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Gender, Class and the Household Economy in  
Scotland in the 'Age of Affluence'

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## Abstract

From early 1950s to the early 1970s Britain is said to have experienced an ‘age of affluence’. Whilst material conditions for many households improved in these decades, this detailed examination of budget management processes shows that for many working-class households, these gains were the product of hard work and careful money management. Using oral history methodology, this thesis explores lived experiences of the household economy to illuminate these qualifications to ‘affluence’. In so doing, this thesis advances analysis which considers the relationship between the macro-level economic conditions of affluence and the everyday economic realities of households in the post-war period. The thesis examines the operation of the household economy and shows how working-class households utilised domestic labour, budgeting, paid work, credit and thrift to make ends meet, as well as to achieve ‘affluence’. Further, by exploring these areas of the household economy, this thesis shows that gendered ideology continued to preserve power and material inequalities between men and women. Although considerable change did occur, particularly involvement in the paid labour market, domestic responsibilities continued to be an important focus of women’s identities and the effective performance of these duties by women remained central to the success of the household. This thesis represents a fresh focus on how the exploration of everyday life, including the salience of ideological continuities in shaping experience, can qualify and refine our understanding of twentieth century economic and social change, and contributes to socio-historical understandings of ‘affluence’ and its intersections with the household, gender, and class.

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always – thank you

## Author's Declaration

I declare that, except where explicit reference is made to the contribution of others, that this dissertation is the result of my own work and has not been submitted for any other degree\* at the University of Glasgow or any other institution.

Signature \_\_\_\_\_

Printed name \_\_\_\_\_

*\*See 'Introduction' for details on primary source material used in my Masters dissertation, 'Rationing in Glasgow, 1940-54: Black market trade and consumer experience', completed in 2011 as part of the requirements of the degree 'MSc Social History' awarded by the University of Glasgow.*



# Introduction

## I.1 Introduction to Thesis

From the early 1950s until the 1970s, Britain is said to have experienced an ‘age of affluence’ characterised by buoyant economic conditions and improving standards of living including rising real incomes and the increased acquisition of consumer goods. Whilst material conditions for many households improved during this period, examination of budget management processes shows that for many working-class households, these gains were the product of hard-work and careful money management. By exploring the relationship between the macro-level economic conditions of affluence and the everyday economic realities of households in the post-war period, this thesis illuminates these qualifications to ‘affluence’. Using oral history methodology, this thesis considers in detail the operation of the household economy and shows how working-class households utilised domestic labour, budgeting, paid work, credit and thrift to achieve ‘affluence’. Moreover, it will be shown that even in the post-war period, these skills and practices remained important for the basic subsistence of some working-class families.

A central focus of analysis will be the crucial contribution of women to the successful operation of the household economy. By exploring these areas of the household economy, this thesis also highlights continuities in the importance of domesticity in women’s conceptions of self and in gendered power relations within the household. As a primary site for subjective and social conceptions of femininity, the household is an effective way in which to uncover women’s lived experiences. The experiences of Scottish women in the twentieth century remain under-researched, as Annmarie Hughes has stated: ‘Scottish women have been neglected and, although improving, the lack of Scottish gender studies, particularly those looking at the twentieth-century, continues to be manifestly evident.’<sup>1</sup> Production and labour have often been the basis of Scottish economic and social history but contemporary research has sought to readdress this balance through an investigation of women’s experiences and a focus on how gender has shaped lives in the past.<sup>2</sup> This thesis contributes

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<sup>1</sup> Annmarie Hughes, *Gender and Political Identities in Scotland, 1919 – 1939* (Edinburgh: Edinburgh University Press, 2010), p. 11.

<sup>2</sup> Lynn Abrams, ‘Gendering the Agenda’, in *Gender in Scottish History since 1700* ed. by Lynn Abrams, Eleanor Gordon, Deborah Simonton and Eileen Janes Yeo (Edinburgh: Edinburgh University Press, 2006), pp. 2-3.

to this project and takes the household as the primary unit of analysis. Abrams and Fleming argue that the home was a consistent ‘fulcrum of identity’ for Scots during the twentieth century.<sup>3</sup> Katie Barclay *et al* have argued that a focus on the household would enrich the history of domestic life and the family: ‘A fuller picture of the family also requires a history of the Scottish household, how it operates and the roles of family members within it.’<sup>4</sup> Although significant change did occur during the period, particularly in access to the paid labour market for women, gender relations within the household continued to be shaped by gendered ideology which preserved power and material inequalities between men and women.

This thesis brings together data from across the economic and social history of twentieth-century Scotland, as well as social scientific research, to build a comprehensive understanding of how the Scottish working-class household economy operated in the post-war period. While this thesis focuses on the experiences of men and women living in Scotland, similarities will exist with other areas of Britain, particularly industrialised areas such as the North of England and Wales. The evidence presented in this thesis uses Scottish-specific examples to inform on the broader British experience of the ‘age of affluence’. Ultimately, this thesis contributes to socio-historical understandings of ‘affluence’ and its intersections with the household, gender, and class. Furthermore, this thesis represents a fresh focus on how the exploration of everyday life, including the salience of ideological continuities in shaping experience, can qualify and refine our understanding of twentieth century economic and social change.

Historiography concerning the household economy is dispersed between literatures which explore a variety of themes.<sup>5</sup> As such, a review of relevant literature has not been brought together at this point but has been assessed alongside relevant themes in each chapter. As the

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<sup>3</sup> Lynn Abrams and Linda Fleming, ‘From Scullery to Conservatory: Everyday life in the Scottish home’, in *History of Everyday Life in Twentieth-Century Scotland*, ed. by Lynn Abrams and Callum Brown (Edinburgh: Edinburgh University Press, 2009), p. 72.

<sup>4</sup> Katie Barclay, Tanya Cheadle and Eleanor Gordon, ‘The State of Scottish History: Gender’, *The Scottish Historical Review*, 42, (2013), p. 97.

<sup>5</sup> Key literature includes: *The Social and Political Economy of the Household*, eds Michael Anderson, Frank Bechhofer, and Jonathan Gershuny (Oxford: Oxford University Press, 1994); Lydia Morris, *The Workings of the Household: A US-UK comparison* (Oxford: Polity, 1990); *Labour and Love: Women's experience of home and family, 1850-1940*, ed. by Jane Lewis (Oxford: Basil Blackwell, 1986); Jan Pahl, *Money and Marriage* (Basingstoke, Macmillan Education, 1989); Elizabeth Roberts, *Women and Families: An oral history, 1940-1970* (Oxford: Blackwell, 1995) and Paul Johnson, *Saving and Spending: The working-class economy in Britain 1870-1939* (Oxford: Oxford University Press, 1985).

backdrop to this thesis, however, the historiography concerning post-war affluence is considered here, in the following section.

### I.1.1 Defining the 'Age of Affluence'

The 1950s to the 1970s were characterised by a social and economic context which distinguished them from both the previous and subsequent historical periods. In July 1957, Prime Minister Harold Macmillan felt able to state: 'most of our people have never had it so good. Go around the country, go to the industrial towns, go to the farms, and you will see a state of prosperity such as we have never had in my lifetime – nor indeed ever in the history of this country.'<sup>6</sup> 'Affluence' is a comparative term which encompasses both material improvements in the standard of living, particularly for the working classes, and perceived ideological changes in the meaning of social class. Peden describes the period from 1951 to 1973 as the 'golden age' of stable prices, high employment and continuous economic growth.<sup>7</sup> For example, in the two decades from the 1950s, average real earnings in Britain increased at an annual rate of 2.7 per cent and the average unemployment rate between 1947 and 1973 was 2.1 per cent.<sup>8</sup> Unprecedented political commitment to full employment during this period and nationalisation of key industries meant that the state was more involved in managing the economy compared to earlier or subsequent periods.<sup>9</sup>

Wider social improvements during this period also contributed to improved quality of life for many working-class families. For example, construction eased housing conditions which had been particularly bad in urban areas. Goldthorpe *et al* state that one in six families in Britain moved into new-build homes in the ten years from 1948.<sup>10</sup> In Scotland, construction was dominated by local authorities – from 1945 to 1970, 650,000 new houses were built across

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<sup>6</sup> Peter Hennessy, *Having it so Good: Britain in the fifties* (London: Allen Lane, 2006), p. xvii.

<sup>7</sup> George C. Peden, 'The Managed Economy: Scotland, 1919–2000', in *The Transformation of Scotland: The Economy since 1700* ed. by T. M. Devine, C. H. Lee and G. C. Peden (Edinburgh: Edinburgh University Press, 2005), pp. 233–65.

<sup>8</sup> Ian Gazeley, 'Income and Living Standards, 1870–2010' in *The Cambridge Economic History of Modern Britain, Vol. II, 1870 to the Present* ed. by Roderick Floud, Jane Humphries and Paul Johnson (Cambridge: Cambridge University Press, 2014), table 6.1, p. 153; Nick Crafts, 'Living Standards' in *Work and Pay in Twentieth Century Britain* ed. by Nick Crafts, Ian Gazeley and A. Newell (Oxford: Oxford University Press, 2007), p. 21.

<sup>9</sup> For more on the post-war economic consensus see Rodney Lowe, *The Welfare State in Britain since 1945* (Basingstoke: Palgrave Macmillan, 2005, 3<sup>rd</sup> Ed.), pp. 116–32.

<sup>10</sup> John H. Goldthorpe *et al*, *The Affluent Worker in the Class Structure* (Cambridge: Cambridge University Press, 1969), p. 22.

Scotland.<sup>11</sup> The expansion of the welfare state improved the quality of life for all classes, although not uniformly for all people. For example, the development of the National Health Service entitled all citizens to free healthcare at the point of use, Family Allowances were paid to all families with two or more children and social security reformed assistance for unemployed and retired people.<sup>12</sup>

Compared with earlier and later periods, economic conditions during these decades do appear to support the ‘affluence’ narrative. For example, this period does compare favourably to the widespread poverty of the early twentieth century and the depressed interwar period.<sup>13</sup> The period also represented an end to wartime austerity including rationing. Lawrence Black and Hugh Pemberton state that the ‘golden age’ is ‘conventionally dated from 1945 to 1973’ and that affluence ‘was a product of comparing the better years of the 1950s with the preceding “age of austerity”’.<sup>14</sup> The distinct nature of these decades is compounded by a comparison with the breakdown of the post-war policy consensus, which included economic goals, from the 1970s. For example, unemployment in Britain averaged 10.1 per cent between 1974 and 1999.<sup>15</sup> Avner Offer argues that the 1970s marked the beginning of a ‘great transition’ away from ‘common welfare and public service as sources of well-being’.<sup>16</sup> Deindustrialisation, privatisation, rising inequality and global economic crisis, meant the 1970s marked a new phase of economic history characterised by more partial, contested and unequal gains.<sup>17</sup> As such, this thesis focuses on the decades from the 1950s to the 1970s and defines the ‘age of affluence’ accordingly.

Tensions in the narrative of affluence were present, however, before the 1970s. The ‘rediscovery’ of poverty by social scientists in the 1960s challenged the idea that post-war economic conditions had eradicated poverty and showed that low-income families continued

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<sup>11</sup> C. H. Lee, ‘Unbalanced Growth: Prosperity and Deprivation’ in *The Transformation of Scotland: The economy since 1700*, ed. by T.M. Devine, C.H. Lee and G.C. Peden (Edinburgh: Edinburgh University Press, 2005), p. 225.

<sup>12</sup> Nicholas Timmins, *The Five Giants: A biography of the welfare state* (London: HarperCollins, 2001), especially chapter seven.

<sup>13</sup> For more on the economic context of the interwar years see Pat Thane, *Foundations of the Welfare State* (London: Longman, 1996, 2<sup>nd</sup> Ed.), chapter six.

<sup>14</sup> Lawrence Black and Hugh Pemberton, ‘Introduction’, in *An Affluent Society? Britain’s post-war ‘golden age’ revisited*, ed. by Lawrence Black and Hugh Pemberton (Hampshire: Ashgate, 2004), pp. 5-6.

<sup>15</sup> Nick Crafts, ‘Living Standards’, p. 21.

<sup>16</sup> Avner Offer, *The Challenge of Affluence: Self-control and well-being in the United States and Britain since 1950* (Oxford: Oxford University Press, 2007), p. 8.

<sup>17</sup> Avner Offer, ‘Consumption and Affluence, c. 1870-2010’ in *The Cambridge Economic History of Modern Britain, Vol. II, 1870 to the Present* ed. by Roderick Floud, Jane Humphries and Paul Johnson (Cambridge: Cambridge University Press, 2014), pp. 206 and 225.

to struggle to make ends meet.<sup>18</sup> It is also important to note that although Britain experienced prosperous economic conditions in the post-war period, as a nation, Scotland lagged behind the UK average in a number of key areas. For example, wages rose more slowly, unemployment remained higher and owner-occupation remained low.<sup>19</sup> Furthermore, Selina Todd shows that although manual workers enjoyed pay rises, inequality between low and high earners widened in the post-war years and that ‘the affluent society was in fact one that was incredibly socially divided.’<sup>20</sup>

Although, as Todd argues, inequality persisted during the period, it had been suggested that improved material conditions eroded traditional working-class identities. Contemporary commentators questioned what it meant to be ‘working-class’ as well as the efficacy of class as a conceptual tool.<sup>21</sup> These ideological components are an important aspect in the concept of affluence as more than an economic descriptor. Important themes here are ‘embourgeoisement’, privatisation, individualism and materialism. These debates have been shaped by wider theoretical contexts. For example, Bauman argues that in the nineteenth and early twentieth century, work was the crucial way in which individuals understood themselves and others in society and that work was the key component of self and group identity creation.<sup>22</sup> In the second half of the twentieth century, however, Featherstone argues that ‘fixed status groups’ began to be replaced with ‘lifestyle groups’ as the role of consumption became increasingly important in the creation and maintenance of self and group identities.<sup>23</sup> In this ‘postmodern age’ the ‘work ethic’ has been said to have been replaced by a ‘consumption ethic’.<sup>24</sup> The continued importance of socio-economic class, however, especially how it intersects with gender, as an explanatory and analytical tool is considered below.

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<sup>18</sup> The work of Brian Abel Smith and Peter Townsend is especially significant here; see *The Poor and the Poorest: A new analysis of the Ministry of Labour's 'Family expenditure surveys' of 1953-54 and 1960* ed. by Brian Abel-Smith and Peter Townsend (London: Bell, 1965) and Peter Townsend, *Poverty in the United Kingdom: A survey of household resources and standards of living* (London; Penguin, 1979).

<sup>19</sup> John Foster, ‘A Proletarian Nation? Occupation and class since 1914’, in *People and Society in Scotland, Vol. III, 1914-1990*, ed. by Tony Dickson and James H. Treble (Edinburgh: John Donald in association with The Economic and Social History Society of Scotland Society, 1992), p. 210; Lee, ‘Unbalanced Growth’, p. 224.

<sup>20</sup> Selina Todd, *The People: The rise and fall of the working class, 1910-2010* (London: John Murray, 2014), p. 205.

<sup>21</sup> For more see Jon Lawrence, ‘Class, “Affluence” and the Study of Everyday Life in Britain, c. 1930-64’, *Cultural and Social History*, 10, (2013: 2), especially pp. 288-90.

<sup>22</sup> Zygmunt Bauman, *Intimations of Postmodernity* (London: Routledge, 1992).

<sup>23</sup> Mike Featherstone, *Consumer Culture and Postmodernism* (London: Sage, 1991), pp. 83-4.

<sup>24</sup> Bauman, *Postmodernity*.

In his 1961 study, Zweig argued that post-war economic conditions had meant that ‘working-class life finds itself on the move towards new middle-class values and middle-class existence’.<sup>25</sup> Conservative victories at the 1951, 1955 and 1959 General Elections, as well as Labour’s declining share of the popular vote during the 1950s, have been considered to evidence waning class-consciousness among working-class voters.<sup>26</sup> Stephen Brooke argues that the erosion of working-class identities has often been used as the basis of sociological studies which studied change in the twentieth century.<sup>27</sup> The classic example of this is *The Uses of Literacy*, published in 1950, in which Richard Hoggart laments what he sees as the destructive force of increasing mass consumption on traditional working-class culture and life.<sup>28</sup> Stephen Brooke links Hoggart’s nostalgic portrayal of the working-class wife and mother with a stable and cohesive working-class identity ‘uncompromised by affluence and materialism’ or changing patterns of female work.<sup>29</sup> Anxieties about affluence were also linked to debates about Americanisation and fears about the power of consumerism to alter social relations.<sup>30</sup>

Claire Langhamer has argued that the spread of affluence in the post-war period meant that working-class families adopted the ‘privatized domestic lifestyle’ which had spread among the lower-middle-classes during the interwar period.<sup>31</sup> Moreover, growing working-class owner-occupation began to blur traditional class boundaries. Doling and Stafford refer to this as ‘internalization’: the process from the mid to late-twentieth century whereby home ownership tenure could no longer easily distinguish between working and middle-class groups.<sup>32</sup> This phenomenon may have been less salient in Scotland, however, where, as mentioned above, the rate of owner-occupation was consistently below the British average throughout the period.<sup>33</sup>

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<sup>25</sup> Ferdynand Zweig, *The Worker in an Affluent Society: Family life and industry* (London: Heinemann, 1961), p. ix.

<sup>26</sup> Goldthorpe *et al*, *The Affluent Worker*, pp. 22-3.

<sup>27</sup> Stephen Brooke, ‘Gender and Working Class Identity in Britain during the 1950s’, *Journal of Social History*, 34, (2001: Summer), p. 774.

<sup>28</sup> Richard Hoggart, *The Uses of Literacy: Aspects of working-class life, with special references to publications and entertainments* (London: Chatto and Windus, 1957).

<sup>29</sup> Brooke, ‘Gender and Working Class Identity’, p. 773.

<sup>30</sup> Shinobu Majima and Mike Savage, ‘Contesting Affluence: An introduction’, *Contemporary British History*, 22, (2008), p. 449.

<sup>31</sup> Claire Langhamer, ‘The Meanings of Home in Post-War Britain’, *Journal of Contemporary History*, 40, (2005: 2), pp. 341-3.

<sup>32</sup> J. Doling and B. Stafford, *Home Ownership: The Diversity of Experience* (Aldershot: Gower, 1989), pp. 149-51.

<sup>33</sup> See chapter six section 6.4 for figures on home ownership in Scotland.

Peter Scott focuses on the link between growing working-class home-ownership in the interwar period and declining fertility rates. He argues that working-class respectability during this period began to encompass 'materially-driven lifestyles' which limited family size to ensure improved standards of living.<sup>34</sup> As economic prosperity grew, this lifestyle became possible for greater numbers of working-class people. Moreover, as old working-class communities were dispersed through slum-clearance and the construction of new housing estates, the traditional role of community in working-class life has been said to have been replaced with private self-containment.<sup>35</sup>

Historians and social scientists have focused on lived experience to question the effects of affluence and the argued embourgeoisement of the working-class. In retaining class as an analytical tool, scholars have argued that class remained an important, if changing, aspect of identity in the post-war period; as Brooke has argued: 'class may not...have disappeared, but simply been felt and expressed differently'.<sup>36</sup> Goldthorpe *et al* question the embourgeoisement thesis and instead highlight key areas of convergence between working- and middle-class life, including the focus on family-centred life.<sup>37</sup> In his reassessment of Goldthorpe *et al*'s data, Savage argues that cultural conceptions of class were present in worker's responses and argues that these formed a significant part of ideas about and understandings of class and the class structure.<sup>38</sup> Savage argues that participants displayed a conception of class based on 'a strong naturalistic and individualistic ethic' as opposed to the 'preoccupation' of social scientists with stratification based employment and labour relations. He argues that this individualism, however, does not preclude a broader sense of social class: 'the class structure exists in a shadowy way, not as a social system differentiating occupational groups, but as the stage on which the individual necessarily acts.'<sup>39</sup>

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<sup>34</sup> Peter Scott, 'Did owner-occupation lead to smaller families for interwar working-class households?', *Economic History Review*, 61, (2008: 1), pp. 99-124.

<sup>35</sup> For more on changing patterns of housing in Scotland see *Scottish Housing in the Twentieth Century*, ed. by Richard Rodger (Leicester: Leicester University Press, 1989) and on the changing role of community in working-class life see Elizabeth Roberts, *A Woman's Place: An oral history of working-class women 1890-1940* (Oxford: Blackwell, 1984) and *Women and Families*, chapter 11.

<sup>36</sup> Brooke, 'Gender and Working Class Identity', p. 774.

<sup>37</sup> Goldthorpe *et al*, *The Affluent Worker*, pp. 24-7.

<sup>38</sup> Mike Savage, 'Working-Class Identities in the 1960s: Revisiting the Affluent Worker Study', *Sociology*, 39, (2005: 5), pp. 929-946

<sup>39</sup> *Ibid.* p. 939.

In their oral history testimony, interviewees engaged with social class concepts and used them to explain and reinforce attitudes and behaviours. In particular, class intersected with gender in personal narratives and this is explored throughout this thesis. In this regard, this thesis contributes to the project called for by Frank Trentmann of ‘integration’ and not substitution of socio-economic class and other analytical tools, such as consumerism, in understanding material improvements in the standard of living during the ‘age of affluence’ and into the so-called ‘consumer society’ described above.<sup>40</sup> Integration is especially important in terms of gender as the status of women, and the role of class in their self-identities, has often been overlooked when employment has been regarded as the primary site of class identity. By integrating broader aspects of working-class identity, such as the operation of the household economy, a more inclusive and representative understanding of how social class functioned is made possible.

### 1.1.2 The Structure of Scottish Households, c.1950s-1970s

The post-war years were also a period of change for the structure and make-up of the family and household. Post-war reconstruction centred on the family and traditional gender roles within marriage. In this regard, feminists have criticised the organisation of the expanded post-war welfare state which they consider to have enshrined the economic dependence of women in marriage.<sup>41</sup> Three changes will be considered in this section: rate of marriage, age at first marriage and family size. Firstly, it is important to note that over the course of the twentieth century, men and women in Scotland led longer and healthier lives. Average life expectancy for women born in Scotland 1960-2 was 5.1 years more than women born in 1940-2 and 12.3 years longer than women born in 1920-2. A man born in 1960-2 could expect to live 8.9 years longer than men born in 1920-2.<sup>42</sup>

Pat Thane distinguishes two phases in British post-war marriage trends where 1970 divides the immediate post-war period from the late twentieth-century. The thirty year period from the end of the Second World War to the 1970s was characterised by near universal marriage

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<sup>40</sup> Frank Trentmann, ‘Beyond Consumerism: New historical perspectives on consumption’, *Journal of Contemporary History*, 39, (2004: 3), p. 387.

<sup>41</sup> Lowe, *Welfare State*, pp. 40-3.

<sup>42</sup> ‘Expectation of life, by sex and selected age, Scotland, 1861 to 2014’, *National Records of Scotland*, <<http://www.nrscotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/life-expectancy/life-expectancy-at-scotland-level/scottish-interim-life-tables>> [accessed 2 February 2016].

and younger age at marriage than both the pre-war and post-1970 periods. From the 1970s, the marriage rate declined, divorce increased and age at first marriage increased.<sup>43</sup> In 1911, 48.4 per cent of males and 45.2 percent of females aged over 15 in Scotland were married. By 1971, these figures had risen to 67.4 per cent and 60.4 per cent respectively.<sup>44</sup> In Scotland, the average age at first marriage for women remained stable around 25 between 1900 and 1940 then decreased to a low of around 23 in the 1960s after which it began to steadily rise. Average age for men followed a similar trend to a low around 25 in the 1960s from around 28 during the interwar period.<sup>45</sup>

Marrying younger and living longer, men and women married in the thirty years from the end of the war experienced some of the lengthiest marriages in British history. Oral history participants conformed to this trend, for example, Jim and Isa McGowan were married in 1949, both aged 23, and had recently celebrated their 64<sup>th</sup> wedding anniversary at the time of interview. In her rejection of a historical ‘golden age’ of marriage and ‘stable family life’, Thane acknowledges that the 1950s and 1960s may come ‘closest...at least in terms of long-lasting marriages’.<sup>46</sup> Callum Brown agrees that in the Scottish case, the 1970s also marked a watershed in the nature of the family and structure of the household: ‘[Thereafter] there was a distinct decline in the number of first marriages, a rise in divorce and remarriage, and a move towards cohabitation.’<sup>47</sup> This trend is illustrated in Figure I.1 below.

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<sup>43</sup> Pat Thane, ‘Happy Families? History and Family Policy: A report prepared for the British Academy’ (London: The British Academy, October 2010), p. 9.

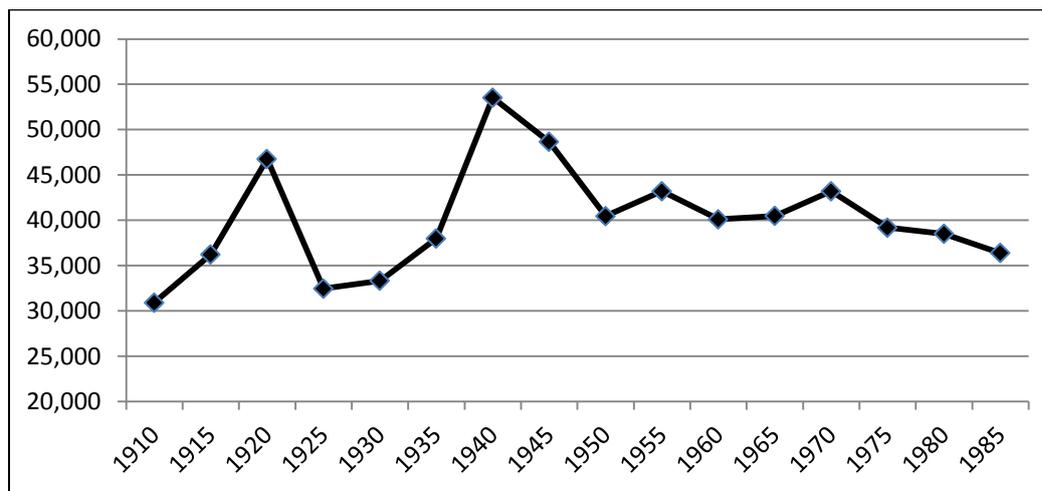
<sup>44</sup> *Census for Scotland*, 1911 and 1971.

<sup>45</sup> Lynn Jamieson, ‘Changing Intimacy: Seeking and Forming Couple Relationships’ in *A History of Everyday Life in Twentieth-Century Scotland* eds Lynn Abrams and Callum G. Brown (Edinburgh: Edinburgh University Press, 2010), p. 82.

<sup>46</sup> Thane, ‘Happy Families?’, p. 67.

<sup>47</sup> Callum G. Brown, ‘Charting Everyday Experience’ in *A History of Everyday Life in Twentieth-Century Scotland* eds Lynn Abrams and Callum G. Brown (Edinburgh: Edinburgh University Press, 2010), p. 22.

Figure I.1 Number of Marriages in Scotland, 1910-85.



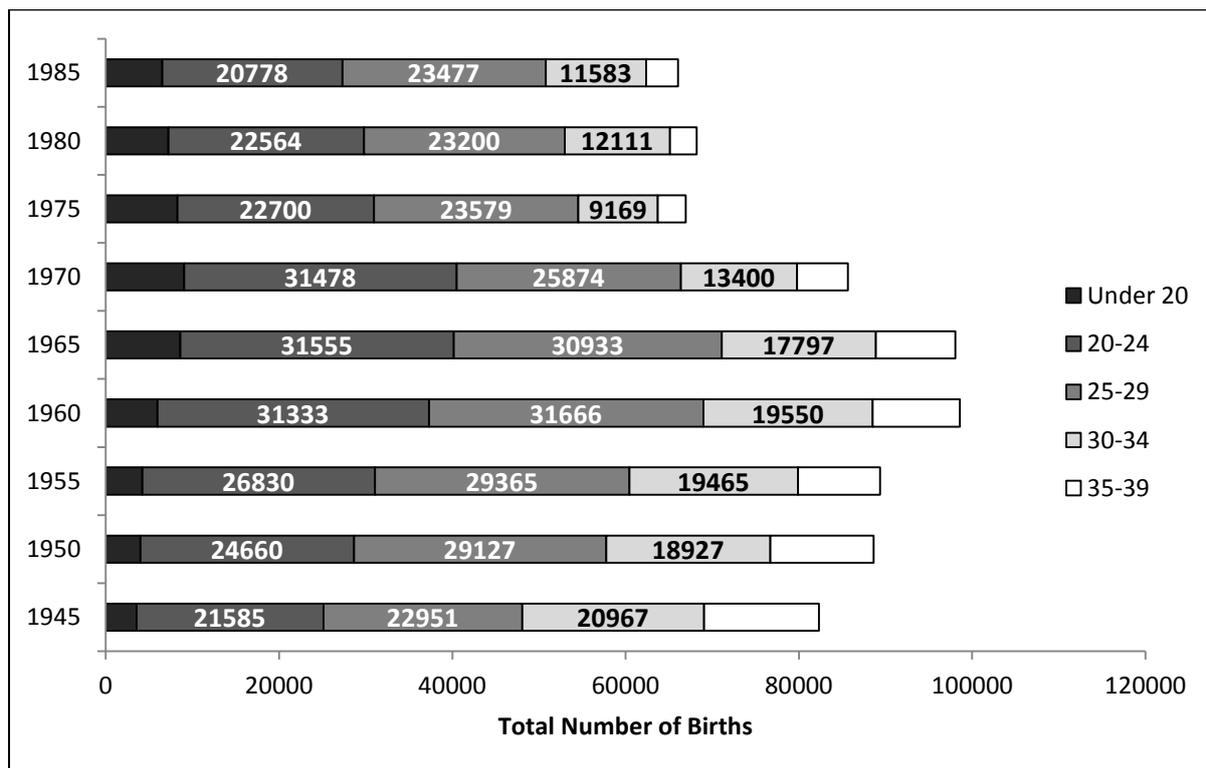
Source: Figure compiled from 'Marriages and Civil Partnership Time Series Data', *National Records of Scotland*, <<http://www.nrscotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/vital-events/marriages-and-civil-partnerships/marriages-time-series-data>> [accessed 2 February 2016].

From the end of the Second World War until the mid-1960s, Scotland experienced a 'baby boom'. The increased rate of marriage combined with earlier age at marriage meant that the period of child-bearing was extended for many Scottish women in the immediate post-war period. This meant larger family sizes and a protracted phase of childcare responsibility. Figure I.2 demonstrates both these trends. For example, the number of births in Scotland grew from around 80,000 in 1945 to a peak of around 100,000 in 1960. Moreover, the figure shows that births to mothers aged 20-24 and 25-29 accounted for much of this increase. Births to mothers aged 30-34 accounted for between 20 and 25 per cent of all births from 1945 to 1960. The number of births to mothers aged 35-39 decreased from 1965. Figure I.2 excludes births to mothers aged over 40 because these were typically less than 4 per cent of all births across the period. This growth was followed by a steady decline from the 1960s. Figure I.2 illustrates this trend. This decline was part of a longer downward trend in the number of births in Scotland across the twentieth century.<sup>48</sup> The declining birth rate in the second half of the twentieth century was aided by women's increased power over their reproduction. Women were able to exert greater control over their fertility from the 1960s as the 'pill' gradually became widely available through Family Planning Clinics and in 1967 women were given legal access to abortion for the first time.<sup>49</sup>

<sup>48</sup> Brown, 'Charting Everyday Experience', pp. 20-1.

<sup>49</sup> Jamieson, 'Changing Intimacy', p. 81.

Figure I.2 Number of Births in Scotland by Age of Mother, 1945-85.



Source: Figure compiled from 'Birth Time Series Data', *National Records of Scotland*, <<http://www.nrscotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/vital-events/births/births-time-series-data>> [accessed 2 February 2016].

The demographic changes outlined in this section give an overview of the composition of Scottish households in the twentieth century. Increased life expectancy, high marriage rates and earlier marriage meant that women and men experienced longer marriages than those married in the earlier and later periods. Although family size followed a downward trend over the century, the baby-boom following the Second World War meant that childcare responsibilities in the period 1940-70 occupied a significant phase in the lives of families and especially those of women. From the 1970s, a decline in the rate of marriage alongside increasing age at marriage and rising rates of divorce and cohabitation significantly changed the composition of Scottish households.

Some household formations have not been included in the scope of this thesis, including unmarried couples, female heads of household and single-person households. Eleanor Gordon shows that these households were often numerous in nineteenth and twentieth-century

Scotland.<sup>50</sup> It is wrong therefore to assume all households in the past were made up of a married couple living with their children in a ‘nuclear family’. This formation, however, did come to typify a greater proportion of Scottish households in the post-war period. Moreover, the post-war years are the period which is best suited to this characterisation of the household.<sup>51</sup> The post-war period in fact represents a temporal incongruity in that marriages began earlier and lasted longer than in any period before or since. Michael Anderson argues that: ‘over a period of about 100 years, and particularly between 1939 and the 1970s, the whole pattern of the life cycle changed dramatically; the “modern” life cycle emerged.’<sup>52</sup> The post-war period is thus uniquely interesting to historians of domestic life.

## 1.2 Methodology

Oral history analysis forms the basis of this thesis. Oral history was chosen as the primary methodology given its compatibility with the project’s aim to uncover and explore subjective experiences of the ‘age of affluence’, particularly women’s and working-class experiences, which have not been routinely included in documented history. Tosh notes that oral history can serve to illuminate and elaborate existing historical documents and as such, aid the historian in gaining a more accurate understanding of the past from the point of view of personal experience.<sup>53</sup> Moreover, as Paul Thompson states, oral history testimony affords rich insight into the history of the ‘everyday’ and has had a particularly transformative impact on history of the family and of gender relations.<sup>54</sup> Green and Troup recognise that the growth in oral history scholarship since the 1960s was a result of new focuses of academic inquiry, such as feminism and working-class life.<sup>55</sup> Largely omitted from recorded history, women’s history and ‘history from below’ sought to uncover and incorporate the experiences of women, the working-class and other marginalised groups into historical narratives about the past. Serna Berger Gluck and Daphne Patai, state that oral history has brought women’s

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<sup>50</sup> Eleanor Gordon, ‘The Family’, in *Gender in Scottish History since 1700*, ed. by Lynn Abrams (Edinburgh: Edinburgh University Press, 2006), p. 247.

<sup>51</sup> Thane, ‘Happy Families?’, p. 67 and Gordon, ‘The Family’, p. 247.

<sup>52</sup> Michael Anderson, ‘The Emergence of the Modern Life Cycle in Britain’, *Social History*, 10 (1985: 1), p. 86.

<sup>53</sup> John Tosh, *Pursuit of History: Aims, methods and new directions in the study of modern history* (New York: Pearson Longman, 2006, 4<sup>th</sup> Edition), p. 314.

<sup>54</sup> Paul Thompson, ‘The Voice of the Past: Oral history’, in *The Oral History Reader* ed. by Robert Perks and Alistair Thomson (London: Routledge, 2006, 2<sup>nd</sup> Ed.), p. 29.

<sup>55</sup> Anna Green and Kathleen Troup, *Houses of History: A critical reader in twentieth century history and theory* (Manchester: Manchester University Press, 1999), pp. 230-1.

individual experiences to the fore by using ‘the words of women who had previously been silenced or ignored’.<sup>56</sup>

Oral history has been criticised, chiefly on the flaws of memory such as exaggeration, memory loss, and nostalgia, and some historians have questioned the validity of memory as a source of historical evidence.<sup>57</sup> In response, some early oral history took an epistemological approach based on the quantitative principles of generalizability and statistical significance.<sup>58</sup> There has since, however, been a shift towards a more theoretical focus in oral history analysis. As Tosh argues, ‘oral history is not a new branch of history but a new technique’ and as such, requires the oral historian to approach testimony with the same rigour as any other primary historical source.<sup>59</sup>

The requirement of the historian to engage with the creation of testimony, termed ‘history in the interpretive mode’ by Michael Roper, is now widely adopted.<sup>60</sup> As Passernini notes: ‘the guiding principle should be that all autobiographical memory is true; it is up to the interpreter to discover in which sense, where, for which purpose’.<sup>61</sup> Oral historians have explored a variety of ways in which testimony is created. For example, Ron Grele has drawn attention to the ways in which interviewees construct their own stories so as to understand the ways in which events, relationships and trends were understood in the past and how this might be useful in understanding *why* and *how* in previous times.<sup>62</sup>

Language is a vital tool in the application of this approach. It requires an emphasis on the role of language in creating meaning and an appreciation of the socially constructed nature of descriptive terms and conceptual units.<sup>63</sup> Historians seek to investigate the structures created through power and knowledge, or in Foucault’s terms the *discourses*, which give meaning to

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<sup>56</sup> Sherna Berger Gluck and Daphne Patai, ‘Introduction’, in *Women’s Words: The feminist practice of oral history*, ed. by Sherna Berger Gluck and Daphne Patai (London: Routledge, 1991), p. 2.

<sup>57</sup> Tosh, *Pursuit of history*, p. 304.

<sup>58</sup> Green and Troup, *Houses of History*, p. 314.

<sup>59</sup> Tosh, *Pursuit of history*, p. 320.

<sup>60</sup> Michael Roper, ‘Oral History’ in *The Contemporary History Handbook* ed. by B. Brivati, J. Buxton, and A. Seldon (Manchester, 1996), p. 346.

<sup>61</sup> Louisa Passernini, *Interpreting Women’s Lives: Feminist theory and personal narratives* (Bloomington: Personal Narratives Group, 1989), p. 187.

<sup>62</sup> Ron Grele, ‘Listen to their voices’, *Oral History*, 7, (1979), p. 33.

<sup>63</sup> A. Munslow, *Deconstructing History* (London: Routledge, 1997), pp. 17-20.

lived experiences.<sup>64</sup> Taking this into account allows the historian to avoid ‘presentism’, the use of contemporary understandings in representations of the past, and to gain a meaningful understanding of the past in its own terms. To explore the discourses is to acknowledge the dynamism of language, its active uses and the effects which it produces.<sup>65</sup>

### 1.2.1 Reflexivity

‘Reflexivity’ is an analytical tool used to understand how testimony is created. Reflexivity acknowledges that oral history testimony is produced in a dialogue between participant and interviewer. Tosh highlights the importance of thinking reflexively about the interview process by considering the ways in which narratives are shaped by a range of factors present in the interview as well as perceptions about the process.<sup>66</sup> Song and Parker argue that participants dis/connect with the researcher in a fluid process, using what they call ‘multiple positionings’. These multiple positionings reflect that the importance participants assign to commonalities and differences, real and perceived, is continually changing throughout the interview.<sup>67</sup> For example, interviewees may connect with the researcher through shared gender as they seek to explain experiences which are considered gender-specific yet at other points, choose to highlight their generational difference with the interviewer to contextualise historical events. An awareness of these positionings allows analysis to more fully appreciate the fluctuating dynamics of each interview and to recognise commonalities and differences between interviews based on characteristics of participants.

Similarly, through a considering intersubjectivity, the oral historian explores the dynamics of the relationship between herself and participants. This includes both the nature of the oral history process, and the perceptions and reactions of both parties. When exploring interview intersubjectivities in written analysis, it is common for the oral historian to give a few personal details. I am a white female and was aged between 25 and 27 during the interview process. I am from Glasgow although my accent did not routinely identify me as Glaswegian with participants, many of whom asked me where in Scotland I was from. I come from a

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<sup>64</sup> Foucault developed his ideas across a number of his works during the late 1960s and 1970s and these are gathered together in *The Foucault Reader*, ed. by Paul Rainbow (Harmondsworth: Penguin, 1984).

<sup>65</sup> Green and Troup, *Houses of History*, pp. 300-2.

<sup>66</sup> Tosh, *Pursuit of History*, p. 318.

<sup>67</sup> Miri Song and Parker, David, ‘Commonality, Difference and the Dynamics of Disclosure in In-Depth Interviewing’, *Sociology*, 29, (1995: 2), pp. 244, 254.

working-class socio-economic background. I believe that participants routinely took my affiliation with the University of Glasgow as a postgraduate researcher as a proxy for a more middle-class socio-economic background and that this had a shaping effect on testimony, especially at the beginning of interviews. As well as class, it is important to consider how my age and gender shaped the interview context and these factors will be explored throughout this thesis.

As well as the dialogue between interviewer and interviewee, oral testimony is also shaped by the historical context in which the interview is recorded. For example, local, national and international current events, media coverage and the cultural environment can influence how testimony is ordered and prioritised as well as how participants perceive the interview experience. A significant factor in this regard for this project was the 2008/9 global economic recession. Interviewing took place in 2012-3 when the economic, political and social effects of the recession continued to dominate popular discourses and receive widespread media coverage. As many of my interview questions concerned money, budgeting and credit, this economic and social climate provided a powerful reference point for participants as they discussed attitudes and behaviours associated with money over their life-course. This theme will be considered in greater detail in chapter six.

### 1.2.2 Ethics

Ethical considerations are an important aspect of oral history research. Before research commenced, ethical approval was gained from the University of Glasgow through procedures followed by the College of Social Sciences. In line with guidelines from the School and the Oral History Society, information was made available to volunteers, before, during and after the interview.<sup>68</sup> Participants for this project were self-selecting and were recruited via general advertisement including in local press and via posters displayed in public libraries and community centres. I also visited a number of social clubs and societies to address members and distribute materials to potential participants.<sup>69</sup> Signed consent was collected from each

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<sup>68</sup> 'Is Your Oral History Legal and Ethical?', *Oral History Society*, <<http://www.ohs.org.uk/advice/ethical-and-legal/>> [last accessed 2 March 2016].

<sup>69</sup> These clubs and societies include: Airdrie and Coatbridge Photographic Society, Falkirk Local History Society, Friends of Dundee City Archives, The Glasgow Old People's Welfare Association, Govanhill Neighbourhood Centre, The Pollokshaws History Society, Pollokshields Heritage, Tullibody History Group and various Lunch Clubs run by Glasgow City Council and the City of Edinburgh Council.

participant. Participants were provided with a CD copy of their interview recording and transcripts were made available on request. Edits to testimony were allowed – two participants requested that small sections were not used in analysis and I have followed these wishes. As far as possible, anonymity has been ensured for participants through the use of pseudonyms and the omission of identifiers such as workplaces and some locations – these are identified by [-] in quotations. Participants were invited to choose pseudonyms aided by a list of common Scottish first names and surnames and these have been used throughout this thesis. First names of spouses are given but all other names, including those of children, have been replaced by pseudonyms. Where participants have agreed, it is the intention to archive recordings with the Scottish Oral History Centre based at the University of Strathclyde.<sup>70</sup>

Quotations from oral history transcripts are given throughout this thesis. Where extended quotations are used, interviewees are identified by initials, as stated in the text in square brackets, and comments and questions from me are identified with: [HC]. Annotations are presented in [square brackets]. Quotations are referenced in footnotes as follows: interviewee name, year of birth, year of marriage, location and date of interview.

### 1.2.3 Oral History Participants

I carried out oral history interviews which were digitally recorded and later transcribed. The transcripts of three interviews carried out for my ESRC-funded MSc dissertation were included in analysis.<sup>71</sup> Interviews were carried out in the life-history or autobiographical style. Sherna Berger Gluck states that this allows ‘the course of the individual interviewee’s life’ to determine the ‘form and content of the oral history’.<sup>72</sup>

Biographical details for all participants are given in Appendix I. Table I.1 gives details about participants by birth cohort. All participants had been married, although three were now divorced and many had been widowed. Most participants had children, ranging from one to nine children. Two participants had no children. Table I.2 gives a breakdown of participants’

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<sup>70</sup> Scottish Oral History Centre, Level 6, Curran Building, University of Strathclyde, Glasgow, G1 1XQ. Director: Professor Arthur McIvor.

<sup>71</sup> These interviews form part of the research I carried out for the dissertation ‘Rationing in Glasgow, 1940-54: Black market trade and consumer experience’ completed in 2011 as part of the requirements of the degree ‘MSc Social History’ awarded by the University of Glasgow.

<sup>72</sup> Sherna Berger Gluck, ‘What’s So Special About Women? Women’s Oral History’, *Frontiers*, 2 (1977: 2), p. 5.

family size. Nine volunteers were married in the 1970s and 1980s. Although they were married outside the period defined as the ‘age of affluence’, their testimony is both useful and relevant. Although these participants were married in the later post-war period, their attitudes towards marriage and gender relations were shaped by the ‘affluent’ context in which they grew up and as such, their attitudes and experiences can provide a perspective on the extent of change towards the end of the twentieth century. For example, chapter four shows that for women born in the 1950s, and married in the late 1970s and 1980s, aspirations for the fulfilment of self were not confined to marriage and motherhood. Further, once married, domestic life remained important for these women but adapted to accommodate developing ideas and women and work and financial independence. Moreover, the childhood experiences of these men and women help to illuminate the inhibited progress towards affluence during the 1950s and 1960s. Lastly, by including these testimonies, analysis is able to show how material aspirations continued to be hindered by financial insecurity across the period and highlights the continued importance of thrift and hard work for many families in the later post-war period.

Table I.1 Oral History Participants

| Birth Cohort | No. Participants | No. Women | No. Men | Average Age at Marriage | Average No. of Children |
|--------------|------------------|-----------|---------|-------------------------|-------------------------|
| 1920-9       | 8                | 6         | 2       | 24.1                    | 2.8                     |
| 1930-9       | 16               | 12        | 4       | 24.8                    | 2.6                     |
| 1940-9       | 9                | 6         | 3       | 24.6                    | 1.6                     |
| 1950-9       | 3                | 3         | 0       | 25.3                    | 1.3                     |
| All          | 36               | 27        | 9       | -                       | 2.3                     |

Table I.2 Oral History Participants’ Family Size

| Number of Children | Number of Participants |
|--------------------|------------------------|
| 0                  | 2                      |
| 1                  | 8                      |
| 2                  | 17                     |
| 3                  | 3                      |
| 4                  | 3                      |
| 6                  | 2                      |
| 9                  | 1                      |

Trends in the structure of the family were reflected in the biographical details of oral history interviewees. The age at marriage of oral history participants followed the Scottish trend, as shown in Table I.3. The average age at marriage was lowest for participants married in the 1950s, 22.6, and steadily rose to 28.7 in the 1980s.

Table I.3 Marriage Cohorts of Oral History Participants

| Marriage Cohort | No. Participants | No. Women | No. Men | Average Age at Marriage | Average No. of Children |
|-----------------|------------------|-----------|---------|-------------------------|-------------------------|
| I (1940-9)      | 5                | 3         | 2       | 22.8                    | 2.6                     |
| II (1950-9)     | 14               | 11        | 3       | 22.6                    | 3.2                     |
| III (1960-9)    | 8                | 7         | 1       | 25.5                    | 1.8                     |
| IV (1970-9)     | 6                | 3         | 3       | 27.8                    | 1.1                     |
| V (1980-9)      | 3                | 3         | 0       | 28.7                    | 1.3                     |
| All             | 36               | 27        | 9       | -                       | 2.3                     |

Table I.3 also shows a growth in family size for participants married in the 1950s compared to the 1940s, corresponding to Scotland's post-war 'baby boom'. Interviewees married in the 1950s had the largest families averaging 3.2 children, decreasing to 1.3 children for the three participants married in the 1980s.

The majority of participants, 27, are women. Women were more likely than men to respond to advertisements whilst the majority of male participants were recruited following an initial meeting in a group setting, such as visits to local community and historical groups, or were the husbands of female volunteers. The female bias in the oral history sample could reflect a number of factors, for example, women may be more willing to engage in life-story telling than men.<sup>73</sup> The nature of my project, with a focus on home and domestic life, and the reflection of these themes in advertisements, can also be said to have shaped volunteer recruitment. Adverts and posters stated that I was interested to meet with men and women, born before 1960 for a 'social history project' and included a bullet-point list of possible

<sup>73</sup> For more on gendered differences in life-story telling see Lynn Abrams, *Oral History Theory* (London: Routledge, 2010), pp. 119-21 and Juliette Pattinson, "'The Thing that Made me Hesitate...': Re-examining gendered intersubjectivities in interviews with British secret war veterans', *Women's History Review*, 20, (2011: 2), pp. 248-9.

themes for discussion, such as ‘setting up home’, ‘household budget’ and ‘credit and debt’.<sup>74</sup> These highly gendered topics may have appealed more to women than men as ‘home exercises a more powerful historical pull on the memories of those who worked within it’.<sup>75</sup> Men may have felt less comfortable or less knowledgeable replying to an advert which they may have perceived to be focussed on women’s experiences. These preconceptions were made clear a number of times during the interview process including one example during my interview with John Hamilton, born in Glasgow in 1937. At the end of his interview, John said: ‘I thought that when you had this you wanted to have experiences such as buying and consumerism and so forth, em, as a male, I tend to try not to buy too much.’<sup>76</sup> Despite his misgivings, John volunteered and we enjoyed an engaging interview. My fieldwork experiences confirmed that domestic life was, and remains, a highly gendered concept.

The majority of volunteers were currently living in and around Glasgow, 24 participants, whilst six were living in Edinburgh, four in various locations in Clackmannanshire and one participant living in Dundee. Two participants were born in England and had subsequently moved to Scotland. Most participants came from a working-class socio-economic background and the majority of participants, 29, identified with a working-class identity at the time of interview. Three participants came from middle-class backgrounds where their fathers had been professionals. Nine participants were Higher Education graduates, six women and three men. Of the six women graduates, five were mature students, returning to education after childbirth. Although the focus of this thesis is to explore working-class experiences, by including the testimony of those volunteers from middle-class backgrounds, some analysis based on differences in socio-economic class can be made. For example, chapter six explores how class was an important factor in shaping attitudes towards home-ownership. It is important to note, however, that this contrasting testimony is predominately masculine and that middle-class women’s experiences may provide further perspective on gendered class differences. The testimony of middle-class participants also highlights the analytical importance of generational differences and, as this thesis argues, shows how these can be more significant than differences in social class when it comes to understanding post-war experiences of affluence.

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<sup>74</sup> See Appendix II for an example of an advertisement poster.

<sup>75</sup> Langhammer, ‘The Meaning of Home’, p. 362.

<sup>76</sup> Interview with Dr John Hamilton, born 1937, Glasgow (March 2013).

Of the nine men interviewed, two served with the armed forces during the Second World War and one completed National Service. Male participants' occupations were: chef, civil servant, cutting machinist, doctor, electrician, gardener, lecturer, lorry driver and paper maker. Of the 27 women interviewed, two undertook war work during the Second World War. All women had experience of paid work in sectors such as catering and hospitality, clerical work, retail, the public sector and teaching. Except one, all women were mothers and had spent varying lengths of time at home raising children as full-time housewives. As these occupations reflect, not all participants identified as 'working-class' – although analysis predominantly focuses on working-class experiences, the varied socio-economic background of interviewees allowed for some comparison with middle-class experiences. These are highlighted particularly in chapter three, concerning systems of money management, and in chapter six in regard to home-ownership.

Interviews were primarily carried out in participants' homes and the majority of interviews were with individuals. Four interviews were conducted with married couples. As Hilary Young found, interviews with couples produced different styles of narratives compared with individual interviews.<sup>77</sup> Lynn Abrams notes that interviewing a married couple can 'lead to less openness and more guarded answers' and that 'where the topics under discussion have a gendered aspect... individuals tend to fall into the gender roles society has assigned them.'<sup>78</sup> I conducted one interview with sisters, Ellie and Nan, and one with three longstanding friends, Mary, Margaret and Josie. I interviewed Ellie twice, once with her younger sister Nan and then again on her own. Hospitable and enthusiastic, Ellie and Nan provided a rich testimony which reflected their shared childhood home and their close lifelong relationship. In addition to their own individual characteristics, the joint interview created a lively atmosphere in which the sisters frequently provided mutual reinforcement, as well as qualifications to, one another's narratives. The context of this interview created an environment in which the participants may have felt a greater willingness to be candid than would otherwise have been the case. Mary, Margaret and Josie agreed to be interviewed following my visit to a local community centre and asked that I meet and interview them together. The group dynamic produced a distinct style of narrative. Further analysis on how interview type shaped testimony will be explored in the thesis.

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<sup>77</sup> Hilary Young, 'Hard Man, New Man: Re/Composing Masculinities in Glasgow, c. 1950-2000', *Oral History*, 35, (2007: 1).

<sup>78</sup> Abrams, *Oral History*, p. 63.

