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PETER SCOTT

The MAKING of the MODERN BRITISH HOME

*The Suburban Semi
& Family Life between
the Wars*

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between the Wars*

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In memory of Francesca Carnevali (1964–2013), one of the most talented economic and business historians of my generation and a person of enormous integrity, compassion, and wit. She was the best of friends and an inspiration to myself and many others. Francesca faced her long battle with cancer with characteristic courage, fortitude, and humour. Almost to the end she continued to work, particularly on an innovative research project that has the potential to transform our understanding of Britain's household goods industries prior to 1914. She will be missed as a scholar, teacher, and, above all, as a friend.

Preface

It is now some twelve years since I first became interested in the impact of suburbanization, and the genesis of the modern semi, on British family life between the wars. It was then widely believed that the considerable expansion in home ownership during the 1930s was essentially confined to the middle classes, as purchasing a modern semi-detached house was beyond the financial reach of working-class households. In 1998 I had been fortunate to act as external examiner for Alan Crisp, whose Oxford MLitt thesis had thrown serious doubt on this view and had convinced me that this was an area where the received wisdom was in error. Two years later a doctoral thesis by another Oxford scholar, George Speight, comprehensively demolished the received wisdom, proving beyond doubt that working-class people could (and did) purchase modern suburban housing during the 1930s.

I was intrigued that what must have been a major break with traditional working-class housing practices had hitherto gone largely unrecognized by economic and social historians, and wanted to discover what impacts owner occupation had on other areas of working-class life. It soon became apparent that the large volume of personal testimonies from people who had pioneered migration to the suburbs, ranging from contemporary interviews to autobiographies and contributions to oral history projects, offered a promising route for exploring these issues. Assembling a database, with relevant information from a large sample of such testimonies, soon became an objective in its own right. However, from an early stage in the project I realized that migrants to owner-occupied suburbia had strong commonalities with people who moved out to early suburban council estates—in terms of the extra costs they faced, the nature of the houses and communities they moved to, and long-term lifestyle impacts, for both themselves and their children. I therefore widened the project to also include early suburban council tenants. I also rapidly became aware that some of the estates to which my working-class families moved also contained large numbers of lower-middle-class households, often on incomes that were not greatly above those of the highest paid working-class families. The project was thus further broadened, to include white-collar workers.

Life history testimonies revealed that moves to suburbia had far-reaching impacts on family life, constituting one of the major cleavages between the 'traditional' working class and the post-war 'new working class'. Nor were these findings particularly original—they had already been identified in social studies of new municipal estates conducted in the 1920s and 1930s. Moreover, a number of historical studies of interwar suburban localities, including excellent theses by Audrey Kay, Margaret Judith Giles, Madeline McKenna, and Lesley Whitworth, had produced similar findings.

A major breakthrough in exploring these issues nationally occurred when I discovered several hundred original returns from Britain's first detailed national household expenditure survey, conducted by the Ministry of Labour over the year beginning October 1937. These were believed to have been destroyed, but had in fact been given to a researcher and eventually deposited in the University of Bangor Library. Together with 99 returns from the same survey, preserved at the National Archives, this gave me a usable sample of over 600 households, providing data on family size, housing, and weekly household spending, for working-class families renting their accommodation, buying it on mortgage, or owning it outright.

My subsequent research on the new interwar suburbs and their pioneer migrants has taken me into such diverse areas as the history of family planning, household leisure, gardening, marketing, and the spread of new consumer durables. Some of these topics have been explored in collaboration with my colleagues at the Henley Business School's Centre for International Business History, particularly James Walker, Lucy Newton, Anna Spadavecchia, and Peter Miskell. This work mainly involved articles in academic journals, yet I was aware that looking at these issues in isolation failed to do justice to the interconnected and mutually reinforcing nature of the processes under consideration. I have therefore devoted increasing time over the past few years to drawing my work together in this book. I hope that its contents will do justice both to the topics under discussion and to the people involved—who made difficult choices and, sometimes, considerable sacrifices to achieve what they perceived to be a better life for themselves and their children.

Acknowledgements

Parts of the research connected with this project were funded by ESRC Grant RES-000-22-0152 and Nuffield Foundation Social Sciences Small Grants Scheme Award H502620; thanks are due to Fatima Cardias Williams, Nat Ishino, and Natalie Anderson for research assistant work in relation to these awards. I have also consistently received generous financial support from the University of Reading for travel and other research expenditure. I am indebted to a great many people for help with this book, including the staff of the archives and libraries mentioned in the Bibliography, anonymous referees who commented on various draft papers, and to numerous writers who have influenced my ideas or provided information for this study. I also owe a debt of gratitude to two groups of, often anonymous, people—those early pioneer migrants to new suburban estates who set down personal testimonies of their experiences in autobiographical writings or through participation in oral history projects, and those who sought to record others' testimonies of life on the early estates—capturing experiences that are now beginning to pass from living memory and, without which, our understanding of this important phase of British social history would be greatly impoverished.

