

# **Selling owner-occupation to the working-classes in 1930s Britain<sup>i</sup>**

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## **Introduction**

The 1930s witnessed Britain's first major boom in working-class owner-occupation. Purchasers typically came from cramped, rented, inner-urban accommodation, and, only a few years previously, would not have considered the possibility of buying a new house. Such perceptions were transformed by an aggressive marketing campaign by the building societies and building industry, to create a new mass market for owner-occupation. During the 1930s they developed a number of extremely sophisticated marketing strategies, including strong elements of 'lifestyle marketing', to transform the popular image of a mortgage from 'a millstone round your neck' to a key element of a new, suburbanized, aspirational lifestyle. This both contributed to the fastest rate of growth in working-class owner-occupation during the twentieth century and had a substantial impact on consumption patterns for families who moved to the new estates.

After briefly discussing the causes and dimensions of the housing boom and the extent of working-class participation, this article examines the marketing campaigns launched by the building societies and the building industry to entice working-class customers. The analysis draws both on supply-side evidence - advertising material and business archives - and demand-side data - a qualitative database of 58 accounts by working-class people who moved into owner-occupation during this period, assembled from oral history

archives, published and unpublished autobiographies, and other sources (hereafter Life Histories Database) together with a quantitative database of working-class family budgets.<sup>ii</sup> The paper also examines the ways in which opportunistic marketing contributed to an eventual crisis in the sector.

### **The 1930s owner-occupation boom**

The emergence of owner-occupation as a significant tenure in Britain is essentially a post-First World War phenomenon. It has been estimated that only around 10 per cent of Britain's 1914 housing stock was owner-occupied, less than one per cent was municipally-owned, and around 90 per cent was rented out by private landlords.<sup>iii</sup> The social status of owner-occupiers was broad, ranging from the very rich to skilled and semi-skilled workers such as coal miners. Yet working-class owner-occupation was highly localised in relatively few manufacturing and mining districts in the north and midlands and was virtually unknown in most areas<sup>iv</sup>

Socio-economic changes during the First World War and interwar years were to transform Britain's tenure pattern. The war-time introduction of rent control led to a rapid decline in private renting, council housing emerged as a major source of new houses during the 1920s, and owner-occupation experienced a more than three-fold increase by 1938. On the eve of the Second World War some 32 per cent of the nation's housing stock was estimated to be owner-occupied, ten per cent owned by local authorities, and 58 per cent privately-rented (an estimated 1.1 million privately-rented houses having been sold to owner-occupiers).<sup>v</sup>

Sales of privately-rented houses to tenants were concentrated during the 1920s. As these were mainly older-style terraced properties, lacking bathrooms and

modern utilities, often in a less than perfect state of repair and, crucially, subject to rent control, prices were generally low - making them affordable to tenants who could not have considered purchasing a modern house. There were cases of working-class people buying new houses, though these were uncommon. The overall growth of working-class owner-occupation remained modest; while no national figures are available, a review of fragmentary local evidence by George Speight concluded that a working-class owner-occupation rate of eight or nine per cent before 1932 would be an upper-bound estimate.<sup>vi</sup>

The 1930s witnessed a much more rapid expansion in owner-occupation, in which the working-class played a substantial role in the market for new (rather than second-hand) houses for the first time.<sup>vii</sup> A major Ministry of Labour household expenditure survey indicated that by 1937/8 around 17.8 per cent of non-agricultural working-class households either owned, or were purchasing, their own homes.<sup>viii</sup> Thus the proportion of working-class owner-occupiers had at least doubled over the space of a few years. Owner-occupation, and particularly house purchase via mortgage (as opposed to outright ownership, typically through inheritance) was concentrated in the relatively prosperous south and midlands. Depression and mass unemployment in the heavy industry regions of northern and western Britain eroded the stability of employment necessary to take on a mortgage, while out-migration to more prosperous regions reduced the pressure of housing demand. While owner-occupation rates rose with earnings, as Table One Shows they were substantial for a broad spectrum of working-class incomes – reaching 12.3 per cent even for households with a weekly expenditure of 50-60 shillings (compared to a non-agricultural working-class household average of 85 shillings).<sup>ix</sup>

The 1930s' housing boom mainly involved new properties; of 38 accounts in the Life histories Database, involving houses known to have been purchased during this decade, no fewer than 34 were new developments.<sup>x</sup> New houses were particularly

Table 1: The proportion of non-agricultural working-class households buying/owning their own home at various levels of weekly expenditure, October 1937 – July 1938

Total weekly expenditure (s)	% of households in class buying/owning their home
Under 40	2.5
40-50	3.7
50-60	12.3
60-70	13.0
70-80	17.1
80-90	17.4
90-100	24.8
100-110	22.2
110-120	26.6
120-130	30.6
130-140	27.0
140 and over	37.2
All	18.9

Source: NA, LAB17/7, "Weekly expenditure of working-class households in the United Kingdom in 1937-38," unpublished report, Ministry of Labour and National Service, July 1949.

Notes: The average weekly household income recorded by the Survey was 85s (with an average of 1.75 wage earners per household).

attractive to purchasers, as they were typically very different in character to pre-1914 accommodation. The 1918 Tudor Walters report on the standards of post-war local authority housing set a new standard for working-class homes, involving lower densities than traditional inner-urban accommodation (not more than 12 per acre, built semi-detached or in short terraces), with bathrooms, wide frontages to increase natural daylight, and a cottage appearance enhanced by front and rear gardens.<sup>xi</sup> The building of several hundred thousand council houses on this blueprint during the 1920s

contributed to the rapid technical obsolescence of pre-war terraces lacking bathrooms, other modern utilities, and gardens. Private developers of cheap owner-occupied housing typically adopted the Tudor Walters standard, while often building at lower densities (eight to ten houses per acre) and including various largely cosmetic features, discussed below, together with `aspirational' marketing to distinguish their estates from council houses. Low densities were achieved by locating estates on cheaper land beyond traditional urban boundaries, taking advantage of new transport developments that increased workers' mobility. These semi-rural locations proved very popular and rapidly became a desirable feature of working-class housing.

### **Making houses affordable – the introduction of `easy terms'**

During the 1930s the number of private-sector houses built in Britain reached an all-time peak.<sup>xii</sup> One necessary, though not sufficient, condition was a steep decline in house prices. After rocketing in the inflationary aftermath of the First World War, house prices experienced a long decline - the product of general deflation and particularly severe declines in building materials costs and in labour costs (due to de-skilling and labour-saving innovations in building techniques). Speculative house builders were particularly successful in lowering costs, through using cheaper materials and substituting unskilled labour on piecework for apprenticed building workers.<sup>xiii</sup> A modern Tudor Walters type house had cost more than £1,000 to build in 1920; by 1932 the same house could be built for about £350.<sup>xiv</sup> Meanwhile there had been a substantial rise in real incomes (for those in employment).

The house price fall was a necessary, but not a sufficient, condition for making owner-occupation accessible to large numbers of working-class families; estimates indicate that in 1930 buying a new house would still generally have required a weekly

income in excess of £4.<sup>xv</sup> The key remaining obstacles for families earning £2 10s - £4 per week were the substantial minimum deposit and heavy weekly mortgage instalments. The reduction in interest rates during the early 1930s - following Britain's departure from the Gold Standard and the government's adoption of a cheap money policy - significantly reduced minimum weekly instalments, but was insufficient, in itself, to substantially widen accessibility. Of crucial importance was the action of building societies in liberalising mortgage terms so as to extend the socio-economic range of owner-occupiers.

Following the onset of cheap money, building societies were viewed as relatively high-interest, low-risk, savings vehicles and thus faced a heavy inflow of funds. As they borrowed short and lent long - at fixed interest rates - they realised that adopting prevailing low rates would be a risky strategy should cheap money should prove transitory, and thus tempered their rate reductions.<sup>xvi</sup> Yet placing their burgeoning funds in mortgages proved challenging. Private landlords, a major traditional source of business, were still deterred by rent control and fears of future controls. The societies' solution was to create a new, mass, market for owner-occupation, by liberalising the terms on which they granted mortgages. In a competitive process of undercutting each other on 'easy terms', mortgage periods were extended from around 20 years to 25, or even 30, years, thereby substantially reducing weekly payments. Meanwhile a number of devices were employed to reduce the minimum deposit requirement.