### I.3 Other Sources

As well as the series of oral histories carried out specifically for this thesis, evidence from the Stirling Women's Oral History Project (SWOHP) is also utilised. The SWOHP carried out interviews with women born between 1894 and 1926, who lived in and around Stirlingshire during the late 1980s. The electronic archive allows researchers to access 78 transcripts.<sup>79</sup> A consistent schedule of questions was used, allowing comparison between transcripts. The life-history interviews covered all aspects of women's experiences during the first half of the twentieth century, from childhood through to married life and the Second World War. Table I.4 gives further biographical details about the women interviewed, grouped together in birth cohorts. Again, demographic trends in the composition of households were reflected by the SWOHP participants when considering participants by marriage cohort. For example, the average at marriage for the 57 women married between 1920 and 1949 interviewed by the SWOHP was 23.8 and women married in the 1920s had on average twice as many children as those married in the 1940s: 4.6 and 2.3 respectively.<sup>80</sup>

Table I.4 SWOHP Participants

| Birth Cohort | No. Women | Average Age at Marriage | Unmarried |
|--------------|-----------|-------------------------|-----------|
| 1894-9       | 6         | 25                      | 2         |
| 1900-9       | 36        | 22.3*                   | 8         |
| 1910-9       | 26        | 24.7                    | 3         |
| 1920-9       | 10        | 22.1                    | 1         |
| All          | 78        | -                       | 14        |

\*Age at marriage is not available for one woman.

The archive is a valuable source for gender history, particularly in terms of the regional focus as Scottish-specific data remains relatively rare. Moreover, the life-history approach covered many common topics to this thesis including marriage, domestic work and money management. Rosemary Elliot argues that this facilitates analysis: 'valuable insights can be gained from secondary analysis of an interview set provided the objectives of the primary

<sup>79</sup> University of Glasgow Library, *The Stirling Women's Oral History Project Archive* CD-ROM No. 019 (Sterling Smith, 2007).

<sup>80</sup> Calculation based on age at marriage given by 57 women married between 1920 and 1949; calculation based on number of children per interviewee, married 1920-9 (n. 16) and 1940-9 (n. 15), *SWOHP*.

source are not too far removed from the secondary research questions.<sup>81</sup> Moreover, Bornat argues that the ‘re-use of archived data offers the possibility of taking a longer look at processes and relationships across time.’<sup>82</sup> There are some drawbacks to using archived oral history. Unlike analysis of the recorded oral histories carried out specifically for this thesis, analysis of the SWOHP transcripts removes ‘the immediacy of the spoken word by removing a lot of the nuances of speech and tone’.<sup>83</sup> By providing ‘depth and breadth’, however, the archived transcripts allow themes to be considered over a longer history.<sup>84</sup> Testimony from the SWOHP can allow a longer history of patterns to emerge, one which can qualify interpretations based on post-war economic and social changes. It will be argued that testimony from the SWOHP reveals pre- and post-war continuities in experiences of gender relations within the household and in the organisation of the household economy. Further, given the structured schedule of questions used by the SWOHP team, some quantitative analysis was possible.

Quotations from SWOHP transcripts are used throughout this thesis. The project assigned each woman a unique alphanumeric identifier and these have been used to attribute quotations. Where extended quotations are used, layout follows SWOHP transcripts – words spoken by interviewees are identified by ‘A’ (answer), and comments from interviewers are identified by ‘Q’ (question). Annotations appear in <arrowheads>. Quotations are referenced in footnotes as follows: interviewee code, year of birth, year of marriage, transcript page number.

In addition to oral history, a range of other sources have been employed to illustrate and expand analysis. These include government publications, such as the census and the *Census for Distribution*, cultural productions, and statistical evidence. Sources will be introduced as they appear in analysis.

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<sup>81</sup> Rosemary Elliot, ‘Growing Up and Giving Up: Smoking in Paul Thompson’s 100 Families’, *Oral History*, 29, (2001: 1), p. 82.

<sup>82</sup> Joanna Bornat, ‘Crossing Boundaries with Secondary Analysis: Implications of archived oral history data’, paper given at the ESRC National Council for Research Methods Network for Methodological Innovation, University of Essex, September 2008, <[http://www.restore.ac.uk/archiving\\_qualitative\\_data/projects/archive\\_series/documents/ArchivedEthicsandArchivesEssex19-0-.08JBornat\\_000.pdf](http://www.restore.ac.uk/archiving_qualitative_data/projects/archive_series/documents/ArchivedEthicsandArchivesEssex19-0-.08JBornat_000.pdf)> [accessed 12 June 2015].

<sup>83</sup> Elliot, ‘Growing Up and Giving Up’, p. 75.

<sup>84</sup> April Gallwey, ‘The Rewards of using archived Oral Histories in Research: The case of the Millennium Memory Bank’, *Oral History*, 41, (2012), p. 48.

## I.4 Thesis Structure

Chapter one establishes how gendered roles between married couples conformed to the breadwinner/household manager dyad. This chapter focuses on the domestic experiences of women in their role as household managers. Analysis considers how this role changed over time with a particular focus on the role of domestic technology. It is shown that women's domestic labour remained important for the economic stability of working-class households. It is also shown that domesticity remained an important aspect of women's identities in the post-war period and that change in gender relations was slow during the period. Chapter two considers the management of the household budget. Women's responsibility to make ends meet is contrasted with men's power over and ownership of money. Chapter three builds on the theoretical discussion outlined in chapter two and details three systems of money allocation operated by married couples. This chapter also considers what decision making can reveal about gendered power in marriage. Together, these chapters highlight how important women's budgeting skills were for working-class families, both in terms of raising the family's standard of living and making ends meet. Further, these chapters underline the continued power imbalance between men and women in the post-war period. Chapter four then considers the role of married women's wages in the household economy. As a key site of change in post-war Scotland, married women's work was an important source of household income and analysis considers the relationship with discourses about affluence as well as the extent to which paid work shaped women's ideas about self. Chapter five then looks at practices interviewees used to manage the household budget. These are divided under two themes: thrift and credit. Chapter six considers attitudes towards these practices, especially interviewees' focus on the moral principles of thrift and what this reveals about class identities during the period. Together, the chapters show how hard-work and shrewd money management were vital for working-class families to improve their standard of living and, therefore, qualifies the extent to which economic conditions alone led to 'affluence'. The conclusion is followed by two appendices and a bibliography.

## Chapter One: Household Managers and Household Work

### 1.1 Introduction

This chapter investigates married women's experiences of the household manager role in post-war Scotland and highlights the crucial role of household work to both the financial success of working-class households and to married women's identities as wives and mothers. Although gendered ideology continued to define household management as 'woman's work', women experienced and executed this role in different ways across the period. The chapter begins by considering the historiography of domesticity. Section 1.2 shows how household work remained gendered as 'women's work' and highlights the limited progress towards more equal gender relations within the household during the post-war period. Section 1.3 then considers three key aspects of women's household work and the ways in which these changed during the period. This section emphasises that change was constrained by ideological and practical continuities throughout the period. Section 1.4 takes laundry as a particular example of household work to more fully investigate what domestic labour can reveal about the limits of affluence as well as continuity in gender relations. By using oral history methodology, analysis of these themes is enriched through consideration of how married couples navigate the interview process, the importance of 'silence', and how testimony is gendered.

Women's history was pioneered in the 1970s by work such as Sheila Rowbotham's *Hidden from History*.<sup>1</sup> The development of social and oral history contributed greatly to historical knowledge about women's lives and has been especially important in bringing working-class women's experiences to light. Significant work includes that by Elizabeth Roberts and Judy Giles.<sup>2</sup> Experiences of Scottish women have been analysed by Eleanor Gordon, Esther Breitenbach, Arthur McIvor, Lynn Abrams and Annmarie Hughes.<sup>3</sup> Women's experiences in twentieth century Scotland constitute a particular area of growth.<sup>4</sup>

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<sup>1</sup> Sheila Rowbotham, *Hidden from History: 300 years of women's oppression and the fight against it* (London: Pluto Press, 1973).

<sup>2</sup> See Elizabeth Roberts, *Women's Work 1840-1940* (London: Macmillan, 1988) and *Women and Families: An oral history, 1940-1970* (Oxford: Blackwell, 1995); Judy Giles, *Women, Identity and Private Life in Britain, 1900-50* (Basingstoke: Macmillan, 1995).

<sup>3</sup> *Out of Bounds: Women in Scottish society, 1800-1945* and *The World is Ill-divided: Women's work in Scotland in the nineteenth and early twentieth centuries*, ed. by Eleanor Gordon and Esther Breitenbach (Edinburgh: Edinburgh University Press, 1990; 1992); *Gender in Scottish History since 1700*, ed. by Lynn Abrams *et al.*

Historiography has explored diverse aspects of women's lives for example, experiences of the world wars, the suffrage campaign and women's relationship to material culture.<sup>5</sup> Women's experiences of marriage, motherhood and domesticity, however, have constituted a dominant focus of historical research exploring women's lives in the past.<sup>6</sup> This reflects the substantial and enduring role that domestic life has played in women's lives throughout history. Particular attention has been given to understanding the ideology of 'separate spheres' and 'domesticity'. These domestic ideologies are based on the separation of the sexes between the male 'public sphere', concerned with paid labour, and the female 'private sphere' concerned with home and care work.<sup>7</sup> Tilly and Scott argue that this division was heightened in the transition from the nineteenth to the twentieth century, as a result of increasing wages and the cementation of the breadwinner ideology.<sup>8</sup> Catherine Hall states that by the mid-nineteenth century the 'definition of women as primarily relating to home and family was well established'.<sup>9</sup> This has been a key area of debate in the history of the early modern period – scholars have investigated the ways in which patriarchal subordination of women combined with the development of capitalism, the 'capitalist patriarchy model', to produce longstanding trends in gender relations.<sup>10</sup> Abrams notes, however, that the 'public-private dyad' has sometimes constrained research and that 'moving beyond' this dichotomy 'allows us to see gender as a pervasive organising principle, implicit in most – if not all – social processes'.<sup>11</sup>

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(Edinburgh: Edinburgh University Press, 2006); Annmarie Hughes, *Gender and Political Identities in Scotland 1919-1930* (Edinburgh: Edinburgh University Press, 2010).

<sup>4</sup> See Andrea Thomson, 'Marriage and Marriage Breakdown in Late Twentieth-Century Scotland', University of Glasgow PhD Thesis, 2014; Laura Paterson, 'Women and Paid Work in Industrial Britain, c.1945-c.1971', University of Dundee PhD Thesis, 2014; Ongoing work by E. Gordon, R. Elliot and A. Hughes, AHRC-funded research project [AH/J002542/1], 'A History of Working-Class Marriage in Scotland, 1855-1976', University of Glasgow, see: <<http://workingclassmarriage.gla.ac.uk/>> [accessed 22 Feb. 2016].

<sup>5</sup> Gail Braybon and Penny Summerfield, *Out of the Cage: Women's experiences in two world wars* (London: Pandora, 1987); Martin Pugh, *Women's Suffrage in Britain, 1867-1928* (London: Historical Association, 1980); *Material Women, 1750-1950: Consuming desires and collecting practices*, ed. by Maureen Goggin and Beth Fowkes Tobin (Surrey: Ashgate, 2009).

<sup>6</sup> For example, *Labour and Love: Women's experience of home and family, 1850-1940*, ed. by Jane Lewis (Oxford: Basil Blackwell, 1986).

<sup>7</sup> Roberts, *Women's Work*, pp. 14-5.

<sup>8</sup> Louise A. Tilly and Joan W. Scott, *Women, Work & Family* (London: Routledge, 1989), pp. 176-7.

<sup>9</sup> Catherine Hall, 'The Early Formation of Victorian Domestic Ideology', in *Fit Work for Women* ed. by Sandra Burman (London: Croom Helm, 1979), p. 15.

<sup>10</sup> For example see Jane Humphries, 'Women and Paid Work', in *Women's History: Britain 1850-1945* ed. June Purvis (London: University College London, 1994), pp. 73-4 and Leonore Davidoff, 'The Separation of Home and Work? Landladies and Lodgers in Nineteenth- and Twentieth-Century England', in *Fit Work for Women* ed. by Sandra Burman (London: Croom Helm, 1979), pp. 64-97.

<sup>11</sup> Lynn Abrams, 'Gendering the Agenda', *Gender in Scottish History since 1700* ed. by Lynn Abrams, Eleanor Gordon, Deborah Simonton and Eileen Janes Yeo (Edinburgh: Edinburgh University Press, 2006), p. 5; see also

From the late 1960s, the second-wave feminist movement had a significant effect on scholarship which sought to uncover and understand women's lives. Attention was given to topics previously ignored by academic enquiry such as housework and domestic violence.<sup>12</sup> Moreover, feminists began to critique the common-sense belief that domesticity was women's primary 'bio-social function'.<sup>13</sup> From Betty Friedan's seminal *The Feminine Mystique*, published in 1963, feminists attacked gendered ideology which placed home and motherhood at the centre of women's lives and which subordinated women to the power of men.<sup>14</sup> Feminist scholarship highlighted the potential negative effects of domesticity on women's well-being. Criticism often portrayed women's household role as dangerous to health, particularly mental health. Haggett discusses this in terms of the increased prescription of tranquillisers in the post-war period.<sup>15</sup> Scholarship formed part of the wider women's movement which called for improved opportunities for women and legislative change regarding work, marriage and sexuality.

Subsequent scholarship has shifted focus to consider the ways in which women's domestic role has been a source of pride and power. Joanna Bourke argues that in the first-half of the century, household management was an important factor in the status and reputation of women: 'The housewife gained status by competently managing scarce resources.'<sup>16</sup> Bourke goes on to state that through household management, women were able to raise their own standard of living, as well as their family's and 'chiselled out an independent space in which her level of control was significant'.<sup>17</sup> Moreover, it is wrong to suggest that women did not find satisfaction in domestic life. Annemarie Hughes found that domestic proficiency could be a source of satisfaction and pleasure for women in the interwar period: 'Being a housewife was a burden, but it provided women with a sense of pride and achievement. Mrs Galbraith stated, "women were really slaves", but it still allowed her to feel, "very smug, very smug. I

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Eleanor Gordon and Gwyneth Nair, *Public Lives: Women, family, and society in Victorian Britain* (New Haven: Yale University Press, 2003).

<sup>12</sup> For example, Ann Oakley, *Housewife* (Harmondsworth: Penguin, 1976) and Rebecca Emerson Dobash and Russell Dobash *Violence Against Wives: A case against the patriarchy* (London: Open Books, 1980).

<sup>13</sup> Penny Summerfield "'They didn't want women back in that job!': The Second World War and the construction of gendered work histories', *Labour History Review*, 63, (1998: 1), p. 87.

<sup>14</sup> Betty Friedan, *The Feminine Mystique* (London: Gollancz, 1963).

<sup>15</sup> Ali Haggett, "'Desperate Housewives" and the Domestic Environment in Post-War Britain: Individual perspectives', *Oral History*, 37, (2009: 1), pp. 53-4.

<sup>16</sup> Joanna Bourke, *Working-Class Cultures in Britain, 1890-1960* (London: Routledge, 1994), p. 66.

<sup>17</sup> *Ibid.*, p. 67.

could do everything.”<sup>18</sup> These sentiments were repeated by some of the women I interviewed who were married in the post-war period. Ellie Cooper, born in 1929 and married in 1951, said:

I was happy on a Saturday night, my happiest memories are... I had my soup made and cooked my meat for Sunday... we made up big piles of sandwiches and sat at watched the telly and that was us ready for church in the morning, the weans things all done. Bill would go down the stair to the pub and get a bottle of beer and a bottle of lemonade and he came up and made me a shandy and I usually had my sweeties or something like that, and we sat there and that was just absolute heaven, didn't want to go anywhere. Really happy. Really, really happy.<sup>19</sup>

Through oral history analysis, this chapter will draw on this historiography to explore women's experiences of domestic life after the Second World War and the role of household manager in the household economy.

## 1.2 Gender Roles in Marriage

Ideas about the nature of marriage, and the roles of married men and women were shaped by long-standing attitudes towards gender roles. As Jamieson notes, for many born in the first-half of the century: ‘Marriage was the route to securing conventional future domestic and familial circumstances. Potential partners were often commented on in terms of their ability to fulfil the conventional roles of male provider and female housewife and mother.’<sup>20</sup> In the post-war period, however, some have argued that the idea of marriage as an institution began to give way to marriage as a relationship. Teamwork, equality and fulfilling romantic love have been argued to be key features of the turn towards ‘companionate marriage’ which started with the middle classes in the nineteenth century.<sup>21</sup> For example, Claire Langhamer argues that the changing language of personal advertisements in the post-war period shows ‘a growing emphasis on finding a “soul mate”’ and a ‘shift away from the good

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<sup>18</sup> Hughes, *Gender and Political Identities*, p. 157.

<sup>19</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

<sup>20</sup> Lynn Jamieson, ‘Changing Intimacy: Seeking and Forming Couple Relationships’ in *A History of Everyday Life in Twentieth-Century Scotland*, ed. by Lynn Abrams and Callum G. Brown (Edinburgh: Edinburgh University Press, 2010), p. 86.

<sup>21</sup> Janet Finch and Penny Summerfield, ‘Social Reconstruction and the Emergence of Companionate Marriage, 1945-59’ in *Marriage, Domestic Life and Social Change: Writings for Jacqueline Burgoyne 1944-88* ed. by David Clark (London: Routledge, 1991), p. 6.

housekeeper/manager and good breadwinner model'.<sup>22</sup> She argues that: 'the success of a marriage was judged less on gendered role execution (being a good housekeeper or a good breadwinner) and more on the quality of emotional connectivity'.<sup>23</sup>

In the context of household management, however, it is important to differentiate between the emotional relationship between a married couple and the division of domestic labour between them. For example, although Margaret Lane found evidence of love and companionship between married couples in the early twentieth century, her research focussed on 'the relationship between husband and wife rather than household practicalities such as childcare and housework'.<sup>24</sup> Finch and Summerfield have argued that it is important not to overstate the scale of change, especially regarding the everyday reality of the gendered division of domestic labour. For example, they highlight that the education of boys and girls in the post-war years was not based on companionate marriage principles such as equality or teamwork but continued to focus on producing boys ready for the labour market and girls for domestic life as wives and mothers.<sup>25</sup> Further, Finch and Summerfield argue that as the gendered division of labour went unchallenged, pressures and responsibilities upon wives in fact increased: 'new demands on women to be more comradely wives, more devoted mothers of more children, more satisfying and satisfied sexual partners and more professional homemakers'.<sup>26</sup> Similarly, in her study of women from 1940 to 1970, Elizabeth Roberts found that marriages could not be described as companionate based on principles of sharing and equality.<sup>27</sup>

Oral testimony of couples married in the early post-war period revealed that gendered ideology continued to exert profound influence on expectations of marriage and appropriate gender roles within it. This confirms the evaluations of Barclay *et al* that 'tenacity of gendered household roles' characterised twentieth-century Scotland.<sup>28</sup> I asked oral history interviewees about how household responsibilities had been divided in both their childhood

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<sup>22</sup> Claire Langhamer, 'Love, Selfhood and Authenticity in Post-War Britain', *Cultural and Social History*, 9, (2012: 2), pp. 280-1.

<sup>23</sup> *Ibid.*, p. 293.

<sup>24</sup> Margaret Lane, 'Not the Boss of One Another: A reinterpretation of working-class marriage in England, 1900 to 1970', *Cultural and Social History*, 11, (2014: 3), p. 442.

<sup>25</sup> Finch and Summerfield, 'Companionate Marriage', pp. 11-12.

<sup>26</sup> *Ibid.* p. 12.

<sup>27</sup> Elizabeth Roberts, *Women and Families: An oral history, 1940-1970* (Oxford: Blackwell, 1995), p. 234.

<sup>28</sup> Katie Barclay, Tanya Cheadle and Eleanor Gordon, 'The State of Scottish History: Gender', *The Scottish Historical Review*, 42, (2013), p. 97.

home and in their own home after marriage. Women were constructed as the ‘manager’ of the home, responsible for child care, buying and preparing food, doing housework and managing the household budget. Men were constructed as workers in paid employment, following the breadwinner model. Thus there was a strong reflection of domestic ideology as outlined above. Men’s higher earning power in the labour market meant it made ‘sense for him to “specialize” in paid work and let her [his wife] shoulder the brunt of the partnership’s unpaid chores’.<sup>29</sup> Pay remained unequal throughout the twentieth century, for example, in 1972 men earned on average 60 per cent more than women.<sup>30</sup> Men’s continuing specialisation in paid work outside the home meant that domestic labour within the home continued to be regarded as ‘women’s work’. Moreover, oral history testimony showed that the identities of women married in the post-war period, including working wives, remained strongly linked with their role as care-givers, household managers and mothers.

An example of the gendered division of domestic labour was given by Bill Livingstone. Born in Glasgow in 1922, Bill married Netta in 1946. The couple had three children. Netta gave up her work as a book-keeper during her first pregnancy. Bill acknowledged that domestic labour had been hard work for women like Netta:

BL Oh it was hard graft aye. [pause]

HC Who would, [pause] Netta would be doing that?

BL I’m out working aye.<sup>31</sup>

It was a mistake to ask if Netta had been responsible for housework; Bill may have given a fuller answer had I asked him, as I had intended to, ‘who would do the housework at home?’ I felt a little off-put however, by the pause in Bill’s testimony and in an attempt to re-engage him I asked if Netta was responsible. Bill’s reply affirmed Netta’s role as household manager and offered a common-sense defence to his apparent lack of participation, ‘I’m out working’. This response also reveals a deeper ideological belief in women’s responsibility for household management – the masculine world of employment outside the home, Bill’s role, is contrasted with feminine labour within the home, Netta’s role. Moreover, the ‘hard graft’

<sup>29</sup> Heather Joshi, ‘The Changing Form of Women’s Economic Dependency’ in *The Changing Population of Britain* ed. by Heather Joshi (Oxford: Basil Blackwell, 1989), table 10.1, p. 164.

<sup>30</sup> *Ibid.*, p. 165.

<sup>31</sup> Interview with Mr Bill Livingstone, born 1922, Glasgow (December 2012).

of housework is ideologically differentiated from work which is done outside the home and for wages and is ultimately undermined as 'real' work.

Gender analysis is important in understanding the definitional problems of housework. The ideology of separate spheres and domesticity are barriers to understanding domestic labour as 'work'. The very concept of work is masculinised; work is labour undertaken by men outside the home and for wages. Although domestic labour shares many qualities with men's work, for example, time taken and energy expended, it has thus been conceptually differentiated from paid work. Moreover, women are considered to be naturally pre-disposed to perform these tasks and to gain personal satisfaction in undertaking them. Considered to be the "natural" outgrowth of [female] love' for husbands and children, the performance of domestic tasks has found more ready categorization as 'instinctive' as opposed to 'labour'.<sup>32</sup>

Domestic work within the home, however, placed physical and psychological strains on women and was characterised by long hours which often extended beyond men's 'working day'. An example which illustrated this was given by Ellie Cooper. Having married Bill, a gas-fitter, in 1951, Ellie gave up her work in a factory office before marriage and had six children with Bill. Ellie spent over 20 years as a full-time housewife and was open about the struggles the family had experienced relying on Bill's wage. Ellie said: 'I used to walk up and down in the living room waiting on Bill coming home with his wages. I had the house all shining, I had all my housework done. I was waiting on the money to go out and get food.'<sup>33</sup> Ellie's role as household manager meant that she was responsible for housework and shopping, and also meant that her 'working day' continued after Bill's had finished. The dependence on Bill's wage restricted Ellie's ability to organise her time and subjected her to the anxiety of worrying about providing Friday's evening meal. Having the house 'shining' is a reflection of Ellie's competence as a household manager and symbolises the time, effort and care women invested in this role. The clean and orderly home signified a woman's commitment to and upkeep of her married role, just as bringing home wages signified a man's role in marriage.

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<sup>32</sup> Harriet Fraad, Stephen Resnick and Richard Wolff, *Bringing it all Back Home: Class, Gender and Power in the Modern Household* (London: Pluto Press, 1994), p. 19.

<sup>33</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

In two interviews with couples, the dominant voices concerning themes of household management belonged to men. This may have been related to their desire to be seen to recognise and appreciate the skills and efforts of their wives to the immediate female audience – their wives and me as a young woman researcher. In her interviews with married couples, Hilary Young found that men were comfortable in ‘acknowledging [their] role as a father to a younger woman, who would look favourably on men taking an active role in childcare’.<sup>34</sup> In a similar way, men may have felt that as a young woman, I would welcome testimony which emphasised the accomplishments of women. Furthermore, by praising their wives as competent household managers, men reinforced the couple’s status as a successful match and acknowledged that their wives effectively upheld their half of the implicit marriage contract.

Isa and Jim McGowan were both born in the South-side of Glasgow in 1926 [IM, JM]. They were married in 1949 and had two sons and one daughter. Jim trained as a cook during his wartime service with the Royal Navy and worked as a chef until his retirement in the 1980s. Jim was keen to highlight that it has been Isa who raised their three children and that he had spent little time with the children when they were growing up due to his long working hours. In the excerpt below, Isa immediately countered this, stating that Jim had been involved in bringing up the children and continued to qualify his testimony concerning their parenting:

- HC I’m thinking about once you had kids – you know the family – I know being a parent is difficult, were there pressures there, to get things for the children?
- JM Yes, eh, clothing, because as they grew up they needed and eh, they need more shoes, but Isa managed...Isa always kept them nice, very nice...And Isa, actually, Isa brought up the family, virtually, because I worked from nine in the morning till nine at night...
- IM You brought them up as well.
- JM Aye at the weekends, not even the weekends, I worked on a Saturday, but I was home in the afternoon but I was away before they went to school and they were in bed when I came home, when they were younger.
- IM Aye, when they were young.

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<sup>34</sup> Hilary Young, ‘Hard Man, New Man: Re/Composing Masculinities in Glasgow, c. 1950-2000’, *Oral History*, 35, (2007: 1), p. 75.

Throughout the interview, Isa was reluctant to discuss her efforts at managing the budget and the home. Jim was more forthcoming in praising Isa for her skills as a homemaker:

JM ...Isa was a good manager but it was hard to save off of, when you had, when children need shoes and clothes and things, there wasn't a lot to play with [to Isa] was there?

IM We never needed to be too frugal.

JM ...Anyway, no the kids were always, not over-dressed, but they never wanted, Isa knitted a lot.

IM I used to knit an awful lot.

JM Jim liked your jerseys. Jim loved his mum's, because he liked the roll necks and that and you done a lot of Arran work, Arran knitting, didn't you?

IM Mmm hmm.<sup>35</sup>

Isa's rebuttal that household finances had never got acute, 'We never needed to be too frugal', deflects attention away from her efforts at household management, as lauded by Jim, and reinforces the image of Jim as an able provider by inferring that through his work, the need for frugality was kept to a minimum. Isa's use of 'we' repositions responsibility for the household budget as jointly shared, whereas Jim more readily associates this role as having been Isa's. In the second half of this passage, Jim and Isa agree that the family benefitted from Isa's knitting skills yet her lacklustre confirmation 'mmm hmm' again minimises her efforts.

In order for a family to be well catered for, the need for women to be skilled managers was highlighted especially in the interview with Mr and Mrs Young from Edinburgh. Dougie Young [DY], born 1930, spoke of the pressures on his wife at managing with a limited budget and emphasised her skill in doing so, whilst Jean [JY], born 1933, expressed her anxiety to provide for the family and her efforts to do so:

HC Money was tight I take it?

JY Oh aye.

DY [...] We had a radio, we had a, Jean saved up, Jean was a good saver, and I was a heavy smoker...

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<sup>35</sup> Interview with Mr Jim McGowan and Mrs Isa McGowan, both born 1926, Glasgow (February 2013).

- JY I would save anything, I made sure they got what I could give them but it was a terrible time for a long while.
- DY And Jean was a good cook...
- JY I could make something out of anything ken, and people used to say to me, how can you do that Jean, how can you do this, and I'd say, how could you no? You've got to try, or I would ask an older woman, 'how do I make this' and 'how do I make that', ken, and she used to say, 'if you want to find out anything Jean, just you come over and see me'. I thought, I have to do something to feed us, and feed the bairns ken.
- DY She made the best apple tart you ever tasted. [...] Soup!
- JY Oh soup, if you had soup and stovies ken, I was alright, if I had that to feed the bairns. And that came first. I was determined.
- DY And that was a good thing, she was awful good with the soup. If you had a plate of soup and a plate of stovies for your tea, that was you full ken. A real plate of stovies, roast tatties... [...] My mother was the same, on a Saturday morning, when I was at school, after I went to my papers, I was sent to Leith to the Kirkgate for a sheep's head and a cabbage, carrot, turnip and leeks, because you got them cheap in the Kirkgate then.<sup>36</sup>

Wartime discourses are influential here, for instance, Jean's ability to provide satisfying food for her family based on very little spoke of wartime discourses which emphasised the role of the housewife in serving the national interest through prudent household management.<sup>37</sup> Earlier discourses, from the interwar period, are also significant here. Joanna Bourke argues that domestic education in the inter-war period sought to elevate the quality and status of housewifery: 'people had to be made to acknowledge that housework required more than simply intuition.'<sup>38</sup> The increased focus on skill raised the potential status a woman could glean from household management and created a hierarchy based on knowledge and effort in contrast to the supposed innate 'naturalness' of women's domestic labour connected to female biology. Jean's testimony also highlights that it took effort and skill for women to run a home successfully for example, she mentions her efforts at budgeting and cooking, and the prioritisation of her children's needs. Further, the pressure on Jean is compounded by Dougie's admission that he was a 'heavy smoker' and that this placed an extra burden on the household budget. This theme will be explored in greater detail in the next chapter.

<sup>36</sup> Interview with Mr Dougie Young, born 1930, and Mrs Jean Young, born 1933, Edinburgh (November 2012).

<sup>37</sup> Giles, *Women, Identity and Private Life*, p. 75.

<sup>38</sup> Bourke, *Working-Class Cultures*, p. 68.

In contrast to the Youngs and the McGowans, in their interview, Anna and John Reid were less forthcoming about how domestic tasks were divided. Both born in 1933, Anna and John were married in 1956 and had one daughter. Anna gave up full-time work during her pregnancy, although she returned to paid-work in a variety of part-time jobs once her daughter was in primary school. Although it was implied through their testimony that Anna had been responsible for running the home, neither party explicitly defined Anna as the household manager. Anna's testimony was generally well composed and recounted in an authoritative voice. On a number of occasions, however, her testimony was interrupted by John, who would divert discussion back to his preferred topics. Anna was very forthcoming about experiences during her married life such as moving home and her part-time jobs but she was less likely to talk personally about domestic experiences, preferring instead to focus on generalisations. For example, Anna told me about the strict gendered division of labour she remembered during her childhood:

They didn't have any of the machines and everything, I mean the carpets had to be lifted, people had linoleum and rugs, the carpets had to be lifted, taken out the back with a carpet beater, and that usually happened on a Friday night. And in those days the men didn't help, I mean the men came in on a Friday night, got themselves washed, changed, away out, away to the pub, so the women were left.<sup>39</sup>

The gendered divisions Anna remembered from childhood appeared to persist into her own married life and like Isa McGowan, she seemed reluctant to discuss her domestic efforts. Women's reticence may have been related to a desire to minimise their need to tightly manage finances which could reflect negatively on their husband's success as family breadwinner and their own skills as household manager. In his 1980s study of a working-class community in Scotland, Wight describes that actions were often carefully described as to avoid links with poverty and that this was particularly connected to the ability of women as household managers.<sup>40</sup> Women's relative silence on their efforts as household manager may also relate to the historically undervalued status of domestic labour compared to masculine paid work. Further, as Passernini has shown, 'silences' can omit details which may cause

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<sup>39</sup> Interview with Mrs Anna Reid and Mr John Reid, both born 1933, Glasgow (February 2013).

<sup>40</sup> Daniel Wight, *Workers not Wasters: Masculine respectability, consumption and employment in Central Scotland* (Edinburgh: Edinburgh University of Press, 1993), p. 134.

individual pain or shame.<sup>41</sup> For some women, budgeting and making ends meet may represent a subject bound up with negative memories of hardship.

Interviewees married later in the period also described a gendered division of roles within marriage. Janet was born in Glasgow in 1946 and married Dougie in 1969. In 1970 the couple moved from Glasgow to Alloa to allow Dougie to take up work at one of the glass factories in the town. The couple had two children and before her first pregnancy, Janet had trained and worked as a nursery assistant. Janet returned to nursery work when her youngest child started primary school in the late 1970s. Janet described herself as ‘fortunate’ to have a husband that worked hard and provided for the family:

I was fortunate, my husband was handless in the house, DIY forget, garden forget, everything forget, but that, he was a worker, as far as going out to work was concerned, no that was just his type, he would go an’ do every shift that was going for you, for the kids really.<sup>42</sup>

Here, Janet reveals two ways in which roles were divided in her marriage. Firstly, Janet felt fortunate that her husband was a model ‘worker’, a competent provider, and that this was his key contribution to the family. Secondly, by focussing upon DIY and gardening, Janet demarcates these as masculine tasks which Gerry may have performed, had he not been ‘a worker’. As such, other domestic tasks, such as housework and laundry, are kept separate and outwith Dougie’s possible domestic purview – he would not have been expected to participate in household tasks that were not conceptualised as masculine. This reflects a persistent gendered segregation of domestic tasks. While it was not uncommon for men to help with gardening, home repairs or washing up, laundry, cooking and cleaning remained feminised throughout the period.<sup>43</sup> Further, as Jamieson shows, these segregated patterns were developed from childhood where boys would be asked to carry coal or wash the windows while girls would be assigned the ‘hard’ domestic labour.<sup>44</sup> Moreover, while starting paid work generally signalled the end of boys’ expected participation in domestic chores,

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<sup>41</sup> Louisa Passernini, ‘Work ideology and consensus under Italian fascism’ *History Workshop Journal*, 8, (1979), p. 84; A. Portelli, ‘What makes oral history different’ in *The Oral History Reader*, ed. by R. Perks and A. Thomson (London/New York: Routledge, 2006, 2<sup>nd</sup> Ed.), pp. 32-41.

<sup>42</sup> Interview with Mrs Janet Allen, born 1946, Clackmannanshire (December 2012).

<sup>43</sup> Ann Game and Rosemary Pringle, *Gender at Work* (London: Pluto Press, 1983), p. 120.

<sup>44</sup> Lynn Jamieson, ‘Limited Resources and Limiting Conventions: Working-class mothers and daughters in urban Scotland c.1890-1925 in *Labour and Love: Women’s experience of home and family 1850-1940*, ed. by Jane Lewis (Oxford: Basil Blackwell, 1986), pp. 52-3.

girls continued to be expected to help around the house when they left school and started work.<sup>45</sup>

An example of gender segregated domestic tasks was given in the interview with Hugh [HB] and Jessie [JB] Benson. Married in 1958, the couple had two sons born in 1961 and 1963. Jessie spent 14 years as a full-time housewife while her sons were young and was responsible for the majority of housework. Although Hugh did participate in painting and decorating, he did not help out with traditionally feminine tasks:

JB nappies for instance, even when I had my boys it was the Terry towelling nappies...

HB I never did any of that Hayley...

JB [laughs] that was one thing he didn't do...

HB I ran a mile when Jessie was changing!<sup>46</sup>

Although research has shown that men did participate in more household tasks as the century progressed there remained an unambiguous gender gap in time spent on housework. Thane estimates men continued to spend around one ninth the time spent by women engaged in household tasks between the 1960s and 1990s.<sup>47</sup> Evidence from a government survey conducted in 1965 shows that almost half of Scottish women received only a little help from husbands around the home and that over a quarter received no help at all.<sup>48</sup>

### 1.3 Continuity and Change in Post-War Household Management

As household manager, women shouldered the responsibility to be successful in their domestic role because failure carried significant consequences for the well-being of the family. A 'good manager' was a woman who could provide for the family within a budget, maintain a clean and tidy home, provide meals and make sure children and husbands were

<sup>45</sup> Jamieson, 'Limited Resources', pp. 52-3.

<sup>46</sup> Interview with Mr Hugh Benson, born 1934, and Mrs Jessie Benson, born 1938, Clackmannanshire (December 2012).

<sup>47</sup> Pat Thane, 'Women since 1945' in *Twentieth-Century Britain: Economic, social and cultural change* ed. by Paul Johnson (Pearson Education: Harlow, 1994), p. 400.

<sup>48</sup> Audrey Hunt, 'A Survey of Women's Employment', Vol. II Tables (London: HMSO, Government Social Survey, 1968), p. 206.

well-turned out. Women used a variety of skills to accomplish the different aspects of this role. Roberts has argued that ‘rationing and shortages during the Second World War produced a final and very important flowering of these [household management] talents, but they became less and less necessary as austerity faded and prosperity grew’.<sup>49</sup> This section considers both continuity and change in three aspects of the household manager role and questions the extent to which affluence led to the fading of these talents.

### 1.3.1 Decline of Routine Maternal Sacrifice

In her interwar study of British working-class women, Margery Spring Rice states: ‘it is certain that the mother, who is the chancellor of the family exchequer, will deprive herself, instinctively or deliberately, for the sake of her husband and children’.<sup>50</sup> In an effort to make ends meet, married women often subordinated their own needs and prioritised the welfare of husbands and children. Notions of good womanhood within marriage commended, and even expected, female self-sacrifice. Whitehead terms this the ‘ideology of maternal altruism’.<sup>51</sup> Spring Rice found that married women habitually had poorer diets than other members of their households as well as fewer and poorer quality clothes and shoes. Annmarie Hughes also found evidence of this in interwar Scotland and Shani D’Cruze has gone as far to say that in the early twentieth century, ‘self-deprivation was the chief means that working-class wives used to make ends meet’.<sup>52</sup>

Some older participants, born in the 1920s and 1930s, remembered the everyday sacrifices of their mothers during the interwar period, as well as during the Second World War. For example, John Hamilton remembered that during the war, his mother would forego her ration of meat and eggs in favour of him and his father: ‘they [mothers] certainly did their best to feed us, I think she gave up quite a lot of her rations for us’.<sup>53</sup> Mothers’ self-sacrifice was also mentioned by Ellie Cooper, born in 1929. Ellie remembered how her mother’s health had suffered during her father’s unemployment during the interwar period as a result of giving up her own food to provide for Ellie and her three siblings:

<sup>49</sup> Roberts, *Women and Families*, p. 92.

<sup>50</sup> Margery Spring Rice, *Working-Class Wives: Their health and conditions* (London: Virago, 1981, 2<sup>nd</sup> Ed.), p. 189.

<sup>51</sup> Anne Whitehead, “I’m Hungry Mum”, p. 107.

<sup>52</sup> Hughes, *Gender and Political Identities*, p. 168; Shani D’Cruze, ‘Women and the Family’ in *Women’s History: Britain, 1850-1945*, ed. by June Purvis (London: UCL Press, 1995), p. 53.

<sup>53</sup> Interview with Dr John Hamilton, born 1937, Glasgow (March 2013).

...my mother had a big carbuncle on her head, because she wasn't eating her food, she was saving everything for us, she used to take a cup of black tea with loads of spoonfuls of sugar in it and that's what she ate. And she put on two dresses, she had two dresses on, so she didn't look so skinny.<sup>54</sup>

Oral history participants were less likely to discuss such self-deprivation during their own adult lives. Although many participants were forthcoming in describing periods of financial hardship, self-deprivation was not discussed as a routine part of working-class women's lives as it had been earlier in the century. Full employment and the burgeoning welfare state meant that self-deprivation became a less persistent feature of women's household management in the post-war period. Married women continued, however, to prioritise the needs of children and husbands in times of financial hardship. Consider Jean Young's testimony above where she states: 'I was alright, if I had [something] to feed the bairns. And that came first. I was determined'. Janet Allen, married in 1969 to Dougie, described how in the late 1970s, she sacrificed her diet in order to feed the household during industrial action at the glass works where Dougie was employed:

...he was, they went on strike, and they were on strike once for two months em, that was a hard time I can tell you...although we got through it, the kids got fed. I can remember, during that time of the strike, if you had mince you gave the kids mince, you gave Dougie mince and I had a bit of bread with a bit of gravy, because that is what you did. I must admit, if times were hard, kids first.<sup>55</sup>

As a last resort, self-sacrifice ensured that Janet's children did not go hungry. Janet used self-deprivation in light of a crisis in domestic finances. Thus in the post-war period, maternal sacrifice as a means of household management had shifted from a routine, everyday aspect of married women's lives to a temporary response to financial difficulties. Research by Kerr and Charles has shown that women's self-sacrifice, however, continued into the post-war period with regard to diet and especially meat. Kerr and Charles found that women continued to eat less, particularly less meat, than their husbands and continued to prioritise husbands' and children's nutritional requirements above their own.<sup>56</sup> Entrenched gendered ideas about family status and hierarchy did persist in the post-war period. Economic conditions, however, meant that maternal sacrifice, especially to the extent of ill-health as recorded by Spring Rice, did not continue to be a routine feature of women's everyday lives.

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<sup>54</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

<sup>55</sup> Interview with Mrs Janet Allen, born 1946, Clackmannanshire (December 2012).

<sup>56</sup> Marion Kerr and Nicola Charles, 'Servers and Providers: The distribution of food within the family', *The Sociological Review*, 34, (1986: 1), pp. 115-57.

### 1.3.2 Productive Domestic Labour

Another aspect of household management which showed decline in testimony was productive household labour. Eleanor Gordon states: “‘Self-provisioning’ was a widespread practice among women in working-class communities. Knitting, sewing, converting old clothes into blankets, or fashioning makeshift furniture were all essential activities for families’ subsistence.”<sup>57</sup> Testimony from SWOHP shows that sewing, knitting and making clothes was an important aspect of women’s domestic duties in the early twentieth century. Many SWOHP participants described how their mothers had produced clothes, household goods and toys by using their skills at sewing, dressmaking, crocheting and knitting. For example, a woman born in 1907, identified as C1, said:

...my mother knitted all our jumpers. We never had a bought jumper...Oh aye, she knitted an awfy lot, she did and sewed as well. She used to say when they were all young she made the boys’ trousers. She said they had to do it because they didnae have the money then and things werenae what we have now...She used to tell us that everything was made down for somebody and she used to make her own aprons, pillow cases...<sup>58</sup>

Older oral history participants also remembered dressmaking as a central part of women’s household labour: ‘My mother and my aunt made a lot of clothes for me, I had a dress the same as Shirley Temple!’<sup>59</sup> These skills were passed down to daughters and were reinforced by the formal instruction given to girls at school in needlework and knitting. Such craft skills could also provide women with time to sit down and rest during a hardworking day managing the home. In fact, many of the women stated that making and maintaining clothes was a ‘hobby’ which women could do in the evenings or alongside other tasks such as watching children.<sup>60</sup> Often through economic necessity, women thus continued to be productive even in their ‘leisure time’.<sup>61</sup> Given the importance of these skills for clothing the family, knitting and sewing occupied an indefinite place between leisure and household management during this

<sup>57</sup> Eleanor Gordon, ‘The Family’, in *Gender in Scottish History since 1700*, in *Gender in Scottish History since 1700*, ed. by Lynn Abrams, Eleanor Gordon, Deborah Simonton and Eileen Janes Yeo (Edinburgh: Edinburgh University Press, 2006), p. 242.

<sup>58</sup> Interviewee C1, born 1907, married 1931, SWOHP, p. 624.

<sup>59</sup> Interview with Alison Thompson, born 1931, Glasgow (August 2011).

<sup>60</sup> Claire Langhamer, *Women’s Leisure in England, 1920-60* (Manchester: Manchester University Press, 2000), pp. 178-80.

<sup>61</sup> Elspeth King and Maggie Andrews, ‘Second World War Rationing: Creativity and buying to last’, in *The Home Front in Britain: Images, myths and Forgotten experiences since 1914* ed. by Maggie Andrews and Janis Lomas (Basingstoke: Palgrave Macmillan, 2004), p. 191.

period. Moreover, women's productive domestic work also obscured further the boundary between work and home and the complicated definition of domestic labour as 'work'.

Although fewer SWOHP participants mention clothes-making for their own families, many continued to knit woollen items and perform routine sewing, darning and mending. By producing and maintaining clothes and household goods, women contributed to the upkeep and wellbeing of the household and reduced a family's dependence on consuming goods. By developing these skills, women could provide a buffer to at least some of the effects of economic hardship. For example, woman X2 described how her productive labour had allowed her to 'economise' during periods of difficulty in her own married life:

Q. Did you ever feel that you had to struggle to make ends meet?

A. <..pause..> Well I wouldn't say that we had a lot of money going through because he didn't have a big wage but at the same time I knitted and sewed and, you know, cooked and, you know, did things like that so you were able to economize in certain ways. I mean I did, you know, darning and mending, you know, whereas nowadays you'll notice of the younger generation that a garment's discarded, you know, when it's got a button off. But in these days most of the mums did the same thing, I mean, we were I think, we were brought up in a generation where you had to make do and mend.<sup>62</sup>

To 'make do and mend' became a popular slogan during the Second World War when women were encouraged to use skills such as sewing, knitting and clothes-making to aid the war effort in the conservation of materials, to ease the burden of rationing and to provide troops with socks and scarves.<sup>63</sup> Through such calls, the government marshalled women's domestic skills and reinforced the notion of a 'home front' in which every citizen could play her part. 'Make do and mend' has since become a social trope which speaks to a self-sufficient past in which women's productive labour is contrasted to contemporary concerns about consumerism. For example, the participant's above reference to the 'discarded' garments of 'the younger generation'.

It has been argued that in the post-war 'age of affluence' these productive skills became less important in women's management of the household. For example, Roberts has argued that 'working-class woman's traditional skills of managing, making and budgeting became less valued in an age of consumer goods and rising incomes' and Abrams and Fleming state that

<sup>62</sup> Interviewee X2, born 1920, married 1941, *SWOHP*, p. 1452.

<sup>63</sup> Langhamer, *Women's Leisure*, p. 42.

by the 1950s, ‘the idealised role of the productive housewife had evolved in favour of consumption rather than production’.<sup>64</sup> Productive domestic labour continued, however, to be an important, although less central, part of household management. For example, Catherine Paton, born in 1945, detailed her mother’s productive domestic labours at length:

...I had a grandmother, and em, I came from a good family I came from a family who worked hard, dress-made, knitted, sewed, did all these sort of things, grew the garden for the vegetables, your rhubarb, your, everything like that, my mother baked all the time, my grandmother did, my grandmother made sweets, she made toffees...they were wonders these people, and they made things out of nothing, and they recycled everything, nothing was wasted, everything was recycled.<sup>65</sup>

Influenced by wartime sentiments, as well as the example set by mothers and grandmothers, interviewees married in these decades described their own productive domestic labour such as Diane Haggerty, married in 1948, Isa McGowan, married in 1949, Ellie Cooper, married in 1951, Jean Young, married in 1954, and Ellen Murray, married in 1954. These women described knitting jumpers, socks, baby clothes and caps, crocheting blankets, mending hems, darning holes and tears, and performing small alterations like shortening sleeves and moving buttons. During these decades, replacing clothing remained prohibitively expensive for many and these skills continued to play an important role in providing for the family.

Significant decline in references to this form of productive domestic labour was seen in testimony from women married later in the period, from the 1960s. These women, like Catherine above, who was married in 1967, were more likely to describe their mothers as ‘knitters’ or ‘sewers’ than themselves. Whilst some noted that they did knit, sew or crochet, these skills played a diminished role in providing necessary items for the family. Thus there was fruition in the definition of knitting and sewing as ‘hobby’ – an activity engaged in for pleasure, not necessity. It is therefore possible to trace a tapering off of skills such as dressmaking and knitting through the testimony of women married throughout the twentieth century. Whereas women married in the interwar period interviewed by SWOHP remembered their mothers making a wide range of clothes, they were more likely to mention only knitting and mending as key tasks. Women married in the immediate postwar period continued to practice these skills and stated this in oral testimony. Interviewees married after this period, from the 1960s onwards, were less likely to mention using these skills as a key

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<sup>64</sup> Roberts, *Women and Families*, p. 92; Abrams and Fleming, ‘Scullery to Conservatory’, p. 66.

<sup>65</sup> Interview with Mrs Catherine Paton, born 1945, Glasgow (April 2013).

part of their own household management. For example, Catherine noted that although she knew how to knit and crochet, she could not remember making any of the things that her mother and grandmother had.

### 1.3.3 Cooking

Home cooking remained a highly symbolic form of household work in the post-war period. Cooking for the family continued to be a key element of women's domestic role, although the task did adapt to change in the form of technology such as the refrigerator, freezer and microwave, and in the availability of processed foods. Cooking represented a form of continuity in household management for women married in the post-war years. Survey evidence shows even in 1970, almost half of women still thought cooking and preparing meals was the 'most important' thing a housewife should do well.<sup>66</sup>

In her interview, Catherine Paton recounted a story in which the expectations of her as a young married woman had been publically addressed by a local butcher: 'I would go into the butchers and he knew I was just married and he'd kid the life out of me because I was just married, 'what are you giving that new husband of yours to eat tonight!?'<sup>67</sup> Catherine was married in 1967 aged 21. Household shopping and food preparation were Catherine's responsibilities, even though she continued to work full-time as a library assistant until the birth of her first son in 1972. Cooking for husbands and children remained an important aspect of women's domestic duties and continued to constitute an important signifier of a woman's love and care for her family: 'Food comes from the hearth, the heart of the house, it symbolizes a deep connection between kitchen, eating and maternal love, family union.'<sup>68</sup> In 1976, Leonore Davidoff highlighted the symbolism endowed in the family sharing meals: 'when the cooked food is eaten, it penetrates the boundaries of the body, truly binding together those who 'break bread' around a common table'.<sup>69</sup> In the second half of the twentieth century, despite technological and social change, family cooking remained ideologically linked with women's domestic and emotional labour for her family.

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<sup>66</sup> Rosemary Scott, *The Female Consumer* (London: Associated Business Programmes, 1976), p. 56.

<sup>67</sup> Interview with Mrs Catherine Paton, born 1945, Glasgow (April 2013).

<sup>68</sup> Hillary J. Shaw, *The Consuming Geographies of Food: Diet, food deserts and obesity* (London: Routledge, 2014), p. 56.

<sup>69</sup> Leonore Davidoff, 'The Rationalization of Housework' in *Dependence and Exploitation in Work and Marriage*, ed. by Diana Leonard Barker and Sheila Allen (London: Longman, 1976), p. 124.

Furthermore, homemade food is an example of productive domestic labour which did endure over the course of the century. Just as producing clothes and household goods via sewing and knitting could reduce the dependency of the household on external consumption, so too could home cooking. Moisio found that this aspect of self-sufficiency played a defining role in understandings of homemade food: 'homemade is often defined by the informants as the absence of the market'.<sup>70</sup> Bourke goes so far as to suggest that opposition during the period to 'short-cuts' in housewifery, such as processed food, were a rejection of the encroachment of the capitalist marketplace into the home.<sup>71</sup>

In the 1970s, Ann Oakley found that cooking was one of the most enjoyed tasks in her survey of London housewives.<sup>72</sup> Deploying cookery skills were also a way in which women could enjoy power over men and ensure their dependence. Joanna Burke argues that through skilful household management, wives could redistribute the power balance in the household.<sup>73</sup> By ensuring that men and boys did not participate in the preparation of meals, women could enhance their esteem within the household and claim expertise. Similarly, by acknowledging this skill, men would also benefit by ensuring cooking remained 'women's work'. This is an example of how men's 'constructed blindness' to domestic matters could benefit both spouses.<sup>74</sup>

The preparation and distribution of food was also a way in which women maintained family networks and participated in community life. Davidoff emphasises that cooking food transforms it into a symbolic substance which can then be 'used in family or social ritual'.<sup>75</sup> For example, Nan, married in 1951, remembered how neighbours would share food: 'everybody knew when somebody was ill in that Street, oh I'm making soup, need to take a wee jug of soup to them and all that kind of thing.'<sup>76</sup> Joan Fraser, married in 1953, connected home cooking as a key responsibility for married women and emphasised its role in maintaining the cohesiveness of the extended family:

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<sup>70</sup> Risto Moisio, Eric J. Arnould and Linda L. Price, 'Between Mothers and Markets: Constructing family identity through homemade food', *Journal of Consumer Culture*, 4, (2004: 3), p. 367.

<sup>71</sup> Bourke, *Working-Class Cultures*, p. 69.

<sup>72</sup> Ann Oakley, *Housewife* (Harmondsworth: Penguin, 1976).

<sup>73</sup> Bourke, *Working-Class Cultures*, p. 67.

<sup>74</sup> Shani D'Cruze, 'Women and the Family' in *Women's History: Britain, 1850-1945*, ed. by June Purvis (London: UCL Press, 1995), p. 53.

<sup>75</sup> Davidoff, 'Housework', p. 124.

<sup>76</sup> Interview with Ellie Cooper, born 1929, and Nan McKay, born 1931, Glasgow (July 2012).

