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SPECULATIVE HOUSEBUILDING AND SOME ASPECTS
OF THE ACTIVITIES OF THE SPECULATIVE
HOUSEBUILDER WITHIN THE GREATER LONDON
OUTER SUBURBAN AREA, 1919-39.

J.D.BUNDOCK

Thesis submitted for the Degree of
M.Phil.
University of Kent at Canterbury.

December 1974.

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For the generous help I received from my sister, Frances, and my wife, Anne, in the preparation of various parts of this work I am most grateful. While I owe a special debt of thanks to the respondents to my requests for oral evidence and for the patience and kindness which many showed during the interviews.

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PREFACE.

Between the two world wars the built-up area of Greater London almost doubled in size. Although a distinct 'suburban trend' became increasingly obvious between 1860 and 1913, the physical dimensions of London's interwar suburban development were far greater than anything previously experienced. In spite of lower residential densities between the wars, a comparison of housebuilding levels before and after The Great War clearly reveals the scale of interwar residential development activity. Thus in each year between 1871 and 1913 an average of 14,177 dwellings were built within the Metropolitan Police District,¹ while between 1920 and 1937 the annual average was 41,839.²

In view of the unparalleled level of housebuilding activity between the wars, it seems extraordinary that the interwar speculative housebuilder and estate developer should have generally escaped the detailed attention of students interested in the history of our urban areas. The aim of the present study is to correct, at least in part, this deficiency. The interwar speculative housebuilder and his activities within the Greater London outer suburban area therefore provide the central theme for this work.

1. J.C.Spensley, 'Urban Housing Problems', Journal of the Royal Statistical Society, LXXXI (1918), 210. The annual average figure between 1880 and 1913 was 17,759.

2. London County Council, London Statistics, 1936-38 (1939), p.172. This figure includes an annual average of 8,350 dwellings built by local authorities.

It has not in fact been the intention of the writer to develop any single thesis in this study. Instead, the aim has been to examine and analyse various aspects of the work and characteristics of the speculative housebuilder active within the outer suburbs during these years. Conclusions have therefore been drawn at all stages of the work.

Broadly speaking, what has been attempted falls into two parts. In the first section, detailed attention has been given to the results of speculative housebuilding activity, both subsidised and unsubsidised, by means of the analysis of house completion statistics. In the light of this analysis a number of general hypotheses have been examined; and of particular importance, in view of its significance for any evaluation of 1930s housing policy, is the examination in Chapter 4 of the controversy concerning the role of the private sector in the provision of working-class dwellings, especially working-class dwellings to let.

In the second section of the work the emphasis has shifted. Firstly, in Chapters 5 and 6, it has shifted to a consideration of the characteristics of interwar housebuilders in terms of their background prior to venturing into speculative housebuilding, their spatial and temporal origins, and the structure of the industry within two outer suburban areas. While secondly, in Chapters 7 to 10, it has turned to an examination and analysis of the operations of interwar speculative housebuilders. The scope of the

work has in fact necessitated the concentration of the study on certain aspects of these operations only, and it was decided to focus on the work of housebuilders in the earlier stages of the speculative residential development process. An investigation has therefore been undertaken in Chapters 8 to 10 of those aspects of the speculative housebuilder's activities which involved land, its availability and its acquisition for housebuilding purposes. While in Chapter 7 an examination of speculative land development activity has been undertaken during which attention has been given to the characters involved in the process, and particularly to the role and involvement of the speculative housebuilder.

The final chapter commences with an examination and discussion of the social and economic forces which underlay the trend and fluctuations in private housebuilding activity between the wars. While the study is concluded by the bringing together and the summary of the conclusions which have been drawn from the investigations and analyses throughout the work, and by the suggestion of a number of possible directions that future work might take.

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ABBREVIATIONS.1. GENERAL.

AC	Administrative County.
BS	Building Society.
CPD	City of London Police District.
dpa	dwellings per acre (Ch. 3 and 4).
dpa	dwellings per annum (Ch. 5).
g.v.	gross rateable value.
LA	local authority.
L.C.C.	London County Council.
MB	Municipal Borough.
MPD	Metropolitan Police District.
MRCE Ltd.	Metropolitan Railway Country Estates Ltd.
NIH Ltd.	New Ideal Homesteads Ltd.
OSA	outer suburban area.
RD	Rural District.
r.v.	net rateable value.
UD	Urban District.

2. JOURNALS AND NEWSPAPERS.

AEHSPG	<u>All England Homefinder and Small Property Guide.</u>
Bldr	<u>The Builder.</u>
BSG	<u>The Building Societies' Gazette.</u>
DM	<u>Daily Mail.</u>
Economist	<u>The Economist.</u>
HSPS	<u>The Homefinders' Small Property Supplement.</u>
Hbldr	<u>The Housebuilder.</u>

H&ED.	<u>The Housebuilder and Estate Developer.</u>
HG&EN	<u>The Households Gazette and Estate News.</u>
IC&B	<u>The Illustrated Carpenter and Builder.</u>
NB	<u>The National Builder.</u>
NB(HS)	<u>The National Builder (Housebuilding Supplement).</u>
NFHBMR	<u>The National Federation of Housebuilders</u> <u>Monthly Report.</u>
NHB	<u>The National Housebuilder.</u>
O	<u>The Observer.</u>
PB	<u>Practical Building.</u>
PBI	<u>Practical Building Illustrated.</u>
RIBAJ	<u>Royal Institute of British Architects Journal.</u>
SE	<u>Sunday Express.</u>

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L.S.E. The New Survey. London School of Economics,
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and Labour (1930-1935.)

4. LOCAL AUTHORITY RECORDS.

Enfield Register Enfield U.D., Register of
Building Notices.

Ruislip-Northwood Register Ruislip-Northwood U.D.,
Register of Completions.

CHAPTER 1. Introduction

1. A brief outline of the suburban growth of Greater London

The First World War brought speculative housebuilding in Greater London to a standstill.¹ In this way a temporary halt was brought to the expansion of the built-up area of London which had been such a feature of the second half of the nineteenth century.

The 'suburban trend' had been observed from around 1860 and from that date became increasingly obvious.² "The population of the outer ring of Greater London in particular grew by about 50% in each of the three intercensal periods between 1861 and 1891, and by 45% in the decade 1891 to 1901."³ During the years between 1898 and 1903 residential construction activity in Greater London was at a peak, and indeed was greater than that achieved during the earlier boom years of 1880-2.⁴ In fact housebuilding in this area continued at a high, though declining, level until around 1906. Over the following two years however activity fell rapidly, stabilizing in 1908-9 at a level under half that in 1901. The general downward trend then continued until 1914 in which year residential construction activity in Greater London stood at approximately 30% the 1901 level. The Great War eventually brought all housebuilding activity to a halt.⁵

1. Except where otherwise specified, the definition of Greater London used throughout the work will be that stated below p.41.

2. H. J. Dyos, Victorian Suburb: A Study of the Growth of Camberwell (Leicester, 1961), p.19. Subsequently referred to as Dyos (1961).

3. Ibid. pp.19-20. The 'outer ring' becoming the 'inner suburbs' as the London area continued to expand after 1919.

4. B. Weber, 'A New Index of Residential Construction, 1838-1950', Scottish Journal of Political Economy, II (1955), 131-2. Between 1870 and 1916 Weber uses the boundaries of the Metropolitan Police District (MPD) as the limits of his area, and between 1920 and 1937, the MPD plus the City of London Police District (CPD).

5. Ibid. p.132.

The beginnings of greater central and local government interest in housebuilding and the gradual resumption of speculative housebuilding after the Armistice saw the resumption of the 'suburban trend' in Greater London. Initially residential construction activity, particularly private housebuilding, was only limited. From 1921 however, aided by government subsidies,¹ the gradual return to 'normality' in prices, material supply and labour organisation,² and the developing building society movement,³ such activity began to increase. During 1925 total house production stood at above the 1904 level, during the following year it exceeded the previous peak activity level (1899) by approximately 22%, while in 1929 it stood at approximately 56% above the 1899 level.⁴ From 1929 house construction activity continued on a rising though fluctuating trend.⁵ In terms of the absolute number of dwellings built in any single year, the suburban expansion of Greater London reached its highest point between 1933 and 1936,⁶ the responsibility for this activity lying almost entirely with the

1. See e.g. M. Bowley, Housing and the State, 1919-1944 (1945), pp. 36-44 passim. Subsequently referred to as Bowley (1945).

2. See e.g. ibid. p.41; M. Bowley, Innovations in Building Materials (1960), pp. 126-9. Subsequently referred to as Bowley (1960).

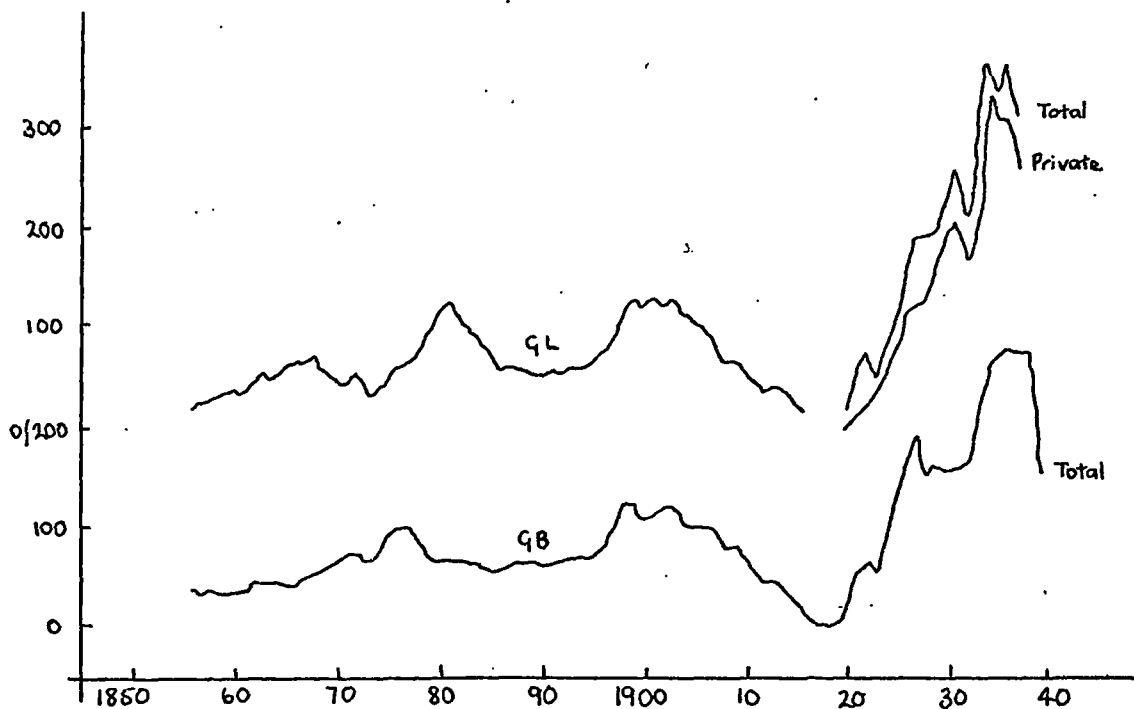
3. See e.g. E. J. Cleary, The Building Society Movement (1965), pp. 179-201. Also below pp. 698-712.

4. Weber, op. cit. p. 132. The populations of Hendon MB, Hayes and Harlington UD, Harrow UD, and Wembley UD for example all more than doubled in size between 1919 and 1929, while to the south the population of Merton and Morden UD increased by over 135% (Census of Population 1931, Report for Counties of London and Middlesex, Pt. 2 (HMSO, 1937), p.23). For greater detail of housebuilding within the outer suburbs between 1919 and 1933, see below Ch.3, esp. Fig. 3.2.

5. See Fig.1 for a graphical representation of housebuilding fluctuations within Greater London, 1855-1937.

6. Weber, op. cit. p.132. According to Weber's index, the year of greatest activity was 1934 when the level of activity stood at approx. 194% higher than in 1899 (ibid.). The number of dwellings completed during 1934 was given by the LCC as 80,612 of which 72,756 were constructed by private enterprise. (op. cit. p.172). Subsequently referred to as LCC (1939)). However the discussion below in Ch. 4 indicates the considerable spatial variation which existed in the housebuilding experiences of the areas within Greater London during the mid and later 1930s, and that in many areas the peak in such activity occurred after 1934.

Fig.1. Housebuilding in Greater London and Great Britain, 1855-1939. (1900-9 = 100)



Source : Weber, op. cit. p.111.
LCC(1939), op. cit. p.172.

Total dwellings built in Greater London.

MPD ¹	MPD & CPD ²
1873-1874 = 7,689	1920 = 2,642
1881-1882 = 26,170	1923 = 10,268
1890-1891 = 10,935	1927 = 41,808
1899-1900 = 27,387	1931 = 55,512
1903-1904 = 26,420	1934 = 80,612
1912-1913 = 8,006	1937 = 69,095

Source : 1. Spensley, op. cit. p.210.
2. LCC(1939), op. cit. p.172.

unsubsidised speculative housebuilder and estate developer.¹

For the purposes of a physical description of the suburban growth of the Greater London area, albeit brief, it is perhaps helpful to utilize an approach which superimposes concentric rings of various radii on to maps which show the extent of the built-up area at certain points in time. This will not only indicate the progress of London's development at these points in time, but will also give an impression of its expansion over the various time periods.² In this way it becomes possible to shape the inevitably disordered nature of urban growth into a more ordered pattern, and therefore as long as it is properly qualified, generalisation may be facilitated enabling the observer to obtain a clearer idea of the extent and geographical character of the expansion of the area over the years.

(a) Residential suburban development prior to 1914

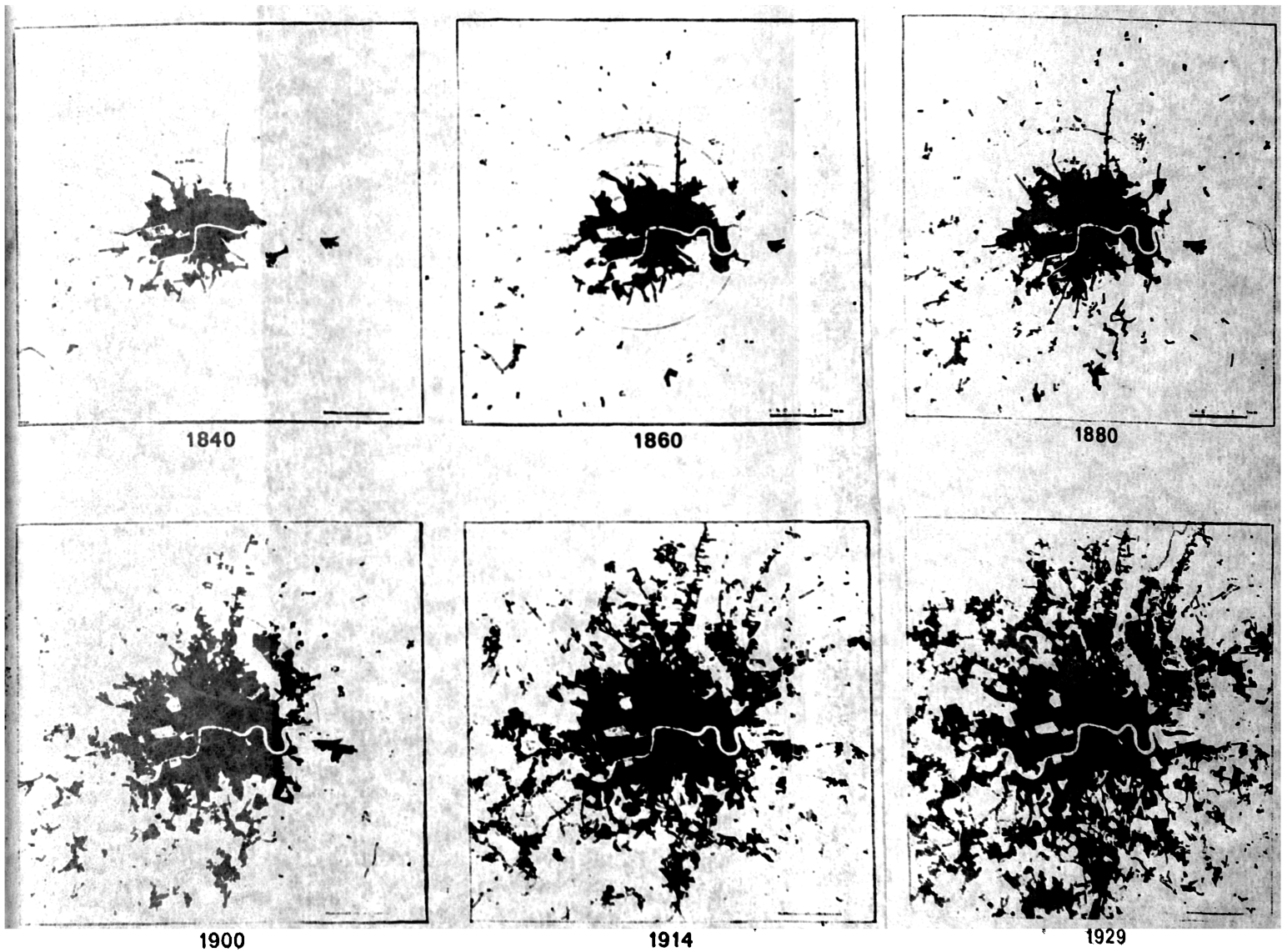
By 1914 a pattern of growth in the outer suburbs was beginning to emerge. At the turn of the century all the land within a four mile radius of the centre of London (i.e. Charing Cross), with the exception of a small area to the south-east, had been built over. During the 1920s the boundary of the built-up area can be said, in general, to have been pushed further outwards by approximately three more miles.

However, there were exceptions to the highly generalised impression given so briefly above. Outside this area residential

1. See below Ch. 2,4, and 11.

2. S. E. Rasmussen, London: A Unique City (2nd imp. 1937), pp. 134-9. Here is published a series of six maps showing the approximate growth of London's built-up area between 1840 and 1929. These will form the basis to the description of the extension of London's urban fringe in terms of concentric zones, and have been reproduced below in Fig. 1.1 by kind permission of Jonathan Cape Ltd.

Fig.1.1. The growth of London's built-up area, 1840-1929.



Source : Rasmussen , op cit , pp. 134-9,

growth had taken place both in the form of isolated pockets of development and long fingerlike peninsulas contiguous with the central mass. This latter phenomenon gave the built-up area a radial appearance, particularly to the north, south, and east, with the tentacles stretching outwards to approximately twelve miles from Charing Cross. Also, within the concentric ring, by no means all the land had been enveloped by London's sprawl. This was especially true in the north-western sector where much land remained undeveloped. In the main this lay outside the administrative boundaries of the County of London. This was not true, however, of the other major underdeveloped area that lay within the 'seven mile' zone. Even by 1914, when virtually all of the county had been built-up there was still a relatively small area in its south-eastern corner which remained untouched by the developer.¹ All development which lay within the seven mile zone, but outside the London administrative county (London A.C.).² may be thought of as contiguous with the central built-up area.

To elaborate on all the areas of growth in London's residential development prior to 1914 would not only be a study in itself, but also largely irrelevant to this thesis. However, some brief mention should be made of the growth of certain of these areas as an indicator of the nature and cause of suburban evolution.³

1. This area covered parts of the MBs of Lewisham, Greenwich, and Woolwich. L.C.C., The Administrative County of London Development Plan: Report of Analysis (1951), p.26, Fig. 5.

2. Established under the Local Government Act, 1888 (51 & 52 Vict. c.41).

3. Prior to 1914, the private speculative builder and estate developer was responsible for virtually all residential construction within Greater London. Large-scale local authority building did not occur until after the Housing and Town Planning, etc. Act, 1919 (9 & 10 Geo V. c. 35) (The Addison Act). See below Ch.2.

To the north-west, Willesden and Golders Green may be taken as fair examples.¹ Willesden evolved as a suburb of mixed character. Within its boundaries the houses built ranged from the detached and semi-detached of the fairly affluent, down to the 'bye-law' and other terraced dwellings of the lower income groups.² These "fingered out along the railway lines between 1870 and the end of the nineteenth century",³ and indeed this form of development continued right up to 1914. Golders Green was also connected closely with railway communications, developing rapidly from 1907 when the Charing Cross, Euston and Hampstead Railway line extension was eventually opened for traffic.⁴

Acton, in west London, was similar to Willesden both in character and in the timing of its development. Bedford Park, the nineteenth century 'garden' suburb designed by Norman Shaw, may serve as an excellent illustration of its more prosperous elements.⁵ In the adjacent area of Brentford however, the location and dominance of the dock area tended to dictate the working-class character of most of the borough.

To the south of the river, lying within the 'seven mile' zone but outside the administrative county, the only development of any significance was in Wimbledon where the large Victorian villa

1. These were in fact the only areas in the N.W. sector where residential growth of any significance took place before 1914. Between 1851 and 1891 Willesden's population grew from under 3,000 to over 114,000. A. S. Wohl, 'The Housing of the Working Classes in London, 1815-1914' in S. D. Chapman, ed. The History of Working Class Housing (Newton Abbot, 1971), p.30.

2. J. C. Morris, The Willesden Survey 1945 (Willemden, 1950), pp.22-8; S. Potter, The Story of Willesden (Willemden, 1926), p.136.

3. James H. Johnson, 'The Suburban Expansion of Housing in London, 1918-1939' in J. T. Coppock and H. C. Prince, ed. Greater London (1964), p.143.

4. Charles E. Lee, Sixty Years of the Northern Line (1967), pp.7,10. See also F. Howkins, The Story of Golders Green and its Remarkable Development (1923) and A. A. Jackson, Semi-Detached London (1973), pp.70-89.

5. N. Pevsner, The Buildings of England: Middlesex (1951), p.21; M. Robbins, A New Survey of England: Middlesex (1953), p.221.

dominated.¹ In contrast, residential growth in the northern sector was a working-class phenomenon, although better class houses could be found to a limited extent just west of Tottenham in parts of Finchley and Hornsey. Tottenham itself was developed rapidly with the building of the Great Eastern Railway line from Liverpool Street and the provision of 'cheap trains' for workmen by the company. The growth of the east and north-east was also predominantly working-class in character and here suburban industrial development was linked very closely with the railways and the location of dock lands in West Ham. Here lay the beginnings of the first major decentralisation movement of population and industry from the East End towards Leyton and Walthamstow.²

1. A part of Croydon also fell within this category. However it was small in relation to the total development within the borough.

2. The population of West Ham increased from under 19,000 to over 267,000 between 1851 and 1891, while that of Leyton increased from under 5,000 to over 98,000 in the same period (Wohl, *op.cit.* p.30). For a consideration of the factors influential in the decentralisation of working-class population after 1880, and in the development of particularly N.E. London before 1914, see *ibid.* pp.28-31, 35.

Outside the 'seven mile' zone there were three predominant features of the radial growth pattern which had impressed itself on the Greater London landscape. To the north the line of direction was the Lea Valley. This was a continuation out to Enfield, through Edmonton, of the Tottenham development noted earlier and was based on similar factors.¹ Barking and Ilford were the furthest points on the eastern radial,² while in the south Croydon stood alone - an isolated peninsula. In the case of Croydon also there can be little doubt of the impact of the long-established railway network between the various Croydon stations and central London.³

In addition to these fingers of development there were located several isolated settlements. These, despite their rather scattered nature, added to the radial pattern described above.⁴ They also appear to add weight to arguments which acknowledge the significance of transport communications in London's suburban growth prior to 1914.⁵ This is especially true of the

1. Both cheap railway fares for workmen, and the beginnings of the growth of suburban industry, a trend reinforced by the embryo decentralisation movement of industry from a highly congested East End along the banks of the Lea Navigation, exerted an influence. P.G. Hall, The Industries of London since 1861 (1962), pp.122-5.

2. The population of Ilford increased by 277.6% between 1891 and 1901 (Dyos (1961), op.cit. p.143). These areas were served, like Enfield and Edmonton, by the Great Eastern Railway (the 'Poor Man's Line') which at the beginning of the twentieth century was carrying nearly 70m. passengers in and out of Liverpool St. and Fenchurch St. stations alone. The population of Essex (within MPD) served by the Railway increased from 127,910 in 1871 to 672,214 in 1901 (T.C. Barker and M. Robbins, A History of London Transport, 1 (1963), pp.219-20). The development of Ilford, 1900-1914, has been briefly outlined in Jackson, op.cit. pp.57-70.

3. E. Course, London Railways (1962), pp.63-4.

4. See above Fig. 1.1.

5. This is not to suggest any deterministic view of the relationship between railways and residential building activity. As Dr J. R. Kellett has noted "the railways' contribution to growth was shared with other more modest forms of transport to an extent often overlooked", and was a force active within larger processes. He has emphasised particularly the importance of patterns of landownership and land values. (The Impact of Railways on Victorian Cities (1969), pp.419-24). He might also perhaps have included entrepreneurial initiative and, at times, misjudgement. For other examinations of the significance of transport on the development of the pre-1914 London suburbs, see e.g.

location of the settlements to the north, the north-west and round to the south-west. Many of these more scattered settlements grew up around pre-existing villages or rural townships and, in true suburban manner, centred their development on the old centre rather self-consciously preserving its pre-urban character. Pinner, Harrow-on-the-Hill, Mill Hill, and many of the suburban settlements to the south of the river were the most obvious examples of this tendency.¹ In Kent and Surrey for example the outstanding examples of this were at Kingston, Sutton, Cheam, Bromley and Beckenham all of which in size tended to be somewhat greater than the examples found in Middlesex. It has been suggested that in part the superiority of the southern suburbs in this respect stemmed from the interest given by the South London railway companies to commuter traffic and the fact that their London termini gave direct access to the commercial centre.² Certainly the outer suburban railway network south of the Thames was far superior to that of the north in both the area it covered and its complexity.³

(b) The pattern of residential development, 1919-1939

"There are an astonishing number of suburbs round London that are very like this suburb of mine .."⁴

5. (ctd.) H. Pollins, 'Transport Lines and Social Divisions' in Centre for Urban Studies, ed. London. Aspects of Change (1964); Wohl, op.cit. pp.28-31, 35; F.M.L. Thompson, Hampstead: Building a Borough, 1650-1964 (1974), pp.54-63.

1. Robbins, op.cit. p.320.

2. Johnson, op.cit. p.145. From a very early date, 1850 in fact, the South Eastern Railway was providing boards at London Bridge Station, free of charge, for the display of advertisements for residential development on North Kent. (Course, op.cit. p.218). For a map of the location of the London Termini, see Barker and Robbins, op.cit. pp.212-13.

3. See e.g. ibid.

4. G.D.H. Cole, Building Societies and the Housing Problem (1943), p.4.

The extension of the 'suburban trend' into the outer areas of Greater London was therefore by no means a new phenomenon in 1919. However, never previously had it been as pronounced as it was to become between the two world wars. Moreover the successive outward spread of the built-up area meant that throughout this period this residential expansion was increasingly associated with a net decline in the population of the County of London.¹ There can be no doubt that it was the net loss of population by migration from London A.C. to the surrounding areas which explains this decline.² and in 1942 the Scott Committee was able to draw particular attention to the "huge increase in [the population of] the surrounding fringes [of the conurbation], where country is replaced by suburb and town."³

In brief, it is probably true to associate, in physical terms at least, the interwar 'suburban trend' with two processes which in some cases may be seen as distinct while in others seen as related.⁴

1. Census of Population 1931, England and Wales Preliminary Report (HMSO, 1931), p.xvii; LCC, Statistical Abstract for London, 1939-48 (1950), pp.3,5. The approx. decennial rate of population growth (%) within London A.C, 1891-1939:

1891-1901 = + 7.3 1911-1921 = - 0.8
1901-1911 = - 0.3 1921-1931 = - 2.0 1931-1939(est.) = - 8.7

2. Ibid; The distribution of the migration around the County during the interwar years was by no means even, and 'the North and West edge of London gained migrants more than twice as fast as the South East suburbs.' E.C. Willatts and M.G. Newson, 'The Geographical Patterns of Population Changes in England and Wales, 1921-1951', Geographical Journal, CXIX (1953), 444, 446.

3. Cmd. 6378. Report of the Committee on Land Utilization in Rural Areas (HMSO, 1942), p.7. It should be emphasised of course that this trend was by no means restricted to the London conurbation even though the proportions of the London situation focused much attention on it.

4. These physical processes were of course themselves founded on a complexity of both economic and social forces and developments. For contemporary general analyses of reasons for the outward growth of London, see e.g. P. Abercrombie, Greater London Plan 1944 (HMSO, 1945), pp.22-30, 38-44; S.V. Pearson, London's Overgrowth and the Causes of Swollen Towns (1939), esp. pp.34-50, 56-71, 77-88.

The first of these processes was one of new development, moulding itself around pre-1914 settlement before expanding rapidly outwards,¹ the second being the development of virgin locations not necessarily contiguous with areas of earlier residential growth. The most obvious example of this latter process occurred where the Underground and other extensions of transport services cut into an area of little population, or where a large firm settled within such an area.² In either case examples may or may not have been located adjacent, or reasonably near, to a wholly or partially developed area. However, in both cases, they were likely to be influential or leading factors in encouraging a builder or developer to speculate, and build houses in that area.³

In this way, between 1919 and 1939, many of the large gaps of undeveloped land in the outer suburban area (OSA) were enveloped by a creeping, and at times galloping, residential growth - a growth

1. Initially at least, 'rapidly' is being used in terms of the area covered rather than the number of dwellings built. Examples could be observed round all parts of Greater London, for example in areas like Sutton and Cheam, Croydon, Pinner, Stanmore, Harrow, Ealing, Barking and Ilford.

2.i. The development around such locations as Edgware (Middx.) may be considered an example of the first aspect of the latter process. For an outline 'case-study' of the development of Edgware and another 'railway' suburb, Stoneleigh Park (Surrey), see Jackson, op. cit. pp.246-290.

ii. For examples of the other aspect of this process, the settlement of The Gramophone Co. in Hayes (Middx.) and A.E.C.Ltd. near Southall (Middx.) can be indicated. Indeed B.A. Bates suggests that, in west London at least, industrial development appears to have been primarily based on the lead actions of a large firm, such as The Gramophone Co. or A.E.C, which were then followed and surrounded by smaller firms after the large firm had begun to develop the area's transport, marketing and labour potentials. Some Aspects of the Recent Development of West London (unpublished M.A. thesis, University of London, 1954), p.54.

3. It should be added briefly at this point that although the factors influential to a speculative developer, when deciding the location of an estate within a certain area, might be closely associated with, for example, transport and/or industrial developments, the eventual factors significant to the success of the estate were by no means connected to the developer's initial reasoning. This was discovered a number of times by one of the large speculative estate developers in the western suburbs of Greater London in this period. Anon, interview, 26.8.69.

which as Michael Robbins has noted stimulated considerable violent opinion and reaction from many contemporary observers.¹ Indeed between 1919 and 1939 the built-up area of Greater London approximately doubled in size,² an expansion which when attempting to describe its significance in terms of area it becomes difficult for any observer to avoid the use of superlatives. The growth in terms of population on the other hand was not so great. Over the twenty-year period it increased by approximately 17%³; although also it should be added that not only was one third of the total increase in the population of England and Wales between 1919 and 1939 to be found in Greater London,⁴ but also the rate of population increase within the Metropolitan Region was "about twice as high as the national rate."⁵

In this way, it is possible to obtain some sort of impression of the increasing dimensions of the Greater London area between the wars. It was true that the density of this more modern development was greatly reduced.⁶ However, there can be little doubt that the overall impact of this suburban trend was far greater than anything the Metropolitan Region had ever experienced previously, particularly in view of the length of period involved.

1. Robbins, op. cit. pp.201-2.

2. J.T. Coppock, 'A General View of London and its Environs' in Coppock and Prince, ed. op. cit. p.29.

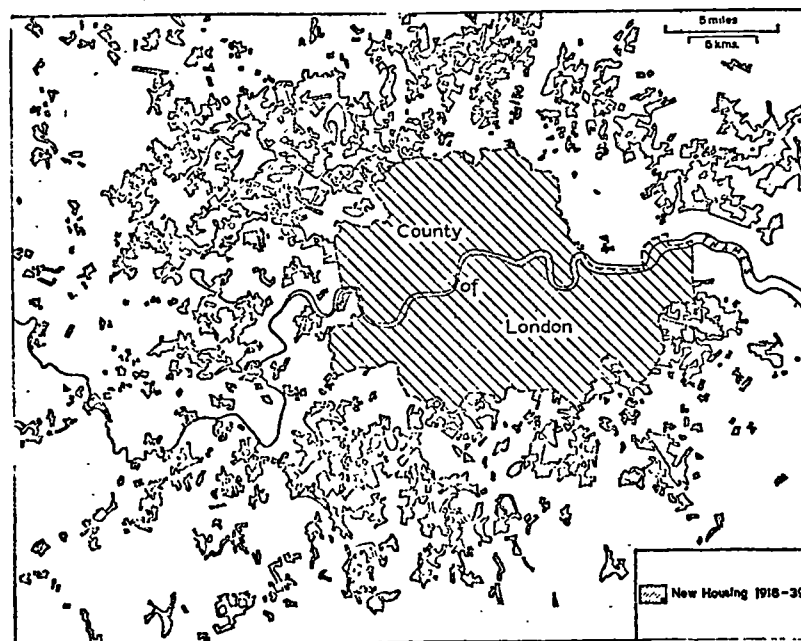
3. Ibid.

4. P. Abercrombie, op. cit. p.27. Between 1921 and 1931 the figure was something over 25%. C.B. Fawcett, 'The Distribution of the Urban Population of Great Britain, 1931', Geographical Journal, LXXIX (1932), 107.

5. This figure is for 1921-1939. J.H. Westergaard, 'The Structure of Greater London' in Centre for Urban Studies, op. cit. p.96.

6. In part at least, this was the consequence of (1) the consumer demand for something better than the more cramped environment of the denser development within the inner suburbs, (2) the apparently universal desire for 'a garden', and (3) the density zonings stipulated in the embryo town plans which had been prepared by most suburban authorities. On each of these forces of course the Garden City Movement had had a not inconsiderable influence.

**FIG 1.2. NEW HOUSEBUILDING IN THE AREA
AROUND LONDON A.C.1918-39ⁱ**



i. Including both private and L.A. activity

Source: Abercrombie, op.cit. between pp.30-31.

Probably the major trend during the mid and later 1920s was the in-filling of available building land within the first outer concentric ring.¹ In all directions within this zone virgin land was under the assault of the speculative estate developer and builder, while simultaneously London's built-up boundaries were being stretched outwards to a radius of approximately ten miles from the centre.² Outside this area the radial tentacles of the pre-1914 growth pattern experienced some limited extension, while in other directions the Underground extensions into such areas as Edgware and Morden and the Southern Railway extension to South Merton helped to accentuate the pattern's radial appearance.³ On the whole however this does not appear to have been as important an aspect of Greater London's expansion during the 1920s⁴ as was the further filling out and thickening of the already established radials.⁵ The extent of this in fact can be demonstrated in a number of ways. For example, in Surrey during the 1920s some 43,000 acres of land were converted from agricultural uses. This represented nearly 10% of the county then constituted.⁶ In Essex, the L.C.C. was developing the Becontree Estate and on its completion during the early 1930s this estate alone provided accommodation for over 112,500 people quite apart from the ever-present private development that was taking place around it.⁷ While Middlesex,

1. I.e. the zone which formed the concentric circle which lay between approx. 4 and 7 miles from Charing Cross Stn, see Rasmussen, op. cit. pp.138-9.

2. See above Fig. 1.1.

3. The Southern Railway's electrification of pre-existing lines will also have played a role here.

4. This generalisation possibly held less true for N. and N.W. Middlesex than for the rest of Greater London.

5. See above Fig. 1.1.

6. Pearson, op. cit. p.30.

7. L.C.C., London Housing Statistics, 1952-53 (1953), p.35. See T. Young, Becontree and Dagenham (1934), esp. for a detailed contemporary analysis of the social aspects of life on this estate, and Jackson, op. cit. pp.291-9 for a brief outline of its development.

which represented most of the northern and all of the north-western and western suburban sectors of the conurbation, experienced an intercensal population growth (1921-31) of approximately 30%.¹

The pattern during the 1930s was very similar with the exception that the physical scale of the expansion was greater. The 1920s and early 1930s saw the construction of several arterial roads, including the Eastern and Western Avenues, the Great West Road, the Kingston By-pass, and some sections of the North Circular Road, and with further Underground extensions opening up such areas as Uxbridge, Stanmore and Cockfosters, the outer boundary of the conurbation was pushed even further from the centre. Industrial settlement in west London, particularly during the late 1920s,² and the industrial development which ribboned along large stretches of many of the new arterial roads during the early 1930s,³ all served to stimulate the initiative of the speculative housebuilder. This stimulus, with other important factors, made itself manifest in the form of the speculative housebuilding boom of the middle years of the decade.⁴ In some areas this continued on into 1938, and even into 1939 albeit on a reduced scale.⁵ It can be seen therefore that during this

1. Pearson, op. cit. p.31. The population of England and Wales increased by approx. 5.5% over the same period.

2. In particular (1) Southall and Hayes, both situated alongside the Great Western Railway, and (2) the industrial estates of the period such as Park Royal and the Wembley Exhibition Ground. For a general survey of interwar industrial development in London, see Abercrombie, op. cit. pp.38-44; Hall, op. cit. pp.121-39, also pp.37-120, 140-71 passim; J.E. Martin, Greater London: An Industrial Geography (1966), pp.31-53 passim. For greater detail on industrial development in west London, see Bates, op. cit., and for north and west London, D.H. Smith, The Industries of Greater London (1933).

3. For comment on the relative importance of such roads in industrial location, see Bates, op. cit. p.4.

4. See below pp.688-732.

5. See below Ch.4, esp. Appendix 4.1.

period the radial pattern was intensified even though by 1939 it had largely been obscured as a result of the 'infilling' and the construction of dwellings which had taken place on a massive scale.¹ There were, of course, areas which remained undeveloped, but these remained insignificant in relation to the area of Greater London as a whole.

To sum up this section, therefore, there can be no doubt of the impressiveness of the scale of the expansion of the London built-up area between the middle of the nineteenth century and 1939. In well under a hundred years an area of something just under 400,000 acres (approx. 625 sq. miles) had been subjected to the processes of urbanisation and/or suburbanisation. However this in turn highlights the significance of the interwar period in this respect since of this area something in the region of half underwent the transition during the twenty years following the Armistice.²

(c) The structure of residential development, 1919-1939

Up to this point in the work London's physical growth has been considered in general terms only. An attempt has been made only to indicate the broad pattern of London's suburban development without any attempt to examine the structure of that pattern. The statement by the late G.D.H. Cole quoted at the beginning of the preceding section might lead one to believe that all the London interwar suburbs were identical. Many indeed might agree with this belief. However, while not denying the possibility that in some respects such an opinion may have some veracity, beneath the 'sameness' noted in the quotation there did lie a structure of some variety the character of which the earlier

1. In terms of the size of the area covered by residential development, the significance of this 'boom' was of course all the greater because of the lower densities at which housebuilding was being carried out during this period, see above p. 13.

2. In addition to this dramatic outward movement of the interwar London built-up fringe it should be noted that during these years there was already noticeable an outward movement of population to towns and settlements 'beyond the suburbs' and hence the creation of suburbs even further out. E.C. Willatts, Middlesex and the London Region (1937), p.166.

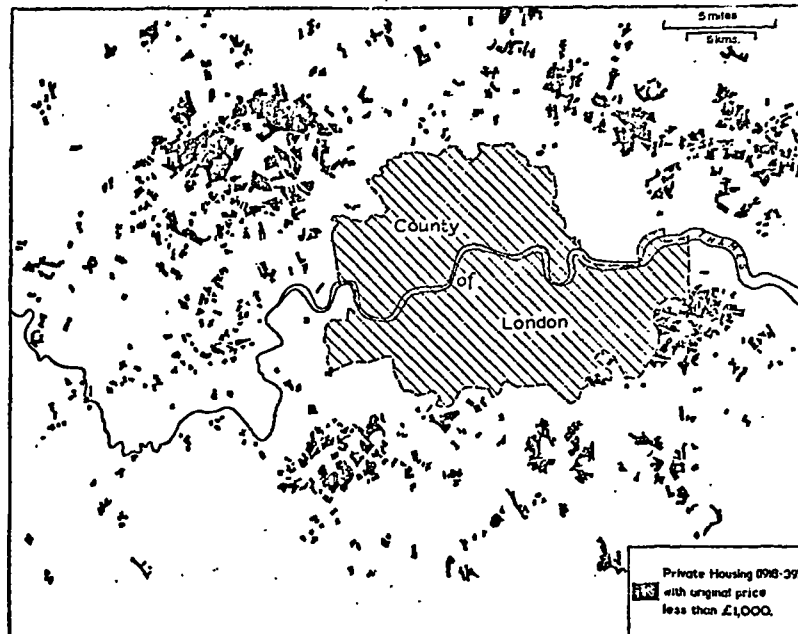
description of the pattern of the conurbation's growth provides only small hints. The description of the railway line into Essex as the 'Poor Man's Line' and of the decentralisation of industry of the East End alongside the Lea Navigation,¹ the emphasis laid on the significance of railways south of the river, the closely-meshed nature of the network and the position of the London railway termini,² the settlement of industry in west London and west Middlesex,³ the Underground extensions to Edgware, Morden, Stanmore, Cockfosters, and Uxbridge⁴ are just some examples and all hint that certain differences did exist between the various suburban areas in terms of both economic and social characteristics.

It is possible to differentiate spatially the OSA, albeit on a relatively broad level, in terms of the activities of the speculative housebuilder. This can be achieved by broadly delineating the areas developed between 1919 and 1939 in terms of the original value of the dwellings which predominated within these areas. This approach was first used by Prof. Abercrombie during the early 1940s when he distinguished between areas dominated by private housing of over £1,000, and under £1,000, in value.⁵ The pattern produced is fairly distinct.

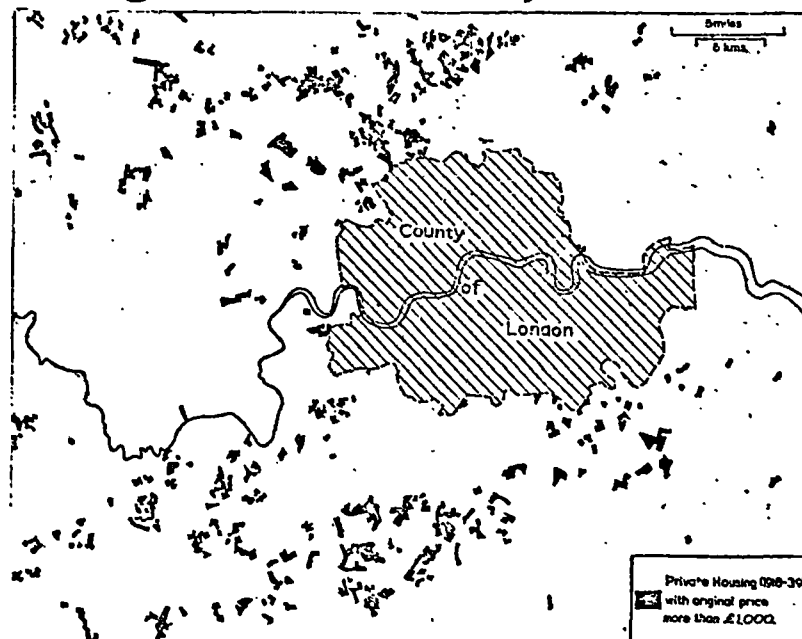
For residential development of over £1,000 in value, the outstanding feature was undoubtedly its absence in the western, eastern, and outer south-eastern sectors. To the north, apart from some limited development around Woodford, it was restricted to a belt running south-westwards from western Enfield and Southgate,

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1. See above p. 9.
 2. See above pp. 10, 15.
 3. See above p. 16.
 4. See above pp. 12, 15-6.
 5. See below Fig. 1.3. p. 19.

**FIG 1.3. PRIVATE ENTERPRISE HOUSEBUILDING IN
THE AREA AROUND LONDON A.C., 1918-39**



i. Areas in which the original value of most new housing was less than £1,000



ii. Areas in which the original value of most new housing was more than £1,000

Source: Abercrombie, op.cit. between pp.30-31.

through Barnet to Mill Hill and Finchley, with intermittent patches of development in evidence around the Wembley and Harrow areas, and out as far as Uxbridge. South of the Thames, the belt formed by such development generally speaking ran in a similar direction across from Bromley, through Coulsdon and Purley, Beddington, Epsom and Ewell, to Esher. Minor groupings were to be found in such areas as Kingston, Coombe, and Sutton.

These findings therefore suggest that, to the south at least, a substantial volume of such development lay outside the present-day formal boundaries of Greater London. This on the other hand was not true of the area covered by dwellings originally priced below £1,000, which for the most part lay within these boundaries. Relatively cheap housing unevenly encircled the London A.C. while, with the exception of an area to the south-east stretching from Erith to Chislehurst, remaining substantially isolated from it. In Essex, few of the houses built did not fall within this category, while directly to the north of London such development was only minor and sporadic. It was north-west and west Middlesex however which experienced by far the greatest expansion in this type of housing, both in the number of dwellings built and in the concentrated nature of the development. From the Great North Road across to Heston, Isleworth and Feltham, and as far out as Ruislip and Uxbridge, developers had concentrated on building houses of 'moderate prices' which rarely cost over £1,000 to buy, and very occasionally cost as little as £400. In south London, apart from the south-eastern corner, the concentration of such 'lower value' housing was most notable in Bromley and Beckenham, also in parts of Croydon. More to the south-west a block, somewhat smaller than that in north-west Middlesex, was centred around Malden, taking in Kingston, Surbiton, Cheam, and Morden on its fringes.

Clearly any spatial analysis of the residential character of an area which is founded on the differentiation of residential development in terms of two property value groups will suffer from the disadvantage of a lack of detail and precision. Indeed the picture provided by Prof. Abercrombie's approach suffers very much in this way, particularly from the fact that during the inter-war years there existed a substantial quality difference between, for example, a dwelling which could have been purchased for £1,000 and one which could have been purchased for £600, let alone £400. This difference naturally was in turn mirrored in the differences between the socio-economic status of the families able to afford the mortgage and local rate payments necessary on such different dwellings. On the other hand, at this particular point in the present work, this level of analysis does have the considerable advantage of simplicity in that it provides a relatively clear, albeit broad, impression of the residential structure of the newly developed outer suburbs¹ and as such adds a further dimension to the brief and relatively generalised description given earlier in the chapter of the physical context in which the central character of this thesis worked, and which in turn he played an important part in creating.

2. The speculative housebuilder between the wars

The brief outline given in the preceding section presents a broad-brush picture of the pace and pattern of Greater London's suburban expansion between the 1860s and 1939. This picture provides the reader with a very necessary, albeit crude, perspective,

1. A further elaboration of this structure can be found (1) below in the first half of Ch. 4 in which a further differentiation of the less expensive category of dwellings has been made possible for the 1930s by access to L.A. returns made to central government during these years; also (2) in the work of John Westergaard on the 1951 Census of Population. op. cit. esp. pp.100, 102-4.

since it is not difficult to lose sight of the extent and general character of London's interwar suburban growth when the attention of the work is turned to a more detailed investigation of various aspects of the character and work of the speculative housebuilder at this time. Also important, the outline presented reveals the continuity that existed at least on a physical level, between the 'suburban trend' before and after the First World War, while hinting that in certain respects significant changes were taking place in the character of a number of the components of this on-going and seemingly irrepressible growth, particularly in the sphere of speculative housebuilding and estate development.¹

Suburban growth between the wars was in no way an ordered or co-ordinated phenomenon; indeed before 1947 town planning was still in its infancy and like a young child had few powers and very little authority.² The growth was essentially speculative in character,³ taking place during a period in which economic forces ruled and were in general little restricted by imposed standards of development at any level.⁴ It was a period in which speculative enterprise offered rapid and large rewards to house-builders and estate developers even with only moderate business acumen.⁵ While the combination of self-interest and the minimum of governmental control allowed the interested parties to consider their activities in terms of individual sites, plots of land or estates, without any necessity to relate them to the wider context of either the immediate locality, or the growth of the Greater

1. A more detailed indication of some of these changes can be found below in e.g. Chs.5,6, and 7.

2. For discussion and analysis of interwar town planning legislation and its impact, and the state of town planning in general during this period, see W. Ashworth, The Genesis of Modern British Town Planning (1954), pp.191-237, passim.

3. See below Ch.2.

4. Ashworth, op.cit. pp.191-237 passim.

5. See e.g. Practical Building, Oct. 1934, p.472. (Subsequently referred to as PB.)

London area as a whole.

The Economist in 1937, when looking back over the previous decade or so, saw the speculative housebuilder as the party largely responsible for the lack of co-ordination. In its opinion, the builder bought up "a few fields at a time [and, with no co-ordination, planning or direction,] generally ... laid [them] out ... to produce the maximum profit [which resulted in] an irregular hotch-potch of unco-ordinated development".¹ The builder and estate developer on the other hand was not the only interested party. This was pointed out strongly by The Times a year later when it added three further elements of what it called 'self-interest' in its attempt to explain the factors which lay behind the type and the shape of the development which had been taking place.² These were first, the local authorities themselves, particularly the smaller authorities; secondly, the landowners; and lastly, the potential owners of the new houses, later to become ratepayers. It noted that

Some small LAs, anxious about rateable value (were) naturally reluctant to discourage new ratepayers from settling anywhere in their areas. Many landowners (were) only too glad to sell land ... at substantial profit as suitable for building development. The potential owners ... of the new houses seek for homes where they may have the advantages of drainage, pure water, gas and electricity laid on at their doors without having to pay unduly heavy charges. The majority of ratepayers (were) not usually enthusiastic about rural beauty and (were) much more interested in avoiding increased rates.³

Thus, only limited restriction by local government, landowners willing to sell land, and a population most anxious to buy the new houses being built,⁴ all helped to provide the opportunity

1. The Economist (London Supplement), 8 May 1937, p.48.

2. The Times, British Homes: The Building Society Movement (1938), p.73. (Subsequently referred to as The Times (1938)).

3. The Times (1938), op.cit. pp. 74-4.

4. "The new villas may (have been) stigmatized as jerry-built, they may (have been) despised as pseudo-Tudor or ugly by the sophisticated, but there (was) no denying their attraction for the young couple with a small family." Bowley (1945), op.cit. p.75.

for the growth which took place and, albeit in a perhaps rather negative sense, helped to shape its pattern.¹ They also, and perhaps more importantly, all tended to amplify the position of the builder and estate developer in the centre of the process since each in its own way helped to create conditions and an environment which had never previously for such a period of time been so suitable for his activities.

Prof. Schnore in a general consideration of suburban growth has noted that the majority of observers of such growth seemingly assume that the causes of the movement of people into the suburbs "are ultimately to be found in the motives of the individuals involved in the movement."² This would appear to place consumer choice and desire into one of the most important positions, if not the paramount position, in the list of the causes of the growth of the metropolitan suburb. This would in turn tend to minimise the significance of the role of the builder relegating him to the position of a necessary, but non-crucial, element within the complex. Prof. Schnore on the other hand casts considerable doubt on the acceptance of any idea that the individual consumer is in any sense the decisive agent in the process of land-use conversion.³ He states that, in his view, it is most likely that the location decision, and the decisions concerning the type and price of the house which will be built in any particular location, is pretty firmly in the hands of the housebuilder or estate

1. i. For some thoughts on the role of the landowner in suburban development, see Appendix 7.1.

ii. Although not mentioned by The Times it would clearly be wrong not also to mention the building societies and the development of mortgages for owner-occupiers as a factor in creating this opportunity for growth, albeit a factor without any direct physical implications for the pattern taken by that growth, see Ch. II.

2. L.F. Schnore, 'The Growth of Metropolitan Suburbs', American Sociological Review, XXII (1957), 170.

3. Ibid. p.171.

developer.¹

In this article of course, Prof. Schnore was writing in terms of a market and a supply situation in existence some twenty years after the end of the interwar period; he was also considering the experience of the U.S.A. as opposed to that of the United Kingdom, let alone Greater London. However there is some evidence to suggest that his description and emphasis is not wholly inapplicable to the Greater London situation between the wars.

The speculative builder, the largest purveyor of housing in the past, by having a free choice as to where he would operate, thereby also exercised control over where people lived. They had indeed a choice of speculative sites - which was wide - but nevertheless imposed upon them, as was the type and size of house. The speculative builder was himself frequently dependent on transport, again acting in his own interests. Thus the rapidity or slowness of the growth of a place would be determined for private ends: the freedom of the developer was the measure of the public's limitation of choice.²

This in fact was the view that Prof. Abercrombie was able to express in 1945 when discussing the relative importance of a number of factors influential in interwar suburban growth within the Greater London area. It was an opinion founded on the investigation which he and his research team had conducted as part of a wider study into Greater London's pre-1939 growth and suburban experience, and clearly indicates that to his mind the speculative housebuilder was one character within this process whose role and contribution should definitely not be underestimated.³

1. In Schnore's view, this is particularly likely to be true in a 'seller's market'. (*ibid.*). Research carried out at the Centre for Urban and Regional Studies at the University of North Carolina appears further to support this view, see e.g. S.F. Weiss, J.E. Smith, E.J. Kaiser, and K.B. Kenney, Residential Developer Decisions - a focused view of the urban growth process (Chapel Hill, 1966).

2. Abercrombie, op.cit. p.16.

3. Abercrombie, op.cit. This report was prepared by Prof. Abercrombie on behalf of the Standing Committee on London Regional Planning at the request of the Minister of Town and Country Planning.

Whatever the precise role of the speculative housebuilder in the complex process of suburban development (a subject obviously demanding considerable research and examination in its own right), it appears clear that in the interwar development of Greater London he was a figure of some significance. In 1966 Sir John Summerson made the general point that "it seems fantastic that no economic historian has tackled the history of the construction industry."¹ In view of the unparalleled level of housebuilding activity between the wars it seems equally extraordinary, if not more so, that the interwar speculative housebuilder and estate developer should have generally escaped the detailed attention of, or at least been ignored by, scholars and students interested in the history of our urban areas.² Indeed it is perhaps particularly noteworthy that even in a work on the interwar building industry,³ (described by Prof. Pollard as one

1. H.J. Dyos, ed. The Study of Urban History (1968), p.153.

2. Although a number of works have been discovered which in a specific way mention the speculative housebuilder, only one (R.C.W. Cox, Urban Development and Redevelopment in Croydon, 1835-1940 (unpublished Ph.D. thesis, University of Leicester, 1970), Part IV, subsequently referred to as Cox (1970) has attempted to look in any detail at the way he worked and organised his business. However even this interesting work, because of its nature and the time period it attempts to span, tends to lack a depth of analysis on this subject. Moreover, without further work, Dr Cox's findings cannot be used in any generalised way. Two other pieces of work which cover the interwar suburban development of Greater London tend only to brush lightly over the activities of the speculative housebuilder (Johnson, op.cit.; M.Waugh, The Suburban Growth of North West Kent, 1861-1961 (unpublished Ph.D. thesis, University of London, 1968), while the author of the most recently published study on the London interwar suburbs himself admits the non-academic orientation of his work and that "it contains little new analysis". (Jackson, op.cit. p.15). Indeed, although this primarily descriptive study should be essential reading for anyone interested in London's growth between 1900 and 1939, it makes little attempt at any analysis of the activities and motivations of the interwar speculative housebuilder.

3. H.W. Richardson and D.H. Aldcroft, Building in the British Economy between the Wars (1968), pp.300-21.

which "will remain the standard work for many years to come",¹), in a chapter devoted entirely to suburban development the speculative housebuilder was only once mentioned by name. It is true, of course, that a certain amount of attention has been given, with varying degrees of focus and thoroughness, to the nineteenth century speculative builder and his activities,² but clearly this in turn serves only to emphasize the lack of attention which has been given to the interwar successor of this fascinating character.

What then are the reasons for this general neglect of the interwar housebuilder? A similar question was in fact begged by Sir John Summerson's more general comment noted just above

1. Review of Richardson and Aldcroft's book by S. Pollard in Economic History Review, 2nd ser. XXII (1969), 157.

2. For studies in which the activities of particular builders are specifically mentioned see e.g. Dyos (1961), op.cit.; H.J. Dyos, 'The Speculative Builders and Developers of Victorian London', Victorian Studies, XI (1968), 641-90. Subsequently referred to as Dyos (1968); H.J. Dyos and D.A. Reeder, 'Slums and Suburbs', in H.J. Dyos and M. Wolff, ed. The Victorian City: Images and Realities, I (1973), pp.359-86; D.J. Olsen, 'House upon House', in ibid. pp.333-57; D.J. Olsen, Town Planning in London in the Eighteenth and Nineteenth Centuries (1964); J.R. Kellett, 'Property Speculators and the Building of Glasgow, 1780-1830', Scottish Journal of Political Economy, VIII (1961), 211-32; D.A. Reeder, Capital Investment in the Western Suburbs of Victorian London (unpublished Ph.D. thesis, University of Leicester, 1965); D.A. Reeder, 'A Theatre of Suburbs: Some Patterns of Development in West London, 1801-1901', in Dyos, ed. op. cit. pp.253-71; Thompson, op. cit.; R.C.W. Cox, Some Aspects of the Urban Development of Croydon, 1870-1940 (unpublished M.A. thesis, University of Leicester, 1966). Subsequently referred to as Cox, (1966); J. Summerson, Georgian London (Penguin edn. 1969); E.W. Cooney, 'The Origins of the Victorian Master Builders', Economic History Review, 2nd ser. VIII (1955), 167-76; The History of the Firm of Holland and Hannen and Cubitts (private pubn, c.1929), noted in ibid. p.172n; A.K. Cairncross, Home and Foreign Investment, 1870-1913 (Cambridge, 1953); H. Hobhouse, Thomas Cubitt, Master Builder (1971); Chapman, ed. op. cit. And for work on fluctuation, and investment, in housebuilding, see e.g. J. Parry Lewis, Building Cycles and Britain's Growth (1965); Weber, op. cit.; H.J. Habakkuk, 'Fluctuations in House-Building in Britain and the United States in the Nineteenth Century', Journal of Economic History, XXII (1962), 198-230; Cairncross op. cit.; B. Thomas, Migration and Economic Growth (1954); S.B. Saul, 'House Building in England, 1890-1914', Economic History Review, 2nd ser. XV (1962), 119-37; E.W. Cooney, 'Capital Exports and Investment in Building in Britain and the U.S.A.', Economica, New ser. XVI (1949), 347-54, and 'Long Waves in Building in the British Economy of the Nineteenth Century', Economic History Review, 2nd ser. XIII (1960) 257-69.

concerning the lack of attention which has been given to the history of the construction industry as a whole. Fundamentally the answers to these two questions must be similar and concern, as Prof. Dyos pointed out at the 1966 Conference of the Urban History Group, the notable lack of success experienced by historians who have searched for builders' records.¹ The potential importance of such records to such a study and their rarity, was nicely summed up by Sir John Summerson five years earlier in his preface to Prof. Dyos' own book on Victorian Camberwell when he observed that "the business papers of ... the speculative builder are the prize trophy and here it seems that Dr Dyos has been singularly fortunate."²

It was in fact one of the major research aims of the present work to scout the field as widely as possible for the business records of interwar speculative housebuilding firms. A description of the approach taken can be found outlined in Appendix B.³ However, as is also noted in Appendix B, poor or non-existent record-keeping, commercial liquidation (both voluntary and forced), the pulp machine, and perhaps natural reticence among those few builders with interwar papers to reveal to an outsider the contents of records which relate to a period still within living memory, has meant that the hunt was unhappily devoid of such trophies as the business papers of the late Edward Yates.⁴ Anticipating this possibility a dual approach was required and fortunately the secondary tack adopted was not without its own trophies - trophies

1. Dyos, ed. op.cit. p.153.

2. Dyos (1961), op.cit. p.7.

3. See below pp. 780-4.

4. Dyos (1961), op.cit. pp.127-37; Dyos (1966), op.cit. pp.669-73.

which are now unfortunately no longer available to the student of 19th century housebuilding and suburban development. The trophies gained in fact were the memories and personal experiences of those who were actually involved in the speculative housebuilding and estate development processes.

Oral history is a relatively new and little tried field in Britain. Clearly as a tool of historical research it is not without its problems, but at the same time these should not be allowed to obscure its many considerable advantages.¹ In the context of the present study not the least of these advantages stems from the absence of the interwar business records of housebuilders. This means that an oral approach remains virtually the only presently available means by which information on the organisation and activities of particular firms active between the wars may be obtained in any real detail. It is hoped of course that at some later date, when perhaps the passing of time has lessened the sensitivity of builders and their families to the approaches of historians, research will begin to reveal business records (perhaps of the quality and relative plenitude of those of Edward Yates) which have somehow evaded the never diminishing appetite of the pulping machine. Further it is hoped that when this happens the present study may serve as a useful comparative base for any work undertaken.

It must by now have become apparent that in many ways the present work is something of an exploratory study. In this

1. A relatively detailed consideration has been given to the merits and shortcomings of oral history and has been presented below in Appendix A, pp. 769-79.

context therefore the work should be seen as clearing ground in an important, complex but little touched subject area, and in a subject area in which the more conventional forms of historical evidence, such as business papers, are at the present time conspicuously lacking.

What has been attempted falls broadly into two parts. Firstly, following the extremely brief and highly generalised picture given in this chapter of the physical growth of London between the later 19th century and the Second World War there is an examination of the incidence and distribution of private housebuilding activity in the outer suburban area (OSA) between the wars which uses as its basis previously unworked housing data for London held by central government.¹ The second part of the work focuses in some detail on some aspects of the characteristics and activities of the speculative housebuilder active in the OSA during these years.

Within this overall framework, the first part of the work again divides into two since, unique in the history of private housebuilding, during the 1920s and the very early 1930s speculative housebuilders were able to obtain a cash subsidy on each house they built if it fulfilled a number of statutorily specified requirements. How important, therefore, was subsidised private housebuilding activity within the London area? To what extent was it located, if at all, in certain types of socially-definable areas than in others? What factors were in fact influential in the distribution of such housebuilding activity? These are some of the questions asked in

1. For a detailed consideration of this data: its origin, meaning and limitations, see below Appendix 4.3. As much of the worked data as possible has been included in this work for use by future workers in this sphere, see below Appendices 2.2, 2.3, 4.1 and Figs. 2.3, 2.4, 3.2.

Chapter 3, while the second section of this part of the work focuses on the extent and distribution of unsubsidised private housebuilding activity.¹ For example, to what extent were there differences between the trend in housebuilding activity, or the housebuilding situation at any point in time, within the OSA as a whole and that within individual suburban sectors? To what extent did the type of housing being built vary between different sectors of the conurbation? And, importantly in terms of a controversy resurrected during the late 1960s,² what was the contribution of private enterprise in the provision of working-class housing during these years, and particularly working-class housing to let?

From the more general orientation of Chapters 2-4, the emphasis of the thesis moves downwards in scale to focus more directly on the speculative housebuilder and his activities. One hope during the early period of the research was that a detailed treatment of a particular firm might form the core of the work, however the material which came to light contained insufficient evidence on the activities of any one housebuilder to allow this. Unfortunately therefore such a potentially invaluable approach must await future research work and the good fortune of a significant 'find' of business and other papers. In the meanwhile clearly the lack of a single business history in this sector of the building industry remains

1. See Ch. 4. Because of the data source the period examined in this chapter is Oct. 1933 to March 1939 inclusive.

2. By J.L. Marshall, 'The Pattern of Housebuilding in the Inter-War Period in England and Wales', Scottish Journal of Political Economy, XV (1968), 189-191.

an obtrusive gap in the work in this sphere.¹

The consequence of the singular lack of success in the search for housebuilders' business papers is a study which, by using oral data supplemented where possible (and contradicted where necessary) by written evidence, has been able to provide a relatively detailed impression of certain characteristics of the interwar speculative housebuilder and of certain aspects of his organisation and activities. It must be admitted that the necessary reliance on oral evidence at times has necessitated the statement in the text of a relatively large number of examples to illustrate and substantiate various points made. This is because the nature of the evidence and the absence of other work in this sphere makes it impossible simply to footnote supporting evidence referring the reader to written sources available elsewhere. It is hoped however that this has not unduly hindered the flow of the text, although it has made the work longer than it would otherwise have been.

As a first tentative step towards a more detailed investigation and understanding of "that confidently bowler-hatted field marshall"² an outline and analysis of the structure of housebuilding industry has been attempted in Chapter 5. How similar was the structure of the speculative housebuilding

1. The only study of the activities and development of an interwar housebuilding firm known to the author is the authorised popular history of Taylor Woodrow Ltd (A. Jenkins, On Site, 1921-71 (1971)) which unfortunately pays but brief attention to the interwar years and informs the reader of little of the remarkable early development of this firm, its early structure, finance and growing pains, the reasons for its expansion, or of the clearly crucial decisions taken and role played by its founder and present chairman, Sir Frank Taylor.

2. The description given to the nineteenth century speculative builder by Sir John Summerson in the preface to Dyos (1961), op.cit. p.10. Fewer bowler hats between the wars perhaps but still in most cases the confident field-marshal.

industry to that of the building and construction industry as a whole during the interwar period? What was the role and importance of the very small housebuilder in suburban housebuilding? To what extent did firms employing between 10 and 99 persons form the core of the industry? Did the structure of the industry change with fluctuations in total activity? Did the interwar structure reveal any new features from those found prior to 1913? These are among the questions posed in this chapter and examined in the light of evidence relating to two outer suburban areas. In Chapter 6 the attention is then turned to the question: who in fact were these people who built houses speculatively between the wars? What were their origins? To what extent was their background in building, land development, or related enterprise? How and why did they come to become involved in speculative housebuilding? To what extent were their origins local to the area in which they built? For obvious reasons in this chapter it has been necessary to rely primarily on oral data.

The activity of speculative housebuilding between the wars involved the organisation and execution of a series of processes. The purely constructional processes involved in building a house have been briefly outlined in Appendix 4.5. However, these constituted just one of these broader processes which generally may be considered to have included: (1) the search for land suitable for housebuilding, or simply land development, purposes; (2) the evaluation of that land for housebuilding purposes in the context of the types of housing assessed as potentially profitable, if any; (3) the decision to purchase, and the actual purchase, of land considered potentially profitable; (4) the finance of the purchase of land and its development with speculatively built housing; (5) the

design of the site layout and the dwellings planned; (6) the application to the local authority for building approval; (7) the organisation of the preliminary development of the land, if virgin, with basic facilities, such as roads, drains, main utility services, etc.; (8) the organisation and phasing of the construction of the dwellings planned; (9) the organisation and promotion of the sale, either before or after completion, of the dwellings built, including the organisation of purchaser finance, advertising, and where the operations were large enough, a sales force; and (10) the initiation of a further cycle, either concurrently or successively, of this series of processes. It can be appreciated from this outline of the major components of the speculative housebuilding process that an examination and analysis of all aspects of the work of the interwar speculative housebuilder would be a considerable undertaking and worthy of a higher piece of work than a Master's thesis. In view of this therefore it was decided to focus the attention of the remainder of the present work on the earlier stages of the process involved.¹

The inevitable interrelationship between speculative housebuilding and speculative land development required that first an examination be undertaken into such activity with particular attention being paid to the characters involved and to the role and involvement of the speculative housebuilder in the process. This chapter is then followed in Chapters 8, 9 and 10 by an investigation of those parts of the speculative housebuilder's activities which involved land and its acquisition for house-

1. In the earlier stages of the research period it was in fact the author's hope to include a detailed investigation and analysis of all aspects of the speculative housebuilders work. Practicality however has inevitably reshaped aspiration, although hopefully evidence gathered on certain other aspects of the interwar housebuilder's activities will be used in future work by the author.

building purposes. The decisions which had to be made by a builder during these early stages in speculative housebuilding activity were frequently among the most crucial in the whole process since the misjudgement of the potential of a site or location for example could spell bankruptcy. This was true whether it was a small housebuilder building on one or two plots of developed land or a large-scale operator developing a substantial estate of houses on a green-field site. The processes involved in the acquisition of land by the speculative housebuilder during these years are therefore examined in some depth.

First, in Chapter 8, the availability of land between the wars for speculative housebuilding and the implications of the land availability situation for the activities of the speculative housebuilder are considered. For example, what were the forces instrumental in making land available for housebuilding during these years? To what previous use had housebuilding land been put? How easy was it for housebuilders to locate suitable sites for their activities? To what extent and in what way did the land availability situation alter during this period, if at all? What were the reasons, if any, for any change? What were the implications of any change for the speculative housebuilder and his activities, e.g. the type or size of site they built on, the locations in which they were active?

This consideration of land availability is then followed in Chapters 9 and 10 by a detailed examination of the way the interwar speculative housebuilder in the OSA actually went about acquiring land for his business operations. Broadly this falls into four parts: the search for land, the evaluation of land, the actual purchase of land, and lastly a consideration of some aspects of

the land purchase policies pursued by a number of speculative housebuilding firms. Firstly, how did interwar speculative housebuilders gain intelligence of potentially viable sites for housing? To what extent were they active or passive agents in their search for land? How did they organise the land search function within their operations? How reliant were housebuilders on persons outside their own organisation, such as personal acquaintances, land and estate agents, solicitors, etc., for information on land? To what extent, if any, was there a difference between the land search approaches of for example (1) differing sizes of firms, (2) locally-oriented firms and firms active over wider areas? And, if differences did exist, why was this so? Secondly, what approaches were adopted by speculative housebuilders to facilitate decision-making in respect of the suitability or otherwise of possible housing sites located? On what grounds did housebuilders make such decisions? To what extent did firms undertake, or have undertaken by another party, any rigorous site examination as a basis of their land purchase decision-making? And was in fact such a site study and evaluation important to the commercial success of the interwar speculative housebuilder active within the OSA?

Thirdly, the process is considered by which interwar speculative housebuilders approached the actual purchase of the land selected for residential development. What were the processes and who were the individuals involved in the actual purchase arrangements? And how did housebuilders finance the purchase of the land they required? While fourthly and lastly, attention is focused on some housebuilders' land purchase policies asking such questions as to what extent did policies pursued by builders vary during this period, and why? What

form did the policies of some firms take? For example, how common was the amalgamation of adjacent sites during these years? How usual was it to find firms accumulating stocks of land ahead of their current operational needs? And in what ways did speculative housebuilders attempt to reduce the ever present risks involved in the purchase of land for housebuilding purposes?

The eleventh and final chapter of the work has two purposes since before concluding it was considered necessary to examine, albeit perhaps on a relatively superficial level, the social and economic forces which underlay and stimulated the remarkable level of private housebuilding activity found within most parts of England and Wales between the wars; and also to examine the reasons for the fluctuations which took place in that activity. Following this examination and analysis, to conclude the work, an attempt is made to highlight a number of the major features of speculative housebuilding between the wars and the activities of the interwar speculative housebuilder which have emerged from the various sections of the thesis. This conclusion also includes an indication of a number of the possible directions which future investigation could perhaps profitably take.

The outline sketch of the structure of the present work presented above has revealed a number of the questions posed during the various chapters, and acknowledged some of the study's limitations. The necessity to reshape the study and focus on certain aspects of the character and activities of the speculative housebuilder of course simply emphasises the introductory and

exploratory nature of the work. It must be stressed that such a work cannot hope, and is not intended, to provide all the answers to the many questions raised. Almost certainly questions have been left unanswered, while many questions still remain to be raised by research workers in the future. On the other hand, in spite of its limitations, it is hoped that the thesis will be seen as a serious attempt to break and develop new ground in terms of both its subject matter and the research approach adopted. And, it is further hoped that the work will provide a stimulus to, and perhaps form a foundation for, future research into the various aspects of this potentially extremely fertile area of study.

SECTION 1.

SPECULATIVE HOUSEBUILDING.

CHAPTER 2 The importance of the private sector in interwar residential construction activity.¹

During the years between the Armistice (11th November 1919) and 31st March 1940 some 4,160,673 dwellings of all types were built and rated in England and Wales.² One-third of the total stock of dwellings standing in 1940 had therefore been constructed in a period of just over twenty years,³ or to put this another way, between 1914 and 1940 the total stock of dwellings had increased by 50%. In England and Wales almost three-quarters of this total activity concerned dwellings constructed by private enterprise.⁴

i. Regional variation⁵

As is true of most aggregate statistical pictures, the general picture outlined above hides a degree of regional variation. In some areas this variation was quite wide. Over this period, the proportional balance between private enterprise and local authority activity in the south-west was the closest to the national situation. In this area approximately 74.4% of the total number of dwellings rated were constructed by the private sector. The overall importance of the south-west, however, was not great. In total only 182,171 dwellings were rated, and out of the five English regions only the east showed lower activity. In fact, the south-western total represented only 11.2% of the total activity that took place in the south-east region.

1. Much of the statistical data used in Ch.2-4 has been extracted from Ministry of Health records of L.A. housing returns. For referencing purposes this source will be cited M.O.H. Statistics (unpublished). For a detailed description of the location, form and content of this source, see Appendix 2.1. Detailed figures may be found in Fig. 2.1, p.41.

2.i. The date 31 March 1940 has been taken to include dwellings in progress but not completed at the declaration of war in Sept. 1939.

ii. Wales accounted for approx. 3.5% of this total figure.

3. C.L. Mowat, Britain Between the Wars (reprint, 1966), p.459; see also above Ch.1.

4. The actual figure for England and Wales was 72.1%. Within England the proportion was slightly higher than this, i.e. 72.4%.

5. For a tabulated picture, see Fig. 2.1, p.41. For a slightly greater level of detail on variations within the broad Northern and Midland regions under discussion, see Marshall, op.cit. p.185.

Fig. 2.1. The numbers of dwellings (all types) newly rated built by local authorities and private enterprise within
England and Wales, its regional areas and Greater London between the Armistice (11th November, 1919) and
31st March, 1940

Area ¹	Newly rated dwellings built by L.A.S.	% of total dwellings newly rated	Newly rated dwellings built by p. ent.	% of total dwellings newly rated	Total no. of dwellings newly rated
Outer suburban area ² Greater London	51,382 157,847	7.3 17.9	651,028 721,333	92.7 82.1	702,410 879,180
South East ³ Northern, Midlands East South East	291,626 441,453 271,849 47,687 46,629	17.9 35.2 34.3 35.8 25.6	1,333,575 811,875 520,714 103,253 135,542	82.1 64.8 65.7 64.2 74.4	1,625,200 1,253,328 792,563 160,940 182,171
Total England Wales	1,109,244 50,061	27.6 34.2	2,904,958 96,410	72.4 65.8	4,014,202 146,471
Total England and Wales	1,159,305	27.9	3,001,368	72.1	4,160,673

Source: 2 M.O.H. Statistics (unpublished). 3. Marshall, op.cit.p.185

1. Greater London has been taken as that area lying within the 1965 boundaries of the Greater London Council (defined in the London Government Act, 1963, 11 & 12 Eliz.II.c.33), and the outer suburban area as that part of the Greater London area that lay outside the boundaries of the pre-1965 London A.C. area. (For a map of these areas see below Fig. 3.1.p.62.) The regional areas taken are defined as follows: (1) South East - Beds., Berks., Bucks., Essex, Herts., Isle of Wight, Kent, Middlesex, Oxfordshire, Surrey, Sussex, London A.C., Southampton C.B.; (2) Northern - Durham Co., Northumberland, Cumberland, Westmorland, East Riding, North Riding, Lancs., Cheshire, York CB; (3) Midlands - Gloucs., Shrops., Herefordshire, Staffs., Warks., Worcs., Derbs., Leics., Notts., Northants, Soke of Peterborough; (4) East - Cambs., Hunts., Isle of Ely, Lincs., Norfolk, Rutland, Suffolk; (5) South West - Cornwall, Devon, Dorset, Somerset, Wilts.; (6) Wales - All Wales including Mons.