House-buyers could pay a reduced deposit by taking out an insurance policy, paying a single premium in return for a guarantee to compensate the building society for any loss sustained on the sum loaned in excess of the society's normal maximum ratio of mortgage to house price (generally 75 or 80 per cent).<sup>xvii</sup> Local authorities

provided similar guarantees, to help reduce local housing shortages. Yet these still required a minimum deposit of at least 10 per cent.<sup>xviii</sup> Of much greater importance were guarantees provided by estate developers - commonly referred to as builder's pool arrangements, as guarantees were typically pooled over many properties. These were used to reduce deposits to around, or sometimes below, five per cent of the purchase cost.

Builders pool arrangements had been known for some time, but only came into widespread national use during the 1930s. The developer made cash deposits with the society, originally equal to the difference between the society's normal maximum ratio of mortgage to house price and the new ratio of 95 per cent. However, as competition between societies intensified, builders successfully renegotiated terms, lowering deposits to one third or even one quarter of this excess.<sup>xix</sup> Government sources indicate that by 1938 between 40 and 60 per cent of current building society mortgage business was being conducted via pool schemes, with a higher proportion for relatively cheap properties.<sup>xx</sup> This is corroborated by the Life Histories Database; purchasers of new houses during the 1930s typically reporting deposit payments of around 4.0 – 6.7 per cent of the purchase price, which were only available on pool schemes.

Reducing deposits to around £25 or £30 played a key role in opening up owner-occupation to manual workers. As one building society luminary noted, 'Innumerable more people can find a 5 per cent deposit than...10 per cent... it is much easier to scrape together £25 than £50 and experience has shown us that ingenious methods of finding a small deposit have certainly obtained.'<sup>xxi</sup> For example, Grace Foakes, the wife of a London riverman, recalled that she and her husband paid a £1 initial deposit for a £495 house in Hornchurch, east London, hoping 'with the

optimism of youth' to be able to make this up to £5 at the end of a month and to a £25 final deposit at the end of three months. When they found themselves unable to save the final £20, Grace raised the balance by pawning her most valued possession - her mother's gold watch and chain.<sup>xxii</sup> Making an initial payment of £25-£30 to secure a property was also more in keeping with working-class expectations, as it had a parallel in the house rental market, 'key money' - the money landlords sometimes demanded for handing over the keys to accommodation.<sup>xxiii</sup> In some cases, deposit requirements were reduced to below £25, through devices such as using a life assurance policy as additional collateral, or the developer loaning the purchaser part of the deposit.<sup>xxiv</sup>

As a result of this liberalisation of mortgage terms it became generally cheaper (from the perspective of weekly payments) to buy a new house on mortgage than to rent one.<sup>xxv</sup> Meanwhile, as the 1930s progressed developers targeted successively lower income groups to further widen their market. One leading developer, Wates, stated that around 50-75 per cent of their 1930s houses were intended for the 'steady working class.'<sup>xxvi</sup> London's most active house developer, New Ideal Homesteads, marketed a three bedroom terraced house, with a bathroom in the kitchen (similar in design to many non-parlour council houses) for £395, involving weekly mortgage payments of only 9 shillings and 6 pence.<sup>xxvii</sup> On some estate these were offered leasehold for only £295.<sup>xxviii</sup> Several other developers began offering houses priced from around £395 in London, or £350 in the provinces. By 1939 one major developer, Davis Estates, was beginning to develop houses aimed at unskilled workers earning £2-£3 a week and priced at around £330.<sup>xxix</sup> Many working-class families found themselves able to purchase houses substantially in excess of the minimum price and quality threshold for owner-occupation; the mean house price given in the Life



Histories Database for purchases during the 1930s was £600, with a standard deviation of £173, while the median price was £575.<sup>xxx</sup>

### **The marketing process**

Longer mortgage terms and smaller deposits made home-ownership accessible to a substantial section of the working-class. Yet merely because a product is affordable to a new mass market does not imply that large numbers of consumers will necessarily be prepared to purchase it. In the early 1930s owner-occupation was still an alien concept to most working-class families and ran contrary to entrenched cultural orthodoxies. It involved dealings with middle-class professionals and institutions and entering into complex legal contracts – activities viewed with fear and suspicion by many working people. The chief objection, however, was the taking on of a massive and very long-term debt, equivalent to perhaps two and a half to three years' income. Traditional 'respectable' working-class values emphasised keeping out of debt, which could greatly increase the risks of falling into destitution during periods of hardship.<sup>xxxii</sup> Several accounts in the Life Histories Database reflect these concerns, young couples being warned by friends or relatives that a mortgage was 'a millstone round your neck'.<sup>xxxiii</sup>

A mortgage was also a much less flexible means of obtaining accommodation than a tenancy. There were heavy 'sunk costs' of the deposit, various transactions fees, and accumulated capital payments, plus a continuing legal liability to repay the loan (even if the house was surrendered to the building society). These made it difficult and expensive to switch to cheaper accommodation during periods of reduced income, or when a change of job required a new location. Urban working-class families typically made frequent house moves; for example it has been estimated

that before 1914 around 30-40 per cent of London's population changed residence annually.<sup>xxxiii</sup>

To overcome these cultural and practical aversions, the building industry and building society movement engaged in an aggressive marketing crusade to sell both the idea of home-ownership, and the appeal of new suburban estates, to the working public. Building societies undertook considerable advertising to extol the virtues of owner-occupation; in 1935 their adverts were estimated to account for 0.58 per cent of all press display advertising, equaling the combined expenditure of the banking, insurance, and trustee company sectors.<sup>xxxiv</sup> Yet the building industry proved the key player in selling owner-occupation to a mass public; building estate companies' direct advertising accounted for 1.08 per cent of press display advertising, while an unknown volume of additional advertising was conducted via estate agents.<sup>xxxv</sup>

Press advertising was used in conjunction with a range of other advertising and marketing media to promote a variety of sophisticated messages. Probably the most important concerned affordability. A barrage of advertising, including an increasing proportion of large, illustrated, adverts, was brought into working-class homes via national, regional, and local newspapers, sometimes in the form of extensive property supplements.<sup>xxxvi</sup> Newspaper advertising covered a wide range of themes, though the 'easy terms' on which attractive, modern, houses could be purchased tended to feature most prominently. For example, a property advertising feature in the *Bristol Evening News* reported the slogan of one local house-builder: "'Why Pay Rent?'" when you can purchase a house... for £18 deposit and from 8s 9d weekly'.<sup>xxxvii</sup>

Roadside hoardings constituted another important advertising medium. As one house-buyer recalled, travelling through south-east London one encountered, 'huge hoardings... First Wates -- £5 down secures your house. From £300 leasehold, £350

freehold. Show House Open. Then... Ideal Homesteads, same kind of wording still £5 down. These adverts were very colourful and eye catching...<sup>xxxviii</sup> Hoardings were particularly effective in alerting people to the presence of a new estate in their vicinity and in stressing the easy terms on which the houses were available. They proved successful in enticing people who were not actively seeking a house; for example, Jane Walsh (the wife of an Oldham cotton piecer) recalled how seeing a hoarding during a Saturday evening walk led to her house purchase:

a big signpost... said: "Own Your Own House. Price £449. Deposit £20. Repayments, rates, taxes, 18s. weekly. Exhibition House now open." We went and had a look at the exhibition house... How we admired and exclaimed! We discussed ways and means of raising the £20 deposit - which seemed an impossible sum. And if we could raise it, what about the 18 s rent? It would mean that I should have to go on working for years.... In comparison with our present rent of 6s 9.5d a week it was tremendous. But then so was the difference between the exhibition house and our present slum.<sup>xxxix</sup>