I would like to give special thanks to the following people. James Walker, Lucy Newton, Anna Spadavecchia, Peter Miskell, Ian Gazeley, and Andrew Newell made valuable contributions to this project via jointly authored articles on related topics, in addition to more general support and advice. A number of people generously made their unpublished research or archival materials available to me, including Matthew Boot, Sue Bruley, Alan Crisp, Judy Giles, Michael Heller, Steve Humphries, Audrey Kay, Len Holden, Duncan Nimmo, Chris Pond, Luke Samy, Pam Schweitzer, George Speight, and Fred Wellings. Thanks are also due to various organizations which allowed me to reproduce photographs and contemporary publicity artwork; these are individually acknowledged alongside the relevant images—though I would like to give particular thanks to John Laing plc, Leeds Library and Information Service, Lloyds Banking Group plc Archives, London Metropolitan Archives, London Transport Museum, Nottingham City Council and <<http://www.picturethepast.org.uk>>, and Oxfordshire County Council Photographic Archive. Reproducing images from my own ephemera collection was greatly assisted by the expert help of Laura Bennetto.

My work has hugely benefited from the comments and advice of other scholars. I fear that my imperfect memory will lead to the omission of many people who should be acknowledged, though (in addition to those mentioned above) I would like to pay particular thanks to Francesca Carnevali, Leslie Hannah, Peter Hart, Jane Humphries, Stuart Mitchell, Sean O'Connell, Avner Offer, Chris Reid, Stefan Schwarzkopf, Pat Thane, Frank Trentmann, Laura Ugolini, Fred Wellings, Fatima Cardias Williams, and Lesley Whitworth. Valuable feedback was also gained from

presentations at the annual conferences of the Association of Business Historians, Economic History Society, and Social History Society, together with seminar presentations at the Institute of Historical Research, London School of Economics, and the Universities of Oxford, Portsmouth, and Reading. Finally, thanks are due to my wife, Fong, for her love, support, and for putting up with me.

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List of Abbreviations

Bexley Local Studies	Bexley Local Studies and Archives Centre, London
BSA	Building Societies Association
CPBS	Co-operative Permanent Building Society
CRO	Coventry Record Office
HP	Hire Purchase
LCC	London County Council
LMA	London Metropolitan Archives
NA	The National Archives, Kew
NRO	Northamptonshire Record Office
NCSRS	Nuffield College Social Reconstruction Survey Archive, Nuffield College, Oxford
PEP	Political and Economic Planning
RCAHMS	Royal Commission of Ancient and Historical Monuments, Scotland

A Note on Currency

In this text pre-decimal currency is used: £1 = 20 shillings (s) = 240 old pence (d). In contemporary writings shillings were sometimes denoted by the symbol /-. This is not used in the general text, but is retained when it appears in direct quotes.

1

The New Suburban World

INTRODUCTION

This book examines the impact of the rise of the modern suburban semi-detached house on British family life during the 1920s and 1930s, together with its longer-term influence on lifestyles, consumption patterns, aspirations, and other elements of household behaviour. Prior to the First World War most non-rural working and lower-middle-class families had lived in different versions of the terraced house, in distinctively urban environments of high-density housing. For the working classes, these often represented long-established communities—sharing strong links of kinship, background, and, often, places of work. Such neighbourhoods were characterized by common, or at least prevailing, social values, which were fundamentally conservative in that ‘acceptable’ behaviour was kept within the limits of what was considered ‘reasonable’ to the local community—thus constraining, among other things, conspicuous consumption. Meanwhile social status was based on long acquaintance and reflected a complex web of factors, in which material affluence played only a limited role.

By contrast, the interwar years witnessed extensive migration to new suburban communities of mainly semi-detached private or municipal housing. These offered a quantum leap in conditions compared to the accommodation families typically moved from, with amenities that subsequent generations were to take for granted, but which were luxuries beyond the dreams of many of their parents—such as electricity, bathrooms, hot running water, and their own front and rear gardens. Demand for such housing partly reflected a growing preference among families of all classes for more hygienic, healthier, and spacious homes, which had been evident since at least the late nineteenth century. However, it was only during the First World War that a number of rapid and inter-related political, social, economic, and technological changes made such housing a viable proposition for large numbers of manual workers and people at the bottom end of the white-collar earnings spectrum.

