or the back door of their big house and ask can I have some food please?". Zoe describes the experience of waiting outside the food bank as making people "quite vulnerable" as everyone knows why they are waiting.

Issues of stigma can prevent low-income residents from taking part in activities. Jess, wellbeing advisor working in Whitehouse, speculates that low-income parents might not attend groups like the parent and toddler group at the local community centre as they feel uncomfortable interacting with the other parents who have more money. Alex, a school worker with pastoral responsibilities working in a school in another new estate in Milton Keynes, observes a "big divide" where affluent parents "don't mix" with lower-income parents and don't want their children to mix either. She notes that lower-income families are "not always viewed as well" by more affluent residents. Haylee, a low-income resident of a small new development in one of the villages outside of MK, speculates that the nervousness some long-term residents exhibit towards newcomers in affordable housing might be based on "assumed stereotypes of people on lower incomes."

Mona, a low-income resident in Whitehouse, believes there needs to be more accessible information on how to help low-income families on the estate. She feels that families might be hesitant to openly ask for help due to stigma. Therefore, easily available information from sources like the Parish Council about available support would be beneficial. She was unaware of the Citizens Advice Bureau drop-in sessions at The Hive community centre, for example, suggesting a need for better promotion of such services.
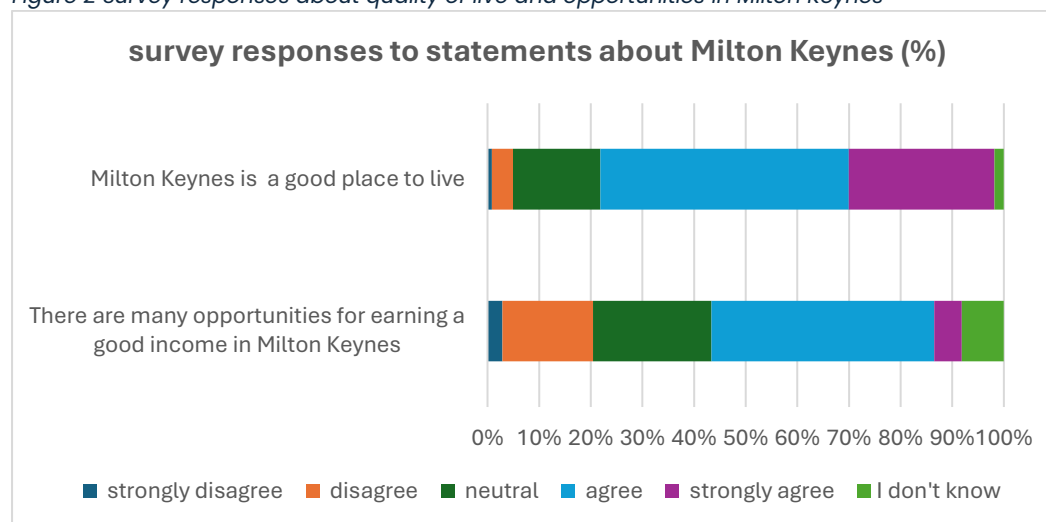
3. Living in a growing New Town: bursting at the seams

Milton Keynes is widely considered to be a good place to live with opportunities for people to thrive. Nevertheless, the city's continued growth coupled with increasingly squeezed services and rising costs compromises quality of life of residents. This is especially true for residents with lower incomes but also holds more broadly. The city-wide survey and conversations with residents and service providers point to mixed perceptions about the city's opportunities, widespread concerns about the cost of housing, schools and voluntary sector increasingly plugging welfare and public service gaps and the pressure on roads and infrastructure.

3.1. Limited opportunity to thrive

Milton Keynes is widely considered a good city to live in. However, limited opportunities to earn a good income scupper the ability for residents to make full use of what the city has to offer. As illustrated in Figure 2, when respondents to the city-wide survey were asked to respond to the statement about whether Milton Keynes is a good place to live, three out of four respondents agreed or strongly agreed. However, respondents are less positive about opportunities to earn a good income in the city. Less than half (49%) of survey respondents agreed or strongly agreed with this statement.