Having attracted the customer's initial interest through newspaper or hoarding advertisements, sales messages were delivered in a more elaborate form via the estate brochure. Brochures often ran to many pages and adopted a glossy format with large photographs or other good quality illustrations. They were used to convey a number of messages, yet easy terms again typically featured most prominently. For example, the front cover of a 1933 New Ideal Homesteads brochure had the slogan '9'6 Weekly £395 freehold' – together with the illustration of a large house (not the one available

for £395).<sup>x1</sup> Brochures and advertisements further asserted affordability by portraying house purchase as an investment – in effect suggesting that a mortgage made other long-term savings less necessary. For example, a Davis Estates brochure claimed that:

The money wasted in paying rent over a period of years will surprise you ... To invest part of your savings in the best of all securities – a home – is a sound policy, as your building society repayments are usually less than the rent demanded for similar accommodation. You are, therefore, **acquiring your own home at no additional cost** and in many cases at an actual saving, and **making your rent pay for your house.**<sup>xli</sup>

One particularly powerful means of demonstrating affordability to a sceptical working-class public was by recruiting existing purchasers as agents. Several developers began to offer purchasers commission for introducing new customers, typically £5 (approximately one per cent of the purchaser price). Ivy Willis recalled that her husband, a postal sorter, introduced about eight or nine buyers to their developer, earning around £40-£45 `which was a lot to us in our day.<sup>xlii</sup> This practice appears to have been an important source of customers for at least some estates, for example, W. H. Wedlock claimed that, ‘80% of our Sales are through the direct recommendation of our satisfied purchasers.’<sup>xliii</sup>

Another aspect of `easy terms’ was simplifying the purchase process. This had traditionally involved dealings with building societies, solicitors, and estate agents, which both mystified and intimidated many working people and incurred substantial transactions fees that increased up-front costs. Developers began to offer an `all-in’ product, that included arranging the mortgage and incorporating legal and other fees

into the house price and, therefore, the mortgage. As one purchaser recalled, 'The office did all the paper work, all you did was sign a paper or two.'<sup>xliv</sup> It was also common for developers to reduce 'moving-in' costs by installing wallpaper and fittings for free, the purchaser being allowed to choose from a range of designs. Some even offered free furniture removal over a certain distance.<sup>xlv</sup>

### **Marketing the house-search process as a leisure activity**

While newspaper and hoarding adverts might arouse a purchaser's initial curiosity, the building estate was the crucial venue where this was turned into a firm commitment to purchase. People were drawn to viewing new estates through a marketing strategy which portrayed estate visits as a leisure activity. Sometimes the initial 'day-out' took place at a venue other than the estate, such as the Daily Mail Ideal Home Exhibition, or one of the various local and regional exhibitions that promoted houses and their furnishings. For example the North London Exhibition boasted two miles of stands, covering 'every aspect of progress in the planning, building, equipping, furnishing, and running of the home' and drew large audiences with gimmicks such as the presence of famous radio stars.<sup>xlvi</sup> Some London developers had their own permanent exhibitions, in the form of centrally-located show houses. By 1934 Davis Estates had established a show house adjacent to Charring Cross Station to attract buyers to its various estates in London's suburbs and satellite towns.<sup>xlvii</sup> In the same year Laings opened a show house in the forecourt of London's Kings Cross Station, which was claimed to have attracted over 70,000 visitors in around its first three years.<sup>xlviii</sup> This was later supplemented by a more ambitious 'New Homes Exhibition' in Oxford Street, hosting three full-size show houses.<sup>xlix</sup>

Promotional material emphasised a low-pressure sales approach. Laings told prospective viewers that, ‘The attendants are “helpers” rather than salesmen, and will be pleased to show you round and give the fullest information regarding Laing Estates, Laing Houses and Laing House Purchase. If after inspection you desire to visit an Estate, a car is at your service without obligation.’<sup>1</sup> Similarly, a New Ideal Homesteads brochure claimed, ‘You will not be pressed in any way, or worried to buy, but you will be met with a spirit of helpfulness, actuated by a desire to give you the fullest information on any subject dealing with houses and their cost’.<sup>li</sup> This removal of any perceived obligation to purchase was crucial to the presentation of estate visits as a leisure activity. It followed successful practice in retailing, pioneered by department stores and extended to the British working-class market by the interwar ‘variety stores’ such as Woolworths and Marks & Spencer.<sup>lii</sup> Opening hours that included Sundays and evenings further increased the leisure appeal of an exhibition or estate visit.

A chauffer-driven car was generally offered for at least the customer’s first visit to an estate. At a time when very few working-class people owned cars, this was a considerable novelty and helped to emphasise the aspirational nature of owner-occupation. Estates often provided further entertainment, such as firework displays, concerts, visits from politicians, and launch events with film or radio stars in attendance.<sup>liii</sup> Several accounts in the Life Histories Database mention the fairground atmosphere of the estate visit, that was intended only as a day out but resulted their becoming home-owners. For example, Grace Foakes recalled that before inspecting the real show house, she and her husband were invited to a novelty show house:

which was a representation of Snow White's House... together with seven dwarfs and Snow White... shaking hands and escorting you around. This was a very good sales gimmick, for after you had seen the house you were given a wonderful tea. When this was finished you were driven around the estate and invited to choose your plot of land or your house.<sup>liv</sup>

Developers generally built one show house for each basic 'model' of house available on the estate, one sometimes doubling as a sales office. In addition to illustrating the different models of house on offer this also allowed the developer to gauge the level of likely demand for each design and the popularity of proposed layouts for areas such as kitchens and bathrooms. After showing prospective purchasers around the estate and getting them to select the style of house and building plot they most liked, the salesman asked for an 'initial deposit' to secure their chosen property - typically £5, but in many cases only £1. By asking for a sum that was small enough for the customer to be able to pay on the day of the viewing, but large enough to make them feel committed to the transaction, the salesman was able to close the deal at the end of the sales pitch and avoid any 'cooling off' period. The balance of the deposit, typically £20-£25, was not generally required until the customer took possession (though in some cases an intermediate deposit of £5-£10 was due after a week or so). If the customer failed to find the balance, the builder would often offer them a loan - as the deposit amounted to only five per cent of the sales price, and developers' profit margins were generally substantial, they could afford to take this risk.

### **Lifestyle marketing**

In addition to making the purchase process simple and enjoyable, and emphasising the affordability of the product, marketing campaigns also sought to attach specific values to owner-occupation and living on modern, suburban, estates. In doing so, they pioneered an aspirational sales-pitch, which was to become an enduring feature of housing estate marketing.<sup>lv</sup> Developers both tapped into a new, aspirational, family- and home-centred model of working class respectability and played an important role in promulgating this model, selling a `suburban dream' that had hitherto been beyond the reach of the working-classes.

As Susan Strasser has noted, effective marketing campaigns generally encouraged new needs and habits, `not by creating them out of whole cloth, but by linking the rapid appearance of new products with the rapid changes in all areas of social and cultural life.'<sup>lvi</sup> This period witnessed the diffusion of a powerful `ideology of domesticity', which had begun to reach a substantial section of the working-class by the 1930s, promoted through the new mass-circulation women's magazines, women's sections in national newspapers, other media, health professionals, the Ideal Home Exhibition (and its local and regional counterparts), and advertisements for new consumer durables.<sup>lvii</sup> These idealised the married woman's role as `professional housewife', providing a happy, clean, home environment for her family via the use of labour saving devices and efficient household management practices.<sup>lviii</sup> Such values are strongly reflected among the Life Histories Database accounts, when discussing motives behind moves to owner-occupied suburbia. Yet traditionally there had been no strong social kudos from owner-occupation, or social stigma attached to renting, as demonstrated by the broad social composition of tenants prior to 1914.<sup>lix</sup> It was during the interwar years that owner-occupation came to be perceived as a markedly superior



tenure – due, at least in part, to a concerted effort by the building industry to imbue it with a new symbolic meaning.