The conflict drew huge numbers of civilians into war-related industries and necessitated unprecedented levels of government control over the provision of basic resources such as food, coal, and transport. Government feared widespread social unrest, in an inflationary environment where living standards were initially squeezed by rising rents and other costs. It was thus compelled to pursue policies which produced substantial redistributions of income, both from the upper and middle classes to the working class and from skilled to less-skilled manual workers.

Wage rises during the war years had a significant long-term impact on living standards, raising the average growth of real wages from 0.9 per cent per annum over 1920–38 to 1.21 per cent over 1913–38.¹

Towards the end of the war the government focused on ‘homes for heroes’ as a key post-war social policy to diffuse anticipated social unrest, or even revolution, when demobbed troops returned in vast numbers to a job market which might prove incapable of absorbing them. War requirements also accelerated technological development, mechanization, and other cost-reducing innovations in a number of sectors that were to play significant direct or indirect roles in the expansion of interwar suburbia, such as road transport, building, electricity supply, electrical goods, and furniture. Lower prices facilitated a substantial increase in working-class participation in the products of these industries, which were traditionally expensive but had a large potential working-class market. A third key impact of the war was a substantial expansion in urban workers’ discretionary time. Despite being overlooked in many historical accounts, the introduction of the 48-hour week for industrial workers in around 1919, reducing the length of the average working day by about 1 hour, is arguably the most important humanitarian reform of the interwar years. This was part of an international campaign; in the immediate aftermath of the armistice, European workers rallied round the 48-hour week as a key ‘peace dividend’ for their wartime sacrifices, while employers and governments feared widespread industrial and political unrest if these demands were not met. Shorter hours paved the way for families to live further from their places of work, a trend also boosted by new transport technologies such as the motor bus, motor bike, and cheaper and more efficient bicycles.²

Wartime changes impacted on middle-class housing choices principally through making their traditional housing much less convenient. De-skilling of manufacturing operations during the war, to bring new types of labour without traditional craft skills into industry, together with the longer-term growth of labour-intensive assembly industries, opened up major employment opportunities for young women. Despite union efforts to reverse the wartime ‘dilution’ of skilled manufacturing work, many of these labour market changes proved permanent, producing a major expansion in female employment in the rapidly growing assembly industries. Under these conditions domestic service, traditionally one of the few respectable avenues of paid employment for urban women, looked much less attractive, given its low wages, long hours, and major constraints on workers’ freedom. *The Daily Express* saw the writing on the wall as early as May 1919, promoting its first ‘Model Homes Exhibition’ with the claim that:

Women are now at the parting of the ways in housekeeping methods. All the signs point to a new type of small house which can be worked, if necessary, without resident

¹ George R. Boyer, ‘Living Standards 1860–1939’, in Roderick Floud and Paul Johnson (eds), *The Cambridge Economic History of Modern Britain*, Vol. II: *Economic Maturity, 1860–1939* (Cambridge: Cambridge University Press, 2004), 284.

² Peter Scott and Anna Spadavecchia, ‘Did the 48-Hour Week Damage Britain’s Industrial Competitiveness?’, *Economic History Review*, 64 (2011), 1266–88.

servants, and where every detail of construction has been evolved in the interests of economy in domestic labour and the comfort of the family as a whole.³

Similarly in 1920 GEC's Ideal Home Exhibition leaflet claimed that the 'All-Electric... Ideal Home' would put an end to:

Open fires—heat-wasting, producing residues of dust and cinders that must be regularly removed; gas-burners emitting fumes that taint the atmosphere and tarnish furniture and wall-paper; these things necessitate scrubbing-brush and pail, mop and broom and dust-pan; *hard work and daily repeated work*. And if we add to these the labours of cooking, ironing, dish-washing and clothes-washing, we are forced to the conclusion that the average home... is anything but 'ideal'. Yet nothing is more certain than that in the course of a very few years we shall wonder at the expensive, antiquated, wasteful methods of the present day, simply because that ever-ready servant, ELECTRICITY, without dust, or smoke, or noise, 'without haste, without rest' will take charge of our domestic routine, eliminate practically all unnecessary work, and make such work as remains into a pleasure.⁴

While GEC's prediction of all-electric living was not to become a reality for most families until long after the Second World War, the *Daily Express's* vision of a rapid switch to labour-saving homes proved far more accurate. By the mid-1920s, even those members of the lower middle class who could still afford to employ servants tended to have only a char woman or 'daily', rather than someone on a live-in basis. This new incarnation of the 'servant problem' irrevocably changed the relationship between the middle-class housewife and her home.⁵ From now on most housewives in this group had to see themselves as participants in housework to some extent, rather than purely as supervisors, directing the work of others.