So, during the first few months we were married it was a case of, we better have aunty so-and-so and so-and-so tonight or at the weekend. They would come and it was a case of, what were you going to give them to eat!? I can remember, you could buy tinned steak, in a tin about the size of a soup tin. I think they called it casserole steak, and although there was only enough to fill a soup tin, if you made a pie [laughs] it was enough to feed four people, so that's what you did....that was a good stand-by, that you could buy a tin of meat and make a pie.<sup>77</sup>

The effort and time women expended in cooking for their family carried a 'moral virtue' which prized their labour as a symbol of their love. Writing, remember, in 1976, Leonore Davidoff argued that food prepared by hand was invested with this meaning and that 'the use of tinned foods carried a moral stigma which lingers on to our day'.<sup>78</sup> Although the uptake of kitchen technology shows that women did embrace labour-saving principles, cooking 'from scratch' remained important and retained a high status. It is possible to trace this through a consideration of one form of home-cooking – soup.

The preparation and consumption of soup was highlighted by oral history participants as a basis of their day-to-day diet. For example, in her interview, Ellie Cooper singled out soup and potatoes as the staples of her childhood diet:

...if she [Ellie's mother] got the chance of a bit of beef that made the soup and the beef that came out of the soup was roasted in front of the fire and turned in the fire and you got a slice, a bit of that, with your potatoes and a bit of turnip for your dinner on a Sunday. But you didn't get that every week, it was only when you managed to get a bit of it. And potatoes, well you could make chips, mashed potatoes, boiled potatoes, everything, but soup, potatoes, that was more or less your staple diet.<sup>79</sup>

Soup appears to form a significant part of a distinctively Scottish diet. For example, there is no mention in the four chapters devoted to food in Maud Pember Reeves' study of working-class families in Lambeth before the First World War.<sup>80</sup> There are only three mentions of soup in women's diets in Margery Spring Rice's study of interwar Britain; Spring Rice states that even in rural areas with access to fresh vegetables 'soups, salads and cheese are very rare'.<sup>81</sup> One of the few women who provide soup as part of their families' everyday diet is Mrs S. from Glasgow. Spring Rice states that this mother of four 'is one the few people who say they make vegetable and bone soup as she believes this is much more nourishing than

<sup>77</sup> Interview with Mrs Joan Fraser, born 1924, Glasgow (August 2012).

<sup>78</sup> Davidoff, 'Rationalization of Housework', p. 142.

<sup>79</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

<sup>80</sup> Maud Pember Reeves, *Round About a Pound a Week* (London: Virago, 1979), pp. 94-145.

<sup>81</sup> Rice, *Working-class Wives*, p. 165.

meant and is a good deal cheaper'.<sup>82</sup> The significance of soup in the Scottish diet was emphasised by SWOHP participants – soup is mentioned 199 times in the 78 project transcripts.<sup>83</sup> This testimony from women in Stirlingshire confirms the findings of a medical research council report in 1925 which found that soup formed a key part of the Scottish diet, especially in more rural areas.<sup>84</sup> Soup has also been found to have constituted an important part of the diet of the inhabitants of Scottish islands. Jane Cheape documents soup recipes which used pigs' brains, seabirds and the juices of cooked meat.<sup>85</sup> Soup was both a nutritious and economical meal. Traditional Scottish soup has been referred to as a 'meal in itself'.<sup>86</sup> Examples are: Scotch broth, Cullen skink and cock-a-leekie.<sup>87</sup> For older participants, soup had formed a substantial and normalised part of their everyday diets.

Louise was the only participant to explicitly connect soup with financial hardship: 'because I was so poor I used to make soup all the time...lentil soups and potato soups and pea soup and really, ate a hell of a lot of soup!'<sup>88</sup> As the youngest oral history participant, born in 1959, Louise's testimony reveals a shift in how the meanings attached to the preparation and consumption of soup had changed in the later post-war period. Homemade soup had remained an important part of women's domestic cookery until the late twentieth century at which time it had taken on connotations of poverty and subsistence which were not present in the earlier period. As the supply and availability of processed foods expanded, consumption of these foods became associated with a modern lifestyle in which economical cookery, such as soup, became associated with the stigma of poverty. This is an illustration of what Ann Game and Rosemary Pringle call the 'superiority of the bought over the home-made'.<sup>89</sup> Moreover, towards the end of the century, the effort, time and know-how involved in making soup had lost its status as a marker of good housewifery and prudent household management and signified a past in which processed foods such as tinned soup were prohibitively expensive and also one in which domesticity dominated women's lives. As the role of paid

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<sup>82</sup> Rice, *Working-class Wives*, p. 165.

<sup>83</sup> SWOHP.

<sup>84</sup> Maisie Steven, *The Good Scots Diet: What happened to it?* (Aberdeen: Aberdeen University Press, 1985), p. 161.

<sup>85</sup> Jane Cheape, *Hand to Mouth: the Traditional food of the Scottish islands* (Stornoway: Acair, 2002), pp. 85, 89, 102.

<sup>86</sup> Steven, *Scots Diet*, p. 118.

<sup>87</sup> For more on the provenance of these soups see Alan Davidson and Tom Jaine, *The Oxford Companion to Food* (Oxford: Oxford University Press, 2014, 3<sup>rd</sup> Ed.), pp. 724, 237 and 201.

<sup>88</sup> Interview with Ms Louise James, born 1959, Edinburgh (December 2012).

<sup>89</sup> Game and Pringle, *Gender at Work*, p. 125.

work in married women's lives expanded, the time available for home-cooking was diminished.

Home-cooking, however, as women's responsibility and duty, especially for children, has not been eradicated. The decline in home cooking and growth of processed and 'fast' foods has been linked to a wide range of health problems and has been a key target for government policy aimed at improving the health of the nation. Children's diets have been subject to particular scrutiny which focuses on the provision of home cooking in households with children. Recent research by the Scottish Government continues to explicitly focus on women's central role in providing home cooked food for children: 'For many *mums*, the reluctance to cook from scratch is down to a number of obstacles which they see as prohibitive to making healthier meals for their families.'<sup>90</sup>

#### 1.4 Household Work and the Crucial Example of Laundry

Housework, such as household cleaning and laundry, was a key aspect of household management and remained conceptualised as 'women's work' in the post-war period. The nature of housework however, did not remain static across the period. A key change was the diffusion of electric domestic technology. From around the First World War, technology began to appear in wealthy homes and diffusion spread to middle-class homes in the interwar period. The earliest domestic appliance to reach a high rate of penetration was the electric iron – at the beginning of the Second World War three-quarters of households owned an electric iron.<sup>91</sup> Whilst some wealthier middle-class households in the interwar period owned other technology such as the vacuum cleaner, clothes washer and water heater, domestic technology did not enter working-class homes in significant numbers until after the Second World War.<sup>92</sup> This reflects the time taken for electrification to cover most Scottish homes and

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<sup>90</sup> 'Healthier eating made easier than ever for Scotland's families', *The Scottish Government*, <<http://news.scotland.gov.uk/News/Healthier-eating-made-easier-than-ever-for-Scotland-s-families-1446.aspx>> [accessed 22 Feb. 2016], emphasis added.

<sup>91</sup> Sue Bowden and Avner Offer, 'Household Appliances and the Use of Time: The United States and Britain since the 1920s', *Economic History Review*, 47, (1994: 4), p. 729.

<sup>92</sup> Sue Bowden and Avner Offer, 'The Technological Revolution That Never Was: Gender, class, and the diffusion of household appliances in Interwar England' in *The Sex of Things: Gender and consumption in historical perspective*, ed. by Victoria de Grazia (Berkeley: University of California Press, 1996), p. 247.

the increasing affordability of technology after the war.<sup>93</sup> Reduced production costs and rising incomes meant that domestic technology came within reach for working-class households from the 1950s.

Debate has focussed on the ways in which household technology may have changed the experience of housework particularly the time spent on domestic tasks. Whether household technology reduced the number of hours spent on housework has been questioned by scholars such as Joann Vanek, Ruth Schwartz Cowan and Judy Wajcman.<sup>94</sup> These scholars argue that rising expectations of cleanliness and the redistribution of time across domestic tasks nullified the potential time-saving benefits of domestic technology.<sup>95</sup> This has been challenged by scholars, such as Jonathan Gershuny, who argue that time spent on housework has been reduced as a result of the diffusion of domestic technology.<sup>96</sup> Although not the focus of this section, this ‘time’ debate is a significant feature of the historiography on change and continuity in the nature of household management in the post-war period.

This section will focus on one aspect of housework – laundry – to consider how domestic technology changed the nature of domestic tasks in the post-war period. It will also be considered what testimony relating to washing reveals about how housework is conceptualised and how it connects to broader discourses about affluence, gender and class. This focus reflects the particular place of laundry in Scottish cultural memory, particularly of urban working-class life: ‘Where working-class life is concerned, washday has become the leitmotif of women’s experience of everyday in the tenement.’<sup>97</sup> Analysis will also consider the place of ‘washday’ in popular memory.

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<sup>93</sup> Abrams and Fleming, ‘Scullery to Conservatory’, p. ; Bowden and Offer, ‘Technological Revolution’, pp. 251-4.

<sup>94</sup> Joann Vanek, ‘Time Spent in Housework’, *Scientific American*, 231, (1974: 5), pp. 116-20; Ruth Schwartz Cowan, *More Work for Mother: the Ironies of household technology from the open hearth to the microwave* (New York: Basic Books, 1983); Judy Wajcman, ‘Domestic Technology: Labour-saving or enslaving?’ in *Inventing Women: Science, technology and gender*, ed. by Gill Kirkup and Laurie S. Keller (Cambridge: Polity Press, 1992), pp. 238-54.

<sup>95</sup> For example see Wajcman, ‘Domestic Technology’, p. 239 and Vanek, ‘Housework’.

<sup>96</sup> See Jonathan Gershuny and J.P. Robinson, ‘Historical Changes in the Household Division of Labour’, *Demography*, 25, (1988: 4), pp. 537-52 and Jonathan Gershuny, ‘Domestic Equipment Does Not Increase Domestic Work: A response to Bittman, Rice and Wajcman’, *British Journal of Sociology*, 55, (2004: 3), pp. 425-31.

<sup>97</sup> Abrams and Fleming, ‘Scullery to Conservatory’, p. 61.

### 1.4.1 Laundry: Steamies to Automatics

In the early and mid-twentieth century, washing clothes often meant a full day's work for working-class women. Small homes were ill-equipped to cater for the task; most working-class homes had no boiler to provide hot water and little space to accommodate the washing and drying of anything other than small batches of clothes and everyday items like nappies. For larger batches of clothes and household linens, working-class women could use communal washhouses or public washhouses, known colloquially in Glasgow as 'steamies'. Washing techniques included hand-washing clothes against a scrubbing board, boiling whites, tramping blankets and sheets in tin baths and wringing out before hanging to dry. For example, Ellie Cooper, married in 1951 explained: 'I used to use the ringer at the sink and I done the blankets in the bath with my feet and Borax and all that to soften them, then put them through the ringer then hang them out in the back court.'<sup>98</sup> Christine Zmroczek details the lengthy process of washing, which did not end with the washing of clothes but continued onto ironing, airing, starching, folding and putting away.<sup>99</sup>

Communal washhouses were found in the backcourts of many tenement buildings. Figure 1.1 shows a woman standing outside a tenement backcourt washhouse in Glasgow. Each woman in the close would have an allotted day where she could use the washing facilities and make use of the drying green. A woman interviewed for SWOHP, born in 1906, remembered: 'everybody got a turn of the wash-house, everybody in that close got a turn of the wash-house. You'd got to take your turn, if you wanted, you know, or you could give it to somebody else'.<sup>100</sup> Washhouses were equipped with a large copper above a fire for boiling clothes. Ellen Murray, born in Glasgow in 1932, followed her mother's example and used the backcourt washhouse when she was first married and living in a 'single-end' in 1954:

There was an awful lot of people went to what they called the steamie but I never ever, my mother never went to the steamie either, we had a wash house in the back court, where I was brought up and eh, you know, the mothers went out first thing early morning and they light the fire and filled up the big boiler and did their washing there.<sup>101</sup>

<sup>98</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

<sup>99</sup> Christine Zmroczek, 'Dirty Linen: Women, class and washing machines, 1920s-1960s', *Women's Studies International Forum*, 15, (1992: 2), pp. 176-7.

<sup>100</sup> Interviewee N2, born 1906, married 1927, SWOHP, p. 506.

<sup>101</sup> Interview with Mrs Ellen Murray, born 1932, Glasgow (August 2012).

Figure 1.2 shows the inside of Scotland's first public washhouse, or steamie, opened at Glasgow Green in 1878. Allocated a 'stall', women in public washhouses had access to a ready-supply of hot water, wringers and large 'donkey' driers.<sup>102</sup> For a small fee, women could wash and dry a large number of items in a few hours. In 1919, 38 public washhouses were recorded in Scotland by the Carnegie Trust: 20 in Glasgow, six in Edinburgh and Dundee and one each in Perth, Leith, Hamilton, Port Glasgow, Dumfries and Alva. By 1940, Glasgow Corporation operated 29 public washhouses and Edinburgh Town Council 12.<sup>103</sup>

For most working-class women married in the post-war years, laundry continued to take place in communal or public washhouses. For example, figure 1.3 shows women washing clothes in an Edinburgh washhouse as late as 1977. Anna Reid visited the local public washhouse for over ten years after she was married in 1956. Anna explained how a visit to the steamie could serve the dual function of facilitating clothes washing and maintaining community networks through gossip and mutual support:

You went to the steamie of course and got all your washing done in the steamie. That was a great place, you got all the news and all the scandal, who was having an affair and who was doing this. It was funny, no wonder they put that show on, *The Steamie*, because it was, things like that actually happened. I mean, everybody got their washing done for, especially for New Year, you got everything all cleaned, all their beds were stripped and cleaned, the curtains were all taken down and cleaned and everything. It was the women that did all that... see if somebody was maybe having a baby or something like that, give me your washing and I'll got to the steamie for you, and they'd take it and put all your washing into a steamie pram, as they called it, somebody always had an old pram and you tied it in a big sheet, flug it in and you took it.<sup>104</sup>

In her study of the development of domestic technology, Christina Hardyment shows that machines designed to aid in the washing of clothes date back to the eighteenth century. Machines fitted with electric motors were adapted from large-scale commercial designs and were available from the 1920s.<sup>105</sup> Diffusion of washing machines was slow, however, and did not appear in homes in significant numbers until after the Second World War. Caroline Davidson states that in 1948 only 3.6 per cent of British households had a washing machine

<sup>102</sup> Steven Robb, 'The Public Washhouses of Edinburgh', *Book of the Old Edinburgh Club*, New Series, 10, (2014), pp. 142-3.

<sup>103</sup> Corporation of Glasgow, *Facts and Figures for Members of Council* (Glasgow: Corporation of Glasgow, 1940) and Robb, 'The Public Washhouses of Edinburgh', p. 144.

<sup>104</sup> Interview with Mrs Anna Reid and Mr John Reid, both born 1933, Glasgow (February 2013).

<sup>105</sup> Christina Hardyment, *From Mangle to Microwave: The mechanization of household work* (Cambridge: Polity, 1988), p. 63.

and Hardyment argues that by 1958, this proportion had increased to 29 per cent.<sup>106</sup> Scottish statistics available from 1966 show that 52 per cent of Scottish households had acquired a washing machine by this date.<sup>107</sup>

Many oral history participants remembered with clarity the process of acquiring their first washing machine. For younger participants married after the 1970s, a washing machine had been one of the essential items acquired upon setting up home whereas for older participants, married in the fifties and sixties, acquiring a washing machine had happened later in marriage. For these participants, owning a washing machine often involved targeted saving. For example, Jim and Isa McGowan, married in 1948, did not purchase a washing machine until the 1960s. I asked Jim [JM] and Isa [IM] about setting up home and if they remembered when they acquired technology like a television and a washing machine:

IM That wasn't an urgent thing, that wasn't an urgent thing, the likes of...

JM No, but it was a very welcome thing, the likes of, when you got the wee Hoover washing machine. I mean electricity was an improvement when we got married [laughs] [to Isa] electricity was an improvement to our houses when we got into them, we had to put the electricity in, I used to say 'we are electrifying the 'shaws' [Pollokshaws, Glasgow].<sup>108</sup>

For couples married just after the Second World War, improvements in housing amenities such as electricity, indoor toilets and baths and boilers were more significant in raising living standards than domestic technology. Jim went on to highlight how he has seen domestic technology, including the washing machine, shift from luxury to essential status for contemporary couples: 'There is a much higher standard of living now, I'm not saying they are any happier but...where as we had to strive to get a washing machine or a television, now when they get married, they seem to have everything, you know, washing machine, a fridge, television.'<sup>109</sup>

For Ellen Murray, however, married in 1954, a washing machine was in fact a priority – she had three children in three years and went on to have three more: 'washing machines they were just starting to come in but it was the twin-tubs that came out at first, it wasn't the

<sup>106</sup> Caroline Davidson, *A Woman's Work is Never Done: A history of housework in the British Isles 1650-1950* (London: Chatto & Windus, 1982), p. 162 and *Ibid.*, p. 65.

<sup>107</sup> *Abstract of Regional Statistics*, (London: HSMO, 1966).

<sup>108</sup> Interview with Mr Jim McGowan and Mrs Isa McGowan, both born 1926, Glasgow (February 2013).

<sup>109</sup> *Ibid.*

automatics. So I was quite early in getting that because, having the children, that was a sort of priority.<sup>110</sup> The twin-tub washing machine had two compartments, one for washing and one for spinning, and still required ‘a good deal of attention from the user’ for example, filling with water, transferring clothes between compartments and emptying.<sup>111</sup> From the late 1940s, twin-tubs were manufactured and sold across Britain. Two companies dominated sales – from 1945 Hotpoint manufactured their range of washing machine models in Peterborough and from 1948 Hoover set up production in Wales.<sup>112</sup> The Rolls Razor twin-tub, made in London, challenged Hotpoint and Hoover for a brief period in the 1960s, selling around 200,000 machines a year by 1963.<sup>113</sup>

The need for continued attention was highlighted by oral history participants who contrasted their first washing machines with the relative ease of use for modern automatics. An example of this was given by Margaret King. After their marriage in 1956, Margaret and her husband lived with her mother for eight years before the couple and their two children moved into a privately rented flat. In the early 1960s, Margaret and her mother saved up to buy a washing machine which would cater for the household of eight persons:

I had a washing machine in Priesthill right enough, my mammy and I put together for it... ..but it was one of those ones, a WashTech it was called, it had a wee ringer inside but to empty it you had a tube and you had to use a basin and a pale and if you had to go into the living room to do something you’d be like ‘ah the water!’<sup>114</sup>

Janet Allen, married in 1969, also had to save up to purchase a washing machine in the early 1970s. Like many participants, Janet’s first washing machine was a twin-tub model which did not entirely eradicate effort:

Well it was a twin tub, it wasn’t an automatic, it couldn’t be plumbed in or anything, and em, Dougie and I, we saved and we saved and we saved [laughs] and I used to take my washing to my mothers in East Kilbride...and as I say, we managed to get a washing machine, well I had no room in my kitchen stroke living room stroke everything and you just had to, well, push this big twin tub over to near where the sink

<sup>110</sup> Interview with Mrs Ellen Murray, born 1932, Glasgow (August 2012).

<sup>111</sup> Zmroczek, ‘Dirty Linen’, p. 181.

<sup>112</sup> Carly Lewthwaite, ‘Hotpoint at 100: History of Peterborough’s hottest company’, *Peterborough Today*, 30 November 2011 and ‘History’, *Hoover*, <[www.hoover.co.uk/aboutus](http://www.hoover.co.uk/aboutus)> [accessed 22 Feb. 2016].

<sup>113</sup> ‘Trouble in Never-Never Land’, *Time*, 24 July 1964.

<sup>114</sup> Interview with Mrs Mary Fuller, born 1932, Mrs Margaret King, born 1936 and Mrs Josie Wallace, born 1941, Glasgow (August 2012).

Figure 1.1 Woman outside backcourt tenement washhouse, Glasgow, c.1930s.



Source: Gerard Hutchison and Mark O'Neill, *The Springburn Experience: An oral history of work in a railway community from 1840 to the present* (Edinburgh: Polygon, 1989). Digitised and available via SCRAN:  
<http://www.scran.ac.uk/database/record.php?usi=000-000-197-775-C&scache=126qs2yi3a&searchdb=scan>  
 [accessed 22 February 2016].

Figure 1.2 Garnkad Washhouse, Glasgow Green, 1917.



Source: Carnegie United Kingdom Trust, *Report on Public Baths and Wash-houses in the United Kingdom* (Edinburgh: Edinburgh University Press, 1918), p. 47. Digitised and available online via *Internet Archive*:  
<https://ia801407.us.archive.org/27/items/reportonpublicba00carnuoft/reportonpublicba00carnuoft.pdf> [accessed 22 February 2016].

Figure 1.3 Women in Edinburgh Washhouse, 1977.



Source: *The Scotsman* via SCRAN,  
<http://www.scran.ac.uk/database/record.php?usi=000-000-540-778-C&scache=3yogh415u0&searchdb=scan>,  
 [accessed 22 February 2016].

was so you could actually fill it up with cold water then you had to wait for it to heat, that was all you could do, apart from that you would have had to go to the steamie.<sup>115</sup>

Twin-tub machines remained common through the 1960s and 1970s despite the development of automatic machines from the early 1960s by both Hotpoint and Hoover.<sup>116</sup> For example, Susie Fleming, married in 1966, recalled purchasing her first washing machine in 1972 and being happy with her twin tub model, despite her initial preference for an automatic:

I got my first washing machine and it was a twin tub, because up until then I went to the washhouse, I went and I took the pram and I had clothes and stuff, washed and ironed them and then I thought I'll have a washing machine because it was a new kitchen, beautiful, and I got a washing machine. I wanted an automatic but I was told that the water pressure wasn't good enough. Top floor and the pressure isn't sufficient so I got a twin tub, delighted, sat and watched it like a TV programme. Later on, I have an automatic now.<sup>117</sup>

It was not until the mid-1970s that the washing machine had become integrated into the set of essential goods for setting up a married home. This is indicative of what Bowden and Offer describe as the 'long time' some appliances took 'to acquire necessity status'.<sup>118</sup> For example, Alistair Anderson, married in 1973, said:

what kind of things did we think were essential, em, we didn't, what did we have, we had a washing machine yes, a TV yes, didn't have a dishwasher that was quite late, that was not until I think mid-eighties until we got a dishwasher where we happened to buy a house that had a dishwasher but once you've got one you can't do without it!<sup>119</sup>

Throughout the 1970s, however, diffusion of the washing machine remained below both the refrigerator and television. In 1975/6, 79 per cent of Scottish households owned a washing machine whilst 82 per cent had a refrigerator and 96 per cent possessed a television.<sup>120</sup>

Although rare, some households remained without a washing machine into the 1980s. For example, Josie Wallace, married in 1961, did not have a washing machine until 1986: 'I was 25 years married before I had a washing machine.'<sup>121</sup> Automatic washing machines did not

<sup>115</sup> Interview with Mrs Janet Allen, born 1946, Clackmannanshire (December 2012).

<sup>116</sup> Zmroczek, 'Dirty Linen', p. 181.

<sup>117</sup> Interview with Mrs Susie Fleming, born 1939, Glasgow (April 2013).

<sup>118</sup> Bowden and Offer, 'Technological Revolution', p. 247.

<sup>119</sup> Interview with Mr Alistair Anderson, born 1948, Edinburgh (December 2012).

<sup>120</sup> *Abstract of Regional Statistics*, (London: HSMO, 1976).

<sup>121</sup> Interview with Mrs Mary Fuller, born 1932, Mrs Margaret King, born 1936 and Mrs Josie Wallace, born 1941, Glasgow (August 2012).

become standard until even later – by 1980, only 39 per cent of washing machines in British homes were automatic.<sup>122</sup>

#### 1.4.2 Laundry: Domestic Technology and Household Work

Discussion of domestic technology in oral history testimony provides insight into how household work is conceptualised and also reveals intersections of post-war discourses about affluence, modern lifestyles and gender. This section will continue to focus on the washing machine as an illustrative example of such testimony.

Class and gender are important analytical tools in understanding the conceptualisation of housework. Section 1.2 discussed how gender has been used to understand the ideological tensions in defining domestic labour as ‘work’. Class is also important, as Eva Kalizynska notes: ‘Housewives aroused considerable theoretical consternation among the economists trying to allocate a place for them in the class struggle.’<sup>123</sup> Class is an important concept here for a number of reasons; firstly, housework became a serious subject of scholarly research in a period in which domestic service had irreversibly declined and middle-class women had become responsible for housework in their own homes. Secondly, as Kalizynska notes, housework has presented a definitional problem for Marxist historians regarding its place in the capitalist framework. Academics have questioned whether housework can be considered productive labour.<sup>124</sup> Lastly, class analysis can help to make sense of ambiguities surrounding the symbolism of housework in affluent post-war society.

The proliferation of domestic technology in the post-war period meant that some participants did not conceptualise their own domestic labour, or that performed by their wives, in the same terms as how it had been for women ‘in the past’. Whilst domestic drudgery typified notions of the past inhabited by participants’ mothers, interviewees did not characterise their own domestic labour in this way. For example, Jessie Benson, married in 1958, was reluctant to describe her own domestic labour in the same terms as that of her mother’s generation:

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<sup>122</sup> Zmroczek, ‘Dirty Linen’, p. 182.

<sup>123</sup> Eva Kalizynska, ‘Wiping the Floor with Theory: A survey of writings on housework’, *Feminist Review*, 6, (1980), p. 29.

<sup>124</sup> For an overview on this debate see *Ibid.*, pp. 40-9.

I mean a woman then had a hard life because they didn't have washing machines, they didn't have hoovers, they didn't have fitted carpets, they really had a hard life whereas when I got married, well, we hadn't a fitted carpet but it was nearly a fitted carpet and em, when we came here we got fitted carpets, got a washing machine, a fridge, things like that, whereas before women, it was a full day to do a washing, you know, every week, they had the sort of routine, one day it would be the washing, then it would be the ironing, the other day it would be all the windows that would get cleaned, steps scrubbed and things like that, they really did, whereas by the time I got married eh, 1958, things were getting a bit easier and now, they are even easier, with dishwashers and what-have-you.<sup>125</sup>

Although during her interview Jessie stated that she did not acquire most items of domestic technology for some years after marriage and the birth of her two sons, she still felt able to distinguish between the 'hard work' her mother had performed and her own domestic labour. As too did Janet Allen [JA], married in 1969. In this extract, Janet describes the effort that laundry entailed even with her twin-tub machine yet when I mentioned 'hard work' Janet finds it easier to discuss this in relation to her mother's domestic work compared to her own:

JA It was like your washing machine and a spinner, it didn't dry or anything, you had wooden tongs and you had to lift your clothes and put them into the spinner and they got spun round and then you put a hose onto your cold water tap, filled up your spinner part with cold water and that was your clothes getting rinsed and your spun it again and you put the hose into the sink and the water came out into the sink.

HC Hard work.

JA Years ago? Uh-huh [pause] I remember even, my mum, we had a wringer, that was something else she had...<sup>126</sup>

Comparison was an important feature of oral testimony, including in SWOHP. Women interviewed in the late 1980s also focussed their descriptions of domestic labour around comparisons between past and present. For example, when asked if her mother worked after marriage a woman, C2, born in 1912 said: 'No, oh no, you didn't work after you were married in those days. She worked but worked a lot harder than anybody ever works nowadays because to start with everything seemed to be starched...and of course the washing was done in a wash-house'.<sup>127</sup> John Hamilton, born in 1937 described domestic technology as the key difference between the kind of domestic labour carried out by his mother and nowadays:

<sup>125</sup> Interview with Mr Hugh Benson, born 1934, and Mrs Jessie Benson, born 1938, Clackmannanshire (December 2012).

<sup>126</sup> Interview with Mrs Janet Allen, born 1946, Clackmannanshire (December 2012).

<sup>127</sup> Interviewee C2, born 1912, married 1934, *SWOHP*, p. 938.

We had, none of the sort of labour-saving devices...there was no Hoover and certainly no dishwasher, no clothes washing machine, we didn't have a fridge, there was a larder, so it meant you had to shop almost every day because em, the, you know, the food didn't keep...so all of that took a lot of time, so, my mother was quite busy, doing all these things. Every Monday was wash day and em, you know, again cooking was quite labour intensive, no prepared vegetables, you had to prepare all the vegetables...<sup>128</sup>

Langhammer also found this in interviews with women born in the first-half of the twentieth century: 'earlier cohorts positioned themselves against domestic drudgery, making informed choices which they hoped would enable them to avoid the kind of life led by their mothers.'<sup>129</sup> Oral testimony is formed in dialogue between the past and present. Testimony can therefore reveal the influence of contemporary discourses and present-day concerns. Affluence was an important theme in this regard. Narratives portrayed a break with a past connected with poverty and hardship and highlighted improved standards of living in the post-war period. Through emphasis on how labour-intensive housework had been in the past, participants laid claim to an affluent lifestyle facilitated by rising real incomes and full employment which in turn facilitated the diffusion of domestic technology. For example, Robb highlights how the 'image problem' of the public washhouse was a key factor in their decline from the 1970s and that they 'were widely seen as a throwback to the Depression and the preserve of the poorest in society'.<sup>130</sup>

During the interwar period, domestic technology was advertised as a central part of the new 'ideal' and 'modern' home.<sup>131</sup> In the post-war period, purchase tax was introduced on washboards but expensive domestic appliances were exempt.<sup>132</sup> Domestic technology, therefore, represented more than an aid to housework – owning such goods reflected favourably on the status of a working-class family as financially secure and participating in the modern affluent lifestyle now available to them. This is an example of what Baudrillard defines as the 'sign' value of goods.<sup>133</sup> Post-war economic conditions meant that working-class households could now hope to share in this lifestyle. Indeed as Partington notes: 'The

<sup>128</sup> Interview with Dr John Hamilton, born 1937, Glasgow (March 2013).

<sup>129</sup> Claire Langhammer, 'The Meanings of Home in Post-War Britain', *Journal of Contemporary History*, 40, (2005: 2), p. 359.

<sup>130</sup> Robb, 'Public Washhouses', p. 144.

<sup>131</sup> Deborah Sugg Ryan, "'All the World and Her Husband": The Daily Mail Ideal Home Exhibition, 1908- 1939', in *All the World and Her Husband: Women in the twentieth-century consumer culture*, ed. by Maggie Andrews and Mary Talbot (London: Cassell 2000), p. 15.

<sup>132</sup> Selina Todd, *The People: The rise and fall of the working class, 1910-2010* (London: John Murray, 2014), p. 203.

<sup>133</sup> Jean Baudrillard, *The System of Objects*, trans. by James Benedict (London: Verso, 1996).

consumption of new goods and services became part of the housewife's expanded job-description'.<sup>134</sup> By focussing on the acquisition of new domestic technology, interviewees reinforced their self-image as modern and successful household managers. Women who did not embrace efficient, modern domestic technology were even attacked as backward. In a speech to the Electrical Association in Glasgow, Bailie Jean Roberts called upon women to 'be their own saviours' and urged that electrical education would free them from the 'age of toil'.<sup>135</sup>

Domestic technology also became a symbol of the success of modern capitalism, especially in light of the Cold War between the capitalist West and communist East. As Black and Pemberton note: 'domestic consumer durables were contested commodities, the kitchen a Cold War terrain'.<sup>136</sup> This sentiment was captured in an unusual story involving a Scottish football team. In September 1971, Hamilton Academical Football Club completed a transfer of three Polish footballers, imported in exchange for electrical goods sent to Poland, including washing machines. The club's chairman, from Poland, Jan Stepek, owned an electrical wholesale business in Cambuslang and arranged the transfer which was the first of Eastern European footballers from Eastern Europe to a British club.<sup>137</sup> The transfer symbolised both the real and the ideological value of domestic technology in the post-war years.

Testimony also spoke to contemporary concerns about the impact of affluence and consumerism. Comparison often took the form of comparing how couples started married life in the post-war years with contemporary couples. For example Nan McKay, married in 1951 said: 'nowadays when a young couple gets married, they've got everything in the house to start with, I didn't have a washing machine'.<sup>138</sup> This mirrors the testimony of Jim McGowan, married in 1949, in section 1.4.1 above, as well as many other interviewees. As Shopes has found, by rooting testimony in this comparative framework, participants 'self-consciously articulate the difficulties of working-class life...in so doing they are implying a comparison

<sup>134</sup> Angela Partington, 'The Designer Housewife in the 1950s', in *A View From the Interior: Feminism, women and design*, ed. by Judy Attfield and Pat Kirkham (London: The Women's Press, 1989), p. 206.

<sup>135</sup> 'Use of Electricity: Valuable Aid in Housework', *The Scotsman*, 31 August 1937.

<sup>136</sup> Lawrence Black and Hugh Pemberton, 'Introduction', in *An Affluent Society? Britain's post-war 'golden age' revisited*, ed. by Lawrence Black and Hugh Pemberton (Hampshire: Ashgate, 2004), p. 6.

<sup>137</sup> 'One of the strangest transfer deals in football', *Scottish FA*, <[http://scottishfa.co.uk/scottish\\_fa\\_news.cfm?page=2986&newsCategoryID=6&newsID=15447](http://scottishfa.co.uk/scottish_fa_news.cfm?page=2986&newsCategoryID=6&newsID=15447)> [accessed 22 Feb. 2016].

<sup>138</sup> Interview with Ellie Cooper, born 1929, and Nan McKay, born 1931, Glasgow (July 2012).

with the more middle-class lives they see around them'.<sup>139</sup> For some participants these 'middle-class lives' also represent inter-generational concerns about the corrosive effect of affluence on self-control and balancing the household budget. In this way, in the interview environment, participants may have responded to me as a representative of a younger generation who enjoy material privilege and as such evoke 'these implied comparisons...and is perhaps being told to appreciate them.'<sup>140</sup> These concerns will be considered in more detail in chapters five and six.

It is also important to consider that women may find it particularly difficult to speak negatively about their domestic labour. The conflation of domesticity with good womanhood can make it difficult for women to disentangle their domestic work from their love for their family: 'To complain about household drudgery is, for most of them, tantamount to saying that they don't love their husbands and children.'<sup>141</sup> Moreover, as Zmroczek found, expectations of marriage and motherhood meant that some women 'did not expect anything but hard work' and viewed domestic labour as 'inevitable and "their" job'.<sup>142</sup> The apparent lack of negativity about domestic labour in women's testimony can therefore be said to reflect these gendered understandings of household work. By focussing on the hardships of domestic labour in the 'past' women are therefore able to compose narratives which acknowledged housework as a responsibility but not a burden. Although domestic technology may have eased some of the physical effort in domestic labour, housework remained ideologically constructed as 'women's work' and continued to exert a powerful influence over women's sense of self: 'An ideological prescription that women were responsible for the total well-being, not just the physical care, of their family began to take root, so that by the 1950s cooking and cleaning had become invested with love and guilt. Women were to become trapped by the demand of emotionalized housework for many years to come, albeit with "new" technologies with which to do the work'.<sup>143</sup>

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<sup>139</sup> Olson and Shopes, 'Crossing Boundaries', p. 197.

<sup>140</sup> Ibid.

<sup>141</sup> Game and Pringle, *Gender at Work*, p. 127.

<sup>142</sup> Zmroczek, 'Dirty linen', p. 14.

<sup>143</sup> Christine Zmroczek, 'The Weekly Wash' in *This Working-Day World: Women's lives and culture(s) in Britain, 1914-1945*, ed. by Sybil Oldfield (London: Taylor & Francis, 1994), p. 15.

### 1.4.3 Laundry in Cultural Memory

This final sub-section considers the link between laundry and Scottish cultural memory to explore further the ways in which household work can illuminate the limits of affluence and the continued gendered division of labour within the household. Abrams and Fleming have

Figure 1.4 ‘The Washer Women’, panel 139 of *The Great Tapestry of Scotland*.



Source: Alistair Moffat, *The Great Tapestry of Scotland*, (Edinburgh: Birlinn, 2013), p.179.

stated that: ‘The Scottish fascination with the ‘steamie’ – an institution emblematic of Scottish urban life – has resulted in the prevalence of a discourse about female solidarity and community networking in the tenement.’<sup>144</sup> The public washhouse does occupy a prominent position in Scottish cultural memory. Figure 1.4 shows a panel from *The Great Scottish Tapestry* which depicts a woman in a ‘steamie’ stitched by Gail Hughes and Kate MacKenzie in Montrose. The panel is one of 160 which depict 10,000 years of Scottish history. The panel is one of a few which focus exclusively on women’s lives and is the only one which depicts women’s non-paid household work; the others include tributes to Shetland knitters, Dundee textile workers and Herring Girls.<sup>145</sup> Commentary describes how affluence affected working-class life in the post-war period:

As Scotland became more affluent and the cost of white goods in particular came within the reach of ordinary people...The ‘steamies’ of the communal washhouses began to close down. Before the coming of cheaper appliances, most women had taken their weekly wash to the steamie and these buildings, still recognisable in many towns and cities, were social hubs, part of the fabric of a neighbourhood.<sup>146</sup>

Another cultural production which uses laundry to symbolise women’s lives in the past is the play, *The Steamie*, written in 1983 by Tony Roper and adapted for television by STV productions in 1988 and is a significant example of the importance of the public washhouse in cultural memory. The play follows four women in a Glasgow washhouse on a New Year’s Eve during the 1950s. The audience follows the women’s dialogue as they work to wash and

<sup>144</sup> Abrams and Fleming, ‘Scullery to Conservatory’, p. 61.

<sup>145</sup> Alistair Moffat, *The Great Tapestry of Scotland* (Edinburgh: Birlinn, 2013).

<sup>146</sup> *Ibid.*, pp. 178-9.

dry their laundry. Figure 1.5 shows a still from the televised adaptation of the play. Humorous dialogue and musical numbers explore the nostalgia of the washhouse as a female-dominated space where women could discuss their everyday lives, find emotional and psychological support, and strengthen community bonds. The televised adaptation was, and remains, hugely popular, as does the original play which continues to be staged across Scotland.<sup>147</sup> The enduring popularity of the play is testament to the social and cultural significance of the washhouse in popular Scottish memory.

Figure 1.5 Still from *The Steamie*



Source: Doreen and Dolly tackle their washing in *The Steamie*, dir. by Haldane Duncan (STV Productions, 1988) [On DVD].

There is a tension in the nostalgia however, as the sociability of the washhouse is set against the backdrop of the hard physical work involved in laundry including scrubbing, carrying, stomping, wringing and folding. It is unlikely that women would have felt nostalgic for such arduous labour in the late twentieth-century, even less so in the present day. Abrams and Fleming argue that individual washing facilities, as opposed to communal washhouses, were preferred by tenants moving to new housing schemes in the mid-twentieth century.<sup>148</sup> Additionally, as Simonton argues: ‘the diffusion of household appliances which save time ran ahead of income, suggesting that the drudgery of housework pushed forward acquisition of appliances which made it easier, even if there was more of it.’<sup>149</sup>

<sup>147</sup> ‘The Steamie – Still on the boil after 25 years’, *The Herald*, 6 March 2012.

<sup>148</sup> Abrams and Fleming, ‘Scullery to Conservatory’, p. 62.

<sup>149</sup> Deborah Simonton, *A History of European Women's Work: 1700 to the present* (London: Routledge, 1998), p. 198.

The powerful pull of the washhouse in public memory can instead be said to reveal working-class concerns about post-war social change. For example, whilst Doreen, the youngest character, is keen to fill her dream home in the newly built Drumchapel estate with domestic technology, the older women recognise that social and economic change is reshaping the way of life for working-class people. In the song ‘Dreams Come True’ the women address this:

|                 |  |
|-----------------|--|
| DOREEN          | Me and John will get a new<br>House in Drumchapel where dreams come true.                  |
| DOLLY           | [...] You’ll be movin’ out of town<br>When they pull your houses down.                     |
| MAGRIT          | And you’ll have a TV and a Hoover<br>And a fitted carpet and a phone.                      |
| DOREEN          | A toaster and a Hotpoint Automatic.  |
| MRS CULFEATHERS | And lots of time to spend all on your own.<br><i>(The Steamie, Act One)</i> <sup>150</sup> |

The hopefulness of the character Doreen reflects the burgeoning opportunities available to working-class people in the post-war period to improve their standard of living. The welfare state, council houses and the government’s commitment to full employment meant that working-class people could be hopeful that their rising aspirations were attainable. Jackie Clarke notes that in oral history testimony, nostalgia can reveal consternation about how aspects of the past fit in a longer-term view of history.<sup>151</sup> Written in the context of the rising class antagonism of the 1980s, deindustrialisation and rising unemployment, the play’s nostalgia can be more readily understood to reflect contemporary class concerns than wistfulness for the women’s hard work. Oral history analysis shows that far from being a ‘one-dimensional emotion’, nostalgia does in fact reveal the many layers of meaning invested in memories about the past.<sup>152</sup> As Corinna Pensiton Bird has shown, nostalgia often represents not just a longing for an idealised past but also a sense of loss for an imagined future that did not come to pass.<sup>153</sup>

<sup>150</sup> Tony Roper, *The Steamie in Scot-Free: New Scottish plays* ed. by Alasdair Cameron (London: Nick Hern Books, 1990), pp. 267-8.

<sup>151</sup> Jackie Clarke, ‘Closing Time: Deindustrialisation and nostalgia in contemporary France’, *History Workshop Journal*, 79, (2015), p. 117.

<sup>152</sup> Clarke, ‘Closing Time’, p. 110.

<sup>153</sup> Corinna M. Peniston-Bird, ‘“All in it Together and Backs to the Wall”: Relating patriotism and the people’s war in the 21st century’, *Oral History*, 40, (2012: 2), p. 73.

Moreover, the play reflects concerns about the effects of affluence on working-class life and communities which continued to resonate throughout the late twentieth-century.<sup>154</sup> As Stephen Brooke has argued, as the former stability of working-class, as well as feminine, identity was eroded in the post-war period, ‘nostalgia for traditional, more certain and more fixed stereotypes’ grew.<sup>155</sup> The nostalgia for the public washhouse can also be understood in its capacity as a feminised public space in which women could rely on traditional community support in the period before mass working-class relocation to housing schemes. Lastly, as a well-known emblem, the steamie is an accessible way in which to approach experiences in the past and can facilitate shared understandings between generations – what Peniston-Bird calls a ‘motif’ or framework.<sup>156</sup> This is an example of what Judy Giles found in her own oral history research with older women: ‘the “good old days” myth worked to transform a complex past into a simplified and acceptable form for transmission in the present.’<sup>157</sup> In these ways, the place of laundry in cultural memory again underscores the limits of the narrative of affluence by showing how working-class identity responded and adapted to, and was not overridden by, economic and social change. Furthermore, the central place of nostalgia in these cultural memories illustrates how working-class aspirations towards affluence were never fully met. Lastly, as the pivotal figure around which cultural memories of laundry are based, the enduring identity of working-class women as household managers and workers reveals the limited progress of gender relations within the household and wider community context.

It was class and community aspects which stimulated public campaigns to halt the closure of public washhouses in the 1970s and 1980s. The campaign ‘Save Our Steamies’ was particularly active in Edinburgh where women complained that public washhouses were an important feature of community life and a vital resource for poorer members of society.<sup>158</sup> Figure 1.5 shows one of the demonstrations held by the campaign outside the Edinburgh City Chambers in 1981. Whilst it is true that use of public washhouses continued into the 1970s, declining admissions and local authority concerns about profitability meant that closures were accelerated from the 1970s. For example, figures from Glasgow Corporation show that

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<sup>154</sup> See Introduction and Lawrence Black, *Redefining British Politics: Culture, consumerism and participation, 1954-70* (Basingstoke: Palgrave Macmillan, 2010), p. 9.

<sup>155</sup> Brooke, ‘Gender’, p. 775.

<sup>156</sup> Peniston-Bird, ‘All in it Together’, p. 72.

<sup>157</sup> Judy Giles, “‘Playing Hard to Get’”: Working-class women, sexuality and respectability in Britain, 1918-40’, *Women’s History Review*, 1, (1992: 2), p. 245.

<sup>158</sup> Steven Robb, ‘Public Washhouses’.

from a peak of over 2.1million in 1951, the number of washings carried out in Glasgow washhouses in 1965 was 925,089 and had fallen to 393,020 by 1974.<sup>159</sup>

Figure 1.6 Demonstration Against Washhouse Closures, outside Edinburgh City Chambers, 1981.



Source: *The Scotsman* via SCRAN,  
 <<http://www.scran.ac.uk/database/record.php?usi=000-000-589-086-C&searchdb=scran>> [accessed 22 February 2016].

## 1.5 Conclusion

This chapter has explored household management and household work in post-war Scotland. As household managers, women were responsible for domestic labour including cooking and laundry. Although the nature of this role did show elements of change across the period, gendered ideology continued to exert powerful influence over ideas about men and women's roles in marriage and meant that household management remained 'women's work' in the post-war period. The division of household work is a key way in which relations in the household remained highly gendered. Although the methods women used in carrying out domestic labour were changing, in particular, the widespread acquisition of domestic technology, gendered ideas about good womanhood were resilient across the period. Moreover, analysis has shown how pivotal women's skills were to ensuring the comfort of the working-class family and how central these were in allowing some households to participate in aspects of an affluent lifestyle. Although less readily classified as 'work' compared to men's waged labour, women expended significant time, energy and skill in the

<sup>159</sup> *Facts and Figures for Members of Council, Corporation of Glasgow*, (Glasgow: Corporation of Glasgow, yearly from 1934 to 1974).

fulfilment of their domestic role. Although this could represent a burden for women, competent management could also be a source of praise and pride. The narrative of affluence, however, complicated participants' understandings of housework as hard manual work, especially given the diffusion of domestic 'labour-saving' technology.

By considering the ways in which the present helps to shape testimony about the past, however, it can be said that conceptualisations of housework reflected contemporary inter-generational concerns about class, affluence and consumerism. This was highlighted in the discussion of laundry in public memory. Nostalgia for a past in which working-life was considered more cohesive and in which working-class people could hope to realise improved standards of living is embedded in public memories and depictions of washhouses. Later developments, such as deindustrialisation and rising unemployment, raised questions for working-class identities in ways that 'affluence' did not. The crucial place of household labour for the success of working-class households, as well as in working-class women's identities, were not displaced by affluence in the post-war period, but were adapted to accommodate changes like domestic technology and rising real incomes. Subsequent chapters build upon this analysis which has introduced the key ways in which gender, class and affluence intersect to shape domestic experiences in the post-war household.

Oral history analysis in this chapter has introduced key concepts which will be utilised throughout this thesis. Firstly, a more nuanced analysis was achieved by paying careful attention to how the type of interview, whether with a married couple or individual man or woman, shapes testimony. Similarly, class and inter-generational comparisons in testimony were shown to be important ways in which to reveal meanings and attitudes towards the intersection of affluence, class and gender.

## Chapter Two: Money in the Household

### 2.1 Introduction

This chapter will explore the organisation of money between married couples in post-1945 Scotland. It will be argued that economic rationale alone cannot fully explain the organisation of household monies and understandings must encompass gender ideology in order to do so. This chapter uses oral history, discursive and numerical evidence to build upon and add to the socio-historic understandings of money and gender relations in post-war Scotland and shows that continued power inequality between men and women shaped the arrangement and operation of money in the household. Although ‘affluence’ could mean more available money in the household budget, there was no fundamental shift in gendered power between spouses when it came to controlling household finances. The chapter will begin by outlining how money management has been explored, both by historians and social scientists. Section 2.2 will give particular attention to how money management was explored in oral history testimony. Section 2.3 then explores the ways in which language, power and gender interact to shape household money management.

The organisation of money within the household has formed part of much historical and social-scientific enquiry. Historically, budgets have been used to explore and to measure standards of living, especially in the transition to modern industrialised society. The emergence of the male breadwinner ideology also forms part of this research, as does the investigation of the historical origins of ‘consumer society’.<sup>1</sup> There is also a substantial body of historical research on consumption patterns, especially in the nineteenth century. Diet, the consumption of alcohol and imported ‘luxury’ goods are some of the topics through which historians have sought to understand how people apportioned and spent their money in the past.<sup>2</sup> In terms of twentieth-century history, the documentation and measurement of poverty

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<sup>1</sup> For example, Peter H. Lindert and Jeffrey G. Williamson, ‘English Workers’ Living Standards During the Industrial Revolution: A New Look’, *Economic History Review*, 36, (1983: 1), pp. 1-25; Sara Horrell and Jane Humphries, ‘The Origins and Expansion of the Male Breadwinner Family: The case of nineteenth-century Britain’, *International Review of Social History*, 42, (2009), pp. 25-64; and Jan de Vries, *The Industrious Revolution: Consumer behaviour and the household economy, 1650 to the present* (Cambridge: Cambridge University Press, 2008).

<sup>2</sup> A. E. Dingle, ‘Drink and Working-Class Living Standards in Britain, 1870-1914’, *Economic History Review*, 25, (1972: 40), pp. 608-22 and D. J. Oddy, ‘Working-Class Diets in Late Nineteenth-Century Britain’, *Economic History Review*, 23, (1970: 2), pp. 314-23.

has provided insights into the household management of money. Studies by Rowntree and Booth documented the budgeting and spending habits of poor households as part of their investigations.<sup>3</sup> Statistics, and some qualitative data, have been collected at the British level for a number of governmental purposes. These include the *Working Class Budget Enquiry*, 1937-8, conducted by the Ministry of Labour, and *War-Time Pattern of Saving and Spending*, 1943, by the National Institute of Economic and Social Research. The focus of such research was not on understanding how money management was organised in households but rather on how domestic budgeting affected other economic and social spheres, such as population, nutrition and consumer expenditure.<sup>4</sup>

This body of historical and social scientific research provides a vital foundation for the study of money management. However, this pool of research does have important drawbacks. Firstly, such research routinely adopted the household as a single unit of inquiry, concealing potential inequalities within households and between family members. Treating the household as an economic unit can obscure inequalities between members of the household and can fail to capture the gendered meanings and competing notions of individual and collective entitlement. Furthermore, although useful for data collection, the focus on the household can hinder detailed investigation of the ways in which money management was shaped by social and cultural factors, such as gender.<sup>5</sup> In this area, Jan Pahl has made a significant contribution to the sociological understanding of money in the household – her work will be considered throughout this chapter.<sup>6</sup> Gender history is also an important pool of research in which money matters are explored as part of everyday domestic life.<sup>7</sup> Twentieth-century oral history research, including work by Elizabeth Roberts and Annmarie Hughes, provides an excellent resource in which to explore the role of domestic budgeting as part of the everyday life of women.

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<sup>3</sup> Seebohm Rowntree, *Poverty: A study in town life* (London: Macmillan, 1900) and Charles Booth, *Life and Labour of the People in London* (London: Macmillan, 1892).

<sup>4</sup> Michael Young, 'Distribution of Income within the Family', *British Journal of Sociology*, 2, (1952: 40), pp. 308-10.

<sup>5</sup> Meredith Edwards, 'Financial Arrangements made by Husbands and Wives: Findings of a survey', *Australian and New Zealand Journal of Sociology*, 28, (1982: 3), p. 321.

<sup>6</sup> Jan Pahl, *Money and Marriage* (London: Macmillan, 1989).

<sup>7</sup> For example, Caroline Lieffers, "'Every Family might be its own Economical Housekeeping Company (Limited)': Managing the middle-class home in nineteenth-century England', *Women's History Review*, 21, (2012: 3), pp. 447-71.

Qualitative and quantitative social-scientific studies from the post-war period are important resources and will be frequently discussed in this chapter. Zweig included a number of questions relating to the household management of money in his study of the 'affluent worker' in four English towns in the late 1950s.<sup>8</sup> Research with a particular focus on Scotland has also been utilised here. Four studies which have been particularly useful for studying money management in Scotland in the post-war period are: Brennan's study of Govan, Glasgow in the 1950s, Griselda Rowntree's study of Aberdeen from the same period; Anne Gray's study of married couples in 1960s Edinburgh; and Daniel Wight's study of Cauldmoss, an anonymised village in Central Scotland in the 1980s.<sup>9</sup> Further details on each of the studies will be given throughout the chapter.

This chapter employs three forms of analysis to explore money management: an examination of oral history testimony, a discursive analysis of two House of Commons debates relating to child benefits and consideration of statistical and qualitative data gathered by a variety of research from the period, as outlined above. The Family Allowances Act, 1945 and the Child Benefit Bill, 1975 provide a valuable insight into how income within the household was considered at the political level. Many of the central themes explored in this chapter are illuminated in an analysis of the debates during the second-reading stage of each Bill in the House of Commons. Both pieces of legislation were deeply concerned with ideas about the ownership of money within marriage and thus afford an effective insight into how gendered politics and ideology affects money management and gender relations within marriage. As a universal benefit, Family Allowance, later renamed Child Benefit, was a common source of income for all households with children. These debates span the thirty years considered to define the 'age of affluence' and give insight into the extent of changing state perspective during a period of increased government involvement in the lives of individuals and households.