Of all the regions the level of housebuilding activity in absolute terms was lowest in the east (about 161,000 dwellings) and within this area local authorities were responsible for nearly 36% of all the dwellings constructed. Local authorities were also very active in the northern region, and although in proportion to the total housing activity they lagged slightly behind the performance of local authorities in the east (35.2%), in absolute terms this was far from true. In absolute terms there were more dwellings built by the local authorities in the north than in any other region. In all, 441,453 dwellings were completed (only 50,000 short of half-a-million), while in the east the figure was only 47,687. With 1,253,328 dwellings of all types being built in the northern region, it can be seen that the private sector was also very active (erecting some 812,000 dwellings) and although the number built was over half-a-million below that erected by the private sector in the south-east it was still over a quarter of a million above the performance of private enterprise over the whole of the Midland areas. In these Midland counties the local authorities, like those in the north and the east, were responsible for over a third (34.3%) of all residential construction activity.

The local authorities were clearly active in new housebuilding during these years. On the other hand the figures leave no doubt whatsoever of the overwhelming importance and position of the private sector in this activity. This was true for all regions. In none of these areas did the contribution of private enterprise fall below 64%; while outstanding was the impact of private enterprise in the south-east, where the private sector contributed over 82% of the total number of dwellings constructed. This is particularly significant in the light of the fact that almost 40% of all dwellings constructed in England and Wales were to be found in the south-east, while private enterprise in this region alone was responsible for 44.5% of dwellings constructed by the private sector.¹ In the history

1. This represented nearly a third of the total production of all types of dwelling in England and Wales as a whole;

of the production of dwellings between the wars, therefore, the private sector active in the south-east region shows itself to be of outstanding importance.¹ One consequence of this of course is to bias the proportional balance of the aggregate figures for England and Wales rather more in favour of private enterprise than the experience of most of the other regions might really justify.

This is not the place for an examination and attempted explanation of the factors which may have been important in determining the balance between public and the private sector in the housebuilding activity of any particular area. This has been discussed to a greater or less degree of satisfaction elsewhere.² However some of the factors which may have had a significant influence on the level of local authority interest in this problem may be briefly mentioned. The quality of the existing housing stock, or to put it more broadly the 'housing conditions', within an area could have been important, as could the prosperity of an area. This would have been related to the levels of real incomes and levels of unemployment which may have existed within it. There is also another factor. This is not always remembered and was in fact the consequence of the permissive nature of the legislation in this sphere. Inter-war housing legislation, particularly during the 1930s, left the quantitative aspects of L.A. housing provision very much in the hands of the individual local authorities, to act in accordance with what they judged to be the 'need'. This made the attitudes, initiative and energies of individual local authorities crucial to the level of public activity in this sphere. Many were of course conscientious. London County Council was particularly

1. At this point it is also important to stress that in spite of the overwhelming importance of private enterprise in this area, L.A.s in the S.E. still contributed over a quarter of the aggregate England and Wales L.A. activity. For further details of the importance of the S.E., Gtr. London and the OSA in terms of total L.A. housebuilding activity in England and Wales, see below, p.44.

2. E.g., see Marshall, op.cit. p.186; Richardson and Aldcroft, op.cit. pp.176-7, 182-3; Bowley (1945), op.cit. pp.54-61, 68-9, 147-59.

Fig. 2.2. The importance of the South East, Greater London, and the outer suburban area in total residential construction activity within England and Wales between the Armistice and 31st March, 1940. (percentages)

Percentage of	South East	Greater London	OSA
Total dwellings newly rated	39.1	21.1	16.9
Total private enterprise dwellings newly rated	44.4	24.0	21.7
Total L.A. dwellings newly rated	25.2	13.6	4.4
Proportion of total dwellings newly rated within England and Wales built by private enterprise within the OSA	-	-	15.6

Source : M.O.H. Statistics (unpublished)
 Marshall, op.cit. p.185

active in this sphere, while Leeds, Manchester, Liverpool, Sheffield and, on a smaller scale, Norwich, all provide good examples of the impact that the presence of poor housing conditions and an active and interested local authority could have on the residential development and redevelopment of an area.

ii. Greater London and the outer suburban area

Although naturally the absolute figures involved were lower, the experience of the Greater London area in terms of the relationship between private enterprise and local authority activity very much reflected the experience of the whole south-east region.

Over half the total number of dwellings built in the south-east region in these years (54.1%) were in fact concentrated within the Greater London area. And, as the balance between the activity in the private and public sectors within both areas were identical, it must also be apparent that over half of all private dwellings, and over half of all local authority dwellings built between 1919 and 1940 in the south-east region, were to be found in this area. The conurbation of Greater London constituted an important element in the national housebuilding scene. Over a fifth (21.1%) of all the dwellings built within England and Wales were built within its area, while the private sector alone contributed 24% of all the privately built dwellings in England and Wales between the wars. However only a very small proportion of private activity which took place in Greater London was to be found within the London AC area. For the most part it was concentrated in the new outer areas. Private building concerns erected some 651,028 dwellings in the outer suburbs between 1919 and 1940, and this represented 90.3% of the total private housebuilding activity within the conurbation. If the figures for all types of residential development are included however, the outer suburbs can be seen to have been somewhat less important, but even so 79.9% of all

dwellings constructed within Greater London were to be found within this area.¹

Within the OSA, local authority activity was generally speaking of little significance. In fact local authorities erected only 51,382 dwellings, and were responsible for a mere 7.3% of the total house-building activity within the area.² Moreover, the number of dwellings built by many of the outer suburban local authorities within their own areas was even smaller since the above figure would have included the activities of the London County Council which, during the 1920s and early 1930s, built a number of 'out-county' cottage estates, as well as other housing developments outside the London AC boundary. Moreover there is some evidence of a number of the Metropolitan boroughs buying and developing land outside their own areas, in the outer suburbs, in their attempts to ameliorate the housing problems within their own boroughs. Two of the more important reasons for the relative absence of local authority presence in outer suburban house-building statistics may be suggested. Firstly it should be remembered that by 1914, unlike the heavily developed inner areas, the areas lying outside the London AC boundary had experienced little at the hands of the housebuilder, either private or public.³ The limited extent of pre-existing residential development in the outer areas therefore meant that the need for redevelopment and the rehousing of ill-housed families was correspondingly small. Secondly many of the local

1. I.e. 702,410 dwellings.

2. This means of course that the private sector built approx. 92.7% of the total number of dwellings erected in the OSA during this period, i.e. 651,028 dwellings. Clearly the private sector completely dominated residential development activity in this area.

3. See above pp. 4-10.

authorities in the outer suburbs seem to have been rather more interested in building up the rateable value of their area than concerned with the more basic housing problems which might have existed.¹ The points are of course related since it is likely that where the need did exist, albeit on a lower scale than that within the more inner areas, action would probably not have been taken.

The insignificance of the impact of local authorities on the development of the OSA² meant that the balance between private and public activity within this area was very different from the national situation and the situation in the south-east in general. In this respect at least the situation within the OSA cannot be taken as typical, and in consequence the following analysis must remain simply as an example of what happened within one important area.³

Before considering the Greater London OSA in more detail, it is interesting to note that there were nearly as many dwellings of all types built within this area alone as there were within all Midland areas. In fact, if the performance of private sectors is isolated from the overall figures it can be seen that there were more private dwellings built in this area between the Armistice and 31st March 1940 than there were by that sector in the whole of the Midland and eastern regions combined.

iii. The outer suburbs

With respect to the relative importance of private and public

1. See above p.23.

2. Of course within particular areas L.A. housing schemes did have a fairly dramatic impact. This was especially ^{true} of the 'out-county' activities of the L.C.C. e.g. Watling at Burnt Oak, St. Helier at Carshalton, Downham in Kent, and of course Becontree and Dagenham in Essex.

3. See above Fig. 2.2, for an indication of the significance of housebuilding within the OSA compared with that within the remainder of England and Wales.

Fig. 2.3. The numbers of dwellings (all types) newly rated built by local authorities¹ and private enterprise within the outer suburban sectors of Greater London between the Armistice and 31st March, 1940.

Area ²	Newly rated dwellings built by L.A.S.	% of total dwellings newly rated	Newly rated dwellings built by p. ent.	% of total dwellings newly rated	Total no. of dwellings newly rated
N.Middlesex & 'Herts'	11,064	10.1	98,944	89.9	110,008
W.Middlesex	17,970	9.1	178,336	90.9	196,306
Surrey	7,913	3.6	208,886	96.4	216,807
Kent	4,119	6.8	56,576	93.2	60,695
Essex	8,198	7.0	108,286	93.0	116,484
N.Middlesex	10,067	10.5	85,743	89.5	95,810
All Middlesex	28,037	9.6	264,079	90.4	292,116
'Hertfordshire'	997	7.0	13,201	93.0	14,198

Source : M.O.H. Statistics (unpublished)

1. Excludes L.C.C. out-county cottage estates built within these OSA's.

2. (i) These sectors have been based primarily on county areas. Normally they will be referred to as: (a) North Middlesex and 'Hertfordshire', or the northern sector/suburban area; (b) West Middlesex, or the western sector/suburban area; (c) Surrey, or the southern sector/suburban area; (d) Kent, or the south eastern sector/suburban area; (e) Essex, or the eastern sector/suburban area. The terms of description may be considered interchangeable.

(ii) For a more detailed breakdown by LA. area (as constituted in 1939), see below, Appendix 2.2.pp.56; also see Map in Fig. 3.1. p. 62.

Fig. 2.4. The numbers of dwellings (all types) newly rated per acre within the outer suburban sectors of Greater London between the Armistice and 31st March, 1940.

Area	Acreage	No. of dwellings newly rated p.a.		
		L.A.	P.ent.	Total
N.Middlesex & 'Herts'	49,674	.22	1.99	2.21
W.Middlesex	85,941	.21	2.07	2.28
Surrey	58,413	.17	3.57	3.74
Kent	43,369	.09	1.30	1.39
Essex	70,165	.22	1.54	1.76
N.Middlesex	42,740	.23	2.01	2.24
All Middlesex	128,681	.22	2.05	2.27
Hertfordshire	6,934	.14	1.94	2.08

Source : M.O.H. Statistics (unpublished)

Census of Population 1931, Report for Counties of London and Middlesex. Pt. 2 (1937), p.23.

housebuilding activity, there appears to have been little variation between the experience of the various outer suburban areas.¹ In no sector did local authority activity account for more than 11% of the total number of dwellings newly rated in that sector, while in no sector did this contribution fall below $3\frac{1}{2}\%$. Of the major sectors, Essex most nearly reflected the total outer suburban position,² while within the Kent area local authorities were responsible for 6.8% of all dwellings newly rated. In relative terms, local authority building was of least importance in the Surrey sector, where it accounted for less than 4% of all newly rated dwellings. Surrey was also the most consistently middle-class sector within the whole OSA, while superficially at least it was within another predominantly middle-class sector (north Middlesex) that local authority housebuilding had its greatest impact with 10.5% of all dwellings newly rated being erected by local authorities.

On the other hand, the data shows that in actual terms the activity of the local authorities in these two sectors was far closer than the proportional figures indicate. This was one consequence of the higher level of total activity that took place in Surrey, which in turn was partially the consequence of Surrey's larger acreage and also the far lower degree of pre-existing development that this area had experienced. Here perhaps lies a clue which will help explain the rather perplexing inconsistency of the situation where two sectors

1. Where county names are used during Ch. 2-4 they are used to describe that part of the county which now lies within the 1965 boundaries of the G.L.C. area, but which lay outside the boundaries of the pre-1965 London Metropolitan Boroughs. Where anything else is intended it will be made explicit.

2. L.A.s within this county were responsible for 7.04% of all dwellings newly rated within that area between the Armistice and 31.3.40. Within East Barnet UD. and Barnet UD. (i.e. 'Hertfordshire') the importance of LA. activity was similar being 7.02%, although in absolute terms there was a substantial difference since in Barnet UD. only 14,198 dwellings were newly rated during the whole interwar period.

which, superficially at least, were of substantially the same socio-economic status apparently had such a significantly different experience with regard to the importance of local authority activity. A number of the individual local authority areas that constituted part of the eastern edge of north Middlesex experienced a considerable degree of pre-1914 development. When the data is examined in greater depth it can be seen that it was within these areas, particularly Tottenham, Edmonton and Wood Green,¹ that local authority activity had its greatest impact.² Clearly, while substantial areas of the northern sector were of high socio-economic status, areas did exist in which the population was of a predominantly lower class. It was in these areas that the local authority activity for the most part took place.

In the western sector of Middlesex, covering as it did a much greater area than the northern sector, the overall number of dwellings newly rated was much greater, and local authority interest (relative to total activity) was lower. However in Surrey, although the area was smaller, the total number of dwellings built was greater than it was in western Middlesex, while in both absolute and relative terms the importance of local authority activity was much lower. A detailed examination of the experience within individual local authority areas within western Middlesex gives a further confirmation of the socio-economic characteristics most apparent in the areas suggested above where local authority activity was relatively great.

In general the figures make it quite clear that the local authorities within the OSA of Greater London (with the exception of Yiewsley and West Drayton UD and West Ham UD) took a decidedly back seat in the interwar residential development of their areas relative

1. See above pp. 9, 18.

2. See below Appendix 2.2, pp. 56-7.

to the private sector. In both relative and absolute terms Middlesex, both its northern and western sectors, was the area in which local authority activity was most striking. However it should also be added that even within these sectors such activity represented barely over a tenth of total residential building activity.¹

Prior to 1914 activity by local government in housebuilding had been extremely limited, the actual provision of new dwellings by local authorities remaining a step only taken in the last resort.² In this context it can be seen that the Great War provided a major watershed, with the public sector's share in new residential construction increasing dramatically during the interwar period. In spite of increased intervention by local authorities in this sphere however, it is clear from the evidence presented and discussed in this chapter that within most parts of England and Wales the private sector, whether subsidised and unsubsidised, retained its dominant position in the provision of new housing. It is also clear from the evidence that this was particularly true for the situation within the Greater London OSA.

1. It is unfortunate that there exists no data that could provide a more dynamic impression of the relative importance of private and local authority activity for the OSAs of Greater London between the wars. The information on the M.O.H. cards does not provide sufficient information to make possible even an approximation for the two decennial periods. Annual information is available on a national level and indicates a considerable variation in the annual level of L.A. activity over this period - largely the consequence of changes in subsidy provision (see e.g. Bowley (1945), op.cit. p.271. Table 2, col. 10.) However it is not possible to assess the extent to which such trends were also apparent within Greater London or the OSAs, or of course the extent to which these areas may have been removed from such trends.

2. Bowley (1945), op.cit. p.3; R. L. Reiss estimated that in 1914 council housing represented only $\frac{1}{2}\%$ of the total housing stock in England and Wales. Municipal and Private Enterprise Housing (1945), p.13.

In the following two chapters a detailed consideration of the housebuilding activities of the private sector within the OSA has been undertaken. This consideration focuses particularly on the spatial distribution of such activity. Firstly, attention has been turned to the subsidised activities of the private industry and in Chapter 3 the incidence and importance of such housebuilding activity during the period to 1933 has been analysed and discussed. This is then followed by Chapter 4 in which a detailed examination of the distribution and type of unsubsidised private activity which took place between 1933 and 1939 is followed first by a discussion of some implications of some of the trends found, and secondly by a more focused analysis of certain implications arising which relate to the relatively recently resurrected debate on the contribution of private enterprise during the 1930s to the solution of the contemporary housing problem.

Appendix 2.1. A note on the local authority housing returns made to the Ministry of Health.¹

Much of the statistical data used in Chapters 2-4 has been abstracted from the housing returns submitted to the Ministry of Health during the interwar period by each local authority in England and Wales. These housing returns were recorded on cards (one card for each authority) which in 1969 were held by the Statistical Branch of the Ministry of Housing and Local Government (now the Housing Statistics Division of the Department of the Environment).¹

The returns recorded on these cards cover all aspects of residential construction, although the degree of detail is varied. They give aggregate totals for the whole period (i.e. the Armistice to 31 March 1940) for local authority subsidised activity under the various Housing Acts (plus separate totals for local authority activity under (1) the Abatement of Overcrowding, (2) the Slum Clearance, and (3) the General Housing Needs provisions), and for subsidised private enterprise activity. For unsubsidised private activity they give aggregate totals of dwellings newly rated, both for sale and for rent, for the period between the Armistice and 30 Sept. 1933. These figures are followed by totals for the 2½ year period 1 Oct. 1933-31 March 1936, disaggregated by net rateable value and tenure,² which in turn are followed by six monthly totals similarly disaggregated until 31 March 1939, after which date only totals are given.³

For this particular study there has only been time to make use of a relatively small number of these returns. However in spite of its

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1. M.O.H. Statistics (unpublished)
 2. See below Appendix 4.3, pp. 188-96.
 3. See below Appendix 4.3, p. 188.

limitations,¹ the information on these cards, in particular that relating to unsubsidised private enterprise activity between Oct. 1933 and March 1939, could yield to a researcher with time, experience and probably access to computer resources, a relatively full and detailed picture of the pattern of residential construction which took place within various parts of England and Wales between the wars, and also enable fully examination and analysis of the path of housebuilding activity during the latter part of the 1930s and after the housebuilding peak had been passed.

I would like to thank Miss K. M. Riley of the DOE Housing Statistics Division for her assistance, and for her advice on the interpretation of these returns.

1. For a discussion of the limitations of this data, see below Appendix 4.3, pp. 188-228.

Appendix 2.2. The numbers of dwellings (all types) newly rated built by local authorities and private enterprise within the Greater London OSA between the Armistice and 31st March, 1939.

Area	Local Authorities	Private Enterprise	Total	% of total built by p.ent.
<u>North Middlesex and 'Hertfordshire'</u>				
Enfield UD	1,746	16,456	18,202	90.4
Edmonton UD	2,072	15,273	17,345	88.0
Southgate MB	649	10,703	11,352	94.2
Hornsey MB	667	3,599	4,266	84.4
Tottenham MB	1,207	3,863	5,070	76.2
Wood Green MB	262	2,327	2,589	89.9
Hendon MB	1,111	22,190	23,301	95.2
Finchley MB	481	8,401	8,882	94.6
Frien Barnet UD	383	3,574	3,957	90.3
Barnet UD	477	3,970	4,447	89.3
East Barnet UD	636	8,231	8,867	92.8
<u>West Middlesex</u>				
Harrow UD	1,200	33,862	35,062	96.6
Brentford & Chiswick MB	1,485	2,913	4,398	66.2
Heston & Isleworth MB	1,971	17,528	19,499	89.8
Feltham MB	649	7,162	7,811	91.7
Twickenham MB	1,638	13,519	15,157	89.2
Acton MB	543	4,994	5,537	90.2
Ealing MB	1,718	26,027	27,745	93.8
Southall MB	892	7,966	8,858	89.9
Willesden MB	1,291	10,710	12,001	89.2
Wembley UD	808	31,184	31,992	97.5
Hayes & Harlington UD	1,410	13,323	14,733	90.4
Ruislip-Northwood UD	559	15,830	16,389	96.5
Uxbridge UD	1,534	7,838	9,372	83.6
Viewsley & W.Drayton UD	1,605	1,154	2,759	41.8
<u>Surrey</u>				
Merton & Morden UD	538	13,339	13,877	96.9
Mitcham MB	1,320	9,572	10,892	87.9
Wimbledon MB	237	3,834	4,071	94.2
Kingston-upon-Thames MB	850	2,842	3,698	96.9
Malden & Coombe MB	459	9,285	9,744	95.3
Surbiton MB	295	11,567	11,882	97.4
Richmond MB	771	2,337	3,108	75.2
Barnes MB	475	3,144	3,619	86.9
Croydon CB	3,163	25,516	28,679	89.0
Coulsden & Purley UD	376	11,904	12,280	96.9
Sutton & Cheam MB	507	15,451	15,958	96.8
Carshalton UD	628	8,254	8,882	92.9
Beddington & Wallington UD	364	5,502	5,866	93.8

continued..

Area	Local Authorities	Private Enterprise	Total	% of total built by p. ent.
<u>Kent</u>				
Penge UD	63	1,049	1,112	94.3
Beckenham MB	280	11,800	12,080	97.6
Bromley MB	574	7,760	8,334	93.1
Orpington MB	334	7,488	7,822	95.7
Crayford UD	970	4,161	5,131	81.1
Chislehurst & Sidcup UD	262	13,703	13,965	98.1
Erith UD	510	6,044	6,554	92.2
Bexley UD	959	20,343	21,295	95.5
<u>Essex</u>				
East Ham CB	594	3,439	4,033	85.3
West Ham CB	1,643	1,067	2,710	39.4
Leyton MB	358	2,456	2,813	87.3
Walthamstow MB	1,698	6,581	8,279	79.5
Chingford UD	262	9,445	9,707	97.30
Wanstead & Woodford UD	238	8,172	8,410	97.2
Ilford MB	772	27,935	28,707	97.3
Dagenham UD	702	7,899	8,591	91.9
Barking MB	1,854	4,040	5,894	68.5
Romford MB	342	12,546	12,885	97.3
Hornchurch UD	144	20,461	20,605	99.3

Source : derived by J.L. Marshall from M.O.H. Statistics (unpublished)

My thanks to Mr. Marshall of Aberdeen University for making this particular set of data available to me.

Appendix 2.3. The numbers of dwellings (all types) newly rated per acre (ie. level of activity) built by private enterprise within the outer suburban sectors of Greater London between the Armistice and 31st March, 1939.¹

Area	(1)		(2)	
	11.11.1919 - 30.9.1933		1.10.1933 - 31.3.1939	
	Aggregate	Annual Average ²	Aggregate	Annual Average ²
N. Middlesex and Hertfordshire	.94	.094	1.05	.19
W. Middlesex	.88	.088	1.19	.22
Surrey	2.63	.263	.94	.17
Kent	.31	.031	.99	.18
Essex	.76	.076	.78	.14

Source : M.O.H. Statistics (unpublished)

1. The figure in column (1) will be a little inflated. The nature of the source necessitated the use of data for the periods 11.11.1919 - 31.3.1940, and 1.10.1933 - 31.3.1939 in order to derive this table. This means of course that the figures for the period 11.11.1919-30.9.1933 will include the figures for the twelve months 1.4.1939-31.3.1940. Fortunately the local authority returns indicate that within the OSA the level of housebuilding during the six months before the outbreak of war and the first six months of war was not great, and certainly not significant enough to disturb the broad picture displayed by the table.

2. The annual average figures in both columns were obtained by the division of the aggregate figures by 10 and $5\frac{1}{2}$ respectively. The period 11.11.1919 to 31.9.1933 of course covered a period of 14 years. However, since prior to 1924 the level of private house construction was small (see Ministry of Health, Private Enterprise Housing (HMSO, 1944), p.11; Bowley (1945), op.cit. p.271. Table 2. cols. 11-18), it was considered that to divide the aggregate figure in column (1) by 14 would under-value the level of activity which took place in these areas during the middle and later 1920's and during the early 1930's.

CHAPTER 3 The distribution and characteristics of subsidised private residential construction, 1918-33

1. The subsidies

With the failure of the Housing (Additional Powers) Act of 1919,¹ the 'first experiment'² of central government intervention into the subsidisation of house production came to an end. Although under this Act private builders were eligible for a lump sum subsidy of up to a maximum of £160 for houses built up to a maximum of 920 superficial feet,³ the main emphasis of the experiment had been on public house-building.⁴ In 1923 however the emphasis of housing policy changed, the Conservative administration placing the responsibility for the provision of new housing primarily on private enterprise. To this end the Housing, etc. Act, 1923 (the Chamberlain Act) was passed which had as its prime object the encouragement of the speculative housebuilder to provide small dwellings either for sale or to let, and the prevention of local authority activity unless an authority was able to satisfy the Minister of Health that private activity within their area was inadequate to fulfil the perceived housing needs.⁵ Under the Chamberlain Act The Treasury was empowered to pay a subsidy on any two-storied house with a floor area of between 620 and 950 superficial feet, or any structurally separate or self-contained flat or one-storied house with a floor area between 550 and 880 superficial feet. The subsidy was fixed at a maximum of £6 per house per year over a period of twenty years and initially any dwelling eligible had to have been completed by 1st October 1925.⁶ When capitalised the subsidy came to a figure of £75

1. 9 & 10 Geo.V. c.99.

2. A term coined by Prof. Marian Bowley. For a consideration of this experiment, see Bowley (1945), op.cit. pp.15-35.

3. In 1920 the maximum limit of the subsidy was extended to £260 for dwellings up to 1400 superficial feet.

4. Indeed, under the Act, LAs were empowered to prevent private activity within their areas if it interfered with their supplies and costs.

5. 13 & 14 Geo.V. c.24.

6. 13 & 14. Geo.V. c.24, p.2.

which was normally paid to the builder in a lump sum, via the local authority.¹ A most interesting feature of the subsidy is that, although a maximum size was specified for these houses, no financial limitation was placed on their selling price.²

With the rise of the first Labour Government in January 1924, the emphasis of policy again changed with renewed encouragement of local authority activity, and a new subsidy specifically aimed at encouraging the rapid production of privately built smaller houses to let was introduced.³ This new subsidy was greater than the Chamberlain subsidy since within urban areas it was fixed at £9 per house per annum over a period of 40 years.⁴ However, in spite of the greater size of the Wheatley subsidy, the retention and extension of the Chamberlain subsidy which could be claimed on new dwellings sold meant that throughout the 1920s the response of the private sector to the 1924 subsidy was considerably lower than its response to the 1923 legislation.⁵

2. England and Wales, 1918-33.⁶

In England and Wales during the second half of the 1920s, the subsidisation of private enterprise housebuilding played a not unimportant part in the overall performance of the private sector.⁷

1. LAs were able to recover the money from The Treasury in the form of annual payments over the period specified.

2. There can be little doubt of the implications of this in terms of the characteristics of the future occupants of these dwellings.

3. Under the Housing (Financial Provisions) Act, 1924 (14 & 15 Geo.V. c.35), (the Wheatley Act). The rents of all dwellings subsidised under this Act were constrained within a scale laid down. Ibid. p.7.

4. Ibid. p.2.

5. See Bowley (1945), op.cit. p.271, col.13.

6. For a brief explanation of the choice of dates, see below Appendix 3.1., p.89.

7. Bowley (1945), op.cit. p.271, col.16, 18.

The builders of 418,700 dwellings made use of subsidy facilities,¹ which means that nearly a third (31%) of all private sector activity between 1919 and 1933 was subsidised in some way. After the turn of the decade however this situation changed dramatically, and thus, during a period when the total annual production level of the private sector rose from 128,000 dwellings in 1931 to 287,000 in 1935 before falling only slowly to a level of 230,600 dwellings in 1939,² subsidised private enterprise housebuilding fell to an insignificant level. Only in 1939 did the annual total rise marginally above 3,000 dwellings.³ Table 2 of Appendix II in Prof. Bowley's book clearly indicates the reason for the dramatic reduction in the level of subsidised activity, that is firstly the reduction and then the complete cessation of all subsidy payments under the 1923 Act.⁴ It may therefore be safely assumed, for both England and Wales and the OSA of Greater London, that after 1930, and certainly after 1933-4, the building of subsidised private dwellings was of minimal significance in terms of total private housebuilding activity.

3. The outer suburban area of Greater London, 1918-33.

In contrast to the national picture, at no time was subsidisation important in stimulating private residential development on any scale within the OSA. It is in fact interesting to observe the disinterest with which the majority of housebuilders within these areas regarded the subsidy arrangements. Of the 292,402 dwellings built within the OSA during this period, only 11.6% (or 33,896 dwellings) were built by housebuilders who had taken advantage of any of the subsidies available

1. 97.1% of these were the consequence of the 1923 Act and only 2.9% of the 1924 Act.

2. Bowley (1945), op.cit. p.271, col.18.

3. Ibid. col.16.

4. i. Total private subsidised housebuilding in England and Wales declined from 79,600 in 1926/7, to 50,200 in 1929/30, to 2,600 in 1930/31. Bowley (1945), op.cit. p.271, col.16.

ii. It is interesting to note that although the subsidy under the 1924 legislation was also reduced in 1927, it had little or no impact on annual housebuilding figures (ibid. col.13), since private enterprise had never adopted this scheme on any significant scale.

Fig.3.1. The Local Authority Areas constituting the Greater London Outer Suburbs in 1939.

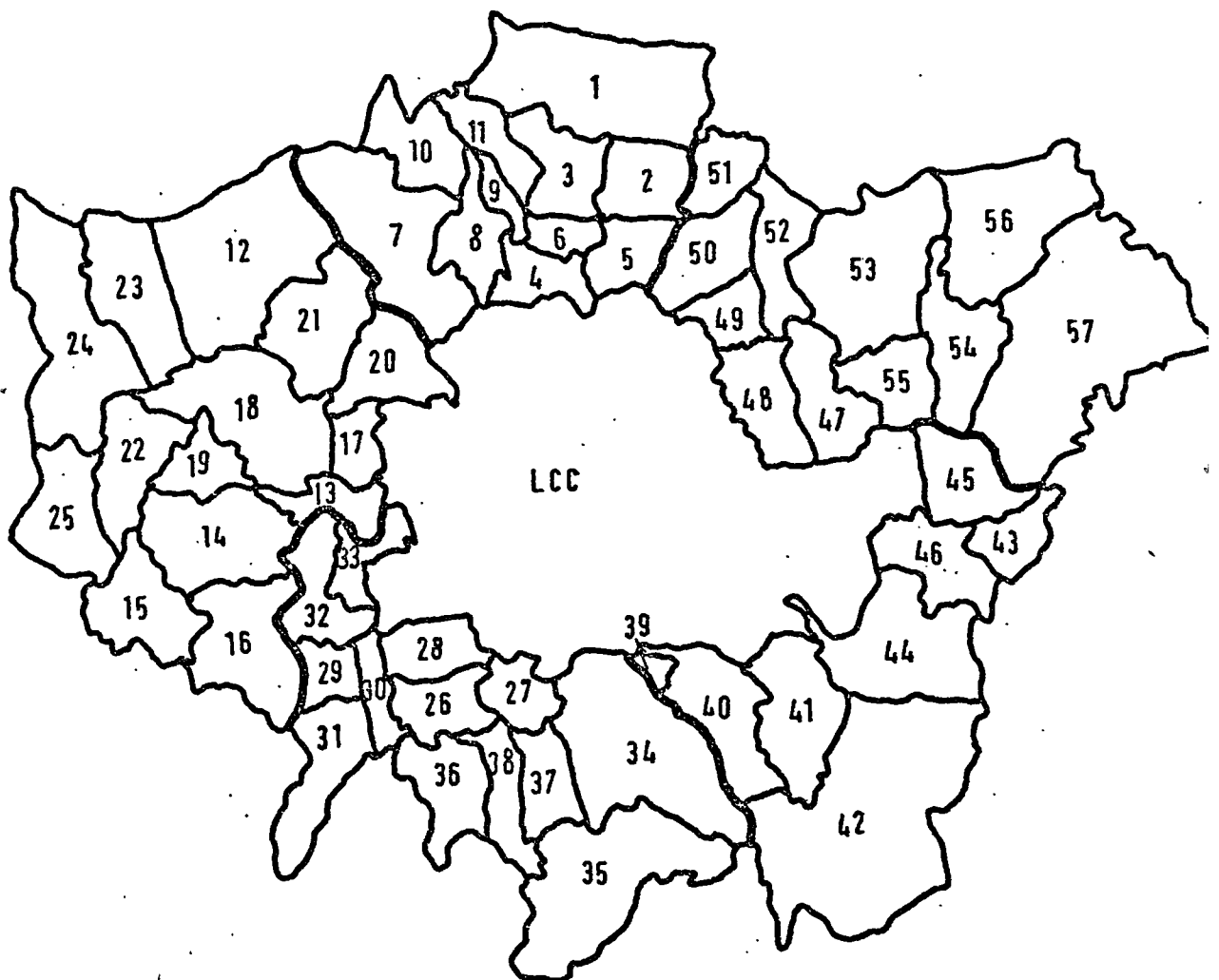


Fig. 3.1. The local authorities; as constituted in 1939, within the Greater London area.

A. North Middlesex and Hertfordshire

- 1 Enfield UD
- 2 Edmonton UD
- 3 Southgate MB
- 4 Hornsey MB
- 5 Tottenham MB
- 6 Wood Green MB
- 7 Hendon MB
- 8 Finchley MB
- 9 Friern Barnet UD
- 10 Barnet UD
- 11 East Barnet UD

B. Western Middlesex

- 12 Harrow UD
- 13 Brentwood and Chiswick MB
- 14 Heston and Isleworth MB
- 15 Feltham MB
- 16 Twickenham MB
- 17 Acton MB
- 18 Ealing MB
- 19 Southall MB
- 20 Willesden MB
- 21 Wembley UD
- 22 Hayes and Harlington UD
- 23 Ruislip-Northwood UD
- 24 Uxbridge UD
- 25 Yiewsley and West Drayton UD

C. Surrey

- 26 Merton and Morden UD
- 27 Mitcham MB
- 28 Wimbledon MB
- 29 Kingston-upon-Thames MB
- 30 Malden and Coombe MB
- 31 Surbiton MB
- 32 Richmond MB
- 33 Barnes MB
- 34 Croydon CB
- 35 Coulsdon and Purley UD
- 36 Sutton and Cheam MB
- 37 Beddington and Wallington UD
- 38 Carshalton

D. Kent

- 39 Penge UD
- 40 Beckenham MB
- 41 Bromley MB
- 42 Orpington UD
- 43 Crayford UD
- 44 Chislehurst and Sidcup UD
- 45 Erith UD
- 46 Bexley UD

E. Essex

- 47 East Ham CB
- 48 West Ham CB
- 49 Leyton MB
- 50 Walthamstow MB
- 51 Chingford UD
- 52 Wanstead and Woodford UD
- 53 Ilford MB
- 54 Dagenham UD
- 55 Barking MB
- 56 Romford MB
- 57 Hornchurch UD

Area	Date abolished	Area transferred to
Uxbridge RD	1 April, 1934	Uxbridge UD
Wanstead UD	"	Wanstead and Woodford UD
Sidcup UD	"	Chislehurst and Sidcup UD
Ham UD	1 April, 1933	Richmond MB
Greenford UD	1 October, 1933	Ealing MB
Hampton UD	1 April, 1937	Twickenham MB
Hampton Wick UD	"	"
Teddington UD	"	"
Kingsbury UD	1 October, 1933	Wembley UD
Hendon RD	"	Harrow UD
Wealdstone UD	1 April, 1936	"
Hanwell UD	1 October, 1933	Southall MB

CB County Borough
 MB Municipal Borough
 UD Urban District
 RD Rural District

Fig. 3.2. The numbers of dwellings (all types) newly rated built by subsidised and unsubsidised private enterprise and local authorities within the outer suburban sectors of Greater London between the Armistice and 30th September, 1933

Area	Private enterprise		(3)	(4)	(5)		
	(1)	(2)					
	Subsidised	Unsubsidised		Total private enterprise and local authority	(3) as a percentage of (4)		
	No.	% of total priv. ent.	No.	% of total priv. ent.	Total private enterprise		
<u>North Middlesex and Herts</u>							
Enfield UD	260	5.9	4,171	93.1	4,431	6,147	72.1
Edmonton UD	176	3.1	5,484	96.9	5,660	7,582	74.7
Southgate MB	327	5.6	5,509	94.4	5,836	6,367	91.7
Hornsey MB	115	5.8	1,881	94.2	1,996	2,262	88.2
Tottenham MB	21	0.7	3,038	99.3	3,059	3,177	96.3
Wood Green MB	115	6.8	1,584	93.2	1,699	1,925	88.3
Frien Barnet UD	41	2.0	2,026	98.0	2,067	2,450	84.4
Barnet UD	65	4.7	1,298	95.3	1,363	1,536	88.7
East Barnet UD	41	2.0	1,970	98.0	2,011	2,263	88.6
Hendon MB	-	-	13,063	100.0	13,063	13,384	97.6
Finchley MB	155	3.1	4,911	96.9	5,066	5,153	98.3
Aggregate	1,316	2.8	44,935	97.2	46,251	52,246	88.5

Area	(1)	(2)	(3)	(4)	(5)		
<u>West Middlesex</u>							
Harrow UD	39	1.1	3,639	98.9	3,678	3,977	92.5
Hendon RD ²	143	1.0	14,397	99.0	14,540	15,340	94.79
Waldstone UD ²	92	2.1	4,301	97.9	4,393	4,878	90.1
Brentford & Chis. MB	51	2.8	1,757	97.2	1,808	2,640	68.5
Heston & Islew MB	1,642	15.7	8,801	84.3	10,443	10,898	95.8
Feltham MB	57	3.8	1,462	96.2	1,519	1,954	77.7
Twickenham UD	55	2.5	2,109	97.5	2,164	2,561	84.5
Teddington UD ²	51	5.3	918	94.7	969	1,145	84.6
Hampton Wick UD ²	-	-	133	100.0	133	133	100.0
Hampton UD ²	48	4.2	1,105	95.8	1,153	1,559	74.0
Ealing MB	1,895	14.7	10,923	85.3	12,818	13,922	92.1
Acton MB	702	18.0	3,192	82.0	3,894	4,231	92.1
Greenford UD ²	8	3.3	232	96.7	240	240	100.0
Southall MB	621	12.3	4,446	87.7	5,067	5,533	91.6
Hanwell UD ²	16	7.1	208	92.9	224	244	100.0
Willesden MB	1,308	18.5	5,767	81.5	7,075	7,768	91.1
Wembley UD	630	5.2	11,416	94.8	12,046	12,399	97.2
Kingsbury UD ²	318	4.6	6,628	95.4	6,946	7,053	95.7
Hayes and Harlington UD	1,420	31.4	3,108	68.6	4,528	5,831	77.7
Ruislip Northwood UD	213	6.3	3,193	93.8	3,406	3,791	89.9
Uxbridge UD	766	22.5	2,642	77.5	3,408	3,820	89.2
Uxbridge RD ²	-	-	1,455	100.0	1,455	1,455	100.0
Yiewsley & West Drayton UD	23	4.0	555	96.0	578	1,107	52.2
Aggregate	10,098	9.9	92,387	91.1	102,485	112,459	91.1

Area	(1)	(2)	(3)	(4)	(5)		
<u>Surrey</u>							
Wimbledon MB	70	5.1	1,317	94.1	1,387	1,616	85.8
Merton & Morden UD	888	15.0	5,055	85.1	5,943	6,469	91.9
Mitcham MB	3,508	55.6	2,805	44.4	6,313	6,928	91.1
Kingston - u - T MB	18	2.3	766	97.7	784	1,362	57.6
Malden & Coombe MB	410	9.2	4,030	90.8	4,440	4,795	92.6
Surbiton MB	342	6.6	4,835	93.4	5,177	5,290	97.7
Richmond MB ¹	72	8.4	786	91.6	858	977	87.
Barnes MB	109	4.4	2,349	95.6	2,458	2,535	97.
Croydon CB	1,044	6.4	15,257	93.6	16,301	18,246	89.
Coulsdon & P. UD	788	12.2	5,678	87.8	6,466	6,790	95.
Sutton & Cheam MB	375	5.1	7,030	94.9	7,405	7,598	97.5
Carshalton UD	392	7.4	4,874	92.6	5,266	5,583	94.3
Beddington & Wallington UD	406	11.0	3,305	89.0	3,711	4,075	91.1
Aggregate	8,422	12.7	58,087	87.3	66,509	72,264	90.5
<u>Kent</u>							
Beckenham MB	172	2.7	6,203	97.3	6,375	6,687	95.3
Bromley MB	130	3.4	3,515	94.6	3,845	4,062	94.7
Orpington UD	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Penge UD	-	-	388	100.0	388	451	86.3
Crayford UD	606	25.7	1,752	74.3	2,358	2,358	100.0
Chis. & Sidcup UD	1	0.1	846	99.9	847	983	86.2
Erith UD	242	13.6	1,544	86.4	1,786	2,236	79.9
Bexley UD	1,513	20.9	5,721	79.1	7,234	7,752	93.3
Sidcup UD ²	216	4.4	4,743	95.6	4,959	5,011	99.0
Aggregate	2,880	10.4	24,712	89.6	27,592	29,540	93.4

Area	(1)	(2)	(3)	(4)	(5)		
<u>Essex</u>							
East Ham CB	1,244	44.6	1,548	55.4	2,792	3,002	93.0
West Ham CB	102	21.3	376	78.7	478	623	76.7
Walthamstow MB	714	16.3	3,671	83.7	4,385	5,565	78.8
Leyton MB	356	21.8	1,275	78.2	1,631	1,951	83.6
Chingford UD	34	0.7	4,792	99.3	4,826	4,924	98.0
Wanstead and Woodford UD	103	4.7	2,090	95.3	2,193	2,363	92.8
Ilford MB	1,899	12.9	12,801	87.1	14,700	15,472	95.0
Wanstead UD ²	51	3.4	1,467	96.6	1,518	1,566	97.0
Dagenham UD	800	25.9	2,284	74.1	3,084	3,451	89.4
Barking MB	1,058	47.2	1,185	52.8	2,243	3,235	69.3
Hornchurch UD	1,657	20.8	6,330	79.2	7,987	7,993	99.9
Romford RD	903	27.1	2,429	72.9	3,332	4,094	81.4
Romford UD	2,009	27.2	5,385	72.8	7,394	7,394	100.0
Aggregate	10,930	19.3	45,633	80.7	56,563	61,633	91.8
<u>Outer Suburban Area</u>	33,646	11.2	265,754	88.8	299,400	328,142	91.2
<u>England and Wales</u>	418,700	31.0	931,700	69.0	1,350,400	2,061,700	65.5

Source : M.O.H. Statistics (unpublished); Bowley (1945), op.cit. p.271.

1. Figures for Richmond MB include residential construction within Ham UD as it was abolished and merged into Richmond on 1.4.33.

2. See above Fig. 3.1.

to them.¹

It would be unrealistic however to suggest that this was true for all parts of the OSA. It is possible to see variations in the importance of the subsidies between areas, though in no area did the importance of such activity approach that within England and Wales as a whole. The area in which the situation most nearly approached the national position was the eastern sector. Within this area some 11,180 dwellings were constructed by private enterprise under subsidy. This represented approximately 19.4% of dwelling construction in that sector (1918-33). In direct contrast, to the north of the London AC only 2.8% of all private activity was subsidised. In this respect these two outer suburban sectors represented the two extremes. The remaining three sectors all tended to reflect more closely the overall suburban situation. Of these three areas subsidisation appears to have been least important to private housebuilders within the western suburbs where it was applied for and granted on 9.9% of the 102,485 privately built dwellings newly rated. On the other hand, within the Surrey suburbs, some 12.7% of private activity was carried out with the aid of subsidy, while within the Kent suburbs the proportion was 10.4%.

An important, if obvious question is begged at this point: why should such a range of experience occur within such a relatively limited area as the Greater London OSA? For example, although in total the private sector built more dwellings within the northern sector than within the Essex suburbs between 1919 and 1933,² the number

1. Unfortunately there was not time to collect data for other regions or areas. Clearly however, if over a fifth of all privately built dwellings in England and Wales (1918-33) were built within the OSA, then the importance of subsidy in private activity within some other areas would certainly have been well above its importance nationally.

2. See above Fig. 3.2.

of subsidised dwellings was nearly 10,000 greater within the latter area. And again, why did the private sector build some 5,000 more subsidised dwellings within the Surrey suburbs in these years than it did within the northern suburbs even though the overall private production levels of the two areas were almost identical?

Prof. Bowley, in her consideration of the 'second experiment' in British interwar housing policy (which from the point of view of private enterprise primarily concerned the 1923 Chamberlain Act) suggested that, just as it was "the relatively well-to-do families... the better-off families [that moved] into the new subsidised houses", so it was "the better-off districts [which] would tend to benefit from the subsidy more than the poor districts." This is to say that the areas in which, or near to where, the better-off families were living would receive a relatively large share of the total amount paid out by The Treasury in subsidies, while the share going to areas in which there were only relatively small numbers of families able to afford the subsidised houses would have been relatively small.¹

Some indication of the types of houses built by private enterprise with the aid of subsidy can be obtained from national statistics.² Between the Armistice and 31st September 1934 some 438,000 subsidised dwellings were built by private enterprise in England and Wales, but only 20,000 of these (or approximately 4.5%) had rateable values of £13 or under (i.e. £20 or under in the MPD). The rest were valued at between £13 and £26 (i.e. £20-£35 r.v. in the MPD).³ It would appear therefore

1. Bowley (1945), op.cit. p.39.

2. Ibid. p.52. Table IV.

3. i. The situation where very few of the houses subsidised under the Chamberlain Act would be within the real reach of the working-class families was the result of the detailed minimum standards and specifications laid down within that Act. On the other hand, by restricting subsidies to small houses it limited the size of family which could benefit, while on the other, the minimum specification ensured that such a dwelling was out of the reach of all but the 'aristocracy of the working-classes'. (ibid. p.39). There was also a further point. Because almost all of these houses were built for sale, they would only be within the reach of those families which not only owned sufficient savings to pay the initial lump sum deposit required by the mortgaging agency, but also were sufficiently confident of their own future income to undertake the commitments involved. ibid. p.52.

that the majority of such subsidised dwellings could be occupied only by middle-class families or the very top strata of the working-class families, which would seem to suggest that the dangers inherent in the 1923 housing legislation pointed out by Prof. Bowley in fact materialised, and that it was the better-off districts (and "the better-off families") which tended to benefit from the subsidy. However, to what extent does the data gathered for the OSA of Greater London confirm such conclusions? Superficially an examination of this more detailed information appears to suggest that within certain areas such general conclusions were not strictly accurate.

At first glance, the more detailed pattern available for the OSA would seem to indicate some connection between the incidence of the uptake of subsidy within an area and the extent to which pre-existing development had taken place. Certainly many of the older areas experienced a relatively high level of subsidised development by the private sector. However, a closer scrutiny (of the experience of local authority areas which comprised the various suburban sectors during this period) reveals that this is probably not the distinction relevant.¹

The pattern of residential development within the Kent suburban area in these years seem to indicate a more relevant relationship. Within this area there would appear to have been a tendency for the level of utilization of the housebuilding subsidies available by the private builder to have been greater within those developing areas with a relatively low social status. Broadly speaking the Kent suburbs fell into two socio-economic sectors. On the one hand there was the area adjacent to the river constituted by Erith, Bexley and Crayford, while on the other there was the area covering Beckenham, Bromley, Orpington,

ctd/ ii. For a definition of r.v, see below pp. 197-8.

1. For example, in west Middlesex, Hayes and Hartington UD. experienced very little pre-1914 development but did experience a very high level of private subsidised activity (higher even than the national average) during the 1920s. On the other hand, in the adjacent area of Southall, which had experienced substantial pre-existing development, subsidised private activity was of only moderate importance during this decade.

and perhaps, Chislehurst and Sidcup. In general the development of the latter sector was undoubtedly of a higher status than the former. The strength of a relationship in this area as a whole cannot be doubted for the subsidy data clearly shows a very low level of subsidised building in the Beckenham, Bromley, and Chislehurst and Sidcup areas, while in Bexley and Crayford the level was relatively high. Such a relationship obviously begins to look very appealing. On the other hand even within Kent suburban experience there appears to be a flaw. This is the apparently inexplicable variation in the importance of subsidised activity in Erith compared with the areas of comparable status: Bexley and, especially, Crayford. Such irregularity must inevitably sow the first seed of doubt in the path of any argument that suggests a link both with the status of an area and the level of private subsidised house-building carried on within it.

The evidence of experience within the Essex suburbs during these years again, superficially at least, does appear to strengthen the appeal of an argument that suggests such a link. For example in areas like Woodford and Wanstead, and to a lesser extent Ilford, which were developing generally into areas of relatively high social status, the utilization of the subsidy by builders appears to have been relatively low. While in areas in which greater activity in cheaper types of residential development probably took place, such as East Ham, West Ham, Leyton, and Dagenham, the available data indicates a rather greater utilization of subsidy facilities by the private sector.

On the other hand, when the evidence is examined more closely, the doubts fostered by the irregularity of Erith's experience in Kent do seem to recur. It indicates that it would be unwise to be too categorical in any claims or statement of such a tendency. In the first place the experiences within some areas in Essex appear to have provided a number of significant exceptions to any firm or general

acceptance of the tendency noted in the previous paragraph. For example, Chingford, while experiencing a considerable amount of the less expensive type of development during these years, experienced an extremely low incidence of subsidised development. Also, although a greater part of the residential development of Romford and Hornchurch, and possibly even Barking, appears to have been founded on a type of development above that of the lowest rateable category, these areas experienced a relatively high level of subsidised housebuilding.

The second element that undermines any assertion of a categorical opinion on this question is rather more fundamental. The returns made to the Ministry of Health, on which this discussion is being based, did not differentiate between the types of dwelling being erected before 1st October 1933. It is, in consequence, difficult to assess with any great accuracy the character of the residential development taking place within any area during the 1920s.¹ On this level the only evidence available is indirect, and is based on the assumption that no radical change occurred in the type of development that took place during the 1920s and during the 1930s within a given area. At the most therefore it can only be indicative. It was on this basis that the first doubt of the accuracy of too categorical an assertion on this question was expressed. On this basis also it is probable that the residential development of Ilford, and especially Woodford and Wanstead, contained a minor but significant element of lower class housebuilding activity. Furthermore, in Leyton it is probable that such development activity by no means dominated the interests of the private sector during the 1920s. Within the eastern sector therefore, although within some areas evidence of the existence of a positive relationship between the level of subsidy

1. This is especially true for the OSA, where of course residential development was more likely to take place. Bowley (1945), op.cit. p.52.

utilisation and the level of lower-class development is apparent, too significant a doubt does remain over too many areas for the tendency to be convincingly acknowledged as generally true.

Within the northern and the western sectors there seem to have been many irregularities. Over the whole of the northern sector during this period subsidies were claimed on only 2.8% of all dwellings built. To some extent this is to be expected as substantial areas of this sector were of relatively high socio-economic status. However, even areas like Edmonton, Wood Green and Tottenham experienced an extremely low level of subsidised activity.¹ Moreover, two areas which were developing a relatively high social status (i.e. Southgate and Hornsey) both experienced a high level of subsidised activity within their areas relative to the northern sector as a whole. Quite obviously, therefore, to suggest without substantial qualification that the social status of an area was a crucial factor influencing the subsidised activities of the private builder within that area is quite inadequate.

This is further confirmed by the experience within the local authority areas which constituted the western suburban area. It would be quite possible for a student to contrive almost any argument he pleased on the basis of evidence from this area. For example, within areas developing a relatively low social status, such as Hanwell, Feltham, and Yiewsley and West Drayton, private subsidised activity was low, while in middle and lower-middle class areas, such as Ealing, and Heston and Isleworth, subsidies appear to have played a relatively important role in private enterprise housebuilding. On the other hand areas such as Acton, Uxbridge, and Hayes and Harlington,

1. Only 6.8% of private housebuilding during these years was subsidised, while in Tottenham the proportion was as low as 0.7%.

experienced a high level of private subsidised activity while at the most only 6% of the private houses built in strongly middle-class areas, such as Kingsbury, Wembley, Wealdstone, and Harrow, were completed with the aid of a subsidy.

This situation is not quite so true for the Surrey suburban area. During the 1920s the Surrey suburbs evolved as a predominantly middle- and lower-middle class area. Some 12.7% of the private residential development that took place within this area was built with the aid of a subsidy of some description. It is interesting that the subsidised proportion of aggregate private development within such a middle-class area was greater than the average figure for the whole of the OSA. However these figures are not all they might seem. There was a degree of variation in the character of individual areas within the Surrey suburbs. Hence, in addition to substantially middle-class areas, there were also areas of rather low valued development, areas of very highly valued development and areas of rather mixed development. Mitchem MB. developed as a rather mixed borough during the 1920s; the expanding population was comprised for the most part of semi-skilled and unskilled families finding employment in the various small manufacturing firms that established themselves in this area during the 1920s, in addition to the rather better-off families whose income earner in general commuted daily towards the centre of the metropolis. Within Mitcham between 1919 and 1933 the builders of over 55% of all privately built dwellings utilised the subsidy facilities available. What is more, Mitcham alone accounted for almost 42% of all the private subsidised dwellings in the whole of the Surrey suburbs. Indeed, if Mitcham was to be excluded from the data for this southern sector, the number of private subsidised dwellings in Surrey between 1919 and 1933 would have represented only some 7.8% of all private activity.

Although the experience of a number of individual areas of relatively high social status south of the river (especially the

Merton/Morden and Coulsden/Purley areas) did foster doubts as to the complete validity of such support, the more general experience within the Surrey suburbs (minus Mitcham), represented by the figure just noted - as with the Kent suburbs - would appear to add support for the idea that areas of relatively high social status tended to experience relatively low incidence of use of subsidy by private builders, and of course would also support the converse. Too many exceptions and irregularities can be found, and certainly no all embracing 'rule' could be laid down on the basis of the evidence so far available.

Clearly, the experience of the OSA indicates that no necessary relationship, either direct or indirect existed between the social status of an area and the incidence of subsidised private housing within it. It is possible to discover too many exceptions and irregularities and, on the basis of the evidence available, it would be misleading to attempt to formulate any all embracing 'rule' of the social status commanded by the areas which most benefited from private house subsidy legislation. Clearly there must have been other important variables operating which probably had more direct significance on where subsidised dwellings were built.

The permissive nature of the 1923 legislation left any claim of a subsidy on a private house entirely to the initiative of the individual builder involved.¹ In view of this, is it possible that in areas where the house market was healthy and where demand for their product was high builders had little or no difficulty in selling their dwellings and that in consequence even though such dwellings might have been eligible the individual builder tended not to apply for a subsidy? On the surface this might seem an attractive explanation, if only for

1. The 'builder' here would be the person actually responsible for the housing project, either (1) the spec. builder himself, or (2) the person who initiated and financed the project but employed a builder on a contract to carry out the actual construction.

its simplicity.¹ However, alone it seems inadequate and somehow not very convincing. After all, as long as the dwelling complied with the specification the fact that sales were good within an area in no way influenced the availability of the subsidy in that area. Moreover, if the housing market was healthy, to claim the subsidy could in theory be beneficial in at least two ways. For example, (1) if a builder kept building the same type of house leaving his price unchanged, the subsidy would represent an addition to his margin of profit per unit of output. Alternatively, (2) a builder could use the subsidy to reduce the unit price of his product, which in spite of having the effect of reducing his possible profit margin per unit of output might well result in an increase in his overall profit earnings - a consequence of the increased demand and turnover he was able to induce by lower prices.²

Clearly the acceptance of a subsidy by any private builder, building within the specification required, could not fail to be beneficial to the fortune of his business. The activities and experience of Wates in Mitcham during the later 1920s is a good illustration of how a firm building in an area which was experiencing rapid development was willing to claim the subsidy available to them and then used it with exceptional success.³

1. It is also one that would be impossible to prove either way given the evidence available.

2. The builder's choice, if he made one, would obviously depend upon his assessment of the price elasticity of demand for his product at that time. My thanks to Mr L. Seaton, formerly of Wates Ltd (interview, 23.1.70), and to Mr A. Harston, formerly of A. Harston & Co. Ltd (interview 25.8.69) for discussing these points with me.

3. E. & A. Wates Ltd, Wates Streatham (1927) Ltd. and Wates Streatham (1928) Ltd. were probably responsible for producing over half of the subsidised private housebuilding carried out in Mitcham between 1919 and 1933. On two of their estates alone (Streatham Vale Estate, Grove Road Estate) they built over 1500 dwellings. They also had other estates within this area during these years. Seaton, interview, 23.1.70.

Such an example clearly undermines any suggestion that the state of the housing market might have had a significant influence on the level of subsidised private activity within an area. It also indicates that both the variables discussed up to this point (i.e. social status and the state of the housing market in an area) command a rather passive position in any answer to the question: why did the pattern of private subsidised development within the outer suburbs take the particular form that it did? In any answer to such a question their importance lies in the extent that a more active and in fact human-based variable (the importance and role of which has almost certainly been underestimated in the past) took them into account in its movements. This variable may be described as the attitudes and decisions of the actual housebuilder.

In general it is true to say that the type of dwelling erected in any area rested on the private housebuilder's personal assessment of the character of that particular area and its potentialities. Ultimately it was the speculative housebuilder's own decision which mobilised passive ideas and influences and determined the shape and form of his actions. Moreover the ease of subsidy availability and the simplicity of operation that was so much a feature of the Chamberlain scheme had the effect of amplifying the significance of the individual housebuilder in the determination of the pattern of private subsidised development. Not only did the location and specifications of new dwellings rest with the decision of the builder but also it ultimately depended on him whether he chose, or not, to apply and make use of the subsidy available.

It would be quite excusable to assume that the possibility of receiving a lump sum subsidy of £75 with the minimum of effort and inconvenience, and in addition to have no limit placed on the selling

prices of eligible dwellings,¹ would have been too irresistible a prospect for almost all builders whose products were eligible. However this appears to have been far from the truth. Builders tended to be very mixed in their attitudes to subsidy schemes and what they considered to be their uses and usefulness.² Perhaps therefore when attempting better to explain and understand the pattern of subsidised private activity and its irregularities during the 1920s, it is towards the irregularities of private builder attitudes to the subsidy scheme and also the concept of government intervention that the observer should look.

The ethos of free and unhindered private enterprise action seems to have been very highly valued in the housebuilding industry. This is apparent from editorials, articles and letters published in the trade press of the period. It also emerges strongly from the majority of the interviews with builders carried out by the author. A number of the builders interviewed, for example, stated that the primary reason why they never built with the aid of a subsidy was their dislike of government interference of any description. To them this appeared to be an important point of principle. Not infrequently in fact, the fact that they had never used any form of subsidy to aid their activities during this period was expressed with a certain sense of pride.³ Other builders, in spite of the apparent simplicity of the scheme, considered the subsidy to be more trouble (in the time, and the energy and the paperwork necessary to make the claim) than it was of value. While another belief held by some housebuilders was that the

1. Bowley (1945), op.cit. p.36.

2. This was made most apparent during the interviews with housebuilders

3. E.g. Interviews with Leddington, 30.10.69; Edser, 16.10.69; Reed, 12.11.69; Harston, 25.8.69; Bradley, 10.10.69; Jagers, 20.10.69; Kenny, 27.10.69.

subsidy was a government measure to help firms not faring very well. The existence of this sort of attitude in all probability meant that many housebuilders who considered their turnover levels and profit margins to be satisfactory simply did not claim the subsidies available to them even though their product was eligible.¹

At the basis of many of the attitudes which moulded the actions of the speculative builder with regard to subsidised housebuilding there would seem to lie a certain degree of ignorance of both the terms and the availability of the subsidy facilities which were open to private enterprise during the latter half of the twenties. This was just one manifestation of the very poor level of communications that existed within the speculative housebuilding industry during these years; a situation which continued right up to the outbreak of the war. This seems to have been true even for as relatively small an area as Greater London.²

Within the previous few paragraphs a number of possible reasons have been suggested why numbers of private housebuilders who were erecting dwellings eligible for a subsidy under the 1923 scheme did

1. Some interviews yielded comments like, "we didn't need to claim the subsidy..." For example, interviews with Saunders, 1.10.69; Kenny, 27.10.69; Edser, 16.10.69; Reed, 12.11.69.

2. It is admittedly difficult to document such a statement. It has been made on the basis of an impression that has emerged not just from an examination of the trade press of the period, but from almost all of the interviews carried out. The level of awareness of individual housebuilding firms of the activity, the methods, the organisation etc. of firms developing adjacent sites, let alone on sites in other districts at firms in other sectors of the industry, seems to have been low. (Perhaps this was less likely to be true for the larger firms although it seems this was not necessarily the case.) When asked what they knew of the activities of other housebuilders and estate developers within their area, a common reply by the interviewed builder was to the effect that during these years they were so busy organising and controlling their own sites that there was little time for any travel in order to see the activities of other firms.

not claim for that subsidy.¹ On the other hand, of course, there were housebuilders with more positive attitudes towards these subsidies. It was considered to be an invaluable additional source of income by such builders, and it was a means by which many firms were able to increase the overall financial return on their enterprise.² This increased return was then available to be ploughed back into the business and so aid its expansion. This, of course, would be especially important during the earlier stages of the life of any firm, and it is probable that it played a significant role in the development of a secure financial basis for the expansion of the activities of quite a number of speculative housebuilding enterprises during their infancy.³ The housebuilding firm of E. & A. Wates Ltd. and its subsidiary companies, Wates Streatham (1927) Ltd, and Wates Streatham (1928) Ltd, provide a striking illustration of extensive utilisation of the Chamberlain subsidy. It is unfortunate that the few remaining records of this firm's activities do not reveal the number of subsidised dwellings that Wates erected over these years. All that is known is that Wates Streatham (1927) Ltd. and Wates Streatham (1928) Ltd. were responsible for the construction of

1. It has been noted above that some of these reasons have been suggested on the basis of the replies of builders made in response to questions put to them during an interview. However it must be admitted that the number interviewed was not very large and by no means should be taken as a statistically representative sample (see below p.780. Appendix B). On the other hand the author considers the sample was sufficiently large and wide enough for the suggestions that have evolved to be (1) indicative of the types of negative forces that might have had an influence on the pattern of subsidy utilisation by the private sector, and (2) to highlight the often irrational and haphazard nature of the elements that helped shape these forces. Furthermore these suggestions indicate the possible importance of a number of other personal and individual forces that might have existed and dictated the actions of individual firms.

2. For two possible ways in which the use of such a subsidy could have resulted in an increased return, see above p.77.

3. The subsidy was therefore probably significant during one of the most crucial and susceptible periods in the growth of a large number of building firms.

probably over half of the subsidised dwellings completed in Mitcham between 1919 and 1933.¹ Moreover, it is highly probable that the total number of subsidised dwellings built by the building companies of this firm during these years was somewhat greater than this, for already by the mid-1920s Wates had adopted a policy of developing a number of housing estates, possibly in a number of different areas, simultaneously.² There would appear to be little doubt that the directors of this firm considered the subsidy to be of substantial financial advantage to the firm's development during these formative years of its life.³

However, apart from providing an illustration in support of the point made above, the history of Wates also provides an interesting insight into the sphere of subsidised development within individual areas (i.e. local authority areas) and in this way may perhaps help to account more fully for the irregularities discovered during the examination of the pattern of subsidised private housebuilding in the OSA of Greater London between 1918 and 1933. For example, it demonstrates how important the attitudes and actions of individual builders could have been on the pattern of development that took place within any particular area or sector. In this case for example, Wates would appear to have been responsible for over half of the subsidised development in Mitcham alone, which in turn represented something over a fifth of all the subsidised dwellings privately built in suburban Surrey between 1919 and 1933. Moreover, since by

1. See above p. 77.

2. i. Wates Ltd, A Brief History of Wates Ltd (unpublished typescript, n.d.), p.8. (Subsequently referred to as Wates, History.) This typescript is held at the firm's offices, Norbury. The interwar evidence used in this history was largely derived from interviews with the late Mr Norman Wates.

ii. Between 1927 and 1932/3 Wates Streatham (1928) Ltd. were developing at least two sites, in New Malden (Sales Ledger), while the company was also building houses in Mitcham and Thornton Heath. Seaton, interview, 23.1.70.

3. Wates, History, p.5; In 1968 Wates Ltd. was the sixth largest building and contracting company in the U.K, see G. Turner, Business in Britain (1969), p.270.

1929 Wates were developing some twelve sites simultaneously in various areas within Surrey,¹ it is more than likely that in total the various Wates housebuilding companies were responsible for an even higher proportion of the subsidised activity that took place in Surrey. A second point illustrated by the Wates' evidence is the almost arbitrary nature of the factors which could determine where such builders concentrated their attention. Hence in the case of Wates, given that land was available and suitable for their purposes, the reason why they built so extensively within the Mitcham area during the 1920s was the extensive knowledge and experience of this area which they had accumulated up to this time. They first built in the area in 1901 and between this date and 1920 they rarely worked far from its boundaries.² During the 1920s therefore, they were in a position to assess the development potentialities of land within the Mitcham area more closely and accurately than within almost any other area, and in consequence from their point of view activity in this locality would have involved a more calculable, and probably the least, risk.³

4. Conclusions

What possible conclusions can be drawn from the available evidence, and the discussion, on the experience of the OSA in this type of development? Also, to what extent was Prof. Bowley entirely accurate when she stated that "the better-off districts would tend to benefit from the subsidy more than the poor districts."⁴

1. Wates, History, p.8.

2. In fact even up to 1930 no evidence can be found of Wates building further afield than New Malden to the west and Croydon to the east.

3. The phenomenon of small- and medium-sized firms specifically concentrating their activities within a relatively limited area which they 'knew well' was not an uncommon one in the interwar spec. housebuilding industry, see below p. 271 - 332 passim.

4. Bowley (1945), op.cit. p.39.

First, a process of elimination. It must be obvious that, in areas where the size of the dwellings being built tended to be large and therefore valued fairly highly, there tended to be a relatively low incidence of subsidy. Clearly builders who were constructing dwellings to a specification greater than the maximum allowed under the subsidy legislation were not able to claim a subsidy on those dwellings. This is apparent in the housebuilding figures for a number of local authority areas, such as Hendon, Finchley, Beckenham, Frien Barnet, and Harrow. On the other hand, even between such areas the picture is far from a consistent one, while over the rest of the OSA the pattern of any relationship between the socio-economic status of districts and the level of benefit from the 1923 subsidy arrangements is even less clear. It would appear that the statistical evidence for this particular area could provide evidence both in support of, and as ammunition against, the conclusion arrived at by Prof. Bowley in 1945, with certain areas such as the Kent, and part of the Essex, suburbs in fact providing greater ammunition than support.

However, the evidence explored for the present work does not all unfold in such a negative and unconstructive way, in spite of the paucity of much of it. Firstly, it is necessary to return again to the activities of E. & A. Wates Ltd. and its subsidiary companies within the Mitcham and adjacent areas. The figures for Mitcham MB make it clear that a significant proportion of the increased population of this area in 1933 (as compared with 1918) benefited directly from the subsidy provisions to private enterprise. Unfortunately it is very difficult to estimate the relative importance of the various social and economic groups which constituted this increased population, while it is probably impossible at the present time to calculate with any certainty the groups from which the families which inhabited the new subsidised dwellings came. On this last point however there is some evidence which might be indicative. Wates, as it has been pointed out above,

were probably responsible for over half of the subsidised dwellings completed in Mitcham in these years,¹ and it would appear that the chief wage-earner of the majority of the families which settled on at least two of Wates' estates in this area commuted daily towards the centre of London to their place of employment.² A further, and perhaps more important, point is that all these dwellings were sold and therefore the families moving in had to be prosperous enough to have saved the deposit.³ It is unfortunate that Mr Seaton had no clear recollection of the rateable valuation laid down on these houses, but this local evidence does certainly appear to support, and add substance to, the impression conveyed by the national data on the rateable values of private subsidised dwellings of the types of family most able to benefit from the provision of subsidies to private enterprise.⁴

To this extent therefore there is local evidence that tends to support Prof. Bowley's statement. On the other hand, the inconsistency of the spatial pattern of subsidised activity derived from the Ministry of Health statistical data for the OSA with any social and/or economic yardstick indicates that the position might not have been quite as clear-cut as Prof. Bowley has suggested. Broadly speaking there would seem to have been two important reasons why this irregularity occurred:⁵

1. See above p. 77.

2. Wates Streatham (1928) Ltd, Sales Ledger.

3. i. Seaton, interview, 23.1.70. Mr Seaton was a salesman on these two estates during his first years with Wates.

ii. It should be remembered that this was during the later 1920s, and was therefore before the major changes in building society lending terms which took place in the 1930s. Furthermore, even in mid 1937, Sir Enoch Hill (Halifax BS) stated that "many of ... the members of the working classes... naturally find it impossible to put up the necessary deposit for the purchase of a house." The National Housebuilder, June 1937, pp.27-8. (Subsequently referred to as NHB.)

4. Bowley (1945), op.cit. p.52. Table IV; also see above pp.70-1.

5. Of course this is not to suggest that there are also many questions which will have to remain unanswered, and considerable areas of the processes and relationships involved unexplained, particularly those relating to the diverse attitudes and actions of individual builders. Moreover the apparent lack of documentary evidence and the increasing disappearance of valuable sources of oral evidence suggests that such questions may also remain unanswered in the future.

(1) In this respect the importance of the attitudes of the individual housebuilder to the subsidy, his consequent actions, and the impact that such actions by individual firms could have had on the level of subsidised housebuilding within any area has already been dealt with at some length.¹ For this reason it is unnecessary to comment further. However, there was another important reason which will be stated briefly.

(2) The second reason is fundamentally a statistical problem, and concerns the presentation of the data on the basis of local authority administrative areas (a form made necessary by the source). The point has been made above that these areas were not 'natural' areas in the sense that all the new development within their boundaries was within a specific range of quality or value. All local authority areas experienced some 'mixed' development during this period, although naturally the degree varied and was greater in some areas than in others.² As a consequence even within local authority areas where, for example, the new development and its general character could be described as 'of relatively low status', it would be possible to find pockets of new and (possibly old) residential development which could only be classified as of 'intermediate' or 'relatively high' status.³ The existence of such pockets of residential development within local authority areas where the development was of various 'status levels',

1. The potential significance of the actions of individual firms on the subsidised activity levels within a large part of the OSA is perhaps made clearer when it is noted that within 30 of the 70 OSA L.A. areas for which the M.O.H. had housebuilding information fewer than 200 subsidised dwellings were completed between 1918-33, while within only 12 areas was this figure above 1,000.

2. E.g. see above pp.74-6.

3. Naturally the converse could also have been true.

particularly in view of the relatively low absolute numbers of subsidised dwellings built in many areas,¹ could be of great significance and would certainly tend to lead to a distorted impression of the true picture if the figures were accepted at their face value.

With these points in mind it is possible to restate and to expand Prof. Bowley's comments on the consequences of the 1923 subsidy legislation. Almost all the privately built dwellings on which subsidies were claimed between 1919 and 1933 were valued above the lowest rateable value category (i.e. £13 r.v. within England and Wales/£20 r.v. within MPD). In consequence, they were erected on locations in which middleclass, and perhaps, some of the very skilled working-class, families settled. However, the facts seem to have been that many of these locations possibly lay within local authority administrative areas in which the residential development was not entirely of a similar valuation. In fact it would appear that in some areas where private subsidised dwellings were erected, dwellings valued at above £13 r.v. (£20 r.v. in MPD) formed only a minor part of the make-up of the area. In these cases it was normal to find the new private dwellings, built with the aid of a subsidy, located within the pockets of 'better class' development which lay within the poorer class areas. The locations in which this occurred, and the extent to which it occurred, would depend largely on the attitudes, responses and actions of probably only a relatively small number of individual housebuilders within each area. Added to which, no matter how common it might be to find evidence of a relatively high level of subsidised private house-building activity in areas which, in general, could quite correctly be described as of 'relatively low status', there can be no doubt that by

1. See above pp. 74-5.

far the greater part of the benefit of the 1923 subsidy provision went to people belonging to what Prof. Bowley has rightly described as 'the better-off', and 'the relatively well-to-do, families'.¹

1. See above, p. 70.

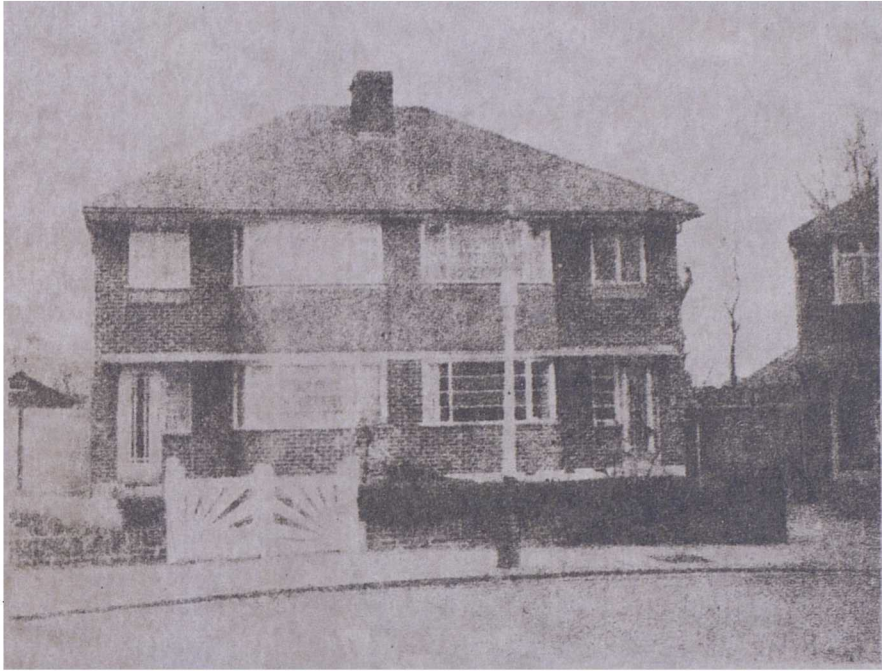
Appendix 3.1. A brief explanation of the choice of time period used during the discussion of subsidised private residential construction activity.¹

Unfortunately the information available on the Ministry of Health cards does not provide returns for subsidised private enterprise activity in annual detail. It merely provides aggregate figures for local authority and regional areas for the period between the Armistice and 31 March 1940, while the nearest totals given for total (i.e. subsidised and unsubsidised) private enterprise activity was for the period between the Armistice and 30 September 1933. The choice of the year 1933 as the best date to work to is thus necessitated by the source material.

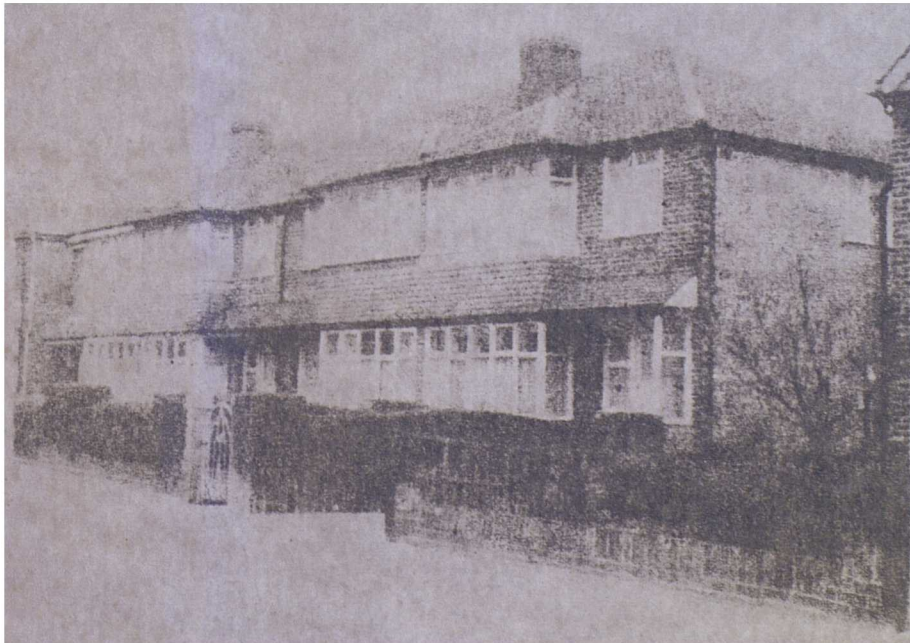
It must be admitted that it is not ideal. Clearly, in view of the virtual cessation of subsidised private housebuilding activity after the early 1930s the adoption of a 20½ year time-period (i.e. the Armistice to 31 March 1940) would tend to underestimate the impact of this activity during the 1920s, while it is probable that any overstatement of the aggregate, or average annual, importance of subsidised private housebuilding within the outer suburban areas of Greater London during the 1920s and early 1930s that may result from the necessary inclusion of the subsidised private dwellings erected between 1 October 1933 and 31 March 1940 will be at least partially offset by the, again necessary, use of total private housebuilding totals for the period up to 30 September 1933 (i.e. over two years after the date of the cessation of any payments under the 1923 Act). Thus although it is probable that the resulting figures will tend to underestimate a little the importance of subsidies to the activity of the private sector, this unknown margin of underestimation will be true for all the calculations and therefore should not impede any comparative comment to any great extent.