Yet the most important policy or physical innovation associated with the war period from the perspective of interwar suburbia was the new 'Tudor Walters' housing standard. Prior to 1914 new working-class neighbourhoods on the edges of towns were typically developed in long terraces, at densities of thirty or more per acre, and were of similar design to inner-urban housing.⁶ The same was true of many 'superior terraces' occupied by the lower middle classes, while in many towns even the middle and upper ranks of the middle class lived in grander versions of the terraced house. During the latter years of the war leading planners and architects, some of whom were already designing housing estates for munitions workers, successfully advocated a low-density suburban solution to the post-war housing problem, embodied in the 1918 Tudor Walters Report on the standards of post-war local authority housing.

³ Adrian Bingham, *Gender, Modernity, and the Popular Press in Interwar Britain* (Oxford: Clarendon, 2004), 95.

⁴ Bodleian Library, Ms Marconi 3780, GEC leaflet 'The All-Electric House: How Electricity Helps in the Quest for the Ideal Home', issued for the 1920 Ideal Home Exhibition.

⁵ Deborah Ryan, 'The Daily Mail Ideal Home Exhibition and Suburban Modernity, 1908–1951', PhD thesis (University of East London, 1995), 91.

⁶ Alison Ravetz, *Council Housing and Culture: The History of a Social Experiment* (Abingdon: Routledge, 2001), 62.

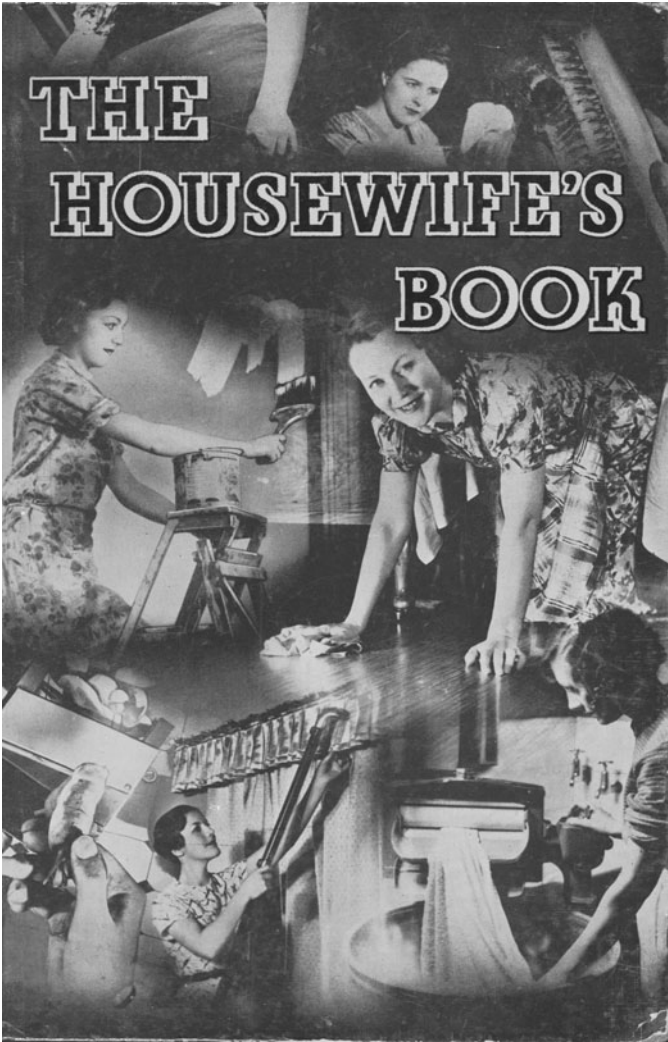


Fig. 1.1. A contemporary depiction of the suburban middle-class housewife running the servantless home

Source: *The Housewife's Book* (London: Daily Express, 1937), Peter Scott collection.

This set out a blueprint for the new suburban home, drawing on contemporary planning ideas (pioneered in garden city and model workers' village projects), that sought to improve economic and social conditions by creating healthier and better-designed houses and communities.⁷ Proposed specifications were well in

⁷ UK, Parliament, *Report of the Committee Appointed by the Local Government Board and the Secretary of State for Scotland to Consider Questions of Building Construction in Connection with the Provision of Dwellings for the Working Classes in England and Wales, and Scotland, and Report upon Methods of Securing Economy and Despatch in the Provision of Such Dwellings* (Cd. 9191 of 1918).

advance of previous working-class building standards, including a minimum of three ground floor rooms (living-room, parlour, and scullery with larder), three bedrooms (at least two of which could take two beds), plus a bathroom. Houses were to be built at a density of no more than twelve per acre, semi-detached or in short terraces, with wide frontages to increase natural daylight and a cottage appearance enhanced by front and rear gardens.⁸