Figure 2 Survey responses about quality of live and opportunities in Milton Keynes

survey responses to statements about Milton Keynes (%)

Legend: strongly disagree, disagree, neutral, agree, strongly agree, I don't know

Source: survey data collected by authors (N=489, all respondents)

Open responses to the survey indicate that job opportunities do exist, but that many offer wages that are too low to make ends meet, let alone thrive. One respondent notes: "In MK we have too many poor quality, low paid, insecure jobs so that even people in work can struggle to get by. Many of these are in warehouses run by big international firms who don't give a damn" [#21].

Responses also point to the struggle to make ends meet being felt by residents across the city, including those who may not identify as low-income earners. A respondent, who refers to herself as being educated, working and owning a home, points out that she and her family have experienced poverty. She explains that "Due to low wages and the cost-of-living crisis, poverty affects more people than it used to" [#288].

One respondent highlights how the benefits of living in Milton Keynes and the cost of living in the city can lead to a difficult dilemma for families: "People have had to move out of MK so that they can live a better life in regards to finance but if you chose to stay in MK because you want a good education for your children you will live in poverty to support your family" [#321].

3.2.   High cost of housing

Concerns about the increased difficulty to make ends meet for residents in Milton Keynes are frequently tied to the city's high cost of housing. When presented with a list of potential causes for poverty, 77% of survey respondents identified the expense of housing being an important contributing factor to poverty. Housing costs and insecurity were the most frequently recurrent theme in the survey's open responses.

Comments highlight how, on the one hand, the cost of housing prevents those with lower incomes to find a secure place to live. As one survey respondent indicated: "Access to affordable housing is an issue in Milton Keynes, with high rents and property prices making it difficult for low-income residents to find suitable accommodation" [#127].

On the other hand, high housing costs, especially for those in private rental accommodation, can push and trap people into poverty. Various respondents linked this to wages and benefits being too low vis-à-vis the cost of living in Milton Keynes, as noted in section 3.1. As one survey respondent noted: "Wages and benefits have not kept pace. Insecure tenure exacerbates the problem. There is not enough social housing at below market rents. Add in increased gas, electricity and food costs and it's a perfect storm" [#109]

Concerns about the impact of high housing and living costs aren't limited to residents with low incomes and/ or receiving benefits. Various respondents indicated that expenses around housing also affects those who might be more comfortably off. One survey respondent noted: "House prices and rents are far too high compared to wages and salaries in Milton Keynes and across the SE [South East] … Servicing rental agreements or mortgages can leave people short of money and reliant on foodbanks" [#184]. Another respondent reflected on their own housing situation: "I make a decent wage but can only afford to live here because I rent with my partner. If I was single I wouldn't be able to live in MK, or if I did then over 50% of my wages would go to rent and I'd be at risk of poverty" [#329]

Various respondents shared their disappointment and frustration about how rising costs are pushing residents out of Milton Keynes, especially when linking this to the opportunities that are available across the city. As one survey respondent poignantly put it: "MK is a new start for families - do not let private sector housing prices snatch that away!" [#326].

3.3.   Plugging the gaps

A recurrent theme in conversations with community workers and service providers as well as in open responses to the city-wide survey is that schools and voluntary services increasingly provide vital support to those who struggle. "I know there are charities doing good work, but they are mopping up where the government doesn't go far enough" notes a respondent to the city-wide survey [#333].

The gaps left by insufficient social and welfare services creates pressure on already overstretched service providers and underfunded voluntary organisations and makes the

support for families and individuals more fragmented and piece-meal. As noted by a respondent to the city-wide survey: "Local government has shrunken over the last 20 years which has a direct impact on provision of public services but also a knock on to the voluntary sector as the Council used to provide a lot of funding to groups that it can no longer afford" [#164].