1. See below pp. 54-5.

Plate 1

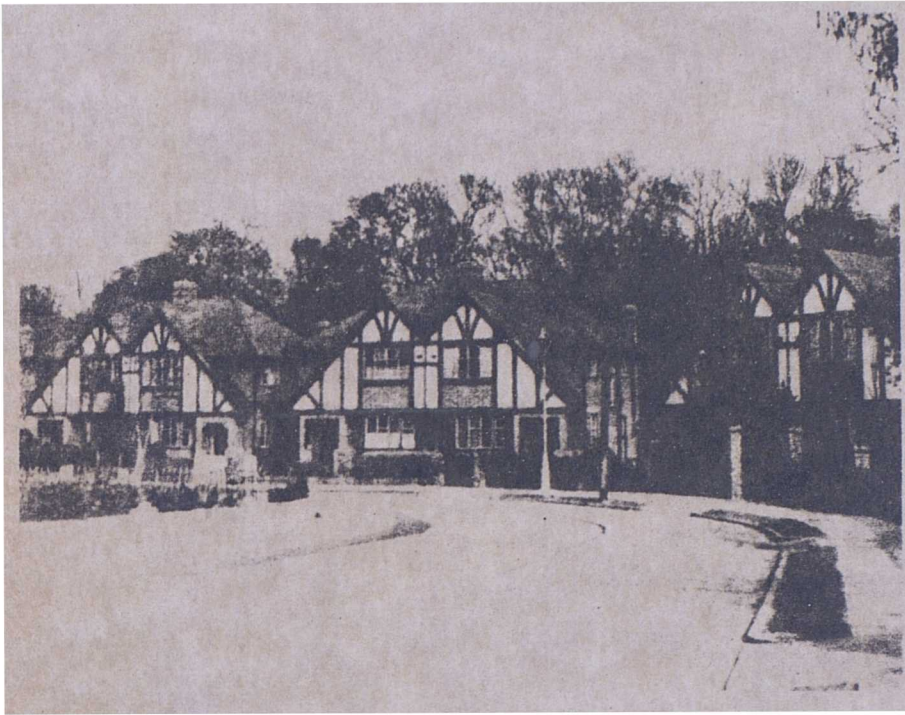


**Taylor Woodrow Estates Ltd.
Woodrow Close, Greenford. 1934-5**

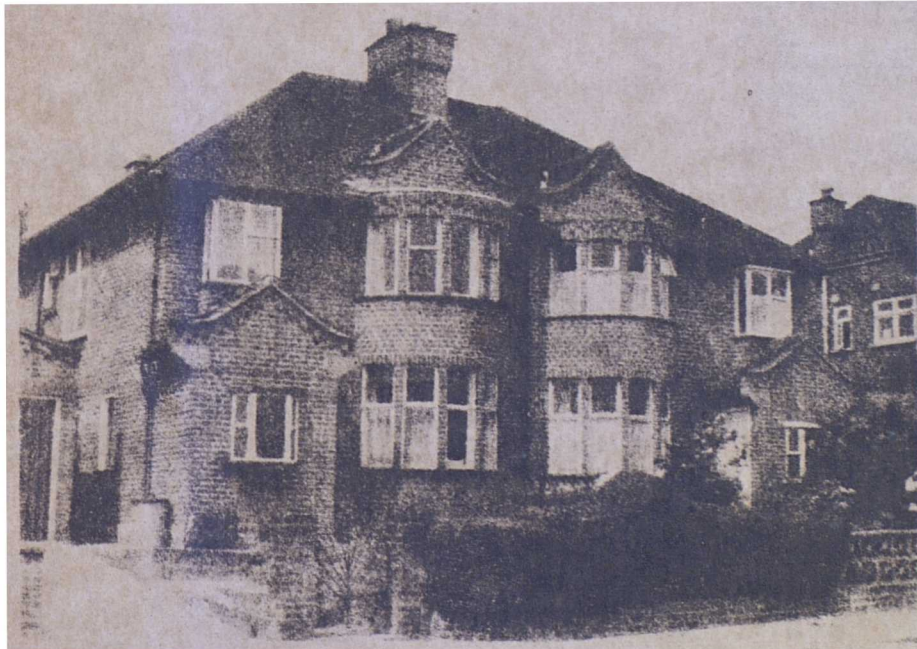


George y Way, Greenford 1934-5

Plate 2



**Taylor Woodrow Estates Ltd.
Cranford Park Estate, Hayes., 1935**



**Anon
Stag Lane, Kingsbury. 1934-6**

Plate 3



**R Lancaster & Sons Ltd.
Cleveleys Road, Ealing. 1931**



**W J. Jennings
Berkeley Road, Kenton 1929**

Plate 4

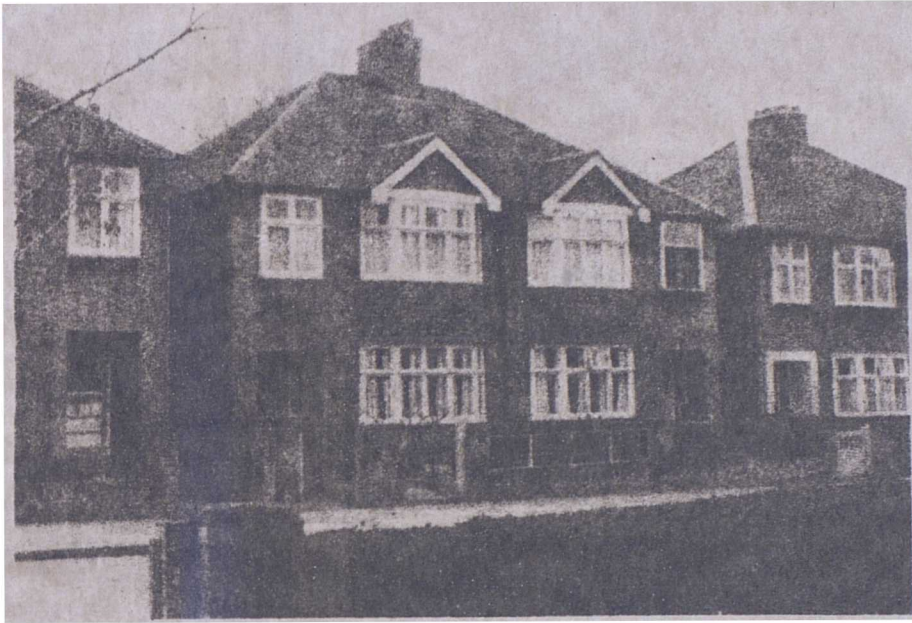


**Richard Costain & Sons Ltd.
Sherwood Avenue , Sudbury Hill. 1930 -1**



As Above

Plate 5



**Great Western Land Co. Ltd.
Mayfield Gardens, Ealing. 1932-4**



**Tucker & Warren Ltd.
Cuckoo Dene, Ealing. 1934**

CHAPTER 4. The distribution and type of unsubsidised private residential construction activity within the Greater London outer suburban area, October 1933 - March 1939.¹

In Chapters 2 and 3 use has been made of Ministry of Health statistics and other sources in an attempt to present firstly, a general picture of the relative importance of the private sector in residential construction between the wars, and secondly, a more specific picture and analysis of the extent and distribution of private subsidised housebuilding activity within the Greater London OSA up to 1933. Throughout these two chapters little or no comment has been made concerning the limitations of the statistical data used. This is largely because both the length of the time-periods under consideration and the relatively specific character of the privately-built dwellings for which subsidies were available meant that the interpretative problems arising from the nature of the data were relatively minor. In Chapter 4 the Ministry data will again be used as the major source. However for a number of reasons significant interpretative problems do arise and because of this it is important that the meaning and limitations of the data should be fully appreciated. A detailed consideration of the Ministry data has therefore been undertaken and may be found in Appendix 4.3 which follows this chapter.

Broadly speaking Chapter 4 falls into two parts. First a detailed examination of the distribution and type of unsubsidised private residential construction activity within the outer suburbs between 1933 and 1939 is undertaken.² This largely descriptive analysis of the trends in housebuilding activity found within

1. The data used in this chapter can be found in a tabulated form in Fig. 4.2, pp. 100-3.

2. In the first part of this chapter the description and discussion relates only to private housebuilding activity. There is no reference to local authority activity.

different sectors of the OSA will be followed by a discussion of some implications of these trends, particularly with respect to some general conclusions arrived at by a number of authorities in this field of work. The second section then provides an opportunity to undertake a more focused analysis of some of the implications of the pattern of private housebuilding activity discovered. In particular this section will focus on the contribution of private enterprise to the solution of the contemporary housing problem, a question of some importance in view of the central government housing policy which prevailed during the middle and later 1930s whereby reliance was placed on new house production by private enterprise to meet general housing needs within the country.¹

A. Unsubsidised residential construction within the outer suburban area

1. General trends

Between the years 1933 and 1939 activity² in residential construction within the outer suburbs fell, with the total number of dwellings newly rated in 1938/9 standing at approximately two-thirds the annual average level achieved between 1933 and 1936. This downward trend in activity was in fact evident in the local authority returns for each of the three broad rateable value (r.v.)

1. I.e. all housing needs outside those covered by slum clearance and overcrowding policy, e.g. see Ministry of Health, 17th Annual Report 1936-7, Cmd. 5516 (1937), p.114; 19th Annual Report 1937-8, Cmd. 5801 (1938), p.102.

2. The term 'activity', when used within these first general paragraphs, refers to the number of dwelling units newly rated per annum. Annual averages will be used where necessary.

categories of dwelling noted by the Ministry of Health,¹ although the extent of the decline in activity recorded in each category varied.

Of the three categories, the greatest proportional decline in activity between these years was experienced in the one which represented the highest valued dwellings (A dwellings). On the other hand because of its size, this category also experienced the lowest decline in actual terms of all three categories: the largest actual reduction in activity occurring between 1936/7 and 1937/8. It follows therefore that the other two categories of housing (B and C dwellings) experienced lower proportional, but far greater actual, declines in activity. The statistics available in fact allow an examination of the structure of the shifts that took place in the construction activity in B and C dwellings which simply is not possible for the higher valued category of housing. Moreover, such an examination reveals a complexity that is not immediately apparent from the shifts that took place in the overall levels of such residential construction activity.

First, the changes in building activity that took place in B dwellings will be examined briefly. In this category overall

1. See Appendix 4.3, p. 196. The three r.v. categories represented dwellings newly valued at (1) £20 r.v. or below; (2) between £21 r.v. and £35 r.v.; and (3) £36 r.v. and £105 r.v. The dwellings returned within these categories will be referred to as C dwellings, B dwellings, and A dwellings respectively. This is after the practice adopted by the Ministry of Health, The Report of the Inter-Departmental Committee on the Rent Restriction Acts, Cmd. 3911 (1931) (Subsequently referred to as The Marley Report, Cmd. 3911), and Ministry of Health, The Reports of the Inter-Departmental Committee on the Rent Restriction Acts, Cmd. 5621 (1937), pp. 6, 12-13. Subsequently referred to as The Ridley Report, Cmd. 5621.

activity fell by approximately 34% over this 5½ year period. However, when the overall figures are disaggregated, it can be seen that the decline in the level of activity in B dwellings that were sold was greater than this, while the level of activity in the production of B dwellings let actually more than doubled.¹ And although this latter trend only represented an actual increase of 3,324 dwellings per annum (or 0.012 of a dwelling per acre per annum), it did mean that, as a result of the decline in private activity in B dwellings sold, in 1938/9 approximately 30% of all B dwellings valued were let. During 1933/6 this figure had stood at approximately 10%.²

The overall level of activity in C dwellings within the OSA also declined. Over the 5½ year period it fell by approximately 30% (the major part of this fall occurring between 1933/6 and 1936/7), and although there was a marginal increase in the level of activity during 1937/8 this was not sustained. Behind this overall trend however, the pattern was not dissimilar to that noted within the intermediate r.v. category. The level of activity in C dwellings sold fell steadily (although the fall was rather greater earlier on in the period), while that in C dwellings let increased slowly until 1937/8 and then declined marginally.

At all times during this 5½ year period, there was a higher proportion of dwellings let within the lowest r.v. category than there was within the intermediate category.³ In actual terms on

1. For an explanation of the use of the words 'let' and 'sold' (or 'to let' and 'for sale') in connection with the Ministry of Health data, see below Appendix. 4.3. pp. 188-9.

2. The proportion rose gradually over the middle years. During 1936-37 it stood at 17%, and during 1937-38 at over 19%.

3. Between October 1933 and March 1936, 18% of all B dwellings newly valued within the OSA were let. In 1936/7 the proportion rose to 29% and in 1937/38 to 40%. In 1938/9 however it stabilized a little to 38%.

Fig. 4.1 Changes (actual and percentage) in the level of activity¹ in the private production of dwellings of various rateable values between 1933/6 (annual average) and 1938/9

	Change in C dwellings (+ or -)			Change in B dwellings (+ or -)			Change in A dwellings (+ or -)							
	sale	rent	total	sale	rent	total	sale	rent	total					
	No.	%	No.	%	No.	%	No.	%	No.	%				
North Middlesex and Hertfordshire	-.014	-31.0	+0.012	+325.0	-.002	-4.0	-.061	-60.0	+0.006	+25.0	-.055	-50.0	-.019	-31.3
West Middlesex	-.020	-40.5	+0.010	+40.0	-.010	-18.0	-.059	-50.0	+0.012	+69.0	-.047	-35.0	-.022	-57.5
Kent	-.051	-54.0	+0.004	+66.0	-.047	-46.0	-.034	-33.0	+0.011	+550.0	-.023	-24.0	-.007	-40.0
Surrey	-.021	-69.0	+0.003	+8.0	-.018	-42.5	-.032	-32.0	+0.012	+109.0	-.019	-28.0	-.021	-48.0
Essex	-.032	-50.0	+0.007	+58.0	-.025	-35.0	-.026	-38.0	+0.011	+275.0	-.015	-20.0	-.003	-75.0
Outer Suburban Area	-.027	-49.1	+0.007	+63.3	-.019	-28.9	-.046	-46.3	+0.012	+120.0	-.036	-33.3	-.016	-48.5

Source : M.O.H. Statistics (unpublished)

1. i.e. the number of dwellings newly rated per acre

the other hand, the levels of activity in B and C dwellings let were very similar, and in fact during 1938/9 activity was rather greater in B dwellings let than it was in C dwellings let. An indication of the similarity between the absolute activity levels in such dwellings is the fact that over the whole 5½ year period the absolute difference amounted to only just under 1,400 dwellings.

From the figures cited above a number of general features can be seen, Firstly for example it has already been noted that between March 1936 and March 1939 the overall level of activity in the OSA fell by approximately one-third. In actual terms the most important element in this decline was the fall in the numbers of B dwellings constructed. However, it is interesting that when this same situation is examined in proportional terms, even though the level of activity in A dwellings suffered a sizeable decline of 43%. the decline in activity in B dwellings was only 4% greater (i.e. 34%) than the decline in activity in the construction of C dwellings. This feature is somewhat unexpected; a rather greater relative decline in the production of dwellings valued between £21 and £35 r.v. being expected over these years of declining total activity. With the 'absolute' point made at the end of the previous paragraph, this provides a perspective which should be borne in mind throughout the following discussion.

A second feature of the private housebuilding experience of the OSA as a whole revealed by these figures is that although the overall trend in both B and C dwellings was downwards, the trend in the 'let' elements of these groups was a distinctly rising one.¹ The obvious

1. With the exception of 1938/9 for dwellings newly valued at up to £20 r.v. and let.

implication of this feature is that, in these two categories at least, the decline in the level of activity was the consequence of the decline in the level of unsubsidised activity in dwellings for sale.¹ A further point of interest worth mentioning at this point is that although in actual terms it was the decline in the level of activity in B dwellings sold that had the greatest impact, it was, surprisingly enough, the production of C dwellings sold which experienced the greatest proportional decline. A decline, in fact, of 50%.

The last feature that will be briefly mentioned at this point is the timing of the major downturns in outer suburban activity within the various categories. Within the two lowest r.v. categories this timing reflected changes in the level of activity in dwellings sold. For B dwellings sold it was not until the last full year for which detailed figures are available (i.e. the twelve months ending 31st March 1939) that there is any record of a sizeable decline in activity. Within the lowest r.v. category, however, the greatest decline in this type of activity had occurred two years earlier, between March 1936 and March 1937, and was followed by a period of two years during which the level of activity altered little.²

When set beside the overall trend in unsubsidised residential construction activity within the OSA, the disaggregated trends noted above are most revealing. It can be seen for example that the decline of residential construction in the outer suburbs between March 1936 and March 1937 (from the annual average level of the

1. The obvious implication, continuing on from this, was that the decline in this activity was necessarily greater than the overall decline in these two categories. The one exception has already been noted, see above p. 95.

2. The decline in activity in A dwellings had for the most part taken place by March 1938.

previous 2 $\frac{1}{2}$ -year period) was, broadly speaking, the consequence of the decline in activity in C dwellings. Further, it can be seen that the decline, especially in dwellings sold over the following twelve-month period, was primarily the consequence of a downward shift in activity in B dwellings, and to a lesser extent in the production of A dwellings. And that the major factor behind the continuation of the falling trend in private output between March 1938 and March 1939 was a further, and much larger, downward shift in activity in B dwellings.

This is not of course the pattern that was altogether anticipated. Normally during a downturn in housebuilding activity, the private industry would be expected to maintain its activity in the lowest valued types of dwelling, both at a higher level and for a longer period, more than it would for dwellings valued between £21 and £35 r.v.

2. The five outer suburban sectors: movements in overall activity levels in five sectors during the four time periods; and a comparison of the various levels.¹

Between 1933 and 1939 private activity appears to have been consistently greatest within the western sector (i.e. west Middlesex) in spite of the fact that this sector had the largest physical area. Second to western Middlesex in terms of housebuilding activity during this period was the northern sector (i.e. north Middlesex and pt. Herts.) Thus, when taken as a whole Middlesex (plus Barnet and East Barnet UDS), between October 1933 and March 1939, was clearly the most

1. i. During the remainder of this chapter the term 'activity' or 'level of activity' will be used to represent the number of dwelling units newly rated per acre per annum. (subsequently referred to as dpa.) This will allow comparison between suburban sectors of unequal area.

ii. For a definition of the areas being considered, see Appendix 4.1, Table 2, p. 186 and for the data used, see Fig. 4.2, Tables 1 and 2, pp. 100-3.

heavily built-over 'county' area within the conurbation.¹

While this was undeniably the case however, some perspective is required for, as Fig. 4.2, Table 2, shows, broadly speaking, the difference between the overall levels of private housebuilding activity within the various outer suburban sectors was not particularly great during this period. This was particularly true for the northern, the Kent and the Surrey sectors. Indeed total activity in private housebuilding was only 11%-12% higher within the northern sector than it was within the Surrey area. The differential between the western and the eastern (i.e. Essex) sectors, the sectors that experienced respectively the greatest and lowest levels of activity, was of course rather greater, the level of such activity in west Middlesex being over 52% higher than that within Essex area.

1. This was unquestionably true for the latter part of the interwar period, although taking the period as a whole the Surrey suburbs experienced by far the heaviest level of residential development of the various 'county' sectors. Between 1919 and 1940 the number of dwellings of all types built per acre within the Surrey area was some 74% greater than that built within the county of Middlesex. See above Fig. 2.4, p.

Broadly speaking the situation described above provides a fair picture of the balance and the distribution of private residential construction activity during individual years within this period. The only period in which there was a real exception to this picture was between April 1937 and March 1938, for although in all years there was naturally quantitative movement in the levels of activity within the five sectors this in general did not affect the relative distribution of activity over these areas. To illustrate this point the twelve month period to 31st March 1937 will be taken first. During this period for example the level of activity in all sectors declined to some extent with the annual rate of activity in west Middlesex declining least (by barely 4% from the average annual level of the previous $2\frac{1}{2}$ years) and being followed in proportional size by the decline in Essex. The northern sector in its turn experienced a rather greater overall decline in activity than did the Kent suburbs, a fact which meant that between 1st April 1936 and 31st March 1937 the activity levels of these two sectors became much closer. During this particular year therefore, although the differential between the level of activity within the western and the other four sectors widened, the differential between these latter four sectors on the other hand tended to contract. However, no change occurred in the overall order in which the suburban sectors stood in relation to each other in this respect.

The first shift in this order in fact came during the following twelve month period, although in spite of a fall of approximately 13% in the level of activity within west Middlesex, the western sector still retained its position as the most heavily developed sector within the OSA. On the other hand the fact that substantial falls in activity within the south-eastern and the northern suburbs (of 32%

Fig. 4.2. Table 1. The total numbers of dwellings (up to £105 r.v.) newly rated in the five outer suburban sectors and built by unsubsidised private enterprise between 1st October 1933 and 31st March 1939

- i. 1.10.33 to 31.3.36. iv. 12 months to 31.3.39.
 x. Annual ave. of 'i'. v. Aggregate of 1.10.33 to 31.3.39.
 ii. 12 months to 31.3.37.
 iii. 12 months to 31.3.38. z. Annual ave: 1.10.33 to 31.3.39.

Date	Up to £20 rv			£21 - £35 rv			£36 to £105 rv	Grand total
	sale	rent	total	sale	rent	total		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

North Middlesex and Herts. (northern sector)

i.	5874	574	6448	13192	1810	15002	6510	27960
x.	2350	230	2580	5277	724	6001	2604	11185
ii.	1073	647	1720	3734	1498	5232	2082	9034
iii.	1278	613	1891	2573	889	3462	2240	7593
iv.	1637	861	2498	2279	1018	3297	1610	7405
v.	9862	2695	12557	21778	5215	26993	12442	51992
z.	1793	490	2283	3960	948	4908	2262	9453

West Middlesex (western sector)

i.	11026	3853	14879	25613	3190	28803	8331	52013
x.	4411	1541	5952	10245	1276	11521	3332	21205
ii.	3626	2145	5771	9495	2025	11520	2099	19390
iii.	3453	3008	6461	7458	1715	9173	1293	16927
iv.	2710	2343	5053	5133	2330	7463	1436	13952
v.	20815	11849	32164	47699	9260	56959	13159	102282
z.	3785	2063	5848	8673	1684	10357	2393	18597

Surrey (southern sector)

i.	4520	1438	5958	14152	1886	16038	6612	28608
x.	1808	575	2383	5661	754	6415	2645	11443
ii.	990	534	1524	5147	1044	6191	1762	9477
iii.	847	655	1502	5492	1283	6775	922	9199
iv.	609	742	1351	3202	1422	4624	1372	7347
v.	6966	3369	10335	27993	5635	33628	10668	54631
z.	1267	613	1880	5090	1025	6115	1940	9935

Kent (south-eastern sector)

i.	10308	638	10946	10209	231	10440	2098	23484
x.	4123	255	4378	4084	92	4176	839	9393
ii.	2929	172	3101	2834	168	3002	1846	7949
iii.	1889	214	2103	2298	243	2541	697	5341
iv.	1922	413	2335	2556	635	3191	527	6053
v.	17048	1437	18485	17897	1277	19174	5168	42827
z.	3100	261	3361	3254	232	3486	940	7787

Fig. 4.2. Table 1 ctd.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Essex (eastern sector)</u>								
i.	10743	1925	12668	12027	761	12788	1770	27226
x.	4297	770	5067	4811	304	5115	708	10890
ii.	1878	714	2592	5020	877	5897	685	9174
iii.	1588	1392	2980	5051	1481	6532	740	10252
iv.	1973	1331	3304	3010	1070	4080	442	7826
v.	16182	5362	21544	25108	4189	29297	3637	54478
z.	2942	975	3917	4565	762	5327	661	9905
<u>Outer Suburban Area</u>								
i.	42471	8428	50899	75193	7878	83071	25321	159291
x.	16988	3371	20359	30077	3151	33228	10128	63715
ii.	10496	4212	14708	26230	5612	31842	8474	55024
iii.	9055	5882	14937	22872	5611	28483	5892	49312
iv.	8851	5690	14541	16180	6475	22655	5387	42583
v.	70873	24212	95085	140475	25576	166051	45075	306210
z.	12886	4402	17288	25541	4650	30191	8196	55675

Source: M.O.H. Statistics (unpublished)



Fig. 4.2. Table 2. The total numbers of dwellings (up to £105 r.v.) newly rated per acre in the five outer suburban sectors and built by unsubsidised private enterprise between 1st October, 1933 and 31st March, 1939

- i. 1.10.33 to 31.3.36
 x. Annual ave. of 'i'
 ii. 12 months to 31.3.37
 iii. " 31.3.38
 iv. 12 months to 31.3.39
 v. Aggregate of 1.10.33 to 31.3.39
 z. Annual ave: 1.10.33 to 31.3.39

Date	Up to £20 r.v.			£21 - £35 r.v.			£36 to £105 r.v.	Grand total
	sale	rent	total	sale	rent	total		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>North Middlesex and Herts (northern sector) (49,674 acres)</u>								
i	.118	.012	.130	.266	.036	.302	.131	.563
x	.047	.005	.052	.106	.014	.121	.052	.225
ii	.022	.013	.035	.075	.031	.105	.042	.182
iii	.026	.012	.038	.055	.017	.065	.048	.151
iv	.033	.017	.050	.045	.020	.065	.033	.148
v	.198	.054	.253	.438	.105	.543	.250	1.05
z	.036	.010	.046	.080	.019	.099	.046	.191
<u>West Middlesex (western sector) (85,941 acres)</u>								
i	.128	.045	.173	.298	.037	.335	.097	.605
x	.051	.018	.069	.119	.015	.134	.039	.242
ii	.042	.025	.067	.110	.022	.132	.027	.226
iii	.041	.035	.076	.085	.020	.106	.015	.197
iv	.031	.028	.059	.060	.027	.087	.017	.163
v	.242	.132	.374	.555	.108	.663	.153	1.19
z	.044	.024	.068	.101	.020	.121	.028	.216
<u>Surrey (southern sector) (58,413 acres)</u>								
i	.077	.025	.102	.242	.032	.275	.113	.490
x	.031	.010	.041	.097	.013	.110	.044	.200
ii	.017	.009	.026	.098	.016	.107	.030	.162
iii	.015	.011	.026	.105	.012	.117	.016	.159
iv	.010	.013	.023	.055	.025	.080	.023	.126
v	.119	.058	.177	.479	.097	.576	.183	.935
z	.022	.011	.032	.087	.018	.105	.033	.170

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Kent (south-eastern sector) (43,369 acres)</u>								
i	.238	.015	.252	.235	.005	.241	.048	.541
x	.095	.006	.101	.094	.002	.096	.019	.216
ii	.067	.004	.071	.065	.004	.069	.043	.183
iii	.043	.005	.048	.053	.006	.059	.016	.123
iv	.044	.010	.054	.060	.013	.073	.012	.140
v	.393	.033	.426	.413	.029	.442	.119	.988
Z	.072	.006	.072	.075	.005	.080	.022	.180
<u>Essex (eastern sector) (70,165 acres)</u>								
i	.153	.027	.181	.171	.011	.182	.025	.388
x	.061	.011	.072	.069	.004	.073	.010	.155
ii	.026	.011	.037	.074	.015	.089	.010	.136
iii	.023	.020	.043	.074	.021	.095	.011	.149
iv	.029	.018	.047	.043	.015	.058	.007	.112
v	.231	.076	.307	.358	.060	.418	.052	.776
Z	.042	.014	.056	.065	.011	.076	.009	.141
<u>Outer Suburban Area (307,562 acres)</u>								
i	.138	.027	.166	.245	.026	.270	.082	.518
x	.055	.011	.066	.098	.010	.108	.033	.207
ii	.034	.014	.048	.086	.018	.104	.028	.179
iii	.029	.019	.048	.075	.018	.093	.019	.161
iv	.028	.018	.046	.052	.022	.074	.017	.138
v	.230	.079	.309	.457	.083	.540	.147	.996
Z	.042	.014	.056	.083	.015	.098	.027	.181

Source: M.O.H. Statistics (unpublished)

and 17% respectively) took place during a period when a fall of less than 2% occurred within Surrey and an increase of 17% occurred within Essex, had two consequences. Firstly, that between April 1937 and March 1938 the level of private activity within the Surrey and the Essex suburbs exceeded that in either the northern or the south-eastern sectors, and secondly that the differential between the levels of activity within these four sectors was even further reduced. Both these features were only temporary, however, and in the following year, not only did the order of the five sectors (in terms of the activity levels which they experienced) revert to that which existed between 1933 and 1937, but also the differential between the levels of activity within north Middlesex, Kent, Surrey and Essex widened slightly.¹

The downward trend in the overall level of activity within the OSA continued during the twelve months commencing 1st April 1938. Compared with the previous year there was a fall in activity of just under 14½%. On the other hand, as during 1937/8, the level of housebuilding activity did not decline within all areas. Thus the fact that the maintenance and improvement of the levels of activity experienced within the Surrey and the Essex sectors during 1937/8 was followed by dramatic falls between April 1938 and March 1939 (by 21% and 27% respectively) should be considered with the dramatic slowing of the declining trend within the northern sector (resulting in a decline of only 3%) and the actual increase in the activity level within the Kent suburbs (by approx. 12½%). The consequence of

1. Although, also during this year, there was a continuation of the trend, begun during the previous year, of a falling differential between sectors experiencing the highest and lowest level of activity. This was primarily the consequence of the level of activity within the western sector falling more rapidly than elsewhere within the OSA.

these various movements was that, once again, the sectors of north Middlesex and Hertfordshire and Kent experienced a higher level of residential activity within their boundaries than did either the Surrey or the Essex suburbs.

Within west Middlesex during 1938/9 there was a substantial fall in housebuilding activity of approximately 20%. The level of activity experienced within the western sector had in fact been declining significantly from April 1937¹ and indeed over this period this area experienced an even greater proportional decline in such activity than had the eastern sector.² In spite of this situation however at no time up to the outbreak of war did west Middlesex lose its position as the outer suburban sector experiencing the greatest level of housebuilding activity within its boundaries.

3. A static examination of the importance of various types of residential development within the different sectors

The relatively brief discussion carried out above of housebuilding within the various outer suburban sectors has drawn a number of important features into relief. It shows, for example, that certain variations in the levels of housebuilding activity within these various sectors did take place during these years. Secondly, and perhaps more importantly, it demonstrates that there occurred a distinct trend towards a narrowing of the differential between these various levels during the latter part of the period when, in the main, the level of private activity within these areas was on the decline. While thirdly it shows that the relatively even downward trend in the

1. By over 13% in 1937/8, and 20% in 1938/9.

2. The Essex suburbs experienced the lowest level of residential development of all the suburban sectors during this period.

overall level of activity within the outer suburbs was not to be found within the individual sectors for not only did the level of activity within two of the sectors increase during particular years, but also the consistently declining trends noted within the other three sectors over this period were far from even.

The three broad points noted above are of course important in themselves, however they do require further development if the importance, and the relative changes in the importance, of the various categories (r.v.) of dwellings being constructed within the various outer suburban sectors are to be observed. The points also require development in order to discover the extent to which the activity in various sectors was important in the movements which took place in aggregate level of activity within the OSA as a whole.

Where were the various types (r.v.) of dwellings being constructed? How important were they to the total activity within the various areas?

Fig. 4.3 The importance of the production of various types of dwelling within the five outer suburban sectors, 1933-9 (%)

SECTOR	Type of dwelling			TOTAL
	A	B	C	
N. Middlesex	23.9	51.9	24.2	100
W. Middlesex	12.8	55.7	31.5	100
Surrey	19.5	61.6	18.9	100
Kent	12.1	44.8	43.1	100
Essex	6.7	53.8	39.5	100

Source: M.O.H. Statistics (unpublished)

If each sector is examined in turn, it can be seen that there existed quite a variation in the balance of the housing produced within the various outer suburban sectors over this 5½-year period. In all areas, however, the activity in B dwellings represented the largest, and in most cases the dominant, elements in total activity. Naturally this was

true for particular areas to a greater or lesser extent. For example, within the south-eastern sector this category of dwelling represented less than 45% of the total housing produced - only approximately 2% higher than the proportion that were within the lowest valued category. This was the most extreme case, and it is interesting that adjacent to this area there lay the other extreme. This within the Surrey suburbs nearly 62% of all activity that took place was devoted to the construction of B dwellings, while the proportion of activity that took the form of C dwellings in this area was the lowest of all the outer suburban sectors (i. e. 18%).¹

In general, the quality of the housing built seems to have been highest within the Surrey, and the northern, suburbs. Within the former, for example, over 81% of all residential activity was valued above £20 r.v., while the proportion was not very much lower within the northern sector (just over 75%). The figure within western Middlesex for such activity was also relatively high (68.5%), thus between 1933 and 1939 it was within the Essex and the Kent suburbs that the activity in dwellings valued up to £20 r.v. was greatest.² Furthermore it was within the Essex suburbs that activity in A dwellings had the least impact. In fact under 7% of the total activity within this sector was of this type which meant that nearly 54% of all the dwellings newly rated were B dwellings and that such activity was more important within the eastern sector than within either the south-eastern or the northern sectors.

The importance of A dwellings as a part of total activity within individual sectors was greatest within the northern suburbs where almost a quarter of all residential activity was channelled into this

1. See above Fig. 4.3, p. 106.

2. Ibid. 39.5% and 43.1% respectively of residential construction activity within the Essex and Kent suburbs were C dwellings.

type of enterprise. Surrey's suburban experience lay second to the northern sectors in this respect (19.5%), but lay significantly above the experience of both the western and the south-eastern suburbs where 12.8% and 12.1% respectively of residential construction activity was valued above £35 r.v. but below £106 r.v.

The evidence presented above, however, conveys only part of the complete picture. Although it unquestionably does give a fairly good impression of the character of the activity that took place within each sector, and in this way to some extent reflects both the nature and the pattern of the development taking place, it fails to give an entirely accurate impression of the relative importance of the various types of activity that took place within individual sectors in relation to that which took place either within other individual sectors or within the OSA as a whole during these years.

The latter point will be examined first. In terms of the number of dwellings newly rated within the various sectors when taken as a proportion of the total number newly rated within the OSA as a whole, it is clear that the western sector dominated all three categories of residential activity.

Fig. 4.4. The proportion of the total number of dwellings newly rated in each r.v. category within the OSA found within the five outer suburban sectors, 1933-9 (%)

SECTOR	Type of dwelling		
	A	B	C
N. Middlesex	27.6	16.3	13.2
W. Middlesex	29.2	34.3	33.8
Surrey	23.6	20.3	10.9
Kent	11.5	11.6	19.4
Essex	8.1	17.6	22.7
	100	100	100

Source: M.O.H. Statistics (unpublished)

This was especially true for the lowest and intermediate r.v. categories with over a third of all dwellings newly rated within these two categories within the OSA between October 1933 and March 1939 were to be found within the western sector,¹ while the proportion for the highest r.v. category was in fact not greatly below this, being just under 30%. However, in view of the fact that the western sector was the largest of the five suburban sectors being used for the purpose of this analysis, these facts can be of little surprise and, alone, would seem to be of only little value.

The inevitable variation which existed in the acreages of the five suburban sectors means that the comparability of absolute figures for two or more sectors is obviously limited. The meaningfulness of such figures as indicators of the levels of the various types of private housebuilding within the five sectors is similarly limited, as is their usefulness as indicators of the importance of the relative contribution of the various sectors to the level of activity in the OSA as a whole. However, these figures may be of some value in at least one respect since not only are they of interest in themselves but also, and more importantly, they are of value in the illumination and the additional perspective that they offer to any examination of the data included in Fig. 4.5.

Alone the information in Fig. 4.5 indicates the approximate weight of residential development both within the individual sectors and within the valuation categories within these sectors; also it indicates it in such a way as to make comparisons between areas possible. The information in Fig. 4.4 therefore, when combined with that in Fig. 4.5, makes it possible to arrive at a reasonably accurate

1. For data of this nature for the western and all other sectors, see above Fig. 4.4.

impression of the contribution of this activity within individual sectors to the residential development of the OSA as a whole.

Fig. 4.5. The relative importance, by r.v., of the outer suburban sectors in terms of the number of dwellings newly rated per acre, 1933-9

Type of dwelling					
A		B		C	
Sector and level of activity		Sector and level of activity		Sector and level of activity	
N. Middlesex	0.25	W. Middlesex	0.66	Kent	0.43
Surrey	0.18	Surrey	0.58	W. Middlesex	0.37
W. Middlesex	0.15	N. Middlesex	0.54	Essex	0.31
Kent	0.12	Kent	0.44	N. Middlesex	0.25
Essex	0.05	Essex	0.42	Surrey	0.18

Source: M.O.H. Statistics (unpublished)

By comparing the two tables for example, it is possible to see that although the Kent suburbs experienced a heavier development of C dwellings per acre of its area than any other single suburban sector during these years, its contribution to the total output of such dwellings within the OSA as a whole was still less than a fifth. Furthermore, it is possible to see that, although activity in the production of B dwellings within the south-eastern suburbs was marginally greater than in C dwellings, three other suburban sectors experienced a heavier level of residential development of B dwellings. While the contribution of the south-eastern suburban housebuilders to the total number of B dwellings newly rated within the OSA as a whole was virtually identical to their contribution to the aggregate construction of C dwellings.¹

1. The activity in Kent being approx. 60% that in west Middlesex, 16% that in Surrey, and approximately 80% that in north Middlesex.

Within west Middlesex the level of activity within all r.v. categories (with the possible exception of the production of A dwellings) was relatively high. The activity in the production of C dwellings experienced within the western sector was the second heaviest of all the outer suburban sectors, while, in terms of the production of B dwellings, in no other sector was the level of activity greater. Consequently even though the construction of B dwellings during these years dominated the attention of the private sector within the southern suburbs in a way not equalled within any other sector, Surrey experienced a lower level of activity in this sphere than did the western suburbs. This was in fact also true for all dwellings newly rated above £20 r.v.; while, in terms of both the number of dwellings newly rated and the level of activity, the production of dwellings valued at below £21 r.v. in Surrey during these years was lower than in any other sector.

The northern sector also experienced a relatively low level of activity in C dwellings, indeed only within the Surrey suburbs were fewer of such dwellings built per acre during this period. This should not however cause very great surprise since development valued at above £20 r.v. comprised the major part of the residential activity found within the northern sector, while in fact no other suburban sector experienced a heavier level of activity in dwellings valued above £35 r.v., and only within the much larger sector of west Middlesex was a greater actual number of A dwellings newly rated. A comparison between the experience of the eastern and northern sectors for example reveals that total production in A dwellings within the former during these years amounted to only 29% of such production within the latter.¹

1. Essex was the area with the lowest record of activity in this sphere. The area of this sector was considerably greater than that of the northern sector.

Internally the eastern suburbs showed themselves to be an area where B dwellings dominated, and where the lower valued dwellings played a not insignificant part in the residential activity of the private sector during these years.¹ In the light of conclusions that arose from the analysis of the 1951 Census returns by J. H. Westergaard, it is interesting to discover such a high proportion of activity being concentrated within the intermediate r.v. category.² On the other hand, perhaps a clearer perspective can be achieved when it is seen that in fact the eastern suburbs contributed only 17.6% of the total number of B dwellings newly rated within the OSA during these years, in contrast with a contribution of 22.7% to the overall figure for C dwellings.³ This situation can also be seen reflected in the levels of activity which took place in all three r.v. categories of dwelling within the eastern sector when they are compared with levels in the other four sectors.⁴ These figures reveal clearly not only the very low level of activity in B and especially A dwellings within the eastern sector, but also that, in terms of the production of C dwellings, the level of activity within this area was greater than that within either the northern or the southern sectors.

4. The influence of movements in the level of activity in the various types of residential development on overall movements in residential construction activity within the outer suburban sectors - the dynamic aspect

In this fourth section, each of the five suburban sectors will be briefly examined in turn. From this, it is hoped that a broad picture will evolve, showing the varied character of the housebuilding activity within the OSA, and also the varied nature of the movements which took place within the components of this activity. From this vantage point

1. Table 4.3 clearly indicates the negligible importance of A dwellings in the industry's considerations and activities within the eastern sector during these years. See above p. 106.

2. Op.cit. p.101. This study led to the conclusion that for the most part the Essex suburbs were areas of 'relatively low social status'.

3. See above Table 4.4, p. 108.

4. See above Table 4.5, p. 110.

it is hoped that it will be possible to assess the importance of the various types of housebuilding within individual sectors in the shifts that took place in the aggregate activity levels of the OSA as a whole.

(a) North Middlesex and Hertfordshire

There is evidence to show that within this northern sector activity in C dwellings constituted an increasing element in total residential construction activity as it declined by varying degrees over each of the twelve-month periods between October 1933 and March 1939 inclusive. The evidence also shows that the importance of activity in B dwellings declined over the sample period, while in this respect the importance of the activity in A dwellings remained fairly stable.¹

In both absolute and proportional terms, the decline over the first time period² was largely the consequence of a fall (by more than half) in the interest of the private sector in building A dwellings. The decline in this type of development in fact accounted for more than 50% of the total decline which took place in residential activity within the northern sector. Of the activity within the three r.v. categories in this area, it was the activity in B dwellings which declined least. It was, however, only the increased activity in the production of B dwellings that prevented a very much greater fall in the activity within this r.v. category taking place. This was also true, although to a lesser extent, of activity in C dwellings.

This particular pattern of the overall decline in residential

1. C dwellings represented approx. 24% and 34% of total residential activity within the northern sector during 1933/6 and 1938/9. The percentages for B dwellings were approx. 55% and 44% respectively.

2. The difference between the annual average level of activity for the period Oct. 1933 to March 1936, and the level for the period April 1936 to March 1937.

activity on the other hand, did not continue. Between 1936/7 and 1937/8 for example, the fall was entirely the consequence of a contraction of activity in B dwellings, both sold and let. In fact, the decline in activity in B dwellings sold was responsible for approximately two-thirds of the overall fall in actual terms.¹ This, however, was not the whole picture for the size of the overall decline was also influenced by upward shifts in private activity in C and A dwelling production. Of these two types of activity, it was the increase in the production of the latter which was more important since the size of the movement involved was some eight times that of the increase in private interest in C dwellings. Although relatively small, the increase in C dwelling activity had an unusual structure in that it stemmed entirely from a rising activity in the production of dwellings for sale. Rather surprisingly activity in the production of C dwellings let over this twelve-month period fell.

During the last fully detailed twelve-month period for which there is evidence the overall level of activity within the northern sector continued to fall, even though the rate of the decline had slowed down dramatically. This was the consequence of a number of forces. First, although the level of activity in the production of B dwellings continued to fall, this fall was in fact negligible. The significant force behind the aggregate movements within this area was the fall in the activity taking place in the construction of A dwellings - a fall of such a size that even the increase in private activity in the erection of C dwellings (both sold and let)² was insufficient to offset it completely. On the other hand it should

1. Proportionally, activity in B dwellings let fell by approximately 45%, while the decline in B dwellings sold was approximately 31%.

2. This was an acceleration of the slowly increasing trend in activity in the production of this type of dwelling which had commenced during 1937/8.

be acknowledged that the increased activity in C dwellings was crucial in the deceleration of the declining overall trend in activity within the northern sector. While this increase in the construction of C dwellings also meant that, during this last time-period, the level of activity in such dwellings was only marginally lower (in fact by 4%) than it had been between October 1933 and March 1936 (annual average).

(b) West Middlesex

As within the northern sector, the importance of C dwellings in the pattern of aggregate activity within west Middlesex increased between 1933/6 and 1938/9. The importance of B dwellings remained fairly stable, and it therefore follows that activity in A dwellings diminished in importance. Up until March 1937 at least, it was activity in A dwellings that seems to have dictated the dimensions and the movements of the overall trend. From about 1937 however the decline in activity in B dwellings (mainly in those sold) also became important, and was primarily responsible for the continuation of the downward aggregate trend in residential activity within the western sector. On the other hand not all types of activity fell off between 1936/7 and 1937/8. For example, the level of activity in C dwellings increased during this particular year and in doing so had the effect of reducing the rate of decline in the aggregate trend.

The overall level of activity in C dwellings let increased right from 1933/6. Initially this increase was completely obscured by the greater absolute decline which took place in activity in C dwellings sold, but between 1936/7 and 1937/8 the increase in such activity was sufficiently large to offset the fall in the production of C dwellings sold and thus ensure an increase in total C dwelling production during this particular year. Over the following 12 months activity in

C dwellings (both sold and let) fell within the western sector.¹ This inevitably resulted in a relatively drastic decline in the overall level of construction of C dwellings. During this 12 month period (1938/9) in fact, the activity in C dwellings sold was marginally higher than that in C dwellings let. This was an almost unique situation.²

It would appear that it was only the increase in activity in B and C dwellings to let that prevented an even more rapid decline in housebuilding activity in west Middlesex during the later 1930s. In terms of the individual r.v. categories under discussion however, such increases had a substantially lower impact on the total activity in B dwellings than they did on the total activity in C dwellings. And while increased activity in B dwellings let served only to slow down to some extent the decline in total activity in B dwellings, the impact of the production increases in C dwellings during one twelve month period actually caused total construction activity in C dwellings to rise.³

Throughout this survey of housebuilding activity within the western suburbs during these years frequent reference has been made to the declining construction activity in B dwellings. In this context however it is necessary to provide a perspective and to point out that even at the very end of this period construction activity in B dwellings had lost little of the relative importance (i.e. in terms of total housebuilding activity) it had had within this sector during 1933/6. Moreover it should be added that, for all the increases

1. By approx. 0.009 and 0.007 dpa respectively. The decline in activity in C dwellings let was in fact greater than the decline in B dwellings let over the same period.

2. Surrey was the only other sector in which the position even approached this situation. It should be remembered however that within the Surrey suburbs private activity in C dwellings represented only approx. 19%, while within the western suburbs this figure was approx. 36%.

3. See above p. 115.

that took place in the relative importance of C dwelling activity (i.e. from 27% to 36% of total activity), the construction of B dwellings still dominated the interest of the private industry in this area with some 55% of all housebuilding activity in 1938/9 being of this type.

(c) Kent

Within the Kent suburbs during 1936/7 the level of construction activity in both B and C dwellings declined from the annual average level attained during the previous $2\frac{1}{2}$ years. These falls in fact would have resulted in a dramatic decline in aggregate activity levels of over 27% had there not been what can only be described as a substantial and surprising increase in the erection of A dwellings. Private interest in such housing was not maintained however and during 1937/8 activity in A dwellings fell by approximately 63%. This, with the continuation of the falling trend in activity in both C and B dwellings during this year, resulted in a decline, by almost a third, in the level of residential construction within this sector.¹

The analysis of the structure of this decline in activity provides evidence of the first of two interesting features found in the housebuilding experience within the south-eastern suburbs during these years. This first feature in fact concerns the differences between the patterns found in construction activity in B and C dwellings during this period when housebuilding activity as a whole was declining. Thus during 1937/8 the decline in the construction of C dwellings was greater in absolute terms than that in B dwellings - indeed during this particular year the overall decline in housebuilding activity was primarily the consequence of declines in the level of C and A dwelling construction. This pattern of decline was far from that expected from

1. Compared with a fall of 10.6% over the OSA as a whole.

the evidence for either the northern or the western sectors of the OSA.

The pattern of residential development within the Kent suburbs proved uncharacteristic again during the following year, for in 1938-9 housebuilding activity as a whole within this sector increased at a time when within every other outer suburban sector there was a decline. The main force behind this increase, the second significant feature found in the housebuilding experience within this sector, appears to have been a relatively substantial rise in activity in B dwellings,¹ for although the level of activity in C dwellings did increase, the increase was less than one-third of that in B dwellings. The level of activity in A dwellings fell slightly.

In general, 'let' activity in both B and C dwellings was relatively low and, with the exception of 1938/9, was also relatively unimportant in terms of the determination of sectoral movements. Although the data indicates that in Kent private interest in dwellings to let was taking a larger share of the total activity in both B and C dwellings construction, it would seem that in neither type of development did this share rise to a very significant level, either in actual or in relative terms.² This was quite exceptional in the experience of the OSA, as indeed was the fact that the Kent suburbs experienced a fall in the aggregate level of activity taking place within its boundaries between 1933 and 1939; the contribution of the producers of B dwellings had risen to over 54% during 1938/9 compared with approximately 44% between 1933/6. The contribution of the producers of C dwellings on the other hand had decreased from a proportion of 46% between 1933/6 to 37% during 1938/9.

1. Both in for sale and for letting. The greater absolute rise came in B dwellings for sale.

2. During 1938/9 let activity represented only 18% of total activity in both B and C dwellings.

(d) Surrey

The aggregate level of activity within Surrey between 1933 and 1937 was marginally below that within the south-eastern and northern sectors. During the following year however, in spite of a small decline in housebuilding within the Surrey suburbs, the relative positions of these three sectors changed; the result of the relatively greater, though by no means extraordinary, falls in activity within the other two sectors. During 1937/8 in fact only within west Middlesex was the level of housebuilding activity more intense. The main reason why aggregate activity in Surrey declined so little during 1937/8 was the increase in activity in B dwellings which largely offset the fall in A dwelling production, while activity in C dwellings remained virtually unchanged.

Interestingly it was only during the year 1938/9 that any significant downturn took place in private interest in B dwelling production and even then this loss of interest did not apply to all types of B dwellings. It was in the production of B dwellings let that private interest increased, offsetting the decline in activity in B dwellings sold by more than 25%. During this year activity in C dwellings also declined and it was in fact only the rather surprising increase in production of A dwellings¹ that led to the aggregate decline of residential construction activity within this sector being substantially greater than it had been during the previous 12 months.

The relative trends in activity in C and B dwellings within the Surrey suburbs appear in some respects to have been similar to those

1. The substantial downturn in B dwellings production and the rather smaller decline in C dwelling activity makes this increase all the more surprising. And although this phenomenon has a parallel during the same period within west Middlesex it is worth noting that the increase within Surrey was substantially greater. At this point however it must remain unexplained.

found within the south-eastern sector.¹ Activity in C dwellings within the southern sector declined in importance over these years while that in B dwellings increased; the importance of C dwellings in aggregate housebuilding activity decreasing from 20% during 1933/6 to 16% during 1938/9, and that of B dwellings increasing by a similar amount from 59% to approximately 63%. The importance of activity in A dwellings appears to have remained fairly stable. This in fact was another unusual feature of the activity in residential construction within the Surrey suburbs, during this period when housebuilding in general was declining. Indeed within the OSA it would appear to have been unique to the experience of this particular sector.

Not so unusual on the other hand was another feature of the housebuilding activity within the Surrey suburbs during these years. As in other areas considered dwellings let were taking an increasing share of private sector activity in B and C dwellings. The greatest increase was in activity in C dwellings in which the share of dwellings let increased from 27% during 1933/6 to 56% during 1938/9,² but, although the proportional increase may appear impressive, it should be remembered that such activity represented an increasing share of a declining total activity in C dwellings. Moreover, it should be remembered that at all times during these years activity in C dwellings let within Surrey was well below that within any of the other outer suburban sectors. In view of these points therefore the increased activity in C dwellings let was clearly not quite as significant as might at first appear. Indeed it should be pointed out that in absolute terms the increase in the construction of B dwellings let was

1. Also within the eastern sector, see below pp. 121-3.

2. It is interesting to see how unusually high the proportion was at the beginning of this period.

far greater, even though its share only increased from 14% to 31%.

It appears therefore that in Surrey during these years the movements in private activity in C dwellings was unimportant. The level, and movements in, activity in B dwellings were both of far greater importance, as also (more exceptionally albeit to a lesser extent) were movements in activity in A dwellings.

(e) Essex

Within the eastern sector between October 1933 and March 1936, the average annual level of activity in the construction of B dwellings was only marginally greater than that in the construction of C dwellings. During 1938/9 the data reveals that this was still the position, although the differential had widened a little. Over this period aggregate housebuilding activity had fallen by approximately one-third. The examination in this way of these boundary periods alone however obscures the movements that took place in activity in both B and C dwellings during the intervening two years and the very different situation this produced. Between 1936 and 1938 in fact activity in B dwellings rose steadily, while, in contrast, activity in C dwellings fell by half during 1936/7, and then rose marginally during 1937/8. As a consequence at all times between 1936 and 1938 activity in B dwellings stood at over twice the level of that in C dwellings.

During these years production of A dwellings remained fairly stable. The following twelve-month period saw a decline; however, this fall was fairly small in absolute terms and in fact only contributed marginally (i.e. approximately 10%) to the aggregate decline in housebuilding activity which took place within the Essex suburbs during 1938/9. The dominant element in this aggregate decline was in fact a decline (by almost half) in private interest in the construction of B dwellings, especially in B dwellings sold.

In general, the eastern sector did not experience the relatively

smooth downward trend in housebuilding activity revealed by the aggregated data for the OSA. Although there was an initial decline, activity in Essex in fact rose during 1937/8 by almost 12% from its level over the previous twelve months. This acceleration in residential activity, however, was not sustained during 1938/9.¹

The forces behind the movements in the level of housebuilding activity that took place within the eastern sector over the 5½-year period varied. For example, it was the dramatic decline in the private production of C dwellings sold during 1936/7 (from its annual average level between 1933/6)² which was most influential during that particular twelve-month period. The crucial factor during the last year for which detailed data is available, on the other hand was the shift in private activity away from the construction of B dwellings (again primarily dwellings sold). While the increase in aggregate activity during the twelve months following 1st April 1937 was primarily the product of increasing private interest in the construction of B, and particularly of C, dwellings let.³

Above have been set out the underlying fluctuations in construction activity in different categories of housing which primarily determined the extent and the direction of aggregate changes in residential activity within the five outer suburban sectors. On the other hand other, more secondary, fluctuations which had the effect of moderating to some extent the impact of the more major forces mentioned have not been included. For example, during both the years when there occurred a decline in aggregate residential activity within

1. Residential activity was nearly 24% lower during 1938/9 than it had been during the previous 12-month period.

2. Let dwellings remained unchanged.

3. During the year 1937/8 only the level of construction of C dwellings sold was lower than it had been during the previous 12-month period.

the eastern sector (i.e. 1936/7 and 1938/9), there was an increasing activity in certain types of dwelling which had a moderating influence on the extent of the decline. During 1936/7 for instance, an increase occurred in the private construction of B dwellings¹ which had the effect of offsetting a fall that otherwise would have been nearly twice the size. The other example was less spectacular for the moderating influence of the increase in the construction of C dwellings during 1938/9 was small.² However, it does provide an interesting example of a suburban area where as late in the decade as 1938/9 it was the production of C dwellings sold that increased, and indeed increased sufficiently to more than offset a decline in the construction of C dwellings let.

The above description of the housebuilding experiences of the five suburban sectors, although necessarily a little pedantic, must obviously be limited by the form and detail of the data. However, for this relatively short period it does serve to show the varied nature of some of the fluctuations which lay beneath the aggregate movements in residential activity within the various sectors of the OSA, and moreover it shows this in a detail previously not possible. It demonstrates that the broad movements which took place within the various suburban sectors, and hence the OSA as a whole, were frequently the products of complex and sometimes conflicting forces, and to highlight this point more clearly each annual shift which made up the declining trend in housebuilding activity apparent for the OSA as a whole will now be examined in turn.

1. A third being increased construction of dwellings sold. The other two-thirds being increased construction in dwellings let.

2. The fall would only have been 9% greater.

5. The influence of movements in the level of residential construction activity within the outer suburban sectors on the trend within the OSA as a whole between 1st October 1933 and 31st March 1939¹

The first aggregate downward movement in residential activity within the OSA for which there is evidence came during 1936/7 and was almost wholly the consequence of a reduction of private interest in the construction of C dwellings sold. This was true in fact within all five sectors, although naturally the movements in some areas were more influential than in others. For example, almost 70% of the decline was the direct result of lower activity in C dwellings sold within the eastern and south-eastern suburbs. Within the western sector on the other hand the decline was insignificant, while the falls found within the northern and Surrey suburbs were of only secondary importance. Clearly then it was the fairly dramatic cut back in the production of C dwellings sold on the eastern side of the OSA that was primarily (i.e. nearly 50%) responsible for the decline found in the aggregate figures of housebuilding activity within the OSA as a whole during this twelve month period. While, in contrast, the changes in the interests of the private sector on the western side of the conurbation had little impact in this respect.

Movements in the level of activity in B and A dwellings were relatively unimportant in the aggregate decline of outer suburban residential activity (together representing less than a third of the decline), but again the contribution of particular suburban areas varied. The decline in the construction of B dwellings within the south-eastern suburbs was clearly the most striking, although, because activity in A dwellings within this area increased, under 2% of the aggregate decline in residential activity stemmed from this sector. The extent of the decline in activity in B dwellings within the

1. In this section the details of the path and the broad features of this declining trend will be referred to only briefly when the occasion demands it. For a detailed description, see pp. 91-7.

northern sector was second only to that within the Kent suburbs (representing some 4% of aggregate outer suburban decline). On the other hand, within the northern suburbs housebuilding activity in A dwellings also declined resulting in the combined impact on the aggregate figure being greater within this area than within any other sector (i.e. approximately 13.5%). The Surrey, and particularly the western, suburbs experienced only very marginal declines of activity in B dwellings. The declines in A dwelling activity in these two areas were somewhat larger however which meant that approximately 8.5% and 6% respectively of the aggregate decline stemmed from declines in the construction of the intermediate and upper value of dwelling within these two areas. In contrast within the eastern sector where the decline in such housebuilding activity even when combined was so small as to be insignificant.¹

Above are outlined the main components of the decline that took place in aggregate outer suburban residential activity during 1936-7. However, before moving on to an examination of the movements in the level of activity during the following twelve-month period, several very broad observations arising from the above analysis should be made explicit. For example, if all types of residential activity are considered as one, it is apparent that declining activity within the western sector played only an extremely small part in the decline in activity which had begun to take place within the outer suburbs as a whole (i.e., approximately 6%). On the other hand, the role of the eastern sector was substantial. Altogether in fact it was residential activity within the eastern half of the conurbation which 'fell-off' most quickly during this year, with 28% and 26% of the total suburban

1. In each of the five sectors, the net decline which took place in the construction of B dwellings was the product of a reduction in activity in dwellings sold. Moreover within each sector this fall was offset, to a greater or lesser extent, by increases of various sizes in the erection of dwellings let.

decline stemming from the eastern and south-eastern areas respectively. Although this domination which was first noted during the discussion on the construction of C dwellings, should not be allowed to direct too much attention away from the importance of the northern and the Surrey suburbs in this respect where the declines contributed over 22% and 17% respectively to the aggregate downturn.

During the following twelve-month period, to 31st March 1938, the downward trend in residential construction activity within the OSA continued,¹ with falls occurring in all types of housebuilding activity. The greatest part of the decline in the aggregate figure (almost 60%) was the result of a fall in private activity in B dwellings, although there was not a decline in such housebuilding activity within every suburban sector. Within both the Surrey and the Essex suburbs for example there were increases in the construction of B dwellings during the period, and it is interesting that, while within the former area the increase was mainly the consequence of greater activity in B dwellings let, it was the increase in the construction of B dwellings sold that was the important feature within the eastern sector. Together the increases in the levels of activity in B dwellings within these two areas offset the declines that took place in such activity within the other three by approximately 20%.

The greatest decline in the construction of B dwellings during this period was found within the northern sector where the fall was as large as the combined falls found within the western and Kent suburbs and this decline stemmed primarily from reduced private interest in B dwellings sold.² The structures of the decline in such activity within the western and south-eastern sectors were both very similar to

1. The level of aggregate activity declined less during 1937/8 than it had over the previous period - 10.6% as opposed to 13.4%.

2. Approx. 3/5th of the decline in activity in B dwellings was in dwellings sold.

that found within the northern suburbs, although quantitatively the fall within west Middlesex was more than twice that found within the Kent suburbs.

One interesting feature of the housebuilding activity within the northern sector during this period was that, although within it there occurred a substantial decline in the construction of B dwellings, there occurred an increase in activity in A dwellings. This increase was in fact only sufficient to offset the decline in B dwelling activity within this-area by 15%. Similarly even when it was taken with the marginal increase in such activity found within the eastern sector, this increase could do little to offset the declines that occurred in such activity within the western, the southern, and particularly the south-eastern suburban areas (i.e. by only 13%).

Of the three categories of housebuilding under discussion, only in C dwellings was any increase in activity to be found when looking at the OSA as a whole, while even in such activity the increase was only small. Small as this aggregate increase was however, it too obscured a variation of experience between the five suburban sectors. Thus, within the western, eastern and northern sectors, such construction activity increased by varying, although fairly small amounts, while within the Surrey suburbs there occurred little change.¹ Only within one suburban sector, the south-eastern suburbs, was there a decline in activity of this type.

The increase in the level of housebuilding activity within the eastern sector during this period meant that in general the decline in activity over the whole eastern side of the conurbation was less

1. Within the northern sector this increase was the consequence of increased production of dwellings sold, while within the western and eastern sectors it was the consequence of increased production of dwellings let. Within Surrey, activity in B dwellings sold fell, though this fall was almost entirely offset by an increase in dwellings let.

important in the contraction of housebuilding activity within the OSA as a whole in 1937/8 than it had been during the previous twelve-month period. This was in spite of the acceleration of the declining trend within the south-eastern suburbs where the absolute decline had been almost double that which had taken place during 1936/7. In actual terms in fact no sector experienced as rapid a downturn in housebuilding during 1937/8 as did the Kent suburbs.¹ Even the individual falls in activity within the northern, and especially the western sectors,² areas which were becoming increasingly important in the aggregate downward trend within the OSA, amounted to under half the decline that had taken place within the Kent suburbs, while declining activity within the Surrey suburban area was of negligible importance, both in absolute and in relative terms.

During the last complete year for which full detail is available (i.e. April 1938 - March 1939) there was a further decline in aggregate private housebuilding activity within the OSA. In aggregate terms the pattern of this decline was similar in two ways to that found during the previous twelve-month period. Thus not only was there a decline in activity in each of the three categories of housebuilding under discussion, but also a decline in the construction of B dwellings was again the primary component in the fall in total activity within the OSA.

Above however is the aggregate picture. Within this there were important variations. For example, the Ministry statistics reveal that within only three of the five sectors were declines in B dwelling activity significant, notably within Surrey and Essex and, to a lesser

1. This decline was probably accompanied by an increase in the quality of the development taking place.

2. Both accompanied by general falls in the quality of the development.

extent, within western Middlesex.¹ Within the northern sector, on the other hand the decline in such activity was only marginal, while surprisingly within the Kent suburbs private interest in such housing increased to a level greater even than had been the case during 1936/7.² Equally if not more surprisingly, and very much against the trend within the other suburban sectors, the increase in the construction of B dwellings sold within this sector was greater in absolute terms than that in activity in B dwellings let.

Activity in C dwellings within the OSA during 1938/9 declined in spite of increased activity within the south-eastern, eastern, and particularly the northern sectors.³ These increases however were reflected in the extremely small size of the fall in the figure for the OSA as a whole. That there was a decline at all in fact was the consequence of reduced activity in the construction of C dwellings of all types within west Middlesex and, to a lesser extent, a decline in activity in C dwellings sold within the Surrey suburbs. In terms of residential construction activity within the OSA as a whole, the decline in the construction of C dwellings was, as might be imagined, of little importance since under 9% of the decline in aggregate housebuilding activity within the outer suburbs originated from this source during this period.

1. Within the Surrey and the western suburbs the falls were the consequence of a decline in private activity in dwellings sold, offset to some extent by increased activity in dwellings let, while within the eastern sector there occurred declines in activity in the construction of B dwellings, both let and sold.

2. This increase was almost sufficient to offset the decline in such activity within the western sector.

3. Within each of these three areas there occurred some element of increased activity in dwellings sold. Within the northern and eastern sectors in fact this constituted the major element and therefore, of these three areas, only within the Kent suburbs was increased activity in C dwellings let more significant than increased activity in C dwellings sold. In fact within Essex the level of activity in C dwellings let declined during this period.

When observing the decline in aggregate housebuilding activity within the OSA during 1938/9 in spatial terms, it can be seen that the impact of changes in housebuilding activity within the northern suburbs on aggregate residential construction activity was insignificant particularly when it is compared with the importance of this area in the decline of aggregate activity during the two previous periods discussed. Similarly, changes in residential activity over the eastern side of the conurbation during this period were also of reduced significance in this respect. This was largely the consequence of the increase in activity within the Kent suburbs. Within the south-eastern suburbs in fact housebuilding activity increased by just under 14% and this increase was sufficiently great largely to offset the decline in housebuilding activity that had taken place in Essex - a decline which in actual terms was greater than that experienced within any other sector (i.e. over 0.037 dpa). In contrast to both the northern and eastern areas of the conurbation the changes in residential construction activity that took place within the Surrey suburbs during 1938/9 (i.e. over 0.033 dpa) became of much greater importance than had been the case in earlier years, while the importance of west Middlesex in this context, which had first become apparent in 1937/8, was maintained.

6. Some implications and conclusions

The purpose of the foregoing analysis has been to reveal in a primarily descriptive way the anatomy of the decline in housebuilding activity found within the OSA during the later 1930s. And in this way to highlight many of the diverse and often conflicting elements which made up the relatively even declining aggregate trends. That the aggregate figures for such a relatively small area as the OSA should conceal such a variation of experience in terms of housebuilding activity emphasises yet again that generalisation on the

basis of aggregate data is unlikely to provide an entirely accurate or complete picture, and moreover is likely to be misleading if taken solely on its face value. In view of this it is necessary to examine more carefully, and to test, statements which have been made on the character of residential construction activity during the second half of the 1930s on the basis of national and regional data.

As a consequence of analyses of such aggregate data a number of 'features' and 'tendencies' have become associated with the activities, and the characteristics of the activities, of the private housebuilder during the second half of the 1930s, and hence during periods of declining housebuilding activity.¹ Of the 'features' that have been distinguished perhaps two are of greatest importance. The first of these is that during such a period, activity in the construction of B dwellings would decline more rapidly and by greater amounts than would activity in the construction of C dwellings, and that therefore, increasingly over such a period, activity in C dwellings would play a larger part in the construction activities and interests of the housebuilding industry than would activity in B dwellings. While the second major 'feature' that has been distinguished is that, during such a period, construction activity in C, and particularly in B, dwellings sold would tend to decline and would be accompanied by increases in activity in B, and particularly in C, dwellings let which would in consequence offset to some extent the decline in the former type of activity.²

1. See e.g. Cole, op. cit. p.13; Bowley (1945), op. cit., pp.82,173; Marshall, op. cit., pp.189-91; Richardson and Aldcroft, op. cit., p.209.

2. The necessity of achieving both of the above shifts in the qualitative balance in the activity of the private housebuilder was acknowledged and accepted by the industry in the mid 1930s as a means by which output levels (declining in their view as a consequence of the increasing satisfaction of the demand for dwellings sold at the prevailing price levels) could be maintained, or at least prevented from falling too rapidly. The National Federation of House Builders Monthly Report, Feb. 1936, p.171. (Subsequently referred to as NFHBMR).

An analysis of the housebuilding experience of the OSA during the 5½ year period prior to March 1939 yields examples of both such features. Moreover such an analysis would appear to suggest support for the reality of a further 'tendency', that is, that during such a period greater decreases in activity in B dwellings sold should be expected than in C dwellings sold.¹ However to what extent do such observed general relationships or 'hypotheses' prove consistent with the more detailed and complex patterns and changes in housebuilding activity found within the individual outersuburban sectors and outlined within previous sections of this chapter? A careful reading of the preceding sections can reveal both support for, and contradiction to, the veracity of such relationships during this period; although it appears clear that the number of exceptions to such relationships that can be found are rather greater than even quite recent work in this field has given credit. In an attempt to ascertain more explicitly the veracity of these general hypotheses, they will be examined in turn.

It has already been noted that the trends in residential construction activity within the OSA as a whole tended to bear out the first of the two general hypotheses. Having said this however it should be pointed out that the overall decline that took place in activity in the production of B dwellings within this area was in fact only 4% greater than the decline in activity in the lowest valued category of housing.²

1. It is noticeable that all of the important 'features' noted are related in some way to the industry's supposed attempts at serving an increasingly lower section of the 'housing market' as demand from those sections previously served was generally thought to be drying-up.

2. See above pp. 93, 95. Also for an attempt to define r.v. categorization see below Appendix 4.3.

The similarity of the aggregate proportional declines in activity in these two categories of residential construction within the OSA as a whole indicates the likelihood that, in at least one sector, there would have been a relatively greater decline in activity in C dwellings than there was in B dwellings. This was in fact the case within three of the outer suburban sectors. Within the south-eastern sector, for example, there was a fall in the production of C dwellings of approximately 46%, while the fall in activity in B dwellings was only just over half as great (approximately 24%). The situation within the Kent suburbs was the most striking in this respect, but similar patterns were to be found within the Surrey suburbs (with proportional declines of approximately 42.5% and 25% respectively) and the eastern sector (approximately 35% and 20% respectively).¹ Of the whole OSA therefore, only within the county of Middlesex² was the decline in the annual average level of housebuilding activity in B dwellings greater than that in C dwellings. Of the two major sectors of Middlesex, this situation was particularly apparent within the northern sector where activity in C dwellings fell only by approximately 4% (the smallest decline in any sector) while that in B dwellings fell by approximately 30% (the greatest experienced within any sector).³ In west Middlesex, on the other hand, the differential was somewhat smaller, the proportional declines being approximately 18% and 35% respectively.⁴ Clearly therefore, even though together the northern and western sectors represented 44% of the total outer suburban acreage, it can be said that, for the

1. In absolute terms, the falls in activity involved (dpa) were: (1) Kent, approx. 0.048 and 0.019; (2) Surrey, approx. 0.021 and 0.019; and (3) Essex, approx. 0.022 and 0.019.

2. I.e. the County of Middlesex, plus Barnet UD and East Barnet UD.

3. I.e. absolute net falls of approx. 0.002 and 0.061 dpa.

4. I.e. absolute net falls of approx. 0.013 and 0.049 dpa.

housebuilding industry active over the major part of the OSA during the later 1930s, a period of generally declining demand did not result in an increasing concentration by housebuilders on small dwellings valued below £21 r.v. Instead, to the south and to the east, the private sector concentrated its attentions, albeit at a generally lower level of activity, more on the production of dwellings with rateable valuations between £21 and £35.

The situation revealed in the previous paragraph clearly has considerable implications for the hypothesis under consideration. However before progressing to the examination of these implications it is necessary to admit the situation as it has been related above provides only a partial picture since within all sectors between 1933 and 1939 there were substantial falls in the level of activity in A dwellings. Only within the south-eastern suburbs was the proportional decline in such activity lower than the proportional decline in activity in C dwellings, although in absolute terms the decline was significantly lower within the Kent and the Essex suburbs and marginally lower within the Surrey sector. Thus only within the northern and the western sectors did the absolute declines in the construction of A dwellings exceed those which took place in the construction of C dwellings.

The only suburban sector in fact to display a pattern of construction activity completely consistent with the general hypothesis under discussion was west Middlesex. Within this area, over a period of declining output, there took place a decline of approximately 57.5% in activity in A dwellings, of approximately 35% in that in B dwellings, and of approximately 18% in that in C dwellings. While within the northern sector the situation was not in fact far removed from this position for although the level of activity in B dwellings fell, in both absolute and relative terms, by more than that in A dwellings, they both represented substantial falls when compared with the

relatively small reductions found over this period in the production of C dwellings.

In contrast to the situation within Middlesex, within the eastern and south-eastern sectors the absolute decline which took place in activity in C dwellings was greater than the combined declines ~~in both~~ in both A and B dwellings, while within the Surrey suburbs, not only did the relative and absolute declines in activity in C dwellings exceed those in B dwelling activity, but also, in absolute terms at least, the decline in the production of C dwellings was greater than that in the construction of A dwellings. In view of this evidence it is unquestionable that within the housebuilding experience of at least three of the five outer suburban sectors, together comprising over half the area of the OSA, there can be found significant exceptions to the first hypothesis under examination.¹

There can be little doubt that, if the above analysis was extended to the investigation of each local authority area within the five sectors, many more examples of exceptions to the first hypothesis would be revealed, as is the case where the data available is considered from a different angle and an examination of annual movements in housebuilding activity within the five sectors is undertaken. When the data is examined in this light an exception to the general pattern of residential activity suggested in the hypothesis is to be found even within west Middlesex where late in the decade (1938/9), during a year when activity in both B and C dwellings declined substantially, there was an increase, albeit relatively small, in activity in A dwellings. Within the northern sector also an exception can be found, for during the previous year (1937/8) a somewhat larger increase in A dwelling construction had taken place, and moreover had taken place during a period when housebuilding activity within the sector as a whole had

1. See above p. 131.

declined. As would be expected, the data also reveals significant exceptions from the hypothesised pattern of activity within the housebuilding experience of the Kent, Surrey, and Essex suburbs.

Within both the south-eastern and eastern suburbs between April 1936 and March 1937 there occurred a very substantial increase in the level of B dwelling construction, within Essex the trend continuing into the following year. Moreover these increases took place at a time when there was a decline in the overall level of housebuilding within these areas, and while in Essex there was a substantial decline in activity in C dwellings. Since during this same period the decline which had taken place in activity in A dwellings was extremely small, there can therefore be no doubt that the decline in unsubsidised housebuilding activity which took place within the eastern area in 1936/7 was almost entirely the consequence of declining activity in C dwellings. This example hardly lends support to the universally applicable hypothesis that, increasingly, the private industry was turning to the production of smaller houses during the later 1930s as a way of maintaining their activity at as high a level as was possible. Moreover like the eastern sector, the Surrey suburbs during 1937/8 also experienced increased activity in B dwellings over which period the level of activity in C dwellings remained unchanged; while as late in the decade as 1938/9 construction activity in A dwellings increased while the production of both C and B dwellings decreased. The last exception to the hypothesized pattern that will be mentioned in this context is again found in the last twelve-month period, for, within the Kent suburbs during 1938/9, although there was increased construction activity in C dwellings, the increase in activity found in the production of B dwellings was substantially greater.

When Prof. Bowley wrote in 1945 that "the tendency [was] for private enterprise to concentrate more and more on the building of

smaller houses in the years just before the war"¹ she was making a broad generalisation on the basis of her own personal observations and a detailed study of the then available national housebuilding figures.² In one light, of course, this generalisation reflected a very real trend. In general, the houses being built in the late 1930s were smaller in size than those built for example during the 1920s, or the early 1930s. Also in most areas less attention was being paid to the production of private dwellings above £26/35 r.v. On the other hand, it is clear from the analysis of housebuilding activity within the OSA that such a generalisation cannot be accepted as accurate without considerable qualification. Moreover, it appears that, even within those suburban areas where the pattern and structure of the housebuilding activity in general tended to support the hypothesis there can be found a number of internal inconsistencies and deviations, while within the housebuilding experience of over half of the OSA, the hypothesis finds little support at all.

More support can perhaps be found for the second general hypothesis.³ Within all sectors there was a lower level of private activity in B and C dwellings sold during the last twelve-month period (1938/9) than there had been between 1933 and 1936 (annual average). While in the case of activity in C and B dwellings let the converse was true. Superficially at least this evidence would appear to provide very good support for this second hypothesis. On the other hand, when the data is examined more closely, there is evidence to suggest that such a hypothesis may not be quite as acceptable as it might at first

1. Bowley (1945), op.cit. p.174.

2. Ministry of Health, Housing, House Production, Slum Clearance, etc. England and Wales (HMSO). (Subsequently referred to as Ministry of Health, Housing, etc.) These statements were published every six months during the period 1934-9.

3. See above p.131.

have appeared. This can be shown by examining the data from two different aspects. First, the individual r.v. categories within the various areas will be examined in isolation and in this way the annual movements that took place in the levels of activity in dwellings let and sold within each area will be traced. And secondly, the movements in housebuilding activity within the two r.v. categories (B and C dwellings let and sold) within the individual sectors over the period as a whole will be examined in a comparative way.

An examination of the data from the first aspect does appear to indicate that, for the most part, there existed quite a large element of conformity or 'relative conformity' to the trends outlined within the second hypothesis. This becomes quite clear from the very first movement that may be derived from the data (i.e. between 1933/6 (annual average) and 1936/7). The twelve-month period commencing April 1936 saw a decline in the aggregate levels of B and C dwelling construction activity within the OSA as a whole and within all sectors there was a decline in the production of B dwellings sold which was offset to some extent by an increase in the production of B dwellings let. Furthermore, in terms of C dwelling production a similar pattern was to be found within the northern and western suburbs, while within the three other suburban sectors, although the private production of C dwellings, both 'sold' and 'let' fell, the decline in activity in dwellings sold within each area was far greater than that in dwellings let.¹

1. This is the situation for which the term 'relative conformity' is used to describe. That is, where the aggregate level of activity in a type of dwelling has declined, but where the structure of this decline had resulted in the importance of dwellings let increasing relative to that of dwellings sold in the activities of the private housebuilding industry. Where the aggregate level of activity in any type of dwelling had increased on the other hand, the term represents a situation where the increase in the production of dwellings let was significantly greater than that in the production of dwellings sold.