It has been claimed that the interwar speculative semi emerged 'quite independently of council housing'.⁹ In fact, Tudor Walters standards embodied the basic features of both the municipal and owner-occupied interwar working-class house. Speculative developers followed them mainly on account of their popularity with purchasers, but introduced many more, largely cosmetic, variations in design between individual houses. These distinguished each house from its neighbours and the estate in general from municipal housing, which was widely viewed as being grimly uniform in appearance. In doing so, speculative developers drew heavily on the English vernacular tradition, producing the 'Tudorbethan' semi that remains, for many people, the ideal home. Conversely, councils rapidly developed a preference for a 'neo-Georgian' style of plainer houses in near-identical rows, both as a means of economizing on costs and emphasizing their municipal identity. As Dorothy Barton, who moved with her parents to the London County Council's (LCC's) St Helier Estate in 1934 recalled, 'When we arrived at 10 Rewley Road, we found it was one of a short road of square red brick boxes, all exactly alike'.¹⁰

Both council and owner-occupied houses came in various sizes and costs. The ambitious standards outlined in the Local Government Board's 1919 *Housing Manual*, which exceeded those of the Tudor Walters committee in some respects, produced a council house beyond the means of most working-class families.¹¹ Subsequent cost-saving reductions in municipal housing standards widened access to lower income groups. The proportion of houses with parlours fell, the bathroom was sometimes sacrificed for a bath in the kitchen (with a removable top so that it could serve as a table when not in use) and the dimensions of rooms became less generous. Developers for owner occupation also sought to build down to lower income groups, particularly during the mid- and late-1930s. For example, New Ideal Homesteads—Britain's most prolific speculative house-builder—offered a range of house designs on each estate, sometimes including a low-cost model based on a three bedroom non-parlour terrace with a bath in the kitchen. This was very similar to the cheaper type of non-parlour council house and, with a price of £395 (that translated into minimum weekly mortgage payments of 9 shillings 6 pence), compared well with many such houses in terms of cost.¹²

⁸ John Burnett, *A Social History of Housing 1815–1985*, 2nd edn (London: Methuen, 1986), 222–6.

⁹ Ravetz, *Council Housing and Culture*, 90.

¹⁰ Age Exchange, Reminiscence Theatre Archive, London, autobiographical excerpt provided for Age Concern, 'Just Like the Country' project, by D. Barton, c.1987.

¹¹ Burnett, *Social History of Housing*, 225.

¹² Bexley Local Studies and Archive Centre, New Ideal Homesteads brochure, 'Super 1933 Homes: Barnehurst Estate, Barnehurst, Kent' (1933).