This chapter thus adds to historical understandings of how the household economy operated in the post-war period and uses oral history and discursive analysis to show how money

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<sup>8</sup> Ferdynand Zweig, *The Worker in an Affluent Society: Family life and industry* (London: Heinemann, 1961).

<sup>9</sup> T. Brennan, *Reshaping a City* (Glasgow: House of Grant, 1959); Griselda Rowntree, 'The Finances of Founding a Family', *Scottish Journal of Political Economy*, 1, (1954:3), pp. 201-32; Anne Gray, 'The Working Class Family as an Economic Unit' in *The Sociology of the Family: New Directions for Britain* ed. by Chris Harris (Keele: University of Keele, 1979), pp. 186-213; Daniel Wight, *Workers not Wasters: Masculine respectability, consumption and unemployment in Central Scotland: A Community Study* (Edinburgh: Edinburgh University Press, 1993).

management remained important during the 'age of affluence' and how gendered inequalities continued to disadvantage women in the household.

## 2.2 Money Matters in Oral History

The main source of household income was wages earned from employment outside the home. Participants did not speak openly about receiving state benefits, although some participants were willing to discuss the role played by Family Allowance, later renamed Child Benefit, in household income. Even when participants did discuss periods of unemployment, out-of-work benefits were only rarely mentioned, although it is certain that participants would have been eligible to claim them. No oral history participants mentioned income from investments, property or interest.

Testimony relating to money management was elicited both via direct questions and explored as part of the broader discussion of domestic responsibilities. Some participants were hesitant to discuss candidly their household financial arrangements. The age of participants did not systematically affect their candour. Women were generally more open in discussing financial affairs than men. I interviewed three women who were divorced and perhaps through a combination of their own individual character and their experiences of marriage, only one of these women was forthcoming in discussing money matters. As a common source of conflict in marriage, which can lead to separation, money matters may be a particularly sensitive area for divorcees.

As a site of both power and potential conflict within households and between spouses, how money is managed can be a sensitive area in oral history interviews. Reflecting upon the research process at the end of her book *Money and Marriage*, Jan Pahl recognises how difficult it can be to recruit research participants to discuss sensitive or private issues: 'The low response rate seemed to reflect partly the fact that money was defined as too private a topic for discussion with a stranger'.<sup>10</sup> Pahl states that the reticence of some participants to discuss money management mirrors the ways in which privacy and 'the sanctity of the home'

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<sup>10</sup> Pahl, *Money and Marriage*, p. 182.

are stressed by participants when discussing violence and conflict within the household.<sup>11</sup> Although only a couple of questions relating to money management were included in the SWOHP schedule, using the archived data is advantageous in expanding the pool of available data on the sensitive topic of money. As April Gallwey argues, using archived qualitative data can be a ‘constructive method when approaching sensitive topics’.<sup>12</sup> In his study of industrial workers, Zweig notes that: ‘the working man is quite willing to talk freely about his personal relations but somewhat less freely about his money matters. Somehow this is regarded as the most private and intimate aspect of his life.’<sup>13</sup> He also states, ‘whenever I felt a certain reluctance to speak freely about it [money], I did not press the question’.<sup>14</sup> I too felt some discomfort in asking participants about their financial affairs. This was particularly true during those interviews in which participants offered stilted, short answers to even my most general enquiries about money. The desire to maintain a relaxed interview atmosphere and to build and sustain rapport with participants meant that on occasion, I too was reluctant to ‘press the question’.

Thinking reflexively about the oral history process can help to explain the reticence of participants in discussing financial matters, notably the uptake of state benefits. Instead of reflecting a low uptake of out-of-work benefits, the lack of discussion can be understood to reflect participants’ desire to exclude those aspects of life which may be perceived to undermine or contradict the construction of a respectable self. The reluctance of many participants to openly discuss money, especially money problems, can be linked to a desire to conceal poverty and compose a self which is financially independent, competent and respectable. Reticence can therefore be understood to stem from both participants’ rejection of ‘poverty’ in their life narratives and a desire to reflect themselves as capable and independent. Participants’ perceptions of my socio-economic class could also have been significant here. As outlined in the introduction, my formal association with the University of Glasgow may have discouraged participants from freely discussing benefits, even universal benefits, in an attempt to relate their experiences to their perceptions about my own background.

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<sup>11</sup> Jan Pahl, ‘The allocation of money and the structuring of inequality within marriage’, *Sociological Review*, 31, (1983: 2), p. 258.

<sup>12</sup> April Gallwey, ‘The Rewards of using Archived Oral Histories in Research: The case of the Millennium Memory Bank’, *Oral History*, 41, (2013: 1), p. 40.

<sup>13</sup> Zweig, *The Worker in an Affluent Society*, p. 33.

<sup>14</sup> *Ibid.*

Contemporary negative discourses towards both the welfare state and towards benefit claimants, called ‘scroungerphobia’ by Tracey Shildrick and Robert Macdonald, also shape the narratives of both unemployment and poverty.<sup>15</sup> Negative discourses are not historically unique – the rejection of state support has a long history including the shame and stigma attached to the Poor Law, the workhouse and the dreaded means test of the 1930s. Describing the means test in Scotland during the interwar period, Annmarie Hughes states that it ‘was widely seen as something abhorrent in working-class communities’ in Scotland and was considered ‘demeaning and inhumane’.<sup>16</sup>

Oral history participants sometimes discussed the long history of shame attached to poverty in Scotland. Hugh and Jessie Benson, [HB, JB], reflected on state benefits, and did so not at a personal level but at a national level, attributing their reluctance to talk about state benefits as a characteristic of the Scottish people, founded on a sense of pride:

HB ...looking back, we are always, the Scots, I don’t know what it is about the Scots people but we have, there are so many people in Scotland, older people who have worked all their life and they’ll no, ‘I’m no asking for help’, still got people like that...

JB Too proud...

HB ...my parents were like that, aunts and uncles and that, no, ‘I’m no going to the Parish’, ‘you’ll no get me going to the Parish’ it’s something that is ingrained in the Scottish people from away back to, 200 300 years ago, you know, when the local parish and the local churches looked after people and the schooling, the education system you know.<sup>17</sup>

Mary Smith, [MS], born in 1950 in Edinburgh, was one of the few participants to discuss her own personal use of out-of-work benefits. Following her divorce in the mid-1970s, Mary claimed unemployment benefit for a period before finding work as an administrator. After she had told me, ‘I got benefits’, there was a substantial pause during which Mary asked for the tape recorder to be turned off. She explained some details to me that she did not feel comfortable having documented. Not long after this, Mary discussed how she had felt upon returning to work:

<sup>15</sup> Tracey Shildrick and Robert MacDonal, ‘Poverty Talk: How people experiencing poverty deny their poverty and why they blame “the poor”’, *The Sociological Review*, 61, (2013), p. 295.

<sup>16</sup> Annmarie Hughes, *Gender and Political Identities in Scotland 1919-1930* (Edinburgh: Edinburgh University Press, 2010), p. 196.

<sup>17</sup> Interview with Mr Hugh Benson, born 1934, and Mrs Jessie Benson, born 1938, Clackmannanshire (December 2012).

MS ...what a difference it makes having a salary come in, because also there's this thing, if you claim benefits, you get very very unsure about your ability to be able to earn enough money to pay all those bills, mortgage or rent, and your gas and electricity and all that as well as your food and god knows what. I know a lot of people take that for granted, if you leave school, you be a student then you get a job, but if you've been on benefits for quite a long time, you, your confidence in your ability to earn enough money and manage all that is, goes right out the window, I could hardly believe that I could earn enough and not have to claim anything. I know it does sound extraordinary, do you hear that from other people who have been on benefits?

HC It can be a difficult time...

MS It is, because it really saps your self-esteem and a measure of that is how much your esteem goes up when you can do these things, it goes up hugely, it makes such a difference to your confidence.<sup>18</sup>

Mary's testimony focussed on the transition back into employment and not the period of claiming unemployment benefit and sought positive reinforcement through her question 'do you hear that from other people?' Composure in her narrative was maintained through a relation to shared experiences, bolstered by the periodisation of her narrative – she emphasised that for many people at this time, life 'under Thatcher' could be 'horrendous'. The context of widespread unemployment and economic hardship during the late 1970s and early 1980s, provided a degree of freedom for Mary to discuss, albeit only briefly, her experiences in receiving out-of-work benefits, by shifting focus from her personal circumstances to national-level economic conditions.

Older participants were more comfortable than younger participants in discussing the ways in which they had personally benefitted from the introduction of the welfare state. It is important to note, however, that only a small number of participants discussed state benefits, preferring to highlight instead the positive impact of the National Health Service and other universal provisions such as milk, orange juice and cod liver oil for children. This reflects the generational background of participants who were born in the 1920s and 1930s: these participants could more readily relate to the demand for an expanded welfare state and contrast this with the hardships of life during wartime and broader collective memories of interwar poverty. Elizabeth Roberts also found that generational differences were important in how oral history participants discussed poverty. Whilst participants born in the early-twentieth century had told 'epic struggles' of their 'great achievements' in overcoming

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<sup>18</sup> Interview with Ms Mary Smith, born 1950, Edinburgh (December 2012).

poverty and extreme hardship, participants who had grown up in the post-war era were less likely to compose narratives around these themes.<sup>19</sup> Although older participants' testimonies were shaped in reference to both historic and contemporary negative discourses attached to state support, positive post-war discourses that constructed the welfare state as socially just provided a buffer in their narratives. Economic conditions during the 'age of affluence', including full employment, meant that the desires of the older generation to be financially independent of the state could be realised and therefore reinforced ideas about personal responsibility in maintaining financial independence and rejection of state-support.

The reticence of some oral history participants to discuss state benefits was not the only obstacle to discussing money matters. Secrecy around money matters, especially the breadwinner's wage, was common in households in the twentieth century. In advice given during a speech to the Married Women's Association in 1949, Dr Edith Summerskill advised new bridegrooms to 'tell your wife what you earn' and new brides to 'demand your fair share of the family income'.<sup>20</sup> Openness and teamwork in marriage were becoming the new standard for 'companionate' couples. Secrecy, however, could veil conflict and potential violence, and by emphasising equality, couples were able to compose a narrative which reflected the 'success' of their marriage partnership. From their research looking at working-class communities in interwar Liverpool, Ayers and Lambertz found that privacy and secrecy surrounding financial affairs within marriage actually contributed to marriage survival, saying: 'money problems obviously had enormous potential for creating tension between husbands and wives. Yet much of this tension remained hidden below the surface, for deceit lay at the core of many successful marriages'.<sup>21</sup> They argue that there was logic in 'mutual consent' to secrecy over money matters because it served useful purposes for both spouses in the maintenance of self-worth and pride. Secrecy surrounding money concealed financial difficulties which could undermine both the couple as a unit and husbands and wives individually. 'Making ends meet' signified that 'a man and woman were a good match' and the success of the family unit.<sup>22</sup>

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<sup>19</sup> Elizabeth Roberts, *Women and Families: An oral history, 1940-1970* (Oxford: Blackwell, 1995), pp. 10-1.

<sup>20</sup> 'Dr Summerskill on Marriage: Advice to Every Bridegroom', *The Scotsman*, 11 March 1949.

<sup>21</sup> Pay Ayers and Jan Lambertz, 'Marriage Relations, Money and domestic Violence in Working-class Liverpool, 1919-39' in *Labour and Love: Women's experience of Home and Family, 1850-1940*, ed. by Jane Lewis (Oxford: Basil Blackwell, 1986), p. 195.

<sup>22</sup> *Ibid.*, pp. 196-7.

In her 1969 study of Edinburgh couples, Gray states that 85 husbands from the 88 interviews she conducted freely stated their wage during the interview. Of these 85, she was able to use employers' records to verify 61 of the stated sums. She found that 47 were 'approximately correct' whilst eight men had 'obviously under-stated their income' and six had used their basic wage, not allowing for frequent overtime.<sup>23</sup> Whilst this does suggest a high level of openness, her findings also intimate that men could employ tactics to disguise their earnings and how much personal spending money they were retaining from them.

Neither male nor female oral history participants openly discussed secrecy around the male breadwinner wage. Although not all participants were asked direct question about this, general reluctance was evident in most interviews. Ellie Cooper, born in Glasgow in 1929, was an exception to participants' silence on this topic. Married in 1951, Ellie was candid in telling me that her husband Bill, a gas-fitter, had gone to extreme lengths to keep his wage a secret from her, even amidst financial hardship:

There was another time when Bill had been idle for a wee while, a month, and we managed to get, you could get housing benefit, you got your rent reduced, so, he refused to do it and I know why he refused because he'd need to put down his wages on the sheet, on the form.<sup>24</sup>

The most significant factor which facilitated talk of household finances was whether the participant had children. During many of the oral history interviews, discussion of how money was organised was particularly focussed on this life-stage, when women had left paid work and were at home responsible for child-care. Aided by questioning, participants most readily associated their recollections of household management when discussing this stage in their life-course during the interview. All participants with children had been married and were living together before the birth of their first child. It was when recalling this period of their lives that participants' recollections were most vividly connected with financial management. It appeared that the arrival of a child cemented the formation of a household system for the organisation of money and signalled an important stage in the financial life-cycle of the couple. In Burgoyne's qualitative study of 22 married couples, she found that the majority had undergone 'major changes in their financial arrangements' upon getting

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<sup>23</sup> Gray, 'Working Class Family', p. 200.

<sup>24</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

married.<sup>25</sup> Burgoyne argues that changes in financial arrangements can reflect ‘shifts in power’ within the marriage and that the arrival of children can legitimise women’s claim on the male breadwinners’ income.<sup>26</sup>

### 2.3 Responsibility for the Household Budget

As part of their household manager role, interviewees stated that women were responsible for the household budget. A wife’s knowledge of consumer prices and household outgoings meant she was well placed to oversee the day-to-day expenditure of the family. As ‘family strategist’ women were required to be an ‘adept and highly skilled manager of the weekly budget’.<sup>27</sup> Martin Cohen outlines the variety of tasks that women contended with as result of this responsibility:

A working-class housewife of the 1950s had to be particularly adroit in the management of money. While her husband was at work, it was she who queued at the Gas, Electricity and Water Board Offices, at the coal merchants and at the town hall Rating Office to settle the bills and possibly waited her turn at the Co-op office to collect some of the necessary cash from the family dividend. It was she too, who on her front doorstep paid out cash to the baker and the milkman and for the weekly rent, the hire-purchase and credit instalments, the insurance premiums, and the National Savings contributions.<sup>28</sup>

Women’s successful management of the household budget was considered to bring her happiness in marriage. In 1950, Charles Anderson, a psychologist at the University of Glasgow, argued that a methodical and cautious approach to budgeting characterised the ‘happily married woman’.<sup>29</sup> Women’s household budgeting has also been targeted by political rhetoric. For example, Labour’s 1918 manifesto addressed women as ‘the

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<sup>25</sup> Carole B. Burgoyne, ‘Money in Marriage: How patterns of allocation both reflect and conceal power’, *Sociological Review*, 38, (1990: 4), p. 641.

<sup>26</sup> Burgoyne, ‘Money in Marriage’, pp. 654, 643.

<sup>27</sup> Matthew Hilton, *Consumerism in Twentieth-Century Britain: The search for a historical movement* (Cambridge: Cambridge University Press, 2003), p. 111.

<sup>28</sup> Martin Cohen, *The Eclipse of the ‘Elegant Economy’: The impact of the Second World War on Attitudes to Personal Finance in Britain* (Surrey: Ashgate, 2012), p. 185.

<sup>29</sup> ‘Ages Irrelevant in Marriage: Budgeting not income is important’, *The Scotsman*, 1 August 1950.

Chancellor of the Exchequer of the home' and during the interwar period, political economic strategies often focussed on winning over housewives.<sup>30</sup>

Women's continuing responsibility for the household budget across the twentieth century was also emphasised during the preparations made for the changeover to decimal currency in Britain in 1971. Having accepted proposals to move currency to the decimal system, the government ran a series of public information in various forms of media.<sup>31</sup> Some of these focussed on the housewife in her role as family shopper. For example, a BBC short-film, one of the 'Decimal Five', focussed on a woman learning about the new coins she receives in her change at a grocery shop.<sup>32</sup> Schools, shops, supermarkets and clubs also ran decimal training where women, as well as men, could gain practice using the new coins. Figure 2.1 shows women practising with the new money in an Edinburgh women's club in 1971.

Figure 2.1 Women Practise with Decimal Money, Edinburgh, 1971.



Source: *The Scotsman* via *SCRAN*, <<http://www.scran.ac.uk/database/record.php?usi=000-000-539-372-C&scache=2lyb7qwcyk&searchdb=scran>>, [accessed 12 March 2016].

<sup>30</sup> Laura Beers, 'Counter-Toryism: Labour's response to anti-socialist propaganda, 1918-39', in *The Foundations of the British Labour Party: Identities, cultures and perspectives, 1900-39*, ed. by Matthew Worley (Surrey: Ashgate, 2009), p. 246.

<sup>31</sup> The authoritative account on Britain's decimalisation is: N. E. A. Moore, *The Decimalisation of Britain's Currency* (London: HSMO, 1973). See chapter 18 for public information on decimalisation.

<sup>32</sup> Some of these can be viewed via *YouTube*, for example: <<https://www.youtube.com/watch?v=T4wr93OpmbU>>, [accessed 7 March 2016].

### 2.3.1 Managing the Budget

Many women who gave testimony to SWOHP described their responsibility for the household budget. For example, a woman identified as B2, born in 1907 and married in 1936 to a salesman said:

Q Now when you first got married then who did the housekeeping? Was that all left up to you?

A Yes. My husband handed over his pay packet every month and he got so much back for pocket money, and I got his cigarettes along with my groceries and the money was mine, if I couldn't keep within it that was my fault.<sup>33</sup>

Like many couples in the twentieth century, once her husband handed over his wages the pressure to budget it became hers. As Dennis *et al* note: 'If the husband's duty to his family goes little if at all further than delivering part of his wage each Friday, here the duty and responsibilities of his partner begin. It is for him to earn the money and for her to administer it wisely.'<sup>34</sup> 'To manage' the budget represented a double burden: to administer and supervise household spending, and to make sure the family could get by and survive on even the tightest budgets. Successful budgeting required a detailed knowledge of the family's income and outgoings as well as problem-solving skills and the ability to adapt and prioritise. For example, in their study of 100 married couples, Papp *et al* found that both husbands and wives reported that wives were more likely to use problem solving techniques when couples conflicted about money compared to other topics. Neither husbands nor wives reported problem-solving behaviours by husbands.<sup>35</sup> Responsibility for the household budget remained highly gendered within the home throughout the twentieth century. For example, in her study of 'status-reversed' couples in the 1990s, Veronica Jaris Tichenor found that in spite of their higher-earning or higher-status occupations, wives remained responsible for the 'constant, continual planning' required to successfully run the budget.<sup>36</sup>

<sup>33</sup> Interviewee B2, born 1907, married 1936, SWOHP, p. 619.

<sup>34</sup> Norman Dennis *et al*, *Coal is our Life: An analysis of a Yorkshire mining community* (London: Eyre & Spottiswoode, 1956), p. 196.

<sup>35</sup> Lauren M. Papp, E. Mark Cummings and Marcie C. Goetze-Morey, 'For Richer, for Poorer: Money as a Topic of Marital Conflict in the Home', *Family Relations*, 58, (2009: Feb.), pp. 91-103.

<sup>36</sup> Veronica Jaris Tichenor, 'Status and Income as Gendered Resources: The Case of Marital Power', *Journal of Marriage and Family*, 61, (1999: Aug.), p. 642.

Record-keeping reflected women's experience of financial literacy in an everyday context. Record-keeping, both mental and written, was a common informal practice which allowed women to detail outgoings for housing costs and other household bills. For example, a woman identified as N3, born in 1910 and married in 1938, told the SWOHP about her domestic account-keeping: 'I had a wee notebook and every Friday I'd write down the rent and em, <..pause..> Bobby's pocket money, and half-a-crown for the holidays, and half-a-crown for a club in the Co-Op for getting shoes and that for the kids and you hadn't much left.'<sup>37</sup>

Women's familiarity with record-keeping was utilised under the system of ration controls during the Second World War. Many interviewees recalled memories of rationing from their childhood and as rationing continued into the 1950s, some participants were married while restrictions remained.<sup>38</sup> From 1940 a wide range of goods were controlled including foodstuffs, petrol, clothing and furniture. Although some restrictions had been lifted by 1950, rationing of petrol, soap, sugar and butter continued. Meat was the final good to be decontrolled in 1954.<sup>39</sup> Individual ration books were often managed by women in their role as family shopper. As Zweiniger-Bargielowska notes, women were 'primarily responsible' for the implementation of policy given their role as household managers.<sup>40</sup> Under rationing, women were required to carefully plan, manage and control family consumption of rationed goods. This introduced a form of formal control into women's established mental and informal budgeting.

As well as keeping track of income and outgoings, record-keeping enabled women to strengthen their sense of control over family finances. Livingstone and Lunt note that 'the experience of financial difficulties draws upon resources for coping, on support networks and on abilities to assess and control one's circumstances.'<sup>41</sup> In this connection; in a qualitative study of women living in Newcastle, Chris Warburton Brown found that many kept records to keep their worry under control. Hazel was an example: 'I'll start writing lists, and he'll say "Hazel, will you pack it in, you know what you've got to pay out every week, so what are

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<sup>37</sup> Interviewee N3, born 1910, married 1938, *SWOHP*, p. 880.

<sup>38</sup> 11 interviews were married before 1954 when the last rationing control was lifted.

<sup>39</sup> Zweiniger-Bargielowska, *Austerity in Britain*, pp. 28-31.

<sup>40</sup> *Ibid.*, p. 99.

<sup>41</sup> Sonia M. Livingstone and Peter K. Lunt, 'Predicting Personal Debt and Debt Repayment: Psychological, social and economic determinants', *Journal of Economic Psychology*, 13, (1992), p. 113.

you writing it down for?’ I write it down to control my worry.’<sup>42</sup> Women described similar strategies to Sally Westwood, including Michelle, a factory worker who said: ‘I know what happens to every penny and I kept accounts. He can look at them, but he doesn’t seem bothered. But it’s for my peace of mind. I have to know what’s happening.’<sup>43</sup> Feeling in control could be crucial for many women and as Goode *et al* found, women operating a tight budget often adopt such strategies, even in the late twentieth century.<sup>44</sup>

Women’s record-keeping also incorporated other aspects common to formal accounting. For example, expenses were both recorded and assigned to a specific fund or account. In financial accounting terminology, to ‘book’ and to ‘post’ required women to utilise a broad set of skills: ‘Booking depends on attention and memory. Posting depends on similarity judgements and categorization.’<sup>45</sup> Although both processes are frequent, booking must be done daily. Posting is an adaptable process which can reflect changing priorities and circumstances and reflects the differentiation of money, not based on source, but on expenditure. For example, money becomes ‘rent money’ or is assigned as ‘food budget’. Women would organise money using jars, tins, and other filing systems: ‘from those that make use of small envelopes in which particular sums are put, or the series of china pitchers in the cupboard, to the ones who have checking accounts and carry on a fairly complicated bookkeeping’.<sup>46</sup> An example of compartmentalisation was given by a woman, married in 1947, to SWOHP:

I had a box and it was a little compartment for rent, insurance, fish, vegetables... Well I wouldn't dare touch that money because my husband wasnae home maybe 'til Friday evening, with his new pay. And I would have my rent man come on a Friday morning, the fish man would arrive, the insurance man would come in the afternoon.<sup>47</sup>

Such systems could aid women in allotting the budget and were a physical manifestation of their routine account keeping and the daily ‘vigilant restraint’ budgeting required.<sup>48</sup> These practices also reflected the dominance of cash money in Scottish, especially working-class,

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<sup>42</sup> Chris Warburton Brown, *How Does Mum Manage?? Investigating the Financial Circumstances of Mothers in Lower Income Working Families*, unpublished PhD thesis, (University of Glasgow: 2011), p. 219.

<sup>43</sup> Sallie Westwood, ‘Money, money, money’ in *The Politics of Domestic Consumption: Critical readings* ed. by Stevi Jackson and Shuan Moores (London: Prentice Hall, 1995), p. 82.

<sup>44</sup> Jackie Goode, C. Callender and R. Lister, *Purse or Wallet? Gender Inequalities and the Income Distribution within Families on Benefit* (London: Policy Studies Institute, 1998), p. 36.

<sup>45</sup> Chip Heath and Jack B. Soll, ‘Mental budgeting and Consumer Decisions’, *Journal of Consumer Research*, 23, (1996: 1), p. 42.

<sup>46</sup> *Ibid.*, p. 41.

<sup>47</sup> Interviewee G1, born 1924, married, 1900, SWOHP, p. 1530.

<sup>48</sup> Warburton Brown, *How Does Mum Manage??*, p. 172.

homes. Throughout the post-war period, financial transactions were carried out using coins and notes as most wages were paid weekly in cash and housewives would budget with the money available to them. Although the Payment of Wages Act, 1960, had made it possible for wages to be paid into personal bank accounts, only 16 per cent of adults in Scotland had a bank account by 1965, reflecting the dominance of currency in everyday life.<sup>49</sup>

The burden of household budgeting was internalised by some women who integrated their success as domestic managers with their sense of self. Again, this represents continuity from the earlier period. For example, a participant in SWOHP identified as T2, born in 1899 and married in 1918 shared this exchange:

Q Did he pay any of the bills himself, or did he leave it to you?

A No. I was the housekeeper.

Q Did you ever feel that you had to struggle to make ends meet?

A No, <..pause..> I'm a methodical person. <..pause..><sup>50</sup>

This woman saw her organisational skills as providing a buffer to hardship and allowing her to escape the worry of making ends meet. Women's skills as household managers could have the power to both condemn a family to hardship, and to save them from it. In this way, poverty could be understood as a symptom of poor household management and likely to afflict women who are not 'methodical' in their responsibilities.

Similar themes were apparent in the oral history interview with Moira Harris [MH]. Moira was born in Glasgow in 1943 and married Gerry, a hospital porter, in 1963. The couple had four children. Although it is a little unclear from her testimony, it can be said that Moira did not undertake any paid work after marriage due to health reasons. Moira identified as working-class and shared a number of memories relating to the financial hardships she had weathered in her married life. I asked Moira about how she and Gerry had managed their money when they were first married:

MH When we were first married we were stupid, that's the only word that can describe it [laughs] wet behind the ears, because I don't know, we just didn't think.

<sup>49</sup> S. G. Checkland, *Scottish Banking: A history, 1695-1973* (Glasgow: Collins, 1975), p. 670.

<sup>50</sup> Interviewee T2, born 1899, married 1918, SWOHP, p. 124.

HC How you were managing your money?

MH How we were managing our money yes. Great fun. [Ironic]<sup>51</sup>

As the interview progressed, Moira turned from money management to more fundamental problems of low-pay to explain the financial hardships her family had endured: ‘...he just wasn’t earning enough Hayley. We just didn’t have, we were skint.’<sup>52</sup> Here, Moira sounded resigned and spoke quickly; the statement that her husband did not earn enough to keep the family out of poverty was conveyed almost as an admission and although Moira remained relaxed and composed throughout the interview, this was clearly a point of tension in her narrative. The timing of testimony was important as this statement came more than half-way into the interview. Corinna Peniston-Bird highlights that the timing of testimony within an oral history interview can reflect a departure from dominant narratives as interviewees have become more relaxed and trust has been established with the interviewer: ‘memories must be granted space to unfold, particularly if they do not readily fit existing scripts’.<sup>53</sup>

Before the end of the interview, however, there was another transition in Moira’s testimony. In the extract below, Moira shifted the blame for the family’s financial hardship from her husbands’ low-pay to her budgeting skills. I asked Moira about the strategies she used to make ends meet and whether neighbours helped one another. Earlier in the interview she had talked fondly of the sense of community she enjoyed whilst growing up; I asked if neighbours could still be relied upon now that she was older and had a family of her own. Moira’s earlier use of ‘we’ is now replaced by the personal ‘I’ and how she now focuses on *her* ‘poor’ management skills, not the naivety of her and her husband, nor his low-paid employment as mentioned earlier:

HC And did neighbours help each other out?

MH No, I mind I went to the neighbour and I said, would you loan me ten bob till, and she said no, so I never went back again, it was *mortifying*. I wouldn’t ask her again...It was my own fault – I should have watched my money better than I did.<sup>54</sup>

<sup>51</sup> Interview with Mrs Moira Harris, born 1943, Glasgow (August 2012).

<sup>52</sup> Ibid.

<sup>53</sup> Corinna Peniston-Bird, ‘“All in it Together and Backs to the Wall”: Relating patriotism and the people’s war in the 21st century’, *Oral History*, (2012: Autumn), p. 78.

<sup>54</sup> Ibid.

This was clearly an uncomfortable memory for Moira, her emphasis on how ‘mortifying’ it had been highlights the shame she had felt. Moira internalised this shame as her failure to properly manage the budget – she did not blame low-pay or poverty for forcing her into the humiliating position of asking a neighbour for money, she blamed her own shortcomings as a household manager.

Given the continuous need for budgeting, responsibility of household finances could be a psychological burden for many women. For example, psychological research has shown that women report more depressive behaviours connected to financial worries than men. In their study of 100 married couples, Papp *et al* found that during conflicts about money, husbands were more likely to report angry behaviour whilst wives were more likely to report depressive behaviour.<sup>55</sup> Moreover, women’s depressive behaviour went unnoticed by husbands.<sup>56</sup> The pressures on women as household managers can also be seen in testimony from the SWOHP. When asked if her husband handed over his wages, a woman identified as X3, born in 1906 and married in 1923 said; ‘I was given it, "There you are, do what you like." It was me that had to eke it out.’<sup>57</sup> Although this woman had maintained her work as a char-woman throughout her two pregnancies and married life, her husband passed the pressure to provide for the family to her when he handed over his wages, leaving her to ‘eke it out’. In respect of the pressures associated with household management, the experiences of oral history participants provide a source of continuity for working-class families from the pre-war period. Women’s budgeting skills remained vital for the success of the working-class household throughout the decades following the Second World War, in spite of ‘affluence’.

Being responsible for managing the budget could be a source of power for women in the home. For example, the responsibility to manage the household could allow women to develop independent skills especially in money management. In her interview, Ellen Murray reflected on how her skills had ensured she managed after the death of her husband: ‘I always managed the money, so after he died I never had any trouble with finance because I knew exactly how much we had to pay.’<sup>58</sup> Women developed these financial skills from an early age, as Margaret Paterson observed:

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<sup>55</sup> Papp *et al*, ‘For Richer, for Poorer’, pp. 99-102.

<sup>56</sup> *Ibid*.

<sup>57</sup> Interviewee X3, born 1906, married 1923, *SWOHP*, p. 586.

<sup>58</sup> Interview with Mrs Ellen Murray, born 1932, Glasgow (August 2012).

Once you had left school and had started work, I don't know about anybody else's household but certainly in mine, that meant that you were then responsible for buying everything for yourself, including you know, cosmetics, toiletries, anything like that really became your own responsibility...you really became your own manager of your own cash at a very early age. Something of which stands you in good stead as you get older, if you in fact had come from a similar household to mine, then you certainly knew the value of money.<sup>59</sup>

Furthermore, Ayers and Lambertz argue that wives did not resent shouldering the burden of budget responsibility. Empowerment drawn from her manager role could allow a wife to not only bolster her own self-worth but to bypass concerns about her choice of husband such as that he was a poor provider and inadequate.<sup>60</sup> Regardless of other shortcomings, men who provided a wage, however inadequate, met an essential criterion for a 'good husband'.<sup>61</sup> The extent of women's power and control over the household budget will be explored further in the following chapter.

### 2.3.2 Managing Children's Earnings

Women were also responsible for managing the earnings of young-adult children. The wages of working children had been an important source of income for many Scottish households in the nineteenth and early twentieth century. When the oldest children went out to work, households would experience an upturn in their financial circumstances and children's wages were often relied upon to bolster the family budget.<sup>62</sup> Both older and younger participants recalled handing their wages over to the communal purse and this was always referenced in relation to mothers. For example, sisters Ellie and Nan, [EC, NM], born in 1929 and 1931 respectively, said:

NM We weren't allowed to open our wage packet on a Friday night. See if there was a mistake in it, it would have to wait to the Monday because you had to take that home unopened and give it to my mum, unopened, and she would open it up and she'd count it out. But you would never get the privilege of doing that.

<sup>59</sup> Interview with Mrs Margaret Patterson, born 1957, Glasgow (July 2012).

<sup>60</sup> Ayers and Lambertz, 'Marriage Relations', p. 197.

<sup>61</sup> Ibid., p. 202.

<sup>62</sup> See Lynn Jamieson, 'Limited Resources and Limiting Conventions: Working-class mothers and daughters in urban Scotland c.1890-1925' in *Labour and Love: Women's experience of home and family 1850-1940*, ed. by Jane Lewis (Oxford: Basil Blackwell, 1986), pp. 56-61.

EC No you didn't! [laughs] You got your pocket money back. When I got married I got five shillings, no, when I got engaged rather, then she put it up to ten.<sup>63</sup>

Carl Chinn describes the 'unwritten law' which 'decreed that all working children have all of their wages to their mother, who in turn decided the amount she would return to them as pocket money' in the early twentieth century.<sup>64</sup> Women growing up in the 1950s and 1960s also described how their mothers had controlled their wages. I asked Janet Allen, born in 1946, if she handed her wages to her mother and she said: 'Yes! £3 and she gave me my bus fares back [laughs]'.<sup>65</sup> Similarly, Margaret Patterson, born in 1957 said: 'when I left school I started work in a fruit shop, full-time, and I earned £10 a week my mother took £8'.<sup>66</sup>

Male participants however, appeared to have been able to retain greater control over personal spending money. Bill Livingstone said: 'Oh aye aye, I used to give her, first of all, I was put in a hawking van, in [-], going round the doors selling cakes and stuff to folk...I got a lot of tips, so my mother got all the wages, I had enough money with tips, gave her all the wages, sometimes extra.'<sup>67</sup> Jim McGowan also operated this arrangement with his mother: 'from 12 years on, most boys had a paper round or a milk round, you worked, and you actually handed the money in. I got a Saturday job to start with, two bob a week, I gave my mother the money, kept the tips.'<sup>68</sup> Although all young workers contributed to the household budget, young men appeared to be able to exert more control over their wages whilst young women had their 'pocket money' set by their mothers.

It is possible that the types of jobs done by young men may have accounted for their greater control. Bill and Jim both kept tips, whereas Ellie and Nan worked in a factory and would not have received tips. Moreover, the sisters remembered other young women who were able to retain greater control than they had:

NM Say you had £5 of a wage, your mother gave you ten shillings off it. So she kept £4 ten shillings of the wage. Do you remember lassies in the work talking about 'going on their own can'?

<sup>63</sup> Interview with Ellie Cooper, born 1929, and Nan McKay, born 1931, Glasgow (July 2012).

<sup>64</sup> Carl Chinn, *They Worked all their Lives: Women of the urban poor in England, 1880-1939* (Manchester: Manchester University Press, 1988), p. 51.

<sup>65</sup> Interview with Mrs Janet Allen, born 1946, Clackmannanshire (December 2012).

<sup>66</sup> Interview with Mrs Margaret Patterson, born 1957, Glasgow (July 2012).

<sup>67</sup> Interview with Mr Bill Livingstone, born 1922, Glasgow (December 2012).

<sup>68</sup> Interview with Mr Jim McGowan and Mrs Isa McGowan, both born 1926, Glasgow (February 2013).

EC That meant you keeping your own money. That was you keeping your money and paying your mother what you decided to give her.<sup>69</sup>

Like many participants, the sisters' mother would not allow them to decide how much to hand in. With her own children, Ellie maintained such control: 'They [Ellie's children] all wanted to leave school so they can get a wage so they can go "on their own can" as we called it. None of mine done it, they gave me their wages and I gave them their pocket money out it.'<sup>70</sup>

Managing children's wages could provide financially dependent women some relief as they managed the household budget and increase their sense of control without challenging the male breadwinner. These themes will be explored further in the next chapter.

## 2.4 Understanding Money in the Household: Language and Power

In order to understand more fully how money is organised within households, and why, Viviana Zelizer highlights the importance of extra-economic factors and the social meaning of money. Zelizer argues that how money is treated within the household depends on the source of the money and the attached cultural and social meanings. Further, Zelizer argues that language used to differentiate types of money is gendered and is used to distinguish between money used by men and women within marriage: men's money is described as wages, salary, and earnings, whilst women's money is described as pin money, spending money, pocket money or allowance.<sup>71</sup>

Baker and Jimerson argue that money is routinely distinguished by its source in everyday language.<sup>72</sup> The variety of language related to money is significant: 'wages', 'salary', 'donation', 'windfall', 'dirty' and 'inheritance'. These signifiers distinguish the source and often the purpose of money. 'Earned' is further distinguished as a value-laden term which encompasses moralistic judgement. The language used to describe financial responsibility is

<sup>69</sup> Interview with Ellie Cooper, born 1929, and Nan McKay, born 1931, Glasgow (July 2012).

<sup>70</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

<sup>71</sup> Viviana A. Zelizer, 'The Social Meaning of Money: "Special Monies"', *American Journal of Sociology*, 95, (1989: 2), p. 344.

<sup>72</sup> Wayne E. Baker and Jason B. Jimerson, 'The Sociology of Money', *American Behavioural Scientist*, 35, (1992: 6), p. 681.

also varied – to manage, to be in charge of, to control and to spend. These terms both reveal and conceal important aspects of power over money. The plethora of terms can also make it difficult accurately to understand and categorise the financial arrangements of research participants. In particular, separation of *responsibility* and *control* is often opaque yet has important ramifications in terms of power between husband and wife. For example, in the SWOHP, a woman born in 1905, and married in 1931, describes how she received her husbands' pay:

Q How did you and your husband manage the housekeeping in the early years of the marriage? Did you just handle everything?

A Oh well, he had the wages and gave me all the money he earned...

A few lines later in the transcript however, it becomes unclear to what extent this meant she had financial control:

Q So who decided what the money should be spent on? Was that just left up to you or did you both decide?

A He just, he took - I took nothing to do with it you know. I didn't want to be in charge, sort of style. I had a kind of free life, easy, you know.<sup>73</sup>

By considering social factors in the organisation of money, analysis moves beyond economic factors in seeking to understand how couples, and households, determine financial arrangements. In doing so, Zelizer, and others such as Pahl and Burgoyne, reject the notion that money is an independent variable which influences and dictates social relationships. This structural position was established by key social and economic theorists including Marx and Simmel, and highlighted the transformative effect of money on social relationships.<sup>74</sup> For example, Zelizer states that for Simmel, money was a 'key instrument in the rationalization of social life', whilst for Marx, money had the power to 'debase' personal relations 'into calculative instrumental ties'.<sup>75</sup> In such understandings, all money was considered fungible or transferrable; the earned pound was equal to the pound made in interest or won in a game. More recent scholarship however, has focussed on cultural perspectives to understand money. Such work has investigated the ways in which social and cultural meanings, for example connected with gender, differentiate between money based on its source, or purpose, thus considering money as a dependent variable where money management is subject to the effect

<sup>73</sup> Interviewee E2, born 1905, married 1931, *SWOHP*, p. 376.

<sup>74</sup> Baker and Jimerson, 'The Sociology of Money', pp. 682-5.

<sup>75</sup> Zelizer, 'The Social Meaning of Money', pp. 344-5.

of ideology.<sup>76</sup> Whilst monetary values therefore remain standardised, ‘husband’s money’ is understood in different terms to ‘wife’s money’, as are ‘earnings’ and ‘windfalls’. Thus Zelizer uses the term ‘special monies’ to describe how social and cultural values define and limit the use of money from different sources.<sup>77</sup> Analysis of money management must therefore be contextualised by social and cultural ideologies. Oral history methodology is therefore particularly well suited to investigating money because, as Tosh notes, by using oral history methodology and analysis, the historian is able to access aspects of life which are often treated as discrete entities, when in fact they are interrelated.<sup>78</sup>

It is also necessary to consider the ways in which power interacts in the creation and maintenance of differentiated money, or monies. Power can help to make plain the obscure nature of the relationship between responsibility and control. Exploring power relationships can help in looking beyond descriptions of financial arrangements to understand the processes of financial decision making. Pahl distinguishes between the control of money and the management of money; whoever controls the household money has the greatest power in deciding how money is organised and whoever manages the money is responsible for the operation of this system.<sup>79</sup> Pahl’s distinction draws upon the difference between ‘orchestration’ and ‘implementation’ power as outlined by Constantina Safilios-Rothschild. Orchestration power confers the ability to make infrequent but important decisions which shape the lifestyle of the household. Implementation power is subordinate in that it confers the ability to manage decisions based only within these boundaries.<sup>80</sup> The controller of household money draws on their orchestration power to define how money shall be organised within the household. The manager of money is then responsible for the implementation of this system. Vogler and Pahl argue that the divide is gendered: ‘wives are more likely to manage household finances’ whereas ‘control is more often a male prerogative, associated with the breadwinning, primary earner status.’<sup>81</sup> As Zelizer states, although wives may have

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<sup>76</sup> Baker and Jimerson, ‘The Sociology of Money’, pp. 678-93.

<sup>77</sup> Zelizer, ‘The Social Meaning of Money’, pp. 342-77.

<sup>78</sup> John Tosh, *Pursuit of History: Aims, methods and new directions in the study of modern history* (New York: Pearson Longman, 2006, 4<sup>th</sup> Ed.), p. 315.

<sup>79</sup> Pahl, ‘The allocation of money’, p. 244.

<sup>80</sup> Constantina Safilios-Rothschild, ‘A Macro- and Micro- Examination of Family Power and Love: An Exchange Model’, *Journal of Marriage and Family*, 37, (1976), p. 359.

<sup>81</sup> Carolyn Vogler and Jan Pahl, ‘Money, Power and Inequality within Marriage’, *Sociological Review*, 42, (1994: 2), p. 273.

‘managerial power’ within the household economy, this does not afford them the ‘discretionary power’ commanded by husbands as part of their implementation power.<sup>82</sup>

Pahl and Safilios-Rothschild see a clear separation between the roles of controller and manager and both consider the household organisation of money to reflect power within the household and between spouses. Whilst Safilios-Rothschild considers love to be the crucial factor in allocating these roles between spouses, Pahl’s emphasis on the importance of gender norms provides a stronger framework in which to analyse why husbands were most commonly described as controllers and women as managers. Pahl states that as well as level and type of income, ‘cultural normative expectations’ play a significant role in determining the money allocation systems within households.<sup>83</sup> Gender plays a crucial role in these normative expectations. Their status as breadwinners affords men with greater power within the household and thus they are able to determine the household monetary allocation system more often than women. This will be explored further in the following chapter.

## 2.5 Gendered Ownership of Money

Closely related to issues of power, the ownership of money is a crucial aspect in understanding how money is arranged within the household. This section will use discourses about gender and information from the 1945 and 1975 House of Commons debates to develop this perspective on the household management of money. There are two key aspects in understanding the gendered ownership of money: firstly, the dominance of the breadwinner ideology and secondly, ideologies which differentiate between female and male wages. As Whitehead argues, together these ideologies not only ‘serve to maintain the general characteristics of the sexual division of labour under capitalism’, but also the ways in which money is organised within the household.<sup>84</sup>

‘Breadwinner’ is a complex concept which encapsulates both objective and subjective dimensions. In objective terms, the household breadwinner may be considered to be the

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<sup>82</sup> Zelizer, ‘The Social Meaning of Money’, pp. 363-4.

<sup>83</sup> Pahl, ‘The allocation of money’, p. 251.

<sup>84</sup> Anne Whitehead, “‘I’m Hungry, Mum’: The politics of domestic budgeting’ in *On Marriage and the Market: Women’s subordination in international perspective* ed. by Kate Young *et al* (London: CSE Books, 1981), p. 108.

member who makes the largest financial contribution to the domestic economy, which will most often be the member of the household who is considered to spend the greatest amount of time in the paid labour market. Ideological prescriptions are also significant, particularly at state level. The idea of a ‘breadwinner wage’, or ‘family wage’, underpins much public policy, and was especially significant in the shaping of the post-war welfare state. The notion is also particularly significant in the trade union and socialist movements.<sup>85</sup> A complex interaction of ideology, structural issues and state policy explain the dominance of the breadwinner concept in the post-war period.<sup>86</sup> The structure of the economy, the ideology of domesticity as well as the status of marriage in legal, religious and civic life combine to fortify and embed the breadwinner model at the various individual, household and societal levels.

Wages also have significance beyond economic value – at the subjective level, the ideology of the male breadwinner is an integral component of masculine identity and values.<sup>87</sup> As Wight states, the male pay packet is ‘the particular prize of masculinity in work’, both because of its central role in providing for the family and because the wage was ‘won in masculine mode’.<sup>88</sup> A resource theory of power within households would suggest that the balance of power within the household unit would be determined by the resources brought to the household by each member. As breadwinners, and thus the main contributors to household financial resources, men would therefore hold the balance of power, particularly in terms of the control of money within the household.<sup>89</sup> This is also suggested by Wight who argues that the privileged household status of men reflected the belief that men were the household member considered to endure the greatest ‘sacrifice’ in the maintenance of the family.<sup>90</sup> Moreover, it is also important to consider the social status afforded to production and consumption. As Bradley states: ‘there must be production before there can be consumption’.<sup>91</sup> As such, earning has been afforded a higher status than spending and has

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<sup>85</sup> See Hughes, *Gender and Political Identities*, especially chapter two.

<sup>86</sup> For discussion of state apparatus which promotes the male breadwinner wage see Colin Creighton, ‘The Rise and Decline of the “Male Breadwinner Family” in Britain’, *Cambridge Journal of Economics*, 23, (1999), pp. 519-41.

<sup>87</sup> Tracey Warren, ‘Conceptualizing Breadwinning Work’, *Work, Employment and Society*, 21, (2007: 2), pp. 319-22.

<sup>88</sup> Wight, *Workers not Wasters*, p. 103.

<sup>89</sup> Lydia Morris, *The Workings of the Household: A US-UK comparison* (Cambridge: Polity Press, 1990), p. 104.

<sup>90</sup> Wight, *Workers not Wasters*, p. 103.

<sup>91</sup> Harriet Bradley, *Men’s Work, Women’s Work: A sociological history of the sexual division of labour in employment* (Cambridge: Polity Press, 1989), p. 42.

been considered to bestow rights of ownership. For example, Morris notes that a number of studies of British and American couples have concluded that ‘it is ultimately the earner who has rights of disposal over the wage’.<sup>92</sup> Yet, as Vogler has argued, resource theory does not take into account that ‘the resources individuals are able to bring to a marriage’ are impacted by ‘wider systems of gender inequality’.<sup>93</sup> The construction of paid work as ‘masculine’ and the gender pay gap, in other words the gendered economy, means husbands are structurally favoured in their resource contribution to household finances. The gendered economy and the ideology that a wage is individually earned and is a private possession, thus affords men legitimate control over their earnings, and by extension, the majority of household income. Whitehead argues that this results in the ‘fetishisation of the wage’, or more accurately the fetishisation of the *male wage*, and confers both power and benefits to men at the expense of women.<sup>94</sup>

### 2.5.1 Gendered Ownership of State Benefits for Children

As noted in the introduction to this chapter, both major pieces of legislation related to the introduction and amendment of child benefits, in 1945 and 1975 respectively, were concerned deeply with ideas about the ownership of money within marriage. The campaign for family allowances began at the close of the First World War. The campaign was strongly influenced by feminists who advocated the introduction of a benefit paid by the state to mothers which would contribute to the maintenance of children and which would recognise and enhance the socio-economic status of women and motherhood. The movement also gained support from pronatalist and imperial arguments including those made by the eugenics movement.<sup>95</sup> Following proposals made in the 1942 Beveridge Report, on the future of social insurance, the Family Allowances Bill was presented to Parliament in February 1945 and intended that cash benefits would belong to fathers, although either parent would be able to draw the benefit.<sup>96</sup> The progress of the legislation through the House of Commons focussed particularly on who within the household should be considered the legal owner of benefits

<sup>92</sup> Morris, *The Workings of the Household*, p. 108.

<sup>93</sup> Carolyn Vogler, ‘Money in the Household: Some Underlying Issues of Power’, *Sociological Review* (1998), p. 689.

<sup>94</sup> Whitehead, ‘I’m Hungry Mum’, p. 105.

<sup>95</sup> Jane Lewis, ‘The English Movement for Family Allowances, 1917-1945’, *Histoire Sociale: Social History*, 11, (1978: 22).

<sup>96</sup> ‘The Beveridge Report and Child Benefit’, *National Archives*, <<http://www.nationalarchives.gov.uk/cabinetpapers/themes/beveridge-report-child-benefit.htm>> [accessed 28 May 2015].

paid for children. During the Bill's second reading in March, Eleanor Rathbone, independent MP for Combined English Universities, led the ultimately successful call for the Bill to be amended to give ownership to mothers.

During this second reading, much discussion focussed on how tax should apply to the allowance and many references were made which highlighted problems which could arise if an allowance was paid to mothers for which fathers were taxed. In presenting the Bill, and defending the government's decision to pay the allowance to fathers, Sir William Jowitt, Minister of National Insurance, 1944 – May 1945, said: 'it may be that in some working-class homes, if we decide to pay the mother, and the father afterwards gets a bill for tax on the money paid to the mother, he may not like it very much, but that, of course, is bound to be'.<sup>97</sup>

In fact, it was not until the introduction of independent taxation in 1990 that married couples were considered separate persons for tax purposes. This reform, as noted by Seely, 'reversed a principle that had underpinned the tax system for almost two hundred years: that a married woman's income was simply part of her husband's income, and should be taxed as such.'<sup>98</sup> Up until then, all workers received the single person's tax allowance against their income. Upon marriage, 'a couple's joint income was taxed as the husband's' whereupon he received Wife's Earned Income Relief if his wife worked, which from 1942, had been set at the level of the single person's allowance.<sup>99</sup> This was in addition to the Married Man's Allowance and together represented the total earnings 'a couple could receive tax-free'.<sup>100</sup> Prior to 1990 therefore, the income of married couples was added together for the purposes of Income Tax and thus the burden of taxation in fact fell on the pooled income of the household. Eleanor Rathbone

Figure 2.2: Family Allowance poster  
Ministry of Insurance, 1945



Source: National Archives Online

<sup>97</sup> HC Deb 8 March 1945 vol 408 c2267.

<sup>98</sup> Antony Seely, *Tax, Marriage & Transferable Allowances*, House of Commons Library Research Paper, 15 May 2014, p. 1.

<sup>99</sup> *Ibid.*, p. 3.

<sup>100</sup> *Ibid.*

interrupted Sir Jowitt during the 1945 debate to make this point.<sup>101</sup> Furthermore, the tax system therefore prejudiced women from being able to maintain privacy about their wage. This is in stark contrast to the secrecy that often surrounded male workers' wages, as discussed above.

That the issue of tax was afforded repeated discussion highlights an implied tension in taxing men for income not given directly to them. This suggests a deeply-held notion of male ownership and control of household monies and, ultimately, a husband's right to decide how income is apportioned within the household. The worry that men should resent tax deductions for a family allowance should they not be considered the legal owners of that allowance speaks to an understanding that rights to ownership confer control of household monies to men. Even though he was taxed for both his and his wife's income, the burden of taxation was considered to fall upon husbands alone. Thus tax status was one way in individual ownership was conferred to men and denied to women.

These discussions relating to tax were repeated throughout the debate by a number of MPs yet sat alongside numerous references to the equality of the 'marriage partnership' including descriptions of how household money was pooled and affirmations of how seriously men took obligations to provide for their children. For example, James Griffiths, Labour MP for Llanelli and future Minister for National Insurance under Attlee, said: 'In the majority of cases, and particularly in the majority of working-class homes, the parents realise that it is a co-operative responsibility. Father and mother work together. If they did not, heaven knows how they would live.'<sup>102</sup> The belief that men owned and therefore controlled household monies, however, pervaded both debates. A comment from Group-Captain Wright, Conservative MP for Erdington, during the 1945 debate, who welcomed the allowance being paid to mothers, demonstrates this: 'It is also a great pity to suggest that because a man is the person who actually earns the money he should be given the complete powers of dictatorship which the ownership of the money bags must bring him.'<sup>103</sup> Sir William Beveridge MP considered that the government's intention to grant ownership to fathers represented an old fashioned view, saying:

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<sup>101</sup> HC Deb 8 March 1945 vol 408 c2269.

<sup>102</sup> HC Deb 8 March 1945 vol 408 c2287.

<sup>103</sup> HC Deb 8 March 1945 vol 408 c2305.