Aspirational values were a key motif of much building society advertising, which linked owner-occupation with citizenship, domesticity, and a healthy, secure, and more prosperous future for one's family.<sup>lx</sup> For example, in around 1937 the National Association of Building Societies published *Members of Parliament in Praise of Building Societies*, a collection of endorsements from 47 MP's including the Prime Minister, Stanley Baldwin, and several cabinet ministers. A typical contribution was that of Col. R. V. K. Applin:

Is there any form of enterprise which has done so much for our people or which has been so truly a national service as the work of the Building Societies? The man who owns his home has rooted himself in the very soil of his country: he is a productive citizen, with all his interests centred in the land. He has staked out his claim, settled his future, and is an asset in the national life, a worthy 'citizen of no mean empire'.<sup>lxi</sup>

Many aspirational features of the modern house – enhanced hygiene via the provision of a bathroom, inside toilet, and hot running water; electricity and other modern utilities; light, generously fenestrated rooms; front and rear gardens; and a suburban location - were shared by both owner-occupied and council houses. Yet developers of owner-occupied houses successfully distinguished their estates via various (often largely cosmetic) design features, aspirational street and estate names, and using advertising copy to assert a superior status. As a social survey of Oxford noted: 'speculative builders pander to the weaknesses of human beings to be exclusive

and are erecting a type of house which, by its appearance, will distinguish its inhabitants from those of the council houses.<sup>lxiii</sup> Similarly, a survey of the London County Council's Watling estate noted tenant out-migration to owner-occupied estates, where, despite the houses being of no better building quality, the developer had succeeded in inculcating a sense of superior social status.<sup>lxiii</sup>

Developers used features such as bays, half-timbering, leaded windows, and similar ornamentation to create the characteristic mock-tudor semi, that drew on the popular English vernacular architectural tradition and became widely associated with superior status – in contrast to the grimly-uniform neo-Georgian facades of local authority estates. Rendering and half-timbering also allowed developers to cover up poor brickwork (by non-apprenticed workers) and cheap bricks – sometimes better quality bricks were left exposed at the corners to give a spurious impression of good quality. Private developers also created a more aspirational environment by mixing different styles of houses on the same street to produce a more natural streetscape, again in contrast to the planned collectivity of municipal estates.<sup>lxiv</sup>

Building society advertising emphasised the status pretensions of owner-occupation, posters generally showing large detached villas, despite the fact that smaller suburban 'semis' formed the backbone of the market.<sup>lxv</sup> Building estate advertising followed a similar strategy, often showing the largest type of house available on the estate, though such houses would typically account for only a small proportion of sales. Depicting a higher social setting than that of the target customer was a general characteristic of contemporary advertising - on both sides of the Atlantic - based on the premise that people preferred to identify with portrayals of themselves as they aspired to be rather than as they currently were.<sup>lxvi</sup>

Perceptions of the social superiority of owner-occupation emerge strongly from the Life Histories Database. As Ivy Willis recalled, part of the motivation behind her house purchase was, 'bettering ourselves, a sort of one-upmanship from living in rented accommodation... council houses were rather looked down on'.<sup>lxvii</sup> Similarly, Ken Milne recalled that, 'we felt we'd come up in the world as we'd got our own little house and I think there was a tendency for people to keep the places smarter, the gardens were more obvious and they were usually well-kept and the houses were painted up, keeping up with the Jones's'.<sup>lxviii</sup> Developers' advertising copy played on such aspirations, an extreme example being a 1935 brochure in which a two bedroom semi-, priced at £535, was described as having a 'Tradesmen's Side Door'.<sup>lxix</sup>

Developers also asserted aspirational status through emphasizing their estates' rural settings and scenic beauty. This both emphasized suburbia's advantages of clean air, space, and healthy living and tapped in to the contemporary upsurge in popular enthusiasm for the countryside - demonstrated by the growth of touring and hiking and fostered by the same transport improvements that made suburbia accessible to the working-class.<sup>lxx</sup> In 1933, for example, New Ideal Homesteads advertised houses from £395 on an estate in Barnehurst, offering:

beautiful unspoiled country in the very heart of Kent... it is intended that this charming countryside shall permanently maintain its rural character and not suffer disfigurement in any way... Barnehurst enjoys all that the countryside has to offer, commanding entrancing views, while away to the North-east stretches the Thames, a silvery ribbon, winding seawards bringing fresh breezes which sweep across the countryside at every change of the tide...<sup>lxxi</sup>

`Garden-city' estate planning ideas were also frequently emphasised. Morrell's – developers of the infamous Coney Hall Estate - described their estates as, `vertiable gardens... so cunningly planned that every one of their delightful homes has the maximum fresh air and sunshine... an environment which is ideal, and far removed from that of the crowded streets of the cities, dangerous to the health of children and parents alike.'<sup>lxxii</sup> Brochures also frequently contained substantial information regarding the area's historic heritage and access to shops, transport, local schools, and other amenities, to buttress their aspirational credentials.

Meanwhile the house's interior was differentiated from its municipal counterpart through increased emphasis on attractive fittings and `labour-saving devices'. The appeal was generally aimed at the housewife, in common with the general advertising trend towards identifying the housewife as the key player in household expenditure decisions.<sup>lxxiii</sup> For example, New Ideal Homesteads marketed several estates with brochures entitled, *The Super Home. Designed by a Woman for the Woman*.<sup>lxxiv</sup> Such advertising drew on the `professional housewife' literature and placed particular emphasis on the kitchen as the centre of efficient household management. For example a 1934 Davis Estates brochure claimed that:

The housewife's needs have inspired the planning and arrangement of this excellent kitchen... arranged for efficient working and equipped with gas copper for household laundry, fitted kitchen cabinet, and enamelled Sentry boiler which provides constant hot water upstairs and down. The deep sink is of modern type with enamelled draining board. A point is fixed for the gas cooker... also an electric point for the iron with separate

switch control. The work of cleaning has been reduced to a minimum; the walls are half-tiled and taps, switches and other fittings are chromium plated. There is an amply ventilated larder.<sup>lxxv</sup>

Meanwhile achieving the new, aspirational, lifestyle of suburban home-owning respectability went beyond merely possessing the right house, but also required appropriate furnishings (at least for areas visible to visitors at the door); a tidy garden, good quality clothing, and neat, well-behaved, well-spoken children.<sup>lxxvi</sup> Marketing initiatives projected this coordinated lifestyle - show-houses (and their brochure illustrations) being dressed in matching modern furniture with complementary wall-paper, carpets, light-fittings, etc. Thus purchasers were offered a 'consumer universe' of goods rather than an isolated product.<sup>lxxvii</sup> This image contrasted with the reality of the homes many owner-occupiers had moved from, typically furnished with an eclectic mix of new, inherited, second-hand, and home-made furniture. Representatives of the department store that supplied the show house's furnishings (commonly on loan or free of charge) were in attendance alongside the developer's salesmen, while brochures provided details of where the furnishings could be purchased.<sup>lxxviii</sup> It was thus possible to copy not only the show house's design but its contents - which, like the house, were generally available on 'easy' hire (instalment) purchase terms.

The Life Histories Database indicates that many people felt obliged to purchase new furniture for at least some rooms and make other adjustments to family budgets in order to 'keep up with the Jones's'. They describe a status system on their new estates based around a coordinated display of appropriate material goods and 'restrained' speech and behaviour, in contrast to their former inner-city communities

where status was based around a broader 'life portrait' that also encompassed factors such as a person's family background, occupation, and community activities.<sup>lxxix</sup> By selling estates in terms of the lifestyles that accompanied them, developers played a significant role in initiating a trend from communities based around a shared background or work-place to what Boorstin has termed 'consumption communities' of shared material values.<sup>lxxx</sup>

The extra costs of this new lifestyle were typically funded by cutting back on items of daily expenditure. Analysis of surviving budget summaries collected by the Ministry of Labour for its working-class household expenditure survey in April 1938 showed that, at various levels of household expenditure, owner-occupiers not only spent a substantially higher proportion of income on accommodation than families renting their homes, but also devoted more expenditure to durable items such as furniture and clothing. They achieved this by squeezing spending on items of daily consumption, such as food, fuel and lighting; a pattern corroborated by the life history accounts.<sup>lxxxi</sup> One long-term way in which the higher standards of conspicuous consumption could be funded, and daily spending squeezed, was by engaging in family limitation; analysis of available qualitative and quantitative evidence indicates that owner-occupiers deliberately restricted their fertility in order to control household budgetary pressures and had fertility levels substantially below those of other manual workers.<sup>lxxxii</sup>

### **Did the industry deliver what it promised?**

Comparison of the marketing messages used to sell owner-occupation and the recollections of the 58 house-purchasers analysed for this study corroborates Gold and

Gold's finding that suburban house marketing represented neither an exact reflection of reality, nor a *Zerrspiegel* (a fairground distorting mirror), but a mirror that selected and enhanced popular aspirations.<sup>lxxxiii</sup> The great majority of purchasers were not only happy with their new houses, but viewed their moves from cramped, unhygienic, and sometimes damp and vermin-infested housing to modern suburban accommodation as one of the most positive and important events in their lives. They also generally perceived themselves to have achieved the sort of aspirational lifestyles which the developers' brochures promised, as evidenced by many of their children having obtained jobs well beyond their own reach. For most, the 'suburban dream' promised in the estate brochures had become reality – if often at the cost of substantial daily hardships.