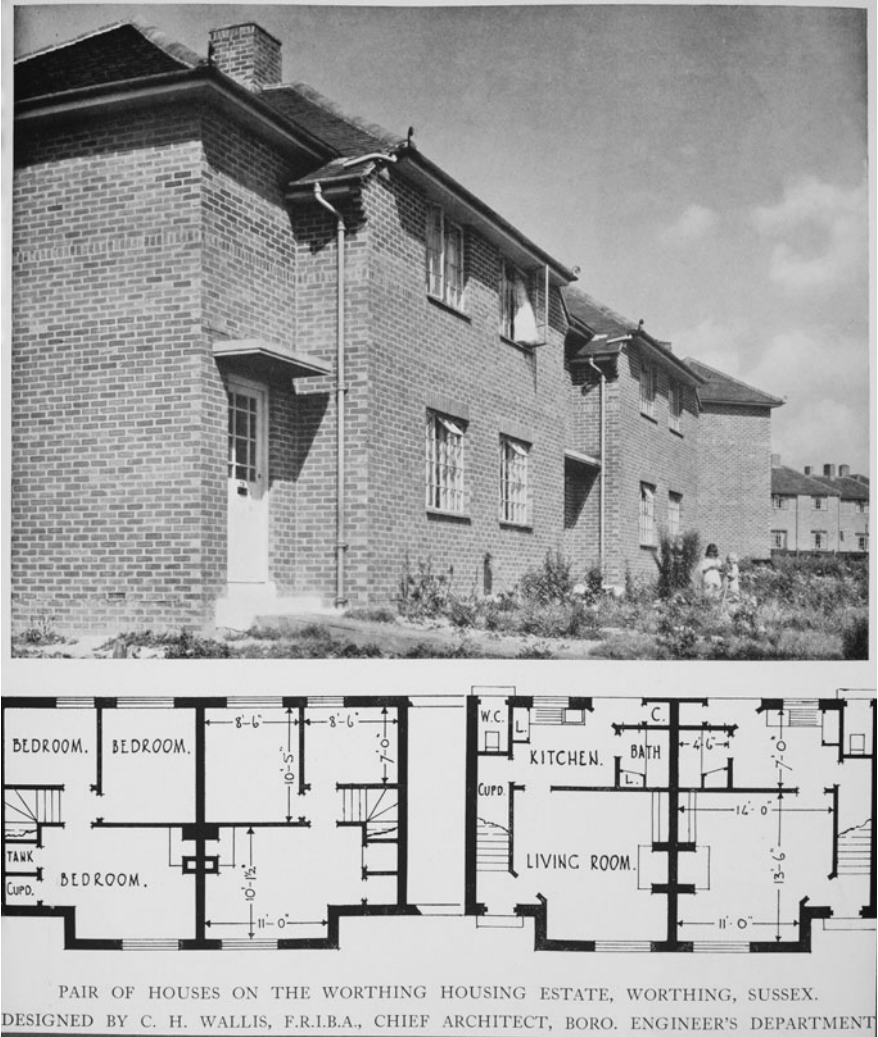


Fig. 1.2. A non-parlour Tudor Walters type 1930s council house
Source: 'Small houses', scrapbook of house plans, (c.1939), Peter Scott collection.

Despite these variations, the Tudor Walters standard constituted the basic suburban housing template—three bedrooms plus bathroom; modern amenities and kitchen; a smallish front garden and larger back garden—that encompassed most of the four million or so suburban houses built in interwar Britain. Indeed this new standard became so popular that it rendered even better-quality older houses obsolete. In 1939 the government's Committee on Valuation for Rates reported that the interwar semi's improved design and superior amenities had made pre-war

housing technically 'obsolescent and less attractive to tenants'.¹³ Similarly, in 1945 Marion Bowley noted that middle-class houses of 'the great Victorian age... are now considered unsatisfactory and inconvenient'.¹⁴

SUBURBAN MIGRATION AND SOCIAL CHANGE

One of the main themes of this book is the social consequences of the first phase of mass British suburban migration. This process encompassed two major changes in housing tenure. The 1920s witnessed the advent of local government as a major provider of new rented housing. Municipal housing expanded from less than 1 per cent of the 1914 housing stock for England and Wales to around 10 per cent in 1938, with over 90 per cent of the 1.1 million new interwar council houses located on suburban estates.

The second key change was a dramatic expansion in owner occupation. Britain traditionally had a tenure pattern more similar to that of continental Europe than to 'new world' countries—with relatively few people owning their own homes. The interwar years, and particularly the 1930s, witnessed the start both of a trend towards Britain becoming a nation of owner-occupiers and of a popular perception that ownership constituted a socially superior tenure to renting. Owner-occupied dwellings, conventionally put at around 10 per cent of the 1914 housing stock, rose to around 32 per cent by 1938, mainly due to new developments (an estimated 1.8 million new houses were built for owner-occupiers, compared to 1.1 million existing houses transferred from the privately rented to the owner-occupied sector).¹⁵ The 1914 owner-occupation rate is subject to a substantial margin of error as it is based on an assumption regarding the volume of pre-1914 housing transferred from the privately rented to owner-occupied stock by 1938, for which there are no direct estimates.¹⁶ Yet a low 1914 owner-occupation rate is strongly corroborated by contemporary household surveys, as discussed in the next chapter. As with council houses, the vast majority of new owner-occupied housing was located on suburban estates. Around 900,000 houses were also developed for private renting, again mainly in the suburbs.¹⁷

These developments both radically changed the appearance and physical scale of many towns and cities and altered the overall balance between urban and rural Britain. Over the interwar period the urban area of England and Wales increased by around 26 per cent, well in advance of the 15 per cent increase in the urban

¹³ Ministry of Health, *Report to the Minister of Health by the Departmental Committee on Valuation for Rates, 1939* (London: HMSO, 1944), paragraph 11.

¹⁴ Marion Bowley, *Housing and the State 1919–1944* (London: George Allen & Unwin, 1945), 36–7.

¹⁵ Stephen Merrett, *Owner Occupation in Britain* (London: Routledge & Kegan Paul, 1982), 1.

¹⁶ Michael Ball, *Housing Policy and Economic Power: The Political Economy of Owner Occupation* (London: Methuen, 1983), 25; A. D. McCulloch, 'Owner-Occupation and Class Struggle: The Mortgage Strikes of 1938–40', PhD thesis (University of Essex, 1983), 109.