During the following twelve-month period the movements in the production of B dwellings were conformist within both the eastern and south-eastern suburbs, although within the northern sector they conformed to the hypothesis in only a relative way. In the production of C dwellings on the other hand within only one sector did the trend in private activity conform to the hypothesis. In fact, during this period deviations from the hypothesised trend occurred within only two areas - one in the Surrey sector in relation to an increased activity in B dwellings and the other in the northern sector in relation to an increase in the production of C dwellings. Within both areas, these increases in private housebuilding levels were the consequence of increases in output of dwellings sold. While within both areas, the level of activity in such dwellings let declined.

The number of sectors in which deviations from the second hypothesis were evident increased to three during the last twelve-month period (1938/9). For the second year in succession, the trend of C dwelling construction activity within the northern sector failed to conform, the increase in activity in dwellings sold being greater than that in dwellings let. A similar internal pattern of changing activity levels took place within the south-eastern suburbs in regard to the construction of B dwellings, while within the eastern sector the increase in the level of C dwelling construction activity which took place stemmed from increased production in dwellings sold, offset to some extent by a fall in the number of dwellings let.

Over the rest of the OSA, the residential construction trends within the northern, the western, and the Surrey sector in C dwelling activity, all conformed completely to the pattern proposed by the second hypothesis; while the trends within the eastern sector in B dwelling activity, and within the Kent and the western suburbs in C dwelling activity, all appear to have conformed in a relative

way.¹

The examination of the data within the preceding few paragraphs has revealed that exceptions to the pattern proposed within the second general hypothesis can be found in the residential construction trends within a number of outer suburban sectors. It is also noticeable that in each case where such deviations occurred, there had been increased private interest within the particular sector in the production of that particular type of dwelling, and thus, where and when such deviations did occur there also occurred individual movements in housebuilding activity that ran counter to the declining aggregate outer suburban trend. When the evidence is viewed from this first aspect therefore it is possible to suggest the broad acceptance of the hypothesis where the level of housebuilding activity was declining. On the other hand, where the level of housebuilding in the individual r.v. categories did not decline (even though the overall levels for the sector, and/or the region may have done), the hypothesis may certainly not be taken for granted.

However significant the above qualifications to the accuracy of the second general hypothesis may be in themselves, they are unimportant in comparison with the limitations revealed from an examination of the data in the more comparative light of the second aspect mentioned.² This is particularly true when the implications of such limitations, or qualifications, are applied to the rather broader question of the role of the private sector in the general provision of dwellings; this is to say, the question of the way in which the private sector reacted, in terms of the types of dwellings that it produced, to the changing economic climate within the residential construction industry and market over this period. And

1. Within the eastern suburbs activity in B dwellings fell, as did C dwelling construction activity within the western sector. Within the south-eastern sector there occurred an increase in C dwelling construction.

2. See above p. 138.

also of course, the related, and most important, question of the contribution made by the private sector to the solution of the housing problem that existed during the middle, and the second half of the 1930s.¹ To this end, the data will be examined in two ways: first, an examination of comparative movements in the levels of private production activity in B and C dwellings sold over the period, and second, an examination of the shifts which took place in the levels of such activity in B and C dwellings let.

Between 1933/6 and 1939 the level of activity in B dwellings sold fell by approximately 48% over the OSA as a whole, while that in C dwellings sold fell by approximately 50%. Clearly, in terms of the construction of dwellings sold over the area as a whole, the interest of the private sector in lower valued dwellings experienced a greater, albeit an only marginally greater, decline than it did in the larger B dwellings.² Moreover, in both relative and absolute terms, activity within the outer suburbs in the production of B dwellings let increased by more than it did in the production of C dwellings let. Altogether this evidence would seem to indicate that, during years when in general housebuilding activity over the outer suburbs as a whole was on the decline, not only was the private sector of the residential construction industry within Greater London more interested in supplying the housing market with let dwellings valued between £21 r.v. and £35 r.v., than it was let dwellings which were valued within the lowest r.v. category, but also it showed less inclination to reduce its interest in construction of B dwellings sold than it did in the construction of C dwellings sold.

1. This particular question is considered in detail in the second part of the present chapter.

2. In absolute terms the decline in private activity in C dwellings sold was lower than that in B dwellings sold. However, of interest at this point is (1) the relative importance to the private sector of the various types of res. devt., and (2) the shifts which took place in the interest of the private sector in the types of activity open to it. In this light, at this point at least, relative as opposed to absolute evidence is rather more informative.

However, before any qualifications are made to the second hypothesis on the basis of this evidence, it is necessary to discover to what extent these characteristics were true of the private housebuilding industry within each of the five outer suburban sectors.

That neither of these characteristics were true of the private industry within the northern sector becomes quickly apparent from a glance at the data. Moreover, the data shows that, in both relative and absolute terms, within the western sector the reduction which took place in the construction of B dwellings sold was greater than that which occurred in the construction of C dwellings sold. On the other hand, within the whole of the OSA, these examples constituted the only exceptions to the broad housebuilding trends noted within the previous paragraph.¹ Thus for well over half of the OSA the level of private interest and activity in the production of C dwellings sold was declining at a more rapid rate than it was in the production of B dwellings sold. While within something like 84% of the OSA,² the level of private interest and activity in the production of B dwellings let was increasing at a much more rapid rate than it was in the production of C dwellings let.³

B. Some implications of the pattern of private residential construction within England and Wales and the greater London outer suburban area during the 1930s, with special reference to the contribution of private enterprise to the solution of the contemporary housing problem.

The value of the description of the sectoral pattern of private residential construction within the OSA between 1933 and 1939 found within

1. Although if the housebuilding experiences of the outer suburban sectors were being considered in absolute terms, there did exist an exception within one area. Within the Surrey suburbs, the absolute decline which took place in the production of B dwellings sold was greater than that which occurred in C dwellings sold, even though in proportional terms the decline in the latter was over twice as great (i. e. 69%) than in the former (i.e. 32%).

2. I.e. all areas except the northern suburbs.

3. This was also true in absolute terms within these four sectors.

the first part of this chapter is two-fold. First, it is of value purely in itself. It presents a detailed picture of the distribution of the construction interests held by the private sector in the various types of residential development documented within five 'county-based' suburban sectors. It indicates the relative importance of the role played by the private sector within the individual suburban sectors in terms of the total private housebuilding activity within the whole of the OSA. And furthermore it presents a dynamic picture of private housebuilding activity during these years, that is a picture of the changes which took place in the construction interests of the private sector over a period of changing market conditions, and the changing contributions of the individual suburban sectors to the changing total outer suburban production level.

The description is also of value in a second, and probably more important way however. The various characteristics and features of private housebuilding activity which have been revealed imply a number of things about the character, the role and the importance of the private sector's unsubsidised activities in the general provision of housing for the population. Throughout the 1930s and the years since, a debate has been taking place on just this question.¹ Up to this time, however, the evidence used in this debate has been based almost entirely on national data. The section below therefore will be devoted to a reappraisal of this debate in the light of the more detailed evidence that is available for the OSA of Greater London. Thus it is hoped that it will be possible to correct, confirm, or modify a number of arguments and statements which have been made, and

1. A debate which, on one level, is clearly relevant to the question of the extent to which the Conservative-dominated governments in power during the 1930s were justified in the housing policies they adopted.

in this way to add substantially to the debate.

There would appear to be considerable grounds for doubting that, within many areas during the later 'thirties, the private builder, in an attempt to maintain his own level of activity, was turning increasingly towards the production of C dwellings in an attempt to tap the potential but little satisfied, demand of the working-classes.¹ Within the OSA of Greater London, a move towards greater emphasis on the construction of C dwellings appears to have been in evidence only within the county of Middlesex. For the rest of the area over the 5½-year period, it is clear that in general the interest of private house-builders was increasingly in the production of dwellings for the middle-classes.²

In the years before 1939, the housing problem was unquestionably a working-class problem. This was true from whichever angle the problem may be observed. In any attempt to suggest private enterprise as an important force in the solution of the housing problem therefore, it

1. The evidence, discussion and conclusions to be found in Appendix 4.3 is taken as the basis of which type of new privately built housing may and may not be considered to have been within the reach of working-class households within Greater London during the 1930s.

2. This demonstrates a clear market preference (or bias) by the private sector operating within these areas in a situation where there was an enormous demand and need for dwellings for working-class families. Among other things, this implies that even during this period of declining demand and activity, the construction of middle-class dwellings remained a more profitable enterprise for the majority of private housebuilders than did production for a lower valued market. The attitude of the majority of housebuilders to the sort of market they were aiming at was for example reflected in a statement made by John W. Laing (later Sir) in 1937 when he stated that 'The building of houses for sale to men and women of the artisan and lower paid middle classes is one of the most important works in which the building trade can engage' (The National Builder (Housebuilding Supplement), Feb. 1937, p.1. (underlining mine) subsequently referred to as NB(HS)). The prevalence of such an attitude within the industry had been made explicit within at least one element of the spec. housebuilding trade press during the previous year, see The Housbuilder, June 1936, p.257 (Subsequently referred to as Hbldr.)

would be necessary, as a first stage, to be able to show at the very least that private housebuilders were devoting an increasing and significant proportion of their attentions to the provision of dwellings rated within the lowest category. The evidence discussed in the previous section shows clearly that for a substantial part of the OSA at least, any attempt to make such a suggestion convincing would begin to fade at the first hurdle.¹

However, what of those areas where activity in the production of C dwellings was taking up an increasing share of private housebuilding output? Would it not be fair to suggest that in these areas the private sector was becoming an increasingly important force in the solving of the housing problem? It is at this point that an important question must be asked. Which were the families that were occupying the newly erected C dwellings during the closing years of the decade? Clearly, if semi- and un-skilled working households (that is, the group which constituted the mass of the working-class population) were moving into these dwellings, then the importance of the contribution of private enterprise to the solution of the housing problem as it existed during the later 1930s within at least some areas of England and Wales would be clearer. On the other hand, if this was found not to have been the case, not only would it be reasonable to suggest that the private sector played little part in helping to resolve this particularly important element of housing provision within these areas, but it would

1. In all probability this was also true for substantial areas within England and Wales. In 1937 the second report on rent restriction (The Ridley Report, Cmd. 5621), the Ridley Committee had calculated that between 1931 and 1937 in England and Wales, there had been a much smaller increase in the construction of C dwellings (of approx. 12.5%) than there had been in the construction of D dwellings (of approx. 31.1%). ibid, p.16. See also the work of M.B. Helgar in League of Nations, Urban and Rural Housing (Geneva, 1939), p.16, and of E.J. Elsas, Housing before the War and After (2nd edn. 1945), p.8.

also mean that within those areas where the interest of private builders in C dwellings had declined any attempt to suggest that their role was significant in this respect would be ridiculous. An evaluation of the type of household that benefited from private enterprise initiative in the sphere of C dwelling production is clearly of crucial importance to the fabric of any such discussion. It is also relevant to the discussion found immediately below in the next section. In consequence the evaluation will be withheld at this point and included within the following discussion¹ which attempts to investigate a little deeper into the nature of the possible contribution of private enterprise to the solution of the housing problem. This contribution could have been on one of two possible levels, either (1) the provision of C dwellings sold or (2) the provision of C dwellings let. These will be examined individually.

1. The importance of the contribution of private enterprise to the solution of the housing problem by the production of C dwellings for sale

It has been seen earlier in this chapter that private activity in the production of all types of dwellings sold declined within all parts of the Greater London OSA between 1933/6 and 1938/9. In spite of this however, within almost all areas unsubsidised activity in dwellings sold was at all times significantly greater than that in the production of dwellings let.

This of course might be thought strange since, in view of the financial problems and liabilities involved in the purchase of a dwelling,² it might very reasonably be imagined that privately built dwellings which

1. See below pp. 147-52.

2. For lower income families this would include the frequently insurmountable obstacle of the initial lump sum deposit required.

were sold, even where the dwellings erected were valued below £21 r.v., would have been almost completely out of the economic reach of all but the most prosperous of the working-class population and as a consequence be of no consequence to the solution of the housing problem during the late 1930s. Whether or not this was true remains to be seen, however there were a number of changes in the economy of the housebuilding and finance during the 1930s which may have made ownership more attainable to many families. As Prof. Bowley has noted, it was during the 1930s that the importance of the economic distinctions between paying for a 'house' for owner occupation and a 'house' for letting diminished to some extent.¹ For example, it was during this period that it became common practice among building societies to grant 95% mortgages on small owner-occupied houses.² In this way an obstacle which had hindered ownership by families with little or no savings, and almost invariably little prospect of accumulating sufficient savings, was greatly reduced. Other changes in building society lending policy (e.g. lower mortgage interest rate levels and longer mortgage amortisation periods) and changes in the building industry and its economy (e.g. the general fall in building costs up until around 1935/6 and the continual process of economy and rationalisation which was taking place in small dwelling design and specification), when taken with such collateral schemes, meant that in theory at least ownership of dwellings was becoming a more plausible economic proposition for the lower income sections of the population than had previously been the case.

Even if the fact that it became easier for households to buy their shelter during the mid- and later 1930s is accepted however the question still remains: to what extent did the private sector help to solve the housing problem during the 1930s by the production of dwellings sold?

1. Bowley (1945), op. cit. p.175

2. This was commonly arranged by means of a collateral arrangement, most frequently on the basis of a builder's Pool arrangement. See below pp. 710-11.

Or to put it more directly, how great an impact did the production of C dwellings sold by the private sector have on the provision of dwellings for the working classes? This question begs two further and related questions. Firstly, what proportion of the working-class population had bought, or were buying, their dwellings during this decade? Secondly, from which section or occupation groupings of the working-classes did they come?

The first of these questions may be answered by reference to the results of the Ministry of Labour's Working Class Cost of Living Inquiry.¹ This inquiry was carried out between October 1937 and July 1938 and took its sample from insured manual and non-manual workers earning not more than £250 per year. The survey showed that 17.8% of insured working-class households living in urban areas covered by the sample were either buying or had bought their dwellings.² This proportion can hardly be described as substantial; moreover, it would be most extraordinary if in fact all of these families were buying or had bought newly erected dwellings. The answer to the second question, however, is less straightforward. Unfortunately the Ministry of Labour Inquiry did not include an occupational analysis of any description for the owner-occupier section of its sample, while there exists no similar survey which could fill this gap. All that exists are fragments of evidence which can provide certain limited indicators.

1. The results of this inquiry were summarised in Ministry of Labour, The Ministry of Labour Gazette, XLVIII, No. 12 (1940), 300-05 and XLIX, No. 1 (1941), 7-11. See also J. L. Nicholson, 'Variations in Working Class Family Expenditure', Journal of the Royal Statistical Society, CXII (1949), 359-418.

2. i. Ministry of Labour, op. cit. p.302. The percentage within the rural areas was 4.4%. ibid. p.10.

ii. In 1931, the Marley Committee reported that "it remains true to say that the great majority of the working-classes are not in a position (even if they wished) to buy their homes." (The Marley Report, Cmd.3911, p.21). Clearly, seven years later the position had little changed since it was an opinion accepted as accurate in mid-1937 by Sir Enoch Hill, Chairman of the Halifax B.S. and a leading figure in the building society movement. NHB, June 1937, p.27-8.

Firstly, it is almost certain that households other than those from the working-class occupied C dwellings. Indeed it is argued in Appendix 4.3, on the basis of a consideration of family income, levels of expenditure on shelter, and the weekly cost of occupying various types of shelter, that almost certainly substantial numbers of the middle-class were occupying new dwellings valued below £21 r.v.¹ It must be admitted of course that the proportion of middle-class households either buying, or that had bought C dwellings would possibly be lower than such families renting similar dwellings,² but even so the numbers were probably not small, and almost certainly they have been underestimated and often unacknowledged in the past. It is therefore clearly not true to suggest that simply by producing C dwellings the private sector was building working-class dwellings.

It would also appear that simply by producing C dwellings for sale, the private sector was at the most only producing dwellings for certain of the more prosperous types of working-class households. The Abbey Road B.S., the largest London-based society during the thirties and second only to the Halifax B.S. in the country as a whole, by stressing the importance of clerical workers and better-paid artisans among its mortgage clientele during the middle and later 1930s, provides evidence in support of such a statement.³ While the Ministry of Labour

1. See below pp. 223-4. No attempt, either here or in Appendix 4.3, has been made to estimate the proportions of this group since there would appear to exist no immediate basis for an even tentative approximation. In consequence this statement must be left in this rather unsatisfactory way at the present time.

2. The probable consequence of a number of social and economic factors, e.g. the purchase of a dwelling by a family would have required the consideration of a greater number of factors than would renting, and would undoubtedly have involved the equation of their economic position with their conception of the shelter levels and environmental standards suitable to their social status and 'needs'. Renting in general would have been considered a more temporary arrangement, and in consequence, as long as a rented dwelling possessed certain basic qualities and a relatively modern design, it would have been less important if it fell short of the household's conception of their ideal, for example in size or location.

3. Mowat, op. cit. p.480. Such a statement is also supported by an opinion expressed by Prof. Bowley in 1945 that for an 'ordinary working class' the only hope of a good new dwelling was a council house, and that normally such a person could not even hope for this in view of the high rents charged and the inadequate production. Bowley (1945), op. cit. pp. 133, 179.

Inquiry of 1937-8 already noted revealed the limited extent of owner-occupation among the urban and particularly the rural working-classes.¹ In this context the difficulties in maintaining mortgage agreements with building societies experienced even by some of the more elite sections of the working-classes should also be acknowledged.²

It has not been possible to discover any direct evidence which identifies the occupational structure of the owner-occupying sections of the working-class population during the later 1930s. On the other hand, an amount of rather indirect evidence has been uncovered which does help to give some identity to these sections of the population. During the later 1930s for example it was not uncommon to find builders offering special purchase terms to certain occupational groups in an attempt to encourage sales.³ The nature of these special terms naturally varied from builder to builder. However, the selection of the occupational groups would have been made on the basis of similar criteria since a necessary requirement would have been a high degree of stability of employment in order to minimize the lending risk involved. In general, these groups were what might best be described as 'public servants or employees'.

Two of the builders who provided such facilities and who advertised their availability in 1936 were operating in the north Harrow area in Middlesex. The first of these firms, Adams & Cole Ltd., described these 'approved purchasers' as including "civil servants and those employed in public bodies".⁴ The second firm, Cutlers Ltd., developing two fairly large estates in the north Harrow and Pinner areas, was a little more

1. See above p. 148.

2. See below Appendix 4.3, pp. 222-3.

3. This was normally, although not exclusively, with the knowledge of the building societies concerned. Daniel, interview, 7.11.69.

4. Sunday Express, 5 Jan. 1936, p.22. (Subsequently referred to as SE.)

specific, advertising "special terms" for "civil servants, bank and insurance employees, and railway officials and workers".¹ To the south of the river similar facilities were also offered to the police, postmen and busmen by G. T. Crouch Ltd. which was building widely in the Surrey area in this period. Moreover, it would appear that within this area they were not alone in this practice.² The interest of postmen and transport workers in house purchase, and the frequency with which such workers undertook such responsibilities in comparison with individuals employed in other non-clerical working-class occupations was also noted by a number of other independent sources.³

On the basis of the evidence unearthed it would appear that the demand for the purchase of dwellings valued below £21 r.v. in the MPD during the middle and late 1930s could broadly speaking be categorised into three socio-economic groups.⁴ The first group was made up of lower middle-class households, which would have included the lower grades of civil servant, teachers, local government servants, and a whole range of higher paid clerical workers employed in both industry

1. Ibid. In Edgware and Kingsbury, Middx, other nousebuilders were offering 'special terms to civil servants' (The Houelands Gazette and News, April 1933, p.14; Practical Building Illustrated, July 1933, p.1 (Subsequently referred to as HG and EN and PBI respectively)), while it appears that at least one building society during the 1930s was willing to extend the loan repayments period required to over 30 years where the purchaser was a member of the Civil Service or in some other 'safe' pensionable occupation. Horston, interview, 25.8.69.

2. Daniel, interview, 7.11.69. Hickman and Bishop, now estate agents and surveyors, worked as selling agents for G. T. Crouch Ltd. prior to 1939 under the title Crouch Estates Sales Ltd.

3. i. For example during interviews with Seaton, 23.1.70; Hefford, 31.10.69; Chaplin, 5.1.70; Ellis, 27.8.69; Beckett, 18.11.69 (prior to 1939 Mr. Beckett was employed as a salesman by an interwar estate developer active in Wealdstone, Harrow); Fairley, 18.11.69 (prior to 1939, Mr. Fairley was a salesman on various speculative housing estates, particularly within the Perivale area, Ealing, for which Clifford and Clifford Ltd. and Clifford Estates Ltd. were the selling agents.)

ii. For a note on the possible reasons for the inclusion of transport workers among the sections of the population considered to be 'good risks', see below Appendix 4.4. p.229.

4. The inadequacies of the evidence mean that it is not possible to indicate the relative importance of each group. Neither is it possible to indicate the relative importance of the various broad occupational categories which constituted them.

and commerce. Then below this group there lay two working-class socio-economic groups: on the one hand, the non-manual (clerical) working-class households, particularly those with the wage-earner employed by banks, insurance companies and of course building societies,¹ and on the other hand, working-class households with wage-earners employed predominantly in 'good risk' manual occupations. In view of this it would seem reasonable to suggest that during the 1930s the private sector did not succeed in penetrating very deeply into the working-class market in its production of dwellings for sale, nor indeed had, in general, a great interest in producing for a less prosperous working-class demand. At the most only the clerical and better-paid manual workers appear to have benefited.

In 1931 the Marley Committee forecast that "the contribution of private enterprise to the solution of the housing problem [would] be mainly confined to continuing the building of houses for sale."² From the evidence it has been possible to draw together it would appear that, if this was the case,³ then as far as the housing problem during the 1930s was a working-class problem and especially a problem of the mass of the working classes who were employed in semi-skilled and unskilled occupations, the contribution of the private sector to its solution was insignificant. As an agency for the provision of dwellings for sale

1. There would of course be an element of overlap between this second socio-economic group, and some of the elements that made up the first group mentioned. For the purpose of this discussion, the 'class line' between these two groups has been drawn at an annual income of £250. This conforms with the 'line' adopted by the two major budgetary surveys carried out during the later 1930s i.e. (1) the Working Class Cost of Living Inquiry by the Ministry of Labour, *op. cit.*; and (2) the Middle Class Household Expenditure Survey by the Civil Service Statistics and Research Bureau in 1938-9, see P. Massey, 'The Expenditure of 1360 British Middle Class Households in 1938-9', Journal of the Royal Statistical Society, CV (1942), 159-96.

2. The Marley Report, Cmd. 3911, p.19.

3. The accuracy of this forecast will be discussed below, see pp.153-74.

which were within the reach of the majority of the working-classes prior to 1939, private enterprise quite obviously failed. Moreover, its failure can be seen to have been all the more complete when it is remembered that, over the greater part of the Greater London OSA between 1933 and 1939, private activity in C dwellings sold decreased at a greater rate than it did in B dwellings sold,¹ and that although there is no comparable evidence available for England and Wales at this time, it is probably fair to suggest that this was also true over a substantial part of the country between these years.

2. The importance of the contribution of private enterprise to the solution of the housing problem by the production of C dwellings to let

Prior to 1914, rent was the traditional form by which working-class and middle-class families had paid for their shelter. For the working-classes this remained fundamentally true during the later 1930s. The working-class budgetary inquiry undertaken by the Ministry of Labour showed that, in 1937-8, over 82% of the urban working-class households and 96.6% of the rural working-class households sampled were living in dwellings owned by a person other than themselves.²

In an article in 1968 a reassessment of the contribution made by private enterprise to the solution of the housing problem during the 1930s was argued.³ If such a reassessment of emphasis can be substantiated it would be very much opposed to opinion that has generally been accepted and upheld by writers and commentators on this subject over the past two or three decades. This concensus of written opinion (both explicit and implicit) appears to leave little room for doubt that the performance and the contribution of the unsubsidised private sector in this sphere was not only relatively small in general

1. See above pp.141-2.

2. Ministry of Labour, op.cit. pp.304 and 10.

3. Marshall, op.cit. pp.189-91.

terms but was, in fact, insignificant from the point of view of housing the majority of the working-class population.¹ In fact it has been possible to discover only one authoritative source of comment that provides historical support for Mr Marshall's thesis. This is the series of Annual Reports published by the Ministry of Health during the later 1930s. Towards the end of the decade the official view of the Ministry of Health, that the extensive residential development activity undertaken by the private sector had been of substantial benefit to the working-classes, was being very clearly voiced in support of the view that the official housing policy, by which the government had looked to private enterprise as a primary source of supply to meet the general housing needs of the working-class population, was being amply justified by the results.²

1. E.g. The Economist, 12 June 1937, p.606; Political and Economic Planning, Planning, 107, 5 Oct. 1937, p.3; The Ridley Report, Cmd.5621, p.16; League of Nations (M.B. Helgar), op.cit. p.28; F.C. Benham, Great Britain under Protection (N.Y., 1941), p.233; Bowley (1945), op.cit. p.171; Elsas, op.cit. p.7; A.P. Becker, 'Housing in England and Wales during the Business Depression of the 1930s', Economic History Review, 2nd. Ser. III (1951), 322-3; S. Pollard, The Development of the British Economy, 1914-1950 (1962), p.260; Cleary, op.cit. p.235; A.J. Merrett and A. Sykes, Housing Finance and Development (1965), p.235; Richardson & Aldcroft, op.cit. p.209; The Housebuilder and Estate Developer, Aug.1938, p.158 (Subsequently referred to as H & ED); Lady (Shena) Simon, Local Rates and Post War Housing (1943), p.10; M. Bowley, The British Building Industry (Cambridge, 1966), pp.363-4. (Subsequently referred to as Bowley (1966)).

2. i. E.g. Ministry of Health 17th Annual Report 1935-6, Cmd. 5287 (1936), p.74; 18th Annual Report 1936-7, Cmd.5516 (1937), p.114; 19th Annual Report 1937-8, Cmd.5801 (1938), p.102.

ii. Superficially at least such statements from the Ministry would seem to provide strong evidence for Marshall's thesis. On the other hand, a complacency in the attitudes of the Ministry of Health during the second half of the 1930s on such matters as the impact of housing policy on the provision of housing for the working-class population, particularly in the poorer areas, has been noted and documented by the most eminent authority on inter-war housing policy and provision within England & Wales (see Bowley (1945), op.cit. p.159). It is evident that official statements made by the Ministry concerning housing provision, in particular where it concerned housing provision for the working classes, should be regarded with great caution. In view of the probable anxiety of the Ministry to justify official government policy, it is possible that it was something less than critical in its interpretation of the limited body of evidence that was available to it at that time.

Marshall's conclusions therefore suggest that the contributors to the concensus opinion on this question have been mistaken, either in their evaluation of the evidence or in the conclusions that they reached. Such a radical point of view clearly demands careful examination in order to see whether there exists sufficient grounds for such doubt.

The data used by J. L. Marshall to support his arguments was derived from the same source as that used in the first half of this chapter.¹ From the information given on these cards he abstracted aggregate figures for England and Wales showing the number of unsubsidised dwellings built by private enterprise between 1933 and 1939, and the number and proportion of these that were let for both B and C rateable value categories. On the basis of his evaluation of these figures he then argued that the contribution of private enterprise had been much "understated" in the past, and that in fact it had been "clearly important" to the solution of the housing problem existing during this period.² In order to illustrate the prevailing attitude on this question, and also to indicate the source of such attitudes, he quoted what he considered to be a mistaken forecast made by the Marley Committee in 1931,³ and the misguided opinions of Prof. Bowley⁴ and Prof. F. C. Benham⁵ on this matter. Thus, by doing so, he had implied either their ignorance of the data or at least their failure to realise the full significance of the figures in terms of the production of dwellings let which were within the reach of the majority of working-class families.⁶

1. M.O.H. Statistics (unpublished). See Appendix 2.1, pp. 54-5.

2. Marshall, *op. cit.* p.190.

3. The Marley Report, Cmd.3911, p.25

4. M. Bowley, 'Fluctuations in House-building and the Trade Cycle', Review of Economic Studies IV (1937), 171. (Subsequently referred to as Bowley (1937)).

5. Benham, *op. cit.* p.223.

6. For further discussion on this point, see below pp. 157-8.

Having established to his own satisfaction the role and the contribution of private enterprise in this sphere, Mr Marshall then went on to suggest three reasons "for the considerable increase in the private provision of rented accommodation."¹ He first noted "the fact that interest rates were low throughout the period" and that this "must have been primary importance" since it meant that a reduction in the levels of economic rent on any given property was possible.² The second element suggested by Marshall concerned the "decline in building costs in the 1930s" which would have further reduced the economic rent that "it was necessary for the builder to receive",³ while thirdly he claimed that "the higher rents which new houses could command meant that additional people were encouraged to become landlords."⁴ Furthermore Marshall argued that it is possible to explain the willingness of people to pay the higher rent levels which the occupation of such new dwellings involved in terms of the changing standards and tastes which had taken place as a consequence of the houses built during the 1920s having whetted the appetite of the community.⁵ According to Marshall's argument therefore, this psychological change in attitudes left people in many areas in a position where they had little option but to pay the higher rent levels unless they were content to remain in accommodation which, in the light of the changing standards, they were forced to consider adequate.

1. Marshall, op.cit. p.190.

2. Ibid.

3. Ibid. p.191

4. Ibid. The first two factors and the third factor mentioned above need not necessarily be contradictory. For example, if costs fall, then the overall cost of a given dwelling would also be likely to fall, e.g. from £800 to £700, which would mean that the level of economic rent for that dwelling would fall to something lower than the 'pre-cost fall' level. It is quite conceivable therefore that this 'post-cost fall' level of economic rent could still be higher than that obtained on a £650 dwelling prior to the fall in costs. It would also of course almost certainly be above the level of controlled rents for a broadly comparable pre-1914 property.

5. Marshall, op.cit. p.191.

Superficially at least, Marshall's argument appears extremely persuasive. A close examination however reveals a number of weaknesses, not only in his accuracy of quotation and his presentation of the facts, but also, as will be suggested later, in his explanation of the fact.¹ In any assessment of the validity of Mr Marshall's argument, a number of points should be made.

Firstly there is a relatively minor point concerning Mr Marshall's attitude to the evidence he presented during his argument. As has already been mentioned the statistical evidence presented by Marshall had been abstracted from records compiled by the Ministry of Health from local authority housing returns made between October 1st, 1933, and March 31st, 1939, and there is clear inference from Mr Marshall's use of quotation that, in his view, such figures were new to the argument, having previously been either unknown or ignored by workers in this field. However, three of the statements he used to illustrate what he termed the generally accepted 'pessimistic' attitude towards the exact proportions of the contribution of private enterprise to the solution of the housing problem were originally made after 1933, two in fact coming from work by Prof. Marion Bowley. The question must therefore be asked: is it possible that Prof. Bowley did not know of the trend, and the proportions of the trend, which Mr Marshall discusses? It is not necessary to look far to discover an answer. From 1934 to 1939 the Ministry of Health published a statement of the housing progress in England and Wales.² Within this booklet was published an abstract of the local authority housing returns made to the Ministry, and over the years it presented a similar quantitative picture for England and Wales to the one presented by Mr Marshall.³ These releases were much

1. See below pp. 161-74.

2. Ministry of Health, Housing, etc. See above pp. 136-7 for further details.

3. Marshall, op.cit. p.189.

publicised and discussed in the trade press of the speculative house-building industry and, in fact, in 1945 Prof. Bowley specifically acknowledged them as a source.¹ The other possibility, that the existence of the data was known but either ignored or unappreciated, is also absurd since, again in 1945, Prof. Bowley accepts the quantitative performance of the private housebuilding industry in this sphere.² There can therefore be no doubt that the quantitative and proportional data presented by Mr Marshall on the aggregate production performance of private enterprise in England and Wales in both B and C dwellings let has been acknowledged and accepted for some considerable time.

The second point is rather more important. In his attempt to establish with the greatest possible persuasion that the data he presented cast a new light on this question, and a new light which in turn demanded a reassessment of generally accepted opinion, Mr Marshall was not entirely accurate in his reporting of all the quotations he selected. The inaccuracy occurs in Mr Marshall's quotation from the book written by Prof. Bowley and published in 1945.³ Although Mr Marshall reports the first half of the quotation accurately ("In the twenty years of peace the collapse of investment by private individuals in houses to let was fairly general."), the second half ("... conditions [were] highly unfavourable to the investment of capital in new houses to let") has rather been taken out of the original context in which it was made. The second half of the quotation was, in

1. Bowley (1945), op.cit. p.271.

2. Ibid. p.175.

3. i. Ibid. p.255; see Marshall, op.cit. p.190.

ii. The first two quotations from Prof. Bowley's work came from an article published in 1937 (Bowley (1937), op.cit. p.171). This was in fact reported accurately by Marshall, and made the point that the question being discussed was the provision to let for the majority of the working-classes. See Marshall, op.cit. p.190.

fact, a comment on the situation which prevailed during the 1920s and did not apply to the whole inter-war period as Marshall's use of it implies.¹ Prof. Bowley's opinion on the performance of private enterprise in the provision of dwellings to let during the years just before 1939 was made quite clear later on the same page when she stated that "the trend of developments in the last years before this war has shown that, even when costs and interest rates were more or less stable, private investment [in dwellings to let] had not revived on a serious scale."²

There can be no doubt that in Prof. Bowley's opinion the economic conditions during these years were far from unfavourable to investment in dwellings to let. Moreover, when this is taken in conjunction with her acknowledgment of the quantitative performance of the private sector between 1934 and 1939 in the production of such dwellings,³ it is clear that in 1945 she was quite conscious not only of the shifts that had taken place in market conditions and the economic environment, but also of the extent to which the private sector had responded to such shifts. It is also clear that, conscious of these things, Prof. Bowley remained of the opinion she had published some eight years earlier that during the middle and later years of the decade the activity of the private sector had failed to make any real impact on the housing problem that confronted the majority of working-class families at that time.⁴

The third, and last, point to be made on the more factual aspect of Mr Marshall's argument concerns his use of the absolute figures which he had abstracted from the Ministry records. At one important point in

1. The first part of the sentence for which the second part of this quotation was taken makes this clear. "The general uncertainty about the future course of costs, and the belief that they would in any case fall sooner or later...." Bowley (1945), op.cit. p.255.

2. Ibid. (underlining mine).

3. Bowley (1945), op.cit. pp.173, 175.

4. Bowley (1937), op.cit. p.171.

his argument this usage is most ambiguous.¹ Just before he made more explicit his view that the contribution of private enterprise "was clearly important", Marshall, in order to strengthen the basis of his argument at this, its climax point, stated² that

during these 5½ years private enterprise was building an average more than 60,000 houses a year for letting

As a statement taken in isolation this was, of course, absolutely true since it included both B and C dwellings. However, from the quotations he selected to make the point concerning the novelty of his evaluation, it would appear that in this argument Marshall was considering the performance of private enterprise with reference to its "contribution ... to the solution of the housing problem"² which he appeared readily to accept as being the problem of the provision of

working-class houses of the required post-war standard at rents which the majority of the working-class could or would afford.³

In this context therefore such a statement is distinctly untrue and could serve only to exaggerate the actual contribution of private enterprise in this sphere. If the housing problem at this time was a working-class problem,⁴ then it is clearly ambiguous and unrealistic to include the figures for dwellings valued in the intermediate r.v. category within any argument. When this category is excluded, the figure for England and Wales is reduced to an average of just over 36,500 dwellings a year, or a figure some 40% lower than that used by Marshall.⁵

1. Marshall, op.cit. p.190.

2. Ibid. a quote taken from The Marley Report, Cmd.3911, p.25.

3. Ibid. a quote taken from Bowley (1937), op.cit. p.171.

4. And Marshall himself appears to accept that the housing problem was even more specific than this, i.e. a problem of housing the majority, or more accurately more the semi-skilled and unskilled sections, of the working-class population.

5. This represents something just over 12% of the total average annual output for the same period. For aggregate figures, see Bowley (1945), op.cit. p.271.

While evidence which can be found in Appendix 4.3 even questions the extent that C dwellings may be taken as 'working class housing'. These points must inevitably weaken both the basis and the force of Mr Marshall's argument in quantitative terms, quite apart from any qualitative limitations which may stem from such an uncritical use of the figures involved.

It is now necessary to examine Mr Marshall's explanation of the fact, as he saw it, of the considerable increase in the private provision of rented accommodation. This, it is hoped, will be helpful in a more exact evaluation of the qualitative nature of the statistical evidence.

Mr Marshall first looked to the low level of interest rates which were operating over most of the decade. The low level was the result of the falls which had taken place early in the decade, and Mr Marshall considered them to be of primary importance, via their manifestations on the cost of investment, in the reduction of the level of economic rent required on any given dwelling.¹ However, the interest rates he discussed at this point in his article were the ordinary market rates as they had been affected by movements in the Bank Rate and by the Conversion of the War Loan in 1932. For those investors buying dwellings for cash, it is true that these changes could have been influential. But, for those investors whose investments relied on a building society mortgage, it was movements in, and the level of building society mortgage rates which were relevant. In this context, it should be noted that although occasional stories were told by builders interviewed of being approached on the site by investors who were willing to buy a number of dwellings for cash paid there and then such examples were extremely rare, and it would appear that the majority of people who bought dwellings from private builders for investment purposes financed

1. Marshall, op.cit. p.190.

their purchase on the basis of a building society mortgage.¹

In this light, it is obviously misleading to quote the level and the size of the fall of the Bank Rate. The mortgage rate of interest of the building societies fell from 6% to 4½% between 1930 and 1935, on average therefore a fall of only 1½%,² and for owner-occupiers it remained at this level at least until 1938.³ Therefore not only was the fall in mortgage interest rates for owner-occupiers only half the size of that in Bank Rate, but also fell to a level which was more than twice as high as the Bank Rate. Moreover, where building societies were financing investment in dwellings to let, the cost of such a loan was even more expensive. Throughout the 1930s, building societies were far from anxious to lend their funds to landlords since, in the opinion of the societies, dwellings bought for investment purposes were far less desirable properties than were those bought by their future occupiers.⁴ This discrimination by the movement was shown in a very real way and normally the interest charge on mortgagors intending to purchase one or more dwellings as an investment was ½% and sometimes 1% higher than was the charge on mortgagors who intended to become owner-occupiers.⁵

1. This was unquestionably the concensus of opinion among the builders interviewed. As a major feature of the financing of the dwelling investment market it was also acknowledged by Prof. Bowley that 'it must be admitted....that there have not been many signs of private individuals trying to raise such money' from potential private mortgages. Bowley (1945), op.cit. p.255.

2. Inevitably movements in such interest rates varied from society to society.

3. Bowley (1945), op.cit. p.278. Table 6, Col. 8; W.F. Stolper, 'British Monetary Policy and the Housing Boom', Quarterly Journal of Economics, LVI (1941), 49.

4. United Nations, Methods and Techniques of Financing Housing in Europe (Geneva, 1952), p.218; The Times (1938), op.cit. p.17 in a chapter by Walter Harvey.

5. Ibid; H.C. Heales and C.H. Kirby, Housing Finance in Great Britain (1938), pp.18-9. At least one society in fact discriminated in other ways, for example by requiring the investor to have a 25% stake in the investment (i.e. a 25% deposit), and normally a 15 year repayment period. My thanks to Mr L.C. Cockle and Mr E.P. Smith of the Woolwich Equitable B.S. for their help on this and other questions.

Clearly therefore the interest rate charged on the loans to the vast majority of private individuals who were buying dwellings in order to let them as an investment during the second half of the 1930s was significantly higher than the level that was indicated by Mr Marshall when he examined changes in Bank Rate and other non-specific interest rates. This is not of course to suggest that a fall did not occur in the cost of financing investment in dwellings to let, nor that there was not a stability in the building society mortgage rates during the latter half of the decade. However, it is to say that there is an obvious danger that the size and significance of movements in such rates may easily be over-emphasised if the wrong interest rate indices are examined. It would appear that in this respect Mr Marshall clearly did not heed the danger.

Elsewhere also it would appear that Mr Marshall failed to steer clear of the dangers of exaggeration. This is particularly true in his discussion of the length of time over which a *private investor would* normally personally discount his investment when assessing the rental charge to be made. On this point, in order to strengthen further his case for the primary importance of the changes in interest rates, Mr Marshall inferred that sixty years was the normal period over which private housing investment was discounted.¹ Sixty years of course was the discount period assumed for public housing and in theory perhaps a private investor might well have considered that the normal life of a dwelling was of this order and hence privately considered that to be the investment period. On the other hand, in practice this would clearly have been a point for his own private accountancy, and when deciding the level of rent to be charged on any given property the most common practice of private investors appears to have been to have included the

1. Marshall, op.cit. p.191.

contracted mortgage repayments in full, in addition to whatever margin of profit that he demanded of his investment, and an allowance for maintenance, repairs, and periods of vacancy.¹ In consequence it is probably reasonable to suggest that both the capital and interest costs of such an investment were normally discounted over a period of twenty-five years. Any conclusion that the investment period to which private investors normally looked was of such a length of course only serves further to undermine Marshall's argument of the primary position of interest rates in the considerations of the majority of residential property investors.

The level of interest rates is not of course the only variable of importance in the determination of the cost of an investment that is spread over a period of years. Also important is the actual cost of the production of the item in which such an investment is likely to be made. Clearly the lower the initial capital cost of an investment, the less there is to discount and also the lower the interest burden involved. This in turn would mean that, where the investment was a dwelling, the economic rent would also be reduced. On this basis Mr Marshall suggested that

a second factor which will have encouraged the building of houses for letting was the decline in building costs in the 1930s.²

According to the Maiwald Index, building costs fell by 10% between 1930 and 1933.³ By 1936, however, these costs had risen again, cutting away half of the earlier fall, and by 1937 building costs had risen to a

1. Both the rental evidence available, and the comments made by builders during the interviews on their own investment experiences, confirm this practice. See e.g. below Appendix 4.3, pp.205-7.

2. Marshall, op.cit. p.191.

3. K. Maiwald, 'An Index of Building Costs in the United Kingdom, 1845-1938', Economic History Review, 2nd. ser. VII (1954), 152.

point above their 1930 level. This rising trend then continued right up to the outbreak of the second world war. The major contemporary index of building costs, on the other hand, recorded a fall of 9.3% between 1930 and 1934, with a recovery by 1936 to a level above that recorded in 1930.¹ Building costs between 1937 and 1939 then appeared to stabilise at a level 7.2% to 7.5% higher than their 1930 level. Plainly, on the evidence from these indices, it is not possible to see any obvious or direct relationship between falling costs and the incidence of private investment in newly rated dwellings (of any type). It is true that, during the first half of the decade, costs fell and stood below their 1930 level. However it is equally true that from approximately 1935 building costs within the industry were increasing steadily, and by 1937 at the latest stood at above their 1930 level. In this context therefore it is interesting that it was mainly during the later 1930s that the official housebuilding returns indicated the most striking increases in the incidence of investment in newly rated dwellings within England and Wales.² Such evidence suggests that some other explanation of the trend must be found, at least for the latter half of the decade.

To digress for one moment from the considerations discussed in the previous few paragraphs, there is one important question which should be asked. On the assumption that the falls which took place in building costs and interest rates meant that the economic rent on any given dwelling was reduced, is it then accurate to suggest that the new 'low' levels of economic rent charged on privately built dwellings during the second half of the 1930s were rents which the majority of the working-class could, or would, afford?

1. Published by The Economist.
2. Ministry of Health, Housing, etc.

On the basis of the evidence available, the answer to this question would seem to be in the negative. In 1933 the Conservative-dominated National Government shifted the main responsibility for housebuilding for the general needs of the population from the shoulders of local authorities into the lap of private enterprise. This was achieved primarily by the final withdrawal of the housing subsidies granted under the 1924 (Wheatley) Act. The effect of this shift was to nullify any beneficial effect on the rent levels of further local authority housebuilding which might have resulted from the general fall in interest rates. The interest rates relevant to private enterprise (i.e. the building society mortgage rates) fell in this year to a level somewhere just above the pre-fall average rates charged on capital to the local authorities. Therefore after the fall in interest rates, the financial burden on the majority of private investments was almost the same as that of the local authorities prior to the fall. This obviously left private investors in no better, and probably a worse, position to provide dwellings at rents that the majority of the working-classes could, or would, pay than that in which the local authorities had been previously, even when they had the advantage of the 'Wheatley subsidies'.¹ Moreover the abolition of the Chamberlain subsidy in 1929,

1. i. Bowley (1945), op.cit. p.133.

ii. They were probably in a worse position for at least two reasons. On the one hand, private investors, even under the 1933 Act, had to repay their building society loans over 30 years, while, under normal conditions, the period was even shorter, while LAs normally spread their repayment period over 60 years. And on the other hand, the private investor normally demanded some element of immediate return, or profit, on his capital, while LAs would naturally not have required this (ibid. p.179.)

iii. Although private enterprise had access to finance at lower interest rates under the guarantee system of the 1933 Housing (Financial Provs.) Act, this was not adopted on any scale by the building societies, primarily because it was a less profitable form of business than was mortgage finance for owner-occupation (Cleary, op.cit. pp.195, 223). In fact, even had it been adopted by the building societies, it is probable that the response from the private sector would have been very small, again because the scheme was not considered to be sufficiently profitable in contrast to building for owner-occupation. The aim of the 1933 guarantee scheme was to provide dwellings at low rents which local authorities had the power (and used the power) to determine. These rent levels rarely provided the investor with any immediate profit, i.e. they were below what,

during a period of falling building costs, inevitably must have significantly offset some of the likely beneficial effects which past and future falls in costs would have had on the economic rents of new privately built dwellings.¹

In 1930, the rents of subsidised dwellings were out of reach of the majority of the working-class families. In view of what has been said in the previous paragraph, it seems hardly likely that the rents of unsubsidised dwellings after 1930 would have been any nearer to the pockets of this section of the population.² In fact, it would appear that the private sector during the 1930s was not able to produce dwellings more cheaply than the local authorities had done during the 1920s, and in this light there can be little surprise at the conclusion reached by the Ridley Committee that the supply of dwellings to let at low rents up to the year 1937, and in the then foreseeable future, was insufficient to warrant a general repeal of rent restriction.³

The above discussion has shown two things. First, it has shown that movements in interest rates and building costs were almost certainly not as important in their impact on the level of 'economic rents' as Mr Marshall has suggested. While secondly, it has shown that it is impossible to trace any concrete relationship between downward movements in costs and interest rates, and the increasing incidence

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the industry considered to be an 'economic rent'. (Hbldr, July 1937, p.2). However even had the guarantee system of the 1933 Act been adopted willingly and on a large scale, it seems unlikely that it would have achieved the aims of its sponsors in Whitehall in providing new housing that the lower wage groups could, or would, afford. Bowley (1945), op.cit. pp.178-9.

1. Bowley (1945), op.cit. p.133.

2. An important variable: the movement in the real incomes of this section of population will be dealt with later, see below p.

3. i. The Ridley Report, Cmd.5621

ii. The argument found within the last two paragraphs owes a considerable debt to Prof. Bowley (1945), op.cit. pp.178-9. Where evidence from another source has been introduced this has been made clear.

in private investment in dwellings to let. Returning now to this second theme,¹ it is clear that some other variable(s) must have been more important in the increasing trend in such private investment. Mr Marshall in fact may have put his finger on a more important explanation himself when he mentioned the increasing level of rents for which newly erected dwellings were being let.² It would seem likely that, from the mid-1930s to the outbreak of war; such increases had a far more decisive influence on the actions of private investors than did movements in either costs and/or interest rates.

Throughout the 1930s there existed a considerable latent demand for dwellings to let, and this was a demand that was by no means solely restricted to the working-class sections of the population. Earlier in the decade this demand was to some extent subdued and was not uncommonly channelled, almost forcibly, into house purchase.³ The actions and propaganda of the building societies, and the actions of the speculative housebuilders⁴ must have skimmed-off a fair amount of this latent demand. However, significant numbers of those families who preferred the idea of paying for their shelter in the form of rent must have rejected the idea of owner-occupation for any number of reasons. Even during the 'owner-occupier boom' of the middle years of the decade, the figures show that private investors were beginning to appreciate the existence of a latent demand which was willing, if necessary, to pay a rental charge for a newly erected dwelling considered economically profitable by investors.⁵ The appreciation of this demand by the private sector spread as the demand for owner-occupation began to stabilise. The increase in supply therefore would appear partly to

1. See above p. 165.

2. Op.cit. p.191.

3. BSG, Sept. 1935, p.777; Simon, op.cit. p.10.

4. E.g. Interviews with Seaton, 23.1.70; Hefford, 31.10.69.

5. Ministry of Health, Housing, etc.

have been a consequence of speculative housebuilders becoming more willing to look for alternative outlets, other than sale to owner-occupiers, for their products as a means of maintaining their turnover levels, and also partly the result of a growing appreciated by the private sector (investor and builder) of the higher, and rising trend, in rent levels for newly built dwellings.

In Greater London in 1936/7, for example, the Ridley Committee found that uncontrolled rent levels were 35% higher than the controlled levels, while for the rest of England and Wales this differential was considered to be significant.¹ Furthermore, it was found that the rent levels charged on newly erected dwellings were even higher than those on decontrolled property.² Inevitably such levels must have offered considerable incentive to private investment (especially since it was aided, as it seemed to them, by relatively cheaper investment costs) once the existence of the latent demand, and the possible returns, had become apparent to them.

In the light of the evidence discussed above, to find support for Mr Marshall's suggestion

that the higher rents which new houses could command meant that additional people were encouraged to become landlords.³

in the findings of the Sub-Committee of the Central Housing Advisory Committee of the Ministry of Health published in 1944 is therefore perhaps not very surprising. On the basis of their investigation the Committee wrote of the 1930s that

the tendency of rents was to increase, a fact which encouraged the production by private enterprise of new houses for letting.⁴

However, in pointing to the role of the higher (and, as has been seen,

1. The Ridley Report, Cmd. 5621, p.17.

2. The size of this differential was not stated however. *ibid.*

3. Op.cit. p.191.

4. i. Ministry of Health, *Private Enterprise Housing* (HMSO, 1944), p.10.
 ii. In 1937, the increases in rent levels taking place during the second half of the decade were described as 'very substantial' in the major London spec. housebuilder's journal. NHB, Aug. 1937, p.26.

rising) rent levels in the expansion of private enterprise activity in the production of dwellings let, Mr Marshall presents strong evidence undermining the significance of this expansion in terms of its contribution to 'the solution of the housing problem', and in this way simultaneously undermines the basis of his own argument.¹

It has been pointed out above that movements in interest rates and costs had little real influence on the ability of private enterprise to produce cheap dwellings to let during the first part of the decade, and certainly did not enable the private sector to produce such dwellings as cheaply and with as low rents as the local authorities had been able to do during the 1920s.² Also, it was pointed out that from 1933/4 up to the outbreak of war building costs rose and that by 1935/6 any reduction in the level of economic rent on any given dwelling which might have stemmed from the earlier falls in such costs had almost certainly been wiped out.³ Clearly in view of this, for the vast majority of the working-classes to have benefited from any increase in the availability of new rented accommodation, there would have had to have been a greater real increase in the level of their incomes than had taken place in the level of rents for such dwellings. However this clearly did not happen. In 1945, for example, Prof. Bowley considered that, although in theory the increase in real income which took place for those in continuous employment during this period should have led to

1. Op.cit. pp.190-1.

2. See above pp. 161-7.

3. i. See above p. 164.

ii. Before 1933 LAs, in spite of their advantageous and subsidised cost position, had failed to provide houses for the working-classes (see Bowley (1945), op.cit. p.167). If this was so, clearly this section of the population would not have been able to afford the economic rent of a privately built and let dwelling at this time. They were in the same position in the early 1930s, as private building still cost more than had LA building in the 1920s. Therefore when economic rents rose, especially during the later 1930s, this socio-economic group would have required a real increase in their income somewhat greater than the rent increases if they were to benefit from the great availability of accommodation.

an increased ability and capacity to pay higher rents,

it was improbable ... that the increases were sufficient, particularly among the lower wage groups, to meet the new situation¹

The opinion of the Swedish economist, Helgar, was rather stronger, and in 1939 he went as far as to say that the rise in prices during the second half of the decade must have adversely affected the supply of rented accommodation for the lower paid workers.² Four years later Lady Simon pointed out that the only way the newly erected small houses built and let by private enterprise before 1939 could have been occupied by the families for whom they were built was if the rents had been lowered by artificial means.³ While Dr M. J. Elsas, another contemporary authority, confirmed the inability of the major section of the working-class to afford an economic rent for even the most economically built and cheaply financed type of dwelling being erected during the late 1930s. Writing in 1945, Dr Elsas noted the number of inquiries that had been undertaken which had shown that in the vast majority of cases, it was out of the question for the average working man, with the wage rates of the day, to pay an economic rent even for a new dwelling built by a local authority.⁴ While only a few years ago a similar opinion was published, only this time with specific reference to the activity of private enterprise during these years.⁵

On the basis of the evidence researched it would appear that the most important factors in the increase in new dwellings to let, particularly from 1935 onwards, was the gradual and increasing appreciation by private investors of the existence of a body of latent demand for such

1. Ibid. p.179; For an attempt at an estimation of the rise in working-class living standards during the early years of the 1930s, see P.Sargent Florence, 'An Index of Working Class Purchasing Power, Journal of Political Economy, XLIV (1936).

2. League of Nations, op.cit. p.29. (underlining mine).

3. Op.cit. p.10.

4. Elsas, op.cit. p.7.

5. Richardson and Aldcroft, op.cit. p.209.

property, and the higher and increasing rent levels which could be successfully charged for such dwellings.¹ It also appears probable that movements in interest rates and building costs did little, if anything, even during the early 1930s, to place the new dwellings which were built, and later let, within the reach of the vast majority of working-class families; and, to the extent that the provision of such dwellings during the first part of the decade was encouraged by such changes, it would appear likely that it was those middle-class households interested in renting their shelter which benefited rather than families on any lower income level than this. During the second half of the decade interest rates remained stable and costs increased, and although the former may possibly have encouraged investment in houses to let, it can have done little to reduce the level of 'economic rent' at which any given dwelling built could be let, while the latter can only have had the effect of increasing such levels.

On the other hand, it is highly probable that the existence of higher and increasing rents, in part stimulated by increasing costs, did play an important role in encouraging private investment back into new residential property. Therefore, as there were no significant falls in the level of economic rents (on any given property), it would appear likely that the factor which did most to encourage private investment in this sphere, whether it was in B or C dwellings, was the very factor which ensured that this new and increasingly available accommodation would remain out of the reach of the majority of working-class families. Indeed, the evidence would appear to indicate that,

1. It was suggested in 1937 that rents were rising as a consequence not only of the pressure of demand, but also the rapidly increasing costs of both labour and materials. NHB, Aug. 1937, p.26.

during the second half of the decade, such accommodation was quite possibly placed even further from the reach of the large section of the population continuously employed in non-skilled or non-clerical occupations than it had been a few years earlier, and that perhaps this was also true for many skilled workers.

The evidence for the Greater London OSA does nothing to disturb this picture. Admittedly further work is required on the data held at the Department of the Environment before conclusions derived from data for Greater London can be generalised with confidence to a national level. On the other hand, the data for the OSA, particularly when analysed in the light of the evidence presented and the conclusions reached in Appendix 4.3, does appear to provide substantial support for what Marshall would call the 'pessimistic view' of the impact of the contribution of the private sector to the solution of the housing problem of the 1930s. Indeed, the outer suburban experience provides evidence which suggests that perhaps the views of some of the 'pessimists' may not have been expressed strongly enough. For example, Prof. Bowley (an authority twice quoted by Mr Marshall as a 'pessimist') wrote in 1945:

Those who had maintained that private enterprise was more than capable of providing the houses needed were justified by the event. Those who had gone further and maintained that private enterprise and private investors would succeed in solving the other part of the problem, the provision of houses to let at rents within the reach of the ordinary working class families were wrong.¹

1. Bowley (1945), op.cit. p.171.

There can be no doubt that the Greater London evidence supports such a statement.¹ More than this however, the evidence shows that for over 84% of the OSA the interest of the private sector was apparently moving increasingly towards the production of the intermediate, or middle-class type of dwelling during the second half of the decade.² Such evidence inevitably fosters the suspicion that not only did the private speculative housebuilder not provide dwellings at rents within the reach of the majority of the working-classes,³ but also that, left to his own devices within a relatively unrestricted economic environment, the interest of the private sector tended to move away from the production of C dwellings, both 'to let' and 'for sale'. There can be no doubt of the importance of this fact in any evaluation of the role of private enterprise as a provider of shelter during these years. It meant that not only did the private sector in some areas fail in any attempt to provide for the 'ordinary working-class man' but also it would appear that in general a positive decision and move was made by private housebuilders, presumably on grounds of profitability, not to maintain any attempt at such provision.

1. And thus also has an obvious bearing in any discussion on the extent that the Conservative-dominated governments of the 1930s were justified in their belief in the capacity and ability of an unsubsidised private house-building industry working within a free market environment to provide a solution to the general needs aspect of the housing problem by providing a sufficient number of new dwellings at the required price levels. Marshall's writing seemed to suggest that the attitudes and housing policies of these governments were justified. The Greater London and other evidence, and an analysis of Marshall's work and argument, demonstrate without a doubt that such an attitude was, at the very least, misguided.

2. See above pp. 132-7.

3. For evidence on, and a thorough analysis and discussion of, incomes, rents, and the meaning of the r.v. categorisation used in the Ministry of Health's housing data, see below Appendix 4.3, pp. 188-228.

Appendix 4.1. Table 1. The total numbers of dwellings (up to £105 rv) newly rated within outer suburban local authority areas and built by unsubsidised private enterprise between 1st October 1933 and 31st March 1939.¹

- i. 1.10.33 to 31.3.36. iv. 12 months to 31.3.39.
 ii. 12 months to 31.3.37. v. Aggregate of 1.10.33 to 31.3.39.
 iii. " 31.3.38.

Date	Up to £20 rv			£21 - £35 rv			£36 to £105 rv	Grand total
	sale	rent	total	sale	rent	total		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Enfield UD</u>								
i.	2389	158	2547	1114	36	1150	227	3924
ii.	606	155	861	921	30	951	163	1975
iii.	838	491	1329	917	63	980	140	2449
iv.	1127	652	1779	872	98	970	140	2889
v.	4960	1456	6516	3824	227	4051	670	11237
<u>Edmonton UD</u>								
i.	2508	12	2520	3674	107	3781	79	6380
ii.	214	215	429	700	-	700	31	1160
iii.	278	54	332	663	84	747	21	1100
iv.	352	3	356	375	83	458	6	820
v.	3352	284	3637	5412	274	5686	137	9660
<u>Southgate MB</u>								
i.	3	10	13	885	239	1124	791	1928
ii.	1	2	3	217	186	403	431	837
iii.	1	4	5	151	193	344	557	906
iv.	-	-	-	58	242	300	456	756
v.	5	16	21	1311	860	2171	2235	4427
<u>Hornsey MB</u>								
i.	3	4	7	101	212	313	663	983
ii.	-	-	-	13	241	254	113	367
iii.	-	-	-	-	29	29	62	91
iv.	1	1	2	-	58	58	86	146
v.	4	5	9	114	540	654	924	1587
<u>Tottenham MB</u>								
i.	18	5	23	331	85	416	25	464
ii.	26	26	52	22	2	24	4	80
iii.	-	8	8	20	2	22	2	32
iv.	-	164	164	7	22	29	-	193
v.	44	203	247	380	111	491	31	769

Appendix 4.1. Table 1 ctd.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Wood Green MB</u>								
i.	-	6	6	109	68	177	121	304
ii.	-	20	20	147	71	218	12	150
iii.	-	-	-	6	30	36	6	42
iv.	-	-	-	4	5	9	1	10
v.	-	26	26	266	174	440	140	506
<u>Hendon MB</u>								
i.	410	101	511	3408	591	3999	1766	6276
ii.	46	5	51	705	490	1195	585	1831
iii.	34	8	42	437	139	516	260	878
iv.	65	26	91	4	144	538	225	854
v.	555	140	695	4554	1364	6308	2836	9839
<u>Finchley MB</u>								
i.	2	15	17	238	253	491	823	1331
ii.	-	1	1	35	226	261	338	600
iii.	-	-	-	7	103	110	240	350
iv.	-	1	1	40	212	252	298	551
v.	2	17	19	320	794	1114	1699	2832
<u>Frien Barnet UD</u>								
i.	8	206	214	235	142	377	243	834
ii.	-	34	34	5	138	143	56	233
iii.	-	14	14	4	145	149	61	224
iv.	-	-	-	15	32	47	26	73
v.	8	254	262	259	457	616	386	1364
<u>Barnet UD</u>								
i.	251	47	298	1210	18	1228	1000	2526
ii.	55	82	137	142	15	157	172	466
iii.	19	20	39	78	-	78	244	361
iv.	1	2	3	73	11	84	214	301
v.	326	151	477	1503	44	1547	1630	3654
<u>Harrow UD</u>								
i.	1234	909	2143	10253	351	10604	943	13690
ii.	281	-	281	3909	-	3909	588	3778
iii.	520	-	520	2932	-	2932	381	3833
iv.	403	-	403	1537	-	1537	322	2262
v.	2438	909	3347	18631	351	18982	2234	25553

Appendix 4.1. Table 1 ctd.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>East Barnet UD</u>								
i.	282	10	292	1907	59	1966	765	3023
ii.	124	7	131	827	99	926	177	1234
iii.	109	17	126	290	101	391	123	640
iv.	90	12	102	441	111	552	156	810
v.	605	46	651	3465	370	3835	1221	5707

Appendix 4.1. Table 1 ctd.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Brentford and Chiswick MB</u>								
i.	-	7	7	66	170	236	286	529
ii.	-	-	-	3	238	241	86	327
iii.	-	-	-	-	8	8	14	22
iv.	-	-	-	-	61	61	68	119
v.	-	7	7	69	477	546	454	997
<u>Heston and Isleworth MB</u>								
i.	980	154	1134	2247	220	2467	1069	4670
ii.	528	125	653	764	107	871	42	1566
iii.	169	68	237	690	76	766	66	1069
iv.	94	24	120	185	77	262	41	423
v.	1771	371	2144	3886	580	4366	1218	7728
<u>Feltham MB</u>								
i.	2459	24	2483	191	-	191	1523	4197
ii.	338	338	676	63	1	64	24	764
iii.	393	389	782	72	4	76	22	880
iv.	313	377	690	124	4	137	17	844
v.	3503	1128	4631	450	9	468	1586	6685
<u>Twickenham MB</u>								
i.	1077	379	1456	1544	558	2102	581	4139
ii.	321	89	410	685	285	970	494	1874
iii.	251	60	311	474	348	822	198	1331
iv.	341	90	431	391	246	637	154	1222
v.	1990	618	2608	2894	1437	4531	1427	8566
<u>Acton MB</u>								
i.	-	51	51	163	236	399	250	700
ii.	-	3	3	21	81	102	9	114
iii.	-	-	-	3	178	181	11	192
iv.	-	1	1	41	47	88	58	147
v.	-	55	55	228	542	770	328	1153
<u>Ealing MB</u>								
i.	892	163	1055	3755	716	4471	1203	6729
ii.	137	100	237	1749	229	1978	354	2569
iii.	118	13	131	859	222	1081	179	1391
iv.	3	5	8	685	486	1171	808	1287
v.	1150	281	1431	7048	1653	8701	2544	11976

Appendix 4.1. Table 1 ctd.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Southall MB</u>								
i.	1255	42	1297	334	6	340	27	1664 *
ii.	157	187	344	193	2	195	14	553
iii.	68	83	151	52	31	83	3	237
iv.	25	41	66	15	13	28	18	112
v.	1505	353	1858	594	52	646	62	2566
<u>Willesden MB</u>								
i.	16	914	930	443	244	687	446	2063
ii.	-	96	96	78	48	126	89	311
iii.	1	68	69	4	135	139	68	276
iv.	-	27	27	8	647	655	132	814
v.	17	1105	1122	533	1074	1607	735	3464
<u>Wembley UD</u>								
i.	306	535	841	3741	451	4192	733	5766
ii.	123	247	370	1002	761	1763	278	2411
iii.	53	242	295	881	547	1428	227	1960
iv.	10	64	74	552	366	918	203	1295
v.	492	1088	1580	6176	2125	8301	1441	11432
<u>Hayes and Harlington UD</u>								
i.	653	269	922	145	26	171	1011	2104
ii.	917	379	1296	109	2	111	8	1415
iii.	1240	899	2139	183	7	190	9	2338
iv.	692	983	1675	74	10	84	7	1766
v.	3492	2530	6032	511	45	556	1035	7623
<u>Ruislip-Northwood UD</u>								
i.	1577	171	1748	1786	140	1926	214	3888
ii.	740	200	940	774	150	924	87	1951
iii.	538	240	778	1161	100	1261	86	2125
iv.	710	101	811	1348	309	1657	110	2578
v.	3565	712	4277	5069	699	5768	497	10542
<u>Uxbridge UD</u>								
i.	534	129	663	351	45	396	29	1088
ii.	21	346	367	124	22	146	6	519
iii.	47	919	966	121	57	178	26	1170
iv.	79	580	659	149	74	223	47	929
v.	681	1974	2655	745	198	943	108	3706

Appendix 4.1. Table 1 ctd.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Viewsley and West Drayton UD</u>								
i.	36	106	142	30	27	57	6	205
ii.	72	26	98	8	1	9	-	107
iii.	55	27	82	16	2	18	1	101
iv.	40	28	68	5	-	5	1	74
v.	203	187	390	59	30	89	8	487
<u>Penge UD</u>								
i.	-	8	8	35	11	46	-	54
ii.	-	-	-	4	42	46	-	46
iii.	-	-	-	2	90	92	5	97
iv.	-	2	2	40	331	371	11	384
v.	-	10	10	81	474	555	16	581
<u>Beckenham MB</u>								
i.	732	15	747	1741	6	1747	735	3229
ii.	3	4	7	375	47	422	347	776
iii.	12	2	14	180	58	238	312	564
iv.	3	14	17	192	73	165	193	375
v.	750	35	785	2488	184	2572	1587	4944
<u>Bromley MB</u>								
i.	263	41	304	1592	97	1689	303	2296
ii.	17	26	43	356	42	398	128	569
iii.	9	9	18	305	78	383	95	496
iv.	36	9	45	317	81	398	67	510
v.	325	85	410	2570	298	2868	593	3871
<u>Orpington UD</u>								
i.	578	35	613	1732	26	1758	552	2923
ii.	322	37	359	759	28	787	177	1323
iii.	287	41	328	623	16	639	162	1129
iv.	370	146	516	615	55	670	135	1321
v.	1557	259	1816	3729	125	3854	1026	6696
<u>Crayford UD</u>								
i.	661	104	765	43	-	43	38	846
ii.	243	65	308	12	-	12	20	340
iii.	195	105	300	14	-	14	6	320
iv.	107	140	247	10	-	10	2	259
v.	1206	414	1620	79	-	79	66	1765

Appendix 4.1. Table 1 ctd.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Chislehurst and Sidcup UD</u>								
i.	2815	351	3166	1687	87	1774	296	5236
ii.	487	16	503	252	6	258	92	853
iii.	270	40	310	343	-	343	85	738
iv.	154	85	239	234	82	316	90	645
v.	3726	492	4218	2516	175	2691	563	7472
<u>Erith UD</u>								
i.	816	84	900	254	4	258	3	1161
ii.	696	24	720	225	3	228	1	949
iii.	409	17	426	326	1	327	4	757
iv.	548	17	565	286	13	299	7	871
v.	2469	142	2611	1091	21	1112	15	3738
<u>Bexley UD</u>								
i.	4443	-	4443	3125	-	3125	171	7739
ii.	1161	-	1161	851	-	851	81	2093
iii.	707	-	707	505	-	505	28	1240
iv.	704	-	704	540	-	540	22	1266
v.	7015	-	7015	5021	-	5021	302	12338
<u>Merton and Morden UD</u>								
i.	70	38	108	1787	110	1897	92	2097
ii.	21	75	96	1163	353	1516	50	1662
iii.	226	130	356	1288	281	1569	18	1943
iv.	48	149	197	673	368	1041	19	1257
v.	365	382	757	4911	1112	6023	179	6959
<u>Mitcham MB</u>								
i.	121	299	420	1437	275	1712	46	2178
ii.	194	185	379	273	32	305	17	701
iii.	-	15	15	224	50	274	1	290
iv.	-	34	34	281	42	323	14	371
v.	315	533	848	2115	399	2614	78	3540
<u>Wimbledon MB</u>								
i.	3	35	38	205	178	383	621	1042
ii.	1	27	28	97	46	143	190	361
iii.	-	46	46	127	183	410	150	606
iv.	2	6	8	35	25	60	93	161
v.	6	114	120	464	432	996	1054	2170

Appendix 4.1. Table 1 ctd.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Kingston-upon-Thames MB</u>								
i.	47	17	64	800	15	815	1014	1893
ii.	1	2	3	141	85	226	108	337
iii.	9	-	9	88	23	111	8	128
iv.	-	-	-	182	94	276	57	333
v.	57	19	76	1211	217	1428	1187	2691
<u>Malden and Coombe MB</u>								
i.	68	34	102	1451	44	1495	885	2482
ii.	144	18	162	656	-	656	135	953
iii.	13	83	96	611	-	611	92	799
iv.	5	-	5	278	-	278	134	417
v.	230	135	365	2996	44	3040	1246	4651
<u>Surbiton MB</u>								
i.	1065	190	1255	878	202	1080	439	2774
ii.	282	80	362	133	93	326	127	815
iii.	282	149	431	253	192	445	79	955
iv.	292	226	518	232	245	477	141	1136
v.	1921	645	2566	1496	732	2328	786	5680
<u>Richmond MB</u>								
i.	-	5	5	-	122	122	454	581
ii.	1	1	2	88	20	108	222	332
iii.	-	-	-	51	4	55	141	196
iv.	-	-	-	49	4	53	20	73
v.	1	6	7	188	150	338	837	1182
<u>Barnes MB</u>								
i.	-	16	16	10	77	87	213	316
ii.	-	-	-	4	2	6	95	101
iii.	1	3	4	81	41	122	34	160
iv.	1	2	3	22	2	24	72	99
v.	2	21	23	117	122	239	414	676
<u>Croydon CB</u>								
i.	126	320	446	2693	260	2953	862	4261
ii.	28	18	46	894	69	963	319	1328
iii.	-	96	96	1043	313	1356	238	1690
iv.	-	190	190	259	408	667	344	1201
v.	154	624	778	4889	1050	5939	1763	8480

Appendix 4.1. Table 1. ctd.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Coulston and Purley UD</u>								
i.	145	77	222	1446	217	1663	1019	2904
ii.	55	41	96	690	66	756	193	1045
iii.	34	42	76	478	37	515	122	713
iv.	-	9	9	290	50	340	194	543
v.	234	169	403	2904	370	3274	1528	4205
<u>Sutton and Cheam MB</u>								
i.	2473	198	2671	2104	180	2284	642	5597
ii.	132	37	169	359	180	539	201	909
iii.	118	18	136	346	109	455	85	676
iv.	59	7	66	211	92	303	177	546
v.	2782	260	3042	3020	561	3581	1105	7728
<u>Carshalton UD</u>								
i.	378	196	574	788	135	923	112	1609
ii.	105	50	155	233	98	331	44	530
iii.	67	6	73	151	50	205	33	311
iv.	183	22	205	77	92	169	30	404
v.	733	274	1007	1249	375	1628	219	2854
<u>Beddington and Wallington UD</u>								
i.	24	13	37	553	71	624	213	874
ii.	26	-	26	206	-	206	71	303
iii.	-	-	-	300	-	300	21	321
iv.	-	-	-	155	-	155	77	232
v.	50	13	63	1214	71	1285	382	1730
<u>East Ham CB</u>								
i.	195	233	428	6	-	6	4	438
ii.	77	-	77	14	-	14	1	92
iii.	46	-	46	2	-	2	-	48
iv.	21	4	25	5	38	43	-	68
v.	339	237	576	27	38	65	5	646
<u>West Ham CB</u>								
i.	255	86	341	15	4	19	11	371
ii.	29	22	51	34	1	35	1	87
iii.	28	29	57	11	16	27	1	85
iv.	1	26	27	7	6	13	-	40
v.	313	163	476	67	27	94	13	583

Appendix 4.1. Table 1 ctd.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Leyton MB</u>								
i.	28	53	81	132	25	157	-	238
ii.	3	-	3	13	1	14	1	18
iii.	6	62	68	28	179	197	3	268
iv.	15	205	220	1	60	61	-	281
v.	52	320	372	274	265	429	4	805
<u>Walthamstow MB</u>								
i.	183	128	311	913	28	941	61	1313
ii.	50	27	77	125	44	169	16	262
iii.	13	27	40	48	149	187	4	231
iv.	-	19	19	211	134	345	26	390
v.	246	201	447	1297	355	1642	107	2196
<u>Chingford UD</u>								
i.	4031	7761	4792	1098	25	1123	50	5965
ii.	228	121	349	621	72	693	45	1087
iii.	173	107	280	586	16	602	26	908
iv.	150	72	222	221	46	267	16	505
v.	4582	1061	5643	2326	159	2685	137	8465
<u>Woodford and Wanstead UD</u>								
i.	759	70	829	885	79	964	358	2151
ii.	108	89	197	296	144	440	188	825
iii.	74	58	132	180	100	280	201	613
iv.	132	-	132	240	42	282	56	470
v.	1073	217	1290	1601	365	1966	803	4059
<u>Ilford MB</u>								
i.	1527	121	1648	4113	77	4290	116	6054
ii.	499	98	597	1402	156	1558	63	2218
iii.	573	161	634	1277	214	1491	76	2201
iv.	609	184	793	745	179	924	46	1763
v.	3208	564	3672	3837	626	8263	301	2236
<u>Dagenham UD</u>								
i.	1769	182	1951	65	9	74	79	2104
ii.	374	277	651	77	5	82	2	735
iii.	265	787	1052	51	23	74	5	1131
iv.	103	347	450	98	102	200	7	657
v.	2511	1593	4104	291	139	430	93	4627

Appendix 4.1. Table 1 ctd.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Barking MB</u>								
i.	217	40	257	430	18	448	44	749
ii.	52	-	52	248	3	251	9	312
iii.	6	3	9	240	-	240	1	250
iv.	130	15	145	110	6	116	-	261
v.	405	58	463	1028	27	1055	54	1572
<u>Romford NB</u>								
i.	160	19	179	1435	48	1483	246	1908
ii.	4	-	4	594	75	669	124	797
iii.	3	7	10	778	610	1388	129	1527
iv.	243	214	457	419	152	571	79	1107
v.	410	240	650	3226	885	4111	578	5339
<u>Hornchurch UD</u>								
i.	759	174	933	2602	343	2945	525	4403
ii.	207	58	265	1510	344	1854	164	2283
iii.	221	138	359	1645	171	1816	183	2358
iv.	682	204	886	808	242	1050	82	2018
v.	1869	574	2443	6565	1100	7665	954	11062

Source: M.O.H. Statistics (unpublished)

1. Local authority areas as constituted in 1937 and lying within the 1965 boundaries of the GLC area, see above Fig. 2.1.n.1 and 3.1.
2. Although not tabulated in this work the level of activity (i.e. dpa) within each area can be calculated from the information provided in this table and Appendix 4.1. Table 2 below.