Schools and their staff increasingly find themselves at the forefront of high levels of need and, in the absence of other support available, responsible for offering services that are beyond their primary focus. In speaking to staff from schools across the city, in newer and older housing areas, we heard about them running breakfast clubs and food banks, distributing free (second-hand) uniforms and organising collections among staff to support children or parents in need. The support that is provided is a testament to the level of care and dedication of teachers and staff working in schools across Milton Keynes but also highlights the added financial and emotional pressure they experience due to statutory social services and government welfare support having been hollowed out.

Alex, who provides pastoral care in a school in one of Milton Keynes' newer estates, notes that schools are increasingly "plugging a lot of those gaps in the system," doing "a lot more social care work than just education". This includes running a school food bank, distinct from the main voucher system, with staff personally contributing food. Amanda, a pastoral and family support worker in a school in an older estate, also points to her school having increasingly taken on tasks that social workers would have done previously, thereby picking up the "slack in the system". She stresses this level of support is essential because "you don't want to let the kids down".

Amanda also points out that the need for this support is only deepening, which she attributes to the growing issue of the "working poor". She notes that the proportion of children in her school qualifying for free school meals through financial means has increased from around 27% to 36%. She also explains how government responses to housing instability can make things worse, speaking of the hardship faced by families who might be offered temporary accommodation far away (like Blackpool or Birmingham), which would force them to leave the area and pull their children out of the school they know. Refusing such offers to stay near family and other support networks can lead to being deemed intentionally homeless by the council, resulting in sofa surfing, which has a huge impact on children. The experience of Rose and Paige in Whitehouse shows just how much of a battle it is to be offered appropriate accommodation by the council in an area that is familiar to them and where they have an extended network.

These findings area coupled with a sense that politicians don't do enough to help people in need or take concerns seriously. When asked to respond to the statement 'Poverty persists because politicians are not serious about helping people', 57% of respondents to the city-wide survey agreed or strongly agreed with this. A respondent to the survey notes: "There is also a lack of confidence in the system and those in poverty are often suspicious of people in 'power'" [#400].

In reference to lack of affordable housing and insecure tenure, a survey respondent notes "There are choices [that] governments can make to solve this" [#109]. Others acknowledge the need for funding to do so: "Societal problems need to be addressed by Government at the top and also the local councils/parishes by having sufficient funding to enable and empower people to get out of poverty or conditions that lead them to poverty" [#265].

3.4.   Growing pains

Respondents to the city-wide survey and to qualitative interviews shared concerns about the city as it continues to grow. The main issues related to lack of health care capacity and pressures on Milton Keynes' grid system an infrastructure.

In terms of health care, difficulties in getting GP appointments were widely reported. Residents in Whitehouse all indicated that getting appointments at the local health centre is a significant challenge. Whitehouse resident Grace is forced to sometimes use the walk-in centre [at the hospital] in the early hours of the morning. She points out that having a car and the ability to drive was fundamental to accessing this service when she needed it.

Alex, a school worker in another of the city's newest estates, points to how lack of new services on new estates disadvantages both new and existing residents. New residents, in the estate that Alex works in, have to travel outside of their estate – "about two and a half miles" – to the nearest GP surgery. But, as Alex points out, "that doctors is not geared up for all the thousands of people that live on that new estate" and people are unable to get an appointment.

Pressures on health care and infrastructure in Milton Keynes, especially as the city continues to grow, is a concern among residents across the city. Carmen, a long-term resident of Milton Keynes, moved to the city more than 40 years ago. She has lived in different areas of the city and now resides in one of the older estates. However, despite having greatly enjoyed living in Miton Keynes for many years, she is now considering moving away. She feels that the infrastructure and services in Milton Keynes have not kept pace with the development of the city. She points to the hospital being too small for the population, difficulty in accessing GP services and roads unable to manage the increase in traffic.