¹⁷ Merrett, *Owner Occupation*, 1, 16; Andrzej Olechnowicz, *Working Class Housing in England between the Wars: The Becontree Estate* (Oxford: Oxford University Press, 1997), 1.

population. Some 862,500 new houses were built in rural districts, together with more expensive developments of greenfield areas on the fringes of towns.¹⁸ Between 1927–8 and 1933–4 housing development took an average of 38,000 acres of land each year, while over 1934–5 to 1938–9 this rose to 50,000 acres.¹⁹

Middle-class households constituted the majority of new suburban residents. However, working-class families were also important participants in this process. The interwar years are often depicted as a period of depression and stagnation for the working class, characterized by mass unemployment, especially during the early 1920s and early 1930s. There is a great deal of truth in this depiction, though it masks considerable regional and local variations, together with important variations between industries. In 1932, when national unemployment peaked, some 36.5 per cent of insured workers in Wales were unemployed, together with more than a quarter of workers in Scotland and northern England. Yet unemployment in London, and in the rest of the South East, stood at only 13.5 and 14.3 per cent, respectively. By 1937 unemployment in these regions had fallen to 6.4 and 6.7 per cent, respectively, yet remained at 23.3 per cent in Wales and 16.0 per cent in Scotland.²⁰

These disparities largely reflected those of the dominant industries in each region. Export-orientated staple industries such as coal mining, textiles, iron and steel, and shipbuilding faced severe contractions in production and employment. Conversely, expanding industries such as motor vehicles; electrical engineering; branded food, drink, toiletries, and other fast-moving household products; and other sectors mainly serving domestic markets were mainly based around the South and Midlands. Those fortunate enough to remain in regular employment experienced a substantial long-term increase in real earnings—mainly owing to falling retail prices for most of the period—and were often able to consider taking on the extra costs associated with renting a new suburban council house, or even buying a house on mortgage.

As Figure 1.3 shows, private development dominated new housing in England and Wales even in the 1920s—though council housing was then the main source of new suburban housing for working-class families. While council estates were initially dominated by the upper strata of the working class (and, in many cases, the lower middle class), reductions in rents, slum clearance programmes, and the migration of middle-class council tenants to owner-occupied estates transformed municipal housing into an overwhelmingly working-class tenure, encompassing a broad range of incomes.

It was during the 1930s that private speculative house-building really took off, peaking at almost 300,000 completions per year in England and Wales. The years from around 1933 to the outbreak of the Second World War witnessed Britain's

¹⁸ John Lowerson, 'Battles for the Countryside', in Frank Gloversmith (ed.), *Class, Culture and Social Change: A New View of the 1930s* (Brighton: Harvester, 1980), 258; John Sheail, *Rural Conservation in Inter-war Britain* (Oxford: Oxford University Press, 1981), 24–7.

¹⁹ David Matless, *Landscape and Englishness* (London: Reaktion, 1998), 34.

²⁰ W. R. Garside, *British Unemployment 1919–1939: A Study in Public Policy* (Cambridge: Cambridge University Press, 1990), 10.

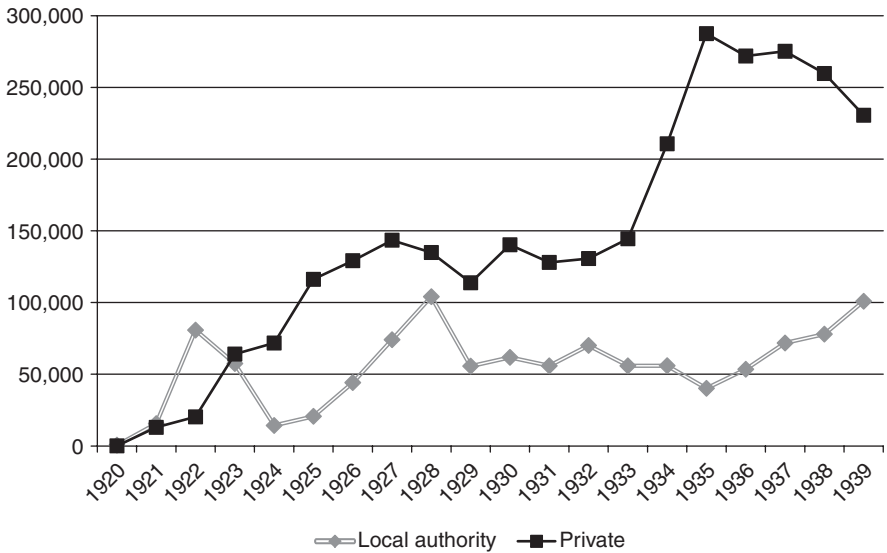


Fig. 1.3. Annual number of houses built in England and Wales by local government and private enterprise, 1920–39 (years ending 31st March)

Sources and notes: See Table 3.1.

highest ever rates of private house-building, dwarfing that for council housing. Falling interest rates, liberalized mortgage terms, reductions in building costs, and rising real incomes produced the first boom in working-class suburban home ownership. The proportion of non-agricultural workers buying or owning their own homes at least doubled over the decade, to around 18 per cent.²¹ While this may not seem a huge aggregate increase, when account is taken of the fact that house purchasers were typically buying their first house, and doing so on or shortly after marriage, it represented a substantial proportion of newly formed working-class households.