Appendix 4.1 Table 2 The area in acres of the local authority areas¹ constituted in 1937 which lie within the 1965 boundaries of the G.L.C. area and outside the pre - 1965 boundaries of the London A.C. area.²

<u>L.A. Area</u>	<u>Acres</u>	<u>L.A. Area</u>	<u>Acres</u>
<u>North Middlesex</u>		<u>Surrey</u>	
Enfield	12,401	Merton and Morden	3,237
Edmonton	3,896	Wimbledon MB	3,212
Southgate MB	3,763	Mitcham MB	2,932
Hornsey MB	2,872	Kingston on Thames MB	1,408
Tottenham MB	3,013	Malden and Coombe MB	3,164
Wood Green MB	1,607	Surbiton MB	4,709
Hendon MB	10,373	Richmond MB	4,109
Finchley MB	3,475	Barnes MB	2,519
Frien Barnet	1,340	Croydon CB	12,672
Total	42,740	Coulsdon and Purley	9,722
<u>Part of Hertfordshire</u>		Sutton and Cheam MB	4,338
Barnet	4,290	Carshalton	3,346
East Barnet	2,644	Beddington and Wallington	3,045
Total	6,934	Total	58,413
<u>North Middlesex and part of Hertfordshire</u>		<u>Essex</u>	
	49,674	East Ham CB	3,324
<u>West Middlesex</u>		West Ham CB	4,689
Harrow	12,559	Leyton MB	2,594
Brentford and Chiswick MB	2,333	Walthamstow MB	4,342
Heston and Isleworth MB	7,219	Chingford	2,868
Feltham	4,925	Wanstead and Woodford	3,842
Twickenham MB	7,013	Ilford MB	8,425
Acton MB	2,318	Dagenham	6,554
Ealing MB	8,783	Barking MB	3,877
Southall MB	2,606	Romford MB	9,342
Willesden MB	4,635	Hornchurch	20,308
Wembley	6,290	Total	70,165
Hayes and Harlington	5,160	<u>Greater London</u>	
Ruislip-Northwood	6,583	<u>Outer Suburban Area</u>	
Uxbridge	10,240		307,462
Yiewsley and West Drayton	5,277		
Total	85,941		
<u>Kent</u>			
Penge	770		
Beckenham MB	5,937		
Bromley MB	6,513		
Orpington	9,838		
Crayford	2,523		
Chislehurst and Sidcup	8,959		
Erith	3,860		
Bexley	4,869		
Total	43,269		

Source : Census of England and Wales 1931, op.cit. p.23

1. Except where otherwise stated, all areas were urban districts.
2. For a map, see above Fig. 3.1.

Appendix 4.2. A brief explanation of the choice of time period used during the discussion of unsubsidised private residential construction activity

The period discussed is the relatively short one of five and a half years. The reason for this is that the records of the local authority returns to the Ministry of Health do not provide details of either the value or the tenure of unsubsidised private dwellings built and newly rated before 1st October 1933.¹ While, at the other end of the period, the outbreak of the Second World War and the consequent revision of priorities meant that from September 1939 less interest was taken in the collection and recording of housing statistics. The consequence of this was that the two six monthly returns recorded after 31st March 1939 gave no detail save the figure for total activity. —

The five and a half year period is broken down into seven separate time periods. The first of these periods covered the two and a half years between 1st October 1933 and 31st March 1936, while the remaining six the subsequent six monthly periods up to 31st March 1939. The data, aggregated into three twelve-month periods (April/March), can be found tabulated in Appendix 4.1, Table 1.

1. M.O.H. Statistics (unpublished).

Appendix 4.3. The data: its meaning and its limitations

The information returned to the Ministry of Health by individual local authorities enables a far closer scrutiny of the activities of the private house-building industry in one area between 1 October 1933 and 31 March 1939 than has previously been attempted.¹ The form of the data allows analysis to be made over this 5½-year period in terms of both the net rateable value and the type of tenure of the dwellings recorded. However, "it is never safe to take published statistics at their face value, without knowing their meaning and limitations..."² This is of course also true of unpublished statistics. It is therefore necessary to discover as far as possible what in fact the data, and in particular what the categories specified within the data, represent.

1. The data

(a) General: quantitative

The form of the data would appear to be in terms of the number of 'houses built' within each LA area during the time periods specified, and has in fact been used as such.³ However, such an interpretation is not strictly accurate. It would seem probable that the records of housing activity had been abstracted from returns made to the Ministry

1. M.O.H. Statistics (unpublished). See also Appendix 2.1. pp. After 1933 subsidised private housebuilding activity represented only approx. 0.75% of total private activity in England and Wales. (Bowley (1945), op.cit. p.271.) It is probable that within the OSA this figure was even lower. It therefore seems reasonable to accept the unsubsidised figures as representing total private activity without introducing significant distortion into the accuracy of any analysis or conclusions based on such figures.
2. A. L. Bowley, An Elementary Manual of Statistics (7th edn. 1952), p. 72. Prof. A. L. Bowley continued "... and it is always necessary to criticise arguments that are based on them...", see above pp. 153-74.
3. Marshall, op.cit. p.184-91.

of Health by the rating departments of all LAs in England and Wales.¹ It is therefore probable that they represent a record of the number of 'dwellings newly rated' within each local authority area during the time periods specified. Clearly this would be something different from a record of 'new dwellings completed' (or 'dwellings built') which would have resulted if the returns had been made by Building Surveyors' Departments.

In theory at least this could mean that any impression conveyed by the Ministry's statistics would be a distortion of the true picture of the number of dwellings built within the various time periods. Such distortions could possibly have arisen for at least two different reasons. For example, it was quite possible for a time lag to have occurred between the 'completion' date of a dwelling and the recording of its assessment for rating purposes. This was the consequence of the assessment procedure apparently adopted by most LAs² whereby a new dwelling was normally assessed not on its completion but as soon as possible after its occupation.³ Clearly, if such time lags did exist it would be important for any analysis of the Ministry statistics using relatively short time periods to acknowledge them since they may well have resulted in an overlap with some new dwellings being completed during one time period but being recorded in the Ministry records during

1. This is indicated by the form that the statistics themselves take.

2. During the years following the 1925 Rating and Valuation Act (15 & 16 Geo.V. c.90) the responsibility for the ratings assessment of property was in the hands of the LAs.

3. It was only at this point that it was possible to classify the dwelling according to its tenure. There is evidence that this was the practice within at least three suburban areas in Greater London (in the south, north, and east respectively), moreover the three officers interviewed were unanimous in their opinion that this was the common practice. Interviews, 5.1.70; 21.1.70; 23.1.70. (For obvious professional reasons, all three officers wished to remain anonymous.).

the next.¹ The degree of the overlap, and hence the distortion, likely to occur at either end of a relatively short time period within any area, would naturally have varied according to the length of the lag that occurred between the completion of dwellings and their valuation for rating purposes within that area. The conversations with officials who worked in LA ratings departments before 1939 indicated that generally speaking little time elapsed between the occupation of a dwelling (whether by its owner or otherwise) and its valuation. Consequently it would seem likely that the most important element in any time lag that might have occurred would have been the period between completion and occupation. This being the case, clearly any such time lag is likely to have been greater during periods of low demand (rather than high demand) and to have been increasing during periods of falling demand.

However, as with so many arguments, it is not the more theoretical suggestions that create the severest problems, but the quantification of those suggestions. It is so in this case and any attempt at an accurate assessment (or even a vague impression) of the actual size or importance of such overlapping within individual areas is fraught with problems of evidence. For example, there can be found no statistical evidence (or any other kind of evidence for that matter) on either a regional or a local level, to cross-check the validity of the assumptions made above. There can be found no evidence on a local level enabling an assessment of either changes that took place in demand levels, or to what extent such changes made themselves manifest in terms of larger time lags between completion and occupation (or in other ways, such as the slowing

1. The importance of such lags would become less important as a distorting factor the longer the time periods that were involved. It is therefore probable that over a period of five or six years, such as Oct. 1933 to March 1939, the significance of such lags would be negligible.

up of building operations by the builder etc.) And lastly there can be found no evidence on the basis of which relationships could be derived between shifts in demand, on the one hand and the number of dwellings remaining unsold by the time of the completion and the length of the time period between this date and that of the sale, and subsequently the occupation, on the other.

There is also another probable reason why the Ministry of Health statistics presented an inaccurate picture of 'new dwellings built'. This was the likelihood that dwellings other than those newly completed were included in the LA housing returns since they would also have included dwellings which for any reason were reassessed either upwards or downwards. Broadly speaking such dwellings fell into two categories. On the one hand there would have been dwellings into which had been built some additional facility: most commonly, perhaps, a garage which could add as much as £5 or £6 to the annual net rateable value of a dwelling. On the other hand, possible examples of 'conversions' of old properties into 'flats' would also have been included in the figures of dwellings which were assessed and rated within any given time period.¹ Where such conversions occurred their immediate impact on the figures would not have been small. For example, the fact that one large old house had been taken off the rating lists would not have been noted in any current figures being produced; however its reassessment as four separate dwellings (flats) certainly would have involved the addition of the number of the flats created to such figures.² The same would be true in the case of 'additions'.

In theory at least there appears to be a number of reasons for suggesting that the picture indicated by the Ministry figures could not be accurately described as a picture for the number of new dwellings

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1. For greater detail on this type of activity and its incidence, see below p. 193-6.
 2. Interviews with ratings officials, (south) 23.1.70; (north) 21.1.70.

built. However, in reality, how important were these phenomena in distorting this picture? The absence of evidence makes this impossible to quantify, particularly since the position almost certainly would have varied from area to area.¹ In view of this, and the lack of comparable alternative data, all that it is possible to do is to accept the figures for what they are, in spite of their inadequacy, and to utilise any conclusion derived from them as 'indicative' of both the 'probable situation' and the 'probable changes' that took place. To leave the discussion in this position is admittedly unsatisfactory, but, it is felt, inevitable.

(b) General: qualitative

The point has been implicitly maintained above that the Ministry of Health data relates to all dwellings rated within the various time periods cited, and not to all houses.² This needs to be explicitly stated, since although in Greater London at least housebuilding may have dominated the activities of the residential construction industry at this time, it by no means monopolised them. This fact is probably more important when private activity in dwellings 'to let' is being considered because the 'non-house' residential units which would have been included in this data were primarily 'flat type' developments which were normally let in this period.

These 'flat type' developments would have taken various (related) forms:

(1) The flat proper. Between the wars this was found constructed within two-storey structures, within blocks of more than two storeys,³ and situated above shops.⁴

1. See also above pp. 27-9.

2. Cf. Marshall, op.cit. pp.184-295.

3. Unless they were luxury dwellings, flats were rarely built higher than four storeys. Above this height the builder would have had to consider installing a lift mechanism of some sort.

4. These were a common feature of the landscape of any developing residential area between the wars.

(2) The Maisonette . These were rarer, although two-storey flats were commonly and mistakenly called 'maisonettes'. Where they were built they were generally found above shops or business premises of some description.

(3) Conversions This was the division of older, generally large, houses into a number of separate self-contained dwellings or flats, each of which would be individually assessed for rating purposes.¹

However, what is the evidence for the existence of such dwellings, and what was their importance in terms of the total number of dwellings newly rated?

First it must be acknowledged that there was a continual general demand for rented property in Greater London during these years, even though this was a period of high residential activity and there was no shortage of new dwellings available for owner-occupation.² Clearly therefore, given that some of the people who made up this demand were willing to live in flats, there existed a level of demand for 'flat type' accommodation. Furthermore, there is some evidence to suggest that to some extent this demand was fulfilled.

By the end of the decade most of the major residential development firms were constructing two-storey or maisonette-type flats, the vast majority of which were to let.³

"... in the years immediately preceding 1939 a fair number of such flatted houses were built in England ... Most of them were for letting and obviously they [were] most suitable for this purpose..."⁴

1. Interview with ratings official (south), 23.1.70.

2. The existence of a huge excess of demand for rented accommodation as late as 1939 in England and Wales, and particularly in the Greater London suburbs, was pointed out by Lady Simon, op.cit. p.10. While the same scarcity of accommodation had been noted earlier in the decade by Walter Harvey (Burnley B.S. and Chairman of the Building Societies Association during the later 1930s). See NHB, Aug. 1937, p.26; Building Societies Gazette, Sept. 1935, p.777. (Subsequently referred to as BSG.)

3. E.g. see SE, 5 Jan.1936, p.22 and 9 Feb.1936, p.22; NHB, July 1937, p.28 and Aug. 1937, p.15.

4. H. Ashworth, Housing: Housing Standards (1947), p.36.

One large firm, Bunting Construction Co. Ltd., in fact specialised entirely in the construction of two-storey flats and built extensively in many different areas in the outer suburbs. Also, during the second half of the decade, it was possible to find many examples of local builders who shifted part or all of their attention from house construction into this field.¹ Early in 1938 H. B. Bryant, writing on the building industry, noted that domestic building was mainly in houses and flats but acknowledged that the "progress has unquestionably been in the development of flat construction" and that such a flat construction had probably been "most marked in the South of England including London...",² while in the revised edition of one of his books F. Hawkins commented on the large numbers of blocks of flats which had been erected in the London suburbs in the years prior to 1938.³ However, this was not solely a late 1930s phenomenon, for a leading trade paper drew the attention of its readers to a burst of flat building which had taken place in the south-west and the Surrey suburbs during the second half of 1933,⁴ while at about the same time a contractor admitted to having extensive interests in flat developments (both in small blocks and two-storey structures) in the north-western, the western and the southern areas of the London suburbs. Further, he was quoted as saying (with reference to new flat construction of the

1. E.g. C. A. Pilgrim Ltd. in Enfield, Drayton Green Estates Ltd. in Ealing, Basil Gordon Ltd., W. L. Raymond (builder) in Edgware, A. E. Watson Ltd. in Bexley, W. T. Wood & Co. Ltd. in Hayes (Middx), Neasdon Property Co. Ltd., Central London Building Co. Ltd. in Kingsbury, Greenford Estates Ltd. in Greenford, G. L. Gorwyn Ltd. in Stanmore, R. C. Campbell Ltd. in Wembley. Also, a number of the larger 'regional' firms were active in this sphere, e.g. Davis Estates Ltd., New Ideal Homesteads Ltd., G. T. Crouch Ltd., Hilbery Chaplin Ltd., and, to a less extent, Wates Ltd.

2. Bldr, 14 Jan. 1938, pp.115-6.

3. F. Hawkins, The Development of Private Building Estates (2nd edn. 1938), p.109. (Subsequently referred to as Hawkins (1938)).

4. PBI, Jan. 1934, p.296.

type in which he was interested) that "... especially in London, there has been a tremendous development in the last few years".¹

There is also some evidence to suggest that activity in conversions was fairly strong in the OSA during the mid-1930s.² Furthermore, out of every one house converted anything up to four or five separate dwellings might result.³ Normally, unless the amenities of a particular dwelling were exceptional, the assessments made on converted flats were rarely above £13 r.v. (£20 r.v. in MPD).⁴ Together these facts meant that in areas where conversions were taking place, the number of units added to the local authority records of the number of dwellings newly rated in the lowest category would have been several times greater than the number of older houses which were converted during any given period; and it would seem that this number was by no means small. In 1934 a member of a large London firm of auctioneers and estate agents was quoted as saying that large numbers of large old houses were being bought annually by "investment buyers for conversion into flats".⁵ This observation was also made later in the same, and the following year in the same publication,⁶ although unfortunately no specific information was offered.⁷

1. E. Betham, ed. Housebuilding 1934-6 (c.1934), p.95. The developer was not named.

2. PH, June 1934, p. 392.

3. It could of course conceivably be a greater number than this, however normally it was lower somewhere between two and four. Interview with ratings officer (south), 23.1.70.

4. Interviews with ratings officers, 5.1.70, 21.1.70, 23.1.70.

5. The official opinion of Chamberlain and Willows, quoted in BSG, Feb. 1934, p.159.

6. E.g. see ibid. April 1934, and April 1935, p.74.

7. It is not necessary to look very far for reasons why there was activity in this sphere during the 1930s, and especially during the middle years. Part of the explanation is inevitably the interaction of the demand and supply forces mentioned earlier (see above p.193) which resulted in a scarcity of accommodation to let. However another part to the explanation must have sprung from the existence of the boom in the construction and sale of small houses and the consequent flooding of the very thirsty housing market with low- and medium-priced small houses. One consequence of this was the accelerated obsolescence, and hence the depression of the values, of the older and larger pre 1914 properties. This is a process that is not difficult to understand in the light of the size, labour-saving nature, and other advantages of the new smaller properties. It was clearly reflected in the assessment made by

As with the previous section (i.e. (a)), it is this lack of any specific evidence, either on an aggregate or local level, that prevents any quantification of the actual importance of 'non-house dwellings' in the Ministry data. The only evidence it has been possible to find has been on a rather non-specific secondary level and indicates that in the outer suburbs, and probably in most expanding urban areas, the creation of flat-type dwellings in these years was a not insignificant feature of private residential building activity. It is also highly likely that to this extent this type of residential development has figured in the periodic local authority returns made to the Ministry of Health.¹ More than this however it is not possible to say.

2. The meaning of the rateable value categories by which the data is divided

Between the Armistice and September 30, 1933 the records held at the Ministry provide no detailed figures of the activity of private unsubsidised residential builders. However, between 1 October, 1933 and 31 March, 1939 the products of this activity were recorded in three distinct categories according to their rateable-assessment. In the Greater London area (or more accurately, the MPD), therefore, all such dwellings newly rated were recorded in categories where net rateable values (r.v.) were below £21, between £21 and £35 inclusive, and between £36 and £105 inclusive.² Obviously therefore before it is possible to use the detail of the data it is necessary to attempt to evaluate the type and price of dwelling found recorded in the various categories.

/Chamberlain & Willows that the value of large pre-1914 houses had fallen during 1933 by between 15% to 20%. *ibid.* Feb. 1934, p.159.

1. Conversions appear to be a more common phenomenon between approx. 1932/3 and 1936/7 than during the last few years, while activity in two storey flats seemed to accelerate towards the end of the decade.

2. For all other areas of England and Wales, the categories were (1) below £14 r.v.; (2) £14 - £26 r.v. inclusive; and (3) £27 - £75 r.v. inclusive.

(a) Interwar rating assessment

Dwellings between the wars were given a double rating assessment: a gross rateable value and net rateable value, the latter assessment being derived from the former. The gross rateable value (g.v.) has been defined as

... the rent at which the hereditament reasonably be expected to let from year to year if the tenant undertook to pay all usual tenants' rates and taxes and the landlord undertook to bear the cost of the repairs and insurance and the other expenses, if any, necessary to maintain the hereditament in a state to command that rent.¹

From this assessment of g.v., a r.v. for the property was derived in theory by the deduction of a sum which was considered to be representative of the annual costs of repairs and insurance.²

However, during the 1930s it would appear that in few areas did this reduction bear any direct resemblance to these costs. In some areas the deduction was rather an arbitrary figure, while other areas attempted to use this as a means of graduating the burden of the rates on the behalf of the small householders.³

Superficially at least the evaluation of the type and price of dwellings to be found recorded in the various categories used by the Ministry would appear to be straightforward enough since the g.v. represented the assessed annual inclusive rent of any property and the

1. i. Rating and Valuation Act, 1925. Section 68, quoted in C. D. Bailey, R. E. Lake, W. G. E. Ormond, and H. J. Wright, The General Rate (3rd edn. 1967), p.42.

ii. During any reassessment g.v. was calculated on the rental evidence of that dwelling during one particular year. As a reassessment took some time the year taken was normally a number of years prior to the declaration of the completed reassessment. Thus the reassessment of 1934 was made (the word 'calculated' is too precise) on the basis of rental evidence taken largely from 1932, while the reassessment of 1952 (the first to have been systematically calculated on the basis of considered assumptions) used 1939 as its base year. Interviews with ratings officials (south) 23.1.70; (north), 21.1.70.

2. Ministry of Health, Valuation for Rates, 1939 (HMSO, 1944) p.6; Bailey, Lake, Ormond, Wright, op.cit. p.42.

3. Simon, op.cit. p.3.

r.v. the approximation of the annual exclusive rent of that dwelling. Hence if this relationship between 'rent' and rateable values existed, a dwelling that had been given a valuation of £27/20¹ between 1934 and 1939 should have had an inclusive rent of approximately 10/5d. per week, and an exclusive rent of approximately 7/8¹d. per week. Similarly a dwelling rated at £43/35² should have had an inclusive rent of approximately 16/6¹d. per week and an exclusive rent of approx. 13/6d. per week. In this light therefore it would seem that a dwelling recorded in the lowest rating category was let during these years at a weekly inclusive rent of below approximately 10/6d., while dwellings recorded in the intermediate category were let at inclusive weekly rents of between approximately 10/6d. and 16/6¹d.³

However, although this picture appears clear and straightforward enough; such an impression almost certainly misrepresents the true picture in at least two respects.

(1) During the 1930s the assumptions, procedure and rules on which rateable assessments were carried out, both over the country as a whole and within individual regions and areas, were far from uniform. Furthermore, many of the assumptions used in this process by many LAs, with whom the responsibility for assessment lay, had been quite arbitrarily derived. This was also true of their application, a deficiency fostered and exaggerated as a result of the absence of any clause in the 1925 Rating and Valuation Act insisting on the use of fully qualified assessors, and the absence of any specific guidelines within it. In view of the above and the fact that there were

1. I.e. £27 g.v./£20 r.v. This is an actual example of the differential involved between these two figures, and was taken from the records of the Rating Dept. of Hendon UD. The dwelling was at Burnt Oak, Edgware.

2. Also an example from the Hendon records.

3. This would appear to indicate the accuracy of previous explicitly and implicitly stated opinions on the types of dwellings recorded within these categories.

approximately 1,500 separate LAs in England and Wales each in charge of the assessments within their own areas, the extent of the inconsistency and irregularity taking place in the evaluation of property between areas and even within areas must be obvious.¹

Although it has not been possible to discover many actual examples to use in support of these points, evidence has been uncovered which does serve to illustrate them in addition to further indicating how unreliable the rateable categories could be as indicators of the types of dwellings built if taken solely on their face value. Firstly, the striking differences between the methods of valuation used by LAs can be seen by a comparison of Barnet UD and Barking UD located respectively in the northern and eastern outer London suburbs. It would seem that during the 'thirties the official yardstick used by the Barnet rating department was that a valuation of between 7½d. and 9½d. (depending on the location of the dwelling) would be put on every superficial footage of a dwelling (i.e. the square footage of a dwelling on the basis of its external measurements.) The official yardstick of Barking was quite different, however, with a value of between 8d. and 9d. placed on every square footage of carpet area within a dwelling (i.e. the square footage of the inside area of the rooms of a dwelling, excluding the stairs, the halls and any passages).² The possible variation in valuation levels within even the OSA can clearly be imagined from this example, and its existence and extent must be even more apparent when it is realised that, prior to the 1956 revaluation, individual LAs had little or no immediate

1. The lack of uniformity between areas and within areas, and the arbitrary nature of rateable assessment was noted in an article in H & ED, Mar. 1938, and it was a point stressed by all three ratings officials interviewed.

2. Interview with rating official (north), 21.1.70.

contact even with adjacent authorities on evaluation matters.¹

Secondly, the arbitrary element which must have existed in many of the assessments made within individual areas must at times have been extremely large. For example, in Southgate in north London the inter-war assessors were faced with a newly built road running down a hill. The houses were, to all intents and purposes, identical in specification and it was found later that the inclusive rent charged on a number of those that had been let was virtually identical.

However, when it came to their assessment the LA assessors had decided that the lower down the hill a dwelling was built, the poorer its position, and therefore the lower valuation it should be given. These houses were consequently divided into blocks, delineated by the junctions which cut the road at progressively lower points on the slope and each on this basis were assessed. From conversation with assessors who had experienced inter-war practice it would seem that such examples were by no means isolated.

(2) "... there is more than a little suspicion that houses built between the wars were undervalued for rating purposes."² Moreover in making this statement there can be little doubt that Dr Cleary has understated the situation. Another, and this time contemporary, source observed that seldom did local authorities assess g.v. at 100% of the 'correct valuation',³ and that if an observer examined in detail the rating practice within the approximately 1500 LAs of England and Wales he "would find that the houses built since 1919, costing anything up to about £800 were, in very few areas, assessed at 100% of their

1. Ibid. This point was also made independently by the two other ratings official interviewed. If this was true for the adjacent areas how much more must it have been true for areas in different parts of a locality, or the country?

2. Cleary, op.cit. p.235.

3. For definition, see above p. 197

rent ...".¹ In fact Lady Simon calculated that only 26 rating areas assessed the small modern house then being built at 100% of its rentable value.² For the rest her evidence showed that practice varied widely, ranging between 40% and 100%, and she calculated that the average level for England and Wales as a whole was only approximately 69% of rent.³ However, whatever the cause of this undervaluation (and the irregularity of this undervaluation), it appears quite clear that its existence shows that a translation from r.v. to 'type of dwelling built' (or perhaps more importantly the class of the occupant of the type of dwelling built) within any area just is not possible without a rather more detailed examination of the relationships involved, if any, in actual individual cases within specific areas.

Yet again the problem of evidence is paramount. It is true that newspaper and other advertisements often stated the price, and/or the weekly outlay (repayments or rent), however it was extremely rare to find any statement of the r.v. of the dwellings advertised, or even the probable weekly rate payment required. For rating information therefore, it was necessary to rely on sales brochures.⁴ In consequence it must be appreciated that it has been possible to obtain only a limited number of

1. Simon, op.cit. p.8-9. The assessment of larger dwellings tended to be far more accurate than smaller dwellings, however, from other evidence the price level noted in this quotation could be increased with accuracy up to at least £1,000. Interviews with ratings officials on 5.1.70, 21.1.70, and 23.1.70.

2. I.e. only approx. 1.7% of the total number. ibid. p.9.

3. i. Ibid. The reader is not told specifically why g.v. assessment levels were so far below 'correct valuation' levels nor whether it was intentional, although it was noted that some areas did attempt to graduate the rate burden on the small householder (see above p.97). However for the most part it would seem that it was the great variation in assessment technique etc. used by different LAs that was most important in creating this situation.

ii. This situation was confirmed by two of the rating officials interviewed (north), 21.1.70; (south), 23.1.70.

4. As can be imagined those brochures that have survived are now few and far between. Moreover, even some of those that were uncovered did not supply this sort of information.

examples, which inevitably must similarly limit the basis of any conclusions that are drawn from them.

Within the Greater London area during the second half of the 'thirties it would appear that a £19-£20 r.v. was the assessment which was generally placed on a dwelling with a price of between £650 and £700.¹ A tentative suggestion should also be made for the upper limit of the intermediate valuation category (£21-£35 r.v. in M.P.D.) even though the evidence is even more sparse. One of the assessors interviewed suggested that in these years this would probably have been a dwelling costing approximately £950.² Alone of course this is not fully satisfactory; however, broadly speaking the fragmentary published evidence researched does seem to support this assessment and in fact suggests that it was perhaps a little low. For example, a semi-detached Laing house priced at £1060 and built on their Broadlands Estate in Edgware around 1937-38 was valued at £35 r.v., while a detached house on the same estate which sold at £1095 was given a valuation of £34 r.v.³ To the south of the river in Hayes, Kent, Charles Boot (Garden Estates) Ltd. were selling houses valued at £33 r.v.

1. i. For references supporting this conclusion, See below pp. 204-8.
 ii. The fragmentary evidence obtained did show that in some areas the upper figure was rather greater than this. In Southall, Middx. in 1938/9 houses that were selling at £680 were assessed at £17 r.v. (Clifford Estates Ltd., Sales Brochure, The Towers Estate, Southall (n.d.)). My thanks to Mrs. B. Howard of G. Ward (Ealing) Ltd. for access to this brochure). While to the north, in Sudbury, a few years earlier, a house that had been assessed at £19 r.v. had been sold for £775 (Osbourne, interview, 12.10.69), and in Abbey Wood, Kent, the figure appears to have been around £750 on some estates (Southern Railway, Southern Homes - Kent (1936), pp.10-11.). However to forestall possible criticism that the figure has been placed too highly, it has been decided to use £700 as the estimate of the highest value of a dwelling to be found valued within the lowest r.v. category.

2. Interview with ratings official (south), 23.1.70.

3. John Laing & Son Ltd.; Sales Brochure (n.d.)

on their Hayes Place Estate a few years earlier for £945,¹ while in Mill Hill, in north-west London, houses with a r.v. of £31 were being sold in 1938 at prices ranging between £995 and £1105.² In the light of these examples perhaps an assessment of between £1000 and £1050 would be considered reasonable.

Although the evidence presented is not substantial and it has not been possible to allow fully for the inconsistencies of rating procedure and practice occurring between areas, it has been possible to suggest tentatively a certain range of price levels for dwellings valued at stated r.v. levels. It is now necessary to establish broadly the level of inclusive weekly payments required in order to purchase dwellings sold at these prices during the years after 1934.

An attempt to establish an average inclusive weekly payment level for any given dwelling is of course not without its problems, for many variables existed which could have affected it. For example, the proportion of price required as a deposit, the rate of interest charged for purchase finance, the length of repayment allowed for the purchase loan could all influence weekly repayment levels one way or another. On the other hand, by 1936 possible variation from such sources had been minimised. There was a uniformity among the majority of building societies with respect to interest rates and periods of loan, and, although there was some variation of the level of deposit required (depending normally on the attitudes of the builder rather than the lending agency), for the most part deposits demanded on small house purchase stood at about 5% of the building society.

1. Sales Brochure, Hayes Place Estate (n.d.). My thanks to Mr F. Tipples of the First National Housing Trust Ltd. for access to this brochure.
2. Geo. Reed & Sons Ltd, Sales Brochure, Golf Course Estate, Edgware (n.d.)

valuation.¹ After 1936 changing costs were probably of greater importance in any shifts in the weekly payment levels of any given structure and thus would probably have had an upward influence. Examples taken from the middle of the decade are therefore of far more relevance than they would have been if the fall in costs of the first half of the decade had continued.

(b) The upper limit of the lowest r.v. category

A number of examples from various areas have been collected in the hope that they will begin to show the sort of inclusive weekly payments actually demanded of the purchasers of dwellings probably valued at £20 r.v. or just below. In Hayes, Kent, a semi-detached house, sold in the mid-1930s at £655 on a mortgage to be amortised over 23 years and requiring a deposit of approximately 8%, cost 20/10½d per week inclusive to buy;² while in Orpington, Gleeson Developments Ltd were selling dwellings at £695 (5% deposit) which could be purchased for 20/1d. per week inclusive;³ and to the north in Abbey Wood, houses sold at £720 were being bought for an inclusive repayment of 23/8d.⁴ To the north of the river the situation seems to have been fairly similar. In Essex, for example, a house built in Romford in 1936 by Hilbery

1. Almost invariably the building society valuation of a dwelling coincided with the builder's selling price. (BSG, Dec. 1933, p.900. This point was also made by almost all persons interviewed.) The practice among builders concerning the proportion of that valuation/selling price required as a deposit did vary however, albeit normally within a relatively narrow range. For example, John Laing & Son Ltd rarely sold a house with a deposit of less than 7% of the selling price. On the larger house (i.e. those houses selling at over approx. £1,000) the deposit was normally 10% or more (a building society requirement of all builders).

2. Henry Boot (Garden Estates) Ltd, op.cit.

3. Gleeson Developments Ltd, Sales Brochure, Gleeson's Orpington Estate (n.d.)

4. Southern Railway, op.cit. pp.10-11.

Chaplin Ltd, with an assessment of £19 r.v., was priced at £625 and cost an outlay of 23/6d. per week to purchase,¹ while in north-west Middlesex one Laing house, valued at £20 r.v. in 1938 cost £665 or 22/11d. per week inclusive to purchase.² Laing sales brochures also provide other relevant examples. One of their houses priced at £645 (assessed at £19 r.v.) cost 22/11d. per week inclusive, while another in 1938 sold at £595 was valued at £17 r.v. and required an inclusive outlay of 20/5d. per week.³ Two years earlier a house on their Belmont estate priced at £680, had an r.v. of £18, and had an inclusive cost of 21/1d. per week.⁴ An even more striking example can be found in west Middlesex, for on an estate in Southall houses valued at £17 r.v. and priced at £680 in 1938-39 cost just over 22/-d. per week to purchase.⁵

Information on the inclusive weekly rent required on various priced and rated dwellings is even more difficult to come by and the evidence presented is consequently even briefer than that noted in the previous paragraph. However, if it is assumed that the landlords concerned were informed about current market rent levels, the evidence does suggest a certain broad relationship between the r.v. and the inclusive market rental outlay required on a dwelling.

For an investment in a dwelling for letting purposes to be a worthwhile enterprise it is necessary for the rent charged to be high enough to raise a return which would contain an element of profit above

1. Chaplin, interview, 5.1.70.

2. John Laing & Son Ltd, Sales Brochure, Elstree Estate (n.d.), p.4.

3. Ibid. My thanks to Mr K. G. Jerrard of John Laing & Son Ltd. for access to the Laing brochures cited.

4. John Laing & Son Ltd, Sales Brochure, Belmont and Canons Park Estates (n.d.). When these Laing figures are being considered it should be remembered that the loan purchase terms required repayment over a 23yr.period and normally a deposit of at least 7%. Therefore where dwellings of these prices were sold over a 20 year period and/or required a 5% deposit, these repayment levels would have been greater than those quoted.

5. Clifford Estates Ltd., op.cit.

and beyond the interest on, and repayment of, capital and an allowance to cover repairs, general maintenance,¹ management of the property, periods of vacancy, default by tenants, fire insurance, and the possibility of a sinking fund towards eventual replacement of the investment. Inevitably, therefore, the inclusive rent charged on a given dwelling would be higher than the outlay on loan repayments and rate charges required for the purchase of a similar dwelling for owner occupation.² Both actual examples³ and conversations with builders confirmed this as a fact.

In one area in Essex it appears that a dwelling with an r.v. of £19 was normally let at an inclusive rent of approximately 25/-d. a week. This was in about 1935/1936. In 1939 in a north Middlesex suburb, similarly rated houses on one estate were let by two private individuals, one at an exclusively weekly rent of 21/-d. and the other at an inclusively weekly rent of 27/6d. For the Surrey area it has been possible to obtain three separate examples; however they were all in areas located right on the edge of the outer suburban built-up area which may have influenced the rent levels to some extent. In the first area it was found that houses on one estate valued at £15 r.v. in 1936-37 were being let by the builder himself in 1939 for an inclusive weekly

1. Bowley (1945), op.cit. p.176.

2. i. See above pp.161-4.

ii. It is probable that the total weekly assessment by potential owner occupiers of the inclusive purchase cost of a dwelling would be lower than any inclusive weekly rental charge on a similar property. "It is ... doubtful whether the majority of purchasers made proper allowance for the cost of repairs in deciding whether to buy or not." (Bowley (1945), op.cit. p.176.) Also they probably would not have included any maintenance, nor any concept of profit, nor needed to allow for management, vacancies etc. costs.

3. The examples cited below have all been acquired from various ratings officials during conversations. For obvious reasons it is not possible to specify the locations of the examples used.

rent of 22/-d. per week. In the second area a number of new houses valued at £19 r.v. were being let at inclusive weekly rents of about 22/6d. per week in 1939, while in the same area a dwelling with a r.v. of £14 let at an inclusive rent of 18/6d.¹ The houses in the third area for which there is specific evidence were built by a dwellings organisation specifically for the purpose of letting. They were valued at £18 r.v. and were being let at an inclusive rent of 20/-d. to 23/-d. per week in 1939.

The evidence given by some of the builders interviewed of the processes by which some dwellings became letting investments also gave confirmation of the existence of a differential between renting and purchasing costs. Whether by necessity (because of the default of a purchaser) or by intention, builders did at times 'buy' their own dwellings, either on the basis of a mortgage loan, or outright if their businesses could bear the burden of the investment directly. It is quite apparent that, even when they were not making the investment with the aid of a building society loan, none of the builders spoken to considered discounting the investment over a longer period than 20 to 25 years and thereby being able to charge lower, but still economic, rents. It was universally considered that the immediate weekly outgoing on a rented inter-war dwelling was inevitably going to be greater than the inclusive outgoing under a mortgage agreement for owner-occupiers. For example, on a number of Wates estates the firm adopted a 'sale or let' policy normally devoting a small section of the estate exclusively to letting for those customers who preferred to pay rent. Although not the initial intention, this developed into an ingenious way

1. Not one of the officials interviewed knew of a dwelling built in the interwar years that had been assessed at a r.v. below £14 (in MPD).

of stimulating their sales performance on these estates. While people visited the estate with the intention of renting a new house, Wates' salesmen were frequently able to dissuade them from leasing, their most powerful and successful argument being the significantly lower inclusive weekly outlay required for the 'same' house if they should change their minds and decide to purchase.¹

(c) The upper limit of the intermediate r.v. category

On the assumption that the deposits required for a mortgage loan on such a dwelling would have been at least 10% of its valuation and that the remainder of the loan would have been repaid over 23 years, it would seem that the inclusive weekly outlay required to purchase a dwelling of around £35 r.v. during the date 1930s would have been in the region of 35/-d. to 37/-d. The evidence for this is again sparse, but it has been found that in Hayes, Kent, the repayment for a dwelling valued at £33 r.v. and built by Henry Boot (Garden Estates) Ltd. in the middle years of the decade cost 30/8d. per week.² Other illustrations have been found in the Edgware and Mill Hill areas of north London. For example, on their Broadfields Estate John Laing & Son Ltd. built one house costing £1060 which was valued at exactly £35 r. and could be bought over 23 years for an inclusive weekly payment of 36/4d;³ while on one estate in Mill Hill houses were built valued at £30 r.v. and £31 r.v. which required a weekly inclusive payment of 30/6d. and 31/3d. respectively if they were to be purchased.⁴

1. Seaton, interview, 23.1.70. This differential was also specifically noted by Mr C. H. Hefford, formerly director of New Ideal Homes Ltd. (formerly New Ideal Homesteads Ltd.) Although NIH Ltd. did not have a letting policy, occasionally private individuals bought their houses for letting/investment purposes. Hefford can distinctly remember times when he was able to direct people, who it had not been possible to dissuade from their desire to rent a dwelling, to such investors. He can also distinctly remember that invariably the rent these people paid was significantly higher than the combined weekly mortgage and rate payment required on a similar dwelling. Hefford, interview, 31.10.69.

2. Op.cit.

3. John Laing & Son Ltd, Sales Brochure, Broadfields Estate (n.d.)

4. Geo. Reed & Sons Ltd, op.cit.

(d) Past usage and interpretation of the r.v. categorisation

Contemporary commentators, interested parties, and more latterly economists and economic historians, during their discussions on the success or otherwise with which the housing problem in England and Wales was solved during the 'thirties required data which would enable them to evaluate the progress in this sphere in some quantitative way. Inevitably it was towards the published (and later unpublished) housing statistics of the Ministry of Health to which they turned, and especially to the lowest category included (i.e. those dwellings valued at up to £13 r.v./£20 in MPD). The rationale on which this action is based is of course, that since this was the lowest category specified within the available data, within this category will be recorded the evidence of working class housing activity. It is from this rather broad position that eventually the category as a whole came to be taken and accepted as a record of working class housing activity.¹ And so, particularly after the publication of more detailed statistical information by the Ministry of Health,² this category rapidly became the basis for all discussion and assessment of the working class housing problem and its solution.

Towards the end of the decade even the Ministry of Health itself had publicly and clearly stated its opinion that the dwellings rated within the lowest r.v. category were being occupied exclusively by working class families.³ The industry also was anxious to show how rapidly the housing

1. It is probable that this was as much a question of convenience as anything else since there was no further subdivision that could provide far greater accuracy without considerable effort.

2. Ministry of Health, Housing, etc. (HMSO, 1934-9).

3. Ministry of Health, 18th Annual Report, 1936-37, Cmd.5516 (1937), p.114. It might be thought that since it was the Ministry that issued the statistics they would have appreciated what they represented. However this is not necessarily true, and in fact is probably far from true. Prof. Bowley has pointed out the complacency that existed in the Ministry over the housing question, the success of housing activity, and the solution of the housing problem (Bowley (1945), op.cit. p.159). This appears also to have applied to their interpretation of their own statistics. See also above, p. 154.

problem of the country was being solved, and the importance of the role of private enterprise to this progress. In fact, the modesty of the official position in their interpretation of the data can be seen from a quotation from a major housebuilding trade journal in 1937: "The Nationally important point in the return¹ is the number built for renting to the working classes, that is the small type not exceeding £26² in rateable value."³ This obviously is a greatly exaggerated claim and, to be fair to the industry, was not representative of their opinions on this question which was more in line with the publicly stated official opinion. Later writers have also shared this view. To Prof. Bowley in 1945, dwellings with r.v. of up to £13 (£20 in MPD) were "the ordinary working class houses", and dwellings with r.v. of between £14 and £26 (£21-35 in MPD) were "the houses of the better-off artisans and lower middle-class families".⁴ Furthermore, in the discussion in the most recent publication on this subject this interpretation is still manifestly apparent.⁵

Although as yet it has not been possible to confirm or refute the accuracy of this interpretation, it is perhaps not necessary to look very far to discover its probable origins. It has been shown above that g.v. was in theory based upon the level of inclusive annual rent at which a dwelling might reasonably be expected to let.⁶ Taken literally therefore this would mean that for a dwelling valued at £20 r.v./£27 g.v. in Greater London a 'reasonable inclusive weekly rent' would have been in the region of 10/6d. Similarly, for a dwelling valued at £19 r.v./£26 g.v.

1. The statistics published in Ministry of Health, Housing etc. (HMSO, 1937). The statement for the six month period ending 31 March 1937.

2. I.e. £35 r.v. in the MPD.

3. Hbldr, July 1937, p.2.

4. Bowley (1945) op.cit. pp.79-80; also pp.53,172 where dwellings with r.v. below £14 (£21 in MPD) were described as "typical working-class houses."

5. Marshall, op.cit. p.190.

6. See above p.197.

it would have been exactly 10/-d.¹ Few observers of this question would dispute that dwellings let at an inclusive weekly rent of 10/6d. or below were within the reach of the vast majority of working-class families, and therefore could be considered in general terms as 'working-class dwellings'. Indeed, time after time during the 1930s calls were made by government and other interested parties (including the industry itself) for new houses to be built which had rents at this level in order to provide accommodation for working-class families which was within their means.²

Of course the argument up to this point by no means proves that the dwellings returned within the lowest r.v. category were not entirely 'ordinary working-class houses'. It merely casts doubts on the accuracy of the interpretation of the data by contemporaries and commentators since. Of course it may well be that working-class families were both willing and able to afford to purchase or to rent a new dwelling rated near the top of the lowest r.v. category in spite of the size of the weekly outlay required. This has yet to be investigated, and it necessitates an evaluation of the question - up to what level of weekly outlay for shelter would it be reasonable to describe as working-class?

1. For further and supporting detail, see above p. 198.

2. i. Although the contemporary interpretation may at least by understandable in this light, it does seem to indicate that contemporaries had a certain lack of awareness of the statistical basis of the data that they were using. It is possible perhaps that it was not until the investigations and eventual reports of the Ministry of Health's Departmental Committee on Valuation for Rates, 1939 (HMSO, 1944), and the subsequent writings of Lady Simon, that the methods used in the rating process and their inconsistencies began to be appreciated for the first time. It is certainly true that compared with the present day the collection and evaluation of statistics by government was still in its infancy.

ii. It is hoped that earlier examples have shown how unrealistic these figures are when thinking in terms of new privately built dwellings, while it should be remembered that no newly built dwelling came within the rent control legislation.

In this way perhaps it will be possible to evaluate more accurately the social boundaries presented by the lowest r.v. category. In turn this will help towards a more precise understanding of the type of families occupying dwellings returned in the intermediate r.v. category, for although there is less controversy about the nature of this category (the dwellings being occupied predominantly by middle-class families) there is obvious uncertainty about the social status of those families occupying the dwellings valued lower in its reaches.

(e) The expenditure of income on rent by the working-classes: the proportion of income spent on rent.¹

"There is no information available which would enable a precise estimate to be made of the proportion of wages paid in rent." This was stated in a report published by the T.U.C. in 1938.² In many ways, of course, it is unfortunately true. To produce a reasonably precise estimate of such a figure for the latter half of the 1930s would be well nigh impossible. On the other hand there does exist some fragmentary information on this matter, and, although it may not be as precise as it might be desired, it may well serve as an indicator on which tentative assessments may be made.

In 1935 Walter Harvey expressed an opinion that a weekly outlay "not costing the occupier more than one-fifth of his wages in rent and rates" was the maximum that could reasonably be expected.³ In view of

1. The discussion below will concentrate on the consideration of the social significance of the lowest r.v. category, as it has been around these figures that much of the discussion relating to interwar house-building achievements has been based. In doing so this is not to ignore the intermediate r.v. category for obviously in order to delineate the top strata of the lowest r.v. category will obviously mean the delineation of the bottom strata of the intermediate r.v. category.

2. T.U.C., Rents and Wages: A Survey of a Cost of Living Problem (1938), p.5.

3. BSG, Sept. 1935, p.777.

Mr Harvey's prominence in the building society movement at this time, it is probably fair to say that this was the level which most societies would consider to be a safe maximum and which in their opinion would not place an excessive budgetary strain on any family. Four years later, in 1939, this was the limit still recommended by the movement.¹ Apart from the building society movement there could be found no other explicit public expression of what this limit should be, especially for working-class families. However, two builders, Davis Estates Ltd. and The First National Housing Trust Ltd, did in an implicit way make their feelings known. Firstly, Davis Estates Ltd. in 1939 specifically designed a house for those earning 60/-d. per week and under involving an inclusive weekly outlay of 13/-d.² For those earning 60/-d. per week this involved an outlay of 22% of their income.³ The second company, a subsidiary of Henry Boot & Sons Ltd, built over 1,000 houses on an estate in Addington with the specific intention of letting them to working-class families.⁴ The inclusive rent for houses on this estate ranged from 17/-d. to 18/10d. per week,⁵ the implication being that these were reasonable rents for working-class families to pay

1. Ministry of Health, Valuation for Rates, 1939 (HMSO, 1944), p.40. Minority Report by Lady Simon.

2. NHB, April 1939, p.14. From the way that this scheme was heralded by the firm's publicity and by the trade press, it would seem that it was considered to be a considerable innovation and that it would be reaching down to a market that was at that time still untapped.

3. Of course, it is likely that the inclusive rent would have been higher than this, although it has not been possible to obtain any information on this point. The number of dwellings actually built under this scheme was probably very low as it was only announced about six months before the outbreak of war. The lower the income of any family buying these houses of course, the higher was the proportion of that income that was required in repayments to buy one of these houses.

4. C. H. Boot, Post War Houses (n.d.) p.19. This scheme was carried out in accordance with the regulations laid down under the 1933 Housing (Financial Provisions) Act whereby preferential finance rates were obtained by the company.

5. Boot, op.cit. p.21.

in the outer suburbs of Greater London.¹

Immediately it can be seen that to arrive at some sort of accurate and representative proportional figure is not going to be a simple task. Opinions will inevitably have their biases: on the one hand the building societies will inevitably have had to consider the safety of their investments, while on the other hand private housebuilders probably would have felt that working-class families especially should be prepared to pay rather more of their income than they were perhaps willing for such an important and costly item as shelter. It would therefore seem that such opinions can provide only rather vague guidelines on this question. However, it is perhaps possible to obtain greater accuracy from an examination of the reports of the various surveys made during the 'thirties which included such considerations.²

In 1944 the Ministry of Health published the majority reports of their committee on Valuation of Rates 1939; a Minority Report presented by Lady Simon was also published. In the latter she reported, among other things, how the Committee had during the late 1930s been given many examples of situations in the neighbourhood of London where the third of the income had to be spent on rent and rates.³

1. And that families with an income of 60/- a week (cf. Davis) should be prepared to pay something between 24% and 30% of it on shelter.

2. There are immediate problems with using such evidence. (1) For the purposes of this thesis the proportions recorded in the surveys are likely to be biased downwards to some extent because of the lower rents demanded of those living in controlled or even recently decontrolled dwellings, compared with uncontrolled dwellings. This inevitably means some limitation on its usefulness as a guide to the amount working class families might have been able, prepared, or forced to pay for a newly built, and hence uncontrolled, dwelling. (2) Where the surveys are national or of a provincial area, it is reasonable to assume that living costs of such items as housing were lower than they would have been in Greater London. Hence although wage levels were likely to be higher within the Greater London area, in general the proportion of income required for shelter in this area tended to be higher than in other areas in the country. General and provincial surveys would therefore have tended to underestimate this figure as it would have applied to Greater London families.

3. Ministry of Health, op.cit. p.39.

A more modest assessment emerged from the working class budget inquiry carried out by the Ministry of Labour in 1937-8.¹ Although the inquiry in fact covered the whole country, in his analysis Mr Nicholson was able to separate out the Greater London returns for individual assessment.² The data indicates that Greater London families in the enquiry tended to be of a fairly skilled working-class type, with no children or one child, and they all had a total weekly expenditure of 73/8d.³ The analysis showed that these families were devoting some 19.7% of their weekly expenditure to rent and rates, which in actual monetary terms represented 14/3½d.⁴ This evidence is interesting in two ways, firstly for its similarity to the publicly stated opinion of Walter Harvey and the building society movement. Secondly it would seem to indicate that although the Davis scheme was perhaps a reasonable proposition for the top strata of the working-classes, in 1939 it became uncreasingly unreasonable the further down the income ladder families were placed.⁵

1. Ministry of Labour, op.cit.; Nicholson, op.cit.

2. Ibid. pp. 374-5.

3. Ibid. As this is expenditure, it is reasonable to assume that income was a little higher than this, and hence the percentage levels to income was a little lower than the survey indicated. However, in general, there is unlikely to have been too great a difference between the income and the expenditure of a working-class family in these years.

4. Ibid. It is interesting to note from a comparative analysis of the Greater London and the national data in this survey that Greater London families with an expenditure of 72/8 a week devoted 6.3% more of this expenditure on rent and rates than the national average.

5. It should be remembered that Davis Estates Ltd. was a business organisation with the primary aim of selling houses to make a profit, and also of gaining publicity which would it was hoped help to sell houses. As such the accuracy or reality of its claim for those with incomes below 60/- a week would be unimportant so long as the market of those families with incomes of, and around, 60/- a week was tapped. The New Survey of London Life and Labour noted a concentration of working class weekly incomes at just above 60/- (see L.S.E. The New Survey of London Life and Labour, VI (1934), p.68. Subsequently referred to as L.S.E. The New Survey) and it would seem, from the way the 'Davis scheme' was welcomed by the trade press (e.g. NHB, April 1939, p.4.), that up to this date this section of the working-classes had not been catered for by the private sector.

On a more national basis evidence may be found in a survey carried out by the British Institute of Public Opinion (B.I.P.O.).¹ This survey, based on a random sample of 1,337 interviews, showed the percentage of net income apportioned to rent and rates by various income groups.² This evidence possibly provides a means by which the findings of Lady Simon and Mr Nicholson may be found to be compatible. Although Lady Simon talked in terms of the "proportion of income spent on rent", she never stated either the absolute incomes or rents involved. It should also be remembered that she was attempting to point out the unbearable financial strain under which many families in England and Wales were already placed in 1939 as a result of both high rate and rent costs, and in this way argue against any upward rateable revaluation that might add to this strain. It would seem reasonable to suppose therefore that in order to make her case stronger she used extreme examples, probably examples taken from families in the lowest income groups for whom even a relatively low absolute rent would represent a heavier relative burden than a higher rent could to a family in a higher income group.³ From the results of the B.I.P.O. survey it can be seen that, over the country as a whole as higher income groups were investigated, the proportion falls to the level which emerged from the Ministry of Labour inquiry and suggested as a maximum by Walter Harvey. The income range at which this occurred over the country as a whole was between 60/-d. and 80/-d. per week; in the Greater London area this range would have been somewhat greater, perhaps somewhere between 80/-d. and 100/-d. per week.

In addition, earlier in the 1930s a number of social surveys were

1. J. Goldmann, 'Expenditure on Rent', Bulletin of the Oxford Institute of Statistics VI(1944), 173-177.

2. Ibid. p.175. up to 40/- = 29.0% 80/- to 100/- = 17.6%
 40/- to 60/- = 21.8% 100/- to 120/- = 16.1%
 60/- to 80/- = 20.0%

3. Ibid; L.S.E, The New Survey, III (1932), p.57; T.U.C., op.cit. p.10.

carried out. In 1934 the University of Liverpool carried out their Merseyside Survey using a sample of 4,164 working-class families, receiving on average a weekly income of £3 per week and upwards and paying an average rent which was "less than 16% of their total income".¹ This, it must be admitted, was in the provinces, and therefore it is to be expected that a working-class Londoner's expenditure on shelter would have involved the outlay of a greater proportion of his income. An examination of the LSE's The New Survey, also carried out during the early years of the decade, shows this to be so. However, the increase in the proportion involved was by no means as great as might be expected. For working-class families with weekly incomes between 60/-d. and 80/-d. in Greater London it would appear that the average proportion of family income paid in rent was between 17% and 19%. On average therefore this meant a family weekly rent of approximately only 13/8d. This figure of course varied between specific sectors of the area: within the Western Survey Area (WSA), families with weekly incomes of 77/7d. to 82/6d. paid a weekly inclusive rent which averaged 14/1d. (18%), while in the Eastern Survey Area (ESA) it averaged 12/7d. (16%). Families with weekly incomes 20/-d. above this level in fact appeared to be paying only a little more in actual monetary terms amounting to only 1½d. per week.² The picture was similar when the outer boroughs within the two survey areas (the 'External' boroughs) were isolated. A family with an income of approximately 83/-d. per week was found on average to be paying an inclusive weekly rent of 11/3½d (i.e. 14%) and 15/5d. (i.e. 18%) in the ESA and WSA respectively, and although the eastern figure was lower and the western figure higher than the general average figure, neither of them showed a great variation from it.³

1. T.U.C, op.cit. p.8.

2. Such a low increase in rent relative to the increase in income meant that there occurred a substantial reduction in the proportion of income paid in rent, perhaps 3%-4%.

3. L.S.E., The New Survey, III (1932), p.57; T.U.C, op.cit. p.17. Table IV.

The more detailed breakdown of the importance of rent in income discussed above serves to confirm that the situation revealed in the surveys of the later years was also apparent earlier in the decade.¹ Furthermore, they show that rent as a proportion of income unquestionably decreased as the weekly income grew, and also - more importantly - that only among the very lowest income groups did the level of inclusive rent exceed the proportion of 19% to 20% of income.² It is interesting that even in the lowest category recorded (i.e. up to 42/6d. per week), rent never exceeded an average of 27% of income, while the proportion for the income groups between 52/7d. to 62/6d. and 77/7d. to 82/6d. was between 18% and 20%. These figures have an incredibly close resemblance to the evidence produced by the B.I.P.O. in 1944. They also indicate that for a working-class family earning over 60/-d. per week the variation between the income paid on inclusive rent between Greater London and the provinces was not very great, even though it is possible that the differential was larger for the smaller working-class family.³

(f) The expenditure of income on rent by the working-classes: some evidence on income levels of Greater London families

In the previous section some evidence has been presented on the proportion of income a working-class family were actually paying, and expected to pay, in rent. It is now necessary to discover what sort of wage and family income a working-class man and his family could expect to earn in these years. It is hoped that together these bodies of evidence may form a better platform on which to base future conclusions which will be made on the meaning of the housing statistics of the

1. See e.g. T.U.C, op.cit. p.17.

2. For each income group, rent appeared to take a larger part of income in the WSA than was commonly the case in the ESA. The data from the former area will be used in this paragraph. This will avoid any danger of understatement.

3. See Nicholson, op.cit.; also Ministry of Labour, op.cit.

Ministry of Health.

Although the actual figure would have varied from family to family,¹ the average weekly working-class family income in the WSA was found to be approximately 24% higher than the weekly wage of the average working-class man.² A similar situation was found in the ESA, and in 1932 a wage distribution for a sample of working-class men working in the Barking, West Ham, Tottenham, Walthamstow and Leyton areas was published.

Fig. 4.6 The distribution of weekly wages, and the equivalent family income, for working-class men aged 20-65 years working in Barking LB, West Ham GB, Tottenham LB, Walthamstow LB, and Leyton LB. c. 1930-32

Weekly wage of chief wage earner	Equivalent family income*	Proportion of working-class sample (%)
Up to 47/6	Up to 59/-	11.3
47/7 - 57/6	59/1 - 71/-	23.4
57/7 - 67/6	71/1 - 84/-	30.8
67/7 - 77/6	84/1 - 96/-	17.4
77/7 - 87/6	96/1 - 103/-	9.1
Up to 57/6	Up to 71/6	34.7
Up to 67/6	Up to 84/-	65.5
Up to 82/6	Up to 103/-	92.0

Source: L.S.E, The New Survey, III (1932), p.65.

* This figure has been calculated on the assumption that family income represented 125% of the chief wage-earner. L.S.E, The New Survey, VI (1934) p.75.

These figures speak for themselves and they were largely confirmed by those from the WSA sample. In this area it was found that only approximately 10% of all working-class male wage-earners earned over 80/-d.(100/-d.)³

1. L.S.E, The New Survey, III (1932), p.35.
2. L.S.E, The New Survey, VI (1934), p.75.
3. The figures in brackets both here and elsewhere in this section represent 'equivalent family income'.

per week, while the weekly wages of 50% of the men in the sample were under 60/-d.(75/-d.). This meant that 40% of the male workers earned between 60/-d.(75/-d.) and 80/-d.(100/-d.) per week.¹

Furthermore the sample showed a concentration of wage-earners around 60/-d.(75/-d.) per week.²

This survey was carried out at the beginning of the period for which the statistics of the Ministry are detailed and may be compared with the results of a survey made in 1937.³ This survey showed that of London families whose chief wage-earner earned under 80/-d.(100/-d.)⁴ 42.6% had a chief wage-earner with a weekly wage of under 50/-d. (62/6d.), while naturally the earnings of the main wage-earner in the other 57.4% varied between 50/-d. and 80/- per week. The figures for the County of Middlesex were remarkably similar (42.4% and 57.6% respectively).⁵ The survey also came up with the conclusion that "comparatively few adult male industrial workers can earn more than £3.10s.0d. per week..."⁶ which would also mean that comparatively few working-class family incomes in England and Wales would have been above 87/6d. In Greater London, where wages were above the national average, this figure would have been a little higher, but probably not greatly above 80/-d.(100/-d.). Clearly the distribution and levels of income earned by working-class families had changed little in this respect during the five year period.

In this light the evidence presented in Ruth Durant's study of the

1. L.S.E, The New Survey, VI (1934), p.68.

2. Ibid.

3. M. G. Harrison & F. C. Mitchell, The Home Market, 1939 edn. (1939), p.65.

4. In 1937 this represented 65.5% of all families in all income groups within London.

5. Ibid. It is difficult to use the figures for the other counties (i.e Kent, Surrey & Essex) since only part of their areas lay within the Greater London area. However their experience does not appear to have differed greatly from that of Middlesex or London AC.

6. Ibid. p.96 (underlining mine).

LCC out-county estate at Burnt Oak becomes relevant.¹ In 1934 the New Survey of London Life and Labour noted that the LCC cottage estates were occupied mainly by the more elite sections of the working classes.² It would seem, furthermore, that the tenants living on the Watling Estate were rather better-off than the average resident on an LCC out-county cottage estate;³ in Miss Durant's words, "a comparison of the wages of chief wage earners points in fact to a slightly more comfortable position of Watling tenants ... the majority ... represent particularly prosperous forms and phases of working-class family life ..." 'Watlingers' therefore may be seen as the elite of the elite of working class sections of society in Greater London. However, in September 1937 it was considered that inclusive rents, charged on the dwellings on the estate by the LCC, constituted a 'great financial burden' to the tenants.⁵ Thus it would seem that many even of the elite of the elite working-class families were finding difficulty in affording the inclusive rents of the dwellings on an estate where the majority were inclusively let at below 20/-d., and some as low as 11/8d., per week.⁶ It would therefore seem clear that vast majority of working-class families in these years would have found great difficulty in paying an inclusive rent as high as 20/-d., and it was only the minority who were able or willing to endure such a budgetary strain. After all, even for the better-paid working-class families (with an income of 100/-d. or above per week), a weekly outlay

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1. R. Durant, Watling (1939).
 2. L.S.E, The New Survey, VI (1934), p.14.
 3. For details and a comparative picture of the LCC out-county estates, see LCC, Housing Statistics 1935-6 (1938).
 4. Durant, op.cit. pp.3-4.
 5. Ibid. p.7.
 6. Ibid.

of 20/-d. represented a fifth of their income spent on shelter,¹ while in these years an increase of a few shillings to this charge would be sufficient to exert some measure of budgetary strain and require a reorganisation of budgetary priorities within the family to cope with it.

Evidence from the surveys of the two LCC out-county cottage estates at Becontree and Burnt Oak reinforces these points, and indicates the limitations of working class income levels in this respect, with a more direct relevance to the product of the private sector. These two surveys provide documentary illustrations of some of the difficulties experienced by those families of the working-class elite who had moved out to the estates from inner London and who had later transferred from the LCC cottage estates to the higher status of nearby private estates.² Those families which succeeded at Burnt Oak were frequently able to do so only with great financial difficulty, and indeed some were forced to adopt such expedients as letting or sub-letting a part of their dwelling in order to maintain the increased weekly outlay required;³ while at Becontree there was quite a body of evidence on families who had moved from the estate in order to purchase or rent houses on bordering private estates, and who had a year or so later re-applied for an LCC dwelling and readmission to the estate. It was not uncommon to find such families forced to return to the inner London area.⁴

The above evidence would appear to suggest that the vast majority of working-class families were not able to afford the weekly cost of a newly and privately built dwelling valued within the top stratas of the lowest r.v. category, and indeed that such dwellings were out of the

1. See above pp.211-2.

2. The surveys (Durant, op.cit. and Young, op.cit.) gave no evidence of the r.v. of the privately built dwellings involved. See also Economist (Building Societies Supplement), 1 July 1939, p.8.

3. Durant, op.cit. p.17.

4. Young, op.cit. quoted in PBI, Aug.1934, p.425.

reach of many of those families who were considered to be the elite of the working-class. Moreover, it seems clear that, although some of the most prosperous working-class families may have been able to afford to buy or to rent dwellings valued in the intermediate r.v. category, the assumption of the Ridley Committee in 1937 that these families represented a major element was unquestionably a gross overstatement.¹

The undeniable fact that some of the most prosperous working-class families were renting or buying dwellings valued in the intermediate r.v. category should not, however, misguide the reader into assuming that the working-classes were the sole occupants of the dwellings valued within the lowest r.v. category. There is evidence that clearly suggests that significant numbers of families rather higher up the social scale were almost certainly also occupying such dwellings.

In 1938-39 an enquiry was undertaken by the Civil Service Statistical and Research Bureau of a random sample of public officials and employees, all of whom were receiving salaries of over £250 p.a.² The occupations covered in the survey fell into three categories (civil servants, local government officers, and teachers) and of the sample 598 persons had annual incomes of between £250 and £350; 507 between £350 and £500; 186 of between £500 and £700; and 69 persons had annual incomes of over £700. The returns revealed much interesting budgetary information on this middle-class group including the average levels of inclusive weekly rent paid by those within each income group who chose to lease their dwellings. For the above income categories these were

1. The Ridley Report, Cmd. 5621, p.19. The committee themselves admitted that the information on privately-owned new houses on which they based their statement had been 'very incomplete'. ibid. p.17.

2. Massey, op.cit.

18/10 $\frac{1}{4}$; 19/8 $\frac{1}{4}$; 26/5 $\frac{1}{4}$; and 41/5d. respectively. The implications of these findings are immediately obvious. Many lower middle-class families¹ were clearly paying inclusive weekly rents which (if they were for new privately built dwellings, and the assumptions made earlier in the chapter are correct (pp.) would mean that in all probability they were occupying dwellings which would have been classified within the lowest r.v. category. Furthermore, it would seem that even some families in which the chief income earner earned between £350 and £500 per year (135/-d. to 200/-d. per week) could have been doing so also.²

That lower middle-class families were paying such rents is confirmed by the results of surveys carried out in 1937 and 1944. The former revealed that the average inclusive weekly expenditure on rent for families with a total weekly expenditure of 145/5d. was 18/9d;³ while in 1944 it was found that on average in families where the weekly income of the chief wage-earner was 80/-d. (100/-d.) to 100/-d. (125/-d.) and 100/-d. (125/-d.) to 120/-d. (150/-d.), the inclusive weekly rent paid was 15/10d. and 17/9d. respectively.⁴

1. Approx. 37% of the lowest income group included in this survey rented

2. i. Massey, op.cit. pp.169-70.

ii. The fact that the sample, and therefore the returns, were national has not been overlooked. The sample was planned so that the participants would be balanced proportionally between London and the provinces according to the population levels. Because the Greater London area tended to have a greater proportion of government officials the balance had to be adjusted accordingly. Hence approx. a third of the sample were Londoners. (ibid. p.195). Therefore, although the absolute rent data that emerged might tend to understate the Greater London levels, the degree of understatement would have been far smaller than might be supposed. Moreover, to invalidate the above argument the actual Greater London rent levels would have had to have been over 50% higher than the stated figures. See also pp.214-6.

iii. The fact that the dwellings occupied by such families were not necessarily new dwellings has not been overlooked either. However it has for the most part been disregarded, since it is reasonable to assume that these families would be among the most anxious to live in the airier, labour-saving new houses that were coming on to the market during this period.

3. Harrison and Mitchell, op.cit. p.94.

4. Goldmann, op.cit. p.175.

(g) Conclusions

Sufficient evidence has been presented in this section to indicate that, at the very least, the Ministry of Health housing data (categorised by the r.v. of the dwellings recorded) is not quite so straightforward or accurate a guideline to housebuilding performance - either quantitatively or qualitatively - as it might initially appear, or in fact as it has been assumed. However, from the detail researched it is perhaps possible to obtain a more accurate idea of the meaning of the housing data in terms of the social class of the occupants, even though this assessment will of course still be far from precise.

The newly rated houses which were let privately during the second half of the decade (even those valued below £21 r.v.) appear to have lain largely outside the budgetary reach of working-class families in the Greater London area. In one area north of the river a dwelling valued as low as £15 r.v. was let at 22/-d. per week, and, although there is evidence in other areas of similarly valued dwellings being let at lower weekly rents, the evidence shows that even within an unfavourable residential area which lay on the southern perimeter of the Greater London area a dwelling valued at £14 r.v. (the lowest valuation known on a newly rated dwelling at this time) commanded an inclusive weekly rent of 18/6d. Moreover, within some Greater London areas the inclusive weekly rent charged for a dwelling valued high in the lowest r.v. category (i.e. £19 r.v.) was as high as 25/-d. to 27/6d. per week.¹ When these facts are coupled with the fact that, in the

1. See above pp.206-7; and this was a period when discussion on the supply of working-class housing was polarising around a suggested inclusive rent level of approximately 10/- a week, or perhaps a few shillings higher in Greater London.

Greater London areas during the latter 1930s, approximately 50% of all working-class families would rarely have had a weekly income above 75/-d, approximately 66% would have been unlikely to have had a weekly family income of much above 84/-d, and approximately 90% had a weekly income of below 100/-d;¹ and then considered in the light of the discussion within the above section; the truth of the assertion made in the first sentence of the paragraph must become obvious. However, if indeed this still leaves doubts in some minds the evidence of the fortunes of the elite of the working-class population on the LCC cottage estates (and the subsequent financial crises which frequently faced those families moving onto the private estates from these cottage estates)² and especially the clear evidence to show that a number of middle-class families were paying rents to live in dwellings which, if they were modern houses, as they probably were, would without doubt have been valued at below £21 r.v., must place the contention beyond all doubt. Clearly the dwellings valued at below £21 r.v. within the MPD were very far from being solely 'ordinary working-class dwellings'.

It would also seem that to the extent that flats were valued and returned within the lowest r.v. category, middle-class families would be found living in dwellings rated below £21 r.v. All the evidence possible to discover seems to indicate that private flats of any description were predominantly, if not entirely, the domain of the middle-classes. Only after the war were working-class families beginning to accept private flats as places where they were willing to live.³ Prof. Mowat has noted that before 1939 flats, especially those

1. See above pp.219-20. Approx. 65.5% of all families of all income groups in the London area earned weekly incomes below 100/-.

2. See above pp. 60-1.

3. Elsas, op.cit. pp.47-8.

situated in the London area, were for childless couples and small families of the middle-classes.¹ This opinion was confirmed by a private builder who considered the appeal of two-storey flats to be only to those people of "the well educated middle class...",² and also by private builders interviewed who had interests in this sphere.³ Without doubt, therefore, there would seem to have been factors (maybe social or economic; probably both) deterring working-class families from willingly inhabiting privately constructed flat developments.⁴

In view of the evidence researched, disagreement with the opinions stated and assumptions made by previous writers on the subject of house-building concerning the meaning of the Ministry of Health data, would seem to be unavoidable. The statement that "there is little doubt that on the whole teachers and civil servants were concerned with houses valued at over £13" (i.e., £20 r.v. in MPD)⁵ is not so much inaccurate as misleading. But, to follow the lead established by the Ministry of Health itself and to describe dwellings valued at below £14 r.v. (£21 r.v. in MPD) as "ordinary working-class dwellings", or those valued at between £14 and £26 (£21 and £35 r.v. in MPD) as "the houses of the better-off artisans and lower middle class families", at least in the context of Greater London experience, can only be considered to be inaccurate.⁶

1. Mowat, op.cit. p.460.

2. Betham, ed. op.cit. p.95.

3. E.g. interviews with Swanne, 30.10.69 (this builder specialised solely in speculative flat construction during the second half of the 1930s); Hefford, 31.10.69; Jones, 10.10.69; Townsend, 18.2.70.

4. The exception to working-class flat occupation in Greater London was on the LCC inner London schemes after about 1935, when a change in government subsidy policy led to a shift towards the construction of blocks of flats on relatively expensive land. In this case the working-class families had little choice.

5. Bowley (1945), op.cit. p.177.

6. Bowley (1945), op.cit. p.79-80. The author, although being unable to agree with Prof. Bowley on the interpretation of the Ministry's housing data, would hasten to add that, in his view, his more 'pessimistic' interpretation of the meaning of the data would tend to strengthen her arguments on the question of working-class housing provision during the 1930s, and the role of private enterprise in that provision. See above pp. 158-9.

Moreover, the evidence shows that it is not possible to use the data categorically as an indicator of the progress in housing provision. This is particularly true where the discussion concerns total working-class housing provision and even more so where it concerns the provision of working-class housing for letting. Inevitably this means that any conclusions drawn from a study of the data must be qualified and treated with care if, to put it mildly, they are not to be considered rather limited in their authority. This is not, however, to say that the data should not be used; after all, it appears to be the only material available, and certainly the only material available in such detail. What it does mean is that when it is used it must be used with all the caution that its limitations demand.

Appendix 4.4 A note on transport workers as 'good risks' as house purchasers.¹

It is interesting that transport workers, such as bus and railway officials and employees, were considered to be 'good risks' as house purchasers by speculative housebuilders during the 1930s. Perhaps part of the explanation of this, apart from the security of employment normally enjoyed by such workers, lies in the negligible travel to work costs which transport workers had to bear. Clearly the removal of journey-to-work costs as an item in any household budget, and particularly the budget of a household living in an outer suburban setting, must have represented a substantial weekly saving, and consequently the absence of such costs would have been likely to have had a considerable effect on a transport worker's willingness, and ability, to purchase a newly erected dwelling within the outer suburbs. Freedom from journey-to-work costs for example not only would have provided him with the incentive to move outwards away from his workplace to live in one of the new and much advertised dwellings in the outer suburbs (as long as he had no objection to the daily journey involved that is), but also, for any given level of income, it would have placed the transport worker in a better position than any other wage- or salary-earner to purchase such a dwelling since such other workers would probably have had to bear the increased cost burden of travel in addition to the increased weekly expenditure on shelter that the occupation of a modern outer suburban dwelling would almost certainly have involved.

1. See above p. 151.

Appendix 4.5 The house construction process

The source which forms the basis of this appendix is a typescript entitled The Construction of Housing Scheme written by Mr George Winstanley C.G.I.A., A.I. O.B., F.B.I.C.C., formerly of Richard Costain & Sons Ltd, and Richard Costain (Construction) Ltd. This piece was first written by Mr Winstanley in 1937, and was subsequently rewritten by him in 1945 from the dilapidated original.¹ As a source of information this typescript has unquestionable authority, for Mr Winstanley, a craftsman carpenter by trade, was intimately involved in the organization of the construction of a large number of Costain houses in Greater London during the later 1920s and early 1930s. It has been suggested that Mr Winstanley became Costain's youngest General Foreman when he was placed in charge of the site and construction of the firm's Brentwater Estate in Heasden during the second half of the 1920s. Following the completion of this estate of over 1,000 dwellings, Mr Winstanley was appointed site, or General Foreman, of an estate of a similar size at Sudbury Hill. For a while later he did the same job on Costain's Rylandes Estate in Dagenham before being moved by the company away from speculative housebuilding to take charge of the construction work on a hospital contract in Norfolk.

Clearly therefore the authority of Mr Winstanley's knowledge on the process of speculative house construction between the wars cannot be doubted. On the other hand it should be recognised that Mr Winstanley's knowledge was restricted to the process of house construction as it applied to the activities of Richard Costain & Sons Ltd, that is activities on a large scale, on large estates and of

1. My thanks must go to Mr Winstanley for allowing me to read this typescript.

medium-priced speculative houses. In consequence it must be accepted that the description of the house construction process given below will be biased to this extent. The extent of the variation in the actual house construction process which existed between firms is arguable. Almost certainly, by the 1930s, there was a high degree of uniformity in the basic designs and structures of the housing which was being erected within the Greater London area. On this basis it may tentatively be suggested that, perhaps with the exception of houses costing over say £1,200, the actual process of construction of speculative houses varied hardly at all, with the exception of labour used, whether direct or subcontracted. The description below is of a direct labour operation.

To the mind of the author the following description of the house construction process performs the not inconsiderable function of the provision of perspective. During the examination of a subject such as speculative housebuilding, it is very easy to lose sight of exactly what it is that is being considered, and to forget what in fact the house construction process actually involved. This is especially easy where statistics are being used. It is hoped therefore that this appendix will give the reader some idea, or perhaps a better appreciation of the organization and the complexity of the process involved in the construction of a two-storey semi-detached or terraced speculative house.

To aid clarity the description below will be of the construction process of one unit only. It will of course be appreciated that on any one estate a housebuilding firm such as Richard Costain & Sons Ltd. would have had a great number of dwellings under construction at any one time, and that they were thus faced with the complex task of phasing and carrying out this process over a large number of units at the same time.

The description will include many building terms. Some of the terms will be self-explanatory, but to those unfamiliar with building terminology some will be unknown. To include explanations of all the terms mentioned would serve to lengthen this appendix considerably, and also to complicate it unduly. In consequence to include such explanations would almost certainly detract more than it would illuminate. For those unfamiliar with building terminology therefore it would be advisable to refer to a dictionary of such terms. The most easily accessible is probably the Penguin reference work by John S. Scott, A Dictionary of Building (Harmondsworth, 1964). Readers may also find it useful to have to hand copies of one or perhaps two of the numerous illustrated books on house construction which are available, e.g. D. E. Warland, Construction Processes and Materials (1965); R. L. Barry, The Construction of Buildings (1963); and parts of Stuart Martin, Build your own House (1960) are just three possibilities.

The Process

On the assumption that the roads and main drainage for the estate, or at least its first section, had been completed and the ground levelled for building, it would appear that broadly the process of construction progressed in the following way.

The first move was for the foreman navvy and his gang to set out the house, pair, or terrace, on the ground with pegs and lines to the base measurements laid down in the plans. Always at this stage attention had to be paid to the building line and its distance from the road. Following a check on the pegged layout, the General Foreman put a gang of navvies to work to take the footings' trenches down to a level, and on to a firm enough bed to satisfy inspection by the local

authority.¹ In the meantime firm barrow runs would have been laid out for the transference of materials from the roadway on to the house site.