4. Conclusion

Milton Keynes is often hailed as a successful model of a New Town. However, this research – conducted by The Open University and Community Action: MK – reveals a more complex and often troubling reality of the city's expansion, especially for low-income residents. It thereby highlights the tensions between ambitious housing targets and the lived realities of those residing in new developments, especially for those on tight budgets. While new homes offer a sense of safety and improved conditions for many, especially those who previously experienced housing insecurity, this research makes clear that the benefits are not distributed evenly. For low-income residents, the promise of a fresh start can be

overshadowed by hidden forms of deprivation, social isolation, and mounting pressures related to cost of living, transport, and access to essential services.

Findings in this study suggest that the ways in which new housing areas are developed and established prioritise those with greater disposable income over those with less money in their pockets. Making new housing accessible to and inclusive of all is about more than providing affordable housing. It requires adequate public transport, availability of education and health services, and community buildings and development, the absence of which disproportionately disadvantages low-income residents. While the lack of prioritisation of physical and social infrastructure in the development in new housing areas is a frustration for all residents, it compounds hardship and social isolation for low-income residents. It makes their lives more stressful and more expensive, placing barriers on improved employment or education rather than helping them thrive.

Moreover, in and amongst the shininess of a new estate, concerns – especially of those with lower incomes – go unnoticed and unseen. While some residents experience supportive responses from housing associations, others report unresolved issues, lack of accountability, and high service charges that diminish their quality of life. These problems contribute to a wider feeling of invisibility and marginalisation. The polished exterior of new estates renders poverty less visible and less acknowledged by neighbours, service providers, and policymakers alike.

As Milton Keynes continues to grow, concerns aren't limited to new estates. Public services and community organisations are increasingly expected to step in where social services and welfare has receded. Schools, in particular, are playing a central role in plugging the gap, supporting struggling families - by distributing food, uniforms, and emotional support – despite being under increasing strain themselves. Voluntary and charitable organisations are working tirelessly to fill these gaps, but their efforts are often insufficiently supported. Long-term residents and newcomers alike express concerns about the city's infrastructure, including healthcare provision and road capacity.

Despite government commitments to build 1.5 million homes by 2029 to address the national housing crisis, the findings from this study underscore that simply increasing housing supply does not equate to improved quality of life, especially for low-income residents. Without deliberate investment in physical and social infrastructure, these developments risk becoming places of exclusion rather than opportunity.

5. Recommendations

This research calls for a reimagining of what it means to build a city - not just bricks and mortar, but communities where people of all incomes can thrive. Without this shift, the promise of new housing will remain unfulfilled, and inequality will only become more deeply embedded.

We call on national government and local authorities to work with developers and other stakeholders to:

- **Prioritise the establishment of vital services**, including schools, health facilities and shops, to serve new and existing residents within reasonable distance;

- **Ensure that public transport links are established** as soon as new housing areas are being developed to offer affordable and viable ways of travelling around the city;

- **Construct community buildings** with ample capacity to meet communities' needs, and ensure temporary facilities are provided until permanent facilities are available;

- **Invest in community development** to build an inclusive and thriving community;

- **Hold housing associations to account** for lack of responsiveness or inadequate response to faults or complaints;

- **Meaningfully enable the participation of voluntary and community organisations and resident groups** before and throughout the development of new housing areas to understand the needs of all residents, and especially those on lower incomes.

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Acknowledgements

Annex - methodology

Quantitative survey

The quantitative survey was conducted online, using the Jisc platform. Data was collected between 18 October and 15 December 2024 by inviting Milton Keynes residents and those with a strong connection to the city to complete the 5-minute questionnaire that asked about their views and opinions of poverty in Milton Keynes and more broadly. They were also asked about their age, gender, income bracket, connection to Milton Keynes and – if they were a resident – whether they lived in an area built before or after 2015. Invitations were distributed via newsletters, (online) notice boards and social media. Ethical approval for this component was obtained through the Open University Human Research Ethics Committee (HREC reference number: 2024-0655-2).