Yet a few accounts reported problems of the type that eventually led the government into crisis measures to avert a major crash in the building society movement and building industry. The builders pool system contained a number of perverse incentives that encouraged builders to supply a low quality product to high-risk customers, at an inflated price. Meanwhile exaggerated, misleading, or even fraudulent statements in developers' marketing material led to houses being purchased by customers whose circumstances were not suitable for owner-occupation, or who were ill-prepared to face the high maintenance costs of 'jerry-built' homes.

As Tedlow has noted, firms seeking to create mass markets require vertical systems to match marketing and distribution with production – something that can be achieved either through vertical integration or contractual relations.<sup>lxxxiv</sup> Building societies were prevented from engaging in building directly by their legal status, while many features of the house-building market involved activities, such as reducing costs through the use of non-apprenticed piecework labour and cheaper

materials, that might damage their reputation if undertaken directly. Instead, the societies developed close contractual relations with builders via the mortgage pool system. Developers effectively became retail agents for the building societies, in the same way that hire purchase traders (who also enjoyed a dubious reputation) acted as retail agents for the nationally-based and much more respectable hire purchase finance houses.<sup>lxxxv</sup>

Like the finance houses, building societies relied on their retail agents for business. Pool arrangements constituted the only means through which societies could offer the 95 per cent mortgages that were key to extending the market for new houses, while the developer's retail role compensated for many building societies' limited branch networks. The agent relationship was formalised by commission payments (typically one per cent of the value of each advance) - an extension of the longer-established practice of building societies paying commission to estate agents and solicitors. Builders sometimes continued to act as the society's agent even after the mortgage was signed, collecting instalments from customers in arrears or, in some cases, from all purchasers.<sup>lxxxvi</sup>

Yet, as in many principal-agent situations, differences in the interests of the two parties produced opportunistic behaviour, that eventually threatened the stability of the market. One contributory factor was the scope that 'easy terms' offered developers to inflate prices – again mirroring practice in the market for hire purchase goods.<sup>lxxxvii</sup> As an Inland Revenue official noted, 'The hire purchase system applied to housing has the same primary features as when applied to other commodities i.e. a nominal deposit and easy repayment terms... focusing the mind of the purchaser on his periodical rather than his capital commitments'.<sup>lxxxviii</sup> Perversely, developers used their pool agreements to claim that the building society's willingness to lend 95 per



cent of the house price proved it was worth that price. Such claims were facilitated by the absence of independent expert advice under the pool system. Building societies conducted their own property valuations (at the purchaser's expense), rather than employing independent, qualified, valuers - a problem identified by government as a major flaw in the system.<sup>lxxxix</sup> The purchaser was not given access to the valuation report (or even the valuation figure), despite having to pay for the valuation. Meanwhile the developer's solicitor typically also acted for the purchaser and building society.<sup>xc</sup>

When home-buyers came to sell their houses (without being able to offer the 95 per cent mortgages that had underpinned their own purchases) they generally faced substantial losses.<sup>xc<sup>i</sup></sup> In addition to inflated prices, another contributory factor was the practice of 'jerry building' – building properties of low quality and trying to pass them off as higher quality houses. Developers faced few regulatory controls and their brochures sometimes included what one judge described as 'specious statements designed to leave upon the mind of the reader the impression of... high quality'.<sup>xc<sup>ii</sup></sup> Contemporary surveys indicate that a substantial proportion of new owner-occupied estates aimed at lower-income workers and sold on pool schemes were jerry-built and that purchasers often faced heavy and unexpected repair bills.<sup>xc<sup>iii</sup></sup> This problem was tacitly acknowledged by the building society movement. As Frank Lee of the Borough Building Society noted:

The jerry builder almost invariably relies on pool terms... The excessive depreciation... is a source of considerable worry to us. It is strongly suspected that the... cash deposit towards the pool is extracted from the cost of the house and is immediately regarded in the main as being

irrecoverable. Our strongest counterbalance to this probably arises through... the inherent respect with which the average British borrower treats his obligations.<sup>xciv</sup>

Again, pool agreements with building societies were often emphasized in developers' marketing as an endorsement of the builder's construction standards. This practice was highlighted by the notorious Borders case (discussed below), the judge acknowledging the misleading impact of statements such as: 'a 95 per cent mortgage advance... proves without a shadow of doubt, the amazing value of Morrell Homes... Each house is individually inspected by the Building Society surveyor during the course of construction, and again when the last coat of paint is finished.'<sup>xcv</sup>

Jerry-building often pushed purchasers into financial difficulties, as the move from tenancy to house purchase typically involved a substantial increase in the proportion of income devoted to accommodation, with little left over to meet unforeseen repair bills. While weekly payments were lower for a mortgaged house than an *identical* rented house, the vast majority of working-class house-buyers did not move from similar properties, but from much cheaper inner-urban accommodation. Building societies had a general 'rule of thumb' that a purchaser's housing costs, including local rates, should not exceed a quarter of net household income – itself a much higher figure than the typical proportion devoted to accommodation by families in rented premises.<sup>xcvi</sup> Yet contemporary sources indicated that many house-buyers devoted more than a quarter of their income to accommodation.<sup>xcvii</sup> Analysis of 79 household budget summaries for non-agricultural working-class home-buyers, collected by the Ministry of Labour in April 1938, indicates that some 17.7 per cent allocated more than 25 per cent of household

expenditure to accommodation (mortgage instalments, ground rent - for leasehold premises, and rates), while 6.3 per cent allocated more than 30 per cent.<sup>xcviii</sup> As the house purchases were typically made several years prior to the date of the budgets, the proportion committing more than 25 per cent of income to the mortgage *at the time of purchase* is likely to have been higher.

Meanwhile additional costs associated with suburban living, such as higher transport costs and instalments on hire purchase furniture, often led families into a much greater financial commitment than they had anticipated when being told of the 'affordable' weekly mortgage instalments.<sup>xcix</sup> This problem was recognised by the building society movement; as Walter Harvey of the Burnley Building told his industry colleagues, 'we are taking on in increasing numbers the type of buyer-borrower who is entering into obligations beyond his means... it is no real service to the house buyer to lend him more than he can afford to borrow.'<sup>c</sup> Yet competitive pressures to gain developers' business led societies into taking on many such customers.