The trench work having been completed, the job moved on with a bricklaying gang marking, checking, and building the main walls up to the damp-proof course (D.P.C.) level, which during the 1930s was normally at least six inches above the crown of the road. (The exact specifications were likely to have varied according to the building regulations laid down in the local authority byelaws of the area in which the site was located). As this work proceeded along a block of dwellings the navy gang was then brought back to check that the ground had been completely cleared of tree and other roots, and to lay the oversite concrete, which in this period was normally a layer of four inches of concrete laid on consolidated hardcore. (Again the thickness of the concrete layer varied according to local authority regulations. All houses had to have a layer of oversite concrete under the ground floor, whether it was of wood or other flooring material.) The foundations were then concreted in, while care was taken not to fill in the land drain-pipe. The sleeper walls, on which were constructed the non-load-bearing walls, were then built up and a D.P.C. either of slate or a bitumen compound, was laid ready for inspection. After the

1. i. On the houses which Mr Winstanley was responsible for building in Neasden, Sudbury Hill and Dagenham the foundations of the midwalls were always taken deeper than the mainwalls, since the whole weight of the roof was later placed on the midwall. The distribution of the roof weight varied of course according to the design of a house. By no means did all speculatively built suburban houses have the same roof weight distribution as Costain's houses on these estates.

ii. N.B. a jump had to be made under solid brickwork and had to be lapped 12", not butted.

building inspector had passed the D.P.C. level it was time for the ground floor timber wall plate to be bedded, and on this the ground floor joists were laid. Also at this point all the front and back door, and the French window frames were fixed into position with supports and battens ready for the brickwork to be taken up around them.

The brickwork then proceeded, the brickwork on Costain houses apparently being taken up in a specific order. First the back corners were begun and these were followed by the back walls, the front corners, the side walls, the party walls and the chimney breasts, the mid walls and lastly the front, phased in that order. Initially the walling was taken up to ground floor window level, at which point the already primed window frames were to be fixed; meanwhile the scaffolders were erecting sufficient scaffolding (wooden poles lashed) and boards to enable the bricklayers to complete the first lift (i.e. up to just below the first floor joist level.) At this stage the carpenters should also have been trimming and cutting, or have already trimmed and cut, the first floor joists required, after which they had the roof carcassing timbers to cut to the required size. The window frames were then put into place by the joiners and over these frames and the external door opening a D.P.C. was fixed. The brickwork was then continued up all around up to the level of the first floor wall plate, enclosing all ground floor frames, and their respective lintels. The plate was then bedded and the first floor joists laid. Following the extension of the scaffolding the second lift (up to roof level) was taken up in a similar fashion to the first; the first floor windows and internal door frames being built in according to the specification. The second lift took the brickwork up to eaves' level with the exception of the party walls and chimney breasts which were completed right up to their highest points. As the brickwork was taken up care

had to be taken to ensure that all flues were properly parged.

At the top of the second lift the top wall plate had to be bedded, and in Costain houses of the early and mid-1930s at least, the level of the plate was measured 8' 1 $\frac{1}{2}$ " above the first floor joist level. The carpenters then erected upon this structure the roof timbers, including the ceiling joists or ties, and fixed the soffit and fascia boards. (During this period Costain, like the majority of speculative house-builders, favoured pitched roofs.) As soon as the roof was carcassed, the plumbers and tilers were put into action, as on any housing scheme it was, and indeed still is, important to get the roof covered as quickly as possible. First the plumbers had to provide the necessary number and specification of soakers and flashings for the tilers, and then fix the guttering around the edge of the roof. When this was completed the house was ready for the tilers to cover it in. (At this stage the plumbers did not fix the fall pipes. This was not carried out until after the external wall had been rendered.)

Following the completion of the roof tiling, the service carcassing was carried out. The plumber ran out the gas piping from the meter position to the positions of the gas stove and washing copper in the kitchen, and to a point in the sitting-room and one of the bedrooms. The electrician would at this stage run out his conduit, although the threading of the actual wiring was left to a later date in order to avoid the possibilities of damp, or wilful damage harming the wire. Where possible it was normal for the conduit to be laid prior to the fixing of the internal door linings in order that when the lining (or frames) were plumbed they could be placed slightly off-centre of the brickwork to master the size of the pipe. Also at this stage, in addition to running the gas piping, the plumber put in the main water piping to the kitchen sink position, and the flow and return piping in places which were to become inaccessible when the inner slab

walls were built.

On the completion of the first fixing of service piping the attention was turned to the internal joinery and carpentry. The first task was to clear the oversite concrete of any tile battens, roof timber ends, batts, or any other rubbish. The ground-floor floorboarding could then be laid. The hall flooring was always the first area to be completed for this would allow the stair fixers to commence their work in the erection of the stair flight. The cramping and nailing of the upstairs floor-boarding quickly followed the completion of the stair flight, although not before the carpenters had trimmed the joists to suit the given hearth sizes and had ensured that all the bridging between the joists had been carried out properly.

Concurrent with this internal work, the painters and plasterers were active on the outside of the house. Unless it had been painted before it was fixed, the painters were busy on the guttering, especially its inside, and on coating the fascia boards and the soft boards (if any) before the scaffolding was dropped a lift. The painters were followed by the plasterers who carried out any external rendering, normally pebbledash or painted cement, which was required. (On the Costain houses at Sudbury Hill for example, the rendering was taken right down to the ground course: see Plate However, practice varied in this respect, depending on the front elevation design required by the builder, and of course cost considerations. Some builders, notably Laing, rarely rendered their houses). For pebbledashing, first one, and sometimes two, layers of cement were plastered on to the brick-work, and then the pebbledash was applied. As the pebbledashing was brought down, the scaffolding was dismantled and the putlog holes were filled in and rendered.

With the scaffolding down a great deal of work would have been taking

place both externally and internally. Inside, the fixing of the plaster ceiling board, or the laths (for lath and plaster) was taking place. (This was normally carried out before the slab walls were built, as it reduced the wastage of boards or laths; also it gave the bricklayer the opportunity to wedge and steady his slab walls). On the completion of the preparation of the ceiling, the first fixing was carried out, which included the fixing of all door casings and window boards. In Costain houses this was followed closely by the erection of the slab walls by the bricklayers, and on these the plaster-work was to be floated. These casing walls were normally built on a 4" by 2" timber in order to give them a firm base.

It would appear that it was quite common for plasterers to use cement for the floating coat. At this point the electrician returned and dropped his conduit to the switch points, as well as getting the rest of his cutting and chasing completed. He did this work at this point in order to reduce to a minimum any cutting into the plaster which might be required. The plasterer then returned to complete the wall and ceiling plastering with a setting coat, which though hard, should not have been hard enough to prevent the absorption of any moisture or condensation in the room. The setting coat of plaster was followed by the concreting of the hearths and when this was set, the installation of the firebacks. Concurrently the glazier was active, glazing all the windows, and the plumber was at work with his first fixing, i.e. connecting the service piping to the bath, the basin, and the lavatory pan.

By this time the joiner should have been well progressed in the second fixing, i.e. taking off the door strips, hanging the doors, fitting the door locks, and fixing any mouldings and the stair handrail. (The fitting of all door furniture and electric light switches was normally left until after the painting and the wallpapering (if any) had been completed). By the time this was complete the plumber should

have been well under way with his second fixing of the bath, the hand basin, the lavatory pan and the kitchen sink. The plumber was followed closely by the wall tiler, who normally half-tiled the bathroom, part of the kitchen, and fixed the fire surrounds. (The mantel was normally left until later to be fixed to the wall and surround by the joiner.)

The interior of the house had by this time been swept out and kept clear ready for the painters; all the doors being wedged open and all windows wedged shut. In the meanwhile progress was also being made outside. While the plasterers were completing the rendering, the already partially excavated drain trenches were being deepened to the level prescribed by local building regulations. When the excavations were completed, a six inch layer of concrete was laid along the bottom of the trenches in which the piping was laid. It was run along the specified courses and through the interceptor just on the house side of the plot boundary. The drains then had to be tested thoroughly by a local authority building inspector before they could be filled in. (Where manhole covers were used, this was followed by the undercoating of all frames and mouldings.) The top coatings were then applied. (Priming, on the larger estates at least, normally took place before the woodwork, especially the window- and door-frames, had been fixed.) It would appear that it was unusual for the top edges of doors, picture rails, and architraves to be painted on speculative housebuilding estates, except of course where they were visible to the prospective purchaser, for example, when descending the stairs. The painting completed, all that remained of the decorating was the wallpapering or the distempering of the walls, whichever was chosen by the purchasers. Although many people must have had their new houses papered immediately, often this was not advised by the builders, who suggested that normally it was better to wait for six

months or so in order to allow the walls to dry out properly.

Apart from the fitting of the door furniture and the electric light switches, thus just left the last and in fact one of the most important jobs in the construction process - cleaning out. The floors had to be swept and scrubbed, all paint spots removed, and wall tiles cleaned. Some builders would also whiten the firebacks, which they felt, gave the rooms a much smarter appearance. The bath, basin and sink plugs, and the lavatory pull and seat were all fixed on the day before occupation. After the house had then been passed as fit for habitation by a local authority building inspector, it was locked up.

SECTION 2.

THE SPECULATIVE HOUSEBUILDER AND
SOME ASPECTS OF HIS ACTIVITIES WITHIN
THE GREATER LONDON OUTER SUBURBAN
AREA BETWEEN THE WARS.

CHAPTER 5. The structure of the speculative housebuilding industry, with particular reference to Enfield and Ruislip-Northwood Urban Districts.

The building and construction industry is the name given to that group of broadly related business concerns which are engaged in enterprises which involve the techniques of building. A definition was given in the Standard Industrial Classification, published by the Central Statistical Office in 1948:¹

Establishments engaged in erecting, repairing or decorating houses, shops, factories etc., including establishments specialising in particular sections of the work, such as plumbing, plastering, roofing or installation of heating and ventilating apparatus . . .

Establishments undertaking electrical wiring in buildings, etc., and the erection and maintenance of electrical signs . . .

Establishments constructing or repairing roads, bridges, docks, canals, railways, tunnels, airfields, etc., laying drains, sewers, gas mains and cables; erecting telegraph and telephone lines; open-cast coal mining; laying out sports grounds; and other similar work . . .

1. The structure of the interwar building and construction industry in Great Britain and the United Kingdom.

The above definition shows clearly that there is much more to the total building and construction industry than the relatively elementary activity of enclosing small bits of space for the purpose of shelter. Housebuilding is just one section of a broad industrial group of activities. From the point of view of an analysis of the structure of the housebuilding industry however the problem is further complicated by the fact

1. Central Statistical Office, Standard Industrial Classification (HMSO, 1948), pp. 23-4.

that there was no clear relationship between the type and/or size of any particular firm (or group of firms) in the industry and the type of construction or building activity that that firm (or group of firms) was involved in. In theory it was quite possible for a single firm to have carried out concurrently all, or at least a large number, of the various building construction activities mentioned above, providing of course that it had the necessary resources and technical knowledge to do so.

The national figures produced by the Censuses of Production ¹ were for all types of building and construction, and to disaggregate them accurately to give the types of building interests of individual firms or sizes of firm would present an impossible task. They might therefore be thought of little interest or relevance for the present work. However this is not completely true, since from an examination of the national structure of the industry as a whole it is hoped a number of general structural features will arise which may profitably be contrasted with the more specific housing information introduced later in the chapter.

(a) Some limitations of the data.

Before examining the census data in detail and considering

1. i. Board of Trade, Final Report of the Third Census of Production 1924 (HMSO, 1932), pp.273-88; Final Report of the Fourth Census of Production 1930, Pt. IV (HMSO, 1935), pp.178-98; Final Report of the Fifth Census of Production 1935, Pt. IV (HMSO, 1944), pp.1-18. Subsequently referred to as Census of Production 1924; 1930; 1935 respectively.

ii. The figures given in the 1924 and 1935 Census reports were for the United Kingdom (UK). The figures in the 1930 Census report were for Great Britain (GB) only, although some figures for Northern Ireland were also given separately.

the conclusions which may be drawn from it, it is necessary to say something about the accuracy and reliability of the Board of Trade information. It is important for example that the Census of Production figures should not be taken as presenting a completely accurate picture of the building and construction industry at these three points in time. It must be accepted that there are a number of problems associated with the information when it is used to provide a dynamic picture of the interwar structure of this particular industrial sector. These problems stem not only from the accuracy of the returns made by individual firms but also from the way that the information received was processed and presented by the Board of Trade.

Firstly, how accurate and reliable were the returns made by the industry to the Board of Trade? Between the wars the standard and sophistication of record keeping in the industry was extremely low. The constant references to the benefits of, and advice given on, good record-keeping in the trade press during the 1930s is an indication of the rarity of accurate documentation of the day-to-day activity of a significant proportion of the industry's membership.¹ This was especially true of the smaller firms but even firms which made a point of developing a good accounting system apparently found it virtually impossible to answer the Board of Trade's questions with any degree of accuracy. The result being that the returns which were made were at best vague approximations and at worst

1. E.g. in NIB, NFHBMR, Bldr, PB, and PBI. A specific example can be found in Bldr, 2 Dec. 1932, p.949.

complete fabrications.¹ Moreover there exist other inaccuracies in some of the published figures, for example in the 1924 Census there was an estimated over-valuation of the gross output of the industry of between £8 million and £18 million which arose from (1) the inclusion of work carried out on sub-contract in the returns of both the sub-contractor and principal contractor, and (2) the inclusion in their gross output statements of material sales between firms by all firms involved in such transactions.²

The other group of problems which arises and complicates the analysis of the census findings between 1924 and 1935 stems from differences in the design of, and in the processing and presentation of the information gathered from, the three inter-war censuses. As can be seen from Fig. 5.1 (next page), this has necessitated the computation of a number of estimates in an attempt to improve the comparability of certain figures both within and between censuses.³ The lack of detailed published figures for the industry in Northern Ireland in 1930 of course presents an important complication to any precise comparability of census findings over time. On the other hand it is notable how closely the 1930 G.B. and U.K. figures for the number of firms employing 'below 11 persons' and '11 persons and over', and the relative contributions of these two groups of firms to total gross output, coincide in proportional terms.⁴

1. This point was made during an interview on 10.2.70 with a former employee of one of the largest of the housebuilding firms active in the OSA between the wars.

2. Census of Production 1924, pp.275, 280.

3. All the estimates have been derived from information given in the three Census of Production reports.

4. See Fig. 5.1 (next page).

Fig. 5.1. The national structure of the building and construction industry and the relative contribution of different sized firms to gross output (value), 1924, 1930 and 1935

SIZE OF FIRM	1924 (UK)			1930 (GB)			1930 (UK)			1935 (UK)		
	Firms No.	%	Gross Output No.	Firms No.	%	Gross Output No.	Firms No.	%	Gross Output No.	Firms No.	%	Gross Output No.
Under 11	40,625 ¹	81.0	43,523 ²	43,620 ¹	84.0	54,488 ²	44,028 ¹	83.8	55,000 ²	67,450 ¹	88.6	83,030 ²
11-99	NK		NK	7,468	14.4	89,920	NK		NK	7,716	10.1	95,774
100-499	NK		NK	812	1.5	68,771	NK		NK	868	1.2	73,604
500 +	NK		NK	54	0.1	32,587	NK		NK	78	0.1	46,579
11 +	9,525 ¹	19.0	162,725	8,334 ¹	16.0	191,278	8,482 ⁴	16.2	194,318	8,662 ¹	11.4	215,957
TOTAL	50,150 ¹	100.0	206,248 ³	51,954 ¹	100.0	245,766 ³	52,510 ⁴	100.0	249,318 ³	76,112 ¹	100.0	298,957 ³

Source : Censuses of Production 1924, 1930 and 1935.

1. Total number of firms sampled in the BOT 100% survey.
2. Adjusted to include BOT estimates of gross output by firms failing to make returns.
3. Adjusted total gross output to include adjusted figure for small firms.
4. Approximate.

In view of the points made in the preceding paragraphs, it is clear that the information from the Censuses of Production of 1924, 1930 and 1935 has a number of limitations both with respect to its accuracy and reliability, and its comparability over time. On the other hand it must be accepted that at the present time these reports provide the fullest and most accurate picture available to the historian of the structure of the building and construction industry during the interwar period, and that there is no reason to believe that this situation will alter within the foreseeable future. For this reason it is necessary to rely on the census figures with all their probable limitations as the basis of the following analysis, while at the same time stressing the need for caution in their use and interpretation.

(b) The structure of the industry.

There can be little doubt of the truth of Prof. Bowley's remark that "the most remarkable feature of [the national structure of the building and construction industry of] the interwar period is the persistent importance of the very small firms employing ten men or less".¹ This is clearly revealed from an examination of the reports of the three interwar Censuses of Production.² However, although this feature was important, it remains just one part of an industry whose structure encompassed an extremely wide range of firm sizes. At the base of the structural pyramid there were the small firms

1. Bowley (1966), op. cit. pp.383-4; See also Census of Production 1935, p.7.

2. See Fig. 5.1. p.245.

noted in the quotation, whose interest lay primarily in maintenance, repair, subcontracting or new construction works, and some house-building. While at the peak there existed a very small group of very large firms with very long payrolls, who were involved in civil engineering activities as well as a wide range of other construction work. Lying somewhere between these two extremes were a number of other broad groupings. For example:

- (1) medium-sized building and civil engineering contractors doing all but the largest jobs within a locality.
- (2) speculative housebuilders and estate developers, with possible interests in flat development.
- (3) the smaller civil engineering contractors, and medium-sized general builders who were interested in small to medium-sized construction and alteration contracts, but who might also occasionally build a few houses either on a contract basis, or speculatively on their own account.
- (4) a large group of smaller medium builders who were primarily concerned with the construction of dwellings on a speculative basis, but who were prepared to carry out contract and sub-contract general building work in order to tide themselves over during periods of poor sales.

In past discussion on the structural form of the industry, a great deal of attention has been given to the small firm (under 11 persons) and to the reasons for the continued existence and growing significance of such firms over these years. On the national level, this category of firm increased in numbers and in relative importance: in terms of both gross output and in the proportion of the total employment within the

industry that they accounted for.¹ Of the two short periods covered by the three censuses, it would appear that their greatest growth in importance took place during the latter period (1930-35). This was especially true in terms of their contribution to the gross output of the industry, and their role in total employment within building.

Fig. 5.2. The importance nationally of firms employing under 11 persons in 1924, 1930 and 1935.²

Date	Firms		Gross output		No. employed	
	No. ¹	%	No. ²	%	No. ²	%
1924 (UK)	40,625	81.0	43,523	21.1	135,000	24.4
1930 (GB)	43,620	84.0	54,488	22.2	161,482	26.7
1930 (UK)	44,028	83.8	55,000	22.1	163,000	26.4
1935 (UK)	67,450	88.6	83,000	27.8	255,000	33.7

Source: Censuses of Production 1924, 1930 and 1935.

1. Total number of firms sampled in the BOT 100% survey.
2. Adjusted to included BOT estimates of gross output and numbers employed by firms failing to make returns.

However although the proportion of total employment associated with small firms increased, there appears to have been little change in the average size of the firms within this group.

1. See Fig. 5.2 above.

2. In view of the different areal base of the 1930 Census much of the following discussion will be carried out in terms of proportions where comparison between censuses is being made. However for reference purposes the absolute figures involved have been included in Figs. 5.1, 5.2, and 5.3.

In each of the Census years the average size recorded was somewhere between 3 and 4 persons per firm or establishment,¹ while in 1939 the average was still only 4.² The evidence therefore would seem to indicate that the increasing share of gross output being taken by the small firm was not the consequence of an increasing average size. It was rather the result of an expansion in the number of small firms entering and remaining in the industry during a period of expansion of the industry's gross output. Prof. Bowen noted this trend and added that in his opinion the part of their activities that was devoted to new construction work would probably be biased towards housebuilding rather than non-residential construction.³

Such a statement in isolation however, might be very misleading. It does, by implication, suggest that such firms were playing an increasingly important role in the expansion of house building activity, and this has by no means been established. Indeed such a statement does not say very much since it gives no indication of the form that this activity might have taken, or what role such firms might have played in the production process. Further it presents no evidence on the importance of new building in the activities of such firms.

Detailed analysis of the type of work undertaken by small firms is only available for those firms which made returns at the 1924 Census of Production, although some information is also

1. I. Bowen, 'Investment in the Building Industry. Part II', Review of Economic Studies, VI (1938-9), 203. Subsequently referred to as Bowen (1938-9).

2. Richardson and Aldcroft, op. cit. p.33.

3. Bowen (1938-9), op. cit. pp.202, 204.

available for 1935.¹ In 1924 approximately 70% of the gross output of small firms was accounted for by jobbing and repair work on buildings, while approximately 28% represented work on construction of new buildings.² Unfortunately this analysis reveals nothing on the extent of the input of small firms into unsubsidised new housebuilding, although elsewhere it has been suggested that this sector of the industry was responsible for approximately 13% of the total value of all work on new subsidised housebuilding at this time.³ Evidence is also lacking as to the form that the contribution of small firms to new construction work took, although it seems probable that not a small element was in the form of labour only sub-contract work for larger builders. At this point also, it is necessary to add the further perspective that, even if all the work undertaken on new construction by small firms had been completely devoted to housebuilding, this would have been equivalent to only something like 5%-6% of the total gross output of the industry. In the light of the above therefore the contribution of small firms to housebuilding in 1924 cannot be considered to have been of major significance.

It is unfortunate that no analysis of 'work done' by small firms was given for the 1930 Census, however it is known that

1. Census of Production 1935, pp. 2,9.

2. Jobbing and repair work would have included e.g. decoration, minor plumbing, carpentry, joinery and electrical work. Much would have been sufficiently limited in scale to be satisfactorily carried out by one or two craftsmen assisted by mates. New construction work would have included e.g. work on public buildings, places of public worship, factories, workshops, 'working-class dwellings', and 'other buildings'.

3. Bowen (1938-9), op. cit. p.202.

only five years later approximately 40% of the gross output of small firms was in new building construction work.¹ Over an eleven year period therefore there had taken place a significant shift in emphasis in the work carried out by small firms towards work on new construction. As the report of the 1935 Census noted, "it appears evident that the small firms shared in the great increase in new housebuilding [between 1924 and 1935]",² however it must also be acknowledged that although this sector of the industry clearly shared in the substantial increase in housebuilding work that was available and indeed increased its contribution to this type of work, this does not necessarily mean that small building firms shared in the increase as 'speculative housebuilders'. The tradition of sub-contracting, most frequently on a labour-only basis, various aspects of house construction work continued to be a predominant feature of the speculative housebuilding process, as it was carried out by the vast majority of house-building firms, right up to the outbreak of war in 1939.³ A second point which should be made in this context is that, although between 1924 and 1935 there was a shift in proportional terms away from building work other than on new construction by small firms, in absolute terms the increase in the value of the gross output of non-new constructional work undertaken by this sector was some £2,000 - £3,000 greater than that in the gross value of new building

1. Census of Production 1935, p.9.

2. Ibid.

3. The extent that this may or may not have been the case will be considered in the light of the local evidence examined later in the chapter, see e.g. pp. 284-5, 324.

constructional work.¹

On the basis of the evidence to hand it appears clear that the expansion of building potential and activity in the country after 1924 created good opportunities and a healthy environment for the small general firm of builders. During this period such firms were able not only to become involved in work within the sphere of speculative house construction, but also to exploit the expanded potential within the jobbing and maintenance sector of the industry. Indeed the potential for small firms in jobbing and maintenance work was expanding both in its own right and as a result of a degree of movement by small to medium-sized firms into other sectors of activity within the industry which appeared to them more interesting and/or more lucrative, for example larger contract works, speculative housebuilding, and medium-size estate development. Unfortunately at the present time the lack of evidence hinders an accurate understanding of the precise process involved, also an accurate idea of the importance, and changes in importance, nationally of the contribution of small firms to speculative house production. On the other hand the evidence that associates the growth in the contribution of small firms to the industry's growing total gross output with an increase in the number of small firms active rather than any significant increase in average firm size does tend to add substance to the idea that periods of building boom will tend to be accompanied by the entry of small firms into the industry, while in times of

1. An increase from approx. £30,000 to £48,000 compared with approx. £17,000 to £33,000 for new construction work. Census of Production 1935, pp. 2,9; See also Fig. 5.1. p. 245.

depression in building activity many small firms will leave.

Firms employing under 11 persons however comprised only one section of the industry and, although it was an important section, the multiplicity of the small builders and contractors should not be allowed to divert attention too far from the relative importance of larger firms. Therefore, before examining the implications of the existence and growth in the numbers of small firms, something should be said about other sections of the industry.

The 1930 and 1935 Censuses show similar patterns.¹ As the size of the firm increased, so the number of firms in each category progressively decreased in size. Furthermore, at both dates the great majority of firms employing over 10 persons were concentrated in the '11 to 99 person' category. The firms which employed over 99 persons were, by comparison, very few, while the number of firms employing over 499 persons was minute. Indeed this last category represented only 0.1% of all the firms in the industry in both 1930 and 1935. However the disproportionate importance of the larger firms' contribution to gross output relative to their numbers is clear from the Census figures. In 1935 for example, while the firms employing over 99 persons represented only 1.3% of the total number of firms in the industry, they were responsible for approximately 40% of the industry's gross output and approximately 33% of its total employment.

The lack of detailed gross output and employment information

1. See Fig. 5.1. p.245.

on firms employing over 10 persons in 1924 means that it is only possible to analyse changes within this section of the industry over the relatively short period of half a decade. In this period in fact there were no great movements or shifts in the structural balance of the industry; the one exception being a small movement away from the firms employing over 99 persons. This shift in fortune may be seen in Fig. 5.3. below.

Fig. 5.3. The importance nationally of firms employing over 99 persons in 1930 and 1935.

Date	Firms		Gross output		No. employed.	
	No.	%	No.	%	No.	%
1930 (GB)	866	1.6	101,358	41.2	210,676	34.8
1930 (UK)	NK	NK	NK	NK	NK	NK
1935 (UK)	946	1.3	120,183	40.2	249,330	32.9

Source: Censuses of Production 1930 and 1935.

For firms employing between 10 and 99 persons the decline in their share of gross output was even greater, although still not large. As a group their share of gross output fell from approximately 36.6% to 32.0%, and their share of total employment fell by approximately 5.1% to 33.4%. In terms of the total number of firms in the industry, their importance shrank from approximately 14.4% to 10.1%. This is most interesting when considered in terms of the housebuilding sector since the decline occurred in a category of building firm which has traditionally been regarded as the main core of the country's

housebuilders during a period of increasing, at times rapidly increasing, housebuilding activity.

There are a number of more obvious questions which arise from the analysis of this trend: for example, in which sectors of building did this decline occur? Was it in their role as housebuilders that they declined? Is it not possible that in some sectors they in fact gained in importance, but that a relatively greater decline in other spheres resulted in an overall net decline? In those spheres in which their significance declined, which section of the industry replaced them? Information on the type of work carried out by firms employing 11 or more persons is available for 1924 and 1935. The groupings used are admittedly broad, however, in spite of this the breakdown may be sufficient to give some indication of the types of work that the different categories of firm were more interested in, although to use them in any more definite way might be dangerous.

Over the eleven years between the two census reports, the interest of the firms employing 11 or more persons in work upon "unsubsidised dwellings, shops, offices, hotels and all other" increased from taking up 31.6% of the total value of their work to 42.3%. Over the same period, their interest in 'repairs and maintenance' declined from 26% to 22.8%, while their interest in 'other contracting' (which included work on additions) fell from 13.5% to 10.9%.¹ In this light, while it is difficult to say in which sections of

1. See Bowley (1966), op. cit. p.387. Table XI.

new construction (be it dwellings, shops, offices, hotels, or whatever) their interest increased, there would seem to be little doubt that their interest was shifting away from repair and maintenance work, and also from small contracting work. It seems likely that this interest was taken over by many of the large numbers of new small firms entering the industry.

Before progressing from this general appraisal of the nature of the national structure of the building and contracting industry to the more specific housebuilding sector, some time should be spent on considering the implications of the existence, and the growth, of the large number of small firms, and the reasons for the great variation in the sizes of firm that were able to exist and prosper within the industry.

For some reason, during the interwar years it was possible for the smallest size of firm to exist and prosper beside the large and very large establishments that were also developing and expanding at this time. This would seem to indicate that no one size of firm, or even range of size of firm, had an absolute or crushing economic advantage. Prof. Bowley notes two alternative reasons why this situation could come about. Firstly that in certain markets, small firms were in fact as efficient, or even more efficient, than the larger firms. And secondly that for some reason small firms were protected from the competition of the larger firms.¹ Other, more specific reasons have also been noted by Prof. Bowley.² For example,

1. Bowley (1966), op. cit. p.386.

2. Ibid. p.387. The majority of these points are restated, to a greater or lesser extent, by Richardson and Aldcroft, op. cit. p.35.

the use of extensive capital equipment on the site was unnecessary for many types of building, especially house-building. The facilities provided by the builders' merchants in the holding of stocks and the provision of financial and credit assistance, combined with good and prompt service, both operated in favour of the small firm with a limited available capital basis. The abundance of labour simplified the organisational procedures and hence the level of organisational ability and management required by any firm; and furthermore because all sites required detailed supervision, larger organisation had no particular advantage except perhaps on the largest projects. One other factor which probably sheltered the small firm was the relatively static nature of technology in the industry between the wars, particularly in the sphere of small buildings. This meant that the core of building knowledge on structures, estimating, and materials etc. required for the construction of a small building, or general building work, was quite adequate for a whole range of small and medium-sized building work.

Two other points may be made. The first refers to the ease with which it was possible for a craftsman to establish himself in a business on his own. In the majority of industries his chances of success were negligible; however in building, the limited amount of capital required, the ease with which specialist services could be bought, and the fact that it was unnecessary to have a full range of crafts within the firm before engaging in business, made it notoriously easy. This being so, it is not surprising to observe an expansion in the number of small firms in existence during a period of relative

prosperity. Furthermore, and this is the second point, the industry was one in which even the smallest of firms could produce a great variety of the many products produced by this industrial category.¹ In fact one of the only limitations placed on any firm in the work that they were able to do was the size of the individual operation concerned.²

All these points help to explain the existence and survival of the large number of small firms. The wide range of sizes and types of firm in these years however, perhaps requires a different explanation. It seems likely that fundamentally the explanation to this was to be found in the varied nature of the industry's activities,³ and the simple fact that such variation required a great variety of sizes and types of firm to cater for it.

From what has been said it would appear that, particularly in the sphere of new construction work and in markets which small firms were able to enter, the larger firms as such did not necessarily have any great advantage at this time, or at least that the competitive advantages of larger establishments were insufficiently great to keep the small firm in check. The position was not to remain for long. After the Second World War some of the protective forces seemingly were beginning to be eroded. As Prof. C.F. Carter noted on the basis of his analysis of the 1948 Census of Production, "there may already . . . be some movement towards

1. L.Grebler, The Production of New Housing (N.Y, 1950), p.54.

2. Ibid. p.54. See also Bowley (1966), op. cit. p.386.

3. For an illustration, see the definition given by the CSO above, p. 2-11.

the displacement of small firms by large." ¹

2. The importance of housebuilding in total building and construction activity.

Housebuilding and residential construction in general played no small role in the expansion of building output during the interwar years. This was especially true of the first half of the 1930's. Prof. Bowen has estimated that in 1935 'housing' represented over half the total building output in the U.K. And that although it had fallen a little, two years later 'housing' still represented 42.5% of the total output. ² A more recently derived estimate suggests a somewhat higher figure, although the inclusion in this estimate of all residential construction, including hotels, business premises with living accommodation attached, etc., explains at least part of the difference. ³ This series in fact estimates that in 1935 residential construction accounted for 69.9% of total output, and had declined only to 61.4% by 1937. ⁴ According to the Richardson-Aldcroft series of estimates (which appear to agree with Bowen's, in trend at least, over the years 1935-7) in no year from 1921 to 1938 inclusive did residential construction, as a proportion of total building, fall below 50%. In fact between 1930 and 1938 inclusive never

1. C.F.Carter, 'The Building Industry', in D.Burn, ed. The Structure of British Industry, 1 (Cambridge, 1961), p.51.

2. I.Bowen, 'The Building Industry in Wartime', Economic Journal, XLIX (1939), 664. Bowen's original figures were in £ millions. It should be remembered that the lower level of the latter figure would probably be influenced by building for national defence and the commencement of rearmament.

3. Richardson and Aldcroft, op. cit. p.67.

4. In 1938 this proportion rose again very slightly to 62.7%. ibid.

did it fall below 60%.¹

3. The problem of local statistics.

The importance of housing, or at least residential construction, to the interwar building industry is clear. However, in spite of its importance, the author has been unable to discover any work published or estimates made, on the structure of the housebuilding sector of the industry during this period, either on a national or regional level. The paucity of regional interwar statistics in all spheres of economic life, and not least in the study of the building industry, has been a source of frustration to economists and economic historians alike. National, and indeed aggregate figures of any sort necessarily have a tendency to submerge regional and local differences, and as such severely limit the detail of analysis possible. Such figures therefore are likely to hinder the revelation of the true picture since, as Prof. Bowley has rightly pointed out, it is more than reasonable to expect the structural pattern of the building industry, or the housebuilding sector of the industry, to vary from one locality to another.²

(a) Previous work on London data and its adequacy.

The spatial emphasis of this thesis is specifically the

1. Op. cit. Residential construction as a % of total building, 1925-38.

1925 = 64.1	1928 = 65.3	1931 = 69.4	1935 = 69.9
1926 = 74.4	1929 = 64.4	1932 = 72.3	1936 = 68.4
1927 = 73.1	1930 = 60.1	1933 = 76.0	1937 = 61.4
		1934 = 73.4	1938 = 62.7

2. E.g. see Bowley (1966), op. cit. pp. 386-7.

Greater London area. Immediately difficulties become apparent, the most obvious being the lack of data on this local level, even for an area of such importance as London. Prof. Bowen made an attempt during the later 1930s at some sort of measure, although the evidence he used was rather indirect and in some ways rather tenuous.¹ In an attempt to discover more about the growth and structure of the industry on a more local level, he took the London Classified Telephone Directory for the years 1930 and 1935, and Kelly's Directory of Building Trades for 1925, 1931, 1935 and 1937. From these he enumerated the building firms classified within the London and Greater London areas.² The results however were far from satisfactory, leaving the observer with many uncertainties as to the precise meaning of the figures produced. For example, to what extent were the telephone directory figures a reflection of the rise in telephone ownership that followed the drive for new subscriptions which took place during this period rather than a reflection of the appearance of new firms? From the point of view of this thesis however a more fundamental criticism of the results exists for they provide little idea of the structure of the industry but merely indicate the possible growth in the number of firms active within these areas.

Prof. Bowen's figures in fact indicate an increase of over 300 firms (from under 700 to over 1000 firms) within the Greater London area between 1931 and 1935. The evidence from

1. Bowen (1938-9), op. cit. pp. 204-5.

2. Bowen avoided duplication in the latter case by the use of testing samples.

Kelly's Directory should perhaps be more reliable but indicates a decline in the number of firms in this area. Furthermore the results do not agree well with the Census of Production figures for Greater London which indicates a fall in the number of firms of builders and contractors from 4840 in 1924 to 3670 in 1930. This decline then continued until, in 1937, the figure stood at 120 firms below the 1930 level. ¹

(b) The local data used and its comparability with national data.

Such, therefore, is the adequacy of the known attempts in this sphere to date. In view of this the remainder of the present chapter will be devoted to an attempt to improve this situation by concentrating on the residential construction industry active within two particular outer suburban areas between 1931 and 1940. The areas which have been taken are Enfield U.D. and Ruislip-Northwood U.D. ² Within each area the local authority building inspectors maintained records of new construction within their area. In Ruislip-Northwood a record was made of the location and date of the completion of each new building with the builder's name in a Register of Completions started in 1931. ³ In Enfield a rather greater level of detail of progress on new construction was noted, the building inspectors recording the location of each new building in the area, the date of the inspection of five

1. Bowen (1938-9), op. cit. p.204.

2. See above p. 62. Fig. 3.1.

3. Ruislip-Northwood U.D., Register of Completions, 1931 -, Now held at the LB. Hillingdon Planning Dept. My thanks to Mr J. Johnson formerly of this dept. for access to this register and his assistance. This register will subsequently be referred to as Ruislip-Northwood Register.

stages in the construction process - from 'commencement', 'drainage', 'foundations', 'damp course' to 'completion and fit for human habitation' - and the number of the plan for which building approval had been given.¹ Such records appear to have been maintained in Enfield since the late nineteenth century but unfortunately few of the registers for the years prior to 1931 have survived. Consequently only after this date do these registers provide a continuous record of new construction in this particular area.

By processing the information abstracted from these registers it has been possible to produce two sets of data which show the size of residential building firms in terms of the number of dwellings completed annually by each within these two outer suburban areas between 1931 and 1940.² The form of the data produced is in fact similar to the information found by Prof. Dyos for Camberwell for the years between 1878 and 1880.³ Unfortunately however, although the data produced provides a measure of firm size, the measure is not directly comparable with that used by the Board of Trade during these years in the Census of Production which is in terms of the number of persons employed.⁴ In view of this it is necessary to attempt to approximate comparability between

1.i. Enfield U.D. Register of Building Notices. Now held at LB. Enfield Building Surveyors Dept. My thanks to Mr. J. de Lacey for access to this register and for his assistance. This register will subsequently be referred to as Enfield Register.

ii. A copy of a page from the Enfield Register can be found in Fig. 5.4. below.

2. See below Appendix 5.1. Tables 1-10.

3. Dyos (1961), *op. cit.* p.204.

4. See above p. 115. Fig. 5.1.

Plan No.	Site and Description of Work	No. 1	No. 2	No. 3	No. 4	No. 5	Remarks
6410.	185 Senniswood Road	20. 10. 36	9. 12. 36	20. 10. 36	9. 11. 36	19. 3. 37.	
	187	20. 10. 36	9. 12. 36	20. 10. 36	9. 11. 36	19. 3. 37.	
	189	20. 10. 36	21. 12. 36	20. 10. 36	14. 11. 36	19. 3. 37.	
	191	20. 10. 36	21. 12. 36	20. 10. 36	14. 11. 36	26. 2. 37.	
	193	20. 10. 36	21. 12. 36	20. 10. 36	17. 11. 36	19. 3. 37.	
	195	20. 10. 36	21. 12. 36	20. 10. 36	17. 11. 36	19. 3. 37.	
168 A.	Trinity Street. Birkbeck Laundry	27. 10. 36	^{11. 11. 36} 27. 10. 36	27. 10. 36		^{13. 7. 37} 24. 6. 37	^{No. 2} 4. 2. 37. 8. 4. 37.
7402.	194 Senniswood Road	6. 11. 36	26. 2. 37	6. 11. 36	7. 1. 37	4. 5. 37.	
	196	6. 11. 36	26. 2. 37	6. 11. 36	7. 1. 37	4. 5. 37.	
	198	6. 11. 36	26. 2. 37	6. 11. 36	4. 1. 37	4. 5. 37.	
	200	6. 11. 36	26. 2. 37	6. 11. 36	4. 1. 37	4. 5. 37.	
6410.	197	24. 11. 36	25. 1. 37	24. 11. 36	29. 12. 36	2. 4. 37.	
	199	24. 11. 36	25. 1. 37	24. 11. 36	29. 12. 36	2. 4. 37.	
7402.	186	8. 1. 37	7. 4. 37	8. 1. 37	19. 1. 37	7. 5. 37.	
	188	8. 1. 37	7. 4. 37	8. 1. 37	19. 1. 37	7. 5. 37.	
	190	8. 1. 37	26. 2. 37	8. 1. 37	15. 1. 37	4. 5. 37.	
	192	8. 1. 37	26. 2. 37	8. 1. 37	15. 1. 37	4. 5. 37.	
	182	12. 1. 37	^{5. 5. 37} 7. 4. 37	12. 1. 37	26. 1. 37	7. 5. 37.	
	184	12. 1. 37	7. 4. 37	12. 1. 37	26. 1. 37	7. 5. 37.	
	178	25. 1. 37	^{20. 6. 37} 19. 5. 37	25. 1. 37	7. 4. 37	7. 5. 37.	
	180	25. 1. 37	^{20. 5. 37} 19. 5. 37	25. 1. 37	7. 4. 37	24. 6. 37.	
	70	7. 4. 37	5. 6. 37	7. 4. 37	24. 4. 37	24. 6. 37.	
	72	7. 4. 37	5. 6. 37	7. 4. 37	24. 4. 37	24. 6. 37.	
	74	7. 4. 37	5. 6. 37	7. 4. 37	21. 4. 37	24. 6. 37.	
	76	7. 4. 37	5. 6. 37	7. 4. 37	21. 4. 37	24. 6. 37.	
	78	^{19. 4. 37} 16. 4. 37				^{13. 7. 37} 24. 4. 37.	^{No. 2} 2. 5. 37.

Fig. 5.1. A Page from Enfield U. D. Register of Building Notices

the two measures.

Unfortunately it has not been possible to discover a precise yardstick with which to measure the relationship between the number of men employed and the number of dwellings built by a firm during these years. Clearly the construction of a yardstick with which to measure this relationship is full of problems. For example, intuitively it would seem reasonable to suppose that the precise ratio was likely to have varied between firms simply as a consequence of differing efficiencies of organisation, also between firms constructing the cheaper terraced or semi-detached houses and those constructing more expensive semi-detached and detached houses. In an attempt to approximate a comparability ratio, it has been possible to glean some sort of indication, albeit indirect, of the persons employed/houses built ratio from occasional references in the trade press and from remarks made during interviews. Moreover to some extent the evidence suggests that the variation in the ratio of men employed to dwellings built between firms building different qualities of housing, although real especially between the extremes of quality, is likely not to have been as great as intuitively it may at first appear.

The first of the four firms for which such evidence on this question is available is the housebuilding firm of Comben and Wakeling Ltd. of Wembley and Kenton, Middlesex.¹ This firm tended to build better quality medium-priced semi-detached, and to a lesser extent detached, houses² and in 1934 for example were employing some 600 persons, including sub-

1. See below p. 357.

2. See e.g. illustrations between pp. 603-7.

contractors, at a time when they were developing four separate estates totalling 190 acres in Kenton and the surrounding areas.¹ Between 1927 and 1934 inclusive this firm had achieved an average annual output of approximately 230 houses,² which, in view of the general housing demand situation during these years, suggests an output in 1934 substantially greater than this figure. On their estate in Eastcote, their smallest, this firm built some 40 houses in that particular year.³ In the light of this, and the fact that two of their other three active estates were in the Finchley and Kenton areas which were experiencing particularly rapid development at about this time,⁴ it would perhaps be reasonable to assess their 1934 output at somewhere around 400 houses. This would give an approximate ratio of one dwelling to one and a half men employed. John Laing and Son Ltd. had an annual output in 1934 of just over twice that of Comben and Wakeling Ltd. In this year in fact Laing employed something over 800 men (approximately a third of its total work force) on speculative house-building and constructed something just under 900 dwellings.⁵ This would therefore give a somewhat higher output to persons employed ratio. Of course it is likely that, being a larger organisation and able to benefit to some extent from organisational economies of scale, Laing

1. PBI, Oct. 1934, p.476.

2. Ibid.

3. Ruislip-Northwood Register. Eventually 141 houses were completed on this estate of approx. 15-17 acres.

4. One being the 1000+ dwelling estate next to South Kenton Underground Station.

5. An interview with J.W.Laing published in Betham, ed. op. cit. p.200. The remaining two-thirds of the work-force were employed on contract works.

would have achieved a more efficient use of its labour force than would a medium, or even a large local housebuilding firm which probably explains at least part of the higher ratio achieved by this firm.

The remaining two examples concern somewhat smaller housebuilding firms, although significantly larger than the smallest concerns known to have built houses speculatively between the wars. Edser and Brown Ltd. of Sutton concentrated towards the top end of the speculative housing market building houses priced during the 1930s between £900 and £1500. In good years during this period this firm produced approximately 50-55 dwellings a year and at such times had a workforce of just over 100 persons.¹ In view of the type of housing being built the greater labour input is not unexpected, but this example does begin to suggest that the ratio applicable to most firms is likely to have lain somewhere within a range of between one and two persons employed to one unit produced. The evidence from the fourth example does nothing to question this conclusion since A. Harston & Co. (Enfield) Ltd., a firm of Enfield housebuilders, had a pay roll of some 90 persons in 1936 in which year some 60 medium-priced semi-detached houses were completed on several different sites in Enfield.²

In view of the small number of examples presented and the absence of evidence of the experience of small firms and firms building the cheapest types of housing during these years,³

1. Edser, interview, 16.10.69.

2. Harston, interview, 25.8.69.

3. The absence of evidence reflects the important gaps which continue to exist in research in this field.

any conclusions on the persons employed/unit produced ratio must remain tentative. However, with this borne in mind, the evidence does appear to suggest that for the speculative builder of more expensive houses and also perhaps the small builders who lacked organisational advantages of scale of operation a ratio of up to and around two persons employed/dwelling produced is a reasonable estimate. While for the speculative builder of the cheaper and lower-medium priced houses, particularly the larger concerns and those developing larger sites, the ratio was more likely to have been around one to one and a half. ¹

(c) Possible limitations of the local data.

Clearly the data extracted from the local authority registers suffers from a number of possible limitations, some of which have already been touched upon. In general the limitations fall into three broad categories.

First there is the possibility of a degree of under-enumeration by the local building inspectors of actual completions within their areas. Both the Ministry of Health and the local authority figures show the proportions of new private housebuilding activity within these two areas during

1. On the basis of the evidence the categorisation of builder size, defined in terms of their dwelling output in any one year, that will be used will be:

- i. small hbldr - completed between 1 and 5 dwellings.
- ii. medium hbldr - completed between 6 and 59 dwellings.
 - (a) small-medium - completed between 6 and 24 dwellings.
 - (b) large-medium - completed between 25 and 59 dwellings.
- iii. large hbldr - completed 60 dwellings and above.

The interesting similarity between the categorisation adopted by Prof. Dyos (see Dyos (1968), op. cit. p.578) and that derived independently in this study should be noted.

these years,¹ and in view of this it is not unexpected that at times building inspectors were hard pressed to keep pace with it. Moreover during this period it was not unknown, albeit probably relatively infrequently, for builders to fail to notify the building inspectorate of their building progress, and even of their completion of individual dwellings.² It is difficult to pinpoint the extent of any under-enumeration since the only comparable figures of housebuilding on this level are those which were returned to the Ministry of Health, and which have been discussed earlier in Chapter 4 and its appendices. Comparison of the two sets of figures in fact shows the new dwelling completion figures for Enfield and Ruislip-Northwood between October 1933 and March 1939 as approximately 9% below those returned to the Ministry of Health.³ For a number of reasons however it is probable that this rather over-estimates the extent of the actual under-enumeration involved, not least as a consequence of the inclusion of conversions and also pre-existing dwellings revalued as a result of an addition of some description (e.g. garage etc.) in the Ministry statistics.⁴ Moreover the time-lags inherent in the

1. See above Ch. 4, and also below Appendix 5.1. Tables 1-10.

2. My thanks to Mr de Lacey and Mr Johnson for their observations on the possibility of under-enumeration and its causes. For comments on the size of the building inspectors' tasks in areas of high housebuilding activity see e.g. The Illustrated Carpenter and Builder, 28 June 1935, p.1458; also 9 July 1937, p.84. In neither Enfield nor Ruislip-Northwood however does the suggestion that "in practice it was rarely possible to manage more than one inspection of any house" (Jackson, op. cit. p.151.) appear to be true.

3. i.e. approx. 190 dwellings p.a. in both areas.

4. See above Appendix 4.3. pp.223-228 for a detailed consideration of the Ministry of Health data, its meaning and its limitations.

Ministry data ¹ and the necessity to approximate the number of completions within the two areas for the last and first quarters of 1933 and 1939 respectively means that the two data sets may not be as precisely comparable as they may superficially appear. In view of these points there is clearly no way of knowing in any quantifiable way the extent of the probable under-enumeration in the completions data for either area, nor which types of builders and housing were more likely to have been overlooked.

A second possible limitation of local authority inspection data as a measure of builder size is that it refers only to builders' activities within a particular local government administrative area. In terms of the areas over which certain speculative housebuilding firms were active, and even in terms of local housing markets, such areas were spatially unnatural. In an attempt to minimise the dangers to the following analysis inherent in this situation, local newspapers were scanned and knowledge accumulated throughout the research has been pieced together. Clearly however as a corrective such an approach is far from perfect, and this limitation must remain a major possible weakness in the data. ²

The third and final broad limitation that will be mentioned here ~~and~~ is directly relevant where comparison is made between local and national data. This of course concerns the different bases used for the measurement of firm size.

1. Op. cit.

2. In this context however it is interesting to note the similarity between the structures found by Prof. Dyos within Camberwell (1878-80) and the whole area subsequently included within the County of London (1881) during these periods of high activity. Dyos (1961), op. cit. p.185; Dyos (1968), op. cit. p.660.

The difficulties involved in the estimation of a factor, or more precisely range of factors, to allow comparisons between the two sets of data have been considered earlier.¹

It is clear from this section that the local authority completions data which will be used below is not without its limitations. Moreover it must be re-emphasised that the figures derived remain very much approximations only and must not in any sense be used as precise. On the other hand the data is a clear advance on that utilised in earlier studies, while the dearth of meaningful local information apparently available on this aspect of the housebuilding industry make its examination worthwhile. It is essential however that its limitations should be clearly recognised and kept in mind during any consideration of the following analysis, and that where necessary allowance made for them.

4. The structure of the housebuilding industries in Enfield U.D. and Ruislip-Northwood U.D.

(a) General trends.

Tables 6 and 8 below show the structure of the housebuilding, or more correctly the dwelling construction, industries within two outer suburban areas: Enfield U.D. and Ruislip-Northwood U.D. respectively for the years 1932-8.² The most striking similarity between these two areas lay in the importance of the firms building over 5 houses in each year. That over 90% of total housebuilding in these areas was the product of this group

1. See above pp. 265-8.

2. See below Appendix 5.1.

places the significance of the small housebuilder in its true perspective.¹ This is a perspective that it is easy to lose sight of if the aggregates of the numbers of firms active in each year are considered in isolation. In Ruislip-Northwood during these years, small builders in fact represented approximately half the industry. The contrast between the numerical superiority of this group of builders and their actual importance to total output has also been observed from the figures for the overall industry. That it exists also in the housebuilding industry is not a point that should be overlooked since this sector should not be so prone to the invasion of the small man as for example the repair, maintenance and decorations sector so obviously was. This point will be returned to later when the changing structures of these two areas over the decade are examined.²

In both areas the medium-sized firm built approximately 35% of the total output, leaving those building over 59 dwellings per annum³ responsible for something under two thirds of the production. It is at this level in the structure in fact differences between the areas first begin to appear since the firms producing 100 or more dpa took rather more of the total output in Ruislip-Northwood than they did in Enfield, building just under 44% of total output. This represented almost one half of the output of all housebuilders building 6 and over dpa within that area. In Enfield this

1. I.e. 94.79% in Enfield and 92.93% in R-N.

2. See below pp. 284-8.

3. 'Dwellings per annum' will subsequently be written as 'dpa'.

group constructed approximately 36% of output, which represented approximately two fifths of the total output of all firms building over 5 dpa. If the upper echelons of the housebuilding industry are disaggregated a little, it can be seen that in Ruislip-Northwood, firms building 100 to 149 dpa and 150 to 199 dpa were in both cases, less important than their equivalents in the Enfield area. However, proportionately, firms building more than 200 dpa were over two and a half times more important in Ruislip-Northwood than in Enfield, while in absolute terms their output was approximately twice as great.

This was the situation within the housebuilding industry active in these two areas over a six year period. The foregoing analysis, albeit briefly, has revealed a number of interesting features which will be stated at this point in the work even though discussion and comment upon them and their significance will be made later throughout the chapter. Similarly, as in the national structure of the building industry, the most immediately apparent feature is the inverse proportional relationship found between numbers of firms and the level of output for which they were responsible as the size category of firms increased. Thus the pyramid formed by the industry when categorised by size of firm was upright, but when the industry is analysed in terms of its output in relation to the size of firm the pyramid is inverted. In this way, in both areas, firms constructing under 6 dwellings in any year had only a minimal significance in terms of the total production of the local industry, the vast bulk of building being in the hands of the medium and large firms. It

is the medium category of housebuilder which has in fact traditionally been described as the 'core' of the industry. Superficially, on the basis of the local data this title might appear justified. However, this question will be examined in greater detail later in the chapter,¹ and with it the seeming erosion of the importance of this group.²

It was the emergence of the number of builders building over 100 dwellings in any one year which was perhaps the most important new feature of the interwar structure of the suburban housebuilding industry.³ Such firms of course did not necessarily consistently build over 100 dpa within these areas, many of them reached this annual level of output only once or twice in the decade. For example in Enfield one builder, A. Robinson, built houses in every year of the decade except for 1938, however only in 1936 did he complete over 100 dwellings. Moreover in no year apart from 1935 and 1936 did the annual level of output of this firm in Enfield rise above 44 dwellings. Similarly with J. Blade (Builder) Ltd., who built in Enfield between 1935 and 1940 inclusive. Although the first year of building in the area saw the completion of 181 dwellings, in no other year did the firm build even a third of this total.⁴ Therefore although firms like Newman Eyre & Petersen Ltd., Hilbery Chaplin Ltd., and

1. See below pp. 287-309 esp. 305-9, also 326.

2. See below pp. 306-8, 328.

3. E.g. compare Dyos (1961), op. cit. p.125 and below Appendix 5.1.

4. In the later 1930s Blade was also active in Essex. In 1937 this firm was developing an estate of 110-120 dwellings in Dagenham (i.e. Stanley Ave, Rosslyn Ave and Crow Lane). NHB, Aug. 1937, p.36.

John Laing & Son Ltd. which consistently completed over 100, and sometimes over 200 or 300 dpa in the Enfield area did exist, these were more the exception rather than the general rule. The builders of over 100 dpa in this area were more normally 'large' firms but firms which as a rule produced an output somewhere below this level.

The last of the general features of the local industries which will be mentioned at this juncture are comparative ones. It is very noticeable that within Ruislip-Northwood firms building between 1 and 5 dpa were rather more important in terms of output than the equivalent group in Enfield, while those building above 59 dpa were rather more important in Enfield. It is hoped later to suggest the reasons which lay behind such differences. However this is not possible to do with any degree of reliability until such phenomena as for example the way that structural change took place, the extent of the shift in importance of the various elements involved, and the extent to which the aggregated figures (1932-8) tend to mask the actual structural balance as it existed in the individual years of the decade, have been observed.

Before any examination of the more detailed annual movements within the two areas is undertaken, the position which existed in the industry prior to the 'housebuilding boom' (i.e. 1931-2) will be compared with that which existed during the peak years of housebuilding output (i.e. 1937-8). It is hoped that this will reveal in broad terms the areas in which some shift took place in the relative significance of various

categories of firm.

In the years 1931-2, firms building between 1 and 5 dwellings in each year were responsible for 15% of the biennial output of Enfield, and nearly a quarter of that of Ruislip-Northwood. In Ruislip-Northwood almost half of this output was built by firms which constructed only one or two dwellings in each year. The relative importance of this smallest category was not so great in Enfield, being one third. In terms of the numbers of firms active in the industry, both areas were entirely dominated by the small housebuilder.¹

The intermediate years were ones of rapid development and quickly expanding output. It is not surprising therefore to discover that by 1937-8 the biennial output of the industry in Enfield had increased by nearly five times, while that in Ruislip-Northwood by nearly six times. The most immediately noticeable shift in structure that had occurred over these years concerned the relative importance of firms building over 5 dpa. Their share of the increased market had expanded by 12% in Enfield and by 16% in Ruislip-Northwood. Thus in the latter area this group accounted for 94.26% of total output, while in Enfield it accounted for 97.44%. Correspondingly therefore the importance of the small firm diminished substantially over these years. In both areas the pattern

1. Before 1933 there were no firms building over 100 dpa in either area. The proportion of output produced by those constructing between 5 and 59 dpa was almost identical in both areas. Here however the similarity ends for the 10 to 19 dpa group of builders were of far greater importance in R-N (32.44%) than they were in Enfield, where they accounted for only 18.7%. The opposite was true for the 20 to 49 category, which in Enfield built some 24% of output and in R-N accounted for only 8.6%.

was similar. All small builders suffered a decline, although the group most markedly affected was those firms building between 3 and 5 houses in each year. The smallest builders (i.e. 1 and 2 dpa) maintained their proportional position within this category. In actual terms only Enfield suffered a decline and this was not great. It was a decline of 31 units, while in Ruislip-Northwood there was an increase of 74 dwellings to 239. It is obvious however that the growth in Ruislip-Northwood was by no means as rapid as the expansion experienced in overall output. In terms of the numbers of small firms active both areas again experienced a proportional decline, while in Enfield even their actual numbers declined.

This was not so however for the firms building over 5 dpa. The aggregate of the total number of such firms active in each year in Enfield for example had increased by just under three times in actual terms (to 94), while proportionately they increased by 75%. This increase was experienced to varying degrees in all categories. It was the firms constructing above 59 dpa in which the largest proportional increase came. While in the category 20 to 49 dpa, it was the firms building above 30 dpa which multiplied the most, even though their share of total output diminished somewhat. In Ruislip-Northwood also there was a large increase, and this was especially true of the category 20 to 40 dpa which increased its share of the output by three times until, in 1937-8, it accounted for just over 25% of the total output. In terms of production and the number of firms active no one size of firm within this category grew to the disadvantage of another.

In both areas firms completing over 100 dpa had appeared on

the scene, and in fact also some completing over 200. In Enfield approximately 37% of total output was produced by such firms which was some 3.5% lower than in Ruislip-Northwood. Both areas by 1937-8 only had one builder constructing over 200 dpa. In 1937, this builder (M. Blade) alone produced nearly 10% of Enfield's total output, while in Ruislip-Northwood the firm of George Ball (Ruislip) Ltd. were constructing just over one third of the total output of that area. As a proportion of total output, the output of firms completing over 100 dpa was lower in both areas than it had been during the intermediate years. In fact in Enfield it was substantially lower. In every two year period between 1933 and 1938 inclusive the importance of the output of this category was greater in Ruislip-Northwood than it was in Enfield. For example, whereas in Enfield in 1933-4 such builders were responsible for approximately 45% of total output in those years, in Ruislip-Northwood the figure was 54%. Similarly in 1935-6, the respective figures were 33.61% in Enfield compared with 46.55% in Ruislip-Northwood. However this does tend to disguise the fact that in 1937-8, and the previous two year period, firms building between 100 and 199 dwellings in each year were twice as important in Enfield than they were in Ruislip-Northwood, producing some 32% of total output compared with 16% in Ruislip-Northwood. It was the category over 200 dpa that was important, and in fact dominant, in Ruislip-Northwood's structure.

It can be seen that the structure of the housebuilding industry within these areas had a very different balance during the peak two years of the 'boom' than it had had prior to the

rapid acceleration of output. In most cases this shift was continuous and gradual. It took place over a number of years forming for most categories a discernable trend related in the main to the growth of the total output levels in both areas. This is not to say that the trends within individual categories were entirely consistent for fluctuations did occur. However, it is to say that they were sufficiently consistent for conclusions to be drawn with some certainty.

The housing output of the building industries in both areas rose in every year from 1932 to 1938. Both however suffered a decline in 1939.¹ The rate of increase in each year varied, the exact percentage fluctuating considerably. In Enfield the second largest increase in actual output took place between 1932 and 1933, this represented an increase in output of 120% in one year. The following year the increase in both actual and relative terms was small by comparison (i.e. representing a 12% increase in total output). Output jumped again between 1934 and 1935 by 666 dwellings, the largest annual actual increase of any single year of the decade. This represented a rise of just over 50%. Again a relative stagnation followed (in 1936 output was only 22 dwellings higher than the 1935 total), before the rate of increase rose quite sharply in 1937. 1938 was the last year in the decade that experienced an expansion in output, being an increase of 6% or 134 houses, before the output fell in

1. Even taking into account a certain slowing down of natural demand, this is not perhaps particularly surprising in view of the declaration of war in Sept. 1939 and the consequent cessation of all new housing starts.

1939 to a level approximately 30% below the total of the previous year.

(b) The small firm.

The statement of the path of housing output within the two areas is of some relevance since although certain trends within individual categories of firm over this eight year period have been noted, the way in which these shifts took place and the extent to which such relative movements in significance were related to the progress of overall output within these areas has not yet been considered. For example small firms: to what extent and how precisely did their decline in relative importance correspond with the growth of output levels? To what extent did growing output levels influence the entrance of greater numbers of small firms into the housebuilding industry?

In 1931, the year of lowest total production between 1931 and 1939, small housebuilding firms in Enfield represented over 57.8% of the industry and built 13.2% of the total production. During the following year the level of total output in Enfield increased by 14%. The manifestation of this for the small firm was that their relative position within the industry in output terms increased marginally, as did the number of firms within this category both in actual and relative terms. As a category within the housebuilding sector the small firm was never again to be as important in terms of output. In 1933 the importance of the small housebuilder as a producer plunged from a position where he produced approximately a sixth of total output to one where he produced only just over a thirteenth. It is perhaps not

insignificant that this dramatic decline occurred simultaneously with a rapid acceleration in total output.¹ The number of small firms active in 1934 rose by 1 (to 44) while their output increased to 106 dwellings. Hence as the overall production increased only by some 12%, their share of the cake increased marginally. This was however no more than a temporary adjustment to the trend and in the following year they fell below their 1933 position of importance. This position continued to decline in 1936 when they produced only 4.63% of the completions within the area, while in 1937 and 1938 this figure averaged 2.56%. Thus their years of greatest insignificance came in 1937 and 1938. It is perhaps no coincidence that these were also the years of highest activity for housebuilders in the Enfield area. And since the declining actual number of houses produced by them were being produced by a decreasing number of firms from 1934, the trend was one of decline in both a proportional and actual sense.²

There would seem therefore to have been a broad inverse correlation between the fortunes and importance of the small firm in housebuilding and the total production of the industry within Enfield U.D. between 1931 and 1939. However this correlation was by no means precise. It would appear from the information available for Enfield that in periods of low building activity the small firm dominated the housebuilding industry in terms of numbers, and contributed significantly to the overall production levels. However during the initial

1. See below Appendix 5.1. Tables 1 and 2.

2. The only exception to this general statement was the occurrence of a marginal upturn of their output in actual terms in 1938.

acceleration of housebuilding activity the small firm tended to lose ground, and only after a lag of approximately one year did small firms begin to enter the active market, while those that were already active began to expand their operations a little.

Thus in Enfield in 1934, against the run of the trend, the number of active small firms increased, as did their output. However they were not able to sustain the initial flush of activity and, in spite of the continuing growth of total production levels in each year up to 1937-8, this category of firm later experienced a decline of interest in housebuilding. The number of small firms active diminished, as did the number of houses they produced. That their relative importance should decline to some extent is not unexpected.¹ However what is interesting and a trifle unexpected is the way that the importance of such firms diminished in actual terms after 1934, as is the decline in actual output in 1933 and the dramatic increase that followed in 1934. The increase may be explained as a consequence of the rising total output, although even so its size was greater than might be expected. However the absolute fall in 1933 goes against such a relationship, as does the decline in output after 1934. It would appear that in Enfield there were local factors early in the period of rapid acceleration of total output that retarded the response of the small builder for approximately twelve months, and then later in the period operated to discourage the smaller builder,

1. Even though they were found to be growing in importance between 1930 and 1935 on the examination of the national structure of the building industry as a whole.

even though around him conditions were booming.

The first, the twelve month lag in response, could perhaps be explained in terms of the traditional reserve and caution of the housebuilder, a reserve which might be expected to be greater the smaller the business. Perhaps then the small builder held back initially in order to see if there was any substance behind the initial flush of activity that took place. It was only therefore when they saw that the market was buoyant, that the firms building on a larger scale were selling their houses, and in consequence that the risk element was fairly small, did they begin to speculate themselves. In these terms the large increase in the output of the group may be seen as a natural reaction to the lag that had occurred in their response in the previous year. Superficially at least this seems to be quite a convincing explanation. However it has not been possible to discover any evidence that could confirm its validity. Furthermore the experience within Ruislip-Northwood would not entirely appear to substantiate it.

In Ruislip-Northwood the pattern was much more consistent. In actual terms the years 1934 to 1938 were ones of a growing output for small firms as a group,¹ even though the annual increments in output were not sufficient to maintain the position of this particular category as producers within the industry. Furthermore as these actual increases were only marginal, the relative position of the small firm in each year was very closely related to changes in overall

1. Only 1937 showed a slight interruption to this trend.

output.¹

In Ruislip-Northwood therefore there occurred no lags followed by dramatic increases in output. In consequence the 'theory' suggested earlier² must be in doubt; that it had an influence in Enfield however must always remain a possibility, but that other possibly more localised factors played a more important role must be considered to be more likely. Possibly land availability patterns played a part. Something brief and fairly general will be said on the effect of land patterns and availability on the structure of the housebuilding industry in the concluding section of the chapter.³ This is just one group of questions to evolve from the detailed information which has become available for which this particular study cannot hope to provide a completely satisfactory answer. To do this would require extensive and highly detailed research of a specific and limited locality of the size of, for example, a local authority area, or perhaps one part of such an area. Here the reader must be content with statements on the broader picture, such as trends and movements in the relative importance of the various categories of firm within the industry.

At this point it is possible to reflect back to an earlier part of the chapter. It has been seen that the small firms were of declining importance to the housebuilding sector of the

1. As in Enfield, in periods of low housing activity, the small firm contributed substantially to total output (i.e. a little under one third), and at the peak of the housebuilding boom this position had been very much eroded.

2. See above p. 283.

3. See below p. 323.

industry as the building boom progressed. This is very interesting, especially in the light of the comments of Prof. Bowley and the 1935 Census of Production report on the small firm that, between 1930 and 1935 at least, in the industry as a whole they were an expanding force both in actual and relative terms.¹ Although it should be remembered that the data used here is very limited, in the sense that it is applicable to two fairly small areas within Greater London, the local evidence would appear to indicate that in relative terms at least, the expansion of the small firm was being channelled into the repair and maintenance sector of the industry, or at least that it was not being channelled directly into suburban housebuilding. This would tend to cast doubt on the implication in Prof. Bowen's article on the role and position of the small builder in housebuilding. Or at least it would tend to cast doubt on any idea that these small builders were involving themselves in the role of housebuilders as such, since it is not possible to suggest from the evidence the extent to which they were active as subcontractors on private enterprise speculative housing projects.

Further, it would seem from the evidence that a large number of the small builders who entered the industry in response to the increasingly favourable demand conditions and the leads taken by larger builders, were active in the housebuilding sector for one year and then disappeared again from the housing scene to involve themselves in other types of building works. For example in Enfield in 1934, of the 44

1. See above pp. 246-53.

small builders ¹ who were active, some 20 (i.e. 45%) had built in no other year within the Enfield area between 1931 and 1940, while nine more (i.e. 20%) did not build again in that area. Of the other 15 firms in this category in 1934, 11 remained in housing as small operators while only 4 grew sufficiently to be classified within a higher category in subsequent years. ²

It would therefore seem that the small builder, when it came to housebuilding, was a very transient being and only rarely did he expand his operations to any degree, even during a period particularly favourable to doing so. Many of the firms might have built one or two houses but then discovered that it was more profitable to operate as subcontractors on a labour-only piecework basis for other housebuilders. It is likely that this was quite common among small, especially family, firms, many of which would be firms of specialist tradesmen. In this very limited sense Prof. Bowen was probably correct when he stated that the small firm probably devoted that part of his activities that could be considered as new construction to residential, rather than non-residential, building, ³ particularly during the first half of the decade. It is also probable that large numbers of the small building firms entering the industry between 1930 and 1935 replaced those slightly larger, more established

1. This was the highest number of small builders active in housebuilding in any one year.

2. The largest that one of these grew to was an output of 14 houses in one year.

3. Bowen (1938-9), op. cit. p.202.

firms which had forsaken jobbing, repair and maintenance work in order to concentrate a larger part of their efforts into speculative housebuilding. In this way these years saw a shift in interest within some sections of the existing small and medium-sized firms.

(c) The medium-sized firm.

Firms employing from 11 to 99 men have traditionally been regarded as "the backbone of the industry", ¹ or alternatively "the main core of housebuilders". ² According to Wallis they were also the firms that had the largest family tree and pedigree, stability, experience, and were "able to maintain a high percentage of regular or permanent employees". ³ As a group they therefore have quite a reputation to live up to and, in the light of the experience of Enfield and Ruislip-Northwood, it will be seen to what extent this reputation is justified.

Before it is possible to progress further however one fundamental problem must be overcome: the identity of the 'medium' firm, in terms of output, must be discovered. How many units of output could one firm employing 99 persons be expected to produce in one year during this decade? Also, at the other end of the scale, the same question should be asked of a firm employing 10 men. At the lower end of the scale it is difficult to make anything but a rather arbitrary

1. L.Wallis, The Building Industry, its work and organisation (1945), p.21.

2. Bowley (1966), op. cit. pp.385-6.

3. Wallis, op. cit. p.21.

approximation. The interviews offered little help, and nowhere in the literature are there any guide lines. Fortunately imprecision should not make a great deal of difference to the eventual validity of any conclusions that may be drawn. Thus at the lower end of the category the line has been drawn at firms producing six or more dpa. Interviews were more helpful in establishing an upper limit to the category,¹ and it seems fairly reasonable to assume that a firm employing 99 persons would expect to be producing something in the region of 60 dpa. Thus this category would include firms with an annual housing turnover within these areas of between approximately £3,000 and £40,000.² Hence the firms at the top of the category were operating on an entirely different scale to those in the lower echelons.

Three groups may be seen within this category. There was first the smaller medium builders who were in fact mainly local men building only within their specific locality. Their activity was normally fairly steady and would probably have been divided more between jobbing and housebuilding than the larger group. The second group, although it consisted of larger firms (i.e. coming within the large-medium categorisation)³ were also predominantly locally orientated. The firms in the third group were large-medium in terms of their building operations within these specific areas, but they were distinguishable by the fact that they tended not to

1. Harston, interview, 25.8.69; see above pp. 265-8.

2. This involves the not unreasonable assumption for these particular areas of an ave. house price of approx. just under £700.

3. For the definition, see above p. 268.

limit their sphere of activities to any particular locality. These firms divided themselves into two distinct types: those which were building within a certain limited sector of the OSA, and those which were building in many different areas within the broader region of Greater London. ¹

(i) The small medium-sized firm.

Firms in this industry frequently combined both speculative and contract work. It is probable that this statement was particularly applicable to the local small-medium housebuilder of the period, even though in three of the interviews with small-medium builders it was suggested that speculative housebuilding and contract jobbing as profit-making activities did not mix. It is perhaps significant that these builders had always fought shy of building speculatively. ²

The vast majority of the small-medium housebuilding firms visited in fact divided their energies. One of the most successful examples found of this type of firm was W.S. Try of Cowley, Middlesex. ³

However in spite of the fact that such firms appear to have been divided in their opinion of the importance of speculative as opposed to contract work, the majority seemed

1. (i) In general the regionally orientated firms would be building concurrently in a number of different localities. This may or may not have been true of the 'locality' builders.

(ii) The existence of the third group means that the structure shown in Appendix 5.1. Tables 1-8 is not altogether indicative of the scale of the establishments that were organising residential construction in these areas. These tables only give a picture of the number of houses completed by individual firms in each year within the specifically stated area.

2. Interviews with Richards, 9.9.69; Willson, 30.9.69; Edwards, 24.9.69.

3. Leddington, interview, 30.10.69.

to have concentrated a greater part of their energies into house construction (especially between 1930 and 1935), since in their view it was in this sector that the potential for activity and profit-making lay. A contract interest would be maintained however in order to provide a continuity of activity during periods adverse to housing activity which were expected to occur as a result of fluctuating market and/or weather conditions and indeed the majority of such firms maintained a staff of regular or permanent employees even though naturally the size varied from firm to firm.¹ As often as not the practice adopted by a firm in respect of the range of activity undertaken would have depended very much on the whim or inherited attitude of the builder, rather than having been founded on any rationally thought out or considered principle.

More than this it is difficult to say, except that in some years during the 1930s these builders, as a group, were of considerable importance to the industry. In Enfield in 1932 for example, they built nearly 36% of the annual production of that area, while in 1939 in Ruislip-Northwood their contribution was nearly 33%. It would be wrong however to treat these examples as typical. Both 1932 and 1939 were years of low overall production in comparison with the 'boom' years which lay between them. In Enfield in 1938, for example, their contribution was only 8.8%. The fortunes of this size of firm

1. While such staff may have been permanent, in the sense that the word was accepted in the building industry, this does not mean they were paid a full weekly wage during the slacker periods of work.

differed in the two areas, ¹ as did their contribution to total output. In general as a group, they were undoubtedly more important within the Ruislip-Northwood area. ²

In relative terms the small-medium builder was of declining significance in Enfield. Even though they were responsible for 35.71% of all dwellings completed in 1932 in that area, in each year, until the peak of the boom was passed, their importance was diminishing. During 1933, ³ they built only 50 more dwellings than in the previous year and in consequence their relative position fell drastically. The relative decline continued over the following three years, although it was much slower. By 1938, the peak year of the boom, their significance had shrunk until they were producing under 9% of the overall production of dwellings. ⁴ It was only after the boom had passed its peak that these builders regained some of their lost position.

The situation within Enfield would appear to present a convenient pattern of inverse correlation between the figure for the total production of dwellings, and the importance in the industry of builders producing between 6 and 24 dpa. This tidy picture is soon shaken however by one glance at the experience within Ruislip-Northwood. In this area there is certainly evidence of some decline in their relative

1. See Appendix 5.1. Tables 1 and 2.

2. Even though up to and including 1936 there were greater numbers of this size of firm active in Enfield and they were producing more dwellings than their R-N equivalents.

3. In this year the total number of dwellings completed in Enfield more than doubled. See above p.274-30, also Appendix 5.1. Table 9.

4. I.e. a quarter its importance six years earlier.

importance as total output increased, however the pattern is far from being neat.¹ The trend is broken in 1936, and by 1937 this group was almost as important as it had been before the first dramatic rise in housebuilding in 1932/3, being responsible for between a fifth and a quarter of overall output. This did not last however, and the following year the output of this group of housebuilders had shrunk to less than one eighth of the total production for the area. It would seem therefore that there was something about the two year period 1936-8 in Ruislip-Northwood that was especially conducive to the activities of the small-medium builder. Within this period the numbers of active builders were swollen by 14 to a total of 31, while the actual product of their enterprise was increased by 225 dpa to 429 dpa. However, as in the Enfield area, in the year when overall housebuilding activity was at its peak (1938), the importance of this group of builders was at its lowest point. Thus in this broad sense there can also be seen an inverse correlation in Ruislip-Northwood, even though it was not quite as regular.

This does seem to indicate that on the whole these builders were of greater relative significance during periods when overall housebuilding activity was fairly quiet. However it would probably be unwise without further evidence from other areas of Greater London or other parts of England and Wales to give much broad emphasis to such generalisations.

1. Furthermore the relative importance of this group in this area did not experience such a great decline since at no time did it represent less than 12% of all dwellings completed, see below Appendix 5.1. Table 4.

The experience of the Ruislip-Northwood area in 1936 and 1937 provides a useful warning in this respect in that it indicates that within specific areas certain highly localised conditions may create exceptions to any such generalised statements. The significance and incidence of such exceptions however will only be revealed by investigations of many more individual localities like Enfield and Ruislip-Northwood.

Although small medium-sized firms were not totally unimportant in the structure of the suburban housebuilding industry, it is clear that the years of their greatest importance were also years of low rather than high overall activity. This is not to say of course that in actual terms this group of housebuilders did not experience an expansion. Within Ruislip-Northwood for example, in every year with the exception of 1938 its output increased while in Enfield they did so up to 1936. However, except in isolated years such as the early 1930s and 1939, by no stretch of the imagination could this group on its own be thought of as being fundamental to, or even as substantially important in, housebuilding activity within these areas.

(ii) The large medium-sized firm.

Above it has been mentioned that there were two types of large-medium builder. Those with a predominantly local business orientation will be examined first. The unfortunate absence of direct evidence makes the size and importance of this group difficult to ascertain. However it is probable that it was fairly small, since firms producing between 25 and

59 dpa would normally tend to look further afield for development opportunities than merely the area covered by a single local authority.

Within the two areas in question only 15 firms can be discovered which were probably this localised.¹ A major feature of these firms appears to have been that the majority seem to have been active only in the last four years of the decade.² Within Ruislip-Northwood in fact the majority were not active in the area before 1937. This perhaps suggests one reason for their seemingly rather restrictive spatial horizons. It is probable that the approaching war curtailed any possible ambition in this direction just at a point in their growth when they might have been considering such action.