In coming to their regrettable decision to make payment to the father, I think the Government made a mistake in chronology. They did not realise that this was 1945; they thought we were back in the year 1879—the year in which I was born—and in which, before the Married Women's Property Act, all money belonged to the husband. Thus they thought that this money should belong to the father. I am delighted that the Government are going to allow the House to bring them forward from 1879 to 1945.<sup>104</sup>

In spite of Beveridge's progressive views during the 1945 debate, the same concerns around ownership within marriage also occurred in the 1975 debate on Child Benefit. Much of the debate during the second reading of the Child Benefit Bill, 1975, was also concerned with which parent would be granted ownership, although in this case, the Bill had proposed that the benefit should belong to mothers from the outset. The controversy garnered by the switch 'from wallet to purse' reveals the continued dominance of the view that men had the right to control household finances.<sup>105</sup> The controversy centred on the proposal to abolish the child tax allowance, which had been applied to men's income and replace it with a benefit paid entirely in cash to the mother. In presenting the Bill, Barbara Castle, Labour MP for Blackburn and Secretary of State for Social Services stated: 'This Bill, transferring, as it does, the child tax relief from her husband's pay packet to her purse in the form of a cash allowance'.<sup>106</sup> The criticism surrounding the Child Benefit Bill, 1975, and the shift from the 'male wallet' to the 'female purse' within the household reflected a reluctance to 'surrender' even a small portion of male household financial power.

In both the 1945 and 1975 debates, as well as in the broader history of the movement for family endowments, the ideology of the male breadwinner and the breadwinner wage, supported by both the trade union and socialist movements, sat in uneasy tension with the notion of any state benefit which might reduce the take-home pay of workers. For example, during the 1975 debate, Norman Fowler, Conservative MP for Sutton Coldfield, raised concerns that by paying the benefit to mothers, the Bill could stimulate conflict within households and within the workplace where wage demands may be induced to offset reductions in the take-home pay of men. Measures seen as weakening trade union power over wage negotiations were viewed with scepticism, especially given the wider economic context of the mid-to-late 1970s, but beyond the economic arguments, there can be seen to be a significant concern about the privileges of financial control conferred to men by their

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<sup>104</sup> HC Deb 8 March 1945 vol 408 c2306.

<sup>105</sup> Hilary Land, 'The Family Wage', *Feminist Review*, 6, (1980), p. 71.

<sup>106</sup> HC Deb 13 May 1975 vol 892 c331.

breadwinning status. As Land suggests, behind some of these economic arguments ‘it is hard not to conclude that there lurked a suspicion that their [men’s] masculinity – as well as their wages and privileges – were under attack.’<sup>107</sup> The principal that a husband should know and control all aspects of household income was implicit in the concerns raised by Norman Fowler:

One obvious effect of the introduction of this scheme is that the take-home pay of the father will reduce, because it is implicit in the scheme that as the mother receives the new benefit so the father loses his child tax allowance. Clearly there is a danger here that the reduction in the take-home pay could—I put it no higher—trigger off a new round of wage demands. Therefore, will the Government at least consider examining the feasibility of showing on the father's pay slip the amount that is being paid to the mother, the aim obviously being to give him a picture of family income and to show that the family is better rather than worse off?<sup>108</sup>

In her response, Helene Hayman, Labour MP for Wellwyn and Hatfield, focussed on the issue of male control and highlighted how unequal power within the household could not be disguised by concern for labour relations. Here, Hayman also highlighted the secrecy some men adopted towards their earnings and the fundamental disadvantage faced by married women concerning power and control over household finances:

I was very taken with the idea of the hon. Member for Sutton Coldfield [Mr Fowler] that husbands should be informed of what their wives were getting in family allowances. That is absolutely right in these days of equality, and I completely agree with him. But I hoped that he would make it clear that he supports the corollary—that when any wife picks up her family allowances she should be told what her husband is earning. It is, after all, slightly more than the family allowances.<sup>109</sup>

The tension between individual ownership or earnings and the ideology of equality within marriage continued beyond 1975. Concerns continued to be raised in 1985 following a Green Paper put forward by the Conservative Chancellor Nigel Lawson which proposed to allow married persons to transfer any unused tax allowance to their spouse. The proposal proved to be controversial and was soon abandoned. Seely summarises the key concerns that the paper raised:

...should a wife or husband go out to work, the use of their transferable allowance would automatically cut their partner’s net income, an income which their partner

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<sup>107</sup> Land, ‘The Family Wage’, p. 70.

<sup>108</sup> HC Deb 13 May 1975 vol 892 c347.

<sup>109</sup> HC Deb 13 May 1975 vol 892 c350.

might see as their own. The potential for family discord, it was suggested, was significant, and should be avoided.<sup>110</sup>

The notion of the family wage was routinely superseded by notions of personal ownership in political debate. Ownership itself was gendered: as workers, men earned both the breadwinner wage and rights of ownership whilst women were discussed only in their role as manager of household consumption. Given the special privileges of ownership, as afforded by earning, Burgoyne is right to note that the ‘perceived ownership of money can interact with a complex web of gender-role ideology’.<sup>111</sup> By replacing tax relief applied to male wages and allocating it instead to his wife, the Child Benefit Bill transferred the sense of ownership and control over that part of household income. Concerns can therefore be understood to centre on state involvement in the apportioning of family income and the resultant impact on male power within the household. Drawing on Zelizer’s concept of ‘special monies’, and the ways in which both the source and purpose of money shapes how it is understood and managed, the transfer of tax relief to cash benefit represented not only a transfer from husband to wife, but also served to cement the relationship between the money and child welfare. Through this legislation, the state defined the purpose of this money for the upkeep of children. Although in reality the majority of male wages would go towards the financial upkeep of the family and household, this legislation loosened men’s claim on that particular portion of money and thus in a small way, their control over the allocation of household funds.

## 2.6 Conclusion

Although it could sometimes be difficult to discuss money matters in oral history interviews, testimony has illuminated the ways in which discourses about gender shaped money management between couples and the limited extent of change in this sphere across the period. Oral testimony has shown how important it is to consider the imbalance and inequality between married couples which can be concealed when the household is considered as a single economic unit. Throughout the period, women shouldered the responsibility for managing the household budget, including overseeing children’s wages. By considering the ways in which gender ideology shapes money management in the household,

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<sup>110</sup> Seely, *Tax, Marriage & Transferable Allowances*, p. 4.

<sup>111</sup> Burgoyne, ‘Money in Marriage’, p. 655.

it can be said that ‘once money had entered the household, its allocation, calculation, and uses were subject to a set of domestic rules...family money was nonfungible.’<sup>112</sup>

It was shown that imbalance in power between men and women persisted throughout the period and highlighted how important it is to consider inequalities within the household unit through a discussion of orchestration and implementation power. Whilst men control household money, and have the greatest power in deciding how money is organised, women manage the budget and are responsible for making ends meet. Women’s implementation power is subordinate in that it is defined by the orchestration power of male ‘breadwinners’. Further, gendered ownership and privileges shaped how money was organised. Whilst economic ownership is gendered as masculine, economic responsibility is ‘women’s work’. Through their claim of ownership, men are able to abdicate the pressure and strain of responsibility for budgeting to women.

Through a discursive analysis of two House of Commons debates relating to benefits for children, this chapter has shown that some limited progress was made towards more equal gender relations within the household. The case study highlighted the tension between responsibility and ownership within households and how this continued across the period but did show that by 1975, benefits for children were automatically granted to women which represents progress from the contested debate around parental ownership in the 1945 debate.

These themes are the foundation of the next chapter – this chapter has set out the key theoretical principles which will inform the following analysis of allocation systems.

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<sup>112</sup> Zelizer, ‘The Social Meaning of Money’, p. 368.

## Chapter Three: Allocation Systems

### 3.1 Introduction

This chapter builds upon the analysis outlined in chapter two to consider practical money arrangements within the household and how factors such as region and income level can help to explain these in the post-war Scottish context. The organisation of household monies can be grouped together into what Pahl describes as ‘systems of allocation’.<sup>1</sup> These systems describe how couples assign responsibility for the household budget. Although Pahl’s typography covers a broad range of management forms, this chapter focuses on three types in particular: the female whole wage system, the housekeeping allowance system, and the joint or shared management system. Section 3.2 outlines each of these systems alongside analysis based on the concepts introduced in chapter two – language, power and gendered ownership. Section 3.3 considers these concepts further in relation to decision making between couples.

Although it is not the primary purpose of oral history to provide quantitative analysis, and the sample size is small, it is useful to consider the frequency of each system in testimony. It is difficult to define with certainty which system each participant used as Pahl’s systems of allocation are not widely used in everyday language. Moreover, as will be discussed below, it is important to consider how language can obscure and conceal the organisation of money. Broadly, the majority of interviewees who were forthcoming about systems of money management identified with the female whole wage system although important caveats to this will be explored below. Under this system, women managed the bulk of the household budget and as the idealised type, the female whole wage system was privileged in testimony.

From the SWOHP, there are 64 transcripts in which women give an account of their marriage and it is possible to explore how they and their husbands managed household finances in 55 of these. The project’s researchers routinely, although not always, asked questions such as ‘how did you and your husband manage the housekeeping?’ and ‘did he give all his pay to you?’ Transcripts show that women who were married between 1918 and 1929 were most likely to operate the female whole wage system. Although the sample size is small, Table 3.1

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<sup>1</sup> Jan Pahl, *Money in Marriage*, (London: Macmillan, 1989).

shows that the female whole wage system was more common among women who married before the Second World War.

The majority of women interviewed as part of the SWOHP identified as ‘working class’. Although not all of the women were asked to identify with a class, of the 55 who reported their household financial arrangements, 49 can be said to be working class, based on occupation and occupation of their husbands, and 5 middle class. Types of working-class jobs held by husbands included; miner, worker in government stores, gardener, postman, weaver, plumber and slater. The five women who self-identified as middle class were married to men who were a teacher, minister, printer, clerical worker and an engineer. Table 3.2 shows the distribution of allocation system according to class. The figures show that the female whole wage system was most common overall and that only two middle-class women reported the joint management system.

Table 3.1 Number of Married Women Reporting Different Systems of Allocation, *Scottish Women’s Oral History Project*

| Period   | No. Women Married | Female Whole Wage (%) | Housekeeping Allowance | Joint Management | Wife’s wages |
|----------|-------------------|-----------------------|------------------------|------------------|--------------|
| 1918-29  | 19                | 13 (68)               | 6                      | 0                | 0            |
| 1930-39  | 22                | 15 (68)               | 6                      | 0                | 1            |
| 1940-60* | 13                | 6 (46)                | 4                      | 2                | 1            |

\*One woman was married in 1960; all others married between 1940-9.

Source: *Scottish Women’s Oral History Project Archive*, University of Glasgow Library, CD-ROM No. 019 (Sterling Smith, 2007).

Table 3.2 Reported Systems of Allocation by Class for Married Women, *Scottish Women’s Oral History Project*

| Class   | No. Women | Female Whole Wage (%) | Housekeeping Allowance | Joint Management |
|---------|-----------|-----------------------|------------------------|------------------|
| Working | 49        | 31 (63)               | 18                     | 0                |
| Middle  | 5         | 3                     | 0                      | 2                |

Source: *Scottish Women’s Oral History Project Archive*, University of Glasgow Library, CD-ROM No. 019 (Sterling Smith, 2007).

These brief details on the frequency of systems provide a backdrop to the more detailed analysis of each system in the following sections.

### 3.2. Systems of Allocation

This chapter focuses on how male wages were managed within the household. Women's exit from the labour market during pregnancy meant that households were dependent on the male 'breadwinner' wage during the early period of child-rearing. The baby boom in the immediate post-war years meant that this could constitute a substantial phase for many women as family sizes temporarily expanded. Before women returned to work, often to part-time employment once their children were of school-age, they therefore shouldered the responsibility to manage the household budget based on the wages brought home by husbands. The ways in which couples managed this transfer are detailed below. Firstly, however, it is important to note that could be a highly symbolic transaction. Money could be an uncomfortable topic between spouses and just as interviewees were sometimes hesitant to discuss money matters with me, some couples were awkward in openly dealing with money matters. For example, Catherine Paton remembered how her father would hand over his wages: 'my mother had a fancy china cabinet with all the china in it you know, and the beautiful clock on the top, the chiming clock, and eh, on the top of the cabinet he would put his wages and he would slip it under the chiming clock'.<sup>2</sup>

Susie Fleming, married in 1966, provided an amusing example of how discomfort around money matters could affect couples, including her and her husband:

And I remember a funny thing when we newly got married, and you'll find this funny, he was so used to handing money over to his mother every week, I think the minute he came in the door...when we got married and because I was working, em, he would come in and say 'would you like some money' and I would say 'there's no rush' because I had my salary so I was going out and buying food, I didn't really need, sounds terrible, I didn't need his money that, so he'd say 'I'll need to give you some' and I said there's no hurry and thought, this is lovely, romantic and everything else, we weren't going to spoil it all talking about money, but here, this went on for a couple of weeks and he's saying 'are you not wanting any money?' and I said 'we'll talk about it afterwards' and here funny enough the next thing I had the table set and we were eating and he said have some bread, and he said 'take these two slices' and inside was a wad of notes and what he was doing was giving me money for housekeeping in a diplomatic way, so they went in my purse! [laughs]<sup>3</sup>

Susie did not give up full-time work until her first pregnancy and as a new bride did not rely on her husband's wage to make ends meet. Susie's testimony encapsulates a number of

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<sup>2</sup> Interview with Mrs Catherine Paton, born 1945, Glasgow (April 2013).

<sup>3</sup> Interview with Mrs Susie Fleming, born 1939, Glasgow (April 2013).

relevant themes in the following analysis including how money can ‘spoil’ relations between husband and wife. Finally accepting that her husband’s money was necessary to run the home, Susie accepted the ‘wad of notes’ and with them her responsibility as the manager of the household budget.

### 3.2.1 Female Whole Wage System

For many oral history participants, the most desirable circumstances were that all household money was submitted to the wife to budget with, what Pahl calls the ‘female whole wage system’. In households operating this system, all monies, particularly the wages earned by the male breadwinner, would be deposited with the wife, who would then assume responsibility for the management of the household budget.<sup>4</sup> This system was symbolised by transparency between spouses and the ‘unbroken pay-packet’. Female oral history participants praised husbands for handing over an unopened pay packet and male participants took pride in stating that they had done so. Ellen Murray born in Glasgow in 1932 and married in 1954, said of her husband, Gerry, a lorry driver; ‘He was a very good provider, he wasn’t a drinker or anything like that, so everything went into the family you know, so I was lucky that way.’<sup>5</sup> That Ellen felt ‘lucky’ recognises that whilst some men, ‘good husbands’, handed over their pay, others could abuse their wages for personal consumption at the expense of their families.

Of the 55 SWOHP transcripts in which these questions relating to money management were explored, 34 women stated that they had sole responsibility for the household budget, in other words, that they operated a female whole wage system. Married between 1918 and 1949, these women’s testimony reveals the prevalence of the female whole wage system both before and after the Second World War in Scotland. For example, a woman born in 1907 and married in 1928, identified as interviewee H1, explained how her husband, a plasterer, had given her his weekly pay packet:

- Q      How did you and your husband manage the house keeping in the early years? Did you know what your husband earned?
- A      Yes, I got the pay slip every week which they don't do now. You had to open your pay slip at your work to see if your pay was correct, then it was closed

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<sup>4</sup>Jan Pahl, ‘The allocation of money and the structuring of inequality within marriage’, *Sociological Review*, 31, (1983: 2), p. 245.

<sup>5</sup> Interview with Mrs Ellen Murray, born 1932, Glasgow (August 2012).

again and he used to just come home and put his hand up here in his pocket and he would throw that to me at the table.

Q And you worked out all the housekeeping and what you would spend things on?

A Yes, I did. I had a box and there was coal, rent, insurance, all in that box and the wee slip on the top. I used to just put that in every week. So much money every week for that; I knew how to balance my budget.<sup>6</sup>

The SWOHP's youngest cohort of participants was born in the mid-1920s, and the female whole wage system was also common among these women. For example, a woman born in 1925 and married in 1949 to a labourer in an Alloa glass works, told the interviewer that she had known what her husband earned and that she had managed the household finances: 'Oh yes, yes, I got his pay packet, he never opened it...handed it to me.'<sup>7</sup>

In his study of industrial workers in England during the 'affluence' of the post-war period, Zweig found that one in ten of workers operated the 'whole wage packet' system at home.<sup>8</sup> Men who handed their pay to their wives said: 'she is the Chancellor of the Exchequer', 'she can handle the money best' and 'that is the best place for a wage packet'. One man also commented that he had 'no confidence in myself', whether this meant in terms of financial management or self-control over personal spending, is unclear.<sup>9</sup> Oral history participants married in the post-war period also discussed the female whole wage system. Janet and John Allen, both born in Glasgow, married in 1969 and moved to Alloa shortly afterwards where John worked in a glass factory. Janet had two children and returned to work as a nursery assistant after her youngest child started school. John's wage had been the only income coming into the household for the first decade or so of marriage. Janet told me how John had been the right 'type' of man and had allowed her to control the household finances:

JA I mean my husband, how we kind of worked, my husband gave me his whole pay... but that was my husband's type, he didn't take anything to do with the money. If he needed money to go to his work, I gave him the money, but that was just how we worked.

HC So you were the manager?

<sup>6</sup> Interviewee H1, born 1907, *SWOHP*, p. 701.

<sup>7</sup> Interviewee G3, born 1925, married 1949, *SWOHP*, p. 1555.

<sup>8</sup> Calculated from table, Ferdynand Zweig, *The Worker in an Affluent Society: Family life and industry* (London: Heinemann, 1961), p. 34.

<sup>9</sup> *Ibid.*, p. 35.

JA Uh-huh to be quite honest with you. My husband would go out and work but em, he didn't...that was the way we worked and it worked for us, it doesn't work for everybody I suppose, but for us it did.<sup>10</sup>

During the period, a 'good' husband was one who brought home an unbroken pay packet and deferred to his wife's knowledge and skill in managing and directing household expenditure. The unbroken pay-packet allowed wives to know how much their husband earned and in return husbands accepted 'pocket money' or 'spends' for personal consumption. Contrary to Zelizer's description of 'pocket money' as a feminised term, participants in fact used the term 'pocket money' to describe cash sums allocated to husbands for personal spending within households which operated the female whole wage system.

In her interview, Margaret Patterson explained how she and her husband operated the female whole wage system, including her husband's pocket money. Margaret was born in Glasgow in 1957 and in 1986 she married George, a public sector worker, also from Glasgow. I asked Margaret if she was responsible for budgeting and she explained:

MP Oh aye hen, oh definitely. I mean, don't get me wrong, eh, George always gave me his pay packet, em, I know a lot of men back then didn't like to do, they didn't like their wives to know how much they were earning, you know, or maybe they would take some money out of the pay packet before they got up the road and maybe no give their wife their pay slip, but George always did...and I was expected obviously, or just taken for granted, assumed, that it was my job to budget for the rest of the week, as it would be at that time, eh, you know, before they went on to the monthly payments.

HC And did George get anything for himself?

MP Oh aye, George always took his pocket money...oh aye, that continues to this day. I mean, George, he is still working so he still takes his pocket money every month as it is now, rather than a weekly basis...he likes to have a few quid in his back pocket so, you know, he likes to have his own money, which is fine.<sup>11</sup>

It is unclear to what extent wives were involved in setting the rate of pocket money – both oral history interviewees and the historical literature give little detail on how the sum of pocket money was decided. Husbands may have demanded a certain portion, or couples may have discussed and negotiated this, but common to all descriptions of the female whole wage system was the implicit belief that as the breadwinner, men were entitled to claim personal

<sup>10</sup> Interview with Mrs Janet Allen, born 1946, Clackmannanshire (December 2012).

<sup>11</sup> Interview with Mrs Margaret Patterson, born 1957, Glasgow (July 2012).

spending money. As Margaret said, ‘he likes to have his own money, which is fine’. From her research, Burgoyne argues that husbands assume ‘an implicit right to spend some of the money as a consequence of being the breadwinner’ and that this was routinely ‘accepted’ by wives.<sup>12</sup> Similarly, Ayers and Lambertz argue that although men may have eschewed direct involvement in the operation of the household budget, they laid claim to the ‘respect and privileges due to them as breadwinners, especially if they had given their wives an unopened wage packet’.<sup>13</sup> The female whole wage system, therefore, even as the idealised allocation arrangement, legitimised male orchestration power, introduced in the previous chapter.

Although the female whole wage system can be said to afford women power within the household, it is important to consider the differences between the control of money and the management of money as discussed in chapter two. Zelizer argues that whilst ‘administrating the family income involved women actively in domestic finances’, it is less clear to what extent they have ‘actual discretionary power’.<sup>14</sup> Women’s management under the female whole wage system must be qualified by considering men’s power to orchestrate household finances. As Wight states, although under the female whole wage system ‘women had responsibility for their household’s income, the main person they were responsible *to* was their husband.’<sup>15</sup> An example of male orchestration power can be seen in the testimony given by Isa and Jim McGowan, who live in Glasgow and were both born in 1926. Isa and Jim were married in 1948 and have three children. Jim, it will be remembered, had worked as a chef for 40 years, first with a catering company and then at a private club in the city centre of Glasgow. Isa gave up work as a short-hand typist during her first pregnancy in 1950 and returned to part-time work in the 1970s. Jim spoke about his marriage as a ‘partnership’ and it was evident he took pride in telling me that he had always given over his wages to Isa:

HC     Would you give your wages to Isa, Jim?

JM     *Oh yes, yes, always, always have done.*

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<sup>12</sup> Carole B. Burgoyne, ‘Money in Marriage: How patterns of allocation both reflect and conceal power’, *Sociological Review*, 38, (1990: 4), p. 658.

<sup>13</sup> Pay Ayers and Jan Lambertz, ‘Marriage Relations, Money and domestic Violence in Working-class Liverpool, 1919-39’ in *Labour and Love; Women’s experience of Home and Family, 1850-1940* ed. by Jane Lewis (Oxford; Basil Blackwell, 1986), p. 197.

<sup>14</sup> Viviana A. Zelizer, ‘The Social Meaning of Money: “Special Monies”’, *American Journal of Sociology*, 95, (1989: 2), p. 363.

<sup>15</sup> Wight, *Workers not Wasters: Masculine respectability, consumption and unemployment in Central Scotland: A Community Study* (Edinburgh: Edinburgh University Press, 1993), p. 118.

HC So you would be in charge Isa, of the money?

IM [nods]

JM And a joint account, always, I wouldn't have it any other way, it's a partnership, oh aye.<sup>16</sup>

Jim's testimony reveals the power he held in influencing the arrangement, stating that *he* 'wouldn't have it any other way'. Burgoyne highlights the use of the pronoun 'I' by male participants when referring to 'joint decisions' and states that men's 'psychological sense of ownership is not easily set aside'.<sup>17</sup> The source of money, from men's involvement in paid work, can be said to 'retain a powerful influence upon the minds of both partners, an influence which may not consciously be admitted, yet which may be reflected in the way both partners treat what is, in theory, a joint resource.'<sup>18</sup>

As discussed in chapter one, male interviewees routinely praised their wives' household management skills. Ayers and Lambertz also encountered this in their interviews exploring marital life in interwar Liverpool. They argue that emphasised and exaggerated praise from men acts as reinforcement of wives' responsibility for financial management by concealing male 'self-interest in giving wives power to preside over the household'.<sup>19</sup> Although men may have constructed handing financial responsibility to women as virtuous, in low-income household this could ignore the burden managing a small budget placed on women.<sup>20</sup> By negating their direct involvement in budgeting, men passed the responsibility to 'manage' to women, ultimately shifting potential blame for hardship on women's mis-management and not on their low or unstable pay. Appearing interested in the domestic budget could threaten a man's masculine identity as breadwinner for it ran the risk of linking financial hardships to his low-pay and therefore limited success as wage earner. More fundamentally, by taking interest in the household budget, men would thus psychologically admit the possibility that they were unable to sufficiently provide for the family and risk undermining the privileges associated with his breadwinner status.

<sup>16</sup> Interview with Mr Jim McGowan and Mrs Isa McGowan, both born 1926, Glasgow (February 2013).

<sup>17</sup> Burgoyne, 'Money in Marriage', pp. 648, 662.

<sup>18</sup> *Ibid.*, p. 662.

<sup>19</sup> Ayers and Lambertz, 'Marriage Relations', p. 196.

<sup>20</sup> *Ibid.*, p. 201.

This emphasis on women's domestic skills, and their ability to counter the hardships of poverty, was also the focus of many social welfare agencies during the interwar period. The responsibility of women to be skilful budgeters, shrewd shoppers and successful household managers was prioritised as an effective buffer against the effects of poverty. Ayers and Lambertz argue that by adopting this focus, welfare agencies added to the rationalisation behind 'low-cost "solutions" to poverty' and deflected attention away from issues related to household income.<sup>21</sup> Moreover, this focus did not challenge the distribution of income between husbands and wives.

In contrast to the ease, and even eagerness, with which some participants described their operation of the female wage system, participants were guarded in their comments regarding male control. Only one woman described how her husband had held complete financial control – Mary Smith. Although Mary spoke respectfully of her ex-husband, who had died a few years previously, his strict financial control during their brief marriage evidently still troubled her. Her testimony became animated when she explained how her ex-husband had controlled both his own wages, and hers:

MS Do you know when I was married I didn't have my own cheque book? I didn't tell you that did I?

HC Right, your husband controlled? So what about your own wages then?

MS Well they went in, only he could sign that, how could I put up with that? How could I put up with that? It was before women, burned their bras.

HC Were you in charge of managing the household?

MS Oh god yes...How could I? Outrageous!

HC But you are in control now?

MS Too right I am! After that experience I realised the importance of me being in control.<sup>22</sup>

This account came at the very end of Mary's interview and signalled a culmination of her narrative in which she sought to compose herself as a modern, independent woman. Mary's conception of self as an emancipated woman conflicted with the memory of her powerlessness in marriage and is reflected in the rhetorical question she poses to her younger

<sup>21</sup> Ayers and Lambertz, 'Marriage Relations', p. 207.

<sup>22</sup> Interview with Ms Mary Smith, born 1950, Edinburgh (December 2012).

self, 'How could I?' Abrams defines such junctures in oral history testimony as 'epiphanic moments' in which participants seek to bridge the psychological and narrative gap between past and present conceptions of self.<sup>23</sup> Further, Juliette Pattinson has shown how intersubjectivities between older women interviewees and a younger female researcher can manifest in testimony which reveals older women's assumptions about contemporary gender identities. Mary highlighted that 'before women burned their bras' during the second-wave feminist movement, women had been more accepting of male control over finances. Once women experience financial independence, however, as Goode has noted, they are less likely to relinquish control to a future partner.<sup>24</sup>

Another reference of male power was given by Susie Fleming, talking about her parents. Men's orchestration power reflected the economic dependence of women on male breadwinners:

I'm only guessing, I can only go on my own experience, but all of my friends, it was always the mother that dealt with the money, and my mother-in-law, she dealt with the money and she always said 'the mother's got to manage, she must deal with the money' but you see my father wasn't the type of person who would let my mother take charge, not because she was foolish or careless, but I think his idea was, wrongly perhaps, I'm the one that's earning, your mother is at home, therefore he took charge of the money which displeased my mother no end but there was nothing she could do about it, was there?<sup>25</sup>

The female whole wage system could allow women to negate potentially excessive male consumption, particularly of alcohol. If a husband handed over all his earnings, pocket money capped and limited his personal consumption and safeguarded the family finances. As Hughes states, men's personal consumption could 'push a family below the poverty line' and cause conflict between spouses.<sup>26</sup> Although oral history participants were reluctant to discuss this with regard to their own marriage, some participants noted that men's relationship with alcohol could be troublesome in less personal stories, or in broader, more general reflections about communities. Such stories highlighted the struggle that some women faced in maintaining the female whole wage system. Bill Livingstone, born in 1926 in the Pollokshaws area of Glasgow, remembered how some families in the city had struggled to

<sup>23</sup> Lynn Abrams, 'Liberating the Female Self: Epiphanies, conflict and coherence in the life stories of post-war British women', *Social History*, 39, (2014: 1), p. 35.

<sup>24</sup> Jackie Goode, 'The Role of Gender dynamics in Decisions on Credit and Debt in Low Income Families', *Critical Social Policy*, 30, (2012: 1), p. 101.

<sup>25</sup> Interview with Mrs Susie Fleming, born 1939, Glasgow (April 2013).

<sup>26</sup> Hughes, *Gender and Political Identities*, pp. 130-1.

ensure the female whole wage system was preserved and individual male consumption curtailed:

They used to see, down the Gorbals on a Friday night, used to see it, like a daughter or her father and she was waiting for him the wages and she took the wages off him and he kept so much in case he drank it all, you know in a one-r, spent it betting or things like that. I used to see that daughter, I didn't know her, I knew what it was what she was doing.<sup>27</sup>

Even if wives wanted to question male expenditure, they could feel unable to do so. It is telling that Bill remembers a child being sent, presumably by her mother, to intercept her father's wages, perhaps a tactic to negate potential conflict. Burgoyne explains women's struggle to question male authority over spending with reference to men's power to 'set the agenda'. Using Lukes' notion of power, Burgoyne explains that by defining what can and cannot be said, men were able to exercise further control in the management of household finances. Burgoyne gives an example of 'agenda setting' from her interview with Mr and Mrs French, where although Mrs French sometimes felt 'edgy' about the personal expenditure of her husband, she simply did not see 'this as a matter for discussion'.<sup>28</sup>

### 3.2.2 Housekeeping Allowance System

The housekeeping allowance system reveals how household incomes cannot always be said to correspond to the breadwinner's wage. This has been problematic for studies of household income, as noted in chapter two. Morris suggests that a useful distinction may be made between 'household income' and 'domestic income' to make clear the difference in the total amount of money earned or received by members of the household and the total amount available for collective use.<sup>29</sup>

Unlike the female whole wage system, under the housekeeping allowance system the male breadwinner would hand over only some of his earnings for his wife to budget with, retaining some money for his own individual use.<sup>30</sup> In his study, Zweig found that 60 per cent of workers maintained a form of 'household allowance' system.<sup>31</sup> It was common for wives not

<sup>27</sup> Interview with Mr Bill Livingston, born 1922, Glasgow (December 2012).

<sup>28</sup> Burgoyne, 'Money in Marriage', p. 657.

<sup>29</sup> L. D. Morris, 'Redundancy and Patterns of Household Finance', *Sociological Review*, 32, (1984), p. 494.

<sup>30</sup> Pahl, 'The allocation of money', pp. 245-7.

<sup>31</sup> Zweig refers to Workington and Vauxhall. Zweig, *The Worker in an Affluent Society*, p. 35.

to know how much husbands' earned under this system. In his study of Govan, Glasgow in the 1950s, Brennan was suspicious of this system, the inequality it represented in the marriage partnership and the burden it placed on women:

Although most wives receive a regular weekly allowance from their husbands, we get the impression that this is really the husband's lodging money, and that from his point of view it is purely incidental that his wife has to keep two or three children out of it. Most housewives do not know how much their husbands earn, and say so. This is confirmed from many sources. There is little tendency to think of the family income as belonging to the whole family.<sup>32</sup>

From the SWOH Project archive, 16 women stated that they received a housekeeping allowance from their husbands. Some of these women said that they knew how much he earned whilst others stated that they had never known. When asked if her husband gave her an allowance, one woman, born in 1911 and married in 1935 said: 'Oh well, I got my weekly salary, my weekly pay. Just like every other housewife, I got my pay on a Friday.'<sup>33</sup> This woman refers to the housekeeping allowance as her 'weekly pay' and this could be said to project the unequal power relationship between employee and employer onto the marriage partnership.

An older woman, born in 1900 and married in 1918, recounted the details of her husband's pay and how much she was given as a housekeeping allowance:

Q Did you know how much your husband brought in?

A Well, he'd two pounds seven and six to begin with, in the Government Stores, <..pause..> and he had twelve and [six] o' a pension <..pause..> for his leg off.

Q How much of that did he give to you for housekeeping then?

A Oh well, he kept the [seven] and six and I got the two pound, and then his pension was twelve and six was it, twelve and six, he kept the half crown and I got the ten shillings.<sup>34</sup>

From the total of her husband's income, £3, therefore, she received 50s and her husband kept 10s for his personal use. Although ideologically different, in operation this couple's arrangement meant that the wife was left with the majority of the household income reminiscent of the female whole wage system. The participant states that she gave up her paid

<sup>32</sup> T. Brennan, *Reshaping a City* (Glasgow: House of Grant, 1959), p. 101.

<sup>33</sup> Interviewee P2, born 1911, married 1935, *SWOHP*, p. 932.

<sup>34</sup> Interviewee E1, born 1900, married 1918, *SWOHP*, p. 196.

work at a woollen mill upon marriage and remained at home from then on to care for the couple's subsequent six children. It is interesting to note that whilst open questions elicited a range of answers from the women, here the interviewer based their question on the assumption of a housekeeping allowance system.

In Aberdeen in 1954, Rowntree found that the housekeeping allowance became 'increasingly popular as wage-earners' families grew in size' – upon the birth of their first child, 58 per cent adopted this system, rising to 71 per cent at the birth of the second child.<sup>35</sup> This is also confirmed by Zweig, who found that 12 per cent of the workers he interviewed operated a 'pool' system, the majority of whom were young couples that did not have children.<sup>36</sup> Contrary to Burgoyne's assertion that the arrival of children could 'legitimise' women's claim on the male breadwinners' income, Rowntree's findings suggest that the birth of children could entrench male power and sense of ownership over money. This is supported by Roberts who found that for couples married in the post-war period, 'it was all too easy for "his" wages to remain his and for them not to become "theirs"'.<sup>37</sup>

Oral history participants were less likely to discuss the housekeeping allowance system than the female whole wage system. Only two women, both married in the early 1950s, told me that they had been given a housekeeping allowance by their husbands: Ellie Cooper and Joan Fraser. Joan, born in Liverpool in 1924 told me about her housekeeping allowance during the early years of her marriage. Joan moved to Glasgow in 1952 and married Alec, a supervisor with a credit warehouse, in 1953:

I do know that my husband gave me £7 a week housekeeping money, £7 a week. I don't remember what he earned at the time. He paid the mortgage and all the big bills, like electricity and insurance and all that. I paid the food and the coal. I remember buying a, it was mother's day and he said 'did you get your mum a present?' and I showed him this tatty little handbag and he said 'if I had a mum still I'd be sending her something better than that!' and I said 'I don't have enough money Alec', 'oh well, I'll give you more' and I said 'no, because I'd just spend it anyway'. So he had a kitty from then on, and so much of his money went in the kitty and he said, that was for to buy presents.<sup>38</sup>

<sup>35</sup> Griselda Rowntree, 'The Finances of Founding a Family', *Scottish Journal of Political Economy*, 1, (1954: 3), p. 212.

<sup>36</sup> The two regions where workers operated the pooling system correspond with the two areas with the most childless families – Vauxhall and Mullard. Zweig, *The Worker in an Affluent Society*, pp. 19, 34 and 36.

<sup>37</sup> Roberts, *Women and Families*, p. 90.

<sup>38</sup> Interview with Mrs Joan Fraser, born 1924, Glasgow (August 2012).

Although the couple had two children and relied solely on Alec's wage until their youngest child started primary school, this was the only account Joan gave of interest taken by Alec in her domestic budget. The potential for gift-giving to reflect poorly on the family's status, and thus his wage, compelled Alec to allot specific monies to cover this area of expense. This is an example of what Veblen observed in the late nineteenth century among the newly wealthy – he argued that through her 'conspicuous' consumption, a wife 'established the good name of the household and its master'.<sup>39</sup> Also note here Joan's reference to a specific 'kitty' for gifts – an example of the separation of household monies and a key tactic in women's budgeting as described in the previous chapter.

Ellie Cooper described the particular circumstances in which she came to receive a housekeeping allowance from her husband Bill, a fitter with the Gas Board, whom she had married in 1951. As discussed above, Bill had gone to extreme lengths to conceal his pay from Ellie. For roughly the first two years of marriage however, Bill had given Ellie his pay packet. The couple transitioned to a housekeeping allowance system after the following incident:

The gas-fitter and his apprentice came, as they normally come every year, to check the pipes and the heating, whatever it was, to see everything was right. So I was blethering with them and the young chap said to me, the apprentice, 'I'm getting married soon, what's your advice about...', the guy he was with said eh, 'you don't give your wife your pay packet' and he said 'what do you think?' and I said, 'well you should give her her pay packet, that's the normal thing to do, that's what my husband does' he gave me the pay packet. Well! That guy said to me, huh, I mean he knew Bill, but I didn't know that, and he went away back and said to him and I never got another pay packet after that. And that's true.<sup>40</sup>

This had clearly caused Ellie some upset, both at the time, and in the remembering. This was reflected in both her tone and facial expressions. I asked Ellie what the arrangements had been after this and although she remained at ease, she provided less commentary and her answers became more concise:

HC     What happened then, did he give you some of the wages?

EC     Yes, he did aye, I never knew what his wages were.

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<sup>39</sup> Thorstein Veblen, *The Theory of the Leisure Class: An economic study in the evolution of institutions* (New York: Dover, 1994).

<sup>40</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

HC And was that until he retired?

EC Aye. Uh-huh, no never got a wage packet again. Ever.<sup>41</sup>

Ellie took up part-time work in a local factory for a brief period when her two youngest children were at school, approximately 18 years after marriage. Until then however, the transition from the female whole wage to the housekeeping system meant that Ellie spent these years budgeting for her, Bill and their six children using only her housekeeping allowance from Bill's wages. A few minutes later in the interview, Ellie explained that she thought her actions had contributed to the transition:

...I never gave him any pocket money, never, but that was the mistake I made, I should've, because he had to ask me for money to buy a birthday card and things like that, he never had any money in his pocket. Which was wrong, I know that, that was wrong, I should've gave him, but then, I resented giving him money for him when I had things to do with it, you know what I mean. He used to say that, I think he told our daughter that as well when she got married, make sure you give your man his pocket money, that's when they start dipping the money, you know.<sup>42</sup>

Ellie's testimony reveals an assumption about the female whole wage system that underscores the male power inherent in the system. Women's endorsement of the 'right' of men to individual spending money forms part of the foundation upon which the female whole wage system is built. Ellie saw her 'failure' to comply with this as the reason for the breakdown of the female whole wage system in her household.

Grey argues that wives could struggle to keep up with inflation given that housekeeping allowances could be fixed for periods without taking price rises into account.<sup>43</sup> For example, a woman involved in the SWOHP born in 1907, married in 1925, and with 13 children was asked, 'how did you work out when you should get an increase in that housekeeping?' and she replied, 'Oh, I couldnae tell you about that. I just never thought I suppose, took it when it come likely.'<sup>44</sup> Letters collected by the Women's Co-operative Guild also document the failure of allowances to keep pace with wages. For example, one woman writes that her allowance of 17 shillings had not been upgraded in over five years of marriage.<sup>45</sup> Wage fluctuations could also impact on women's housekeeping allowance. If husband's individual

<sup>41</sup> Ibid.

<sup>42</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

<sup>43</sup> Gray, 'The Working Class Family', p. 209.

<sup>44</sup> Interviewee B1, born 1907, married 1923, SWOHP, p. 601.

<sup>45</sup> Margaret Llewelyn Davies, *Maternity: Letters from working-women* (London: Virago, 1978), p. 111.

money was held constant, fluctuations could be passed on to wives. An example of this is given by a woman interviewed by Ayers and Lambertz who said that her husband's pocket money was a set sum and because his weekly wage went up and down, some weeks she had 'more to play around with than others'.<sup>46</sup> These are further ways in which male orchestration power dominates household money management.

Household allocation systems appear to have been linked to regional variations in the strict sexual division of labour. Regions with distinct separation of gender roles were more likely to operate housekeeping allowance system set by husbands and there is also a greater likelihood that wives did not know how much their husbands earned. Anne Gray argues that regions dominated by male employment are likely to follow this pattern. She found that within mining, fishing and agricultural communities within the Edinburgh region, households were more likely to operate a housekeeping allowance system.<sup>47</sup> Brennan also highlighted this; in his study of 1950s Govan, Glasgow, he found that in 91 of 96 households surveyed, women were responsible for paying rent and major household bills. He argues that this reflected the 'rigid division' between gender roles in the area which was dominated by the shipbuilding industry.<sup>48</sup> Mining was associated with the housekeeping allowance system in other analyses, as well as secrecy around male wages. Deborah Simonton gives an example: 'In Welsh mining communities the transaction [husbands' handing an allowance to wives] took place outside the front door "so that neighbors could guarantee fair play".<sup>49</sup> A woman, identified as B1, born in 1907, and married in 1900 to a miner was asked 'Did you know what your husband earned?' to which she answered: 'Not his full wage, no, never. They weren't any good at telling you that long ago <laughing>'.<sup>50</sup> Hughes notes that 'miners have not been noted for their egalitarian gender relations'.<sup>51</sup> The housekeeping allowance was also the primary allocation system used in the 1950s in Ashton, Yorkshire, site of Dennis *et al*'s study *Coal is our Life*: 'In the majority of cases there is a standing agreement for the husband to pay his wife a constant amount of housekeeping, keeping the rest to himself.'<sup>52</sup>

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<sup>46</sup> Ayers and Lambertz, 'Marriage Relations', p. 200.

<sup>47</sup> Gray, 'The Working Class Family as an Economic Unit', p. 196.

<sup>48</sup> Brennan, *Reshaping a City*, p. 101.

<sup>49</sup> Deborah Simonton, *A History of European Women's Work: 1700 to the present* (London: Routledge, 1998), p. 196.

<sup>50</sup> Interviewee B1, born 1907, married 1923, *SWOHP*, p. 601.

<sup>51</sup> Hughes, *Gender and Political Identities*, p. 130.

<sup>52</sup> Norman Dennis *et al*, *Coal is our Life: An analysis of a Yorkshire mining community* (London: Eyre & Spottiswoode, 1956), p. 187.

In his interview, Bill Livingston, characterised the housekeeping allowance system as an ‘English’ phenomenon. He and his wife, Netta, operated the female whole wage system, and Bill felt that this typified many Scottish marriages:

HC Oh right, so was Netta the manager?

BL Oh aye, you know, men done that, they gave women their wages, took some pocket money, the women did all the business...Down in England it was different, the men kept the money and gave the women so much for housekeeping and things like that, but Scotland, the men gave the wife the wages and kept pocket money.<sup>53</sup>

Joan Fraser, introduced above, was one of two participants from England I interviewed as part of my oral history series. Joan and her husband Alec, from the West of Scotland, operated a housekeeping allowance system. It is unclear which allocation system Phil McLean, from Peterborough, used.

Participants also made reference to regional distinctions within Scotland to explain the use of the housekeeping allowance system. Hugh and Jessie Benson associated the housekeeping allowance system with mining communities:

HC [were you, Jessie] in charge of the budget?

JB Well really aye, still am! [laughs]

HB We made a pact that, the only criticism I ever had with my mum and dad was that my dad kept my mother, ‘that’s the amount of money you are getting’, and I vowed then that, it was a happy household and that but I always felt that I don’t think that right you know, the amount of work my mother did in the house you know, washing, cooking, ironing, she was entitled to be the cashier.

JB That was a normal thing with miners...

HB But that was a normal thing in the mining community...

JB ...my dad was the opposite, my dad handed his pay over to my mum, but nearly every mining family that you spoke to, the man kept...

HB ...sister-in-law comes to visit us every other Tuesday and we talk about that, oh my mother, my father didn’t give my mother enough money you know, and she had five of a family eh...but eh, visit each family, but eh, I vowed then that when I was going with Jessie, before I was even engaged, right, I’m handing you the money, and I always did. At that time, you got a pay packet

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<sup>53</sup> Interview with Mr Bill Livingston, born 1922, Glasgow (December 2012).

and you had to queue up to get it, and you opened up, I had to open it up and check it was all there and eh, when I got home I handed it to Jessie. I always vowed then and I still do that. It is laziness on my part now because we've got a laptop now and I can work it but Jessie is better than me and we pay a lot of our bills through, gas electricity, online because you can get it cheaper, it much more simpler, eh, I still kid people on, 'I've no had my pocket money yet' [laughs].<sup>54</sup>

Hugh attributes his willingness to operate the female whole wage system to his recognition of the pressure of women's work at home and contrasts his progressive egalitarianism in marriage to the old fashioned, selfish housekeeping allowance system operated by his father. Jessie, with agreement from Hugh, is careful not to criticise her father-in-law's outmoded masculinity too much however, by contextualising his behaviour as part of an established tradition in mining communities. Note here how Hugh conflates the fairness of operating the female whole wage system and *his* decision to adopt the system; 'I vowed then that when I was going with Jessie, before I was even engaged, right, I'm handing you the money'. Again, the language of co-operation is permeated by male orchestration power. Almost uniquely among participants, Hugh stated that money matters formed part of family reminiscence: 'we talk about that'. Cynthia Hay notes how reminiscence can serve to 'practice' memory and can create a rehearsed narrative.<sup>55</sup> The three situations in which Hugh describes criticism of his father occur in dialogue with women; his sister, Jessie, and me as interviewer. Hugh's narrative could reflect presumptions about me as a young woman, and a more progressive gender equality which I may be considered to represent. It is essential to consider such intersubjectivities within the interview setting. Lynn Abrams notes, her 'identity as a gender historian' could have led the women she interviewed to take for granted 'women's emancipation' in the post-war period.<sup>56</sup>

### 3.2.3 Joint Management System

The final system of financial management described by Pahl is the joint, shared, independent, or 'equal power' system. Under this system, both husband and wife assume responsibility for paying bills and managing the domestic budget.<sup>57</sup> The joint management system is considered to reflect an advanced level of equality in marriage and is associated with joint bank

<sup>54</sup> Interview with Mr Hugh Benson, born 1934, and Mrs Jessie Benson, born 1938, Clackmannanshire (December 2012).

<sup>55</sup> Cynthia Hay, 'The Pangs of the Past', *Oral History*, 9, (1981: 1), p. 42.

<sup>56</sup> Abrams, 'Liberating the Female Self', p. 21.

<sup>57</sup> Pahl, 'The allocation of money and the structuring of inequality within marriage', pp. 247-9.

accounts. Roberts argues that expectations of equality in marriage grew in the post-war period and was reflected by 'many couples [who] rejected the idea of either husband or wife controlling the budget, preferring to share responsibility.'<sup>58</sup> Vogler and Pahl found that the joint management system was the least common among the 1235 British couples interviewed in 1986 as part of the Social Change and Economic Life Initiative.<sup>59</sup>

Income level can be said to affect the system of allocation used by couples. In his survey of an industrial village in Central Lowland Scotland, given the pseudonym Cauldmoss, in the early 1980s, Wight found that the majority of couples operated the female whole wage system, especially those couples living in council houses, where 21 out of 31 said that the wife was 'in charge'.<sup>60</sup> Half of the couples living in private houses, however, said that 'no one' was in charge.<sup>61</sup> If owner-occupation is taken as a proxy of higher socio-economic status, it can be said that Wight found that the joint management system was associated with higher income. In each of the six households classified as 'low-income' in the study by Chattoe and Gilbert, women were identified as having financial responsibility whilst two of the six 'high-income' households operated 'independent financial management'.<sup>62</sup> Pahl classifies independent management alongside joint management, as responsibilities are divided between husband and wife under both systems.

Gail Wilson suggests that social class intersects with gender to create distinctions between low-income earning men and high-income earning men in terms of financial management. High-income earning men are considered to be good with money, understand money matters and to consider that decisions about money should be joint decisions made between spouses.<sup>63</sup> Zelizer also highlights income-based differences in the regulation of household income, she states that among middle-class households, 'money matters seem to have been established largely as the husband's business'.<sup>64</sup> Men earning a low-income, however, are considered a financial liability, not to be trusted and have the wrong, or selfish, priorities. Thus for men earning low incomes, their participation in household money matters stops after

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<sup>58</sup> Roberts, *Women and Families*, p. 91.

<sup>59</sup> Vogler and Pahl, 'Money, Power and Inequality within Marriage', p. 272.

<sup>60</sup> Wight, *Workers not Wasters*, p. 115.

<sup>61</sup> *Ibid.*

<sup>62</sup> Edmund Chattoe and Nigel Gilbert, 'Talking about Budgets: Time and uncertainty in household decision making', *Sociology*, 33, (1999: 1), p. 100.

<sup>63</sup> Wilson, 'Money: Patterns of responsibility and irresponsibility in marriage', p. 77.

<sup>64</sup> Zelizer, 'The Social Meaning of Money', pp. 354-5.

the money is earned whereas men earning higher incomes are more likely to have greater involvement in organising and budgeting. As has been shown, Wilson is correct to highlight the dominance of women in managing small household budgets, however, it is important to consider how male orchestration power can be obscured under the female whole wage system.

In my series of oral history interviews, it is difficult to differentiate between participants' money management based on class. The majority of participants identified as working class, whilst seven identified as middle class, four men and three women. One of these, one woman, Mary Smith, and one man, Phil McLean, have been discussed above. Of the remaining middle-class participants, two men broadly identified with the joint management system. John Hamilton, born in 1937 in Glasgow, a retired doctor, married Helen, also a doctor, in 1967. Whilst discussing the purchase of their first home and describing the joint decisions he and Helen made about décor, I asked John:

HC And what about money matters, was that jointly as well, or did one partner take more control?

JH Really jointly, we never had a joint account [laughs] we never got round to that so we have always had our own account and we, you know I tend to be responsible for the fabric of the house and things like that and Helen tends to be the food and the holidays we sort of split, it has never been a big issue and em, you know as times gone by both of us working etc. it's become easier financially.<sup>65</sup>

John considers the financial responsibilities to be fairly evenly split, although he did note that he and Helen had not achieved the pinnacle in financial equality, the joint account. John did not offer further details on money management but it is important to note that he and Helen do not have children, and unlike other participants, Helen had not taken any extended break in her working life.

Alistair Anderson, born in Edinburgh in 1948 also discussed a rough kind of joint management shared with his wife Ann, whom he married in 1973:

HC So your family are budgeting off your wage then, and who's responsible...?

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<sup>65</sup> Interview with Dr John Hamilton, born 1937, Glasgow (March 2013).

AA Well it was really, the household stuff, it was really hers I guess, more of a joint thing but she's the one who, the day-to-day provisions and the clothes for the kids and stuff was really hers.<sup>66</sup>

As my question shows, Alistair's wife Ann had left her job as a personal assistant during her first pregnancy. The couple had two daughters, both born in the late 1970s. Alistair's testimony reveals a tension in composing an equal marriage whilst recognising that Helen had responsibility for the majority of 'household stuff'.

Research has shown that men are more likely to describe household money management as shared compared with women. Vogler and Pahl found that men were more likely to 'classify their system as a joint pool' and that 'male respondents were slightly more likely...to mask their own management of finances under the label of 'pooling''.<sup>67</sup> Lydia Morris also argues that in her interviews with couples, 'there is a common tendency to subscribe to an ideology of sharing where in fact the man has power of veto'.<sup>68</sup> Elizabeth Roberts also notes her suspicion that in his interview, 'Mr Stephenson' may have 'claimed' that he and his wife shared financial decisions but that it was 'hard not to conclude...he was in charge'.<sup>69</sup> Participants' desire to enshrine equality in their narrative of marriage can obscure power imbalances. Pahl states that men's discomfort in discussing financial arrangements is evident even outside of the interview process; she notes that objections from potential research participants came most frequently from men, so that even when women were happy to participate, their husbands often prevented their involvement.<sup>70</sup>

In carrying out my series of oral history interviews, I found that the type of interview, whether individual or couple, also affected the type of narrative generated around money management. I carried out four interviews with couples and found that the dynamic of asking a couple questions which had the potential to reflect the equality of their marriage partnership, created a different atmosphere than in those interviews with individuals. In her qualitative study, Carole Burgoyne conducted 22 interviews with married couples and notes that 'few couple were prepared to admit that control lay with one partner or the other'.<sup>71</sup> As has been shown, men's use of the personal pronoun 'I' reflected their power in controlling

<sup>66</sup> Interview with Mr Alistair Anderson, born 1948, Edinburgh (December 2012).

<sup>67</sup> Vogler and Pahl, 'Money, Power and Inequality within Marriage', p. 272.

<sup>68</sup> Lydia Morris, *The Workings of the Household: A US-UK comparison*, (Cambridge: Polity Press, 1990), p. 108.

<sup>69</sup> Roberts, *Women and Families*, p. 89.

<sup>70</sup> Pahl, *Money and Marriage*, p. 182.

<sup>71</sup> Burgoyne, 'Money in Marriage', p. 646.

household finances, and as Vogler states, this suggests that ‘he probably had the final say on major money matters’.<sup>72</sup>

Of the 55 participants who described their financial arrangements in the SWOHP archive, two women reported that they had operated a joint system of management. Both women were teachers and self-identified as middle-class. One woman, identified as P1, was born in 1913 and was married aged 34 to a Minister in the United Free Church of Scotland. She explained how financial responsibilities were divided under their joint management system; ‘I usually handled most of the money and he looked after bills, like send out cheques for electricity and that kind of thing. He did that side, but I did the side where there was actually spending the money, getting the shopping and so on.’<sup>73</sup> This woman had returned to teaching after marriage and had no children. The other women who discussed a joint system commented that she and her husband, also a teacher, had operated a ‘a communal purse’.<sup>74</sup> She returned to work following the birth of her two children and the untimely death of her husband after the Second World War.