Inflated prices, jerry building, and high weekly outlays, together resulted in an extremely high level of mortgage default (by post-1945 standards). Official data, based on returns to the Chief Registrar of Friendly Societies, showed a negligible default rate and were frequently cited by building societies as evidence of the healthy state of the market. However, these cover only mortgages over a year in arrears, or properties in the possession of the society for more than a year. Societies used a number of methods to massage the data, including using holding companies and receiverships to manage properties in possession, or using builders' pool funds to reduce arrears to below 12 months. In 1933 the Halifax's official return showed no properties in possession or mortgages in arrear for more than a year, yet at the

Yorkshire County Association of Building Societies' AGM it gave its ratio of mortgage defaults as 1.10 per cent.<sup>ci</sup> Fragmentary evidence for individual societies suggests that the average annual mortgage default rate was in the region of 1-2 per cent – implying a substantial likelihood of default for any particular mortgage over its typical 25 year term. Defaults were concentrated among pool-scheme clients and, therefore, among working and lower-middle class customers. For example, by the end of 1938 the Halifax recorded a rate of house sales following default of just under 9 per cent for mortgages introduced by its current builder-clients on pool schemes, indicating an annual default rate of about 2.5 per cent.<sup>cii</sup>

Builders had little incentive to minimise defaults by vetting customers so as to select only those who would be likely to be able to meet their mortgage commitments. Defaults lowered their collateral pool, but as collateral deposits were typically released only after about 10 years, they were more concerned with maximising turnover. Informed contemporaries believed that builders overcame the problem of tied-up pool funds by increasing selling prices by the value of pool deposits, thus effectively writing them off.<sup>ciii</sup>

Purchasers in arrears often faced harsh treatment from their building society, despite promises of a sympathetic attitude to borrowers falling on hard times.<sup>civ</sup> A. H. Holland, Chief Master, Chancery Division, reported to the Cabinet Committee on Building Societies that court cases coming before the Division revealed a harsh attitude to working people who had paid instalments fairly regularly for several years but got into arrears of £10-£20 through illness or unemployment. Such people, Holland noted, genuinely wanted to continue payments and only asked for sufficient time.<sup>cv</sup> Holland claimed that pool agreements, by obliging the builder to buy back the property from the building society in the event of default, made societies keener to

initiate repossession. Individual cases examined by the author corroborate this. For example, following an industrial injury Grace Foakes and her husband ran into mortgage arrears and wrote to their building society, first asking for a postponement of their instalments and, later, offering to surrender the house, but received no reply. They returned the keys to the building society, but were later sued for the outstanding sum – a case the judge dismissed when he learned of the society’s conduct.<sup>cvi</sup>

The late 1930s witnessed growing public disquiet regarding abuses in the house-building trade. For example, one of Britain’s leading builders, Norman Wates, stated that popular fears regarding Jerry building played a major role in tempering demand.<sup>cvii</sup> These were highlighted by the Borders case and the accompanying ‘mortgages strikes’ on a number of estates around London. The history of this seminal episode in the history of the building society movement has already been told by McCulloch.<sup>cviii</sup> Briefly, Mrs Borders, the wife of a London taxi driver, purchased a house on the Coney Hall Estate, West Wickham, Kent, in 1934. The mortgage was arranged with the Bradford Third Equitable Building Society, which had a pool arrangement with the developer Morrells. The house soon developed serious building defects, in common with many others on the estate. Mrs Borders claimed that Bradford Third Equitable was a party to various fraudulent claims in Morrells’ publicity material, and, crucially, that pool arrangements were *ultra vires* - as building societies had no legal authority to accept non-property collateral security.

The government was so alarmed at this case and its implications for the building society movement and building industry that a special Cabinet committee was convened, chaired by the Lord Chancellor, Lord Maugham, and including Sir John Simon (Chancellor of Exchequer).<sup>cix</sup> It was feared that if Mrs Borders won the case both the stability of the building society movement and the government’s policy

of encouraging private, owner-occupied, housing development, would come under severe threat.<sup>cx</sup> Furthermore, legal counsel indicated that Mrs Borders' contention, that building societies' making additional advances on non-property collateral was *ultra vires*, was almost certainly right in law. As Sir John Simon informed the Cabinet, such a judgement would invalidate a large proportion of mortgages, halt new house-building, produce heated political controversy, and, possibly, start a rush on building society deposits.<sup>cx</sup>

The building society movement pressed the government to introduce a bill to legalise both new pool advances and (retrospectively) existing advances.<sup>cxii</sup> However, government investigation highlighted serious and widespread abuses of the pool system, which disadvantaged purchasers, undermined the long-term stability of the industry, and were generating growing political controversy.<sup>cxiii</sup> It therefore introduced a compromise measure, the Building Societies Act 1939, which legalised pool arrangements but introduced a number of limited safeguards to protect purchasers. Their impact was never tested, as the Second World War halted new housing development and for several decades after 1945 building societies faced tight government restrictions on new mortgage business (as an instrument of monetary policy, rather than for reasons directly connected with the housing market).

## **Conclusion**

Prior to the First World War, British workers were seen almost as a species apart, separated from the civilized section of the community not by their economic weakness, but by their entire way of life.<sup>cxiv</sup> By 1939 a significant proportion lived on modern, owner-occupied, housing estates, enjoying broadly similar lifestyles to the lower-ranks of the middle-class. Marketing campaigns stressing both the affordability

of owner-occupation and the modern, aspirational, lifestyles that it offered, played a significant role in extending the limits of 'consumer citizenship' to this group.<sup>cxv</sup> Evidence indicates that working-class families who moved into owner-occupation made substantial changes to their consumption patterns - with a redistribution of income from items of current consumption such as food, drink, fuel, and lighting, to durable items connected with conspicuous consumption, such as housing, furniture and clothing. They had also begun to adopt the modern pattern of the small, planned, family - having significantly fewer children, on average, than their counterparts in rented accommodation. The success of the building industry's campaign to sell owner-occupation to the working-classes thus had a significance to British consumption patterns that went far beyond the rapid increase in owner-occupation and foreshadowed socio-economic changes that (interrupted by the Second World War and post-war austerity) were only to re-emerge in the 1950s.

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- <sup>ii</sup> The sources and composition of these databases are discussed in greater detail in Peter Scott, “Did owner-occupation lead to smaller families for interwar working-class households,” University of Reading Business School Discussion Paper (forthcoming, 2004).
- <sup>iii</sup> Stephen Merrett, Owner-occupation in Britain (London, 1982), 1.
- <sup>iv</sup> Michael Ball, Housing Policy and Economic Power: The Political Economy of Owner-occupation (London, 1983), p. 25; A. D. McCulloch, “Owner-occupation & Class Struggle: the Mortgage Strikes of 1938-40” (unpublished Ph.D thesis, University of Essex, 1983), 109.
- <sup>v</sup> Merrett, Owner-occupation, 16.
- <sup>vi</sup> George Speight, “Who Bought the Inter-war Semi? The Socio-economic Characteristics of New-House Buyers in the 1930s,” University of Oxford, Discussion Paper in Economic and Social History No. 38 (December 2000), 14.
- <sup>vii</sup> In contrast to the findings of Mark Swenarton, and Sandra Taylor, “The Scale and Nature of the Growth of Owner-Occupation in Britain between the Wars,” Economic History Review, 38 (1985), 373-92, that the interwar owner-occupation boom was essentially a middle-class phenomenon, recent studies - George Speight, , “Building Society Behaviour and the Mortgage Lending Market in the Interwar Period: Risk-taking by Mutual Institutions and the Interwar Housing Boom,” (unpublished D. Phil thesis, University of Oxford, 2000); Alan Crisp, “The Working class Owner-occupied House of the 1930s,” (unpublished M. Litt. thesis, University of Oxford, 1998) – have found that the extent of working-class owner-occupation was, in fact, much larger.
- <sup>viii</sup> The survey aimed to provide a representative collection of expenditure budgets for UK working-class households. It covered manual wage-earners, and non-manual workers with salaries not exceeding £250 a year, with the exception of the long-term unemployed. A total of 10,762 sets of four weekly budgets were compiled, at quarterly intervals from October 1937, of which 8,905 covered non-agricultural households. For the most comprehensive report on the survey’s findings see National Archives, London, [thereafter NA] LAB17/7, “Weekly Expenditure of Working-class Households in the United Kingdom in 1937-38,” unpublished report, Ministry of Labour and National Service, July 1949.
- <sup>ix</sup> Ibid. The average number of wage/salary earners per family was 1.75.
- <sup>x</sup> Excluding a few accounts where it was unclear whether the property was newly-developed.
- <sup>xi</sup> John Burnett, A Social History of Housing 1815-1985, 2<sup>nd</sup> edn. (London, 1986), 222-6.