Working-class suburban owner-occupation rates were highest for skilled workers, but were nevertheless significant over a broad range of working-class incomes, as discussed in Chapter 6. This trend was, however, largely restricted to England and Wales; Scotland and Northern Ireland had 1938 working-class owner-occupation rates of below 6 per cent, together with low relative proportions of owner-occupiers buying their houses on mortgage (i.e. relatively recent purchases, rather than inherited property). Interwar house-building north of the border was equivalent to only 28 per cent of Scotland's 1911 housing stock, compared to 52 per cent for England and Wales.²² Depressed industrial areas in northern England and Wales also had markedly lower levels of house-building and suburbanization than more prosperous areas in the South and Midlands.

²¹ National Archives [NA], LAB17/7, 'Weekly Expenditure of Working-Class Households in the United Kingdom in 1937–38', Ministry of Labour and National Service, July 1949.

²² Bowley, *Housing and the State*, 266.

This was evident even for council housing—councils in depressed areas lacked the rateable income for major building projects, while standard council rentals were beyond the reach of many families.

Based on the available data, the proportion of non-agricultural British working-class households who moved to suburban estates during the interwar years can be very roughly estimated at around 25 per cent, with around 13 per cent taking the municipal housing route to suburbia, around 9 per cent taking the mortgage route, and perhaps 3 per cent renting privately developed suburban housing.²³ For some towns and cities in the South and Midlands, the figure would have been significantly larger. The 1937 Bristol Social Survey found that 14.2 per cent of working-class families in the survey area were living in council houses and 16.7 per cent in property built privately between the wars.²⁴ In Greater London (despite significant in-migration to both inner and outer areas from other parts of the country) out-migration changed the balance of population between the centre and periphery. Over 1921–37 the County of London experienced an estimated net population loss through out-migration of 708,000 (reducing its total population to 4,094,500), while outer London gained some 1,208,000 net migrants, increasing its population to 4,560,500.²⁵

While this study examines the impact of suburbanization on both middle- and working-class families, its primary focus is on the working class—as suburbanization had the most dramatic economic and social impacts for this group. While middle-class migrants moved from housing that already had bathrooms, hot running water, and, often, electricity and gardens, these were typically absent from the houses which even skilled manual workers migrated from. Similarly, differences in room sizes, building standards, housing densities, and local social norms between the old and new residence were generally much greater for working-class migrants.

²³ Given a 1938 non-agricultural working-class owner-occupation rate of 17.8 per cent and making the conservative assumption that 50 per cent of owner-occupiers were located in the suburbs indicates that 8.9 per cent of non-agricultural working-class households took the owner-occupation route to suburbia. This estimate appears reasonable given that, of 38 accounts in the Life Histories Database involving moves to owner occupation during the 1930s (for which sufficient information was available), no fewer than 34 were new developments and almost all of these were located in the suburbs. Meanwhile, given that at least 90 per cent of interwar council houses were on suburban estates, and assuming that 90 per cent were occupied by working-class families by 1938, produces a figure of 891,000 working-class households taking the municipal housing route. As the number of working-class households in Britain can be very roughly estimated at 7.5 million, and agricultural workers comprised around 9 per cent of these, this would translate into about 13.1 per cent of non-agricultural working-class families (McCulloch, 'Owner-Occupation', 119; C. H. Lee, *British Regional Employment Statistics, 1841–1971* (Cambridge: Cambridge University Press, 1979)—using 1931 Census data). The addition of privately renting suburban residents is even more problematic, though analysis of oral history and other autobiographical accounts indicates a significant rate of tenancy by working-class families on new privately rented suburban estates. Assuming that three-quarters of the 900,000 houses developed for this sector were in the suburbs, and that 30 per cent of these were rented by working-class families, gives a figure of 202,500 households, or 3 per cent of the non-agricultural working class.

²⁴ Rosamond Jevons and John Madge, *Housing Estates: A Study of Bristol Corporation Policy and Practice between the Wars* (Bristol: Arrowsmith, 1946), 13.

²⁵ UK, Parliament, Royal Commission on the Distribution of the Industrial Population, *Report* (Cmd 6153 of 1940), 163.