There are of course other plausible explanations but these tended to vary rather more from individual builder to builder. For example, a not uncommon attitude found among medium-sized builders was founded on the idea that by the concentration of a firm's activities within a certain limited area, it was possible to get to know its character and potentialities thoroughly, and thereby reduce the

1. There were 9 such firms in R-N, and 6 in Enfield. This does not mean of course that these were the only ones, but to say more would be to speculate with the unknown.

2. The known exception in Enfield was A. Harston & Co. Ltd. and in R-N, A.V.Low Ltd. and Belton Estates Ltd.

element of risk attached to any particular venture.¹

Naturally the size of area considered to be suitable varied from builder to builder however there would undoubtedly be a number who would have tended to concentrate their attentions on the exploitation of a locality of the dimensions of Enfield or Ruislip-Northwood. The advantage of building predominantly within a local authority area was twofold. Firstly it meant that there was no uncertainty about any building byelaw inconsistencies which might have existed from area to area, and secondly that it increased the likelihood of the formation of a useful relationship between the builder and the building inspectors and other local government officers. The lack of the inconvenience of such byelaw inconsistencies and of 'uncooperative' building inspectors was considered extremely important by speculative housebuilders, especially by small and small-medium firms.²

Other attitudes, particularly those concerning the value of social standing and reputation within a locality were also important, and in some cases they were considered to be more important than an expansion of the builders' business activity which might take him away from that locality. The frequency with which builders said how proud they were to be able to live in close proximity to people

1. This is another example of how the attitude to risk in this industry, particularly among the owners of smaller firms, may well have had an important influence on the spatial horizons of builders' activities. For a more detailed discussion of the importance of local knowledge to builders when searching for and purchasing land, and the ways building firms attempted to overcome the problems of acquiring it, see Ch. 9.

2. E.g. interviews with Harston, 25.8.69; Anon, 29.9.69; Saunders, 1.10.69; Edser, 16.10.69; Watson, 14.10.69; Jagers, 20.10.69; Nicholas, 20.10.69; Berg, 21.10.69; Cooper, 12.11.69; Reed, 12.11.69; Townsend, 18.2.70; Bradley, 10.10.69. See also Howkins (1938), op. cit. p.16.

living in houses built by their own firm was too great for this not to have had some importance. The larger the business however the less important such attitudes were likely to have been.

Two other partial explanations may be seen directly from the experience within the Enfield and Ruislip-Northwood areas. Local co-operative societies were primarily retail organisations at this time. However, in Enfield, the Enfield Highway Co-operative Society moved into the world of residential development, developing a fairly compact area in central Enfield with some 147 houses. This would seem to have been their only excursion into land development, and because of the limited nature of their trading area they had little interest in localities outside of Enfield. The extent to which this was also done by the other London and suburban societies there is unfortunately little information.¹ However it does provide an example of one reason why a builder developed solely within a particular area.

Within Enfield however there was no example of the phenomenon from which a second partial explanation may be derived. That is, it has no example of the formation of a building company by a builder or a group of builders with the sole function of developing one specific estate. Several examples however may be found within Ruislip-Northwood.² While it is true that this approach to estate development was

1. The only other example known to the author was the Royal Arsenal Co-operative Society which was active in Abbey Wood. Southern Railway, *op. cit.* p.10.

2. The largest was George Ball (Ruislip) Ltd. which developed the Ruislip Manor Estate in South Ruislip.

more commonly found among the larger estate developers, there appears to have been examples of smaller firms using similar techniques. Possible examples of this within Ruislip-Northwood were the Ruislip Development Company Ltd., Belton Estates Ltd., and perhaps Southern Park Estates Ltd.¹

Belton Estates Ltd. in fact, was a partnership formed between two northern builders, Peachey and Belton, to develop an area of Northwood Hills and as Belton Estates Ltd. they did not build at all in the surrounding areas. The detail available on the structure and activities of Southern Park Estates Ltd. is unfortunately not as great or as certain, however the intensive manner in which this company developed a relatively small area in South Northwood, the fact they were a limited company, and the fact no evidence has been found of them in surrounding areas does appear to indicate that this firm was indeed an establishment of this type or else possibly something closely related to it. There is on the other hand rather less doubt about The Ruislip Development Co. Ltd. This company can be seen to have been a very specific organisation for the development of a very specific area of land, lying adjacent to the south-western side of Ruislip Gardens (LMNS) Railway Station. The company was a London-based development company and the house construction aspects of the development were contracted to J.H.Harris & Son, a building firm from Morris Avenue, Ilford.² It has been possible to discover no other evidence of estate development

1. W.A.G.Kemp, The Story of Northwood and Northwood Hills, Middlesex (Northwood, 1955), p.23.

2. See below p. 414-5, 462-3.

in the north-western or western suburbs undertaken under the name of the Ruislip Development Company Ltd.

Such firms however were not a particularly common phenomenon. It was more normal for a firm to look for land and development opportunities outside its immediate locality when it reached a certain level of turnover.¹ A further reason for the existence of limited numbers of such specifically local firms within the statistics and categorisation used in this chapter is that the boundaries of the areas used were in both cases the boundaries of local authority areas. In terms of a builder's business activities therefore they were rather unreal. The simple fact is that a builder operating for example in Eastcote was much nearer to the Rayners Lane area of Harrow than he was to Northwood. In the same way a Ponders End builder in Enfield was much nearer to Edmonton than say to Oakwood (Enfield West). In consequence he would have had a greater knowledge of that area, while the proximity of the Southgate area made it far more appealing to a West Enfield builder as an area for development than did say the Brimsdown area to the east. It is to be expected therefore that a large number of large medium house-builders were to be found also building outside the areas either concurrent with their activities in Ruislip-Northwood or Enfield, or as an alternative proposition.

1. The precise level of turnover crucial in the decision to such a change of business policy will of course have varied from firm to firm and the availability of land, and types of land, locally relative to the situation in other areas.

2. Subsequently referred to as a locality builder.

Broadly speaking these housebuilders divided themselves into two main types. On the one hand there were those builders which although they did not limit their activities to one area tended not to move very far away from a certain locality.¹ On the other hand there was the builder who tended to spread his activities over rather a wider area, that is over a region which in this case was Greater London.²

There were a great variety of types of locality builder. There were a number which operated simultaneously over a largish sector of the OSA. For example, R.T. Warren Ltd. of Uxbridge had estates in Hillingdon, Uxbridge, Hayes, Heston, Isleworth and Bedfont in these years,³ while as early as 1933 Comben and Wakeling Ltd. were building in four different areas in the north-western sector of the suburbs.⁴ Also T.F.Nash and George Ball were both speculative housebuilders active within a number of areas in the north-western and western suburban areas. Many names could be mentioned of similar, albeit perhaps somewhat smaller-scale, builders and developers active in these and other areas. In West London for example there was T.G.Gough, W.E.Black, the Unit Construction Company Ltd., P.H.Edwards Ltd. and R. Lancaster & Sons Ltd., while Hillingdon Estates Company Ltd. was also prominent over a fairly widespread locality. In fact it would not be difficult for the list to grow to several times this length if full justice was to be done.

1. Subsequently referred to as a locality builder.

2. Subsequently referred to as a regional builder.

3. R.T.Warren Ltd. Sales Books.

4. PBI. Oct. 1934, p.476.

In Enfield, although some of these wider-ranging builders also existed (e.g. Hillingdon Estates Co. Ltd., George Reed & Sons Ltd., Townsend and Collins Ltd., among others) for the most part the type of locality builder that tended to be more prominent appeared to operate within a rather narrower locality made up of sometimes two and perhaps three local authority areas. These were firms like London & Suburban Homesteads Ltd., C.A. Pilgrim Ltd., A. Robinson Ltd., Edmonton Estates Ltd., Rowley Brothers (1929) Ltd. and Marshalls Estates Ltd. While English Houses Ltd. and Callow and Wright Ltd. were similar types of firm active within Ruislip and adjacent areas.

Just as there were housebuilding firms which concentrated their activities within specific areas, so also there were firms which did not care to limit themselves spatially in this way. If they found, or were introduced to, a potential site anywhere within the region which appeared an economically feasible proposition they would develop it, even if it lay on the other side of the suburban area from their head office. With such horizons the potential open to them was far greater, even though it naturally required a somewhat more complex organisation if costs were to be kept low and efficiency maintained.

As with the locality builders, it is possible to discern two broad categories of regional builder, the distinction being mainly in terms of the size of the firms' total annual turnover. At the lower end of the scale there seems to have been some degree of overlap between the smaller firms of this

type and some of the larger locality builders. This overlap seems more apparent in the second half of the decade when firms like R.Lancaster & Sons Ltd. and Hillingdon Estates Co. Ltd. began looking further afield for land to satisfy their growing production potential. Lancaster looked to the south and south-western suburbs, and during the second half of the decade were to be found developing an estate in Twickenham and the Robin Hood Estate in Kingston,¹ while Hillingdon Estates Co. Ltd. began building in Enfield during the second half of 1937, having previously built extensively in the Hillingdon, Ealing and Ruislip areas.²

However, much earlier in the decade there did exist firms of this category which appeared to have no single area in which they primarily based their activities. Noël Rees, who was building in Enfield between 1934 and 1939, also had two estates in Petts Wood, and estates in Chislehurst (Kent), Chorley Wood (Hertfordshire), and Croydon and Esher (Surrey).³ Elliot Building Contractors Ltd., building in Enfield between 1934 and 1936, in the first half of 1939 had submitted plans for a 1,500 house estate at Hinchley Wood;⁴ while the firm of Marshall & Tweedy left plain evidence of their activities in all of the four counties that surrounded

1. Lancaster, interview, 22.1.70; PB, May 1934, p.381.

2. It seems plausible that they also built in other of the surrounding areas, however no direct evidence has been found.

3. Enfield Register; Noël Rees, Sales Brochure (n.d.) advertising the sites at Chorley Wood and Petts Wood. My thanks to Mr. P.Jones of G.T.Crouch Ltd. for access to this document.

4. H & ED, June 1939.

London A.C. Gower Builders (London) Ltd., another firm which did some building in Enfield, also developed the Spring Park Farm Estate in Shirley, East Croydon, which without doubt was only one of several they built. ¹

The list of course could be continued for the Enfield and Ruislip-Northwood areas alone, ² but there seems little to be gained from doing so. The existence of a group of such firms has been clearly indicated, especially when it is remembered that the examples given above were of firms who happened to build in either Enfield or Ruislip-Northwood, which themselves were only two of the many local authority areas within Greater London. In terms of their annual turnover of dwellings however, this group was quite small when placed beside the housebuilding 'giants' of the period.

Many of these 'giants', because of their willingness to develop relatively small estates so long as they were economically profitable ventures, for a number of years appeared as large medium housebuilders in the statistical categorisation of structure within certain local authority areas. ³ George Wimpey & Co. Ltd., New Ideal Homesteads Ltd., McManus & Co. Ltd., Wates Ltd. and Percy Bilton (Housing) Ltd. all figured as large-medium firms in the Enfield statistics. Wimpey also came within this category within Ruislip-Northwood, where it was joined by such firms as Charles Boot (Garden Estates) Ltd.,

1. Enfield Register; Gower Builders (London) Ltd., Sales Brochure (n.d.)

2. E.g. Willoughby and Jay, and Homemakers Ltd. built in both Enfield and Ruislip.

3. Needless to say, during other years they appeared in the higher categories.

G.T.Crouch Ltd., and Taylor Woodrow Estates Ltd. Of these firms Wimpey, Crouch, Taylor Woodrow, Wates and New Ideal Homesteads are all known to have been building over 1,000 houses a year. In fact as early as 1933 New Ideal Homesteads Ltd. claimed to have been erecting approximately 10,000 dpa predominantly on sites within the OSA,¹ while between 1929 and 1933 Wimpey had produced 4,000 units.² Moreover all of these firms had more than one estate at a time under development in the OSA, even during the early years of the decade.

In 1933 Wimpey was active on nine estates in areas ranging from Hayes in Middlesex to Ewell in Kent, Cheam to Harrow Weald, and Southall to Shooters Hill,³ and by 1936 the number had increased to twelve.⁴ New Ideal Homesteads had begun building in Kent in 1931 and by 1933 was active in an area stretching across London from Deptford to Twickenham⁵ before they began to look to the north of the river for suitable development sites. In 1935 Taylor Woodrow was building concurrently on seven estates,⁶ while Crouch was developing several different estates in the western and southern areas. The information on Bilton,⁷ McManus, and Boot is not so precise however, although certainly in the first half of

1. PB, Nov. 1933, p.251.
 2. PB, Nov. 1933, p.251.
 3. Ibid, pp. 251-2.
 4. SE, 5 Jan. 1936, p.22.
 5. PB, Nov. 1933, p.248.
 6. DM, 22 June 1935, p.18. (Daily Mail Ideal Homes Guide).
 7. The Enfield Register records Bilton's housing activities in Enfield in 1938 and 1939. In 1937, Bilton also built houses in Eltham, Kent. NHB, April 1937; Southern Railway, op. cit. p.2.

the decade Boot was developing large estates at Burnt Oak (Edgware) and Hayes in Kent,¹ and by 1936-7 had begun the development of an estate in Addington, Surrey, for some 4,000 'working-class' dwellings to let as the First National Housing Trust Ltd.² No evidence has been discovered indicating the annual turnover of Boot within the OSA but since by 1939 over 1,000 dwellings had been completed on each of the three estates, it must have been substantial. Like Boot, Wimpey and Laing, Bilton and McManus were also primarily building contractors, Percy Bilton in particular spending much of his energies on speculative industrial developments.

It can be seen clearly therefore that the statistics if taken literally present a rather limited picture of the actual size of the housebuilding firms involved, although this is probably far more true for the 'large medium', than for the 'small medium' or 'small' categories. This does not of course deny the validity of the statistics on their own terms, that is as a measure of the number of dwelling units produced per annum by individual firms within each area. However, as has already been clearly stated this deficiency must to some extent limit any conclusion that may be drawn from any comparison of the local figures for the two areas and the national figures

1. Henry Boot (Garden Estates) Ltd., Sales Brochure Hayes Place Estate Kent (n.d.); Tipples, interview, 25.8.69.

2. Boot, op. cit. pp. 19-21. See also Appendix 4.3. pp. 213-4. Under the terms, and with the financial assistance, of the Housing (Financial Provisions) Act 1933, the company planned this estate on some 569 acres of farmland south-east of Addington Village. By 1939 only $\frac{1}{4}$ of the dwellings planned had been completed and only one sixth occupied.

found within the Census of Production reports. And it is a point that must be considered during any assessment of the importance of the medium firm (i.e. employing between 10 and 99 persons) as house producers and, more specifically, during any appraisal of the accuracy of the references made by the industry, and its observers, which placed this group as the 'core' of the housebuilding sector.¹

The figures show that the patterns within the two areas were by no means similar, either for the large-medium firms, or in fact for the whole medium group. If the Enfield area is taken first, it can be seen that the importance of the large medium firm in terms of output grew over the period 1933 to 1937, that is the years which spanned the growth period in total activity within the area. In fact by 1937, they alone were responsible for nearly 31% of total production.² Hence, in broad terms the trend was the reverse of that of the small medium firms. It would appear therefore that in Enfield at least it was the large-medium firms which were primarily responsible for the growing importance of the medium-sized firm between 1933 and 1937. It would seem also that they were

1. Obviously, the generalisation of any conclusions which may be drawn from the examination of such relatively small areas as Enfield and R-N would expose that statement to obvious dangers, and for this reason such generalisations will not be made. Hence anything stated here will apply solely to the two areas in question.

2. The importance of this trend and achievement is not diminished by the fact that in the following year the output of this group did decline to some extent both in relative and in absolute terms. In 1939 in fact this group rose in relative significance and in this year accounted for over a third of total production.

primarily responsible for the decline in the relative significance of this category in 1938. Consequently although the medium firms appear superficially to have provided a substantial core within the industry,¹ because on the one hand of the number and importance of the firms which fell within the large-medium category within this area and which in fact were also building concurrently in one or several other areas, and on the other hand of the likelihood that the total annual turnover of many of these firms was above and probably substantially above 59 dpa, it is probable that the total importance of actual medium-sized firms in any one year was somewhat smaller than this.

It is unfortunately impossible to produce any more precise calculations than this, however it would seem reasonable to suggest that as total output increased between 1933 and 1938 actual medium-sized builders tended to diminish in importance. They were probably producing something less than a quarter of total output by 1935/6, while during the peak years of activity this figure was probably lower, perhaps 20% and possibly as low as 15%. This was probably not so true for the years of low total activity such as 1931, 1932, and 1939, when the adjusted figures indicate that the 6 to 59 dwelling category was responsible for over half the dwelling

1. At no time in the decade did the figure fall below a third, with the exception of 1938 when large medium firms produced 32% of the total number of dwelling units produced in that year.

units produced.¹ This would suggest that in the first two years for which there is evidence, this group of housebuilders did represent the 'core' of the industry. It also suggests that when overall production fell off in 1939, they regained this position which they had been forced to relinquish during the intervening years of high and expanding activity to the larger speculative housebuilding firms. Within the Ruislip-Northwood area, the pattern which appears is not quite so straightforward or convenient,² however it does provide some general confirmation, particularly with regard to the relative importance of the medium firms during periods of high and low activity.

The performance of the large-medium builder in this area presents no even trend over the decade, nor does it appear to have any direct relationship with the expansion of total output. This appears also to apply to medium housebuilders when taken as a whole, although it is still possible to discern a rising trend from 1933, through 1935 and 1937, to 1938. In broad terms therefore it would appear that the importance of the medium-sized housebuilder within Ruislip-Northwood during the middle years of the decade was comparable with his position within Enfield, only in detail did it differ. This was also true of the years of relatively low activity (1932 and 1939) which saw this group dominating the industry, building well

1. For 1931 and 1932 at least these figures are probably a little more accurate than later on in the decade for fewer of the multi-area firms seem to have been active at that time.

2. See Appendix 5.1. Table 4.

over half the total production for those years.

Again a central problem is accuracy in estimation. However, while the position is less clear within Ruislip-Northwood than it is in Enfield, it would also appear to cast some doubt upon the accuracy of any opinion which considered medium builders the 'core' of the housebuilding sector. On the other hand, in some sense at least, perhaps the traditional attitude did have some truth in it. For example it could be argued that in a lasting sense they did constitute a 'core' within the industry because when total activity declined they, being predominantly local, remained while other firms either moved out of housebuilding completely, moved out of the area, or shifted their attention and energies into other forms of building enterprise.

However the question remains: when such terms have been used about the medium firm have they been used in such a limited sense? It seems unlikely where the term has been used in literature, and in particular where it was used during interviews, no temporal distinctions or qualifications were made leaving the reader or interviewer the impression that throughout the interwar years it was the medium housebuilder that was the vital and fundamental force behind residential development and the residential development industry.

This begs the further question: why is it that this attitude and impression has remained so general? A partial explanation lies perhaps in the fact that in the housebuilding industry traditional ideas die especially hard. Prof. Dyos in his writings on 'the builders of Camberwell'

perhaps provides a clue.¹ In Camberwell over a three year period (1878-1880) builders completing an annual average of between 6 and 20 houses produced almost a third of the total output.² If the firms building above this level are also included,³ there can be little doubt that this group represented a substantial 'core', in the sense that the building industry would use the word. Furthermore these years were ones of peak building activity.⁴ If this state of affairs may be taken as having continued up to 1913, this would have given a substantial tradition to such an attitude. In this light therefore it perhaps comes as not too great a surprise to discover this attitude being carried over and perpetuated during the interwar years in the minds of the industry.

(d) The large-sized firm.

There were 29 firms which built over 59 dwellings in a year in Enfield between 1931 and 1940; in Ruislip-Northwood there were 17. This does not mean however that they were building 60 or more dwellings in each year of the decade. In Enfield 10 of these firms attained this level of output only once in the decade, while another 14 firms attained it only twice. This meant that there were only five building firms

1. Dyos (1961), op. cit. pp.124-7.

2. Ibid. p.125.

3. They are not in fact classified in any detail, but Dyos states that the great majority of the builders came from within Camberwell itself, and that those which did not, came from adjacent areas. From his descriptions of the firms, it seems unlikely that many, if any, were building concurrently in more than one area. ibid. pp. 125-6.

4. Ibid. p.124.

active in the Enfield area in these years that maintained such a level of output for three or more years. The picture is similar, if not so extreme, within Ruislip-Northwood. This gives some indication of the rather transient relationship which existed between a building firm and a specific area once the firm had achieved a certain size. The average period of activity of such firms within Enfield was $4\frac{1}{2}$ years, while in Ruislip-Northwood it was slightly longer, being 5 years.¹ Therefore it is clear that the vast majority of such firms built, either concurrently or consecutively, in several areas during this decade.²

The importance of the regional biased developers will be examined later in the chapter.³ Before this however it may be revealing to look at the large builder in a more general way, particularly with a view to discovering their importance and significance during the boom, and in the housing development of these areas between 1931 and 1939 as a whole.

The information from the Enfield and Ruislip-Northwood Registers indicates that the completion level increased only marginally between 1931 and 1932. The following year (1932/3) however provided a dramatic contrast,⁴ and the figures leave

1. This 'average' figure would of course include those years in which such firms were building within these areas but did not complete over 59 dwellings.

2. The only purely local firm in Enfield appears to have been The Enfield Highway Co-operative Society. Within R-N the largest purely local firm was George Ball (Ruislip) Ltd., see below Section 6.

3. See below pp. 314-7.

4. In Enfield there was an increase of 120%, while in R-N it was 78%.

no doubt of the crucial and almost complete importance of the firms that were building over 200 dwellings in 1933.

In 1932 the largest producer in Enfield was Oatlands Estates Ltd. which built some 82 houses, while in Ruislip-Northwood the leading firm, the Rotherham Estates Co. Ltd., had an output of only 62 dwellings. During the following year however, Hilbery Chaplin Ltd. and Newman Eyre & Peterson Ltd. began building in eastern and western Enfield respectively. Between them they completed 598 dwellings in that year.¹ The overall increase for the area was 621 dwellings. The situation in Ruislip-Northwood was even more striking for in its first year of production George Ball (Ruislip) Ltd. completed some 298 dwellings, a figure higher than the overall increase for the area for that year. Therefore in Ruislip-Northwood not only did all the increase in production come from one large firm, but this firm's activities in fact compensated for the categories below 60 dpa which lost ground in actual terms during the twelve month period. The figures would seem to point to the inescapable conclusion that the initial dramatic uplift which introduced the housebuilding boom in both areas was the direct consequence of the influx of a few large-scale developers.

Within Ruislip-Northwood this trend was continued in the following year when the two firms, George Ball (Ruislip) Ltd. and Harris for the Ruislip Development Company Ltd., together produced 816 dwellings which represented an increase in

1. I.e. 93.6% of the overall increase for the area.

output of 518 houses for firms building over 199 dpa. This group was responsible for over 69% of the total increase between 1933 and 1934 within this area. Within Enfield the growth in activity by such firms was not so continuous. In 1934 production levels fell from their 1933 levels for firms producing over 99 dpa and, although there was some expansion in the 60 to 99 dpa category, the large firms altogether represented only approximately 28% of the overall increase for that year. This perhaps is at least a partial explanation for the dramatic slowing down of the rate of expansion of dwelling production experienced within Enfield in this year. After the rapid acceleration of output between 1932 and 1933, the rate of increase fell to a mere 12% between 1933 and 1934. The following year once again showed an acceleration to 53%, and it is perhaps not insignificant to discover that 69% of the actual increase (i.e. 457 of the total 666) was the consequence of increased activity by large firms. Thus in the two periods of dramatic expansion of output both in Enfield, in 1932-3 and 1934-5, and in Ruislip-Northwood, 1932-3 and 1933-4, the large firms played a leading and dominant role.

Their impact on output was no less important at the end of the decade. Builders completing over 99 dpa in Enfield at the peak of its boom were responsible for 49.42% of all dwellings produced in 1938. In the following year, no such firms existed and thus the contribution of this category fell by 1153 dwellings, representing 72% of the overall reduction in output that took place between 1938 and 1939.¹ In Ruislip

1. If this were extended to include all firms producing over 59 dpa the figure would be 87.5%.

Northwood, although these builders were less important in terms of the industry's output,¹ almost the whole of the decline (i.e. 93.2%) that took place in overall output between 1938 and 1939 can be accounted for directly as a consequence of such firms leaving the area, or cutting back on their production levels. Perhaps nothing demonstrates more ably than this, the importance of the larger developer in these areas between 1931 and 1940. It also indicates the extent to which the timing and proportions of the 1930s boom in such areas was a direct reflection of the interest of the larger housebuilders and estate developers.

Although in many ways the distinction is artificial (since the vast majority of those firms found most often building over 99 dpa, built either in earlier or later years in the 60 to 99 dpa category), it is noticeable that the over 99 dpa category was consistently more important in terms of output than the 60 to 99 dpa category throughout the boom years.² This was especially true within the Ruislip-Northwood area. Together the builders in these categories completely dominated the industry.

It is not easy to discover the exact sizes of the firms which built within these two categories. As has already been noted such builders rarely remained in these areas for the whole decade.³ Consequently it is possible, as in fact has been found to have been the case, that the overall

1. I.e. approximately 40% of the output of the industry in 1938.

2. The exception being Enfield in 1937.

3. See above, p. 310.

production of several builders to be found in the 60 to 99 dpa category were larger than that achieved by either George Ball (Ruislip) Ltd. or Newman Eyre & Peterson Ltd. which were consistently producing over 200 dwellings a year.¹ This is because both Ball and Eyre & Peterson built in no other areas concurrently with their activities in Ruislip-Northwood and Enfield respectively. In Enfield however there were at least two firms which produced over 200 dwellings in at least one year between 1931 and 1939, and which were well-known as large-scale regional estate developers.² The above statement therefore would not have applied to them.³ It is possible on the other hand that some of the developers who were operating within a more limited locality were also larger than firms like Eyre and Peterson, & Ball, however the lack of evidence makes it impossible to state this with any certainty, or comment on its incidence.

5. The importance and activities of regional firms in Enfield and Ruislip-Northwood.

That such firms as Laing, Wimpey, Chaplin, Wates etc.

1. Such builders were the regional housebuilders and developers, for example Wimpey, New Ideal Homesteads, Davis Estates, Taylor Woodrow.

2. I.e. John Laing & Son Ltd. and Hilbery Chaplin Ltd.

3. Of the other builder who completed over 200 dwellings in one year (M. Blade Ltd.) little is known except that he was an estate agent/builder based in Winchmore Hill and that he produced some 360 houses in Enfield between Oct. 1936 and Oct. 1938. Clearly he also built in other areas but there is no information as to whether it was concurrent with his Enfield activities.

were producing an annual total of over 1000 dwellings in various parts of Greater London by 1935, and that New Ideal Homesteads Ltd. claimed a total production of as high as 10,000 in some years is known. However what is not known is their importance within specific, more limited, areas like Enfield and Ruislip-Northwood.

Regional firms did not appear in Enfield until 1933 when one firm, Hilbery Chaplin Ltd., began to develop several relatively small estates in eastern Enfield. The following year Chaplin was joined by New Ideal Homesteads Ltd. who developed an estate of just over 100 houses directly adjacent to his estate at Ponders End. It was not however until 1935 that regional firms appeared on the scene in any number, and by 1940 some such seven firms ¹ had built estates of some size within the area. Between 1933 and 1940 these firms built over 20% of all the dwellings produced in eastern and western Enfield, a figure which rose to nearly a third if Newman Eyre & Peterson Ltd. was included as the other very large firm. Alone therefore they by no means dominated the development of the area, although they did contribute in a substantial way.

Within the Ruislip-Northwood area there was no builder of a regional status prior to 1935. Of the five ² attracted to the area during the second half of the decade only two, Taylor Woodrow Estates Ltd. and Davis Estates Ltd., built

1. I.e. McManus, New Ideal Homesteads, Wimpey, Laing, Wates, Hilbery Chaplin, Bunting Construction Co.

2. I.e. Taylor Woodrow, Wimpey, Crouch, Davis, and Bunting Construction Co.

over 99 dwellings in any single year. The annual output of such firms tended to fluctuate more between 60 and 99 dpa, although in some years it in fact fell below the lower level. As a group they did not appear to be of great importance, accounting for only approximately 15% of all the houses built in the area between 1935 and 1940.

With both areas the regional firms generally appear not to have developed individual estates of any size.¹ The estates were all in fact well below the size of the estates they were developing in other localities and in general they were being developed at a slower rate. In Enfield for example during the four years Wimpey took to develop the 122 house Chase Farm Estate, the firm only once had an annual output of above 59 houses. While an estate of 250 houses that Wimpey was developing in Eastcote concurrently with the Enfield project also took four years to build. Furthermore in Enfield the giant New Ideal Homesteads Ltd. took six years to develop two estates of 104 and 154 houses respectively, and was only able to achieve an annual output of over 59 houses twice during that time; while in 1939 Wates Ltd. left an unfinished estate of 154 houses. In Ruislip-Northwood in general the picture was similar, although it does appear to have been a little more favourable to the reputation of the regional builders as large-scale estate developers.

1. The exception to this was John Laing & Son Ltd. and their South Lodge Estate at Enfield West.

It would seem therefore that within these two suburban areas, the regional firm played a significant but not a dominant role.¹ However in view of the small scale and slowness of their development activities, relative to their known activities in other parts of Greater London, it would probably be unwise to generalise too widely from this. To do so would almost certainly understate the role and importance of the regional builders in the suburban development of the Greater London area in this decade.

6. The role and importance of the large single estate developer.

The existence of George Ball (Ruislip) Ltd.² and Newman Eyre & Peterson Ltd.³ provides an example of another interesting feature of the suburban scene. It is interesting because these were building firms which were not building concurrently in any other localities,⁴ but which had a profound impact on the landscape and the development of individual areas, even though their total annual output may not have been anywhere near as great as most regional firms.

It has been possible to discover a little evidence of similar operators in other areas which indicates that they were undoubtedly also a feature of the industry

1. In an eight year period they produced in Enfield over a fifth and in R-N between a sixth and a seventh of all dwellings completed.

2. In R-N, this firm built an estate of approx. 3,300 houses.

3. In Enfield, this firm built an estate of approx. 1,200 houses.

4. Although both these firms in fact, did follow up these estates with large estate developments in other areas: Francis Jackson, managing director of Geo. Ball (Ruislip) Ltd. in Ickenham; Newman Eyre in Gidea Park, Ilford.

elsewhere.¹ However it is difficult to know the extent it is possible to generalise with accuracy in this respect. In many suburban areas for example the regional builders were also developing very large estates. Richard Costain & Sons Ltd. in 1935 was developing an estate planned for over 7,500 houses at Elm Park in Essex, and had during the late 1920s and early 1930s built estates of over 1,000 houses at Dagenham, Sudbury and South Croydon.² G.T.Crouch Ltd. built estates of a similar size at Twickenham, Merton Park and Morden,³ while another predominantly south London firm, Wates Ltd., developed very large estates, for example at Worcester Park, Motspur Park, Streatham Vale and Dagenham in these years.⁴ The list could be continued and many more builders cited since during these years Chaplin built such estates in Essex, Middlesex and Kent; Boot in Edgware and Hayes (Kent); Wimpey predominantly in Middlesex and Surrey; and New Ideal Homesteads first in Kent and then expanding into all the four counties surrounding London.

The importance of the large single estate firm is also likely to have varied from area to area. This can be illustrated simply by reference to the two areas that have been examined in this chapter: Within Ruislip-Northwood

1. E.g. Elliot Construction Co. Ltd. in Surbiton (H&ED, July 1939, p.99); Lavender & Farrell Ltd. in Worcester Park (PB, Nov. 1932, p.258); Upminster Estates Ltd. in Upminster. PE, July 1933, p.168.

2. See below p. 477-8.

3. Interviews with Jones, 10.10.69; Daniel, 7.11.69.

4. Wates, History, p.10; Interviews with Seaton, 21.1.70; Kelsoe, 10.2.70.

George Ball (Ruislip) Ltd. built over a quarter of the dwellings completed in that area between 1933 and 1939, while for the years 1933 to 1934 the figure stood at nearly 45%. In comparison the impact of Newman Eyre & Peterson Ltd. in Enfield was nowhere near as great, the estate representing only 11.5% of all the dwellings completed in the area between 1933 and 1938.

All that may be said with certainty therefore is that such firms were a definite feature of the industry during the 1930s, and that they undoubtedly played an extremely prominent role in the production of dwellings within certain suburban areas within Greater London.

7. The role and importance of the locality builder.

The final significant group of large builders to be examined in any detail in this work in fact dominated the 60 to 99 dpa and the 100 to 199 dpa categories, at least in terms of the number of firms active. These builders were the locality builders. It has been possible to discover little detailed information about such firms because the vast majority have since disappeared from the industry. Their spatial range of operation varied. For example George Reed & Sons Ltd. built in Enfield, Tottenham, Edmonton, Southgate and across to Finchley; Hillingdon Estates Ltd. built in Enfield and across to Ealing, Hillingdon, and Ruislip-Northwood; J. Blade (Builder) Ltd. built in Enfield and Ilford; Townsend & Collins Ltd. were based in Enfield, but also did work in Ealing and Wembley. However to what extent they were building their various estates

consecutively or concurrently is not known with any degree of certainty. What is known however is that in Enfield they dominated the 60 to 99 dpa category, accounting for 19 of the 25 firms which built within the area at least once, and for 9 of the 13 firms which built within the area twice. This was not so true for the 100 to 199 dpa category, for even though they represented 7 of the 10 firms that built within it at least once, their incidence was not as great as the three larger firms which were also active in this category. This was because the locality firms were able to attain this level of output only once in all the years of their activity within the Enfield area.

Within Ruislip-Northwood, such firms dominated both the 60 to 99 dpa and the 100-199 dpa categories, both in presence and in the incidence of their activity. However their overall importance was lower in this area than their equivalents in Enfield. Such locality builders built just over 40% of all the houses completed in the Enfield area between 1931 and 1940, while in Ruislip-Northwood their contribution for the same period was 27%. If the very large local estate developments, that is those of George Ball (Ruislip) Ltd., and Newman Eyre & Peterson Ltd. are included in these figures however they become more even. Thus, the larger locality biased builders were responsible for approximately half of all the houses built during the 1930s in these two areas. They therefore have a real claim to be considered as fundamental to the industry, providing what must be considered as the real core to the industry's

output during this decade of high housebuilding activity.

8. General implications and conclusions.

In the light of the evidence noted and discussed in this chapter, it is now possible to suggest whether certain statements which have been made about the building and contracting industry as a whole during these years also apply to the housebuilding sector as it worked within the two London suburban areas of Ruislip-Northwood and Enfield. The first of these statements refers to the growth in the importance of the small firm both in actual and relative terms of gross output, and as employers, especially between 1930 and 1935.¹ The second refers to the way the industry responded to changes in the level of demand, and the way it was able to obtain a flexibility in its levels of activity.

In actual terms the experience of both areas would appear to bear out the first of the above statements, at least for the first part of the decade, even though the experiences of the two areas show disagreement after 1935. The number of small firms, and their total output, increased within Enfield up until 1934, and within Ruislip-Northwood up until 1938. However, in terms of the relative importance of the output of this category, the declining trend that began with the commencement of the more rapid acceleration of activity from 1932/3 cannot be mistaken. Furthermore even though small firms survived and, within Ruislip-Northwood

1. See above pp. 247-53.

at least, flourished as housebuilders in absolute terms, the increases were by no means very great.

A number of factors have already been noted as having been possibly influential in the survival and growth in importance of the small firm in the general structure of the building industry.¹ The majority of these are directly applicable to the housebuilding sector. There were others however which specifically helped many small and small-medium housebuilders to survive and in some cases, to prosper. For example, the existence and development of long-term purchase finance provided by the building societies meant that differences between the final prices of two versions of a similar type of house which occurred as a result of variation in levels of efficiency of production, were minimised when reduced to the form of weekly mortgage re-payments. While the high level of building society competition which continued right through to 1939² increased the ease with which small firms could obtain sales finance.³ The uniformity and simplicity of the layout and design which existed in the 'universal house' and the, in many ways, stereotyped nature of the demand of the period also helped the builder with limited resources for it did not put him in a position of disadvantage relative to the bigger firm which could afford, if it wished, to employ specialist designers. While, in the construction of the

1. See above pp. 256-8.

2. See e.g. Cleary, op. cit. Ch. 12, esp. pp. 205-8.

3. These two related points have been noted in a different form by Leo Grebler, op. cit. p. 81.

higher priced house, the small builder frequently had a distinct advantage. Lastly the importance of land and the pattern of land availability should be mentioned. This would undoubtedly have an affect on the relative advantages of different sizes of firms. For example, if land came on to the market in large lots, clearly the small man was at a disadvantage, and vice versa. At this point therefore the incidence of land developers on the Greater London scene and the way that they operated could have been of crucial importance to the survival of the small man, and may well go some way towards an explanation of the opposing trends that have been found within Enfield and Ruislip-Northwood in the small firm categories after 1934.

It would seem however that small firms were not entering into the suburban housebuilding sector as house-builders in any force even before the initial upsurge in activity. The expansion of their numbers between 1930 and 1935, noted by Prof. Bowen from the Census of Production, would appear to have affected the housebuilding sector only marginally. However in both areas under consideration, it is noticeable that there was an increase in the number of firms active in the small-medium category, especially during the first few years of the boom from 1932/3 to 1934/5. And although this did not constitute a major movement, it did represent a not insignificant increase.

It is difficult to say with certainty to what extent this represents evidence of what was termed as a 'moving-up' process earlier on in the chapter.¹ To do so would require

1. See above pp. 286-7.

a knowledge of the histories of the individual firms building in these areas in a detail that simply has not become available. All that it is possible to do here is to speculate on possibility and probability. For instance, it is likely that many speculative housebuilding firms would have been capable and willing to carry out both speculative house construction and contract work, even if the latter was only repairs and maintenance. If this was so, in periods of low housebuilding activity, it would seem not unreasonable to suppose that such firms, in order to utilize profitably as much of their capacity as was possible, would have tended to move more into the jobbing sector, only to move out again when the climate for housebuilding recovered.¹ If this was the case then it is more than likely that some version of the 'moving-up' process described did operate. However in view of the highly tenuous nature of the evidence, it is not possible to suggest anything more categorical on this point.

The second of the statements also relates to the position and importance of the small firm. In their authoritative work on the interwar building industry in Britain, Richardson and Aldcroft noted that the predominance of small firms and the ease of entry into the industry, and particularly into the residential sector, meant that the

1. There is evidence that such a 'cycle' did exist for some firms, e.g. interviews with Harston, 25.8.69; Townsend, 18.2.70. Both Harston and Townsend were owners of medium-sized firms in Enfield.

industry was able to respond to variations in building demand with a high degree of flexibility.¹ They go on to add that "quite severe fluctuations in building activity could be met by . . . inflows and outflows of marginal firms without placing unbearable strains on the permanent, usually larger, building firms".² The question is, therefore, did such 'inflows' and 'outflows' of small marginal firms in fact occur and was this in fact the way, in the housebuilding sector at least, that the industry was able to meet changing demand situations within the two suburban areas examined?

It has been noted above that the industry of both areas did experience an increase in the number of small firms active in house construction as the level of housebuilding activity within the areas increased.³ However it has also been noted that this increase was by no means of staggering proportions, and that within Enfield it did not continue past the middle of the decade. This was also true for the small-medium producers. In terms of any increase in the total output within the two areas concerned, although this was perhaps more true within Enfield than within Ruislip-Northwood, these two categories of builder have clearly been seen to have been the least important. It was the larger categories of housebuilding firms which were the more crucial in this respect, and these included firms which were far from 'marginal' in

1. Richardson and Aldcroft, op. cit. p.38.

2. Ibid.

3. See above pp. 282-3.

any sense of the word. When applied to the suburban house-building industry therefore, the statement should be modified since although quite severe fluctuations in building activity could be, and in fact were, met by changes in the structure of the industry, it was achieved by inflows/outflows of the larger firms and the expansion/reduction of their annual production levels within these areas, rather than by those of the smaller, more marginal firms.

The evidence from Enfield and Ruislip-Northwood has also tended to cast doubt upon the traditional idea that the medium housebuilder represented the 'core' of the house construction industry, at least during periods of high housebuilding activity. On the other hand the evidence does appear to provide some support for the traditional attitude during relatively low periods of activity within certain areas; the medium firm thus providing what might be considered a more lasting 'core'. The implication of this tends to give further support for the suggestion made just above that it was the larger firms which provided the flexibility, and determined the level, of the industry's response to changes in the market situation during the 1930s since it was on these firms that any change in output for the most part relied.¹

1. As has been mentioned previously, it should be remembered that to generalise such a view to the situations in other areas in England and Wales could be dangerous. Within individual areas, the structure and the relative importance of the various categories of firm probably varied considerably. The larger category of firm and the larger estate developers tended to be based in London and the largest cities (see e.g. Bowley (1966), *op. cit.* pp.386-7). Indeed the migration of many of the larger building firms from the provinces into the London area would have tended to amplify the importance of the larger developer in the industry within Greater London. See below Ch. 6. Section 5(a).

The erosion of the importance of smaller firms by larger operators was undoubtedly an important feature of the inter-war housebuilding industry. This process was not new however, it first becoming evident in London during the second half of the nineteenth century. Basing his conclusions on the monthly returns of London's District Surveyors, Prof. Dyos has noted that, although as far as he could judge "virtually no change [took place] in the overall structure of the London housing industry" between the 1840s and 1870s, from the upturn in housebuilding activity during the later 1870s, medium and larger housebuilding firms began to gain importance within the industry at the expense of the smaller firms.¹ Thus, where in 1881 firms with up to 6 houses under construction built 23% (2,820) of all new dwellings, at the crest of the following London housebuilding cycle in 1899 they were responsible for only 14.3% (1,018) of the total. This compares with 48.7% and 34.5% for firms building between 7 and 24 dwellings, 24.8% and 21.3% for those building between 25 and 60 dwellings, and 3.5% and 29.9% for those building 61 dwellings or more.²

The growing significance of larger firms at the expense of the smaller concerns therefore unquestionably had origins before the turn of the present century. On the other hand between the wars this trend was not only firmly maintained but also significantly advanced. For example, in 1938, the year of greatest housebuilding activity in both Enfield and

1. Dyos (1968), op. cit. pp.659-60.

2. Ibid. p.678.

Ruislip-Northwood, firms which completed between 1 and 5 dwellings were responsible for only 2.8% and 6.4% respectively of all units completed, while those which built over 59 dwellings during that year were responsible for 65.2% and 49.9% respectively of all activity.¹ There also appears to have been a continuing, although substantially advanced, reduction in the importance of small-medium housebuilding firms (i.e. those building 6 and 24 dwellings a year). The findings of this chapter therefore would appear to support the view that the competitive advantages of the larger housebuilding firms between the wars were sufficiently great to keep the smaller firms largely in check. The decline in the importance of both the small and medium-sized housebuilding firms and the dominance of the larger locality housebuilders, substantially supported by the very large 'regional' firms, all give clear indication of this.

The analysis in the previous two paragraphs has focused primarily on the changing significance of the smaller firms within the speculative housebuilding industry and in doing so it, and the evidence used, tends to obscure another facet of the structural development of the industry between the wars - the growth in the size of the larger firms active. As with the erosion of the importance of the smaller housebuilder, this related facet also related to the continuation of an

1. In 1936 these proportions had been 58.0% and 65.2% respectively. For absolute figures and complete details of the structure within these two areas, see below Appendix 5.1. Tables 2 and 4.

earlier trend which again became more accentuated after 1919. Unfortunately evidence as to the size of the largest firms in the housebuilding industry before 1913 is very limited, however some impression may be derived.

Again Prof. Dyos must be acknowledged as the leading authority in this sphere, particularly with regard to suburban growth in south London before the Great War.¹ According to Prof. Dyos during the early 1880s easily the largest house-builder active in south London was Edward Yates whose dwelling output Dyos talks of in terms of only hundreds over a number of years.² On the other hand in a later work Prof. Dyos notes that it was only during the boom which developed at the end of the 1890s that "the really large firm . . . moved in" and, although perhaps considerably larger than previously, "the biggest of the day, Watts of Catford" completed ~~in~~ only something just over 400 dwellings in 1899.³ While in Ilford A.C. Corbett, who it has been suggested "was probably the most prolific of London's suburban developers in the 1890s and 1900s . . .", was probably building at a similar sort of level during these peak years for housebuilding.⁴

Prof. Dyos' authority in this sphere provides substance

1. Apart from the works already cited, Prof. Dyos has written extensively on various aspects of nineteenth century suburban development. See also his, *The Suburban Development of Greater London, South of the Thames, 1836-1914* (unpublished Ph.D. thesis, University of London, 1952).

2. Dyos (1961), op. cit. p.128.

3. *The crest of the boom.* Dyos (1968), op. cit. p.660.

4. Jackson, op. cit. p.61.

for the veracity of the limited evidence presented above which, until further evidence either provides confirmation or contradiction, must be accepted as providing a fair indication of the activity levels achieved by the largest firms during these years. In view of this it is clear that the scale of housebuilding operations achieved by individual firms increased substantially during the 30 or so years between the turn of the century and the 1930s.

Illustrations have already been given of the size of turnover that a number of the largest interwar firms were achieving. For example, even allowing for exaggeration the 10,000 dpa boasted by 'Britain's Biggest Builders', New Ideal Homesteads Ltd., indicates an annual output massively greater than that achieved by either Watts or Corbett.¹ Next below New Ideal Homesteads in unit output were Taylor Woodrow Estates Ltd. and Wates Ltd. which were building over 2000 dpa during the middle and later years of the 1930s;² while achieving turnovers of over 1000 dpa in one or more years between 1930 and 1939 were speculative housebuilding and estate development firms like Davis Estates Ltd., G.T.Crouch Ltd. and Hilbery Chaplin Ltd., and firms which divided their attentions between speculative housebuilding and civil engineering and contracting works such as John Laing & Son Ltd., Geo. Wimpey & Co. Ltd., and R.Costain & Son Ltd.³

1. PE, Nov. 1933, p.251. A more realistic figure lies probably somewhere between 5,000 and 7,000 dpa.

2. Jenkins, op. cit. p.27; Wates, History, p.10.

3. See e.g. PE, Nov. 1933, p.251. Also above pp. 302-4, 314-6, and below p. 677.

In addition there was a marked increase in the numbers of small and medium-large firms, building perhaps between 60 and 500-600 dpa; some of which concentrated within particular localities, others of which spread their activities over much wider areas. ¹

It is evident that in many respects the structural changes which took place within the house-building industry between the wars constituted just one time-phase in the process of evolution towards the structure of the modern-day industry. ² The interwar period was however also the period which to all intents and purposes marked the disappearance of the large locally-oriented housebuilder, and, more importantly, the emergence of firms which for the first time could be regarded as 'regional' in the orientation of their housebuilding operations. Thus by the end of the 1930s evidence of the activity of individual firms like New Ideal Homesteads, Wimpey, Crouch, Davis, Costain, Wates, Laing, Hilbery Chaplin was to be found within most sectors of the OSA, within various parts of the Home Counties, and for some as far afield as the Midlands and the West Country. ³

The reasons for this wider spatial orientation of operations, and also for the post-1939 disappearance of the

1. See e.g. above pp. 274-9, 287-314, 317-21 *passim*.

2. See Carter, *op. cit.* p.47. For a more detailed assessment of the structural development of the housebuilding industry after 1946, and particularly during the 1960s, see E. Craven, Conflict in the Land Development Process: the role of the private residential developer (unpublished Ph.D. thesis, University of Kent, 1970), pp.186-190.

3. See below pp. 536-8.

larger locally-oriented housebuilders are probably not difficult to find. Town planning restrictions on development and the relative absence after 1947 of sites of any size within the OSA were almost certainly major factors in the disappearance of the latter phenomenon.¹ The emergence of the 'regional' housebuilding firm on the other hand was clearly related to the evolution of the very large firm which, as it developed and attempted to expand its output, increasingly found it necessary to broaden its spatial area of activity in order to increase and/or widen its potential market and to secure sufficient land with the desired characteristics on which to build. As has been suggested in a later chapter it was probably just this desire for expansion and growth which eventually motivated such builders to spread their operations into areas outside the OSA² and so begin a path which has eventually necessitated a structural change within their own housebuilding organizations.³

1. Both within the OSA and, though to a lesser extent, within the outer Metropolitan and Home Counties areas. For a detailed assessment of the forces at work influencing residential land development post 1947, particularly in relation to the speculative housebuilder, see Craven, op. cit. passim.

2. See below pp. 536-40, 546-52.

3. The move towards a national orientation has required the decentralisation of virtually all, if not all, the non-financial housebuilding functions of such firms into regional offices, see e.g. ibid. pp. 296-7 and Fig. 7.3; C. Watson, *The Housing Market: Some Impressions of Sheffield Housebuilders* (unpublished M.A. dissertation, University of Sheffield, 1972), p. 11.

APPENDIX 5.1. Tables 1-8.

These tables can be found in the
accompanying portfolio.

APPENDIX 5.1. TABLE 9. Changes in the annual level
of the housebuilding industry in
Enfield U.D., 1931-1939.

Period over which change in output took place (and total output in each year).	Actual change (+ or -) in the no. of dwellings completed.	Percentage change (+ or -) in the no. of dwellings completed.
1931 (442) to 1932 (504)	+62	+14%
1932 (504) to 1933 (1125)	+621	+120%
1933 (1125) to 1934 (1254)	+129	+12%
1934 (1254) to 1935 (1920)	+666	+53%
1935 (1920) to 1936 (1942)	+22	+2%
1936 (1942) to 1937 (2199)	+257	+13%
1937 (2199) to 1938 (2333)	+134	+6%
1938 (2333) to 1939 (748)	-1585	-68%

Source: Enfield Register.

APPENDIX 5.1. TABLE 10. Changes in the annual level of
the housebuilding industry in
Ruislip-Northwood U.D., 1931-1939.

Period over which change in output took place (and total output in each year).	Actual change (+ or -) in the no. of dwellings completed.	Percentage change (+ or -) in the no. of dwellings completed.
1931 (336) to 1932 (370)	+34	+10%
1932 (370) to 1933 (658)	+288	+78%
1933 (658) to 1934 (1407)	+749	+120%
1934 (1407) to 1935 (1559)	+152	+11%
1935 (1559) to 1936 (1786)	+227	+15%
1936 (1786) to 1937 (1875)	+89	+5%
1937 (1875) to 1938 (2126)	+251	+13%
1938 (2126) to 1939 (1712)	-414	-19%

Source: Ruislip-Northwood Register.

CHAPTER 6. The origins of the speculative housebuilder.

1. Introduction.

In Chapter 5 an examination has been undertaken of first, the national structure of the interwar building industry, and secondly, and more specifically, the structure of the private housebuilding industry within two particular areas of the OSA. In Chapter 7 and the succeeding chapter the focus of the work will turn to an investigation of the activities of interwar speculative housebuilders, and the processes involved, in land purchase and development within the OSA. However, before this move, it is important to obtain some more detailed idea and understanding of the types of individual who became involved in speculative housebuilding during these years. For example, what was their background, and to what extent was it connected with a trade skill? Were there particular crafts from which speculative housebuilders more commonly tended to develop? From what other activities were individuals attracted to speculative housebuilding? How and why did speculative housebuilders first become involved in such activity? In terms of numbers, the significance of local firms within local areas has already been indicated in the previous chapter; however, did the speculative housebuilders active within the OSA all originate from within the Greater London area itself? To what extent were builders attracted from other parts of the country into the OSA? And what sort of firms were attracted, if any, and why? These are some of the questions which are examined in the present chapter.

The defining characteristic of the activities of a speculative housebuilder is that the production of any dwelling built is conceived, and at times completed, prior to the sale or letting of that dwelling, or to any agreement made by a prospective purchaser or tenant. This was as true during the interwar period, as it had been prior to 1915 and as it has been since 1945. On the other hand although all interwar speculative housebuilders held this characteristic in common, within the Greater London area at least the origins of the individuals and firms involved in speculative suburban housebuilding varied widely: in social, in occupational, and in geographical terms. Furthermore it appears that the roles played by these persons and firms in the development process of residential outer suburbia took a great variety of forms. Indeed at times such people and organisations were by no means content to restrict themselves to any single role, for example that of a speculative housebuilder, but were active in a number of roles.¹

It must be acknowledged at an early stage in this chapter that any attempt at a completely balanced discussion or statement on the origins of the 'speculative housebuilder' will be hindered by a problem inherent in the nature of the industry. In comparison with most other manufacturing industries the level of capitalisation required for entry into the speculative housebuilding industry was extremely small, while, particularly in a period of housebuilding boom, speculative housebuilding is

1. See below pp. 376-93, 419-91 *passim*.

an activity in which profit margins appear to be large and easy to obtain. In view of this, particularly during the 1930s, there was little to stop, and in fact a great deal to encourage, any person or persons with both the inclination and initiative required, from purchasing an area of developed or under-developed land and erecting one or more dwellings upon it. On the other hand the relatively narrow capital margins on which most of the speculative housebuilding industry was organised also meant that during periods of low or declining demand the economic viability of many firms in the industry became very precarious. In fact a large number of speculative housebuilding firms were unable to survive the interlude of the Second World War which has meant that many of the firms which entered the industry between the wars and which had the more unusual backgrounds, and perhaps initially only tenuous, if any, links with housebuilding have long since disappeared without trace. As this is probably particularly true of many of the individuals who had been attracted into the industry during the 'boom' years of the 1930s. In spite of the disappearance of a large proportion of the interwar industry and the consequent biasing effect that this is likely to have had on any evidence presented, it has been possible to uncover a relatively substantial body of evidence on the origins of speculative housebuilders active within the OSA between the wars, and indeed a body of evidence which relates to a wide size-range of firm. The origins of a number of larger housebuilders will be considered first since the available evidence is most abundant on these firms. Even in

these cases however it must be admitted that the level of detail available is by no means great.

2. The origins of eight large-scale speculative house-building firms.

In terms of the annual number of dwellings produced, the largest speculative housebuilding firm active during the 1930s was New Ideal Homesteads Ltd. [NIH Ltd.] This firm, originally based in Bexleyheath in Kent, was incorporated as a private limited company in late 1929.¹ Within three years NIH Ltd. was claiming an annual output of over 3,000 dwellings,² while only eight months later the company was boasting an annual total of 10,000 dwellings.³ Mr L.H.P.Meyer, the main force behind the birth, growth and fortune of NIH Ltd. apparently had no doubts very early on in the life of the company as to the scale on which he was going to operate his business, and in May 1934, only 3½ years after its foundation, the firm became a public company.⁴ Originally it appears that Meyer was employed as an assistant surveyor by Erith U.D. Council, but that during the later 1920s formed the house-building partnership of Blackwell & Meyer which, like NIH Ltd., was based in Bexleyheath.⁵ Although it is known that in 1929 this company undertook a contract to build 32 houses on the

1. Companies House, File No. 243565.

2. Between Jan. and Dec. 1932. PB, March 1933, p.56.

3. This is a claim of an average weekly output of almost 200 dwellings. See above p.330.

4. Companies House, File No. 243565.

5. Jackson, op. cit. pp.107-8.

London County Council's Bellingham Estate,¹ there is unfortunately no evidence as to the success or otherwise of this firm. On the other hand it is interesting to note that when in late 1929 NIH Ltd. was first incorporated, Meyer was only an employee of the company, the directors being his wife and sister-in-law. Indeed it was not until 1931 that Meyer moved on to the board as chairman and managing director.²

Although with an annual dwelling output well below that achieved by NIH Ltd. another London firm involved in house-building on a large scale within the OSA between the wars was George Wimpey & Co. Ltd. The history of this firm began some thirty years before 1919 - the year it was taken over by the Mitchell family.³ The firm in fact was founded by George Wimpey in 1880 as a stonemason's business. The major part of this partnership's activity during the late nineteenth and the early twentieth century was in contract road work, laying granite setts and curbstones in West London. On 2nd July 1919 the firm was taken over by G.W. Mitchell (now Sir Godfrey, the present chairman) and his father, who were described in the Articles of Incorporation as a civil contractor and a quarry merchant respectively.⁴ Clearly therefore there was

1. Jackson, op. cit. p.300.

2. Companies House, File No. 243565.

3. Companies House, File No. 156617. The takeover by the Mitchell family began a period of control which built up the company so that today it is the largest building and contracting company in Britain. Turner, op. cit. p.270.

4. i. Companies House, File No. 156617.

ii. It has been suggested recently that Godfrey Mitchell financed the purchase with the aid of his army gratuity (Jenkins, op. cit. p.114), although no doubt resources derived from his father's business activities were also of great importance.

substantial knowledge of building and 'the trade' behind the interwar expansion of this firm. Initially the Mitchells maintained the pre-war pattern of activities of the firm, that is laying out estate roads and sewers under contract for speculative builders and estate developers, also undertaking larger road contracts. However an increasing realisation of the success of their clients during the mid 1920s led to a cautious experiment into speculative housebuilding: initially by contracting an outside builder to organise the actual house constructions and then by organising the whole process internally. From this point on the firm's activities were divided between speculative housebuilding and contract work, and in 1938 private housing accounted for 65% of Wimpey's turnover and 75% of its profits.¹ Already by this date however the company was undertaking increasingly ambitious civil engineering and construction contracts and as a proportion of turnover private housing was already on the decline.² By 1940 Geo. Wimpey & Co. Ltd. had already been a public company for some six years.³

Wates Ltd., operating primarily within the south London suburbs, chose on the other hand to remain a private limited company throughout this period.⁴ By the mid 1930s this

1. Turner, op. cit. p.274.

2. Ibid; J.R.Colclough, The Construction Industry of Great Britain (1965), pp.41-2.

3. Ibid.

4. The Wates family have in fact chosen to keep the company private right up to the present day. Turner, op. cit. p.270.

company was building just over 2,000 dwellings a year. The firm had in fact been founded just after the turn of the century by four brothers, and their first enterprise was two houses in Purley, Surrey. The brothers divided the ownership and the various responsibilities of the firm between them. Edward and Arthur Wates at the time owned and ran a retail furniture store in Mitcham Lane, Streatham and provided the new firm with business ability and much of the finance required. The other two brothers, William and Herbert, were apparently unemployed carpenters at this time and the building skills and site organisation were placed in their hands. In this way the newly-born enterprise appears to have been well balanced.¹ At first the firm grew slowly but steadily and by 1914 was well poised to benefit fully from the development and expansion of the demand for houses by owner-occupiers during the 1920s and 1930s. In this way it grew to become by 1939 one of the five largest speculative housebuilding firms in the country.²

Unfortunately the evidence which has come to light on the origins of two of the other major speculative housebuilding firms which originated in Greater London is more sparse. The available evidence suggests for example that one of these firms, G.T.Crouch Ltd., was established as a private company

1. The division of the shares probably indicates the importance given to the financial contribution in such a firm as opposed to the technical and constructional contribution. The eleven shares in the original company were divided to give Edward five, Arthur four, and William and Herbert one each. Wates, History, p.1.

2. Ibid.

by G.T.Crouch some time around 1928. Initially it appears that Crouch began in a smallish way building bungalows in Walton-on-Thames, however it was not long before he began developing his first large estate, the Richmond Park Tudor Estate which lay between Kingston and Ham in Surrey. ¹

Further large estates followed, Crouch apparently concentrating his London activities mainly to the south of the river and building to a neo-Tudor design. In the early 1930s however, the firm was developing the large Redway Estate in Twickenham, ² while during the mid-1930s Crouch was found operating as far north as Ruislip-Northwood, albeit on a much smaller scale. ³ Unfortunately however no evidence has become available which reveals the extent and character of Crouch's experience prior to his early activities in Walton.

A little more is known of the early experience of Arthur F. Davis, the founder and managing director of the second firm, Davis Estates Ltd. (formerly A.F.Davis Ltd.). During the 1920s Davis had worked for his father, Abraham Davis, who had been concerned with the speculative residential development of land, primarily with flats. It would appear however that the firm was not entirely a success, so after his father's death Arthur Davis began to rebuild the firm and to focus its attention on to a different market. It would appear that this took place sometime over the turn of the decade and almost immediately the firm purchased and began to develop speculatively a number of housing estates, at least one being

1. Jones, interview, 10.10.69.

2. See below p. 302.

3. See above p. 303.

at Kingsbury. The success of the firm was almost immediate which is indicated by the fact that within only five years Davis felt the firm to be strong enough to have its shares offered to the general public.¹

Of course not all firms active in large-scale speculative housebuilding within Greater London between the wars were indigenous to that area. Three of the most important were John Laing & Son Ltd., Richard Costain & Sons Ltd., and Taylor Woodrow Estates Ltd. originally from Carlisle, Fazakerley (Lancs.) and Blackpool respectively. By the very early 1930s however the head offices of each of these firms had been established in London. For Laing the move took place in 1926, approximately one and a quarter centuries after the foundation of the firm by a Scottish builder, David Laing.² There was clearly a substantial building tradition behind the firm which was already in its fourth generation, even though prior to its launching into the sphere of speculate^{iv} residential estate development during the 1920s by John W. Laing (now Sir John) the tradition had been entirely in contracting work. This was not the case however with either Richard Costain & Sons Ltd., or Taylor Woodrow Estates Ltd.

The firm of Richard Costain & Sons Ltd. was founded by an Isle of Man bricklayer who began to build houses speculatively in Liverpool during the 1860s.³ The house-building tradition of the firm was carried on by the Costain

1. Steadman, interview, 14.11.69.
2. Colclough, op. cit. pp.42-3.
3. Ibid. p.43.

family into the twentieth century, and during the early 'twenties moved the base of their firm from Liverpool to Kingswood in Surrey.¹ It was probably not until the 1930s that general building and contracting work became of any great significance in the firm's total activities.² Taylor Woodrow Estates Ltd., like Costain, was initially concerned solely with speculative housebuilding, although unlike Costain, had no history or building tradition before the First World War. The interwar story of Taylor Woodrow Estates Ltd. is very much the story of Frank Taylor. It is reputed that Taylor built his first two houses when he was only sixteen years old. This was in Blackpool in 1921. Very soon after this small start he joined partnership with his uncle J.W.Woodrow, as Taylor & Woodrow, in order to begin to build houses on a larger scale. After the death of his uncle in the late 1920s Taylor moved to London as Taylor Woodrow Estates Ltd.,³ and by 1935 was developing seven estates mainly located in the north-western and western suburbs.⁴ In this year the firm became a public company, and soon after began to diversify into the civil engineering and contracting fields⁵ as well as spreading its speculative housebuilding operations across the Atlantic into Queens County on Long Island, New York.⁶

1. Companies House, File No. 274453.

2. Winstanley, interview, 6.9.69.

3. Colclough, op. cit. p.44. For a picture of Frank Taylor in 1921 see Jenkins, op. cit. Plate 1(b).

4. Daily Mail, 22 June 1935, p.18 (subsequently referred to as DM.)

5. Colclough, op. cit. p.44.

6. NIB, Dec. 1937, p.30; Jan 1938, pp.8,30.

In terms of the annual production of dwellings, the firms mentioned in the preceding paragraphs were among the largest, if not the largest, speculative housebuilding firms active within Greater London, and also within England and Wales as a whole, during the 1930s.¹ Of these eight firms, three (Laing, Costain and Taylor Woodrow) had migrated to London from the northern counties at various times during the 1920s and very early 1930s, and three (Wimpey, Laing and Costain) had had varying levels of experience in general building and civil engineering contract work prior to 1913.² Only two of the eight firms however (Costain and Wates) had been involved in any degree in speculative housebuilding before the outbreak of the First War. Therefore, for three-quarters (6) of these firms, such activity was purely an interwar phenomenon; with the four firms not founded until after 1919 (Taylor Woodrow, Davis, Crouch and NIH) all being established specifically to build houses speculatively.³ Indeed of all the firms mentioned only Laing and Wimpey were not established solely with speculative housebuilding in mind.

1. In this estimation developers and housebuilding companies such as Hilbery Chaplin Ltd. have been excluded since such firms also developed residential estates for clients as well as speculatively for themselves. In addition they were involved in the sale of developed plots and sections of a number of their own estates to small builders reaping the speculative return on the preparation and development of the land alone. See for example Ch. 7. sections 4b and 4c *passim*.

2. For Costain this activity was unquestionably secondary to the primary interest of speculative housebuilding.

3. Two of these firms not being founded until the late 1920s and the other some time over the turn of the decade.

3. The origins of other speculative housebuilding firms.

For other firms, information on origins tends to be scarcer and rather more difficult to discover. As a consequence the evidence that it has been possible to assemble is less detailed. This is not of course to say it is not of value, but it is suggested its value may be rather more limited than might be considered ideal.

The major source has been the interviews. It has, therefore not been possible to include an entirely representative appreciation of certain types of firm or sections of the industry. Broadly speaking there are four main omissions, although these groups are not necessarily mutually exclusive. Firstly for example the existence has already been noted of those, often small or small-medium, speculative housebuilding firms born during the optimism of the interwar years in this sphere but which, for any number of reasons, were unable actively to maintain their identity through the private housebuilding stagnation of the war period and the years which followed. While secondly there were clearly firms, frequently small, with a poor financial structure and only very limited technical knowledge or experience, which were unable to survive in business even up to 1939. In a bankruptcy report in 1937, for example, the former occupations of the partners of an Edgware firm were stated as "a maker of silk ties" and "a gown manufacturer".¹ While a correspondent to The Estates Gazette in 1933 suggested that "the most extraordinary people" had entered the industry

1. Jackson, op. cit. p.105.

"very young and inexperienced builders' labourers . . . an ex-milkman erected several houses".¹ For obvious reasons it has been difficult to include a satisfactory examination of such firms in the following analysis.

A third group it has not been possible to include were those speculative house producers described by a speaker at the 1938 Annual Conference of the National Federation of House Builders as 'finance builders'. These, it is supposed, were building companies entirely, ^{controlled} by persons who provided the finance for estate developments and hired all the skills necessary to organise and carry out the work. Unfortunately it has not been possible to discover any examples of such concerns by name, although their existence was, albeit vaguely, commented on independently in a number of interviews.² It is of course likely that, even had it been possible to discover such a firm by name, the anonymity of the title would have successfully hindered further productive investigation.³ A fourth group of speculative housebuilders that it has proved impossible to include, with the exception of those cited by Dr R.C.W.Cox, are those usually small, often under-capitalised, and at times 'amateur' and inexperienced, housebuilders who normally built in an extremely piecemeal fashion on prepared or semi-prepared lots located either on already partially

1. 1 July 1933, quoted in Jackson, op. cit.

2. E.g. Interviews with Whyte, 16.10.69; Cox, 28.8.69; Gosling, 28.10.69; Edser, 16.10.69; Watson, 14.10.69; Harston, 25.8.69; Saunders, 1.10.69; Peppitt, 1.10.69.

3. Commonly such firms would form a separate company for each estate development. Rural sounding titles were often favoured. Oakview Garden Estates Ltd. although fictitious provides a good example of the type of title used not only by 'finance builders' but also by some 'bona fide' building firms.

developed estates, or along the sides of already established roadways. The story and origins of such people will only be discovered as a result of painstaking and time-consuming research of very limited areas by interested local historians,¹ and even then without the certainty of success or satisfaction.

The limitations to the representativeness of the following analysis caused by the absence of such groups are of course important and must be acknowledged. On the other hand, the analysis of the examples located during the author's oral research may be of some, albeit perhaps limited, value by indicating a number of dominant and perhaps important patterns concerning the origins of interwar speculative housebuilders. For example, in this context a number of groups of questions come immediately to mind and an examination of Fig. 6.1 below can to some extent provide answers to a number of these questions. This preliminary examination will be followed by an analysis in greater detail of the previous experience of a number of the speculative housebuilders active within the Greater London OSA during this period and also of their geographical origins.

The first group of questions which comes to mind is, where did the builders come from? Were they primarily firms which had grown up in the suburbs? To what extent did firms migrate into the Greater London area from outside its boundaries, or were the firms active within the OSA based in

1. See e.g. Cox (1970), op. cit. Part IV.

Fig. 6.1. The origins of 57 builders, surveyors and estate agents active in speculative housebuilding within the OSA of Greater London, 1919 - 39.

Firm	(1)		(2)				(3)				(4)			(5)	
	Spatial origins		Temporal origins				Founded originally as				First built spec. dwellings in OSA			Previous building experience of people in interwar control	
	London	Provincial	Pre-1919				Jobbing Builder; Small & Trade Contract Work	Contractor; Civil Engineering or General Building	Speculative Housebuilder	Land Developer	Pre - 1913	1919 - 1929	1930 - 1939	Craftsman	Non - Craftsman
	(a)	(b)	(c)	(d)	(e)	(f)					(g)	(h)	(i)		
Wimpey	*		*									*1			*
Laing		*	*									*1			*
Costain		*		*					*			*			*
Taylor Woodrow		*			*							*			NK
Wates	*			*							*				*
NIH	*					*1						*1			*
Crouch	*					*1						*1			NK
Davis	*						*						*		*
Boot		*	*						*			*1			*
Lancaster		*		*								*1			*
Nash	*				*				*			*			*
Warren	*				*				*			*			*
Gleeson		*	*						*			*			*
Comben & Wakeling	*			*					*		*				*
Newman Eyre	*					*1			*			*1			*
Jackson	*								*			*1			*
GHC	*					*1			*			*1			NK
Reed	*				*				*			*			*
Swanne	*					*			*			*			*
L & SH	*					*			*			*			*
Hygienic Homes	*					*			*			*			*
MRCE	*				*				*			*			*

Firm	(1)		(2)				(3)				(4)			(5)	
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)
LHS	*				NK			NONE.				*1			*
Reid	*				*			*				*			*
Saunders	*			*				*		*				*	*
Philips & Cooper	*					*		*					*		*
Harston	*				*			*				*			*
Berg	*				*			*				*			*
Haymills	*			*				*		*					*
Pritchard	*				*			*				*			*
Jaggers	*				*			*				*		*	*
Edser & Brown	*				*			*				*		*	*
Bradley & Arthur	*				*			*				*		*	*
Townsend & Collins	*					*		*					*	*	*
Try	*		*				*					*		*	*
Osbourne	*				*		*					*		*	*
Ward		*	*				*						*	*	*
Gostling	*		*				*						*	*	*
Priest	*			*				*		*				*	*
Storr	*				*		*					*		*	*
Whyte	*				*		*					*		*	*
Watson	*					*		*				*		*	*
Nicholas	*		*				*					*		*	*
Page	*		*				*					*		*	*
Trent ²	*				*			*				*		*	*
West ²	*				*		*					*		*	*
Pym ²	*				*			*				*		*	*
Wylie & Berlyn ²	*				*			*				*		*	*
Connor & Timblich ²	*					*		*					*	*	*
<u>Surveyors & Estate Agents</u>															
Chaplin	*				*			*	*			*		*	*
Edwards	*				*			*	*			*		*	*
Chase Gardener	*				*			*	*			*		*	*
Roper	*				*			*	*			*		*	*
Ashton & Bateman	*					*		*	*			*		*	*
Thoburn	*				NK			*	*			NK		*	*
Granger & Apthorpe	*				NK			*	*			NK		*	*
Davies	*					*		*	*			*		*	*

Sources : Interviews ; Cox (1970), op.cit. pp. 374-94

NK Not known
*1 Founded during later 1920s
2 From Cox (1970), op.cit

The full names of the firms and companies included in Fig. 6.1.

1. George Wimpey & Co. Ltd.
2. John Laing & Son Ltd.
3. Richard Costain Ltd./Richard Costain & Sons Ltd.
4. Taylor Woodrow Estates Ltd.
5. Wates Ltd.
6. New Ideal Homesteads Ltd.
7. G. T. Crouch Ltd.
8. Davis Estates Ltd.
9. Henry Boot & Sons Ltd./Henry Boot (Garden Estates) Ltd.
10. R.Lancaster & Sons Ltd.
11. T. F. Nash Ltd.
12. R. T. Warren Ltd.
13. Gleeson Development Co. Ltd.
14. Comber and Wakeling Ltd.
15. Newman Eyre & Peterson Ltd.
16. Francis Jackson Developments Ltd.
17. General Housing Company Ltd.
18. George Reed & Sons Ltd.
19. L. T. Swanne Ltd.
20. London & Suburban Homesteads Ltd.
21. Hygienic Homes Ltd.
22. Metropolitan Railway Country Estates Ltd.
23. London Housing Society Ltd.
24. E. J. Reid Ltd.
25. E. L. Saunders.
26. Philips & Cooper Ltd.
27. A. Harston & Co. (Enfield) Ltd.
28. E. & L. Berg Ltd.
29. Haymills Ltd.
30. R. & J. Pritchard Ltd.
31. A. W. Jagers & Sons Ltd.
32. Edser & Brown Ltd.
33. Bradley & Arthur Ltd.
34. Townsend & Collins Ltd.
35. W. S. Try Ltd.
36. A. J. Osbourne.
37. Jacob Ward & Sons Ltd.
38. Gostling Builders Ltd.
39. Priest & Son.
40. Storr Bros.
41. A. C. Whyte (Croydon) Ltd.
42. R.C.Watson & Co. Ltd.
43. A. & A.K.Nicholas Ltd.
44. W. J. Page Ltd.
45. R. W. Trent.
46. W. H. West.
47. Mrs Pym. Ltd.
48. Wylie & Berlyn.
49. Connor & Timblich.
50. Hilbery Chaplin Ltd.
51. F.H.Edwards Ltd./ (Kenton) Ltd./ (Mill Hill) Ltd./ (Sudbury) Ltd.
52. P. Chase Gardener & Co.
53. Roper Son & Chapman & Co.
54. Ashton & Bateman./ Neasden Development Co. Ltd.
55. Hugh F. Thoburn Ltd.
56. Granger & Apthorpe.
57. Hugh Davies.

central London? As would be expected from such a predominantly locally based industry as speculative housebuilding, the vast majority of the firms and individuals building suburban houses were indigenous to the Greater London area, and often, especially the smaller firms, were very specifically local in the areas in which they were active. On the other hand, the general optimism and activity in housebuilding within the OSA also tended to attract the more adventurous (and at times the more desperate) provincial firms.¹ Richard Costain and Frank Taylor were two such builders, and in the late 1920s and early 1930s they were joined by other relatively well-established northern firms, for example Henry Boot & Sons Ltd., M.J.Gleeson Ltd. and R. Lancaster & Sons Ltd. as well as many small and medium-sized firms. It can be seen in Fig. 6.1. for example that of the 57 firms cited seven originated from outside the London area of which six appear to have been among the larger suburban speculative housebuilders of the period. The picture thus presented however may in some ways be a little misleading and will therefore be discussed in more detail at a later stage in this chapter.² There is also evidence of firms moving outwards into the outer suburbs from the inner and central London areas, and of others which, although active in suburban speculative development, chose to retain their offices within the central area.³

A second group of questions which comes to mind concerns

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1. See below pp. 394-408 passim, 466-7.
 2. See below pp. 394-408.
 3. See below pp. 408-414.

the age of the firms active within the OSA. In what periods were the interwar speculative builders established? Were they entirely products of the interwar period? To what extent had they been active prior to 1913? Again although it is not possible to use the content of Fig. 6.1. as a representative sample, it does provide some form of indication. Of the 57 firms listed just under a third had been established before the First World War, while the majority (well over 50%) were founded some time during the 1920s. Thus, something under a fifth were products of the 1930s. It has already been admitted that in respect of the importance of the 1930s this sample is probably lacking. On the other hand it is probably accurate in the way it points to the 1920s as an important, if not the most important period in this respect. It appears that many demobilized tradesmen and other persons previously connected with the building industry grasped the opportunity of optimism of the post-Armistice period to set themselves up as housebuilders and/or general builders. Indeed there were a number who had previously had no previous experience in any part of the industry.¹ Then again the last few years of the decade seem to have significance in this respect. A number of very important firms were established during these years, for example NIH Ltd. and G.T. Crouch Ltd. in south London, as well as such firms as Newman Eyre & Peterson Ltd., General Housing Co. Ltd., and Francis Jackson Developments Ltd., which played important roles in the development of

1. See below pp. 363-6.

certain specific areas.