### 3.3 Decision Making

The three systems of allocations described in the sections represent a useful schema. They can nevertheless conceal important aspects of gendered power between spouses. This section will consider these contradictions in further detail by considering decision making between married couples. Although women often managed the day-to-day budget, larger purchases would often involved discussion between couples. Susie Fleming, married in 1966 said: ‘I handled the money, you know, and anything we bought we discussed it, you know, I didn’t go willy nilly and buy this and that and the next thing, I never did that, I’d say “I think we need...blah blah”’.<sup>75</sup> Joan Fraser described how she had persuaded her husband, Alec, to postpone the purchase of a refrigerator in preference of an immersion heater:

By May, I knew I was pregnant and my mother said, ‘well, you’ll have to get a boiler, because you’ll have to boil nappies and towels when you have a baby’...I can remember my husband saying the first thing I would like to get, save up for, because

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<sup>72</sup> Ibid., p. 649.

<sup>73</sup> Interviewee P1, born 1913, married 1937, *SWOHP*, p. 1142.

<sup>74</sup> Interviewee M2, born 1915, married 1938, *SOWHP*, p. 1281.

<sup>75</sup> Interview with Mrs Susie Fleming, born 1939, Glasgow (April 2013).

you did save up for it, is a fridge. And I said, 'oh no, Alec, let's have an immersion heater' and he said 'why would we want an immersion heater?' and I said 'so that we don't have to light a coal fire on a lovely summers day'. Because you did, just for the hot water. And of course he gave in and we got the immersion heater. And then we got the fridge sometime later.<sup>76</sup>

As large expenditures, household goods would often involve discussion and compromise between couples. Although Joan had to convince Alec of the merits of a water heater, she was successful and the heater alleviated her burden of housework. Joan's role as household manager, bolstered by the experience of her mother, meant she was in a position of power to determine the prioritisation of purchases for the household.

By presenting a rational case, women could use 'soft' power to persuade husbands and gain greater control over financial decision making. For example, Mary Fuller, married in 1953, remembered how she had proved to her husband, Danny, that their twin tub was unsafe in order to convince him it needed to be replaced: 'we must have bought that out of a second-hand shop or something...and I kept going getting shocks off it...I said [to Danny] "you touch that and see if you get a shock because I do"' and he said "oh well we'll have to get rid of that".<sup>77</sup> Veronica Jaris Tichenor argues that: 'Logic and persuasion are how women win their points because husbands eventually can be moved by argument without loss of face. Ultimatums and vetoes do not allow this and are, therefore, not part of the woman's arsenal.'<sup>78</sup> Without the financial resources to make individual decisions, women could minimise conflict by appealing to a husband's logic and commonsense, often underpinned by their own experience as household manager.

Compromise could also go a husband's way. In this example, Josie Wallace describes how the savings she had accumulated with a view to buying a washing machine were used to purchase a second-hand car for the family instead:

I think I was saving up for a washing machine, I never had a washing machine, I was saving up for a washing machine and George came in that day and said he got the chance of this car for £100 and £100 was a lot of money, it was a wee Austin, wee yellow car and I went like that 'well, it would handy right enough, going to your work and that' and I never got the washing machine, the money went and got the wee car

<sup>76</sup> Interview with Mrs Joan Fraser, born 1924, Glasgow (August 2012).

<sup>77</sup> Interview with Mrs Mary Fuller, born 1932, Mrs Margaret King, born 1936 and Mrs Josie Wallace, born 1941, Glasgow (August 2012).

<sup>78</sup> Veronica Jaris Tichenor, 'Status and Income as Gendered Resources: The Case of Marital Power', *Journal of Marriage and Family*, 61, (1999: August), p. 646.

but we got a lot of value out the wee car because in saying that, I had a wee laundry mat that you used to be able go in and do your own washings in [-] Road...<sup>79</sup>

Josie rationalises buying the car by considering how George could use it to travel to work and by highlighting that the local laundrematte could serve her washing needs. Unlike in the other cases discussed above, Josie does not describe efforts by George to convince her – perhaps as the breadwinner, George’s opinions were implicitly endowed with more power. As Jaris Tichnor states: ‘There is an asymmetry in the influence that spouses are able to exert...It has everything to do with gender.’<sup>80</sup> Vogler argues: ‘while both partners are constructed as formally equal citizens they do not have the same influence over decision making...the man’s status as the main breadwinner enables him to have the greater influence over outcomes’.<sup>81</sup>

Between some couples, however, decision making was more overtly controlled by male power. For example, Ellen Murray, married in 1954 described how her aspiration for an automatic washing machine was frustrated by her husband:

I remember the first time I got the automatic, what a difference it made from the, you know how the twin tubs, before that in fact, the first washing machine had a wringer on it, so you had to put your clothes you know, and then of course the twin tub, it was good as well and then the automatic, it did everything so it was an awful lot better. I remember, my husband was handy you see, if anything went wrong he used to fix it and he used to keep up on fixing that twin tub and I would say ‘I wish you would leave that alone’ [laughs], I wanted a new, an automatic [laughs].<sup>82</sup>

Although an automatic washing machine would have reduced Ellen’s domestic labour for the family of eight, her husband was unwilling to consider upgrading while he was able to repair their current twin-tub machine. Ellen spent almost 20 years as a full-time housewife and as such, her financial dependence within marriage meant she was unable to fund the purchase without the consent of her husband.

Although couples in the post-war period may have wished to portray greater equality in marriage, male privilege and ownership of earnings continued to undermine the extent of egalitarian control over money. This goes some way to answer Goode’s questions regarding

<sup>79</sup> Interview with Mrs Mary Fuller, born 1932, Mrs Margaret King, born 1936 and Mrs Josie Wallace, born 1941, Glasgow (August 2012).

<sup>80</sup> Tichnor, ‘Status and income’, p. 646.

<sup>81</sup> Carolyn Vogler, ‘Money in the Household: Some Underlying Issues of Power’, *Sociological Review*, 46, (1998), p. 706.

<sup>82</sup> Interview with Mrs Ellen Murray, born 1932, Glasgow (August 2012).

the power of ownership to dominate marriage equality.<sup>83</sup> Moreover, although women did enjoy a degree of power over managing the household budget, this was often constrained by male orchestration power. This imbalance could manifest in conflict between spouses. For example, Scottish Women's Aid defines withholding and limiting access to money as a form of domestic abuse.<sup>84</sup> In their interview, Dougie and Jean Young both recounted stories from their youth which reflected the imbalance of power between their parents. Although women were charged with managing the earnings of working children in the home, this control was not immune from male power. In this recollection, Jean described the furious response of her mother when Jean questioned her control over Jean's money:

I was good at saving up, if I run messages for folk, or done things, and then my mother was saying to me, 'where's your money, where's your money?' Ken she was trying to take it off me all the time. I was crying one day, my dad came in and he says 'what's wrong Jean?' I says, 'I'm trying to save up and my mother is taking my money off me', well, I'll no tell you a word of a lie, all hell broke loose, I thought my mother was going to kill me because I had told my dad, and I was terrified, I was shaking.<sup>85</sup>

By involving her father, Jean undermined her mother's financial power. Further, the reaction of Jean's mother reveals the inherent power of Jean's father to override and sanction his wife's management strategies; Jean's father countermanded his wife's actions by returning Jean's earnings to her. Dougie Young also recalled a time where money caused conflict between his parents:

When I was in the RAF we got £4 ten shillings a week and I left my mother seven shillings for herself and I left her seven shillings to save up for me. When I came back out the RAF, I said to her 'have you got all the money I've been sending you?' 'What money she said?' She was spending 14 bob on herself and never saved up a penny, my father was going to kill her.<sup>86</sup>

By ignoring Dougie's instructions, and more importantly, by concealing his contribution from her husband, Dougie's mother overstepped her power to manage but not to control the household budget.

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<sup>83</sup> Jackie Goode, 'The Role of Gender dynamics in Decisions on Credit and Debt in Low Income Families', *Critical Social Policy*, 30, (2012: 1), p. 103.

<sup>84</sup> See 'What is Domestic Abuse?' *Scottish Women's Aid*, < <http://www.scottishwomensaid.org.uk/about-us-1p/what-domestic-abuse> > [accessed 3 March 2016].

<sup>85</sup> Interview with Mr Dougie Young, born 1930, and Mrs Jean Young, born 1933, Edinburgh (November 2012).

<sup>86</sup> *Ibid.*

Women could receive criticism for appearing to exert too much power over household finances. For example, Bill Livingstone said: ‘maybe some woman was quite nebbby, “oh I wouldn’t go back with a broken pay to her!” [laughs]’<sup>87</sup> In her study of ‘status-reversed’ couples, where wives earn more or are in higher-status occupations than husbands, Tichenor found that wives were more likely to equalise their contribution to household income and that some were reluctant to dominate any aspect of financial management: ‘Jill...reported that she backed away from exercising control over decision making to avoid being labelled a “bitch” by her husband and his friends.’<sup>88</sup> Money management is closely connected to the most disliked traits between spouses – Finch and Summerfield state that men said the worst qualities in a wife were ‘nagging, scolding, fault finding’, while women considered ‘laziness, untidiness and meanness with money’ the worst qualities in a husband.<sup>89</sup> It could be difficult for women to fulfil their responsibility for the household budget as overt control could label them ‘nebbby’, a ‘bitch’ or a ‘nag’. In Burgoyne’s study of 22 married couples, she states that some women took pride in being seen not to be demanding and not to ask for money from their husbands, even in the face of real need, so as to reduce discomfort at being seen as a drain on household income.<sup>90</sup> Burgoyne also states that one male participant praised his wife by saying she was ‘extremely good about not asking’.<sup>91</sup> The potential for conflict should a wife be considered to exert too much power over money meant that women’s power over decision making and the household budget, under any allocation system, was clearly circumscribed, and indeed generally over-ridden, by male power.

### 3.4 Conclusion

There is a temptation to use allocation systems as a proxy by which to assess power within marriage. Allocation systems and financial organisation more broadly, can reveal centres of power but can also obscure inequalities between spouses and hierarchies of decision making. The allocation of household finances does not reflect a single form of power which is universal between households with similar systems. Nor do allocation systems reflect power

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<sup>87</sup> Interview with Mr Bill Livingstone, born 1922, Glasgow (December 2012).

<sup>88</sup> Tichenor, ‘Status and Income’, p. 645.

<sup>89</sup> Janet Finch and Penny Summerfield, ‘Social Reconstruction and the Emergence of Companionate Marriage, 1945-59’ in *Marriage, Domestic Life and Social Change: Writings for Jacqueline Burgoyne 1944-88*, ed. by David Clark (London: Routledge, 1991), pp. 24-5.

<sup>90</sup> Burgoyne, ‘Money in Marriage’, p. 644 and p. 661.

<sup>91</sup> *Ibid.*, p. 658.

which is entirely individualised to households: commonalities can be found between households, particularly in terms of gendered assumptions based on the breadwinner concept and the ownership of money. The three primary forms of allocation have been used to denote competing depictions of marriage: equality typified by the joint management system; male dominance characterised by the allowance system; and female dominance illustrated by the female whole wage system. These allocation systems, however, reflect a more complex picture of power between spouses. Whilst the joint management system may not directly favour either spouse, assumptions about personal spending money may mean that husbands are apportioned individual monies whereas wives are not. Under the household allowance system, husbands may not disclose their earnings and may dictate how much to budget for the housekeeping allowances, but wives are able to exert power through domestic management skills – skills which bolster their status within the household and which reinforces male dependence upon them, as will be explore in the next chapter. Under the female whole-wage system, men may have power to set the sum of pocket money and may exercise power to ensure that pocket money is not encroached upon during periods of financial hardship. It is therefore important to consider the multiple forms of power encompassed by allocation systems – forms which encompass the power derived from employment, gendered forms of power, and the ways in which power can be challenged and negotiated. As Burgoyne states, ‘overt financial arrangements can obscure important psychological elements that contribute to reality for...participants.’<sup>92</sup>

Although allocation systems may reflect more than one form of power, they also reflect embedded overarching assumptions about the gendered ownership of money and accompanying rights and responsibilities. Economic power is conferred within marriage to men through both their status as the breadwinner, the ownership of wages, and through their unequivocal claim to individual spending money. Within the breadwinner model, male wages are considered in terms of family provision and yet this conceals entrenched gendered understandings of male money as individually owned. The breadwinning wage has been constructed as the fundamental source of family provision yet family members do not have equal claim on the ownership of the money or equal say on how the money should be allocated and spent. Women’s day-to-day financial responsibility is also embedded in each system. Managing the household budget remained part of women’s domestic labour across

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<sup>92</sup> Burgoyne, ‘Money in Marriage’, p. 663.

the period and as chapter one has shown, although the economic conditions of affluence may have helped to ease pressure on the budget, they did little to alter the burden placed on, and assumed by, women in their domestic roles.

This chapter has focussed on how male wages were managed within the home. Wages from married women's work were also an important source of household income. The next chapter explores the role of women's wages in the household economy and continues to build on understandings of ownership and power.

## Chapter Four: Women's Paid Work in the Household Economy

### 4.1 Introduction

This chapter focuses on the role played by paid work in married women's lives and the domestic economy. Table 4.1 shows the percentage of married women in work recorded by the Census for Scotland, 1911-81. Census figures show a clear increasing trend in the numbers of married women engaged in paid work over the period. The largest increases were recorded in the post-war period so that by 1981, almost half of married women were enumerated as in employment. Married women's increased participation in the formal labour market was a significant change in the post-war period, both in terms of the number of women employed and in the social attitudes towards married women workers. Women's wages, however, continued to be afforded less esteem than men's. Moreover, for many women, work remained subordinated to domestic responsibilities. Although married women workers were not afforded the same status as male 'breadwinners', however, in many cases, their earnings were essential to the household budget. Further, for many working-class families, achieving the symbols of an affluent lifestyle depended on women's contribution to the household budget. The chapter begins by considering the historiography of married women's work and how the social, economic and legislative contexts shaped married women's access to, and experiences of, work in twentieth-century Scotland. Section 4.2 focuses on how married women's work allowed many working-class households to participate in, and enjoy, 'affluence'. Section 4.3 then considers the role of paid work in women's conceptions of self and shows how unequal gendered domestic responsibilities continued to shape women's lives and their identities.

Table 4.1 Married Women in Work in Scotland, 1911-81.

| Year | Percentage of married women in work |
|------|-------------------------------------|
| 1911 | 4.2                                 |
| 1921 | 4.8                                 |
| 1931 | 6.4                                 |
| 1951 | 14.2                                |
| 1961 | 22.8                                |
| 1971 | 40.2                                |
| 1981 | 48.5                                |

Source: *Census for Scotland, 1911-81*.

Historians and social scientists have highlighted married women's increasing participation in paid work as one of the central features of changing gender relations in the post-war period.

Table 4.1 shows that in the ten years from 1961, married women's participation in the formal labour market doubled so that by 1971, around two fifths of married women worked.

Alongside demographic change and ideological change driven by the second-wave feminist movement, paid work has been considered to signal the increasing social liberation of women after the Second World War. The increasing participation of women, including married women, in the labour market across the twentieth century has even been called 'the social revolution of our time'.<sup>1</sup> Debate has contested, however, the extent and the periodisation of change. Catherine Hakim has argued that a longer view of women's work reveals married women's economic activity rates around 40 per cent in the mid nineteenth-century, followed by a contraction in the first decades of the twentieth century.<sup>2</sup> Hakim urges caution in using census figures to chart married women's participation in paid work given that the enumeration of married women's work was not prioritised until later in the twentieth century. Limited individual and public perceptions of 'work' meant that married women's employment was systematically under-reported in the earlier period.<sup>3</sup> Moreover, the census did not record the true extent of married women's participation in the kinds of informal work which were common before the Second World War. These arguments are underpinned by a

<sup>1</sup> Jane Humphries, 'Woman and Paid Work', in *Women's History: Britain, 1850-1945: An introduction* ed. by June Purvis (London: UCL Press, 1995), p. 79.

<sup>2</sup> Catherine Hakim, 'The Myth of Rising Female Employment', *Work, Employment & Society*, 7, (1993: 1), p. 100.

<sup>3</sup> Hakim, 'Myth of Rising Female Employment', p. 100.

broader debate about the effects of industrialisation on women and women's work from the eighteenth century.<sup>4</sup>

Social history has shown that women in Scotland continued to participate in paid work after marriage and after childbirth during the late nineteenth and early twentieth century. For example, in a series of 64 oral history interviews with Scottish men and women born at the turn of the century, Lynn Jamieson found that a third of participants had a mother engaged in paid employment.<sup>5</sup> This was also true of participants interviewed for this project. For example, Bill Livingstone, born in 1922, recounted how his mother had 'done washing for folk, cleaned houses and things like that' during the interwar period.<sup>6</sup> Ellie Cooper, born in 1929, recalled in detail how her mother, born in 1899, had intermittently run a stall selling second-hand clothes:

...my mother sometimes had a stall in the wee place like that in [-] Street... and I always remember my mother saying 'you always know when there's a war coming when the rags, when you're getting plenty of money for the rags'...her mother had a sale room and my mother used to have phone numbers of people who lived in, usually it was Bearsden, and she went there. She didn't go round chapping the doors, she went directly, she used to have their phone number, because most of the people that lived there had phones and she'd go there and she'd pay so much for every garment that they gave her...then she sold them to people round about the doors, she sold them for practically pennies and it was helping people out.<sup>7</sup>

Following on from her mother, Ellie's mother devised and organised a personal enterprise in selling second-hand clothes. Women were often able to earn small sums through flexible, informal and community-based work which could be integrated into women's domestic routine and accommodate childcare responsibilities. In some regions, there was a tradition of working married women. For example, in the Borders and in Dundee, there was a high participation rate of married women workers in the dominant local textile industries dating from the nineteenth century. In areas characterised by heavy industry however, such as parts

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<sup>4</sup> See Humphries, 'Woman and Paid Work', pp. 72-89 and Leonore Davidoff, 'The Separation of Home and Work? Landladies and lodgers in nineteenth and twentieth century England' in *Fit Work for Women*, ed. by Sandra Burman (London: Croom Helm, 1979), pp. 64-97.

<sup>5</sup> Lynn Jamieson, 'Limited Resources and Limiting Conventions: Working-class mothers and daughters in urban Scotland c.1890-1925' in *Labour and Love: Women's experience of home and family, 1850-1940*, ed. by Jane Lewis (Oxford: Basil Blackwell, 1986), p. 50.

<sup>6</sup> Interview with Mr Bill Livingstone, born 1922, Glasgow (December 2012).

<sup>7</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

of Fife and Lanarkshire, especially the coalfields, employment for women outside the home was more constrained.<sup>8</sup>

As is stated above, the census does not capture the true extent of married women's work in the early twentieth century. Although it is therefore important to contextualise census figures, post-war figures show the significant expansion of women in the formal labour force, a trend which reflects three key areas of change: legislative advances, transformations in the nature and structure of work and changes in attitudes towards married women workers.

Government policy and legislation had a significant impact on women's employment throughout the nineteenth and twentieth century. Jane Lewis and Celia Davies argue that from the nineteenth century, legislation, especially 'protective legislation', was founded on belief that women were 'potential or actual mothers' and around concerns about 'appropriate work for women'.<sup>9</sup> Progress towards equality with men was slow in the early twentieth century. Although a great number of women entered work during the First World War, much of this was defined as a 'temporary' solution to a labour shortage in 'men's work' as a result of military recruitment and increased demand for industrial products of 'male' work. Jane Humphries argues that war work in fact 'strengthened, not weakened, the social and cultural construction of women as wives and mothers primarily, and barely disturbed the continuity of the late-nineteenth and early-twentieth century retreat from paid work'.<sup>10</sup> In 1918, women were dismissed from wartime employment to make way for returning men.<sup>11</sup> During the interwar period, although women did make political gains in the form of the vote and elected Members of Parliament, legislation remained characterised by only qualified progress. For example, the Sex Disqualification (Removal) Act, 1919, permitted women to enter the professions and made it unlawful to dismiss or disqualify based on marital status. As Helen Jones argues, however, employees in central and local government were not covered and in practice the Act did little to protect married women workers.<sup>12</sup> From the 1920s, formal and informal operation of the 'marriage bar' meant women had been forced to give up work in

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<sup>8</sup> A. J., McIvor, 'Women and Work in Twentieth-Century Scotland', in *People and Society in Scotland: 1914 to the present*, ed. by A. Dickson and J. H. Treble (Edinburgh: John Donald, 1992), p. 143.

<sup>9</sup> Jane Lewis and Celia Davies, 'Protective Legislation Britain, 1870-1990: Equality, difference and their implications for women', *Policy and Politics*, 19, (1991: 1), p. 13.

<sup>10</sup> Jane Humphries, 'Women and Paid Work', p. 76.

<sup>11</sup> Gail Braybon and Penny Summerfield, *Out of the Cage: Women's experience in two world wars* (London: Pandora, 1987), p. 120.

<sup>12</sup> Helen Jones, *Women in British Public Life, 1914-50* (Harlow: Longman, 2000), p. 53.

many sectors including teaching, the Civil Service and the British Broadcasting Corporation upon marriage.<sup>13</sup>

Although women were conscripted during the Second World War, policy was careful to 'maintain conventional gender relations' and ideals of domesticity 'were not abandoned...indeed, they shaped and influenced the way that women were brought into the workforce'.<sup>14</sup> As it had been in the First World War, women's war work was again constructed as temporary and policy continued to emphasise women's domestic role as their primary social function.<sup>15</sup> Jennifer Purcell argues, however, that women's experiences during the war created a discourse where both domesticity and paid work were seen as valuable ways in which women could contribute to and serve the nation.<sup>16</sup> 1947-9, the Ministry of Labour ran public campaigns to persuade women to return to the labour market following the mass exit of almost two million women from paid work in June 1947.<sup>17</sup> The campaign, however, was led by concern about labour shortages and did not represent a feminist agenda. Progress was nevertheless made by the end of the 1940s. The marriage bar was lifted for teachers in 1944 and for Civil Servants in 1946, allowing women to proceed with their careers after marriage and bolstering married women's access to the labour market.<sup>18</sup> The next significant set of legislative changes did not come until later in the post-war period. For example, a raft of legislation enacted in 1975 tackled gender inequality at work for all women: legislation was passed which outlawed discrimination based on sex, enshrined equal pay and introduced statutory maternity leave and pay.<sup>19</sup>

Across the post-1945 period, employment of married women was also stimulated by transformations in the nature and structure of the labour market. For example, the increase in

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<sup>13</sup> Jones, *Women in British Public Life*, pp. 52-3.

<sup>14</sup> Penny Summerfield, *Reconstructing Women's Wartime Lives: Discourse and subjectivity in oral histories of the Second World War* (Manchester: Manchester University Press, 1998), p. 3 and Margaret Allen, 'The Domestic Ideal and the Mobilization of Womanpower in World War II', *Women's Studies International Forum*, 6, (1983: 4), p. 404.

<sup>15</sup> Penny Summerfield, "'They didn't want women back in that job!': The Second World War and the construction of gendered work histories', *Labour History Review*, 63, (1998: 1), p. 87; Jennifer Purcell, 'The Domestic Soldier: British housewives and the nation in the Second World War', *History Compass*, 4, (2006: 1), p. 153.

<sup>16</sup> Purcell, 'The Domestic Soldier', pp. 153-60.

<sup>17</sup> The number of women in paid work fell from 7.75 million in June 1943 to 6 million in June 1947. Pat Thane, 'Women since 1945' in *Twentieth-Century Britain: Economic, social and cultural change*, ed. by Paul Johnson (Pearson Education: Harlow, 1994), p. 394.

<sup>18</sup> Roberts, *Women and Families*, p. 117.

<sup>19</sup> Equal Pay Act, 1975; Sex Discrimination Act, 1975 and Employment Protection Act, 1975.

part-time work in the post-war period accounted for a significant proportion of married women's work. In 1951 nine per cent of all female workers were engaged in part-time work, by 1961, this had risen to a quarter and by 2001, 43 per cent.<sup>20</sup> The expansion of part-time work was dominated by women workers and meant that although more married women were active in the labour market, full-time work remained male-dominated. As Scott shows, from 1951-71 the ratio of female to male hours worked remained stable at around 40 per cent.<sup>21</sup> Furthermore, Heather Joshi shows that the percentage of women aged 20-64 engaged in full-time work remained constant at around 30 per cent between 1951 and 1981.<sup>22</sup>

The trend in types of female employment over the course of the twentieth century was from clustering in the domestic service and textile sectors to services and distribution and in a slightly wider range of industrial categories. In 1931, 21 per cent of female workers in Scotland were engaged in domestic service and 15 per cent in the textile industry. In 1981, 36 per cent of female employees in Scotland worked in either the service or distribution sectors.<sup>23</sup> Deindustrialisation in the post-war period undermined the dominance of masculinised heavy industry in Scotland. The expansion of light manufacturing, the service industry and the state created opportunities for married women. Structural change was advanced by policy-makers who sought to improve economic growth through expanding the gendered value-added assembly goods sector.<sup>24</sup> For example, of those workers in the instrument-making and electrical engineering sectors in the early 1930s, 20 per cent were women. This proportion rose to almost 50 per cent by the 1970s.<sup>25</sup> The growing welfare state also created opportunities for women workers: McIvor states that between 1951 and 1981, the numbers of women employed as nurses and teachers in Scotland doubled.<sup>26</sup> Bradley states that women's increased participation in the labour market in the second half of the twentieth century was characterised by women's increasing presence in the commercialization of the

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<sup>20</sup> Wilson, 'A New Look', p. 223.

<sup>21</sup> Peter Scott, 'The Household Economy since 1870' in *The Cambridge Economic History of Modern Britain, Vol. II, 1870 to the Present*, eds Roderick Floud, Jane Humphries and Paul Johnson (Cambridge: Cambridge University Press, 2014), p. 377.

<sup>22</sup> Heather Joshi, 'The Changing Form of Women's Economic Dependency' in *the Changing Population of Britain*, ed. by Heather Joshi (Oxford: Basil Blackwell, 1989), table 10.1, p. 158.

<sup>23</sup> McIvor, 'Women and Work', p. 139.

<sup>24</sup> See Jim Phillips, 'Deindustrialization and the Moral Economy of the Scottish Coalfields, 1947 to 1991', *International Labour and Working-Class History*, 84, (2013: Fall), pp. 99-115 and Carlo Morelli and Jim Tomlinson, 'Women and Work after the Second World War: A case study of the jute industry, circa 1945-1954', *Twentieth-Century British History*, 19, (2008: 1), pp. 61-82.

<sup>25</sup> Simonton, 'Work', p. 217.

<sup>26</sup> McIvor, 'Women and Work', p. 141.

six tasks which Novarra identified as being traditionally considered 'women's work': the provision of food, care of the home, child care, nursing the sick, teaching and the manufacture of clothing.<sup>27</sup> Although employment remained segregated by gender, structural changes facilitated a shift in the location of married women's work from inside to outside the home. Earlier in the century, many married women had contributed to the family income by providing home-based services such as taking in washing. In the post-war period however, married women's work increasingly took place outside the home in a dedicated workplace.

Married women's access to paid work was also aided by changing social attitudes. Working mothers had been subject to a range of critical social discourses since the nineteenth century. In the early twentieth century, working mothers had been blamed for the higher rates of infant mortality recorded in poorer districts.<sup>28</sup> Criticism of working mothers called into question the morality and respectability of the family as well as potential repercussions for the nation. Maternalism was considered the fulfilment of women's pre-destined purpose and the foundation of a strong and healthy nation. In the 1940s and 1950s, the welfare of children dominated concerns about mothers working. Maternal deprivation theory emerged as a 'historically...new requirement' for women of all classes.<sup>29</sup> The theory, spearheaded by John Bowlby, stipulated that in order for children to become well-adjusted adults, mothers must devote their time and constant attention to childcare: 'essential for mental health is that the infant and young child experience a warm, intimate, and continuous relationship with his mother'.<sup>30</sup> Bowlby's report cited the potential consequences of maternal deprivation: 'anxiety, excessive need for love, powerful feelings of revenge...guilt and depression' and ultimately, 'symptoms of neurosis and instability of character'.<sup>31</sup> Demographic changes are also important here. Falling family sizes after the post-war 'baby boom' meant that childcare responsibilities were reduced for many women, including the number of years spent having babies and raising small children. As the portion of women's lives taken up by pregnancy and child-care reduced, opportunities to participate in paid work increased.

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<sup>27</sup> Bradley, *Men's Work*, pp. 8-9.

<sup>28</sup> Shani D'Cruze, 'Women and the Family', in *Women's History: Britain, 1850-1945: An introduction*, ed. by June Purvis (London: UCL Press, 1995), p. 50.

<sup>29</sup> Pat Thane, 'Women since 1945' in *Twentieth-Century Britain: Economic, social and cultural change* ed. by Paul Johnson (Pearson Education; Harlow, 1994), p. 398.

<sup>30</sup> John Bowlby, 'Maternal Care and Mental Health', World Health Organisation Report, Second Edition, (Geneva: World Health Organisation, 1952) accessed via *World Health Organisation*, <<http://apps.who.int/iris/handle/10665/40724>>, p. 11, [accessed 21 Feb. 2016].

<sup>31</sup> *Ibid.*, p. 12.

Analysis has also considered the role of women's work during the world wars as a disruptive force in attitudes towards married women workers. Two women interviewed had undertaken war-work during the Second World War, Mary Wilson, born 1923, and Diane Haggerty, born 1921. Mary worked on a conveyor belt in a Rolls Royce factory: 'luckily, they had started building a building in Thornlibank, no far from, I was practically back-to-back with the factory ...Rolls Royce 'H' block. And that was me, three shifts, six to two, two to ten and ten to six, night shift as well'.<sup>32</sup> Diane also worked in a factory helping to assemble pre-fabricated bridges: '[it was] a small engineering works. What we did, they were doing Bailey bridges...I was there for five years'.<sup>33</sup> Historians have questioned however, the liberating effect of women's wartime work, as outlined above.

Many oral history participants recounted the transformation in attitudes towards working married women they had witnessed over the course of their lives. Although both working- and middle-class participants described this change, middle-class participants particularly stressed the magnitude of this change. For example, when I asked if her mother had worked, Louise James, born in 1959 and adopted by an older couple living in Dumfries, said: 'Ladies didn't work once they got married, she worked in the civil service and she wasn't allowed to work as a married woman.'<sup>34</sup> Louise's father was a teacher at a private secondary school and his wage would have been expected to provide for the family. Legislative changes and the erosion of the social stigma associated with married women workers meant that Louise was less restricted after her marriage in 1982 and the subsequent birth of her two children and was able to take up a number of different jobs and complete a degree.

Alistair Anderson was born in 1948 in an affluent suburb of Edinburgh. Alistair's father was an accountant and his mother was a full-time housewife and had six children. Alistair summarised what he saw as a sea change in attitudes towards, and opportunities available for, women in the post-war period:

...it wasn't usual for, certainly amongst middle-class families, for the mother to be going out working and that changed dramatically in the post-war years and then it became much more normal for women who had kids to want to go back to work, not necessarily because of the necessity of earning an income, a combination of that higher aspirations to want more things and thirdly because they wanted a career, they

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<sup>32</sup> Interview with Mary Wilson, born 1923, Glasgow (August, 2011).

<sup>33</sup> Interview with Mrs Diane Haggerty, born 1921, Glasgow (July 2012).

<sup>34</sup> Interview with Ms Louise James, born 1959, Edinburgh (December 2012).

had a taste of the working environment which maybe they wouldn't have had had it not been for the Second World War and now the realised they had skills, they were wanted they were needed in the workforce, and why shouldn't they go out so there was a big change, a sociological change, in that post-war era.<sup>35</sup>

Alistair saw this change as progressing in stages from his childhood – he explained how his own wife, Fiona, had taken a six-year break from work following the birth of the couple's two daughters in 1978 and 1980: 'she went back to work once they were, how old would they be, about four I would think, about four years old...very few mothers then went straight back to work, you know, after the child was born, pretty normal for the mother in particular to take time off or at least a couple of years'.<sup>36</sup> Alistair went on to describe how the change in attitudes towards working mothers had reached a zenith in the early twenty-first century and how his daughters, both mothers, would not think of having a break from paid work as lengthy as Fiona had: '...and now there's no choice, I mean my daughters would never dream of not being at work, but they have no choice...it is the norm'.<sup>37</sup>

Dex argues that although social attitudes did become more accommodating towards married women workers across the twentieth-century, progress was slow and incremental particularly towards women with pre-school age children. For example, over three-quarters of those surveyed in 1965, thought that mothers of pre-school children should not work.<sup>38</sup> The continued importance of women worker's domestic responsibilities, including childcare, will be explored below.

## 4.2 Married Women's Paid Work in the Domestic Economy

Although the income from men's work was considered the most significant to household income, women's work was also an important source of family income. All of the women interviewed, as well as the wives of interviewed men, had been employed in full-time jobs before marriage. In the post-war period, the main reason for withdrawal from the labour force shifted from marriage to the birth of the first child.<sup>39</sup> Larger family sizes however, meant that

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<sup>35</sup> Interview with Mr Alistair Anderson, born 1948, Edinburgh (December 2012).

<sup>36</sup> Ibid.

<sup>37</sup> Interview with Mr Alistair Anderson, born 1948, Edinburgh (December 2012).

<sup>38</sup> Shirley Dex, *Women's Attitudes towards Work* (London: Macmillan, 1988), p. 33.

<sup>39</sup> Pat Thane, 'Women since 1945' in *Twentieth-Century Britain: Economic, social and cultural change* ed. by Paul Johnson (Pearson Education; Harlow, 1994), p. 395.

women married in the 1950s could spend many years out of the formal labour market caring for infant children. For example, Ellie Cooper and Ellen Murray, both married in the early 1950s and with six children, each spent over 15 years as full-time housewives. Women born around mid-century, however, had a shorter employment gap after childbirth due to smaller family sizes— for example, Alistair Anderson's wife, born in 1948 and married in 1973, spent six years as a full-time housewife caring for their two daughters and Janet Allen, born in 1946 and married in 1969, had two children and spent seven years as a full-time housewife. This is broadly consistent with Dex *et al*'s findings that the average employment gap for women born in 1946 following the birth of their first child was 70 months.<sup>40</sup> Once children were of school-age, mothers were better placed to re-enter the labour market. As Dex *et al* argue: 'the most important influence on women's employment was the age of their youngest child'.<sup>41</sup> In Gray's 1969 study of families in Edinburgh, there was a clear pattern of female employment distinguishable by the age of dependent children – all those women without children worked and four fifths of women with children aged 5-19 also worked. Only one quarter of those women who had children aged below five however, were active in the paid labour market.<sup>42</sup> Once youngest children had reached primary-school age, ages four to five, many women returned to employment; some continued with similar work whilst others moved into different fields. For the majority of women, this work was characterised as part-time and sometimes even irregular, casual labour. Some of the jobs held by female interviewees include; cleaner, waitress, nursery assistant, book-keeper, library assistant, shop-worker and secretary.

#### 4.2.1 Economic Necessity to Choice

Although many working-class women had worked after marriage in the early twentieth century, as shown in section 4.1, the role of women's wages in the household economy changed in the post-war period. In the nineteenth and early twentieth centuries, married women's contribution to the household income played an essential part in the subsistence of the family. The income from men's employment alone was unable to provide for many working-class households and the insufficiency of the 'breadwinner's' income thus meant

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<sup>40</sup> Shirley Dex *et al* 'Women's Employment Transitions Around Child Bearing', *Oxford Bulletin of Economics and Statistics*, 60, (1998: 1), p. 86.

<sup>41</sup> *Ibid.*, p. 79.

<sup>42</sup> Anne Gray, 'The Working Class Family as an Economic Unit' in *The Sociology of the Family: New Directions for Britain*, ed. by Chris Harris (Keele: University of Keele, 1979), p. 206.

that most working-class families were unable to share in middle-class ideal of domesticity. For example, Hughes states that in 1931, 50 per cent of working married women were of child-rearing age, suggesting that for these families, the male breadwinner ideal was not played out in lived experience.<sup>43</sup> Furthermore, men's unemployment, low-pay, sickness and selfishness could force married women into work. Desertion and death were also considered key factors in compelling married women into work.<sup>44</sup>

Oral history participants highlighted that these push factors often required their mothers to work. For example, Jean Young, born in 1933, said that throughout her childhood, her mother had worked almost continuously in a local brewery in the bottle washing room. Jean was an only child and her father was out of work for over a year after breaking his pelvis working as a shipyard painter in Leith.<sup>45</sup> Lily George, born in Glasgow in 1949, described how her father's gambling and drinking had forced her mother, born in 1918, to work split shifts as a cleaner in the 1950s.<sup>46</sup> Some participants also stated that their mothers had been forced into work after the early deaths of their fathers. For example, Janet Allen's father died in 1956 when she was 11 and her mother took up full-time work to support her and her sister. Janet described how she became responsible for certain domestic chores: '[I] had a key that was on a bit of string round my neck and I went in from school and I put the dinner on for my mother coming in from work.'<sup>47</sup> SWOHP testimony includes women stating that their own work had been motivated by similar factors. Asked if she worked after marriage, a woman born in 1905 and married in 1924 to a shoemaker said: 'Not at first, but my husband took appendicitis and I went back to the Mill to work for six months then.'<sup>48</sup>

In this earlier period, married women's work was therefore said to reflect pressing economic necessity. Perceptions changed after 1945, with an apparent shift from necessity to choice: from push to pull. Full employment and the burgeoning welfare state meant that poverty became less prominent in explanatory narratives of married women's work as it was considered a less frequent phenomenon. A working wife and mother no longer symbolised

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<sup>43</sup> Hughes, *Gender and Political Identities*, p. 17.

<sup>44</sup> For example see Carl Chinn, *They Worked all their Lives: Women of the Urban Poor in England, 1880-1939* (Manchester: Manchester University Press, 1988), pp. 98-100, 159; Eleanor Gordon and Gwyneth Nair, *Public Lives: Women, family and society in Victorian Britain* (New Haven: Yale University Press, 2003), pp. 187-194.

<sup>45</sup> Interview with Mr Dougie Young, born 1930, and Mrs Jean Young, born 1933, Edinburgh (November 2012).

<sup>46</sup> Interview with Ms Lily George, born 1949, Glasgow (April 2013).

<sup>47</sup> Interview with Mrs Janet Allen, born 1946, Clackmannanshire (December 2012).

<sup>48</sup> Interviewee F1, born 1905, married 1924, SWOHP, p. 309.

pressing economic pressures to make ends meet. Moreover, married women's work became part of the narrative of post-war affluence. Rising expectations and the pursuit of an affluent lifestyle was understood to explain the increasing participation of married women in the labour force. In the post-war period, married women's wages were not considered to provide a fundamental part of a household's subsistence but a 'topping up' of household income used to maintain and extend household consumption.<sup>49</sup> The material position was complex, however, with 'affluence' by no means universal or involving an unqualified relief of poverty.

Married women's wages as a supplement to family income is part of what Tilly and Scott call 'the family consumer economy'. The family consumer economy is the organisation of family economics to support the continued improvement of living standards through consumption in which women's income during the phase of child rearing was seen as supplementary and was designed to allow greater consumption for the family unit.<sup>50</sup> Although not all work by female participants was framed in this manner, many female participants did state that they would seek out irregular, temporary work in order to allow additional family consumption such as holidays and otherwise unaffordable 'extras'. For example, Anna Reid, married in 1956, recounted how she would take on cleaning work during the summer school holidays in order to afford extra purchases:

...so for six weeks when the school was off that clinic had still to be kept in use so eh, I got the wee turn of going up and doing a wee bit of cleaning, so em, and it was quite good, you know, so that sort of helped, so I used to save up that money and eh I bought a Hoover, oh! Carpets and get a Hoover, and what else did we buy, wee things like this, a wee Hoover was a wee luxury.<sup>51</sup>

Anna's experience was repeated by many female participants. For example, Ellie Cooper, married in 1951 worked for three months as a cleaner in the 1960s, to enable her to also buy a vacuum: 'I got my first Hoover, I went to work for three months as a cleaner up the road...and I paid my Hoover up off that money, put £1 to the Hoover'.<sup>52</sup> Anna and Ellie were unpaid for cleaning at home, but by providing this service in the labour market, they were able to use their wages to buy domestic technology which could ease their burden at home.

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<sup>49</sup> Roberts, *Women and Families*, p. 83.

<sup>50</sup> L. A. Tilly and J. W. Scott, *Women, Work and Family* (London: Routledge, 1987), pp. 176-7.

<sup>51</sup> Interview with Mrs Anna Reid and Mr John Reid, both born 1933, Glasgow (February 2013).

<sup>52</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

In their interview, Mary Fuller [MF], Margaret King [MK] and Josie Wallace [JW], described how their primary motivation to take up work was to supplement the household income, especially with a view to being able to afford a family holiday in the summer:

MK That covered the likes of wee holidays, you try to get a holiday in the summer...

JW Wee cleaning jobs.

MK ...I used to work from about April till about July because that's when your husband got his holidays, so that money, you saved that, well I saved it and that got us our holidays and that was just to Blackpool, I mean...

MF It was always a wee bit extra.<sup>53</sup>

The emphasis that women placed on their 'wee' jobs reflected the desire to maintain the status of men as the primary breadwinner: 'Her wages are frequently viewed as "pin money", a bonus, not a challenge to the breadwinner's'.<sup>54</sup> Although social attitudes towards married women's work were changing in the post-war period, the perception of men as breadwinners remained powerful. As Hughes found in her interwar study of Scotland, women rarely framed their waged-labour in the same terms as men's work:

...income-generating activities were presented as an extension of a woman's role in the private sphere rather than linked with the more public and masculine role of production. This allowed women to sustain their identities as good household managers and mothers whilst avoiding conflict with their spouses and the disparagement working married women faced.<sup>55</sup>

The prevalence of part-time work among married women workers was a further way in which the status of men as 'proper' workers and family breadwinners could be maintained: 'part-time women workers could be seen unthreateningly as supplementing a family income earned principally by the husband'.<sup>56</sup>

<sup>53</sup> Interview with Mrs Mary Fuller, born 1932, Mrs Margaret King, born 1936 and Mrs Josie Wallace, born 1941, Glasgow (August 2012).

<sup>54</sup> Eva Kalizynska, 'Wiping the Floor with Theory; A survey of writings on housework', *Feminist Review*, 6, (1980), p. 34.

<sup>55</sup> Hughes, *Gender and Political Identities*, p. 158.

<sup>56</sup> Janet Finch and Penny Summerfield, 'Social Reconstruction and the Emergence of Companionate Marriage, 1945-59' in *Marriage, Domestic Life and Social Change: Writings for Jacqueline Burgoyne 1944-88*, ed. by David Clark (London: Routledge, 1991), p. 13.

It is important, however, to consider in more detail how women's wages contributed to household income. Firstly, women's desire to raise their families' standard of living was not solely a post-war phenomenon. For example, testimony given to SWOHP shows that in the first-half of the twentieth century women also worked to facilitate better lifestyles. When asked if her husband was opposed to her working after marriage, a woman born in 1906 and married in 1923 to an engineer said: 'He didn't mind at all. He didn't mind, because we wanted to get on. We both of us were keen on getting on, and making some money to furnish our house, and try and make the best of it, you know.'<sup>57</sup> Woman X3, born 1906 and married in 1935, described her work as a cleaner in similar terms: 'Well, we needed to work to get things together as we wanted. The house was aye needing. No, I never stopped working, never.'<sup>58</sup>

In the post-war period, the spread of affluence was considered to have eroded poverty and thus the economic pressure for married women to work outside the home. As Claire Langhamer notes, however: 'A general perception that married women's wages were now used to buy 'extras' for the family, rather than to ensure survival, undermined the importance of their contribution to the family economy, despite the fact that for some women paid labour remained a pressing necessity.'<sup>59</sup> Poverty, financial hardship and economic necessity were not alleviated for all married women. An example of this was given by Mary Wilson. Mary was born in Glasgow in 1923 and married a few days before her 17<sup>th</sup> birthday in 1940. While her husband, Willie, served overseas with the Army, Mary continued her war-work in an engineering factory. Following Willie's period of leave in 1944, Mary gave birth to her daughter later that year. Mary had another child, a son, in 1956. Mary gave a detailed account of her working history and was open in explaining how her husband's drinking and frequent periods of unemployment had meant that she worked full-time throughout her children's infancy:

...he had been demobbed in the February of '46 and lived with my mother and us, you know. But he couldn't get a job...so I had to set out to try...'52, I landed in a place, cotton mill, the engineering part had been transferred from England up here. I don't know what happened, but I always seemed to be bronchial, there was always something. And eventually I took ill, and I wasn't able at all. The doctor said, 'I think you better give up that job'. I was frightened to give it up, well, the way things were,

<sup>57</sup> Interviewee N2, born 1906, married 1923, *SWOHP*, p. 519

<sup>58</sup> Interviewee X3, born 1906, married 1935, *SWOHP*, p. 584

<sup>59</sup> Claire Langhamer, 'The Meanings of Home in Post-War Britain', *Journal of Contemporary History*, 40, (2005: 2), p. 359.

you know, so I went back to work and I wasn't long back and I was laid up again. Finished up I got a thing for TB. As far as I know, it was on the balance...luckily, if it wasn't for my mother and my brothers, I couldn't have done what I done. They were always near hand.<sup>60</sup>

Although Willie was often unemployed, Mary highlights how the support and childcare provided by her relatives allowed her to work full-time. Mary assumed the breadwinner role and admits she was 'frightened' to give up work even in the face of serious health concerns. Regardless of her own personal feeling, as well as her ill-health, Mary's work was necessary to support her household. Anna Reid also described how she had taken up temporary factory-work while her husband was in hospital in the 1960s:

Our Cathy was only three and our John took a duodenal ulcer, well in those days, they operated on you, so they took him in and they operated on him, eh so that was us, Cathy was only about three or four or something, so I went, I says 'I can't hang about here doing nothing', so by that time his brother had got married but they didn't have any family but they lived away in Easterhouse, his brother's wife, Margaret, took Cathy, she used to take her during the week and I would maybe have her at the weekend and I went out to work and I went back up to [-] and got a job up there while he was in the hospital.<sup>61</sup>

Mary and Anna give examples of how the necessity associated with the earlier period continued to be an important factor in the post-war years. A survey carried out in 1970 found that 'the number of poor, two-parent families, with the father working full-time, would have nearly trebled if the father's earnings had not been supplemented by the mother's.'<sup>62</sup> As discussed in chapters one and two, other women may have felt reticent to discuss how financial hardship had compelled them to work given that this could undermine a narrative based on competent budgeting and rising standards of living.

It is also important to consider the changing meaning of 'necessity' across time. Understandings of poverty and what it means to be poor changed over the course of the twentieth century from a basis in physical needs as adopted by Rowntree and which informed Beveridge, to social exclusion, which broadens the definition beyond income and takes into account subjective definitions of poverty.<sup>63</sup> Moreover, as living standards improved the

<sup>60</sup> Interview with Mary Wilson, born 1923, Glasgow (August, 2011).

<sup>61</sup> Interview with Mrs Anna Reid and Mr John Reid, both born 1933, Glasgow (February 2013).

<sup>62</sup> Roberts, *Women and Families*, p. 125.

<sup>63</sup> See B. Seebohm Rowntree, *Poverty: A study of town life* (Bristol: Policy Press, 2000: 4<sup>th</sup> Ed.) and Brian Able-Smith and Peter Townsend, *The Poor and the Poorest: A new analysis of the Ministry of Labour's 'Family expenditure surveys' of 1953-54 and 1960* (London: Bell, 1965), pp. 15-6, 63.

poverty line and expectations were raised. Married women's wages therefore may not have been 'needed' for basic survival but could play a significant role in allowing a family to enjoy an affluent lifestyle. Dolly Smith Wilson argued this in her analysis of working mothers: 'the spread of affluence changed ideas about acceptable standards of living, affecting the definition of what it meant to "need" to work.'<sup>64</sup> Smith Wilson argues that women's wages were often earmarked for specific purchases such as domestic technology and holidays and that this is better understood as a desire for a better standard of living than frivolous or extravagant consumption.<sup>65</sup> This was true for Alison Thompson. Alison explained that her continued work as a primary school teacher after her marriage to Norman, an engineer, in 1961, meant that the couple were able to purchase their first home: 'I did another year after I was married, we had borrowed some money from Norman's mum and dad on the, I think it was £1000, on the guarantee that it would be paid back in a year from my salary, and it was.'<sup>66</sup>

Rising aspirations in the post-war period meant that 'money had to be found for such items as family holidays, a car, domestic appliances' and for some couples, owner-occupation.<sup>67</sup> Married women's wages helped to facilitate this consumption needed to enjoy and participate in an affluent lifestyle characterised by domestic privacy: 'Marginal increments of household income were often spent on the material accoutrements of a new, more private domesticity'.<sup>68</sup> Although Rowntree and Lavers thought that married women's work was to 'counteract the lack of skill' in budgeting and went towards 'luxuries that would otherwise be beyond their means', without women's wages, many household incomes would not have been able to sustain the affluent lifestyle championed by Macmillan in his 'having it so good' speech.<sup>69</sup> As expectations rose, so too did the desire to be seen to participate in a post-war affluent lifestyle which distanced a family from the poverty of the past. Chapter one explored these themes in regard to domestic technology. By using her wages to pay for a vacuum or a washing machine, a married woman created a modern and comfortable home for her family and eased the burden of housework which had encumbered earlier generations of women. A

<sup>64</sup> Dolly Smith Wilson, 'A New Look at the Affluent Worker: The good working mother in post-war Britain', *Twentieth Century British History*, 17, (2006: 2), pp. 216-7.

<sup>65</sup> *Ibid.* p. 217.

<sup>66</sup> Interview with Alison Thompson, born 1931, Glasgow (August 2011).

<sup>67</sup> Elizabeth Roberts, *Women and Families: An oral history, 1940-1970* (Oxford: Blackwell, 1995), p. 126.

<sup>68</sup> Shani D'Cruze, 'Women and the Family' in *Women's History: Britain, 1850-1945*, ed. by June Purvis (London: UCL Press, 1995), p. 60.

<sup>69</sup> B. Seebohm Rowntree and George Lavers, *Poverty and the Welfare State: A third social survey of York dealing only with economic questions* (Longmans, Green, 1951), pp. 38.

government survey of women's employment in 1965 found that around a fifth of married women who worked said that their wages were 'mostly spent' on buying domestic appliances and eight per cent said their wages went on buying or running a family car.<sup>70</sup>

The gendered ownership of money, discussed in chapter two, reinforced the discursive link between women's wages and the needs of the household. While men both claim and are afforded ownership of their wages, women's wages are assigned a collective identity in which women's wants are subordinate to the needs of the family. Whitehead states that whilst women's money is linked with the collective consumption of the household, men's money is significantly more individuated and affords men both greater control of their money and greater freedom for personal consumption.<sup>71</sup> From interviews with married women living in urban areas in the early 1980s, Gail Wilson notes that 'many women found it hard to make the distinction [between personal money and household money] since they thought of all 'their' money as being for collective consumption'.<sup>72</sup> The collective nature of female monies is reinforced by notions of good womanhood within marriage, as explored in chapter one, which prizes the subordination of the female self to the needs of husbands and children and commends, and even expects, female self-sacrifice.

Although more married women began to earn wages of their own in the post-war period, many contributed these earnings to the common household budget and did not claim personal spending money in the same way men did over their wages. For example, although Mary Wilson worked almost continuously after marriage, as described above, she felt unable to use even a portion of her wages for her own needs: 'you never went without your hat on a Sunday, as time went on and I had her and I still had this fox-fur, I got to the stage I felt I couldn't afford to buy myself hats so I stopped going to church.'<sup>73</sup> Ella Brown also felt hesitant spending money on herself, even towards materials to advance her career: 'even when I was doing the M.Ed. course, I bought a book on child psychology which was 30 shillings and I didn't like showing it to my husband.'<sup>74</sup> This testimony confirms Hunt's

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<sup>70</sup> Audrey Hunt, 'A Survey of Women's Employment', Vol. I Report, (London: HMSO 1968, Government Social Survey ), pp. 124-5.

<sup>71</sup> Anne Whitehead, "I'm Hungry Mum", p. 109.

<sup>72</sup> Gail Wilson, 'Money: Patterns of responsibility and irresponsibility in marriage' in *The Politics of Domestic Consumption: Critical readings*, ed. by Stevi Jackson and Shuan Moores (London: Prentice Hall, 1995), p. 72.