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- <sup>xii</sup> Ball, Housing Policy, 23-24.
- <sup>xiii</sup> Crisp,, “Working Class Owner-occupied House,” 145.
- <sup>xiv</sup> Norman Williams, “Problems of Population and Education in the New Housing Estates, with Special Reference to Norris Green” (unpublished M.A. dissertation, Liverpool University, 1938) 11.
- <sup>xv</sup> London School of Economics, The New Survey of London Life and Labour. Volume VI. Survey of Social Conditions (2) The western Area (London, 1934), 164; Speight, “Who Bought the Inter-war Semi?,” 10.
- <sup>xvi</sup> Alan A. Jackson, Semi-detached London. Suburban Development, Life and Transport 1900-39, 2<sup>nd</sup> Edn. (Didcot, 1991) 155-6.
- <sup>xvii</sup> Cited in Merrett, Owner-occupation, 15.
- <sup>xviii</sup> T. H. Chandler, “How Building Societies Assist the Builders,” 81-85 in Ernest Betham (ed), House Building 1934-1936 (London, 1934).
- <sup>xix</sup> Jackson, Semi-Detached London, 156.
- <sup>xx</sup> NA, CAB 27/645, Committee on Building Societies, meetings and memoranda, report of Cabinet Committee, 9 Dec. 1938.
- <sup>xxi</sup> Frank L. Lee, “The Changes in Building Society Practice to Meet Changed Business Conditions,” Building Societies Gazette (Oct. 1936), 934-40, p. 937.
- <sup>xxii</sup> Grace Foakes, My Life with Reuben (London, 1975), 59.
- <sup>xxiii</sup> Howard Marshall, Slum (London, 1933), 52; Nuffield College, Oxford, Archive, Nuffield College Social Reconstruction Survey papers [hereafter NCSRS], C5/12, M. P. Fogarty, “Birmingham Housing,” report, c. 1939.
- <sup>xxiv</sup> NA, HLG29/253, memorandum by joint committee of the Building Societies Association, National Federation of Building Societies and important societies who were not members of either body, 12 March 1938; Building Societies Association Archive [hereafter BSA], bound volumes of circulated letters, Circular no. 4, 5 August 1936, “R.e. Minimum Personal States’, by R. H. Marsh; Gunnersbury Park Museum, Oral History Archive, GPM/OH70, interview with Edgar Wynn.
- <sup>xxv</sup> NA, HLG56/157. Departmental Committee on Valuation for Rates. Oral evidence taken 16 March 1939 from John Laing, Norman Wates, and Gilbert F. Armitage, 16 March 1939; NCSRS, C5/12, M. P. Fogarty, “Birmingham Housing,” report, c. 1939; BSA, verbatim reports of National Association of

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Building Societies' discussions, 1934-36, paper delivered at Annual General Meeting, 2-5 June 1936, by R. Bruce Wycherley.

<sup>xxvi</sup> NCSRS, C1/179, survey of the building industry in South London, interview with C. G. Allsopp of Wates Ltd, 13 Aug. 1941.

<sup>xxvii</sup> Bexley Local Studies and Archive Centre, [hereafter Bexley Local Studies], New Ideal Homesteads brochure, Super 1933 Homes. Barnehurst Estate, Barnehurst, Kent (1933).

<sup>xxviii</sup> Jackson, Semi-Detached London, 66-69.

<sup>xxix</sup> "Housing the unskilled worker," The Builder, 31 March 1939, 627.

<sup>xxx</sup> This information was available for 33 accounts.

<sup>xxxi</sup> Simon Szreter, Fertility, Class and Gender in Britain, 1860-1940 (Cambridge, 1996), 528.

<sup>xxxii</sup> Coventry Record Office [hereafter CRO], 1647/1/36, female born 1913; Museum of London Archive, material collected for Gavin Weightman and Steve Humphries, The Making of Modern London 1914-1939 (London, 1984), letter from, and transcript of interview with, G. R. Matthews.

<sup>xxxiii</sup> Andrzej Olechnowicz, Working class Housing in England Between the Wars. The Becontree Estate, (Oxford, 1997), 49-52.

<sup>xxxiv</sup> Nicholas Kaldor and Rodney Silverman, A Statistical Analysis of Advertising Expenditure and the Revenue of the Press (Cambridge, 1948), Table 69. This included advertising aimed at depositors as well as borrowers.

<sup>xxxv</sup> Ibid.

<sup>xxxvi</sup> John R. Gold and Margaret M. Gold, "'A Place of Delightful Prospects': Promotional Imagery and the Selling of Suburbia," 159-82 in Leo Zonn (ed), Place Images in Media. Portrayal, Experience, and Meaning (Savage, Maryland, 1990), pp. 164-5.

<sup>xxxvii</sup> "Modern Homes. Attractive Labour-saving Houses by Bristol's Best Builders," Bristol Evening News, 1 May 1936, 20-21, p. 20 (article to accompany property advertising feature).

<sup>xxxviii</sup> Museum of London Archive, material collected for Weightman and Humphries, Making of Modern London, letter from, and transcript of interview with, G. R. Matthews.

<sup>xxxix</sup> Jane Walsh, Not Like This (London, 1953), 55-6.

<sup>xl</sup> Bexley Local Studies, New Ideal Homesteads brochure, Super 1933 Homes. Barnehurst Estate, Barnehurst, Kent (1933).

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- <sup>xli</sup> Bodleian Library, Oxford, John Johnson Collection, Davis Estates brochure, 1934. Emphasis in original.
- <sup>xlii</sup> Museum of London Archive, Material collected for Weightman and Humphries, Making of Modern London, unpublished memoir, by Ivy Willis, undated, c. 1980s, plus information from project interview with Ivy Willis.
- <sup>xliii</sup> Bexley Local Studies, W.H. Wedlock Ltd, Mayplace Estate, undated brochure, c. 1934.
- <sup>xliv</sup> Museum of London Archive, material collected for Weightman and Humphries, Making of Modern London, letter from, and transcript of interview with, G. R. Matthews.
- <sup>xlv</sup> Bexley Local Studies, Bexley Between the Wars, unpublished two volume collection of typescripts of interviews with interwar Bexley residents, collected for an oral history project in 1986 and 1987, interview with Mr Bollon; McCulloch, "Owner-Occupation," 214.
- <sup>xlvi</sup> "The North London Exhibition," St. Pancras Chronicle, 11 Oct. 1935, 10.
- <sup>xlvii</sup> Bodleian Library, John Johnson Collection, Building Estates Box 1, Davis Estates brochure, 1934.
- <sup>xlviii</sup> Bodleian Library, John Johnson Collection, Building Estates Box 1, John Laing & Co., The Laing Washington House, undated brochure, c. 1937; Simon Pepper, "John Laing's Sunnyfield Estate, Mill Hill," 294-306 in Boris Ford (ed), Early Twentieth Century Britain. The Cambridge Cultural History (Cambridge, 1992), p. 297.
- <sup>xlix</sup> Northampton Record Office, Laing advertisement scrapbook, c. 1935-39.
- <sup>1</sup> Bodleian Library, John Johnson Collection, Building Estates Box 1, John Laing & Co., The Laing Washington House, undated brochure, c. 1937.
- <sup>li</sup> Bexley Local Studies, New Ideal Homesteads, Albany Park Estate, brochure, c. 1935.
- <sup>lii</sup> B. S. Rowntree, Poverty and Progress. A Second Social Survey of York (London, 1941), 218-19.
- <sup>liii</sup> Weightman and Humphries, Making of Modern London, 114.
- <sup>liv</sup> Foakes, My Life with Reuben, 59.
- <sup>lv</sup> O. A. Bevan, Marketing and Property People (Houndsmills, 1991), 51-2.
- <sup>lvi</sup> Susan Strasser, Satisfaction Guaranteed. The Making of the American Mass Market (New York, 1989), 95.
- <sup>lvii</sup> Deborah Ryan, "The Daily Mail Ideal Home Exhibition and Suburban Modernity, 1908-1951" (unpublished Ph.D. thesis, University of East London, 1995), 92.