Of the firms which were founded during the 1930s it would appear that few were able to sustain their activities after 1945. Moreover very few of the large or medium firms on which it has been possible to acquire information were established after 1930.¹ This is not to say of course that many extremely active housebuilding and estate development firms were not born during this decade. This would be untrue. For example among those found involved in speculative housebuilding for the first time during the 1930s were surveyors, land agents and estate agents. It should be added that such firms normally tried to keep their land and their housebuilding activities legally distinct and they did this by forming a separate building company. Hickman and Bishop and Hygenic Homes Ltd., Hugh Davies and London and Suburban Homesteads Ltd. may serve as two such examples, and, although such departure from the professional practice of surveying and land agency was by no means a new phenomenon during the 1930s, it is almost certain that the market conditions during the 'boom' years accelerated the trend. The number of 'finance builders' also probably increased during this period.

The third type of question which comes to mind concerns the intentions behind the foundation of firms active in speculative housebuilding within the interwar OSA. Thus, to what extent were interwar speculative housebuilding firms

1. The obvious exception is Davis Estates Ltd., established in 1931. Steadman, interview, 14.11.69.

established with the specific intention of undertaking this type of building activity? The answer to this question is probably the clearest and most certain of any under discussion in this section. Of the 57 firms for which there is clear evidence, and for the many others for which the evidence is only hearsay or indirect, it would appear that the vast majority were founded with the specific intention of speculatively building dwellings of some description. It is interesting that the firms which started as jobbing builders or larger contract builders were either those firms whose origins stretched back prior to 1913 and/or the smallest or small-medium firms. Further it would appear that those firms which had been founded prior to 1913 as contractors or jobbing builders had only rarely had any experience of speculative housebuilding in any form prior to the end of the First World War. And also just as there tended to be this move towards speculative housebuilding during the earlier and middle years of this interwar period, there tended to be a movement away from this sphere into contracting by many of the medium and larger firms during the middle and later 1930s.

The last group of questions that come to mind and will be dealt with in this section concerns the previous experience of those active in speculative housebuilding in the OSA between the wars. To what extent did the founders, and individuals in interwar control, of speculative housebuilding firms have any previous experience within the industry? Also how common and how important were firms formed by tradesmen during these years? The principals of almost all firms covered during the

oral part of this research had had some previous experience in the construction or building sector prior to launching themselves into the sphere of speculative residential construction. There were however several, even within the limited sphere of the sample covered during this research, who had launched into housebuilding without any detailed knowledge or experience of the processes involved. As a rule such individuals appear to have been in part stimulated to join the industry by the availability of an area of land in their ownership, often, it would appear, their garden. For example, the first enterprise of the brothers E. and L. Berg (later E. & L. Berg Ltd.) was the construction of a number of houses on one section of their father's six acre garden. After their first full year of activity (1923) they had completed five, four-bedroomed houses without having had any previous experience in building of any description.¹ Another such example was discovered by Dr Cox during his examination of the residential development of the Ham Farm Estate in Shirley, Croydon. The builder, Mrs Pym, first moved on to the estate in 1923, and by 1930 had built three bungalows on her garden. From this small start she continued her activities by purchasing a plot of three acres on another part of the estate.²

In neither of the two cases mentioned in the previous paragraph had the builder an established occupation prior to their housebuilding enterprise: Mrs Pym was a housewife, while for the Berg brothers the First World War had not long

1. Berg, interview, 21.10.69.

2. Cox (1970), op. cit. pp.377-9.

ended. This however was by no means always the case. Especially with the growing optimism in this sphere between the mid 1920s and mid 1930s, it was possible to find examples of persons with established livings, and sometimes businesses in other spheres of commerce and industry, who moved their capital into speculative housebuilding. For example in the north-western suburban area of Kingsbury and Kenton, the firm of R. & J. Pritchard Ltd. was building speculative houses on a moderate scale. This was a family firm which for many years prior to commencing its speculative housebuilding activities in the late 1920s had successfully run a bakers and confectioners business.¹ In Enfield it appears that a number of similar transitions took place where retailers and small businessmen of various types shifted their interests into speculative residential building, either purchasing or annexing professional ability or craft skills.² Firms with such pedigrees were therefore clearly a feature of the industry, even though their importance is difficult to estimate. It is also difficult at this stage of knowledge to assess the extent that the incidence of such origins was greater or more important in some areas, or in some periods, than in others. All that can be suggested at the present time is that the vast majority

1. Davies, interview, 21.1.70. It is an interesting coincidence that prominent in a photograph of Golders Green Road c.1923 included in Jackson (op. cit. between pp.160-1) is Pritchard's bakers and confectioners shop.

2. Townsend, interview, 8.2.70. Mr Townsend felt that discretion was essential as far as the names of such firms were concerned.

of speculative housebuilders with origins completely outside the industry rarely seemed to grow to be of any significant or lasting size, although E. & L. Berg Ltd. may be considered as an exception to this general statement.

Rather more commonly success, albeit perhaps moderate, came where an individual without any experience or knowledge of the speculative housebuilding process joined forces in a partnership with a person who did. For example, landowners who joined forces with builders; ¹ a market stallholder who successfully joined forces with a surveyor; ² while during the early 1930s a partnership was formed between a wealthy property investor (Philips) and an individual who had had training as a house designer with a Hampstead firm (Cooper) to build relatively expensive dwellings in Stanmore. ³ Not uncommonly where such partnerships occurred the contribution of one partner was the provision of finance and also perhaps organisational and business ability, while the other contributed the more technical constructional knowledge and skills.

4. Previous building and non-building experience of interwar speculative housebuilders.

The vast majority of interwar speculative housebuilding and estate development firms appear to have had previous building experience of some description. This experience took many different forms. Of the firms in the interview

1. Gosling, interview, 28.10.69. See below pp. 438-9.

2. In Enfield, Middx. Townsend, interview, 8.2.70.

3. I.e. Philips & Cooper Ltd. Cooper, interview, 12.11.69.

sample, it included large-scale contract building work, civil engineering, general housebuilding, practical and administrative experience within a family or some other building firm, land and building surveying, land and estate agent activities, architecture, and land development, right down to general and jobbing building work, and individual craft work. Twenty-four of the firms in the sample in fact had a direct craft basis. But although numerically this represented almost half of the sample, such origins tended to be far more apparent among the small and medium firms than they were among the larger ones. In contrast to this only six firms had had their origins in civil engineering and/or large-scale contracting and in fact all were important both regionally and/or locally, tending to undertake medium- and relatively large-scale speculative housing projects. The size and the structure of those firms with origins in the surveying, design or land and estate agency professions on the other hand seem to have been rather more varied. Indeed these firms appear to have varied from the large regionally-based speculative land developers and housebuilders, such as Hilbery Chaplin Ltd; through more locally important firms, such as P.H. Edwards Ltd. of Golders Green; right down to very much more modest operators with developments varying perhaps between 30 and several hundred dwellings.

An attempt will now be made to elaborate to some extent two aspects of the origins of interwar speculative housebuilding firms, with reference to certain specific examples. First a number of craft and non-craft origins will be examined.

This will then be followed by a further look at the geographical origins of some of the firms.

(a) Craft origins.

During the nineteenth century and interwar periods the actual house construction process was organised and carried out very much on a craft basis: from bricklayer to electrician; from carpenter to painter. It is not surprising therefore to discover a large number of house-building firms being established by skilled tradesmen who wished to be 'their own boss'. Prior to 1913, it is probable that the vast majority of speculative housebuilding firms had been founded in this way, while between the wars there can be no doubt that this tradition continued, although perhaps to a lesser extent and in a more adulterated way.

As has been noted above, the sample indicates that between 1919 and 1939 it was the smaller and small-medium firms which more generally tended to have a solid trade basis to their foundation. During this period it would appear that for the most part the 'fieldrangers',¹ normally the larger and large-medium firms, had long forgotten their original connections with a specific trade, or else had had other origins. On the other hand a prominent feature of the industry was the incidence of firms in which the trade skill was provided by one partner, while the organisations and business ability was provided by the other partners.² In

1. For a definition, see below pp. 476-7.

2. Even where both partners were craftsmen, it was not unusual for one to have undertaken the site and constructional aspects of the business, while the other the responsibility for the business and administrative aspects, including land purchase, material ordering, relationships with local authority officers etc. Interviews with Townsend, 18.2.70; Edser, 16.10.69 (both carpenters); Bradley, 10.10.69 (a bricklayer).

general it appears that relatively few of the craftsmen who established firms on their own built them up to be of significance within a locality, or a region, during the interwar years. Almost always where such firms enjoyed a success of any magnitude there appears to have been at least one partner who, although he may have lacked individual craft skills, had other attributes important in business. ¹

There were of course exceptions, and examples have been found of individual craftsmen who combined expertise in building technique with business and financial ability. In the north-western and western London area for example two such examples have been found and R.T.Warren and T.F. Nash were almost certainly not alone in this, either within these areas or elsewhere in the conurbation. R.T.Warren for example was originally apprenticed and built up a small business as a sub-contractor on speculative housing

1. The early company structure of Wates Ltd. provides a prime example of such a case, with two brothers supplying the technical knowledge and ^{to} the finance and the business and organisational knowledge. The importance, within the firm's power structure, placed on the former attribute in relation to financial and business ability is also clearly indicated (see above pp.348-9. The structure of Newman Eyre & Peterson Ltd. provides just one more example, almost certainly out of many more. During the 1920s Eyre worked as a sales representative for a Romford timber merchant, while Peterson worked as a sub-contract carpenter on a number of speculative estates in the eastern suburbs. Thus when the partnership was formed the technical building work and organisation was controlled by Peterson, while Eyre controlled and organised the business aspects. Not surprisingly it was Eyre who soon emerged as the dominant force in this partnership and in fact during the middle 1930s there was a change in the firm's title to simply Newman Eyre Ltd. Enfield Register.

estates. It was not long however before he was organising his own housebuilding projects, and by the early 1930s he had built and was building a number of relatively large estates in Hayes, Isleworth and Heston (Middx.); as well as a number of smaller ones in Uxbridge, Cowley, and Yiewsley and Drayton (Middx.).¹ The rise of T.F.Nash as a speculative housebuilder and estate developer took a similar pattern, except that he was a carpenter by trade. Nash probably first became established in his own right, in Kenton, some time between 1922 and 1926, and by 1939 he had built extensively in both west and north-west Middlesex.² Indeed by the outbreak of war he had extended his activities eastwards into Essex (Romford), as well as outwards into Hertfordshire (St. Albans) and Kent (Sevenoaks).³ Also during these years Nash had played a major financial role in the development of the large Ruislip Manor Estate in South Ruislip, Middlesex as a major shareholder in George Ball (Ruislip) Ltd.⁴

Here then are examples of one plasterer and one carpenter who very successfully made the transition from tradesman to speculative housebuilder. Of course this transition was by no means only to be found in the interwar period and indeed there was already a substantial tradition, particularly among certain trades, which dated well back into the nineteenth century. During the 1860s and 1870s, for example, one published picture alphabet in popular use was declaring that "J was a Joiner and

1. Kenny, interview, 24.9.69.
2. Kelly's Trade Directory, Middlesex (1922); ibid (1926).
3. Enfield Weekly Herald, 11 March 1938, p.12; Abbey Road B.S. Pool Deposit Files. Deposit Account No. D43096.
4. Ibid. Jackson, interview, 17.10.69; See also below pp.380-1.

built up a house", ¹ and this was at a time when it appears to have been a well-established fact that "great numbers of small houses in the suburbs of all towns are built with the savings accumulated by carpenters, bricklayers, masons, plasterers and others connected with Architecture". ²

Here then were a number of trades from which speculative housebuilders rose, however both the rhyme and the quotation cited imply the importance of the woodworking trades in this respect, at least in the popular mind.

This would also appear to have been the case after 1919. Although admittedly unrepresentative, the sample clearly indicates the importance of skilled carpenters and joiners in this respect. ³ Furthermore it appears that as a

1. Charles Hindley, 'The Catnach Press': A Collection of the Books and Woodcuts of James Catnach (1869), quoted in Dyos (1968), op. cit. p.651. This particular rhyme in fact is also to be found included in a picture alphabet published some thirty years earlier by Thomas Richardson, The Picture Alphabet (Derby, c.1834), more recently reproduced in I. and P. Opie, ed. The Oxford Nursery Rhyme Book (Oxford, 1955), p.106.

2. Quoted in Dyos (1968), op. cit. p.651.

3. Originally, carpentry and joinery were two distinct trades in the building industry. Broadly speaking, a joiner normally worked in a shop and invariably with prepared (i.e. planed) wood on such items as window frames, stairs, skirting boards and other mouldings, while a carpenter almost invariably worked on the actual construction of dwellings and with unprepared wood on such items as floor and roofing joists. By 1919 the distinction between the trades was beginning to blur. Between the wars in the north of England for example both types of tradesmen were generally classed as joiners, while the Ministry of Labour and the industry in the south of England classed them both as carpenters. By 1936 the distinction had apparently all but disappeared in practice, particularly on speculative housebuilding sites. C. Saunders, Seasonal Variations in Employment (1936), p.177.

rule the site, or general, foremen placed in charge of the organisation of construction on individual estates by the larger firms also had received their basic building training in one or other of the woodworking trades.¹ Reasonably enough, the second most common trade to produce speculative housebuilders appears to have been bricklaying. Approximately 40% of the construction cost of a small house was taken up within the bricklaying process, while the percentage for carpentry and joinery was approximately 30%.² Superficially therefore it is perhaps surprising to discover the significantly smaller incidence of bricklayers than carpenters within the ranks of the speculative housebuilders.

Before attempting to suggest some reasons for the predominance of the woodworking trades in this respect however, two other features of the craft origins of the speculative housebuilding industry should be noted. First, a number of examples have been discovered where speculative housebuilders had previously been employed in crafts other than carpentry and bricklaying. Examples have been found of plumbers, painters and decorators, plasterers and also of course jobbing builders moving into speculative housebuilding, although in general these appear to have been relatively uncommon.³ In the light

1. Interviews with Winstanley, 6.9.69; Seaton, 23.1.70; Tipples, 25.8.69; anon, 26.8.69; Johnson and Harper, 17.11.69.

2. E.g. interviews with Winstanley, 27.8.69; Harston, 25.8.69; Anon, 26.8.69; Watson, 14.10.69; Edser, 16.10.69; Jackson, 17.10.69; Johnson and Harper, 17.11.69; Kelsoe, 10.2.70.

3. E.g. Gostling (plumber); Gilbert, Osbourne (painter/decorators); Storr, Nicholas (jobbing builders). Interviews on 28.10.69, 28.10.69, 28.10.69, 12.10.69, 23.9.69, 20.10.69 respectively.

of this apparent rarity therefore, the growth and success of R.T.Warren's housebuilding enterprise can be seen as quite exceptional. Indeed Warren in this respect was probably virtually unique since generally speaking the plastering trade appears to have been perhaps the least represented among the tradesmen who attempted to organise the complete speculative housebuilding process between the wars.

The second feature which should be noted at this point is that, where skilled craftsmen joined in a partnership, rarely do they appear to have been from different trades. Partnership between tradesmen from different crafts was of course not unknown in the speculative housebuilding industry. It had in fact been a feature of the industry at least since the first half of the 19th century. In London during the 1830s for example it was reported that in some places craftsmen of different trades were grouping together to establish a form of producers' co-operative. This took the form of a 'blood for blood' system whereby the proceeds for each speculative enterprise were divided among the individual tradesmen according to the contribution of each.¹ It appears probable that arrangements of this type between groups of craftsmen had disappeared before 1900 however, and in the interwar period it was rare to find partnerships between more than two tradesmen, whether in the same or different crafts. Between the wars, where members of two different crafts joined in a partnership, it is

1. Report of the Select Committee on Manufactures, Commerce, and Shipping, PP, 1833 (690), vi, Q.1700 [Thomas Burton, builder], noted in Dyos (1968), op. cit. p.651.

probably true to say that the most common combination of trades was bricklaying and carpentry. In the context of the importance of the inputs of these trades into the housebuilding process this should not come as much of a surprise. On the other hand all the evidence which has been collected during interviews points to the conclusion that, within the OSA between the wars at least, such partnerships were less common than were partnerships between members of like crafts - a good number of craft firms in fact moving into speculative housebuilding via sub-contract craftwork on a speculative site.

Returning now to the reasons why the woodworking trades apparently were so important, in fact predominant, among the building crafts as a source of speculative housebuilders, it must first be made clear that it is difficult to proffer any categorical answer to this question. On the other hand, a number of suggestions will be made which together may go some way towards providing some sort of explanation. In the first place, as has already been indicated, the woodwork represented a very significant proportion of the total work and cost involved in the construction of a house, particularly when land and site development costs were excluded. On the other hand this alone cannot be a sufficient explanation, since this was also true, if not more true, of the brickwork.

However two other points may possibly be relevant in this context. Firstly, during these years the carpenter and joiner were active on the site at almost all stages of the house construction process: from the floor joists on the ground floor to the carcassing of the roof, and from the installation of the

ground floor door and window frames to the second fitting inside the almost complete dwelling. Inevitably therefore, it is probable that such craftsmen would have had a greater knowledge and understanding of the housebuilding process as a whole, as opposed for example to a bricklayer who was active on the site largely during the early stages of the construction, or to a plasterer whose job took only a relatively short time during the middle phase of the process.¹ Moreover clearly such craftsmen would also have been in a far better position than tradesmen from any of the other crafts to organise and control the housebuilding process on the actual site. The second point which may be relevant in this context is the probability that in general the woodworking trades required a higher level of intelligence than did the other trades involved in speculative house construction work. Although it is not possible to provide proof for such a statement, it is obviously to some extent supported by the predominance of skilled carpenters and joiners among the general, and site foremen employed by the larger-scale firms which ran a number of sites concurrently during the 1930s.

(b) Non-craft origins.

It has already been noted that the interwar founders and/or management of many of the speculative housebuilding firms active in the OSA during the 1920s and the 1930s, and in particular many of the medium-sized and large firms, had no direct connection with a craft. A number of these firms have

1. See above Appendix 4.5.

been noted earlier, including firms which lacked a building or land development background of any kind.¹ A number of these non-craft origins will now be examined and categorised in a little more detail and with greater use of examples. The categories examined will include non-speculative housebuilding sectors of the construction industry, architecture and design, surveying, and what might be best considered as 'miscellaneous'.

(i) Non-speculative housebuilding sectors of the construction industry.

Firstly, there were building contractors and civil engineering contractors. Most of the important examples of such firms have already been noted, for example Wimpey and Francis Jackson in their activities as road builders, and firms like Laing, Boot, Gleeson which were active in large and medium building contract work. In at least three of the five cases mentioned the firms moved into speculative housebuilding and estate development following a realisation, when undertaking contract work ^{for} estate developers, of the considerable returns their clients were making on their investments in estate development and housebuilding. For Laing, it has been suggested that this realisation came during a job in which the firm was contracted to carry out the whole development, while for Wimpey and Jackson it came during road development contracts.² Of these five firms, only Jackson moved completely into speculative housebuilding, the others

1. See above pp. 246-51, 263-5.

2. Interviews with Johnson and Harper, 17.11.69; Jackson, 17.10.69; anon., 26.8.69; Betham, ed. op. cit. p.199.

maintaining considerable interests in contracting work.¹

Contracting and civil engineering of course was not the only base from within the building and construction industry from which interwar speculative housebuilding firms arose. Percy Bilton, for example, devoted most of his attention to the development of speculative factories and factory estates during these years. For example he had factory developments at Park Royal, Perivale and Northolt within the western suburbs, and in eastern Enfield within the northern suburbs between the wars, while almost certainly he was also active within other parts of the conurbation. In principle speculative factory estate development was very similar to speculative housebuilding.² It is therefore not surprising to find Bilton also building houses, albeit on a small scale relative to his factory enterprises.³ It would appear that

1. It would appear that only a very few well-established contractors of any size moved into speculative housebuilding. The more established London firms in particular ignored this form of enterprise, e.g. Trollope and Colls, Holland and Hannen and Cubitts. In general the movement between sectors in the construction industry appears to have been the reverse, with the objective of many speculative housebuilding firms being to move into the possibly more profitable, and the certainly more prestigious contracting sphere. Thus during this period, and particularly during the mid and later 1930s, many of the more successful speculative housebuilding firms were starting up contracting departments. Indeed it would probably not be an exaggeration to suggest that speculative activity and prosperity during the interwar years formed much of the basis on which many of the leading construction firms today had developed. 'Up to the Second World War, almost all the companies which now dominate the [construction] industry were primarily speculative house-builders'. Turner, op. cit. p.274.

2. See J.E.Martin, Greater London: An Industrial Geography (1966), p.33.

3. See above pp. 303-4.

at times Bilton contrived to relate the two forms of activity. For example in Enfield, Northolt and Perivale, he portioned off part of the land purchased for factory development, and laid it out with small houses. By doing this Bilton was creating housing estates which were exceptionally well located, particularly from the point of view of the employees of the firms which eventually would purchase or rent the newly-erected factories. At Enfield Lock for example Percy Bilton (Enfield) Ltd. was developing an area of 105 acres,¹ and although the major part of this area was a factory development Percy Bilton (Housing) Ltd. were also active on this site, albeit in a secondary capacity. By September 1939 in fact this company had completed 82 dwellings on this particular site.² Under different subsidiary companies Bilton also built housing estates in Pinner (Middx.) and Eltham Park (Kent).³

To what extent other speculative factory and estate developers, and trading estate companies were also active in housebuilding developments is not clear. It is known for example that Major A.E.Allnatt, the managing director of Allnatt Ltd. during the 1930s, even though he held a valuable area of land in the Perivale area in 1933 preferred to sell it rather than develop it with a housing estate when he discovered it was zoned by the local authority for residential development only. Allnatt Ltd. specialised in speculative factory development, the purpose for which the land had originally been purchased, and clearly Major Allnatt did not wish to diversify

1. Enfield Weekly Herald, 7 Oct. 1938, p.14.
2. I.e. Lytton Avenue/Marrilyne Avenue, Enfield Register.
3. E.g. Percy Bilton (Eltham) Ltd. NHB, April 1937; Southern Railway, op. cit. p.2.

his activities.¹ On the other hand in the Queensbury area (Middx.) it appears that at least one trading estate company undertook a housing development in the neighbourhood of their estate,² and Prof. Ashworth has suggested that this was by no means an isolated occurrence, even though it may not have been very common.³

As for other sectors of the industry, only two positive examples have been found and these both suggest the interest which builders' merchants and material suppliers may have had in this sphere of activity, since it seems unlikely that George Blay's activities were entirely unique.⁴ Blay was first connected with the building trade before the First World War as a timber merchant in New Malden (Surrey). It was apparently the mid 1920s before he turned part of his attention to speculative housebuilding.⁵ During the later 1920s and the early 1930s he was building houses and flats in various parts of the southern suburbs, including the Cannon Hill Estate at Raynes Park, and a number of blocks of flats in the Merton and

1. Allnatt Ltd. also was active at Park Royal, Staples Corner, and Greenford in N.W. and W. London. Whether later in the decade he did attempt a speculative residential development is not known. The source of the above information must unfortunately remain confidential, however for an account of the activities of Allnatt Ltd. in the development of the Chase Estate, Park Royal between 1928 and 1938, see Martin, op. cit. p.33.

2. D.G. Wolton, ed. Trading Estates. The Growth and Development of the Modern Factory Unit (1938), p.89.

3. Ashworth, op. cit. p.212.

4. All the information on Blay has been obtained from an obituary in NHB, Aug. 1936, p.26.

5. At this time his activities included a timber business in New Malden, a large timber mill in the west of England and also the P.E.V. Engineering Works at Greenwich. ibid.

Ditton areas. The second example concerns the rather more modest business concern of Albert Edward Robinson of Tottenham.¹ Probably established before 1913, in 1922 this firm had two business addresses, perhaps depots.² However, more interesting from the point of view of this work, this firm was listed in Kelly's Directory within both the 'Builders' and the 'Builders' Merchants' sections.³ The dual status of this firm was similarly recorded in both the 1926 and the 1933 editions.⁴

Naturally two such examples cannot provide any broad indication of the extent to which individuals from the material supply sector of the building industry also were directly involved in organising speculative housebuilding activity. They can only indicate that some examples did exist. In terms of the total number of speculative housebuilding firms active within the OSA during this period, the importance of material suppliers directly undertaking such activity was probably limited. On the other hand within certain areas, for example Raynes Park, they were clearly not without significance. Furthermore individuals from the material supply sector may have been of importance in a rather more indirect way, that is as financiers. As with all matters relating to the finance of the speculative industry, evidence on the role of such suppliers in this respect, and its general importance, has proved extremely difficult to locate. On a number of occasions, individuals

1. See above p. 300.

2. Kelly's Trades Directory, Middlesex (1922), p. 799.

3. Ibid., pp. 799, 801.

4. Ibid. (1926), pp. 559, 561; Ibid. (1933), pp. 509, 512.

interviewed mentioned that they had been approached, or knew of approaches having been made, by local merchants in this respect, while at least one actual example has been located.¹ At this time however the evidence collected remains too limited to allow anything more than an acknowledgment of the existence of such origins to be made.

(ii) Architecture and design.

As with the material supply industry, it is difficult to suggest with any sort of exactitude the importance of the architectural profession as a source of speculative housebuilders. Some evidence does exist but it is fraught with problems. This evidence has largely been gleaned from building approval consents published in The Builder, and as a consequence it is difficult to determine the extent to which architects were submitting house-building plans for themselves or for clients. The case of H.S.Bostock of Southall may be taken as an example. It is known for instance that Bostock was employed by such speculative housebuilders as George Wimpey & Co. Ltd., John Laing & Son Ltd. and R.T.Warren to design dwelling and estate layouts for them during the later 1920s and early 1930s.² On the other hand

1. i. E.g. interviews with Edser, 16.10.69; Nicholas, 20.10.69; Watson, 14.10.69.

ii. A.C.C.Thorne, a director of George Ball (Ruislip) Ltd., produced and sold joinery from a workshop in Wealdstone, Harrow. Thorne was one of the three purely financial directors of this firm. Jackson, interview, 17.10.69; Abbey Road B.S., Pool Deposit Files, Deposit Account No. G101/3006; also see above p. 370.

2. E.g. see Bldr, 22 March 1929; 19 April 1929; 24 May 1929; 21 June, 1929; 25 Oct. 1929; 28 Feb. 1930. See also Middlesex County Records Office, Acc. 538, 2nd Deposit, Rolled Plans 28 and 29, for plans for R.T.Warren's Hayes Gate Estate, Hayes, Middx.

on at least five occasions during these years the firm was to be found having successfully won building approval for small residential developments in the Heston and Isleworth area (Middx.) which were not apparently connected with any speculative housebuilding firm.¹ In the same year another architect, H.L.Moyle, was similarly active on a small scale in the Twickenham (Middx.) area,² while in Isleworth J.P.Blake received local authority approval between October 1929 and November 1931 to build at least 114 dwellings on a site adjacent to the Great West Road.³ Later in the decade Blake was to be found applying for approval for the development of an estate of approximately 7½ acres, in Heston, which included Sutton Road, just to the north-west of this site.⁴

On the other hand for none of these examples is there any evidence which even suggests that the architect was in fact directly involved in the speculation or even the building process. Clearly the impression given by the statement published The Builder could well be misleading. A single example may serve as an illustration. During the early 1930s G.T.Crouch Ltd. of Surbiton commissioned the architects, H.M.Grellier & Son of Palace Chambers, SW1, to design estate and house layouts for a site adjacent to Whitton Station in Twickenham. This was later named the Redway Estate.⁵ It would appear that the application for

1. See Bldr, 8 Feb. 1929; 14 March 1930; 2 May 1930; 20 June, 1930; 21 Nov. 1930.

2. Ibid. 13 June 1930; 13 Dec. 1929.

3. Ibid. 25 Oct. 1929; 2 May 1930; 20 June 1930; 12 Dec. 1930; 14 Aug. 1931; 13 Nov. 1931.

4. Ibid. 25 Feb. 1938. The Sutton Hall Estate, Heston.

5. Bldr, 13 Dec. 1929; Jones, interview, 10.10.69.

building approval for the plans and designs was also part of the architect's responsibilities, which they carried out successfully during the early 1930s under their own name.¹

Definite evidence of the direct involvement of one architect in speculative activity has been located however, even though the name of the particular architect involved must remain confidential. As with the previous examples he was active within the western suburbs largely in Twickenham. During the early 1930s the architect and his brother, who had previously had no connection with any sector of the industry, formed a partnership to build a small speculative houses for sale. Initially this was a spare-time occupation, and their first enterprise was a terraced block of three houses. By the late 1930s however they were both devoting the whole of their energies to the firm and were developing small estates of perhaps 40 to 60 dwellings.² Although it is highly improbable that this was an isolated example, the research also indicates that it is highly improbable that the direct interest of architects in speculative housebuilding between the wars was very common.³ During these years the majority of

1. E.g. see Bldr, 13 June 1930; 15 Aug. 1930; 3 Oct. 1930; 5 Dec. 1930; 15 May 1931; 5 Feb. 1932; 7 Oct. 1932; 29 Sept. 1933.

2. Gostling, interview, 28.10.69. It was Mr Gostling's wish that the architect in question should remain anonymous.

3. Indirect interest also appears to have been the exception rather than the rule (see e.g. Royal Institute of British Architects Journal (RIBAJ), 11 April 1938, p.534; RIBAJ, 17 July, p.898), although in some areas towards the end of the decade architect advisory panels were established to give design advice to speculative housebuilders. See e.g. RIBAJ, 11 April 1938, p.537; Illustrated Carpenter and Builder, 21 June 1935, p.1404 (subsequently referred to as IC&B).

architects appear to have maintained a professions aloofness from, and disdain of, speculative housebuilding and speculative housebuilders alike.¹

Qualified architects, of course, were not the only individuals with architectural or design training. Outside this professional sphere there lay those unqualified people who had had some form of training, perhaps in an architect's office, in the design department of either a speculative or contracting building firm, or alternatively in the office of a surveyor, or land and/or estate agent. It has in fact been possible to obtain a small number of examples of such individuals who later erected speculative houses. It is noticeable that none of the firms involved grew above medium-size during the interwar years.

Arthur Harston of A. Harston & Co. (Enfield) Ltd., provides a good example of the first case mentioned. During the three or four years following the Armistice, Harston, the son of a general builder in Tottenham, worked in the office of a local architect, concentrating his attention mainly on house design. This, in spite of his father's occupation, was the primary basis of Harston's knowledge and experience in the building industry when, in about 1923-4, his father bought out a small insolvent jobbing builder's business in Enfield for his son to develop.² In the same way it was the design experience of Mr G.C.Cooper on which the Stanmore firm, Philips & Cooper Ltd., had to rely

1. See e.g. Bowley (1966), op. cit. pp. 379-80; PB., Aug. 1933, p.173; RIBA J., 24 Feb. 1934, p.390; PB. March 1934, p.341; RIBA J., 11 April 1938, p.534.

2. Harston, interview, 25.8.69.

for its technical background when it was first established during the early 1930s. This experience had been absorbed by Cooper during his employment as an unqualified assistant in the design office of a Hampstead firm of speculative house-builders which specialised in the rather more expensive types of dwelling. It was during the recession in the demand for such dwellings in the Hampstead area in the early 1930s that Cooper found himself without a job. This subsequently led to the foundation of the Stanmore firm. ¹

A third example may be seen in the early experience of L.T.Swanne, of L.T.Swanne Ltd. From school Swanne joined a West End firm of land and estate agents where he spent approximately four years in the surveying department. This was followed by a six month period as a draftsman in the drawing office of a Golders Green firm from where he joined a local firm of estate agents and developers, P.H.Edwards Ltd. With P.H.Edwards he spent four years working in the design and surveying offices during which time he worked on both estate and house designs. Therefore when Swanne established his own business during the early 1930s his knowledge of the actual construction process and the techniques involved was confined solely to what he had been able to pick up from casual observation while surveying or working on a design for a site. This it would appear did not greatly impede his success for by 1939, after some initial problems, L.T.Swanne Ltd. was a well-established small-medium speculative flat-building firm. ²

1. Cooper, interview, 12.11.69. See also above p.366.

2. Swanne, interview, 29.10.69. This example is also to some extent related to the following section. See below p.391.

It is possible that the dearth of examples located indicates that, although a source of speculative housebuilders, neither qualified nor unqualified individuals with design experience were very important in this respect. Furthermore the fact that the firms with such origins which have been located did not appear to grow to any real size perhaps indicates that, in terms of the production of dwellings, this particular source was of even less importance.

(iii) Surveyors and estate agents.

It appears that it was those firms primarily interested in surveying which were the most likely of this group to become directly involved in speculative residential development. The importance of the activities of such firms within particular areas varied from area to area. There was also a variation, indeed quite a marked variation, in the size of speculative residential developer into which such firms evolved. For example one such firm active within the OSA during the 1930s was responsible for between 1,500 and 2,000 new dwellings being built on its developments and presented for sale during the middle years of the decade,¹ while it is probable that others did not manage to produce annually more than one or two.²

1. Chaplin, interview, 5.1.70. The firm being Hilbery Chaplin Ltd.

2. Not all the dwellings presented for sale by such firms would actually have been built by them, even though they were located on their estate developments. On these estates the surveyor, or agent-cum-speculative housebuilder at times sold off lots to other builders. However as a rule the sole agency for the sale of all dwellings built on such a development would have been in the hands of the surveyor or agent, e.g. see below p. 447.

The vast majority of surveyors and agents in these years who diversified into speculative estate development also continued their original occupations. Different firms however approached this diversification in different ways. To some, particularly the chartered surveyors, it was unethical for their practice to involve itself in speculative development, except in the role of a professional individual. While the necessity of limiting the liability of any enterprise involved in speculative development was another factor which discouraged many from carrying out such business from within their professional firm. Hence firms with limited liability were specially formed for this purpose, and speculative housebuilding and estate development firms like London and Suburban Homesteads Ltd., Neasden Property Co. Ltd., Hygienic Homes Ltd., Hilbery Chaplin Ltd. were established.¹ On the other hand, it would appear that other surveyors and agents perhaps did not share this concern over the ethics of the professional, and in a straightforward way simply limited the liability of their own firms, for example Oswald Blake Ltd. (Kenton), P.H. Edwards Ltd. (Golders Green), Clifford and Clifford Ltd. (Ealing), Kenneth Bird & Co. Ltd. (Surbiton), Frank & Hartfree Ltd. (New Malden), Hugh F. Thoburn Ltd. (Beckenham), Taylor, Sleep & Co. Ltd. (Beckenham). In this way individuals often organised the activities of surveyor, architect, estate agent, and speculative residential developer all within the structure of a

1. By Hugh Davies (Southgate), Ashton and Bateman (Neasden), Hickman and Bishop (Kingston), and Hilbery Chaplin & Co. (Romford) respectively.

single firm.

Firms with such origins were probably active in almost all parts of the OSA to a greater or lesser degree. However, almost certainly, in only a relatively small number of cases were the activities of these firms of any magnitude. Apart from certain firms like Hilbery Chaplin Ltd., P.H.Edwards Ltd., Clifford and Clifford Ltd., and perhaps Hugh F. Thoburn Ltd., the building and development activities of individual firms were not on a large scale. Moreover they were normally restricted to within a relatively narrow locality, with the exception of course when they moved outwards with the spread of the suburbs.¹ Indeed even some of the larger firms mentioned appear to have spatially restricted their activities to some degree. Thoburn for example concentrated his activities primarily within the Beckenham, Bromley, Hayes and Abbey Wood areas of the south-eastern suburbs,² while Edwards does not appear to have been active outside the Hendon, Kingsbury, Kenton, Harrow, Sudbury, and Northolt districts of north-west Middlesex. Hilbery Chaplin Ltd. was the only example for which evidence has been located of an agent/surveyor-cum-speculative residential developer which spread his activities over any area. Initially this firm's activities were relatively localised to

1. For example, Ashton and Bateman, Neasden estate agents, first developed an estate in Wembley, but on two subsequent occasions built at Burnt Oak and then at Edgware. Mrs Ashton, interview, 30.9.69.

2. The Homefinders' Small Property Supplement, 12 Jan. 1932, p.7; 26 Jan. 1932, p.15 (subsequently referred to as HSPS.) Also Hugh F. Thoburn Ltd. Sales Brochure. The Lessness Park Estate, Abbey Wood (n.d.) My thanks to Mr P. Jones of G.T.Crouch Ltd. for access to this document.

the Romford district of suburban Essex. Sometime during the early 1930s however the firm opened a second office at Russell Parade, N.W.11, and by 1939 had built or were building estates in Romford, Upminster, Hornchurch, Ilford, Edmonton, Enfield, Southgate, Burnt Oak, Edgware, Hendon, Mill Hill, Kenton, Southall, Hillingdon, and, south of the river, in Surbiton.¹ Even so, it can be seen that on only one occasion did even this firm cross the river. However for the rest it would appear that only rarely would they operate outside a relatively restricted area around the location of their offices with perhaps on occasions speculations in neighbouring districts. Thus, for example, Hugh Davies built almost entirely in the Southgate area, and to some extent in neighbouring Enfield; Maurice Blade in Enfield and Winchmore Hill,² Granger & Apthorpe, and J. Searcy in Harrow; McGlashan & Co. in Wembley; and P. Chase Gardener & Co. and Roper, Son & Chapman & Co. in the Heston and Isleworth areas.³

Not all the individuals with a background in surveying and who subsequently became directly involved in speculative house-building had been professionally active as a partner in a private firm of surveyors and/or estate agents on the other

1. Chaplin, interview, 5.1.70; Enfield Weekly Herald, 25 Nov. 1938, p.14.

2. Ibid. 22 May 1936, p.11; Enfield Register; Davies, interview, 26.1.70.

3. Ibid.; List of Building Approvals granted published in Bldr., 16 Nov. 1932, 5 April 1935, 8 March 1929, 5 July 1929, 9 Aug. 1929, 6 Dec. 1929, 14 March 1930, 4 April 1930, 2 May 1930, 20 June 1930, 25 July 1930, 10 Oct. 1930, 21 Nov. 1930, 15 May 1931, 17 July 1931, 13 Nov. 1931, 14 June 1933, 5 July 1929, 9 Aug. 1929, 14 March 1930, 25 July 1930, 10 Oct. 1930, 13 Nov. 1931.

hand. And although it is probable that involvement in speculative residential development by partners in private practice was more common, examples have been found of speculative housebuilders with roots in surveying which were not on this 'professional' level. L.T.Swanne, whose experience prior to speculative housebuilding has already been noted, provides one such example.¹ Swanne spent the approximately eight and a half years between leaving school and establishing his own firm as an unqualified employee in the surveying, drawing, and design departments of two estate agents: one in the West End, and one in the suburbs. The only other example found is the case of a now well-established Northwood builder who, during the late 1920s and the 1930s, was active within the Harrow and Northwood districts of Middlesex.² This particular builder had trained and had qualified as a surveyor just after the First World War, and during the early and mid 1920s had worked within a local authority Engineers and Surveyors Department. During the second half of the decade however, he was encouraged by the secretary and managing director of a land development company with an estate in North Harrow to use his surveying knowledge to start up on his own as a speculative housebuilder. His first enterprise was a development of about 15 houses on this estate in North Harrow. In about 1930 this builder moved just a little to the south, buying land on Metropolitan Railway Country Estates Ltd.'s Harrow Garden Village at Rayners Lane, before later in the decade shifting

1. See above p.385.

2. Anon, interview, 29.9.69.

his activities to Northwood.¹

(iv) Miscellaneous.

This group comprises a number of different types of company or firm. However they all appear to have had a number of characteristics in common. They all for example appear to have been originally established without housebuilding having been considered within their sphere of activity. Furthermore it would appear that even when they became involved in housebuilding, for none of the firms for which evidence has been obtained did it take over as the major interest of the firm. Thirdly, although these firms determined the shape and pattern of their developments and normally regulated the speed in which the building was carried out, they did not necessarily organise or carry out the actual construction work involved in the development of the site or the erection of dwellings.

The Metropolitan Railway Country Estates Ltd. (MRCE Ltd.) for example undertook no construction work whatever. Formed in 1919 as a subsidiary to the railway company, MRCE Ltd. was used to develop land which had been purchased by the railway company but had not been required by them for transport purposes. Later in the period it also purchased land in its own right.² In 1933 it remained in private ownership on the formation of the London Passenger Transport Board continuing its estate development activities.³ Before 1939 however the vast majority of the houses

1. See also below p.

2. For example, in 1928-9 MRCE Ltd. purchased approx. 213 acres of land adjacent to the Metropolitan Railway Company's Rayners Lane Stn., Harrow. Bldr, 25 Jan. 1929. See also below p.470.

3. See e.g. PB, April 1933, p.100.

constructed on its ^{land} were not 'built' and sold by the company itself: its primary concern was estate development. ¹

Furthermore where houses had been financed and constructed by the company to their specifications, invariably the actual work was contracted in its entirety to a building firm; for example on Harrow Garden Village to A.E.A. Prowting Ltd. ²

It is probable that it was in this way also that the Great Western Railway Company, and the Universal Music Company erected their, somewhat smaller, estates in Hayes (Middx.) during these years, in order to provide housing for a number of their employees. ³

It should be admitted of course that neither of the last two companies mentioned were involved in any speculative housebuilding enterprise. The London Housing Society Ltd. on the other hand unquestionably was, their one estate being located adjacent to Stonebridge Park Underground Station. Here was an example of a company, primarily involved in investment in flatted accommodation in the more central areas of London, which moved into speculative housebuilding development quite by chance. In fact it was the consequence of a private investment

1. To this extent the brief description of the activities of MRCE Ltd. given by Dr E. Course is a little misleading. Although it is true that the company 'built houses for sale to commuters' and that 'By 1939 they had erected many houses and their estates included the Harrow Garden Village at Rayners Lane, the Moor Lane Estate at Rickmansworth and the Weller Estate at Amersham', when these facts are put in this way the statements imply that the company built houses over the whole area of their estates (op. cit. p.218). This however was not so.

2. Leathers, interview, 28.9.69.

3. See e.g. Bldr, 3 May 1929; 7 Nov. 1930; 10 July 1931. Also see Ministry of Health, Private Enterprise Housing (HMSO, 1944), p.20, p.39 Appendix 1A.

made by the Society's company secretary in the activities of a speculative housebuilder who was developing this sizeable Wembley site. The builder however went bankrupt relatively early on in the development, and hence as the major creditor the secretary was able to take over the site and other assets of the housebuilder.¹ It would appear that this placed him in a difficult position for independently he did not have access to sufficient capital with which to finance the completion of the enterprise. Hence he used the resources of the Society, and involved it in the speculative development of this site. In spite of its success, it would appear that this was the only speculative estate development carried out by the London Housing Society Ltd. between the wars, although it did encourage the company to look further outwards into the outer suburbs in their search for property investment potential.²

5. Geographical origins.

It can be appreciated from the discussion in Chapter 5 on the structure of the housebuilding industry active within Enfield U.D. and Ruislip-Northwood U.D. that the vast majority of the firms active within the OSA, especially during the 1930s, had had their geographical origins within this particular broad ring. Indeed a very great number would appear not to have been active during these years outside the locality of their origin.³ On the other hand it is clear that there were also firms, and a number of very important firms, active within the

1. The reason for this bankruptcy is not known.

2. Dixon, interview, 13.10.69.

3. See above pp. 271-332 passim.

interwar OSA but which had their geographical origins elsewhere. Broadly these origins may be distinguished as (a) 'provincial', and (b) 'city or central London'. These will be considered in turn.

(a) Provincial origins.

The existence of a number of provincial building firms active in speculative residential development within the OSA, particularly firms from the northern counties and Wales, prompts several important, if obvious, questions. For example, why did these builders migrate to the London suburbs during these years? What form did this migration take? Why did they decide to settle within particular suburban areas?

On the basis of the evidence available, it is difficult to suggest entirely satisfactory answers to the first two questions, although it is safe to say that, whatever other motivations encouraged firms to make such a move, they all must have thought that it was to some extent to their financial benefit. It is highly probable therefore that the relatively prosperous condition of the South East and in particular of the Greater London area provided an important incentive. To builders active in the provinces, the outer suburbs must have appeared an extremely attractive proposition and one which was pregnant with opportunity and potential profit. This was probably especially true where the builders were experiencing a period of relative inactivity in their own areas, although of course it would have been equally true where a builder, experiencing success within his own area, was looking for an opportunity to expand or diversify his already prospering business.

With the exception of the very small and/or depressed firms,¹ the initial move was normally fairly tentative and resulted in the firm establishing an office or branch in the London area while maintaining their activities in the provinces. Furthermore it would appear to have been not unusual for some of the small, and most of the medium, firms which were successful in the south to maintain such an arrangement.² On the other hand the evidence indicates that by 1939 the larger speculative house-producing firms which had moved to the London area between the wars, for example John Laing & Son Ltd., Richard Costain & Sons Ltd. and Taylor Woodrow Estates Ltd. had as good as shifted the entire geographical base of their activities into the London area.

Unfortunately it has proved impossible to obtain any direct evidence which sheds light on the reasons, or the actual course of events, which prompted individual firms to move all, or part, of their activities to London. However it is possible to make a number of valued, and also some perhaps obvious, suggestions founded on the facts that have come to light. Firstly the possible reasons behind the migration of two of the largest speculative housebuilding firms will be considered.

By the end of the First World War it was clear that John Laing & Son Ltd. was becoming a force in the contract building industry. During the late nineteenth century the company had been responsible for the construction, under contract, of

1. For example, see ~~Appendix~~ p. 466-7.

2. E.g. Jacob Ward & Sons Ltd., R. Lancaster & Sons Ltd., R. Fielding & Sons Ltd.

public buildings and churches of all sizes, while between 1914 and 1918 public expenditure as part of the war effort brought a number of substantial government contracts. All this time the head office of the firm had remained at Carlisle. However, clearly, for a firm interested in winning contracts of any size and especially government contracts, their Cumberland home was far from ideal or practical. A London head office was the obvious, and perhaps an essential, move if the firm was to continue to expand as a building contractor. Originally therefore it would appear that the move south, made during the mid 'twenties, was undertaken on the basis of contracting considerations, a suggestion strongly supported by the fact that the decision to diversify into speculative housebuilding was not made until later in the decade. ¹

For Taylor Woodrow Ltd. on the other hand it was the housebuilding potential of the OSA that was all-important. During the eight to nine years since he had built his first pair of houses, Frank Taylor, with the help of the financial support of his uncle and partner, J.W. Woodrow, must have built up the firm into a substantial speculative housebuilding business in the

1. The firm's head office was moved to Mill Hill in 1926 (G.Harrison, Life and Belief in the experience of John W. Laing, CBE (1954), p.74), while the firm does not appear to have engaged in any form of speculative housebuilding activity before the late 1920s, probably 1929. ('Houses for Sale - an interview with Mr J. Laing of Messrs J. Laing & Son Ltd.' in E. Betham, ed. op. cit. p.200). The first two Laing estates to be built in Greater London were the Colin Park (Colindale) and the Springfield (Kingsbury) estates, both started in 1929. Johnson and Harper, interview, 17.11.69. Also documentary evidence produced by Mr W.J. Johnson from the firm's records.

north west of England. The fact that Taylor Woodrow Estates Ltd. was developing seven concurrent estates within 3 or 4 years of the first building in the London area alone indicates this. However the factors which prompted Taylor to move when he did cannot be enumerated with certainty. Possibly the ambition of the young man in his early twenties was restrained by the much older partner who had provided the financial base of the original firm. This speculation is perhaps supported by the fact that it was only after the death of Woodrow in 1929 that Taylor & Woodrow Ltd. were first found building within the Greater London OSA. However there is no direct evidence to support such a suggestion.

In his history of the firm, for example, Jenkins suggests that the impetus for the move south was a conversation with an engine fitter employed by the bus and lorry building firm A.E.C. Ltd. who had seen Taylor & Woodrow advertisements while on holiday in Blackpool. Jenkins suggests that during this conversation Taylor learnt of A.E.C.'s proposed move to larger premises in Southall, Middlesex which resulted in the purchase of a piece of land (120 acres) following an investigation of the western suburbs.¹ Such an explanation is eminently plausible,

1. Jenkins, op. cit. pp. 19-20.

particularly in view of the fact that a large London building firm was apparently encouraged to build within the same locality as a result of the same stimulus.¹ Certainly it could well have been such a chance conversation which provided the initial impetus for Taylor to look further afield once freed from the possible restraining influence of his older partner. In this sense therefore the two suggestions may not necessarily be contradictory but perhaps were mutually reinforcing. All that can be said is that Greater London during the 1930s appears to have offered Taylor the scope for the expansion of his firm for which he was obviously searching and which Blackpool clearly did not offer. It is clear that he responded to the challenge.

It was the potential that the outer suburbs appeared to offer to housebuilders during the early 1930s which first attracted J.P.Gleeson to start building speculatively in the area. At that time Gleeson was working for his family's building contracting business, The Gleeson Co. Ltd., in Sheffield. The firm however had not been involved in this form of speculative activity before this time, and in order to allow Gleeson to branch out into this new line of activity a subsidiary company was established.² Gleeson Development Company was incorporated in 1932 to develop the Park Farm Estate in North Cheam.³ Later in the 1930s this firm also built estates in Worcester Park, Southall and Orpington,⁴

1. See above p.12.

2. Healy, interview, 13.11.69.

3. Abbey Road BS, Pool Deposit Files, Deposit Account No. D28000.

4. Ibid; See also Waugh, op. cit. p.210. Dr Waugh wrongly names the company Gleesons Ltd.

and throughout this period remained distinct from the parent company which maintained its main offices in Sheffield and continued to devote its energies to contracting. ¹

The Gleeson Co. Ltd. however was not the only contract building firm from Sheffield which extended its horizons to the London area in this way. Henry Boot & Sons Ltd., and later Henry Boot (Garden Estates) Ltd., for example were involved in the development of two 1,000 house estates in the north-western and south-eastern suburban areas during the 1930s. Furthermore, towards the end of the period, a third estate was planned and started at Northolt (Middx.), although this was cut short by the outbreak of the war. ² It would appear that the concept of speculative housebuilding in Greater London first occurred to this firm during the mid-1920s after failing to win the contract for the development of at least part of a large local authority housing scheme in the north-western suburbs. ³ The production of a tender for this job required the firm to undertake an extensive land study of the site purchased for the project, and inevitably must have led to a familiarity with the surrounding area and an awareness of the potential profitability of speculative residential development in the prevailing climate in the housing market for owner occupied accommodation within this particular area (Burnt

1. Healy, interview, 13.11.69. During the later 1930s one contract undertaken was for housebuilding on the LCC Becontree Estate. Jackson, op. cit. p.292.

2. Tipples, interview, 25.8.69; see also p.304.

3. At this time a subsidiary, Henry Boot & Son (London) Ltd. was already working on a 643 house contract on another LCC estate at Bellingham. Jackson, op. cit. p.301.

Oak, Edgware). In view of this it would be most surprising if a strong connection did not exist between their failure to secure the contract and the commencement of their first London speculative housing estate not half a mile from the site of the local authority project. ¹

A rather fuller account can be given of the motivation behind the establishment of R. Lancaster & Sons Ltd. of Blackpool within the western suburbs of Greater London, although even this must to a certain extent involve speculation. ² This account may also help in some way to indicate the way in which a concentration of provincial housebuilders was to be found within one suburban district. By 1920 this speculative housebuilding firm was in its second generation having built houses and developed housing estates in and around the Blackpool area since its foundation. It is clear however that William Lancaster had ambitions outside the moderate success of the firm in the North West. It was the later 1920s that the firm was first found building houses in the OSA. This was at Sudbury (Middx.) where Lancaster had purchased a number of plots on the Sudbury Heights Estate which had been developed by P.H. Edwards Ltd. of Golders Green. The link between Lancaster's ambition to expand his firm and his purchase of land on this particular estate is however

1. A third Sheffield firm, A. Waddington & Son, was to be found being established in Kingsbury (Middx.) and developing the Abbey Estate in Alperton, Wembley. This was an estate of approx. 1,000 dwellings. However unfortunately nothing else is known about this firm. PB, April 1934, p.356.

2. My information on the activities of William Lancaster has been for the most part derived from interviews with Lancaster, 22.1.70; Howard, 25.9.69; Gradwell, 3.11.69; Fairley, 18.11.69.

not known for certain. On the other hand it is known that in 1924 he paid a visit to the Exhibition at Wembley. For a builder with the ambition and enterprise of Lancaster to have missed the opportunity this presented to investigate the potential of the locality for housebuilding would have been most unusual. That he should have settled in this part of the OSA when part of his firm moved south should not therefore be very surprising.

As for the factors which actually caused Lancaster to move, and to move to Sudbury, it is possible only to speculate. There could have been several factors involved. Firstly there can be no doubt that P.H. Edwards Ltd. was well-known in the north-western suburbs throughout the 1920s as an estate developer, nor that Edwards advertised the availability of land and houses on his estates in nationally distributed newspapers.¹ Moreover there was a further factor which may have been important in this respect. During the 1920s and the early 1930s it was the practice of Percy Edwards to send his sales director on periodic trips into the provinces, mainly to the North and Wales, in an attempt to sell plots of land available on his various estates to builders in those areas. London has always been a place of promise and this was particularly so in the housebuilding sphere during this period. It would appear that the first step in these sales trips was an advertisement in a number of provincial newspapers headed with statements such as 'Come South where the demand is greater than the supply'. In

1. Davies, interview, 21.1.70.

these advertisements would then be included a brief description of the estates involved and a list of the dates and times when the sales director, with the plans of the estates, would be available in specific hotels to meet interested builders.

Apparently this turned out to be a very successful scheme during these years and was a means by which Edwards was able to dispose of many acres of developed land.¹ It is within the bounds of possibility therefore that it was a trip to the North West by Edwards' sales director which directly led to the commencement of Lancaster's London housebuilding enterprise.

And if this was so it is possible that such a trip may have been the first link in a chain of events which eventually was to introduce a number of other northern firms to speculate in building houses in the western and north-western suburbs.

From Sudbury, the London activities of R. Lancaster & Sons Ltd. both expanded and diversified. Initially much of the housebuilding carried out by Lancaster was done, as it was normally done in the north of England at that time, by direct labour.² However before long sub-contractors were being engaged to carry out various parts of the construction process;

1. Davies, interview, 21.1.70.

2. Much of the labour force had in fact been brought down from the north by Lancaster. It would appear that this was quite a common practice among Northern firms. At the very least most builders brought with them their key craftsmen. Other documented examples include Taylor Woodrow, Costain, Laing, Fielding, Metcalfe, Boothman. (Jenkins, op. cit. p.24; interviews with Winstanley, 27.8.69, Johnson and Harper, 17.11.69, Lancaster, 22.1.70, Howard, 25.9.69; J. & J.H. Boothman (1928) Ltd. Sales Brochure, Briar Hill Estate Northolt (n.d.)) Boothman claimed to have 'brought his own workmen hundreds of miles to build these houses.' ibid.

for example by 1929 Jacob Ward & Sons Ltd., a joinery firm from Accrington (Lancs.) was contracted to carry out all the carpentry and joinery work on the houses; the plastering and the electrical work was also sublet. At the same time William Lancaster had met E.J. Van Dooren, the salesmanager on the Sudbury Heights Estate, and with one other person formed two limited partnerships, Clifford & Clifford Ltd. and Clifford Estates Ltd., to carry out surveying and estate agency work, and estate development. The next that is heard of Lancaster is that he was buying, organising the development of, and building on a number of estates in Perivale (Ealing), and also on an estate just to the south of Southall Park. The completed dwellings on these sites were sold by Clifford Estates Ltd., however to what extent this firm was also active in the organisation of the developments is not known. All that is known is that in 1933 Lancaster personally was negotiating for the purchase of a large section of the Perivale estate and that his son, Gordon Lancaster, was involved in organising the contracting of the road development of the site with George Wimpey & Co. Ltd.¹

It is also a fact that a large proportion of the builders who were building on the Perivale estate and the other Clifford estates had originated from, and still had businesses in, the north of England. It is also very marked that they originated predominantly from Lancashire, and in particular the area around

1. By 1936 Lancaster had placed all house construction matters in the hands of Jacob Ward & Sons Ltd., presumably to give himself more time and scope for other of his activities.

Blackpool. For example, R. Fielding & Sons Ltd., Bloomfield Building Co. Ltd., A.E. Murdock Ltd., E.B. Burge Ltd., G.K. Metcalfe Ltd., Hillside Estates (Southport) Ltd., J. and J.H. Boothman (1928) Ltd., B. Smith & Son (Builders) Ltd., and Jacob Ward & Sons Ltd. all built on at least one Clifford estate at some time during the 1930s.¹ Hence there would appear to have been a direct link between the London activities of William Lancaster and the migration south of the building interest of a number of northern firms. It is not difficult to imagine how strong a stimulus personal contact could have been in encouraging such a migration, and hence establishing this remarkable concentration of housebuilders with origins in north-west England who were active within the Perivale, Greenford and Southall areas of Middlesex.

Here then has been presented a possible reason why provincial firms were to be discovered building within specific suburban areas. The possible impact that the provincial visits of persons like the sales director of P.H. Edwards Ltd. had had on Lancaster's activities has been acknowledged, even though at the present state of knowledge this linkage must remain speculative; on the other hand it is almost certain that such

1. i. See e.g. Bldr, 23 June 1933, 20 July 1934, 16 Nov. 1934, 29 March 1935, 14 June 1935, 19 July 1935, 25 March 1938.

ii. This is not of course to say that such builders restricted themselves solely to those areas to which they had first migrated. For example, Murdock and Fielding were later to be found building in Ruislip, Burge in Harrow, Boothman in Twickenham, and Ward in Kingston. PB, Jan. 1933, pp. 16-8; Ruislip-Northwood Register; Howard, interview, 25.9.69.

trips did result in a number of provincial builders moving part, or all, of their activities into the outer suburbs. This is suggested by the fact that during the early 1930s there were at least four provincial builders active on Edwards' Glebe Estate in Kenton: one Scottish, one Welsh, and two northern.¹ Indeed the success of such enterprise is indicated further by the fact that when the sales director established his own surveying and estate agency business in Southgate in 1933 he continued the practice.²

So far the possible reasons suggested for the initial choices of location within Greater London made by provincial builders for their housebuilding activities have been seen to have been fairly arbitrary: a visit to an exhibition; a personal contact with an individual already active in the south; the advertisements, and initiative, of certain estate developers; or, in the case of Henry Boot & Sons Ltd., the failure to win a building contract. There would also appear to have been a certain arbitrary element, at least from the building point of view, in the choice of Mill Hill by John Laing & Son Ltd. in 1926. The Laing family at this time belonged to the religious sect, the Plymouth Brethren, and it has been suggested in an authorised biography of John W. Laing that although the site "had been chosen [only] after careful thought and exploration, as a good strategic centre . . . for the business . . .", it had also been carefully chosen as a good strategic centre for

1. Interviews with Saunders, 1.10.69 and Davies, 21.1.70.

2. Davies, interview, 21.1.70.

the family's church activities.¹ The importance of the latter consideration probably should not be under-estimated in view of the strict nature of the religious belief of this particular sect. It is unfortunate that a greater number of examples providing such information have not been located, and that the evidence to hand tends to be something less than specific or categorical. It can only be hoped that evidence coming to light in the near future will further enlighten the situation.

Needless to say the north-western suburban area was by no means the only area to experience the impact of the migration of speculative housebuilding firms.² For example during the second half of the decade, a firm from the east Essex coast, Southend Estates Co. Ltd., purchased a 70 acre site at Harold Wood which its directors planned to develop with houses as the Kings Hill Estate.³ In the eastern suburbs also, northern firms were at work. At least one relatively large-scale speculative housebuilder active in Chadwell Heath during the 1930s had originated in the north of England for during the early 1930s Alfred Temple, a housebuilder from York, purchased

1. Harrison, op. cit. p.74.

2. Even though possibly as the result of the activities of several of the larger and more important interwar housebuilding firms, such as Laing, Taylor Woodrow, and Costain, and the activities of a number of smaller and medium-sized firms, such as those mentioned just above, the north-western/western suburbs were the most affected in this respect.

3. i. NHB, July 1937, p.28.

ii. Another builder from the Essex coast was to be found in the north-western suburbs of Kingsbury and Kenton earlier in the decade. H. Smith Bros. originated from Southend-on-Sea, and in 1931 was in fact active not only in Kingsbury and Kenton but also in Southend and Leigh-on-Sea. HG & EN, April 1931, p.2.

the approximately 70 acre Whalebone Farm on which he planned to build an estate of over 800 dwellings.¹ Also, in the neighbouring areas of Ilford and Barking, a Lancashire builder, E.Lord, was active building a number of estates of several hundred dwellings each. It would appear that Lord had shifted the geographical base of his operations to these areas some time during the mid-1930s.²

Apart from the North West building firms already mentioned,³ evidence has also been located of the activity of provincial builders within two areas in the western suburbs. However in both cases it would appear to have been on a rather smaller scale. For example there is evidence that another North West builder, John Turner & Son (Preston) Ltd., succeeded in obtaining building approval from the local authority in Twickenham for 136 dwellings in late 1934.⁴ More unusual however was the activity of the Building and Public Works Construction Co. Ltd. and Colbourne & Sons Ltd., on the Drayton Hall Estate and the Drayton Park Estate respectively, in West Drayton during the early 1930s. Both of these firms it appears had originated from Swindon; unfortunately however the extent of their activities at this time is not known, nor is anything

1. PB, May 1933, p.107.

2. During the later 1920s and the early 1930s Lord was a prominent and extremely active member of the National Federation of Housebuilders. By 1937 however he was to be found on the council of the rival London-based organisation, The Housebuilders Association of Great Britain. See MRNFHB, e.g. 1934-1935; NHB, Dec. 1937, p.33.

3. See above, e.g. pp.404-6. ~~4153~~

4. Bldr, 26 Oct. 1934.

known of their subsequent speculative housebuilding interests within the outer suburbs, if indeed they had any. ¹

On the other hand the research indicates that very few Welsh, Midland, Northern and Scottish housebuilders chose to settle and to establish themselves to the south of the River Thames. Clearly Richard Costain & Sons Ltd. was an important exception to this general statement for in 1933 the registered offices of the company were located in Tadworth, Surrey. ² Similarly Gleeson Development Co. Ltd. had established itself in Cheam. ³ Apart from these firms however it has not been possible to discover evidence of any provincial housebuilding firm settling within the southern or the south western suburban area.

(b) City or central London origins.

To complete this section on the origins of suburban speculative housebuilders it is necessary to say something about the firms active in residential development within the OSA, and which organised their activities from offices in central London or the City. Unfortunately the general paucity of evidence means that not a great deal can be said about these firms; however from an examination of a few examples a number of points do emerge. The first is perhaps obvious, but should be made. Unlike the vast majority of the members of the speculative housebuilding industry at this time, these

1. Bldr, 29 May 1931; HSPS, 8 Mar. 1932, p.19.

2. Companies House, File No. 274453. Although by this date the company had probably established its main offices in central London, see below p. 412.

3. See above pp. 398-9.

firms appear in general to have had no obvious geographical link with any specific district as far as their housebuilding activities were concerned. For example, when the Artisans' and General Dwellings Co. Ltd. were searching for a site for a speculative housing development during the second half of the 1930s, the directors were considering two sites on opposite sides of the suburban area. One was located in an area in south London and was well separated from the other, located in the north-western suburbs at Hatch End (Middx.)¹

The other points which emerge from the limited available data concern other aspects of the character of these centrally-based firms. Thus, if the West End firms of surveyors and agents working on various aspects of suburban housing developments for clients are discounted,² it is noticeable that the firms interested in speculative residential suburban development appear to fall into a number of broad categories.

1. i. Johnson, op. cit. p.158; H&ED, June 1939.

ii. It should, of course, be acknowledged that the decision of the areas in which such firms were to build could well have been influenced by the location of the residence of one or more of the individuals in the firm, or perhaps other similarly more personal forces (e.g. see reasons for location of the London Housing Society Ltd.'s Wembley estate above pp.392-3. A second exception to the general statement made above may be seen in the existence of the firms categorised within the second category noted within the following paragraph.

2. E.g. John D. Wood in 1932-3 prepared plans for the residential development of a large estate at Belmont, Harrow, Middx. (Bldr, 14 Dec: 1932). A. King & Co. of Bruton St., W.1 were acting for clients on a development of a large estate at Hillingdon, Middx., while Alaway & Partners of Bloomsbury Square, WC1 were acting in a similar capacity on an estate in the Ilford area in Essex. NB, March 1937; June 1937.

Firstly, firms interested in the speculative construction of dwellings, often in the form of flats, which they subsequently held for their own investment. Secondly, speculative house-building firms which earlier had been located in the suburbs but which had either moved all or part of their offices to a central location. And thirdly, central London building or property firms which organised speculative residential developments in the OSA as a builder and/or a financier. These three categories will now be briefly considered in turn.

Of the many central London firms interested in speculative flatted developments for investment, a number will be noted. It can be seen from even these few examples that such firms were by no means interested in the development of flats built in blocks alone. Quite frequently their developments included shops with flats built above them, while at least one of these firms was interested in constructing maisonette, or two story, flats. This firm, H. & A.G.Cooper Ltd. of 6 & 8, Lime Street Square, E.C.3 was building during the mid 1930s an estate which included two types of "new maisonette flats". In 1936, these flats were being advertised as located only three minutes distance from Bexleyheath Station, and for letting.¹

The other examples all appear to have been interested in the more conventional form of flat development, although almost certainly these firms noted represented only a relatively small proportion of the total number of similar firms active in this sphere. It should be also noted that these examples have

1. Southern Railway, op. cit. p.197.

have been taken only from the northwestern and the western suburban areas. They do however serve, albeit superficially, to illustrate the existence of such developers, and also to some extent to reveal a number of the characteristics of this type of firm. For example, the extent of the area over which these firms were active appears to have varied a good deal. For instance it would appear that, within this sector of the industry, the City Housing Trust Ltd. was largely active during the mid 1930s in the Wembley district of Middlesex,¹ similarly The London Housing Society Ltd.² On the other hand, The Housing Corporation of Great Britain Ltd. of 150, Pall Mall, SW1 was active in the Hayes, Ealing, Harrow and Hillingdon areas as well as Wembley, where it was largely concerned in building shops and flats. Secondly it would appear that by no means all of these firms specialised completely in this form of activity. The Housing Corporation of Great Britain Ltd. also undertook contract building work, while the private actions of the secretary of the London Housing Society Ltd. resulted in a speculative housebuilding development.³ On the other hand, more diversified than many was Percy Bilton Ltd. As well as building speculative houses normally close to his speculative factory developments, Percy Bilton was also interested under the name of Percy Bilton (Inc.) Ltd., in developing shops and blocks of flats. Bilton controlled his company from his offices in Bilton House at 113, Park Street, W1.⁴ The last example of this type

1. Bldr, 23 Aug. 1935.

2. Dixon, interview, 13.10.69.

3. See above pp. 392-3.

4. E.g. Bldr, 30 Oct. 1931; 12 Feb. 1932; 26 Nov. 1932; 23 Dec. 1932.

of speculative residential developer to be mentioned here is the Imperial Property Investment Co. Ltd. of 28, Basinghall Street, EC2 which was active constructing shops and flats in the Harrow area during the late 1920s.¹ The name of the firm indicates that the company was building for its own investment purposes, rather than for sale.

The second category of centrally-based firms mentioned covered those suburban speculative housebuilders who had decided, either for economic reasons or for reasons of prestige, to move their head offices into central London. It appears probable however that this was not a very common occurrence, and in fact only two examples have been located. When Richard Costain & Sons Ltd. moved to London from Liverpool during the 1920s for example, the firm initially settled in Kingswood in Surrey where it undertook its first southern speculative housing development. Clearly the directors considered this location to be unsuitable if its speculative and contract building ambitions were to be fully realised, and before the end of the decade it had established offices in Arundel Street, WC2 from where it administered its speculative housebuilding projects.² The other firm which followed such a course, and for which evidence

1. Bldr, 22 Feb. 1929.

2. Bldr, 22 Nov. 1929; Winstanley, interview, 3.9.69. From 1923 to 1927 all estates started by Costain lay in the Surrey suburbs, e.g. at Kingswood (1923), Addington (1925), Caterham (1926), and two in south Croydon (c.1924, 1927). In 1927 however they started their first estate north of the river (Brentwater Estate, Neasden), and ^{this} was followed by estates at Sudbury Hill, Middx. (c. 1928), Dagenham (c. 1931-2) and Elm Park, Essex (1933), and Borehamwood, Herts (c. 1936), in addition to two further estates in south Croydon (1932, 1934) and one in Tadworth (1934).

has been obtained, was Morrell's (Builders) Ltd.¹ This firm, founded and organised by the brothers Cyril Herbert Morrell and Stanley Charles Morrell, arose in the south-east suburbs, in which area it largely if not entirely, concentrated its activities, even during the later 1930s. However by 1936 Morrell's (Builders) Ltd. had established its head office in Grosvenor Gardens, SW1.² The fact that the general area in which this firm was active seems to have remained broadly unchanged would appear to suggest that the location of the head office in central London by the Morrell brothers was as much for reasons of prestige and status as it was for economic considerations. Costain's move on the other hand was probably strongly prompted by a combination of two forces: the shift in the spatial focus of their speculative housebuilding activities, and the desire to develop the contracting side of the firm.

Lastly, the centrally-based speculative housing estate developers and housebuilders will be briefly considered. These firms are distinguishable from the first category noted largely by the fact that their primary objective was to sell the dwellings which they constructed. To a lesser degree they could be distinguished by the fact that they were primarily interested in housebuilding. However this was not entirely

1. During the second half of the 1930s this firm became involved in the infamous Borders Case. For details see e.g. Cleary, op. cit. p.219; NHB, Feb. 1939, pp. 22-8; BSG, March 1939, pp. 198-214.

2. In 1936, Morrell's had estates in Orpington, Hayes, Bromley, West Wickham and Petts Wood. SE, 12 Jan. 1936, p.22.

true. An important exception to this can be seen in the activities of the Bunting Construction Company Ltd., which at this time had its offices in Baker Street, W1. Almost the entire production of this firm during the 1930s was in the form of maisonette, or two storey flats. Active in quite a number of different suburban areas between 1930 and 1939, this company built medium-sized estates of this type of dwelling;¹ although it would appear that right at the close of the period, Major Bunting was planning an estate of at least 250 houses in Hanworth (Middx.).² All the other examples of the firms within this category which have been located on the other hand, indicate a strong preference for housing developments.

These firms appear to be distinguishable into two types: those which appear to have been primarily technically-based building firms, and those which supplied the financial and business, and organisational basis of their building enterprise but chose to contract out the more technical aspects of the construction process. Evidence of the activities of two of the latter type of firm has been located but as their activities will be considered in greater detail later in the thesis, here they will just be mentioned briefly. Both companies were active in north-west Middlesex during the mid-1930s, one in South Ruislip, the other in Hillingdon; both were organising speculative developments of over 800 dwellings; and both placed the construction of the dwellings in the hands of a

1. E.g. see above pp. 194

2. H&ED, July 1939, p.99.

contract building firm. In this way the Ruislip Development Co. Ltd. of 33, Madox Street, W1 began to develop their Ruislip Garden Estate in 1934, and a year earlier Standard Properties Ltd. of Aldwych, WC2, under a subsidiary company, Standard Properties (Hillingdon) Ltd., began to organise the development of approximately 70 acres of Old Oak Farm in Hillingdon. ¹

The remaining examples which will be noted all appear to have been of the former type, and only one appears to have been active south of the river. This firm was one of the two City firms for which evidence has been found, for during the early 1930s, Warner & Watson Ltd. of Queen Victoria Street, EC4 was advertising houses for sale on their two estates in Surrey: in North Cheam and Thornton Heath. ² The other City firm, Reidco Estates Ltd. of 20, Copthall Avenue, EC2 was active at this time in Northolt (Middx.) both in the speculative construction of dwellings and the development of shops. ³ Also active in the Ealing area at this time was the West End based firm of London and Provincial Building Co. Ltd. ⁴ Although the offices of this firm were at the same address as Percy Bilton Ltd., it has not been possible to discover whether or not the two firms were connected in any way. ⁵ Neither has it

1. See below pp. 462-3.

2. HSPS, 17 Nov. 1931, p.14.

3. Bldr, 21 June 1929; 7 Feb. 1930.

4. The only estate known to have been built by this company was located just to the south of the newly constructed Western Avenue and just to the west of Hanger Lane. It included Lynwood Rd., Brunswick Rd., Mulgrave Rd., and Kingswood Rd.

5. Bldr, 1 April 1932.

been possible to discover any other speculative housebuilding development carried out by this company within the OSA. Also apparently willing to concentrate at least the major part of its activities within one area was D.C.Developments Co. Ltd. (builders) of Great Marlborough Street, W1. In its own name and in the name of a subsidiary company, D.C.Houses (Canons) Ltd., this company obtained building approval for a sizeable estate adjacent to Canons Park Underground Station in Stanmore (Middx.).¹ Clearly impressed by the commercial potential of this particular area for speculative housebuilders, the company, as D.C.Houses Ltd., purchased an acreage of the nearby Edgware Golf Course on which it planned to build an estate of something over 500 houses.² With the exception of this last example, it is not known to what extent any of these firms continued to concentrate their activities within these areas later in the decade. Neither has it been possible to discover the extent that these firms were also building within other districts within the OSA, since obviously a number of such centrally-located firms must have been active in widely separated areas. As an indication of this two firms will be cited. During the first half of the 1930s for example, Romford and District Estates Ltd. were building houses alongside Eastcote Lane in Ealing, while this particular housebuilding firm had clearly been active at one time on completely the opposite side of the

1. E.g. Bldr, 11 Jan. 1935; NHB, May 1937, p.32. The estate included Howberry Road, Wychwood Ave, Longcroft Road, and Cheyneys Ave.

2. NHB, June 1937, p.32. This firm also built a small estate of expensive houses (£1175-24000) at Newberries Park, Radlett, Herts. Hendon Times and Borough Guardian, 15 March 1935, p.19.

suburban area.¹ The second firm which will be used as an example, W.A.Cherry & Co. Ltd., coincidentally enough had its offices at the same address in Victoria Street as the previous firm.² The distance separating at least two of the developments of this firm however, although probably not as great as that separating the estates of Romford and District Estates Ltd., was still quite considerable. Thus, while W.A. Cherry & Co. Ltd. was gaining building approval to erect houses in the Ealing area in 1932, the firm was also building dwellings within the eastern Enfield area.³

As for the importance of the central London and the City based firms during these years, this is difficult to say. In the broad aggregate terms of either the number of firms active, or the number of dwellings built, it was almost certainly not great, although the examples do indicate that, within particular areas like Little Stanmore (i.e. Canons Park) and South Ruislip, and perhaps even Hillingdon, such firms did play a significant role in the residential suburban development process.⁴ On the other hand what can be said (and it is hoped that this has been clearly indicated by the examples) is that without a doubt these firms represented yet

1. The offices of this company were at 47, Victoria St., SW1. Bldr, 29 July 1932.

2. A third firm of speculative housebuilders also had its office at this address. Moreover, Houselands Ltd., like the other two firms, built houses in Ealing during the first half of the 1930s. Bldr, 22 Feb. 1935.

3. Bldr, 29 July 1932; Enfield Register.

4. Naturally if such firms as Costain are also included the impact of this type of firm will have been correspondingly greater, particularly for example in areas like Sudbury Hill, south Croydon, Dagenham, and of course Elm Park, Hornchurch.

another aspect of the extremely varied make-up of the speculative housebuilding industry active within the Greater London OSA, particularly during the 1930s but probably also during the interwar period in general.

In this chapter an attempt has been made to investigate and analyse the temporal and spatial origins of speculative housebuilders found active within the OSA between the wars, and also to examine the background skills, if any, which such individuals possessed before entering into the business. As was noted in the introduction to the chapter the attention of the work will now turn to an investigation of certain aspects of the activities of interwar speculative housebuilders. Thus in Chapter 7 an examination and analysis will be undertaken of the ways in which the development of land for suburban housing took place between the wars and the processes involved, with particular attention being paid to the role and position of the speculative housebuilder in these processes.