<sup>73</sup> Interview with Mary Wilson, born 1923, Glasgow (August, 2011).

<sup>74</sup> Interview with Ella Brown, born 1931, Glasgow (August 2011).

findings from 1965 where married women stated that the majority of their wages were taken up by collective household expenditure and attributed only five per cent as 'personal'.<sup>75</sup>

This reticence to spend any money, even their own earned money, on themselves was an ingrained habit for many women, even after retirement. For example Jessie Benson exemplified this in a story which encapsulates gendered attitudes towards personal spending:

For instance, I'll see something that I like and Hugh will say to me 'buy it' and I'll say 'I'm no paying that for that!' because that's coming from away back... when we got married and had our family we still had to watch pennies and I would buy for the boys rather than myself and I'm still like that yet, I'll say 'oh I'm no paying that!' [laughs] but you can afford it, ingrained in you.<sup>76</sup>

Although Jessie had returned to work once her sons were in primary school, and had worked until she was 60, she still felt hesitant when it came to spending 'family' money on her own wants. Testimony given by Margaret Paterson, born in 1957, showed how her own attitude towards her earnings had continued to be framed by these gendered limitations, although as this extract shows, by the end of the twentieth century, attitudes may have been beginning to change:

MP When I was earning my own money em, for the better part of the time I think, I still didn't take a lot of money, I never took money for myself, I bought the shopping and I made sure the bills were paid with my money and George's money added in. Maybe treated myself a wee bit more often at that time, but as time went on, I just realised to myself that it was maybe a good idea that I had a wee slush fund, so I opened a savings account and I started putting a wee bit into that in a monthly basis and if we weren't going anywhere, or going out, I would maybe put a wee bit extra in.

HC And George, did he know about that?

MP No, I never told him.<sup>77</sup>

It is telling that even when Margaret decides to extend her control over her own wages, she felt it was necessary to conceal this from her husband, perhaps to avoid potential conflict. Pahl argues that the 'moral superiority attributed to earning' can explain the feeling of guilt experienced by women in positions of financial dependence when it comes to personal

<sup>75</sup> Hunt, 'A Survey of Women's Employment', p. 132.

<sup>76</sup> Interview with Mr Hugh Benson, born 1934, and Mrs Jessie Benson, born 1938, Clackmannanshire (December 2012).

<sup>77</sup> Interview with Mrs Margaret Patterson, born 1957, Glasgow (July 2012).

spending money.<sup>78</sup> Testimony reveals, however, that this moral superiority is gendered as male superiority – even when married women earn their own income, they are still reticent to spend money ‘on themselves’. Greater individual economic resources did not automatically afford women the sense of ownership enjoyed by men.<sup>79</sup> Although they were able to bolster the household budget, and direct spending towards goods which improved their own standard of living as well as their family's, married women saw their earnings as collective, not personal.

The need for men, more so than women, to have personal spending money continued to shape women's attitudes towards money in the home and even towards their own pay. Komter argues ideological justifications which preserve inequality in marriage can override subjective desires given that they have already shaped expectations of what married life should be like.<sup>80</sup> Gendered ideas about power and status within marriage, as well as the role of personal spending money in maintaining masculine, but not feminine, identity inhibited married women from claiming power of ownership over their wages in the same way which men enjoyed in the post-war period. Burgoyne argues that ‘Most [women] were very circumspect about using money from the joint account for personal spending. All of the men without exception felt much freer to use the joint funds for their own purposes and there was evidence that the majority of them did so.’<sup>81</sup> Further, as Ina Zweiniger-Bargielowska states: “‘housewives’ part-time or casual earnings are often treated as a household as opposed to a personal resource – housewives do not have pocket money while breadwinners do.”<sup>82</sup> As testimony from Margaret Paterson shows, progress in this regard was made in the later twentieth century, but even then could still be circumscribed by male dominance. Structural change in the labour market and married women's increasing participation in paid work undermined the breadwinner ideal only slightly, because changes in gendered ideas about power in marriage were slower to change. In spite of women's increased activity in the labour market in the post-war period, the continuing dominance of privileges afforded in line with

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<sup>78</sup> Jan Pahl, ‘Earning, Sharing, Spending: Married Couples and Their Money’ in *Money Matters: Income, wealth and financial welfare*, ed. by Robert Walker and Gillian Parker (London: Sage, 1988), p. 208.

<sup>79</sup> Veronica Jaris Tichenor, ‘Status and Income as Gendered Resources: The Case of Marital Power’, *Journal of Marriage and Family*, 61, (1999: August), pp. 638-50.

<sup>80</sup> Aafke Komter, ‘Hidden Power in Marriage’, *Gender and Society*, 3, (1989: 2), pp. 209-211.

<sup>81</sup> Burgoyne, ‘Money in Marriage’, p. 650.

<sup>82</sup> Ina Zweiniger-Bargielowska, ‘Housewifery’ in *Women in Twentieth-Century Britain: Social, cultural and political change* ed. by Ina Zweiniger-Bargielowska (London: Routledge, 2014), p. 150.

male breadwinner status can be understood therefore to reflect the enduring role of the breadwinner concept in both gender and marriage relations and masculine identity.

The slow and partial progress of change is illustrated further by the linkage between female earnings and ideas about women's family role. By focussing on how their wages helped to achieve a higher standard of living for the family, married women workers were gradually able to reject critical discourses which blamed women's work for family problems and juvenile delinquency. By emphasising her contribution to the improved lifestyle of her family, a married woman worker thus reinforced her appearance of respectable womanhood.<sup>83</sup> Further, in opposition to discourses of maternal deprivation theory, married women who did not participate in paid work in the post-war period were even considered to limit their family's quality of life.<sup>84</sup> This attitude was recorded by the Social Science Department at the London School of Economics in a survey carried out in 1960. The women they interviewed told them that married women who did not work were seen as 'muddlers' who were 'incapable of making the effort to raise her standards well above those of the bad old days before the War'.<sup>85</sup> By re-entering the workforce, married women elevated their household incomes which in turn could facilitate higher standards of living. This was borne out by survey evidence from 1984 which showed that 'homes with working married women were 35 per cent better off than homes without'.<sup>86</sup>

### 4.3 Women as Workers

Women's increased participation in the labour market in the post-war period has been linked to liberation from domesticity and the increased importance of work in women's lives and self-image. It is important, however, to approach the periodisation of this change with caution. This section will consider women's attitudes towards work and their ongoing responsibility for domestic labour and household management.

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<sup>83</sup> Smith Wilson, 'Affluent Worker', pp. 217-21.

<sup>84</sup> Virginia Novarra, *Women's Work, Men's Work: The ambivalence of equality* (London: Boyars, 1980), p. 68.

<sup>85</sup> Social Science Department, London School of Economics and Political Science, *Woman, Wife and Worker* (London: HMSO, problems of progress in industry series, no. 10, 1960), p. 24.

<sup>86</sup> Deborah Simonton, *A History of European Women's Work: 1700 to the present* (London: Routledge, 1998), p. 194.

For male interviewees, experiences associated with paid work were often the foundation of their life-narratives and the primary feature of their current and past conceptions of self. Men also used work as a key driver and explainer of change in the accounts of their lives – key points in the life-cycle were described against an omnipresent backdrop of training for, participating in, and retiring from, paid work. As Juliette Pattinson found in her interviews with war veterans, this was indicated by the time and number of words used in testimony given by men.<sup>87</sup> For example, John Hamilton said: ‘I always wanted to be a doctor...I always knew what I wanted to do’ and Hugh Benson said: ‘I got a five year apprenticeship as a cutting machinist. I worked at that trade for 46 years until I retired. I was active in the Trade Union movement all my working life.’<sup>88</sup> John Reid’s testimony was almost completely focussed on work – he discussed his work at paper factory, his national service, his apprenticeship as a printer, his involvement in factory sports teams, his role as social secretary and his retirement presentation.<sup>89</sup> This is entirely consistent with standard interpretation, summarised by Bradley’s observation that men are perceived to gain ‘some intrinsic satisfaction’ from work.<sup>90</sup>

For some women, experiences relating to the labour market could be less central in their narratives of self and were relied less heavily upon as a discursive tool. In her oral history research, Penny Summerfield found that the ‘meandering and fractured work histories’ described by female interviewees born in the interwar period reflected women’s complicated engagement with paid work over their life course.<sup>91</sup> Gendered discourses also affect women’s capacity and willingness to discuss paid work. In her research, Annmarie Hughes found that women born in the early-twentieth century did not readily identify themselves as paid workers and seldom highlighted their experiences of waged labour, particularly during their married lives. Hughes explains that the prioritisation of domestic identities consciously, and unconsciously, inhibited women’s discussion of their economic activities:

Female respondents who had worked between the wars did not identify themselves as workers. It was only when they were asked whether they did anything to earn extra

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<sup>87</sup> Juliette Pattinson, ‘“The Thing that Made me Hesitate...”: Re-examining gendered intersubjectivities in interviews with British secret war veterans’, *Women’s History Review*, 20, (2011: 2), p. 250.

<sup>88</sup> Interview with Dr John Hamilton, born 1937, Glasgow (March 2013); Interview with Mr Hugh Benson, born 1934, and Mrs Jessie Benson, born 1938, Clackmannanshire (December 2012).

<sup>89</sup> Interview with Mrs Anna Reid and Mr John Reid, both born 1933, Glasgow (February 2013).

<sup>90</sup> Harriet Bradley, *Men’s Work, Women’s Work: A sociological History of the Sexual Division of Labour in Employment* (Minneapolis: University of Minnesota Press, 1989), p. 8.

<sup>91</sup> Penny Summerfield, ‘“They didn’t want women back in that job!”: the Second World War and the construction of gendered work histories’, *Labour History Review*, 63, (1998: 1), p.83.

income that significant numbers of the women acknowledged that they had earned money through charring, childcare services and homework.<sup>92</sup>

For some women, work represented only a temporary phase before marriage and motherhood. The language used by Sheila Watson, born in 1947, to describe her employment before and after marriage reflected an indifference to work: 'my mother had been a shorthand typist and used to talk about it and showed me bits of shorthand, so I thought 'that'll do', you know. I wasn't ambitious or anything.' For Sheila, marriage and motherhood had been her priorities: '[I] wanted a future of some kind, really, just wanted a husband and a family and a future of some kind', and that after her marriage, she 'sometimes found my way back to work and other times didn't [laughs]'.<sup>93</sup> In her narrative, Diane Haggerty's experiences of work were subordinate to her domestic role as a wife and mother. Born in 1921, Diane was conscripted during the Second World War to work in an engineering factory in Glasgow. Diane worked at the factory for five years, rising to inspector, before leaving shortly after her marriage in 1948. Diane was one of the few women interviewed to have left work after marriage but before her first pregnancy. Women born later in the century typically continued working full-time until the birth of their first child – one of the key changes over time highlighted at the beginning of this section. Although she sought to balance her work and her domestic role, an uncompromising employer meant that Diane decided to quit her engineering work:

I left, actually I got married, and we were working Sundays, the whole week, and I asked if I could get Sundays off, 'no, you can't have part-time, no'. There were only four of us ladies in it anyway, and I said well no, because it meant Sunday and everything, so I just finished up, not long after I got married.<sup>94</sup>

Diane's work history conforms to what Penny Summerfield termed 'marginalised women worker' where paid work is constructed by interviewees as marginal to women's primary identity as wives and mothers and where employment fits around this central role.<sup>95</sup>

Other women, however, took pleasure in telling me about the jobs they had and for some work was an important part of their life-history as well as their narrative of self. McIvor agrees that through oral testimony, women have expressed a sense of pride, identity and enjoyment in their workplace experiences.<sup>96</sup> For Ella Brown, born in 1931, learning new

<sup>92</sup> Hughes, *Gender and Political Identities*, p. 158.

<sup>93</sup> Interview with Mrs Sheila Watson, born 1947, Glasgow (April 2013).

<sup>94</sup> Interview with Mrs Diane Haggerty, born 1921, Glasgow (July 2012).

<sup>95</sup> Summerfield, 'Gendered work histories'.

<sup>96</sup> McIvor, 'Women and Work', p. 168.

skills and developing these in the workplace formed a considerable focus of her testimony. Married in 1963, Ella had two sons between 1964 and 1966 but her domestic life is overshadowed in her testimony by her desire to learn and try out new things. Here Ella references her marriage and children as shaping her pursuits but not limiting them:

Well I did an MA and I went in for teaching. Then applied for medicine but was rejected because at that time, there were a lot of F.E.T. students, that's Further Educational Training, in other words, demobbed from the Army the military service so, and there weren't many places for women, so I didn't get that. So I then did a night class doing zoology and physiology and that kind of thing, and that's where I met my husband of course, he was the lecturer... I taught for some time, in [-] School... then I felt like doing the M.Ed. course, with a view to maybe being lecturing, but, this was of course before I was married, and then when I got married and the children were born I became more interested in psychology at that point, rather than educational methods, I'm sure I was out of date anyway with the methods, so I did the M.Ed., I did both subjects, education and psychology and then I worked in child guidance service, Renfrew division... retired from there when I became 60, so I have been retired for 20 years believe it or not. That didn't stop me from doing something else, the eternal student, all my life I have been interested in the Church and so, I became a reader in the Church of Scotland and I became ordained as an auxiliary minister and I worked down in Bridge of Weir.<sup>97</sup>

Phil McLean, born in Peterborough in 1948 described how his mother had 'bucked the trend' by continuing to work after childbirth. Phil's parents both worked at the local hospital, his mother as a nurse and his father as a store keeper. Phil explains that in his youth, his mother had been in the 'unusual' position of earning more than her husband. Phil combines this economic rationale with his mother's personal desire to utilise her wartime training to explain her choice:

... mum had never stayed at home, eh, even when I was little eh, back in the late 1940s and early '50s mum was a working mum and eh I was looked after by my gran, because they initially lived with my grandparents... I don't know where that came from but I think a lot of married women had, you know, almost been energised by the war and the war opportunities and she certainly got her nurse training during the Second World War and eh, no purpose in not using it and of course, dad's pay was not as good as hers so it made more sense for her to carry on working as well. It was probably a little more unusual then than now of course.<sup>98</sup>

Some married women who gave testimony to SWOHP also described their attachment to paid work. For example, a woman born in 1926 and married in 1947 said that she would have preferred to continue her retail work after she was married:

<sup>97</sup> Interview with Ella Brown, born 1931, Glasgow (August 2011).

<sup>98</sup> Interview with Mr Phil McLean born 1948, Dundee (December 2012).

- Q. At the work was it, <..pause..> were you expected to leave when you got married or could you stay on?
- A. No, you could stay on.
- Q. Did you want to stop working, or would you rather have been working?
- A. I would rather have been working.<sup>99</sup>

It is therefore important not to over generalise about women's post-1945 work experiences. As Dex has stated, some women have always desired and enjoyed paid work, and although the frequency of positive attitudes towards married women's work may have increased, they have always been present in the broad spectrum of attitudes towards, and experiences of, women's work.<sup>100</sup> It is also important to acknowledge that 'when you begin to examine the specific nature of personal experience, which oral history and feminism must do, any unitary explanation of self shatters'.<sup>101</sup> Domesticity and paid work do not necessarily compete to singularly define a woman's identity, but are parts of the multiple aspects which coalesce to form her sense of self.

This 'increased frequency' was apparent in testimony from the three youngest interviewees – Mary Smith, Margaret Paterson and Louise James. Women born in the 1950s were more likely to discuss work as a way in which to realise fulfilment and a sense of independence. These women's narratives drew on what Abrams calls the 'feminist script', a 'framework which takes for granted women's autonomy in economic, sexual and social terms'.<sup>102</sup> For Mary Smith, work facilitated her desire to travel: 'I wanted to go back to Barcelona, and this was in 1982 or something, I'm not sure about that, so I sold even more of my stuff, I got rid of it, or put it into em, storage with friends, got rid of almost everything actually, packed my bag and I went to Barcelona....got a job teaching English and em, that's what I did.'<sup>103</sup> For Margaret Paterson, born in 1957, live-in work in the hotel industry fulfilled her desire for independence from the family home: 'I really enjoyed being independent and that sense of independence was even more highlighted by the fact that I was living and working away from the family home and I enjoyed that a great deal.' As well as working in various hotels in the

<sup>99</sup> Interviewee C4, born 1926, married 1947, *SWOHP*, p. 1569.

<sup>100</sup> Shirley Dex, *Women's Attitudes towards Work* (Basingstoke: Macmillan, 1988), pp. 26-7.

<sup>101</sup> Mary Stuart, 'You're a Big Girl Now: Subjectivities, feminism and oral history', *Oral History*, (1994: Autumn), p. 59.

<sup>102</sup> Lynn Abrams, 'Liberating the Female Self: Epiphanies, conflict and coherence in the life stories of post-war British women', *Social History*, 39, (2014: 1), p. 32.

<sup>103</sup> Interview with Ms Mary Smith, born 1950, Edinburgh (December 2012).

Scottish Highlands, Margaret also spent time abroad in Greece, Canada and the United States working as a nanny. For Louise James, born in 1959, work also allowed her to move out of the family home and live independently: 'I left as soon as I could...I didn't like living there, I didn't like being restricted, I didn't like the central heating, I didn't like their food...'.<sup>104</sup> For women born in the second-half of the twentieth century, work appears to have taken on new meanings. By the time these women were 20 in the 1970s, the second-wave feminist movement, as well as equality legislation, had made significant progress in undermining the idea that domesticity should be the foundation of women's lives.<sup>105</sup>

### 4.3.1 Work and Household Management

Although Elizabeth Roberts found that some women in the post-war period were motivated to take on paid work to alleviate boredom and loneliness at home, the most common reason interviewees gave for returning to work was to raise the standard of living for the family, as discussed above.<sup>106</sup> It is, therefore, important to qualify the extent to which post-war economic, social and legislative change meant women were 'liberated' from domesticity and had become workers in the same sense as men. As Stephen Brooke has argued, married women's increasing participation in the labour force did not represent a complete backlash against domesticity. As oral history testimony has shown, married women used their wages to improve the quality of life for their families and thus many women worked to strengthen rather than abandon their capacity to fulfil their gendered roles in the household.<sup>107</sup> Moreover, Smith Wilson argues that by justifying their work as beneficial for their families, married women in the post-war period reflected the continued importance of public and subjective narratives of domesticity as the foundation of women's lives.<sup>108</sup> It is possible to conclude that like Elizabeth Roberts, the majority of female interviewees were not 'career-minded'.<sup>109</sup>

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<sup>104</sup> Interview with Ms Louise James, born 1959, Edinburgh (December 2012).

<sup>105</sup> For more on how change in women's lives in the later twentieth century see: *Truth, Dare or Promise: Girls growing up in the fifties*, ed. by Liz Heron (London: Virago, 1985) and Stephanie Spencer, *Gender, Work, and Education in Britain in the 1950s* (Basingstoke: Macmillan, 2005).

<sup>106</sup> Roberts, *Women and Families*, p. 127.

<sup>107</sup> Stephen Brooke, 'Gender and Working Class Identity in Britain during the 1950s', *Journal of Social History* (2001: Summer), p. 780.

<sup>108</sup> Smith Wilson, 'A New Look', p. 210.

<sup>109</sup> Roberts, *Women and Families*, p. 128.

For many women in the twentieth century, the extent of their involvement in the paid labour force reflected the responsibilities of their domestic lives. Women's work was characterised by a period of paid work from the end of schooling until marriage or childbirth, then a period out of the labour force with responsibility for home and/or childcare and then a re-entry into paid work, sometimes on a part-time basis, until retirement. This is contrasted with the classification of men's work as continuous over the life course. McIvor terms this pattern of female employment 'bi-modal' representing the two periods of waged labour before and after childbirth.<sup>110</sup>

Concerns about childcare were reflected in testimony given to SWOHP from women born in the early twentieth century. For example, woman G3 born in 1925 and married in 1949 described how her working pattern was shaped around the schedule of her children's school day:

A. Not until the children were a good age, and then my former employer asked me to come back, on a part-time basis, so I did. But I did it so's that the hours I was working worked in with the school hours, so I worked four hours a day but it was two hours in the morning, and two hours in the afternoon.

Q. And what happened in the holidays?

A. Well between my hours being you know, what they were and my mother, she used to help me out, and sometimes the children went to her, and others times she came and stayed with, <..pause..> no, not stayed but, came in the morning and, och, they usually went away to Dunfermline or, (laughs) Dunblane or somewhere like that. my mother thoroughly enjoyed herself with them! (laughs) They were her only grandchildren at that time, so, <..pause..><sup>111</sup>

In their interview, Mary Fuller, Margaret King and Josie Wallace described the jobs they had after their children had been born. The women tailored their employment to accommodate their childcare responsibilities: Mary returned to work once her youngest daughter was at school; Josie's shifts were in the morning to allow her to be home in time to prepare lunch for her children; Margaret worked during the school summer holiday to take advantage of free childcare provided by her younger sister who was also on holiday from school:

MF Yeah uh-huh, not till my daughter was about five, when I was married I mean, she was about five when I took a wee job and it was it, the [-] Restaurant

<sup>110</sup> McIvor, 'Women and Work', p. 143.

<sup>111</sup> Interviewee G3, born 1925, married 1949, SWOHP, p. 1553.

that used to be up the road, just helping to put the dishes in the washing, the washer and that, and then from that we went to the shop...

MK I used to do wee jobs at night, I mean, a wee job at night to cover holidays...to get your holiday...

MK I worked in [-]'s for a while...

JW I done a wee job up in the [-] Hotel, from maybe nine to half-eleven then I was home for the kids coming in at lunchtime.

MK No, I was in Priesthill when I done that, because that was quite a number of years ago, I think Frank would only be a baby, but my sister watched, because she was, during the school holidays it was, so you had someone to watch your family.

JW Aye that's right, my mother was there, she would keep her eye...

MK No my mother worked, so I had to depend on my sisters, who were all younger than me, but it was all their school holidays, so that, you couldn't afford to pay anybody to watch them...

MF It wouldn't be worth working then.

MK It wouldn't be worth it...

MF For all you got.<sup>112</sup>

The women highlight the importance of childcare, particularly the support of relatives which meant the women could save on the cost of paying for childcare. In deciding to take up work, the women continued to prioritise their domestic responsibilities and made an economic assessment of the potential benefits of a wage balanced against the availability of free childcare. Anna Reid also shaped her work around her childcare responsibilities. Anna took up work as a part-time cleaner for her daughter's teacher as she was able to fit this around the school day:

the teacher came up to the door, she went 'Mrs Reid, I hear you're not working, how would you like to come and give me a couple of days' and I said 'well it's my daughter, I don't have anybody to look after her' and she says 'when we knock off for our lunch, I'll give you my key, you go up in the morning on the bus and I'll give you the key to get in and just see what needs done, just do it, and em, I'll bring Cathy up at lunchtime and I'll bring you both back down' ...so I did that, so I was there quite while, she was very good, very good, great to work with...she was a good payer, you

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<sup>112</sup> Interview with Mrs Mary Fuller, born 1932, Mrs Margaret King, born 1936 and Mrs Josie Wallace, born 1941, Glasgow (August 2012).

know, she even gave you if she was going on holiday, 'now we're going away for a week's holiday' and she'd pay me, even though I wasn't there, she was very good.<sup>113</sup>

Although women's productive labour at home declined across the post-war period, as outlined in chapter one, Catherine Paton described how her daughter-in-law had started her own business based on her dress-making skills to accommodate her domestic responsibilities: 'this just shows you what happens with women, their mum didn't like the fashions so she started to dress-make and make them dresses and now she's got a home business going making dance, she's got a dance dress making, and that's how it started!'<sup>114</sup> Although women increasingly earned income from their work undertaken outside the home in the post-war period, traditional household management skills, such as clothes making, continued to allow some women to earn a home-based income which allowed them to shape work around domestic responsibilities.

It was also important that women's other responsibilities as household manager were accommodated by their paid work. For example, a woman born in 1900 described how she had combined running her own confectionary shop with her household manager role: 'We managed fine because we were near at hand, and I would make the dinner in the morning, and peel the potatoes. And he used to come in from the garden, put on the potatoes, and go away. And by the time I came in, the potatoes were ready and the dinner was ready, you know.'<sup>115</sup> By accommodating their responsibilities as household manager, women could negate objections from husbands. A woman, Q2, born 1912 and married in 1934, articulated this: 'He never objected, no, he didnae object. The hours he had I was always in for his meals you know.'<sup>116</sup>

Although more women entered paid work and could exert some control over their own time, their day was often shaped around their domestic responsibilities and the needs of family members. Anne Game and Rosemary Pringle argue that a married women worker 'might have the illusion of "being her own boss" but her hours are determined pretty stringently by the need to fit in with other people's schedules'.<sup>117</sup> Diane Haggerty gave an example of how her day was shaped by her husband's working schedule, she said: '[I had to be] back for 12

<sup>113</sup> Interview with Mrs Anna Reid and Mr John Reid, both born 1933, Glasgow (February 2013).

<sup>114</sup> Interview with Mrs Catherine Paton, born 1945, Glasgow (April 2013).

<sup>115</sup> Interviewee N2, born 1906, married 1927, *SWOHP*, p. 520.

<sup>116</sup> Interviewee Q2, born 1912, married 1934, *SWOHP*, p. 1021

<sup>117</sup> Ann Game and Rosemary Pringle, *Gender at Work*, (London: Pluto Press, 1984), p. 123.

because Bill worked across the road in [-] and eh, if it had been raining he would come in and see the footmarks and say “uh-huh, you’re just nearly in”...I had to have his lunch, because he’d come home for it then.’<sup>118</sup> Eleanor Gordon highlights the constraint of domestic responsibilities:

Women’s greater participation in paid work in the last few decades may mean that they have more economic independence; however, it is not clear that the gendered division of labour within the family has broken down. In fact, women’s familial role to a large extent shapes their participation in the labour force, which is often organised around their child-care responsibilities.<sup>119</sup>

Although more married women took up work in the post-war period, this was often shaped to accommodate their domestic duties. Paid work was shouldered by women in tandem with their domestic labour. Although women were able to buy domestic technology to alleviate some of the effort of housework with their wages, it cannot be said that domestic labour ceased to be a burden for women in the post-war period, as discussed in chapter one. The increasing ownership of domestic technology, however, could help to ease women’s ‘double burden’. For example, Susie Fleming remembered how a freezer had allowed her to better manage shopping, cooking and her part-time work as a receptionist: ‘I didn’t have a freezer until I started working in [-], but then we had to get a freezer because I thought, I can’t shop every day, I’ll get home at seven o’clock at this rate, so we got the freezer and then we would go and do a bulk shop and that wasn’t so bad.’<sup>120</sup> Jan McAdam mentioned how a slow cooker could help her prepare dinner on the afternoons she worked as a library assistant: ‘you could prepare things, what was it that came in, the slow cooker things, and your oven, cookers came in that had time switches on that you could set to start cooking and time it to be ready when you came home’.<sup>121</sup> Women used earnings from paid work to finance the purchase of products of technological change in the post-war period in order to help them manage their responsibilities at home and in paid work.

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<sup>118</sup> Interview with Mrs Diane Haggerty, born 1921, Glasgow (July 2012).

<sup>119</sup> Eleanor Gordon, ‘The Family’, in *Gender in Scottish History since 1700*, ed. by Lynn Abrams (Edinburgh: Edinburgh University Press, 2006), p. 260.

<sup>120</sup> Interview with Mrs Susie Fleming, born 1939, Glasgow (April 2013).

<sup>121</sup> Interview with Mrs Jan McAdam, born 1922, Edinburgh, (December 2012).

#### 4.4 Conclusion

In the post-war period married women re-entered paid work in greater numbers, aided by changes in legislation, the changing structure of the economy and changing social outlooks. Attitudes began to embrace the role that paid work could play in raising standards of living as well as acknowledging the role paid work could play in women's lives more broadly. Although economic pressure may have been eased as a result of affluence, it is important to qualify the shift from necessity to choice by considering the changing temporal definitions of economic need. In the post-war period, women's wages from paid work were a vital contribution to household income and facilitated the improvement in living standards enjoyed by many working-class families during the period. For many working-class families, married women's work made a significant contribution to the household budget, without which, these families could not have participated in an affluent lifestyle. Women did not gain the same sense of ownership over their wages as men did, but as household managers, women were able to control how their earnings were spent. Section 4.3 considered women as workers and to what extent married women's paid work represented liberation from domesticity. This chapter's analysis of paid work has shown that domestic responsibilities were continually prioritised as the 'natural' focus of women's lives. Variety, however, has always characterised women's individual attitudes towards work, and the post-war period witnessed an increase in married female labour market participation but the popular perception of the role and value of women's work – secondary to men's work, geared to additional 'extra' consumption – was unchallenged. For some women, domestic life was the central focus of their identity, for others, such as Ella Brown, work played a more central role in conceptions of self. Women's participation in paid work continued to be shaped by their domestic responsibilities, although smaller family sizes meant that women spent shorter periods as full-time housewives in the post-war period.

## Chapter Five: Household Budgeting Practices

### 5.1 Introduction

Together with chapter six, this chapter highlights the limits of affluence through an exploration of the operation of the household economy. It will be shown that many households continued to face financial hardships post-1945. Although, income from both men's and women's work formed the foundation of the household budget, wages were not always sufficient and interviewees described a number of ways to alleviate financial pressure. These strategies can be divided into two groups: 'economy and thrift', and 'credit', and will be explored in sections 5.2 and 5.3 respectively. Moreover, these practices allowed many working-class households to achieve an improved standard of living which reflected increasing affluence but within the context of working-class values. Attitudes towards the practices outlined in this chapter will be explored in greater detail in the next chapter where it will be considered what testimony reveals about popular attitudes to domestic money management in the post-war period.

Surveys of working-class financial matters include Paul Johnson's *Saving and Spending* which focuses on the late Victorian period until the Second World War, Avram Taylor's research of a Tyneside community from 1918, and Margot Finn's work on personal debt in England from 1740-1914.<sup>1</sup> With the longest documented history, pawnbroking has received more attention than other forms of credit, including key research by Alfred Hardaker, Kenneth Hudson and Melanie Tebbutt.<sup>2</sup> The operation of other forms of credit, such as check-trading and Hire Purchase, have been documented by Sean O'Connell and Peter Scott, whose work explores the links between credit and various economic and social developments, including family and household size and structure.<sup>3</sup> Credit had been positioned

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<sup>1</sup> Paul Johnson, *Saving and Spending: The working-class economy in Britain, 1870-1939* (Oxford: Clarendon Press, 1985); Avram Taylor, *Working Class Credit and Community since 1918* (Basingstoke: Palgrave Macmillan, 2002); and Margot Finn, *The Character of Credit: Personal debt in English culture, 1740-1914* (Cambridge: Cambridge University Press, 2003).

<sup>2</sup> Alfred Hardaker, *A Brief History of Pawnbroking* (London: Jackson, Ruston and Keeson, 1872); Kenneth Hudson, *Pawnbroking: An aspect of British Social History* (London: The Bodley Head, 1982); and Melanie Tebbutt, *Making Ends Meet: Pawnbroking and working-class credit* (Leicester: Leicester University Press, 1983).

<sup>3</sup> See Sean O'Connell, *Credit and Community: Working-class debt in the UK since 1880* (Oxford: Oxford University Press, 2009) and Peter Scott, 'Did Owner-Occupation Lead to Smaller Families for Interwar Working-Class Households?', *Economic History Review*, 61, (2008: 1), pp. 99-124; 'Mr Drage, Mr Everyman, and the

central to the money management strategies of households across the twentieth century. Peter Scott states that during the late 1930s, the annual value of consumer credit in Britain was around £200 million and John Benson states that by 1966, 10 per cent of all consumer expenditure was based on credit.<sup>4</sup> Paul Johnson states: ‘the common resort to shop credit and the pawnbroker... was a vital part of working-class experience... the study of this behaviour can provide much information and some understanding of an unexceptional (and therefore important) side of working-class existence.’<sup>5</sup>

One way in which women could bolster the household budget was through operating what O’Connell has termed ‘rotating savings and credit associations’.<sup>6</sup> Informally run within communities or workplaces, usually by women, these associations would recruit members who would be asked to pay a weekly sum which would be pooled and given to one member of the group each week on a rota basis. An example of such a club operating in Scotland is given by Anne McGuckin in her study of women living in the Blackhill housing estate in Glasgow. McGuckin notes that in Scotland, these clubs were widely known as a ‘ménage’.<sup>7</sup> Often pronounced ‘menodge’, the word comes from the French for persons or management of a household. The domination of women as club organisers and members reinforces the link between women and household budgeting.

This ménage form of credit was rarely referenced by oral history participants, who made no reference at all to interaction with, or the operation of, moneylenders. Highly stigmatised, use of a moneylender could be a sign of extreme financial hardship and was vulnerable to both exorbitant interest rates and exploitation. Robert Roberts highlighted this in his account of growing up in Salford in the early twentieth century: ‘Only those in dire straits...patronized

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Creation of a Mass Market for Domestic Furniture in Interwar Britain’, *Economic History Review*, 62, (2009), pp. 802-27; ‘The Household Economy since 1870’ in *The Cambridge Economic History of Modern Britain: Volume II, 1870 to the Present*, ed. by Roderick Floud *et al* (Cambridge: Cambridge University Press, 2014), pp. 326-86; ‘Consumption, Consumer Credit and the Diffusion of Consumer Durables’ in *Twentieth-Century Britain: Economic, cultural and social change*, ed. by Francesca Carnevali and Julie-Marie Strange (London: Longman, 2007), pp. 162-79.

<sup>4</sup> Scott, ‘Consumption, Consumer Credit’, p. 172 and John Benson, *The Rise of Consumer Society in Britain 1880-1980* (London: Longman, 1994), p. 41.

<sup>5</sup> Johnson, *Saving and Spending*, p. 4.

<sup>6</sup> O’Connell, *Credit and Community*, p. 223.

<sup>7</sup> Anne McGuckin, ‘Moving Stories: Working-class women’ in *Out of Bounds: Women in Scottish society 1900-1945*, eds Esther Breitenbach and Eleanor Gordon (Edinburgh: Edinburgh University Press, 1993), p.

the local blood sucker...to be known to be in his clutches was to lose caste altogether.’<sup>8</sup> The particular stigma associated with moneylenders may explain participants’ silence on this topic. As Taylor states: ‘moneylending is, in many ways, the most difficult to investigate. This is not just due to the lack of existing source, but also to the real difficulty of getting people to talk about the subject.’<sup>9</sup> Due to the self-selecting nature of oral history participants, men and women with experience of using moneylenders may have been less likely to respond to project advertisements.

Within the literature, mutual aid and support within communities and between family and friends has been highlighted as an important source of help in the earlier twentieth century. Whilst the trade in goods and gifts was highlighted in testimony, the sharing of financial resources between friends, family and community networks was another subject not discussed by interviewees. Although not all participants were asked direct questions concerning financial loans, this represents a significant shift from the interwar trend of financial reciprocity discussed by Hughes’ interviewees.<sup>10</sup> Only one interviewee mentioned borrowing money from a relative and there were no mentions of loans from neighbours. In chapter two it was described how ‘mortified’ Moira Harris had been when her neighbour had refused her request for a small loan.<sup>11</sup> Elizabeth Roberts also found a decline in small loans given by neighbours or extended family. Roberts’ found that this form of mutual support had been widespread in her survey of the early twentieth century and had expected that it would also be highlighted by participants in her post-war survey: ‘It was also anticipated that the extended family and neighbourhood would offer practical help and social support. As will be seen, the empirical evidence for the period 1940-70 did not always accord with these assumptions.’<sup>12</sup> The following section will show that trade between friends and family in household goods remained important for many participants in the post-war period, however, small loans did not form a part of this testimony. This theme will be explored in greater detail in the next chapter.

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<sup>8</sup> Robert Roberts, *The Classic Slum: Salford life in the first quarter of the century* (Manchester: Manchester University Press, 1971).

<sup>9</sup> Taylor, *Working Class Credit*, p. 46.

<sup>10</sup> Annmarie Hughes, *Gender and Political Identities in Scotland 1919-1930* (Edinburgh: Edinburgh University Press, 2010), pp. 163-4.

<sup>11</sup> See ‘section 2.3 Responsibility for the Household Budget’.

<sup>12</sup> Elizabeth Roberts, *Women and Families: An oral history, 1940-70* (Oxford: Blackwell, 1995), p. 3.

## 5.2 Economy and Thrift

Interviewees expressed a principled belief in the careful and considered management of money. Participants championed saving as the best way of facilitating consumption. Some participants were candid, however, in describing how difficult it could be to set aside any money from the weekly budget. Diane Haggerty said that although better-off couples could feel secure by regularly putting away money, ‘a lot of us, like us, hadn’t any money behind us, never got a chance to save because we weren’t in jobs that gave a lot of money.’<sup>13</sup> Things gradually improved for Diane: ‘later on I did, I got it into my mind that yes, I’ll save what I can, you know... putting a penny, a wee bit money by, a couple of pound was something you know!’<sup>14</sup> Saving continued to remain out-of-reach for some participants married later in the post-war period. When I asked Moira, married in 1963, if she had been able to put money aside, she said: ‘No really no, because by the time we paid for everything, we couldn’t put anything away. Couldn’t save my breath in those days.’<sup>15</sup>

Although it could be difficult to save money regularly from the household budget, in their role as household managers women were able to economise in a number of ways. Chapter one detailed how through their productive domestic labour women were able to reduce the household’s dependency on wages from paid work. Although this declined during the post-war period, it was shown how home-cooking remained important to many women. As well as day-to-day strategies, women also employed longer-term tactics to provide for the family, especially at Christmas-time. Ellie Cooper, married in 1951, said: ‘I started at the end of September, buying a couple of tins of everything so that when Christmas and New Year came I had everything... we were still eating the biscuits and things I bought like that way in April [laughs].’<sup>16</sup> Women also took advantage of savings-clubs run by local retailers. Margaret King said: ‘We used to go into a wee club, Christmas club, a toy shop, I used to go into the one in [-] Road, the wee man and wife that was in there, and paid up, a Scalextric thing, I think I paid up for that...’<sup>17</sup> Janet Allen, married in 1969 also described how she would use

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<sup>13</sup> Interview with Mrs Diane Haggerty, born 1921, Glasgow (July 2012).

<sup>14</sup> Ibid.

<sup>15</sup> Interview with Mrs Moira Harris, born 1943, Glasgow (August 2012).

<sup>16</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

<sup>17</sup> Interview with Mrs Mary Fuller, born 1932, Mrs Margaret King, born 1936 and Mrs Josie Wallace, born 1941, Glasgow (August 2012).

savings clubs at local toy shops, as well as at the local butcher, to provide festive gifts and food for her family:

I went into Christmas clubs, that's what you did years ago, there were toy shops in Alloa, so maybe at the beginning of August you would have a rough idea, say Elaine got a Silvercross doll's pram, a soft-bodied one, well see like that, I went into a shop, ordered that pram and I went in after I got Dougie's pay every week and paid it up, but then I had to have that paid by Christmas because you couldn't, you didn't get your stuff if you hadn't paid. The same with the annuals and all that, there was a shop over at [-] Court, they had annuals and different things and they had a Christmas club...same as like, the butcher's club, I still have a butcher's club to this day, still go to the butcher's, from the first week of August and pay in money so that at Christmas I have money for all my butcher meat for Christmas and New Year and for extra, I fill up my freezer.<sup>18</sup>

The festive period represented a time of stress for many working-class budgets despite favourable post-war economic conditions. Interviewees recalled that during their childhood, children had received fewer and simpler gifts but were made to appreciate them all the same. Rising expectations meant that Christmas continued to be a source of financial pressure. Economic conditions meant that men's employment was more stable and better paid than before the war but the household budget continued to be stretched to accommodate new higher expectations. Dedicated savings-clubs were a way in which women could spread the cost to facilitate the kind of Christmas which satisfied these raised expectations. Participants routinely decried the increasing dominance of consumerism that they considered had overtaken Christmas. Concerns about over-the-top indulgence of children at Christmas-time were especially linked with negative attitudes towards credit and debt and will be explored further in the next chapter.

As Johnson argues, working-class saving was often orientated towards specific events, such as burial insurance.<sup>19</sup> Interviewees highlighted that marriage often represented one of these events. If couples were able, saving up during their engagement could ease the pressure of setting up home. As noted in chapter two, once she was engaged, Ellie Cooper's mother granted her increased pocket money from her earnings with which Ellie was able to accumulate her 'bottom drawer' of household goods:

We saved up before we got married, we had a big hamper of stuff that we called our, put all your stuff away before you got married, what did you call it, your 'bottom

<sup>18</sup> Interview with Mrs Janet Allen, born 1946, Clackmannanshire (December 2012).

<sup>19</sup> Johnson, *Saving and Spending*, p. 144.

drawer.’ I’m still using a thing on there for tomatoes and I bought that when I was engaged, that’s true...Every week I bought something, and we used to be all thrilled to bits because we had bought something for it. So that when I did have a house I had loads of wee things that I had bought to put in my house.<sup>20</sup>

Mary Wilson, married in 1940, was also able to accumulate household goods by using her wages from her war-work in a nearby factory. Mary and her husband were married shortly before he was deployed overseas and Mary was able to gather together goods which would furnish their home upon his return:

I began to make sure...during the war, when he was in the Army, it was coupons for everything, even the furniture. You could get second-hand. I got a, it was a bed-settee I got, it had wooden panels, I saw a shop up in the town, a second-hand shop, and here it had chairs, the very same as this settee. But then again, my mother had to make room for me to collect these things. Another time, I got a sideboard. And this was all before he came out the Army. That was while I was working and so forth.<sup>21</sup>

### 5.2.1 Family, Friends and Community

Second-hand goods were often described by participants as especially important in setting-up home and providing clothing for children. Interviewees noted that second-hand goods would often be distributed between family and friends and that clothing was often passed on to younger children as it was outgrown. The use and distribution of second-hand goods was also a way in which households could acquire goods which may have otherwise been unaffordable and participants described how they had welcomed and appreciated this trade: ‘I was very grateful for things being passed on’; ‘If anybody gave us, doesn’t matter what it was, you appreciated it’.<sup>22</sup>

Setting-up their first home could be a financially challenging time for newly married couples. Ella Brown, married in 1963, described how the death of her father-in-law had meant she and her husband had been able to eschew taking out credit to furnish their new home: ‘Well fortunately, my husband’s father had died so we really didn’t start off with a load of debt, we had a lot of his things...if you look round this house, that cabinet belonged to him, these

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<sup>20</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

<sup>21</sup> Interview with Mary Wilson, born 1923, Glasgow (August, 2011).

<sup>22</sup> Interview with Mrs Moira Harris, born 1943, Glasgow (August 2012); Interview with Mrs Anna Reid, born 1933 and Mr John Reid, born 1933, Glasgow (February 2013).

chairs belonged to my husband's family, the wee table there belonged to my mother...'.<sup>23</sup>

Mary, Margaret and Josie each recalled how they had made use of second-hand goods when they were first married:

JW I got the bed, my husband brought his bed with him from Drumchapel, his mammy gave him the double bed and a neighbour gave us the carpets...

MK I think it was Allen's bed as well we had, and we had a tea chest painted with a tablecloth on it [laughs], it was definitely a tea chest.

MF You took, maybe somebody had a wee chest of drawers – you would take that from them until you could afford to get one for yourself.

JW And you were happy to get that.<sup>24</sup>

Alistair Anderson, married in 1973, also detailed how as well as buying second-hand goods, his parents had helped him and his wife, Helen, by passing on some of their furniture:

...things like the furniture was pretty basic, because we didn't have any money, there was no Ikea in those days but you could go to the sale rooms and buy second-hand furniture pretty cheap...you got second-hand stuff from relations, yeah, they were pretty good because my parents were downsizing their house so we got some furniture from them, some of it we've still got, we've still got some of that furniture 40 years later, still got some of that stuff.

Similarly, between buying second-hand and making use of furniture passed on from her father, Alison Thompson was able to furnish her first married home on a budget:

We didn't furnish it all at first because we knew dad was retiring within a few months and we knew a lot of what he had would not be needed in his flat, when he got the flat you see, so we didn't furnish the back bedroom for a while or the wee front bedroom. But we furnished our own bedroom with a second-hand suite which was bought from Mrs Blair, remember, she was very generous to us, and eh, what else? Yes, the three-piece suite came from Mrs Blair as well...we bought so much she gave us a wedding present, I think it was a mirror.<sup>25</sup>

Second-hand goods could be purchased from local retailers and markets. In 1950, the *Census for Distribution* recorded 251 second-hand clothes dealers and 182 second-hand furniture dealers in Scotland.<sup>26</sup> Diane Haggerty bought some of initial furniture from a local second-

<sup>23</sup> Interview with Ella Brown, born 1931, Glasgow (August 2011).

<sup>24</sup> Interview with Mrs Mary Fuller, born 1932, Mrs Margaret King, born 1936 and Mrs Josie Wallace, born 1941, Glasgow (August 2012).

<sup>25</sup> Interview with Alison Thompson, born 1931, Glasgow (August 2011).

<sup>26</sup> Board of Trade, *Census of Distribution and Other Services*, 1950, (London: HSMO, 1953-5).

hand shop: there was a shop in [-] Road and they had them advertised, second-hand, and that's where I got my chairs and my table and I was able to get that...if you could get a place where you could get them cheaper, then do that.'<sup>27</sup> Younger participants also described how they had used second-hand goods to furnish their married home. For example, Mary Smith, born in 1950 and married in 1974, said: 'I bought second-hand furniture, over the course of time I accumulated bits and pieces, it was all second-hand, I never bought any new furniture, I don't think I ever really bought any new furniture in my life.'<sup>28</sup>

Parents often received help from friends and family who would pass on children's clothing as it became too small for growing children. Clothing would also be preserved and handed down between siblings. Alistair Anderson described how this had been a normal practice between his friends:

There was a lot of that went on, friends and relations passing on, clothing, when our kids were young, our friends who had kids of the same age, we would swap clothes and the kids who grew out of their clothes, our younger daughter, I would think, two thirds of her clothes were hand downs from her elder sister...we got clothes from our friends, their kids had outgrown their clothes and that was quite normal.'<sup>29</sup>

Passing clothes between siblings was important for many families as the frequent need to replace items for growing children could prove expensive. This was also true of other essentials such as a pram. Diane Haggerty explained how she focussed on the long-term when she bought her first pram: 'I got one, a lot of them went in for big prams, I thought I'm not getting that I'm getting one that's going to adapt down when they are walking [plus] you've got the pram and everything ready for the second one.'<sup>30</sup> The wider community could also play a part in the trade of second-hand goods. For example, Catherine Paton noted that when she was younger there had been a tradition where families would 'pass all the toys round all the families, and pass all the clothes round'.<sup>31</sup>

Family and friends also helped newly married couples through wedding gifts. These were an important way in which newly married couples could furnish their first married homes. Catherine Paton, married in 1967, said: 'all the gifts I got furnished my house, wedding

<sup>27</sup> Interview with Mrs Diane Haggerty, born 1921, Glasgow (July 2012).

<sup>28</sup> Interview with Ms Mary Smith, born 1950, Edinburgh (December 2012).

<sup>29</sup> Interview with Mr Alistair Anderson, born 1948, Edinburgh (December 2012).

<sup>30</sup> Interview with Mrs Diane Haggerty, born 1921, Glasgow (July 2012).

<sup>31</sup> Interview with Mrs Catherine Paton, born 1945, Glasgow (April 2013).

gifts...I think, I think we bought the bed, I don't, no wait an minute, you didn't buy the bed, your mother gave you your bed, in those days the mother gave the bride her bed'.<sup>32</sup> Dougie Young described the gifts he and Jean had received when they got married in 1954: 'My uncle gave us a kettle, a kettle [laughs] and we got about five pots and pans and a scrubbing board and a mop and a pail.'<sup>33</sup>

### 5.2.2 Men's Overtime

Chapter four showed how married women's wages were able to facilitate consumption in the post-war period and how this helped families to achieve some aspects of the modern affluent lifestyle. Participants also stated that it was through men's diligence at work that their family could improve their standard of living. Through hard-work and especially over-time, men's waged labour could allow their wives to manage with a more substantial budget and thus provide greater comfort and improved living standards for the family. Ellen Murray, born 1932, stated: 'my husband, he worked all the hours that God sent, that he could get, at that time, there was no, know how, there were no restrictions on the amount of hours that you could work, so he did a lot of overtime, so that's what gave us the extra money, that we were able to buy a house, you know.'<sup>34</sup> Whilst Janet Allan, born 1946, said of her husband:

I was fortunate that my husband would do overtime, he was that type, he could do like what they called a 'doubler' em, he would do a double shift in the glass works, like work 16 hours [laughs] in the day, I mean, that was kind of what they did if you were needing something, or something for the house, my husband would maybe do a couple of doublers a week and that's how we would maybe get saving.<sup>35</sup>

John Rule highlights the importance of overtime in boosting blue-collar pay in the 1950s and '60s. He argues that overtime was used to increase take-home pay and meant a sacrifice of leisure time for many men which left them unable to enjoy fully the improved living standards that their efforts had bestowed.<sup>36</sup> A research paper by E.C. Whybrew for the 1965 Royal Commission on Trade Unions and Employers' Associations found that the average number of overtime hours per man per week was rising, doubling from 2.4 hours in October

<sup>32</sup> Interview with Mrs Catherine Paton, born 1945, Glasgow (April 2013).

<sup>33</sup> Interview with Mr Dougie Young, born 1930, and Mrs Jean Young, born 1933, Edinburgh (November 2012).

<sup>34</sup> Interview with Mrs Ellen Murray, born 1932, Glasgow (August 2012).

<sup>35</sup> Interview with Mrs Janet Allen, born 1946, Clackmannanshire (December 2012).

<sup>36</sup> John Rule, 'Time, Affluence and Private Leisure: the British Working Class in the 1950s and 1960s, *Labour History Review*, 66, (2001: 2), pp. 228-33.

1949 to 4.4 hours in October 1959. By October 1965, it is estimated that the average British male worker was averaging 6.3 hours of overtime a week.<sup>37</sup>

Overtime was very common among the men interviewed by Grey in Edinburgh, 1969. On average, men worked 10.5 hours of overtime per week. Grey found that pressures on household income affected the number of extra hours men worked. Men in unskilled jobs worked on average three more hours of overtime than skilled workers and men with four or more children worked four hours more overtime than those with smaller families.<sup>38</sup> Overtime was constructed as a necessary sacrifice by Hugh Benson who said:

Oh we used to get a lot of overtime oh and I did that aye, that's how, that helped to pay our holiday you know, overtime a half day on a Saturday and all day on a Sunday...in fact when the boys were, especially in the winter time, I'd go in and say cheerio to them and still sleeping in their bed you know away to my work in the morning, then when I got back at night they were in their bed sleeping and I only really saw them about a Saturday morning or a weekend you know, eh, we often say that you spend more time, at one time, you spent more time with your workmates than you did with your family.<sup>39</sup>

In these examples, men emphasise that by topping-up baseline wages, they were allowing their family to realise an affluent standard of living which would have been unobtainable based on their basic pay. It appeared that overtime was crucial in raising living standards and allowing families to realise an affluent lifestyle. Just as married women's wages from part-time work was shown to have facilitated the consumption of goods which symbolised the affluent lifestyle, so too did men's earnings from overtime work. Both of these factors qualify the argument that full male employment made it possible for all working-class families to experience affluence. As Goldthorpe *et al* argue: 'for men in most manual grades the achievement of affluence is likely to require some substantial amount of overtime working on top of a regular working week'.<sup>40</sup> Moreover, John Rule argues that rather than materialistic concern, overtime for many men remained a sign of continued low wages in many unskilled and semi-skilled jobs.<sup>41</sup> Overtime could also be used to stabilise the transition to relying

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<sup>37</sup> E.G. Whybrew, *Overtime Working in Britain* (Royal Commission on Trade Unions and Employers' Associations, Research Paper no. 9, 1968), Table 1.

<sup>38</sup> Anne Gray, 'The Working Class Family as an Economic Unit' in *The Sociology of the Family: New directions for Britain*, ed. by Chris Harris (Keele: University of Keele, 1979), pp. 203-4.

<sup>39</sup> Interview with Mr Hugh Benson, born 1934, and Mrs Jessie Benson, born 1938, Clackmannanshire (December 2012).

<sup>40</sup> John H. Goldthorpe *et al*, *The Affluent Worker in the Class Structure* (Cambridge: Cambridge University Press, 1969), p. 157.