The final survey sample includes 490 respondents. The majority are female (68%), between 40 and 59 years of age (53%) and have a self-reported a monthly income of between £1,500 and £3,000 (59%). A small proportion of respondents in our sample is in receipt of Universal Credit (7%). Approximately three in four respondents (74%) live in Milton Keynes, with other respondents working in the city (14%), having worked there in the past (8%) or having another connection (4%).

Out of respondents living in Milton Keynes, 16% live in housing areas that were built after 2015, which we refer to as new housing areas. Respondents living in new housing areas are relatively younger compared to the overall sample, with the majority of respondents (70%) between 30 and 49 years of age. The proportion of respondents in new areas that are in receipt of Universal Credit is relatively higher (16%). There are no significant differences in the gender or income distributions compared to the overall sample.

As noted, recruitment of respondents was through open calls for participation via social media, outreach via newsletters, and announcements on partner platforms. This sampling strategy has led to disproportionate participation of respondents who have a connection with the Open University, especially as current or former staff member. While the survey didn't include a question about this, the large uptick in responses following the advertisement of the survey on the OU intranet makes this a reasonable assumption. A disproportionate representation of staff members of an organisation that aims to enhance life-learning for all may lead to bias in overall results.

Significance tests for data presented in section 2.5 is presented in Table A1.

Table A1 Significance tests for variables of interest

Variable	Categories	Answer options	Significance test
Do you think that poverty is a problem in Milton Keynes? (N=361; residents of Milton Keynes)	before-2015 housing area; post-2015 housing area	yes; no	Pearson chi2(1) = 9.3686 Pr = 0.002
There is too much poverty in Milton Keynes (N=330;	before-2015 housing area;	strongly disagree;	Pearson chi2(4) = 19.8906

residents of Milton Keynes/ category 'I don't know' removed)	post-2015 housing area	disagree; neutral; agree; strongly agree	Pr = 0.001

Qualitative fieldwork

Qualitative fieldwork took place between 1 March and 31 May 2025. Recruitment of research participants followed a two-pronged approach, namely (i) active outreach, and (ii) follow-up from quantitative survey.

Active outreach was undertaken by Community Action: MK in Glebe/Eagle Farm and Whitehouse and led by community workers with continued presence in these areas. Identification of residents living on a low income is based on self-report and using receipt of Universal Credit as proxy. Doing so requires a level of engagement and trust that was built over an extended period of time preceding data collection, starting in autumn 2024. Follow-up from the quantitative survey entailed checking in with respondents who left their personal details and explicitly consented to being contacted for a follow-up conversation. Ethical approval for this component was also obtained through the Open University Human Research Ethics Committee (HREC reference number: 2024-0655-2).

We completed 14 interviews with a total of 18 individuals. Table 1 provides an overview of types of research participants by role, location and gender. Note that in terms of type of respondent and location, these are not mutually exclusive categories; some research participants are both service provider and lived experience expert, and some have experience or expertise across locations. We use pseudonyms for all research participants.

Type of respondent	#	Location	#	Gender	#
Service Provider	6	Glebe/ Eagle Farm	3	Female	18
Lived Experience Expert	8	Whitehouse	7	Male	0
Service Provider and Lived Experience Expert	3	Glebe/ Eagle Farm and Whitehouse	3		
MK Resident	1	Other areas of Milton Keynes/ undisclosed	5		
	18		18		18

It is noteworthy that the sample includes women only; this reflects the difficulty to engage men, especially of working age, and challenges in identifying and engaging research participants more broadly. Walks through the community, talking to residents in public spaces such as play parks and facilities such as schools were the prime strategy to engage potential research participants. However, doing so proved difficult: there were generally few residents around (in part because this process took place during autumn and winter) and there are few facilities or amenities for people to converge at. Schools (in both housing areas) and play parks were the most suitable locations to approach people, leading to an over-representation of women in this research. Women were also more likely to indicate in the quantitative survey to be willing to participate in follow-up research, and to respond to the request for follow-up interviews.