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- <sup>lviii</sup> Diana Gittens, Fair Sex: Family Size and Structure, 1900-39 (London, 1982), 182-83; Margaret Judith Giles, “Something That Bit Better. Working-class Women, Domesticity, and ‘Respectability’, 1919-1939” (unpublished D. Phil thesis, University of York, 1989), 108-9.
- <sup>lix</sup> Ball, Housing Policy, 25.
- <sup>lx</sup> John R. Gold and Margaret M. Gold, “‘Home at Last!’ Building Societies, Home Ownership and the Imagery of English Suburban Promotion in the Interwar Years,” 75-92 in John R. Gold and Steven V. Ward (eds), Place Promotion. The Use of Publicity and Marketing to Sell Towns and Regions (Chichester, 1994).
- <sup>lxi</sup> BSA, National Association of Building Societies, “Members of Parliament in Praise of Building Societies,” pamphlet, c. 1937.
- <sup>lxii</sup> Barnett House, A Survey of the Social Services in the Oxford District. II: Local Administration in a Changing Area (London, 1940), 354.
- <sup>lxiii</sup> Ruth Durant, Watling: A Survey of Social Life on a New Housing Estate (London, 1939), 18.
- <sup>lxiv</sup> Ryan, “Daily Mail Ideal Home Exhibition,” 138; Bexley Local Studies, Bexley Between the Wars, interview with Mr & Mrs Mehew.
- <sup>lxv</sup> Gold and Gold, “Place of Delightful Prospects,” 173-5.
- <sup>lxvi</sup> Roland Marchand, Advertising the American Dream. Making Way for Modernity, 1920-1940 (Berkeley, 1985), 166.
- <sup>lxvii</sup> Museum of London Archive, material collected for Weightman and Humphries, Making of Modern London, unpublished memoir, by Ivy Willis, undated, c. 1980s, plus information from project interview with Ivy Willis.
- <sup>lxviii</sup> *Ibid*, transcript of interview with Ken Milne.
- <sup>lxix</sup> Jackson, Semi-Detached London, 138.
- <sup>lxx</sup> Pyrs Gruffudd, “Selling the Countryside: Representations of Rural Britain,” 247-63 in Gold and Ward, Place Promotion; Gold and Gold, “Place of Delightful Prospects,” 167-8.
- <sup>lxxi</sup> Bexley Local Studies, New Ideal Homesteads brochure, Super 1933 Homes. Barnehurst Estate Barnehurst, Kent (1933).
- <sup>lxxii</sup> McCulloch, “Owner-occupation,” 202.
- <sup>lxxiii</sup> Marchand, Advertising the American Dream, 66-7.
- <sup>lxxiv</sup> Bexley Local Studies, estate brochure collection. Emphasis in original.

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- <sup>lxxv</sup> Bodleian Library, John Johnson Collection, Davis Estates brochure, 1934. The house in question was priced at £595.
- <sup>lxxvi</sup> Coventry Local Studies Library, unpublished Coventry Sociological Survey report on the Brandon Road Residential Unit, 1952.
- <sup>lxxvii</sup> William Leiss, Stephen Kline, and Sut Jhally, Social Communication in Advertising (Tononto, 1986), 65.
- <sup>lxxviii</sup> Jackson, Semi-Detached London, 164; Watford Reference Library, brochure, Homes of Charm. By Watford Ideal Homes Ltd, 1936; Bexley Local Studies, New Ideal Homesteads, *The 1931 Super Home Designed by a Woman for the Woman. Marlborough Park Estate, Sidcup* (1931).
- <sup>lxxix</sup> Peter Scott, "Visible and Invisible Walls: Suburbanisation and the Social Filtering of Working-class Communities in Interwar Britain," University of Reading Business School Discussion Paper (forthcoming, 2004); Michael Young and Peter Willmott, Family and Kinship in East London (Harmondsworth, 1957), 162.
- <sup>lxxx</sup> Daniel J. Boorstin, The Americans. The Democratic Experience (New York:, 1973), 145-8.
- <sup>lxxxii</sup> Scott, "Did owner-occupation lead to smaller families".
- <sup>lxxxiii</sup> Ibid.
- <sup>lxxxiiii</sup> Gold and Gold, "Home at Last!," p. 89.
- <sup>lxxxv</sup> Richard S. Tedlow, New And Improved. The Rise of Mass Marketing in America (Oxford, 1990), 344.
- <sup>lxxxvi</sup> Peter Scott, "The Twilight World of Interwar Hire Purchase," Past & Present, 177 (2002), 195-225. Hire purchase contracts were often taken out with the finance house rather than the retailer, who technically acted as their agent.
- <sup>lxxxvii</sup> John Laing, "Increased Mortgages on Builders' guarantees," 86-91 in Ernest Betham (ed), House Building 1934-1936 (London, 1934), p. 90.
- <sup>lxxxviii</sup> Scott, "Twilight World," 211-12.
- <sup>lxxxix</sup> NA, T161/945, letter by Inland Revenue official, signature illegible, to H.E.C. Gatliff, 31 March 1938.
- <sup>xc</sup> McCulloch, "Owner-occupation," 171.

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<sup>xc</sup>i NA, T161/945, letter by Inland Revenue official to H.E.C. Gatliff, 31 March 1938; Lee, *Changes in Building Society Practice*, 938.

<sup>xc</sup>ii NA, HLG29/23, Judgement, *Third Equitable Building Society v. Borders*, High Court of Justice, Chancery Division, 13 Feb. 1939.

<sup>xc</sup>iii Rowntree, *Poverty and Progress*, 227; "Speculative house building," *The Builder* (5 Feb. 1937), 322.

<sup>xc</sup>iv Lee *Changes in Building Society Practice*, 938.

<sup>xc</sup>v NA, HLG29/23, Judgement, *Third Equitable Building Society v. Borders*, High Court of Justice, Chancery Division, 13 Feb. 1939.

<sup>xc</sup>vi Jackson, *Semi-Detached London*, 152-3.

<sup>xc</sup>vii NA, HLG56/157, Departmental Committee on Valuation for Rates. Minutes of evidence of National Federation of House Builders, 16 March 1939, and National Federation of Owner-Occupiers' and Owner-Residents' Associations, 18 November 1938; Speight, "Who Bought the Inter-war Semi?" 18-24.

<sup>xc</sup>viii These figures are net of any income from letting-out rooms.

<sup>xc</sup>ix NA, HLG56/157. Departmental Committee on Valuation for Rates. Minutes of evidence of National Federation of House Builders, 16 March 1939.

<sup>c</sup> BSA, verbatim reports of National Association of Building Societies' discussions, 1934-36, reply by Walter Harvey to paper by R. Bruce Wycherley, June 1936.

<sup>ci</sup> McCulloch, "Owner-occupation & Class Struggle," 157-63.

<sup>cii</sup> Speight, "Building Society Behaviour," 109. The default rate is calculated on the value of outstanding mortgages under pool schemes.

<sup>ciii</sup> *Ibid*, 80 & 94-5.

<sup>civ</sup> Colin G. Pooley and Sandra Irish, "Access to Housing on Merseyside, 1919-39," *Transactions of the Institute of British Geographers*, New. Ser., 12 (1987), 177-90, p. 184.

<sup>cv</sup> NA, CAB 27/645, memorandum by A. H. Holland, Chief Master, Chancery Division, for Cabinet Committee on Building Societies, 4 April 1938.

<sup>cvi</sup> Foakes, *My Life with Reuben*, 62-4.

<sup>cvi</sup> NA, HLG56/157, departmental Committee on Valuation for Rates, Letter, Norman H. Walls, National Federation of Building Trades Employers, to Dept. Committee, 16 Feb. 1939.

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<sup>cviii</sup> McCulloch, “Owner-occupation”.

<sup>cix</sup> NA, CAB 27/645, Cabinet Committee on Building Societies, Committee minutes, 20 June 1938.

<sup>cx</sup> NA, CAB 27/645, Committee on Building Societies, report of Cabinet Committee, 9 Dec. 1938.

<sup>cxii</sup> NA, HLG29/253, memorandum to Cabinet by Chancellor of Exchequer, 10 June 1938.

<sup>cxiii</sup> NA, HLG29/253, memorandum by joint committee of the Building Societies Association, National Federation of Building Societies, and important societies who were not members of either body, 12 March 1938.

<sup>cxiiii</sup> NA, HLG29/253, Note, 31 May 1938, initialled B.W.G.

<sup>cxv</sup> Paul Johnson, Saving and Spending. The Working-class Economy in Britain 1870-1939 (Oxford, 1985), 218.

<sup>cxvi</sup> Marchand, Advertising the American Dream, 63-6.