<sup>41</sup> Rule, 'Time, Affluence and Private Leisure', p. 228.

solely on male income upon the birth of the first child. As women increasingly left the labour market at childbirth, and not upon marriage as in the earlier period, married couples would suffer a decline in income which could be offset by men's overtime. Whybrew found that men often cited this transition in the life-cycle as the reason for increased overtime.<sup>42</sup>

Alongside married women's wages, men's overtime contributed to improving standards of living and allowed working-class families to experience aspects of an affluent lifestyle. In this respect, the married couples participated in a joint, or team effort, to raise the household's quality of life. Jon Lawrence recommends caution in attributing this to post-war economic developments, however, and argues that 'the domesticated, responsible working-class "family-man" possessed a long history, having played a vital role in advancing workers' claims to citizenship across the nineteenth century'.<sup>43</sup> It can be said, however, that just as both men and women were often required to work to support the working-class household in the early twentieth century, this trend continued after the war in order to facilitate affluence.

### 5.2.3 Special Circumstances

Another way in which interviewees were able to improve the home conditions was by taking advantage of one-off circumstances. For example, gambling winnings allowed Jim McGowan to pay for driving lessons and eventually a car: 'I learned to drive when I won some money on the [football pools] coupon and bought a car, that was 50 years ago [1962].'<sup>44</sup> A tax rebate allowed Jan McAdam to purchase her first twin-tub washing machine which was then passed on to a friend:

The first one I got, what do you call it, one of the twin tub thing... I remember we got some money back from the tax office for some reason, I think we got married before a certain date you got some money back, I said 'I know what I'm going to get, a twin tub' and I had it for a long time and I remember a friend of mine, she lived in the town, in one, and she said 'if you get rid of that do you mind if I have it? Would you pass it on to me? That's great', and it done her for a wee while.<sup>45</sup>

A wedding present of £50 allowed Alison Thompson, married in 1961, to buy a refrigerator for her home: 'uncle Robert...my brother and I were married in the same year and he gave

<sup>42</sup> Whybrew, *Overtime Working in Britain*, paragraph 127.

<sup>43</sup> Jon Lawrence, 'Class, "Affluence" and the Study of everyday Life in Britain, c. 1930-64', *Cultural and Social History*, 10, (2013: 2), pp. 285-6.

<sup>44</sup> Interview with Mr Jim McGowan and Mrs Isa McGowan, both born 1926, Glasgow (February 2013).

<sup>45</sup> Interview with Mrs Jan McAdam, born 1922, Edinburgh, (December 2012).

each of us a £50 cheque. We were able to buy a refrigerator with that.’<sup>46</sup> For Ellie Cooper, her husband’s forced retirement meant she was able to purchase brand-new goods for her home for the first time:

It was hard, things were hard. The year he got his redundancy was entirely different – I had more money than I knew what to do with practically. I think it was 1982. Everything in there, a lot of the clothes I’ve got were all bought then. I rigged everybody out – Bill with winter clothes and everything, and myself as well. Bought new bedding for everywhere in the house, bought a suite, got new blinds, got the whole place done up and we kept enough money to go to Millport for our holidays and that’s what...And I got a new cooker and a washing machine and a tumble dryer. Got all the things you couldn’t have the money for. It was great, buying the cooker, £400.<sup>47</sup>

For Mary Smith, an inheritance allowed her to transform her life, allowing her to gain a degree which led to better-paid employment and to move from rented accommodation to her own home:

Well my father died when my son was seven and he left me some money and I put a deposit down on this place and that’s I have here and we moved here...it enabled me to do quite a few things and change my life, when he was 12 we moved here, em, what I did was, my father left me the money and what I did was, I went, friends said, they had just started Access courses at university and a friend said to me, why don’t you do an Access course...I went to [-] College and I did three Highers...so I did that and then I thought I might as well apply to university, I didn’t think I’d get in, and I got in, it was absolutely amazing...it enabled me to do that because I had to pay fees because I’d gone to music college, em, and then em, we moved here, I put the deposit down, my son was 12 and I got a job.<sup>48</sup>

Participants also made conscious financial decisions to enable them to pursue specific expenditure. After she was married and had given up full-time teaching, Ella cashed her pension to enable the family to buy a car: ‘because the car that my husband had was a Morris Minor and it was really a bit of a wreck and a hazard on the road. So, that was one thing, to get a car, or at least a deposit on it.’<sup>49</sup> Bill Livingstone sold his car to pay for his wedding in 1946: ‘Well, I had a motor, I sold the motor [laughs] a Riley Nine sports car, it would be worth a lot of money now [laughs] so I sold it.’<sup>50</sup> In order to finance her move to Glasgow from Liverpool during her engagement in the early 1950s, Joan Fraser cashed in an insurance policy to pay for rented accommodation: ‘I had to live between Christmas when I put my

<sup>46</sup> Interview with Alison Thompson, born 1931, Glasgow (August 2011).

<sup>47</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

<sup>48</sup> Interview with Ms Mary Smith, born 1950, Edinburgh (December 2012).

<sup>49</sup> Interview with Ella Brown, born 1931, Glasgow (August 2011).

<sup>50</sup> Interview with Mr Bill Livingstone, born 1922, Glasgow (December 2012).

notice in and February on nothing. I remember Alec [Joan's husband] said to pay your digs, cash that insurance policy, that'll pay your digs. My mother was horrified [laughs] but Alec had said it was a no-good policy anyway.'<sup>51</sup> Although the idea of cashing in the policy was anathema to her mother, Joan was able to pay to stay in Glasgow for two months before her marriage in February. The reaction of Joan's mother is an example of the cautiousness which characterised many working-class families' attitudes towards spending and saving.

### 5.3 Credit

Sources of credit were also important in managing household budgets. This section focuses on four forms of credit mentioned by working-class participants: credit or 'tick' given by local shopkeepers, pawnbroking, check-trading, and hire purchase. Each form of credit facilitated different types of purchase – 'tick' was exclusively used for foodstuffs from local shopkeepers such as grocers and butchers. Uniquely, pawnbroking provided customers with small sums of cash; check-trading was used for a number of purposes especially clothing, and household goods; Hire purchase was used mainly for household goods such as furniture, electrical items and white goods and some participants also stated that family cars were bought using instalment credit schemes.

In terms of financial value, the four forms of credit mentioned above can be ranked in descending order as follows: hire purchase, followed by check-trading and pawnbroking, and 'tick' as the least financially valuable. Tick was the least formal among these credit systems and although it was documented by local shopkeepers, it was not subject to the formal legislative restrictions which governed the other forms. As Johnson states, 'the greater the amount of credit advanced, the more formal was the credit agreement'.<sup>52</sup> Financial value however, cannot be said to reflect the necessity of each form of credit. Although it represented the smallest financial sum, 'tick', as the form of credit that supplied food and essential provisions, could be indispensable for day-to-day living for many families. Similarly, pawnbroking could also provide an essential form of credit given that it could be called upon quickly in reaction to adverse circumstances. Hire Purchase and check-trading

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<sup>51</sup> Interview with Mrs Joan Fraser, born 1924, Glasgow (August 2012).

<sup>52</sup> Johnson, *Saving and Spending*, p. 150.

did not provide food or emergency cash but could nevertheless play a key role in clothing a family and furnishing a home.

### 5.3.1 'Tick'

'Tick' was a form credit given by local shopkeepers, such as grocers and butchers, to regular customers. Informally organised between customer and shopkeeper, tick allowed the customer to obtain foodstuffs without the immediate need for cash. Balances were expected to be settled at the end of the week following pay-day, or a similarly short-term future date. 'Tick' is a classed term which referred specifically to the week-to-week credit given to working-class customers. Middle- and upper-class customers were not said to buy 'on tick', rather wealthier customers were considered to buy 'on account' and were able to do so at a wider variety of retailers.<sup>53</sup> Bills could be considerable and were settled only monthly, quarterly or even yearly.<sup>54</sup> In contrast, tick was characterised by relatively small sums and was settled in rhythm with the cycle of working-class wages on a weekly basis.

The informal nature of tick makes it difficult to quantify – unlike other forms of credit, tick was not covered by legislation nor documented in official statistics. Oral and written testimony provides a vital window into the practice and extent of tick. Some women who participated in SWOHP were frank in discussing their reliance on tick. When asked if local shops operated tick, a woman identified as E1, born in 1901, said, 'Yes, the likes of me, I got it from week to week and that was nearly all my married life, big, big orders on a Thursday.'<sup>55</sup> Interviewee B1, born in 1907 was even more candid:

Let's face it, I dealt with the butcher and I dealt with the Co-Operative, so if there were no wage coming in for a week or two, you got your groceries <..pause..> got your butcher meat, and you paid your bill when your money got straightened out. That's if your name was good, which mine was. (laughing)<sup>56</sup>

Tick was associated with poorer communities and a vulnerability to low wages and unemployment. Women were described as the principal users of tick as it could easily be

<sup>53</sup> Benson, *The Rise of Consumer Society*, p. 211.

<sup>54</sup> Michael J. Winstanley, *The Shopkeeper's World, 1830-1914*, (Manchester: Manchester University Press, 1983), pp. 55-6.

<sup>55</sup> Interviewee E1, born 1901, married 1923, *SWOHP*, p. 176.

<sup>56</sup> Interviewee B1, born 1907, married 1928, *SWOHP*, p. 602.

incorporated into women's role as family shopper and household manager. For example, Ellie Cooper, born in Glasgow, 1929, explained:

HC What about shops giving credit, did they do that?

EC Oh aye, most people lived on credit. You could see everybody, the women, taking their wee red book out in the shop, like a wee shiny red book, like a wee notebook and the grocer, or whatever it was, the butcher, wrote in what you had got and the day you got it and how much it cost. Then you paid that, you paid your money the following week, then you got whatever you needed again.<sup>57</sup>

As Ellie described, tick was often used in a cycle, paying off last week's bill whilst starting a new one for the week ahead. Ellie's reference above to 'wee red books' reiterates the accounting practices of women domestic managers discussed in chapter two. Given the informal organisation of this form of credit, it is possible that tick could be used by participants on a flexible basis, expanding during adverse circumstances and being bypassed during more prosperous times. Tick can be said to have been the least financially valuable form of credit discussed by participants, given that it was used for purchase of often limited quantities of foodstuffs. Ellie nevertheless emphasised its routine importance:

No, didn't ask for it in the butchers. As long as you got it in the grocers, because you got *everything* in the grocers, you got bacon, eggs, biscuits, bread, cakes. Then you just had the fruit shop to go to for your vegetables and your butcher meat, you bought your wee bit butcher meat out of the butchers.<sup>58</sup>

The operation of tick illustrates the central role played by shopkeepers in local communities. Tick was a feature of the strong bonds between shopkeepers and customers and Johnson argues that these relationships were nurtured even in prosperous times 'as a form of insurance' for hard times.<sup>59</sup> These relationships had been particularly important under rationing during the Second World War and into the 1950s. Being on good terms with local shopkeepers was essential in order to receive basic rationed goods and could make the difference between obtaining and missing out on rations, which could not always be guaranteed and were subject to sporadic local scarcity. Although ration books ensured 'fair shares', some goods were not covered by official strictures. 'Off-ration' goods included vegetables and fish. The uneven supply of fresh vegetables resulted in a number of public

<sup>57</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

<sup>58</sup> Ibid.

<sup>59</sup> Johnson, *Saving and Spending*, p. 147.

calls for controls to be introduced to ensure fairer and more even distribution. As Ina Zweiniger-Bargielowska notes; ‘without rationing price controls were largely ineffective and these goods frequently disappeared under the counter’.<sup>60</sup> Being on good terms with local shopkeepers however, could ensure loyal customers were the first to receive sought-after goods. Nan, born in 1931, Glasgow, recognised this, saying, ‘Onions were very scarce during the war and you had to be really well-known in the green grocers that you went to before you got one, and it was if you had won something on the lottery, getting this onion, that was sacred’.<sup>61</sup> These good-term relationships could also provide an opportunity for extra, or under the counter, transactions.<sup>62</sup>

Advancing credit was also important for the economic success of small retailers and could be a reciprocal strategy which enabled shopkeepers to retain local customers. As Johnson notes, the availability of credit ‘attracted customers from cheaper competitors such as branch stores...and then committed them to future trading on account of accumulated debts.’<sup>63</sup> Existing relationships and loyalties were important resources for both shopkeepers and their customers. When I asked Nan and Ellie about tick, Nan said ‘Oh a lot of the shops survived on credit’ and explained that local shops would have lost substantial custom had they not operated tick.<sup>64</sup> Johnson confirms that the ‘relationship of knowledge, trust, and familiarity between shopkeeper and customers was reciprocal’ and quotes the son of a Kent shopkeeper; ‘if you didn’t give any credit you never got any trade’.<sup>65</sup> Moreover, in a community hit by widespread hard times, such as mass redundancy or a strike, local retailers could be forced to offer credit in order to stay afloat. The July 1921 issue of *Credit Trader* cautioned shopkeepers to this effect: ‘To deny credit in these times would indeed to be invite disaster, and most of the tradesmen know that if they refused to give the goods now “on tick” they would not get the business when people were in a position to pay cash’.<sup>66</sup>

To minimise the risk in advancing credit that may never be paid back, shopkeepers made assessments of customers based on family economic circumstances and community reputation. In order to obtain tick, customers would have to be local, well known and trusted.

<sup>60</sup> Zweiniger-Bargielowska, *Austerity Britain*, p. 31.

<sup>61</sup> Interview with Ellie Cooper, born 1929, and Nan McKay, born 1931, Glasgow (July 2012).

<sup>62</sup> See Mark Roodhouse, *Black Market Britain, 1939-1955* (Oxford: Oxford University Press, 2013).

<sup>63</sup> Johnson, *Saving and Spending*, p. 147.

<sup>64</sup> Interview with Ellie Cooper, born 1929, and Nan McKay, born 1931, Glasgow (July 2012).

<sup>65</sup> Johnson, *Saving and Spending*, p. 147.

<sup>66</sup> Tebbutt, *Pawnbroking*, pp. 173-4.

I asked Moira, born in Glasgow in 1943, if tick was available to all customers: ‘I don’t think so, no you wouldn’t, he [the shopkeeper] knew me. I was staying there.’<sup>67</sup> Tick typifies the importance of respectability in working-class communities – reputation could both aid and impede access to tick.

The use of tick declined over the twentieth century. Crucially, changes in retailing and the built environment led to a decline in small retailers serving densely-populated local areas. Post-war retailing was characterised by a shift from small retailers to chain and department stores. John Benson shows that independent shops’ share of retail trade fell from 82 per cent in 1915 to 31 per cent in 1980/1 whilst chain and department stores’ shares grew from 2 per cent to 63 per cent over the same period. This is confirmed by figures which show the replacement of many small independent retailers by larger self-service chain stores and supermarkets. In 1931, between one half and two thirds of retail outlets in Britain were small family-run shops, employing no assistants.<sup>68</sup> By the 1960s, large companies such as Sainsbury and Tesco were rapidly increasing their self-service stores so that by 1963, there were 1000 supermarkets in England.<sup>69</sup>

Alongside these changes, shopping patterns were incrementally transformed. Conveniently located shops and shortage of space at home meant that shopping was a daily task for most women in the early twentieth century. Changes in retailing, housing, acquisitions of refrigerators, and women’s employment meant that by the 1970s, many women had reduced the frequency of shopping to a couple of times a week.<sup>70</sup> In the 1970s, Rosemary Scott found that women mourned the loss of credit at local shops although as Avram Taylor has shown, tick did not disappear in the post-war era but became ‘increasingly rare’.<sup>71</sup>

### 5.3.2 Pawnbroking

Pawnbroking is a system of credit where a customer offers an item as a ‘pledge’ to a pawnbroker in return for a sum of cash relative to the worth of the item. An agreement would be

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<sup>67</sup> Interview with Mrs Moira Harris, born 1943, Glasgow (August 2012).

<sup>68</sup> Johnson, *Saving and Spending*, p. 145.

<sup>69</sup> Kim Humphery, *Shelf Life: Supermarkets and the changing cultures of consumption* (Cambridge: Cambridge University Press, 1998), pp. 72-4.

<sup>70</sup> Benson, *Consumer Society*, p. 69.

<sup>71</sup> Rosemary Scott, *The Female Consumer* (New York: John Wiley & Sons, 1976), p. 61 and Taylor, *Working Class Credit*, pp. 75-6.

made and recorded on an official ticket. The pawnbroker would retain the pledged item(s) for a given period after which the customer would have to repay the advance plus interest, extend the agreement by paying a nominal sum or forfeit the item(s).<sup>72</sup> Pawnbroking has an extensive history in Britain, regulated by legislation since the thirteenth-century.<sup>73</sup> Key pieces of legislation were passed in 1800, 1872, 1922 and 1960. The Pawnbrokers Act, 1872, capped advances at £10, set interest fees, outlined forfeiture rules and introduced a ‘ticket fee’ for each pledge. Changes in 1922 introduced valuation fees whilst in 1960, legislation curtailed the maximum period of advances from twelve to six months.<sup>74</sup>

During the first half of the twentieth century, the most commonly pawned items were clothing, shoes and household linens, reflecting the items owned by the population. In the post-war period, household electrical goods could also be pledged. Although jewellery and high value items were pledged by wealthier customers, the majority of business for pawnbrokers was the high turnover of small pledges from working-class customers.<sup>75</sup>

Official records allow pawnbroking to be traced over time. Pawnbroking was concentrated in urban areas and subject to the same economic and social changes which led to the decline to tick, as outlined above. The number of pawnbrokers’ licenses issued show that pawnbroking was in decline across Britain from the First World War.<sup>76</sup> In 1958, *The Pawnbrokers’ Gazette*, the oldest trade paper in Britain, published its last issue after 120 years of publication.<sup>77</sup> Economic and social changes in the post-war period hastened the decline of pawnbroking. As Minkes notes, social security, full employment and slum clearance all conditioned the decline.<sup>78</sup>

Table 5.1 shows the number of people for whom ‘pawnbroker’ was enumerated as their given employment in the Scottish census, 1911-51. There was a change in typology from 1921; the category ‘pawnbrokers’, used in 1911, expanded to include moneylenders, to become ‘money lenders and pawnbrokers’. From 1961, it is not possible to chart pawnbrokers as the category was subsumed into ‘finance, insurance brokers, and financial agents’.

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<sup>72</sup> Tebbutt, *Pawnbroking*, pp. 6-8.

<sup>73</sup> Johnson, *Saving and Spending*, p. 165.

<sup>74</sup> Tebbutt, *Pawnbroking*, p. 8 and Hudon, *Pawnbroking*, p. 129.

<sup>75</sup> A. L. Minkes, ‘The Decline of Pawnbroking’, *Economica*, 20, (1953: Feb.), p. 13.

<sup>76</sup> Johnson, *Saving and Spending*, p. 169 and Tebbutt, *Pawnbroking*, p. 136.

<sup>77</sup> Hudon, *Pawnbroking*, p. 132.

<sup>78</sup> Minkes, ‘The Decline of Pawnbroking’, p. 21.

Table 5.1 Number of pawnbrokers enumerated in Scottish cities, 1911-51

| Year | Total in Scotland | Edinburgh | Glasgow | Dundee | Aberdeen |
|------|-------------------|-----------|---------|--------|----------|
| 1911 | 1659              | 152       | 615     | 66     | 37       |
| 1921 | 545               | 58        | 194     | 27     | 17       |
| 1931 | 658               | 77        | 348     | 29     | 20       |
| 1951 | 313               | 34        | 153     | 8      | 4        |

Source: *Census for Scotland*, 1911, 1921, 1931 and 1951.

During the first half of the century, pawnbrokers in Scotland were concentrated in Glasgow; the city accounted for between a third and one half of all pawnbrokers professionals in Scotland, reflecting the city's position as the most populous in Scotland. The figures show a general decline in pawnbroking across the country, although the economic hardships of the interwar period interrupted this trend. Census figures for 1931 show that across Scotland, the number of workers enumerated as pawnbrokers increased although, numbers remained less than half the figures reported in 1911. Decline was also uneven across different regions; there was a faster rate of decline in Dundee and Aberdeen in 1951 compared to the national average.

By considering the occupational status, it is possible to gauge further details about pawnbroking in Scotland. In 1951, three quarters of individuals listed as pawnbrokers were 'employees', 17 per cent were categorised as 'employers', and 12 per cent were recorded as 'working on own account'. In the immediate post-war period, the majority of pawnbrokers worked as assistants and only a small number owned or ran their own business. This suggests that pawnbrokers in Scotland owned or ran multiple establishments employing a number of assistants. This is confirmed by figures reported in the *Census of Distribution and Other Services*, 1950. There were 184 pawnshops recorded in Scotland in 1950. Of these, 76 were run with a single business; 64 run by firms with 2-4 establishments; and 44 by firms with 5 and over.<sup>79</sup> The *Census of Distribution and Other Services* was carried out a further four times; 1957, 1961, 1966 and 1971. In 1961, the census recorded 573 pawnshops in Britain

<sup>79</sup> Board of Trade, *Census of Distribution and Other Services*, 1950, (London: HSMO, 1953-5).

but did not provide a regional breakdown. The 1966 and 1971 census did not record pawnshops.<sup>80</sup>

As with tick, participants noted that they used pawnbroking as part of an established cycle of credit, for example, Margaret King, born in Glasgow in 1936 noted her mother's routine weekly trip to the pawn-broker; 'Every Monday morning I went to the pawn, 12s and 6d for his [her father's] shoes and a pound for his suit [laughs] and every Friday I went back...'.<sup>81</sup> Minkes notes that pawnbroking could form part of a dependable cycle for customers, saying: 'the loan, in a period of rapid turnover of pledges, was an advance on the weekly wage, a cycle of continuous re-mortgaging, a recurring overdraft'.<sup>82</sup> This cycle could prove difficult to break and represented a key concern for many critics. For example, Helen Bosanquet argued that the cycle of 'Monday to Saturday' pawning was a 'degrading custom'.<sup>83</sup> As Gillian Parker states however, 'it is extremely difficult to restore the balance between income and outgoings once it is lost because there are usually no extras in the budget which can be cut until the financial crisis has passed.'<sup>84</sup>

Minkes also notes that like tick, a pawnbroker's assessment of customers could affect the sum advanced. The pawnbroker would judge how likely it was an item would be redeemed and factor this in to loan calculations.<sup>85</sup> In order to redeem pawned goods, or 'lift' them, customers would be required to pay back the initial advance as well as an interest payment. If a customer was unable to do this, the pawn-broker would extend the agreement by accepting a smaller payment and continuing to hold the items. For some customers, even this small sum would be unaffordable and faced with losing their items some would sell the agreement, the 'ticket', in order to make a little money. Mary Fuller, born in 1932, Glasgow stated; 'and if you couldn't lift it and you needed money, I remember my sister-in-law worked in the pub and they used to come in with their pawn tickets for sale.'<sup>86</sup> This is an example of what Avner Offer calls 'hyperbolic discounting'. Offer argues that a 'hyperbolic discounter' can prioritise immediacy, even of smaller sums or rewards, over potential greater benefits which

<sup>80</sup> *Census for Scotland*, 1961.

<sup>81</sup> Interview with Mrs Mary Fuller, born 1932, Mrs Margaret King, born 1936 and Mrs Josie Wallace, born 1941, Glasgow (August 2012).

<sup>82</sup> Minkes, 'The Decline of Pawnbroking', p. 16.

<sup>83</sup> Bosanquet, 'Small debts', p. 218.

<sup>84</sup> Gillian Parker, 'Indebtedness' in *Money Matters: Income, wealth and financial welfare*, ed. by Robert Walker and Gillian Parker (London: Sage, 1988), p. 223.

<sup>85</sup> Minkes, 'The Decline of Pawnbroking', p. 14.

<sup>86</sup> Interview with Mrs Mary Fuller, born 1932, Mrs Margaret King, born 1936 and Mrs Josie Wallace, born 1941, Glasgow (August 2012).

may occur in the future.<sup>87</sup> Selling a pawn ticket would thus be a rational choice for those who knew the future possibility of redeeming the pawned items was very small. Women could be forced to consider this trade-off given their responsibility to make ends meet.

The occurrence of pawnbroking in testimony conformed to many of the observations noted above in relation to tick. Generally, pawnbroking was mentioned more by older participants and solely by those who associated with a working-class identity. Participants born in the late 1940s and after were most likely to discuss their parents' use of pawnbroking, rather than themselves, if they mentioned the form at all.

### 5.3.3 Check-trading

The operation of check-trading differs from tick and pawnbroking in that transactions were carried out in customer's homes and involved slightly larger sums of credit, often starting at £10. Customers were given neither cheques nor cash, but vouchers which could be used in named stores to purchase items such as clothing and footwear. Thus, unlike the cash loans given by pawnbrokers, checks did not allow customers to use the credit as they wished, rather checks fed them into an established relationship between retailer and check provider. Interest was charged at one shilling on the pound.<sup>88</sup> Agents would call at customers' homes to collect weekly repayments and were 'significant figures in working-class communities'.<sup>89</sup> As with tick, reputation was also important in the check-trade. Agents would informally assess potential customers by asking existing customers, neighbours and local shopkeepers about their ability to pay. As O'Connell and Reid argue, agents were 'always attentive to the personal socio-economic narratives transmitted by the neighbourhood grapevine'.<sup>90</sup>

The largest check-supply company in Britain during the twentieth century was Provident Clothing and Supply. Established in Bradford in 1880, Provident extended into Scotland in the 1900s with offices in Glasgow and had one million customers across Britain by the 1930s.<sup>91</sup> Provident experienced annual growth in the immediate post-war years, averaging over 13 per cent a year between 1945 and 1949. By the 1960s, Provident had over 1.5 million

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<sup>87</sup> Avner Offer, *The Challenge of Affluence: Self-control and well-being in the United States and Britain since 1950* (Oxford: Oxford University Press, 2007), p. 43.

<sup>88</sup> Johnson, *Saving and Spending*, p. 153.

<sup>89</sup> Sean O'Connell and Chris Reid, 'Working-Class Consumer Credit in the UK, 1925-60: the Role of the check trader', *Economic History Review*, 58, (2005: 2), p. 382.

<sup>90</sup> *Ibid.*, pp. 382, 391.

<sup>91</sup> O'Connell, *Credit and Community*, pp. 55, 57, 60.

customers and had agreements with 20,000 retailers across Britain.<sup>92</sup> In Scotland, Caledonian Clothing and Supply was a small competitor to Provident. Founded by an ex-merchant navy officer in 1926, the company had a turnover of around £500,000 by the 1950s.<sup>93</sup> In 1973, the Caledonian group was acquired by Cattle's, a Hull-based company which acquired a number of small regional check-trading companies in order to mount a challenge to Provident in the 1960s and '70s. The expanded Cattle's group was renamed Shopacheck Limited.<sup>94</sup> In an interview given in 1980, managing director Sandy Muir attributed the ongoing appeal of check trading to weekly collections which complemented customers receiving weekly pay, saying; 'The greatest bulk of our customers do not have a bank account. This allows them to budget on a weekly basis.'<sup>95</sup>

The *Census of Distribution and Other Services* provides some details about the scale of check-trading during the middle decades of the century. In 1951, 721 companies in Britain issued checks to a total face-value of £60 million. By 1971, checks worth £156 million were issued to check customers and the number of check-trading companies had fallen to 490, reflecting the dominance of Provident and the aggressive acquisition of regional traders by Cattle's. Outstanding debt owed to check-trading companies in 1971 was £143 million, compared to £17 million in 1951.<sup>96</sup> These figures show the significant growth in check-trading and the substantial increase in outstanding debt reflect the established place of checks in many customers lives. Checks would often be used in a continuous cycle; as one check was paid off, a customer would take out another. As Taylor notes, once check traders 'had found a 'good' customer, their next concern was to keep them on their books'.<sup>97</sup> Johnson estimates that 80 per cent of customers would take out another check as soon as they had repaid.<sup>98</sup>

Few participants openly discussed the use of checks. Ellie Cooper, born in 1929 explained how the system worked; 'If you got a check, everybody was dealing with the Provident and the Caledonian, or the Caley as they called them. So you would get a guy to come, a woman

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<sup>92</sup> O'Connell, *Credit and Community*, pp. 56, 62 and O'Connell and Reid, 'Working-Class Consumer Credit', pp. 387-8.

<sup>93</sup> Andrew Elder, 'Check Trader Sandy has the Midas Touch', *The Herald*, 21 April 1980, p. 13.

<sup>94</sup> O'Connell, *Credit and Community*, pp. 79-80.

<sup>95</sup> *The Herald*, 21 April 1980, p. 13.

<sup>96</sup> Board of Trade, *Census of Distribution and Other Services*, 1951 and 1971, (London: HSMO, 1953-5 and 1975-7).

<sup>97</sup> Taylor, *Working Class Credit*, p. 122.

<sup>98</sup> Johnson, *Saving and Spending*, p. 154.

or a man, and they would come to the house and they took your particulars and everything else, and you got a check from them...and you paid that up.’<sup>99</sup> Participants noted that checks were routinely used for the purchase of clothes and shoes, particularly for children. Moira Harris, born in Glasgow, 1943 stated; ‘Yeah, Lawson’s and Goldberg’s...Goldberg’s did a rip roaring trade with the Provi, the Provident, you could get stuff for the kids.’<sup>100</sup> Analysis will return to further explore this testimony in the next section.

Check-trade declined as a proportion of credit spending, from the late 1970s. By 1978, checks represented only 1.2 per cent of personal borrowing in Britain.<sup>101</sup> This is confirmed by Taylor who describes the decline of check trading in Tyneside communities in the late 1970s and ‘80s.<sup>102</sup> The lasting association of the Provident Clothing and Supply Company with working-class Scottish life however, has been formally marked in a piece of ‘wayfinding’ art in the Queen Elizabeth University Hospital, Glasgow, opened in 2015. Murals, pictures and colours are used throughout the hospital as ‘visual identifiers’ to help visitors navigate the site.<sup>103</sup> Figure 3.2 shows a mural by artist Rachel Mimiec which depicts a woman with a pram and the accompanying poem by Robin Wilson details how prams were used in everyday life, including transporting laundry to the steamie and moving home, ‘flitting’. The poem’s reference to ‘Provi checks’ is testament to their place in the social history of Scotland, particularly Glasgow.<sup>104</sup>

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<sup>99</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

<sup>100</sup> Interview with Mrs Moira Harris, born 1943, Glasgow (August 2012).

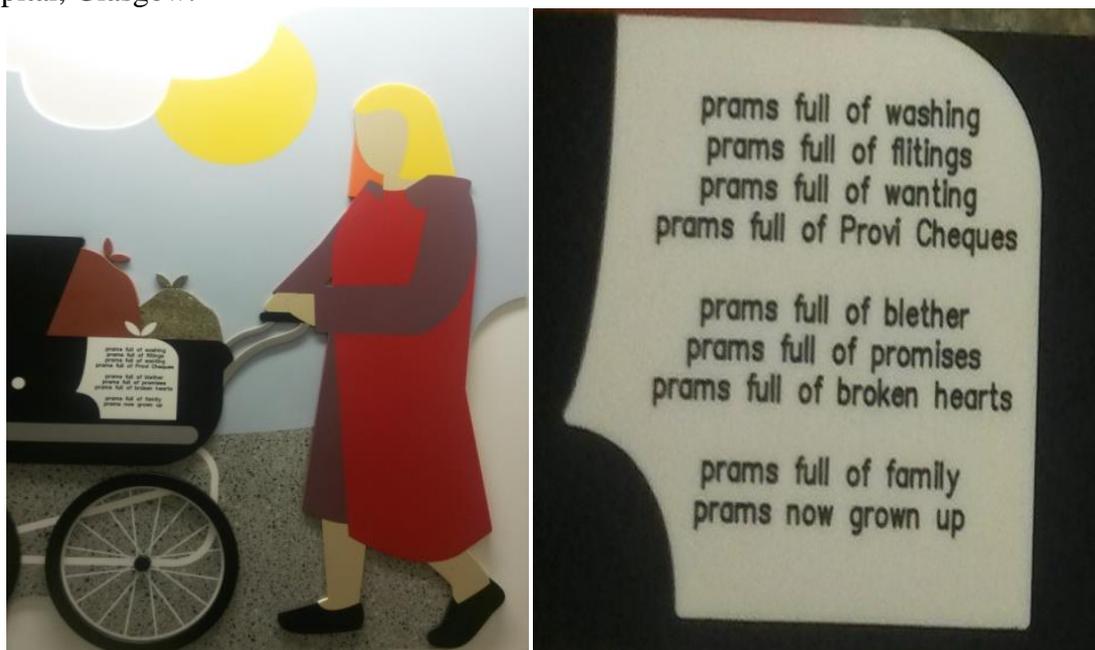
<sup>101</sup> O’Connell, *Credit and Community*, p. 84.

<sup>102</sup> Taylor, *Working Class Credit*, pp. 156-7.

<sup>103</sup> ‘New South Glasgow Hospital Campus; Art and Therapeutic design programme for the New South Glasgow Hospitals (2010 -2015)’, *NHS Greater Glasgow and Clyde*, <<http://www.nhsggc.org.uk/your-health/health-services/arts-and-health/new-south-glasgow-hospital-campus/>> [accessed 30 October 2015].

<sup>104</sup> For more information on the artworks see: ‘Podium Landmarks Project’, *Art in Scotland TV*, <<http://www.artinScotland.tv/2015/podium-landmarks-project/>> [accessed 30 October 2015].

Figure 5.1 ‘Wayfinding’ art and poem detail by Rachel Mimiec, Queen Elizabeth University Hospital, Glasgow.



Source: Photographs taken by author, Queen Elizabeth University Hospital, Glasgow, 2015.

#### 5.3.4 Hire Purchase

Hire Purchase was a system of credit used by many participants to acquire larger goods such as furniture and electrical goods. The system operated by allowing customers to purchase goods with a minimal deposit and dividing the outstanding cost over weekly payments, which would either be collected from customers homes' via weekly visits from agents, or paid directly to the store. Unlike other forms of credit, hire purchase provided considerable security to creditors – if customers defaulted on their instalment repayments, goods could be repossessed.<sup>105</sup> A variety of shops were discussed as offering hire purchase including large department stores found in city-centre locations and smaller shops found on local main streets. Hire purchase involved greater financial sums than all of those credit systems outlined above. This is reflected in the items bought on hire purchase which included beds, dining tables and chairs, carpets, refrigerators, washing machines, toys, easy-chairs and three-piece suites.

Hire purchase was predated by a system of instalment credit operated by travelling traders known as credit drapers, tallymen or Scotch traders. Traders sold household linens, clothes

<sup>105</sup> Peter Scott, 'The Twilight World of Interwar British Hire Purchase', *Past and Present*, 177, (2002), p. 198.

and haberdashery at customers' homes and returned to collect weekly repayments.<sup>106</sup> Hire purchase emerged in Britain during the nineteenth century although its popularity among better-off sections of the working classes did not grow until the interwar period. Scott shows that during this period, hire purchase increased twenty-fold. By the late 1930s, it is estimated that around 70 per cent of working-class furniture and household electrical goods were purchased using hire purchase.<sup>107</sup> Legislation was passed to regulate Hire Purchase in 1938, and amendments were passed in 1954, 1964 and 1965. The frequency of adjustments made to regulation during this period reflects both the scale and changing nature of hire purchase; 'the value of the goods covered by the Act had continually to be raised to keep pace with increased standards of consumption'.<sup>108</sup> The growth of this form of credit across Britain in the 1960s especially is illustrated in Figure 5.2.

Hire purchase was the most commonly discussed form of credit and showed a decline in testimony from younger participants. For many participants, hire purchase was initially raised when discussing marriage and setting-up home. In this context, use of Hire Purchase was normalised by participants who aligned themselves with a working-class identity. Participants gave a sense that they expected to draw on hire purchase when they got married in order to set up home and that this was the natural path followed by newly married couples. In their interview, Mary Fuller, Margaret King and Josie Wallace explained:

HC Right, I am interested in that [Hire Purchase], because it seems it was popular?

JW That's the way we done it then.

MF It was the only way, kind of thing.

MK It was the only way you could do it, to get stuff, because you didn't have money to put down.<sup>109</sup>

Although participants from more affluent backgrounds, those who identified with a middle class identity, expressed their awareness of the hire purchase system, and its widespread use, they stated that they did not make use of the system themselves. This will be explored further

<sup>106</sup> Margot Finn, 'Scotch Drapers and the Politics of Modernity: Gender, class and national identity in the Victorian tally trade' in *The Politics of Consumption: Material culture and citizenship in Europe and America*, ed. by Martin Daunton and Matthew Hilton (Oxford: Berg, 2001), pp. 90-1.

<sup>107</sup> Scott, 'Twilight World', p. 198 and pp. 196-7.

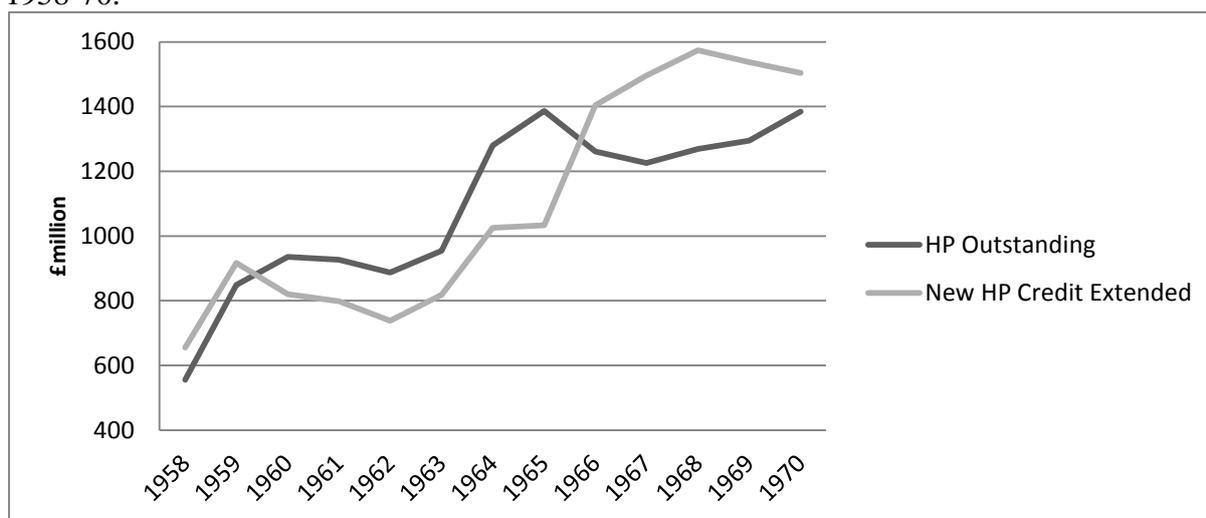
<sup>108</sup> Taylor, *Working Class Credit*, p. 145.

<sup>109</sup> Interview with Mrs Mary Fuller, born 1932, Mrs Margaret King, born 1936 and Mrs Josie Wallace, born 1941, Glasgow (August 2012).

in the following section. Hire purchase was used by participants across all regions. Participants did note, however, that Glasgow was known for its department stores which offered Hire Purchase, reflecting the wider range of shopping opportunities in the city and especially the abundance of large-scale department stores in the city centre. Joan Fraser illustrated this when I asked what her husband, Alec, had done for a living:

He was in the credit warehouse. Glasgow was full of credit warehouses because it was before the days of credit cards. If you had experience selling, first of all you were taken on as a traveller, for this firm, which was called Sterling & Stephens. Your parents, if they lived in Glasgow, would remember that as a store because then, they were all credit warehouses where you went... And there were two prices on each garment, one called the Sterling price if you paid cash, and the other, was called the credit price and that was the Stephen's price and of course the traveller came round each week and collected the money towards your account... The others were places, I can remember Goldbergs's was the name of one of them. There were about five in Glasgow. U.S. something, I think another one was called...<sup>110</sup>

Figure 5.2 Outstanding Hire Purchase Credit and New Hire Purchase Extended in Britain, 1958-70.



Source: Central Statistical Office, *Financial Statistics*, (London: HMSO), May 1962 (no. 1) – December 1970 (no. 104).

Johnson states that in 1935, 24 million Hire Purchase agreements were active in Britain.<sup>111</sup> Official figures were not collected until the 1950s.<sup>112</sup> The *Census of Distribution and Other Services* states that in 1957, 8.2% of all retail sales were made on hire purchase terms.<sup>113</sup> Figures for outstanding and new hire purchase credit were included in the monthly series

<sup>110</sup> Interview with Mrs Joan Fraser, born 1924, Glasgow (August 2012).

<sup>111</sup> Johnson, *Saving and Spending*, p. 157.

<sup>112</sup> Scott, 'Twilight World', p. 197.

<sup>113</sup> Board of Trade, *Census of Distribution and Other Services*, 1957. (London: HMSO, 1959).

*Financial Statistics* published by the Office for National Statistics from 1962. Figure 5.2 shows outstanding hire purchase credit increased during the 1960s, from £927million in 1960 to £1384million in 1970. There were especially sharp increases in the late 1950s and from 1963-5, and an average rate of annual growth of 7.5% over the period. New hire purchase credit extended also increased over the period from £655million in 1958 to £1504million in 1970. From 1962, new hire purchase steadily increased and reached a high of £1574million in 1968. The first half of the decade saw new credit lag behind outstanding debt.

A form of credit, akin to hire purchase, was offered by co-operative retail societies. O'Connell states that although co-operative philosophy opposed credit and indebtedness, retail societies were unable to resist the strong demand for instalment payment schemes. Mutuality clubs allowed members to purchase goods and pay them off in weekly instalments. No interest was charged and members received a dividend on all instalment purchases. The first instalment scheme, called a mutuality club, was established by London Co-operative Society in 1923 and by 1930, 45 Scottish co-operative societies operated mutuality clubs.<sup>114</sup> O'Connell states that by 1961, co-operative mutuality clubs had the equivalent turnover of Provident check company, around £40million.<sup>115</sup> Provident mounted an immediate challenge to mutuality clubs by issuing promotional material which stressed the choice that checks offered stating that whilst mutuality clubs 'confine members to Co-op stores only...Provident checks are treated as cash at ALL shops on our list...[the benefits of a Provident check are] worth more to you than any so-called "bonus" or "dividend"'.<sup>116</sup>

Anna, born in 1933 and married in 1956 in Glasgow, was a long-term customer of her local co-operative mutuality club:

...aye the thing in the Co-operative, they were really great, what they called a mutuality club and it was only about two and six but there wasn't any credit charge, they didn't put any extra which was good, and I always remember, it was a pink card and I used to take one out for £5 and I kept it going all the time because that got you your shoes, kept you in bits and pieces and when they used to have sales, I always made sure I had one of these mutuality things out but you only paid it at two and six a week, that was really good, and they never put any extra interest on it for the credit you were using, and I used to sort of get Helen [Anna's daughter] wee coats

<sup>114</sup> O'Connell, *Credit and Community*, p. 212.

<sup>115</sup> *Ibid.*, p. 214.

<sup>116</sup> O'Connell and Reid, 'Working-class Consumer Credit', p. 400.

and that and they used to have rare sales you know, I used to end up with a couple of wee coats and it did her during the year, things like that.<sup>117</sup>

Mutuality clubs were also popular with other interviewees. For example, Hugh and Jessie Benson, married in 1956 in Alloa, used their local co-operative society to buy a range of household goods on instalment terms. The couple emphasised that as long-standing co-operative members, they were particularly keen on the scheme because it levied no interest:

HC So what about some of the big items then, you said the washing machine or the television, would you save up for them?

JB Well you could, or the Co-operative then, you used to be able to buy something and you got six months to pay it, so it was just like Hire Purchase but you did it in six months, so that was quite good as well.

HC So you didn't pay interest?

JB No, as long as you paid it in that six months. As I say, the likes of before we were married, furniture, carpets, everything was paid for, so it was just like when we got our washing machine, I would go to the Co-operative and take on the six months, pay it in the six months it didn't cost you any more. How long were we married before we got the television? A couple of years maybe.

HB Two or three years, well into the early '60s, black and white, it was a Co-operative television as well, a Defiant.<sup>118</sup>

Not all co-operative members were able to take advantage of mutuality clubs. As O'Connell notes, rules governing the operation of clubs effectively excluded poorer co-operative members. In order to receive dividend on purchases made on mutuality terms, members were required to have settled their account by the end of the quarter, or half-year. Many members relied on their dividend and so this acted as a disincentive to less well-off members who were less confident in their ability to pay off balances. Moreover, in order to take out a mutuality, members were required to have 'complete or substantial financial backing for their credit in the funds of the society' meaning that many members who were unable to save were not eligible.<sup>119</sup> Given Hugh's continuous employment in skilled work, and Jessie's return to paid work after her children started school, the couple would have been well-placed to participate in their local Co-op mutuality club.

<sup>117</sup> Interview with Mrs Anna Reid and Mr John Reid, both born 1933, Glasgow (February 2013).

<sup>118</sup> Interview with Mr Hugh Benson, born 1934, and Mrs Jessie Benson, born 1938, Clackmannanshire (December 2012).

<sup>119</sup> O'Connell, *Credit and Community*, p. 215.

Statistics relating to mutuality club sales were included in the *Census of Distribution*. Table 5.2 shows the value of co-operative retail sales on instalment terms in Britain, 1957-71. The table shows that mutuality clubs were popular during the middle decades of the century, accounting for around seven per cent of all co-operative retail sales. This percentage would be higher if figures were restricted to non-grocery sales, as mutualities were used only for household goods. The figures in fact exceed O'Connell's estimate of £40 million; the census records that £75 million of sales were on instalment terms in 1961. The amount owed to mutuality clubs across Britain over the period shows an increase in mutuality sales; by 1971, £36 million was outstanding to clubs across Britain. Mutuality clubs were a popular form of credit for forty years. Instalment credit and the member dividend scheme, were wound down from the late 1960s; dividends were abolished in 1968 and mutuality clubs sharply declined in the 1970s.<sup>120</sup>

Table 5.2 Co-operative retail sales on instalment terms in Britain, 1957-71.

| Year | Retail sales on instalment terms in £million (% of all sales) | Instalment credit Outstanding in £million |
|------|---|---|
| 1957 | 65 (6.9)  | 18  |
| 1961 | 75 (7.6)  | 29  |
| 1966 | 76 (7.3)  | 36  |
| 1971 | 75 (6.8)  | 36  |

Source: Board of Trade, *Census of Distribution and Other Services*, (London: HSMO, 1957, 1961, 1966 and 1971).

#### 5.4 Conclusion

This chapter has explored the central ways in which participants reported managing to acquire household goods and make ends meet. By describing the continued importance of these practices in the post-1945 period, participants revealed the limitations to the narrative of affluence. Earned income, including from married women's work, did not automatically bestow an affluent lifestyle. Instead, material improvements were the result of hard work, family and community support and the careful management of credit. For example, setting-up home could be a difficult transition which could be eased by gifts and second-hand goods.

<sup>120</sup> O'Connell, *Credit and Community*, p. 219.

Across the period, men's overtime bolstered the household budget and was central in improving family's standard of living. Hire Purchase was a fundamental way in which many participants were able to furnish and maintain their married home and allowed many working-class families to enjoy a better standard of living by facilitating ownership of household goods which otherwise would have been unaffordable. Saving could prove difficult for low-income households and check-trading and hire purchase allowed these households to spread the cost of acquiring these goods. Savings clubs were used to provide clothes and gifts for children at Christmas-time and meet rising material expectations. Some participants discussed the positive impact winnings, inheritance and other one-off financial circumstances, had on their lives. Tick at local retailers declined during the post-war period, however, for some it remained a vital way in which to make ends meet. A similar picture was also given of pawnbroking in the post-war period. Strategies of 'economy and thrift', as well as credit, were thus vital in achieving a post-war affluent lifestyle characterised by rising expectations of more material goods and a higher standard of living promoted by the narrative of affluence: 'It took a lot of hard work, debt and a bit of luck to have it so good in fifties Britain.'<sup>121</sup> Moreover, even as the narrative of 'having it so good' became widespread, oral history participants described the ways in which working-class people continued to depend on thrift and forms of credit to make ends meet. The next chapter considers these attitudes towards money management strategies in more detail.

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<sup>121</sup> Selina Todd, *The People: The rise and fall of the Working Class, 1910-2010* (London: John Murray, 2014), p. 200.

## Chapter Six: Attitudes towards Household Budgeting

### 6.1 Introduction

This chapter builds upon the budgeting practices described in the previous chapter to understand attitudes towards money management and affluence in post-war Scotland. Attention is paid to the influence of gender, class, and ideas about respectability and analysis focuses on how these intersect to form attitudes to the developing affluent material lifestyle contemporary to the period. In particular, this chapter focuses on attitudes towards the role of credit in facilitating working-class participation in ‘affluence’. Section 6.2 explores how respectability shaped testimony relating to budgeting. Section 6.3 builds upon this analysis to consider how the application of thrift to the use of credit could mitigate potential loss of respectable status. Section 6.4 then considers home-ownership as a particular example of how class shapes attitudes towards budgeting, consumption and respectability.

Criticisms such as failure to live within one’s means, inability to make rational economic decisions and refusal to delay gratification for longer-term security have been levelled at the working-class. The working-class housewife and mother has been a particular target of scorn if she was considered to mismanage her household budget. In the post-war period, attention focussed on how growing materialism and rising expectations affected working-class attitudes towards money management. By the 1960s, Cohen argues that thrift had ‘lost its predominance over the national lifestyle’.<sup>1</sup> Attention focussed on the potential corrosive effect the improved material conditions of affluence may have on traditional working-class practices and values such as thrift. As outlined in the introduction to this thesis, ‘embourgeoisement’ emerged as a theory which sought to describe convergence between middle- and working-class lifestyles.<sup>2</sup> Affluence, Avner Offer argues, had the power to ‘displace and devalue the stock of pre-existing possessions, virtues, relations, and values’.<sup>3</sup>

Concern was particularly focussed on the uptake of credit, seen as incompatible with thrift, by working-class families to fund new aspects of an affluent lifestyle. Gelpi and Julien-

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<sup>1</sup> Martin Cohen, *The Eclipse of the “Elegant Economy”: The impact of the Second World War on attitudes to personal finance in Britain* (Surrey: Ashgate, 2012), p. 221.

<sup>2</sup> See pp. 4-6.

<sup>3</sup> Avner Offer, *The Challenge of Affluence: self-control and well-being in the United States and Britain since 1950* (Oxford: Oxford University Press, 2007), p. 1.

Labruyere, argue that credit facilitated working-class participation in the modernising project of post-war affluence: ‘The idea of hire purchase was not to ease a difficult or even a dire situation, but to project the consumer into the future with new domestic appliances’.<sup>4</sup> In the post-war period, rising standards of living were considered by some to reflect growing materialism among the working class and a shift away from ‘traditional’ working-class culture.<sup>5</sup>

These were not new concerns, however, as there is a long history of commentators, from religious leaders to welfare reformers, levelling attacks on both creditors and debtors. Criticisms were led ‘as much by moral and ethical standards as a simple cost-benefit analysis based on financial or economic criteria’.<sup>6</sup> In the late nineteenth century Margot Finn argues there was an ‘obsession with the moral implications of the credit-drapery trade’ and that hostility had been growing since the seventeenth century.<sup>7</sup> Pawnbrokers have also been a particular target since the eighteenth century. Hoppit notes that anti-Semitic prejudice often formed part of the castigation of pawnbrokers and moneylenders.<sup>8</sup>

More broadly, however, discourse focussed on ‘the common middle-class complaint that the poor were feckless and never looked more than a few days ahead’.<sup>9</sup> Economic psychology has been influenced significantly by individualism. Financial problems have long been considered to reveal weak and corrupt character traits: ‘traditional stereotypes describe the debtor as self-indulgent, reckless and impatient’.<sup>10</sup> Moral judgements blamed individuals and not structural problems of poverty or unemployment. For example, O’Connell argues that ‘The costs she [working-class housewives] incurred in buying on credit, and having collectors come to her door, were viewed by critics as an unthrifty working-class attribute rather than an outcome of economic inequality.’<sup>11</sup> An example of such attitudes was given by Helen Bosanquet, a leader in the Charity Organisation Society and contributor to the Majority

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<sup>4</sup> Rosa-Maria Gelpi and Francois Julien-Labruyere, *The History of Consumer Credit: Doctrines and practices* (London: Macmillan, 2000), p. 95.

<sup>5</sup> See Richard Hoggart, *The uses of Literacy: Aspects of working-class Life, with special references to publications and entertainments* (London: Chatto and Windus, 1957) and Introduction.

<sup>6</sup> Julian Hoppit, ‘Attitudes to Credit in Britain, 1680-1790’, *The Historical Journal*, 33, (1990: 2), p. 306.

<sup>7</sup> Margot Finn, ‘Working-class women and the Contest for Consumer Control in Victorian County Courts’, *Past and Present*, 161 (1998: November), p. 142.

<sup>8</sup> Hoppit, ‘Attitudes to Credit in Britain’, pp. 313-4.

<sup>9</sup> Johnson, *Saving and Spending*, p. 4.

<sup>10</sup> Peter K. Lunt and Sonia M. Livingstone, *Mass Consumption and Personal Identity: Everyday economic experience* (Buckingham: Open University Press, 1992), p. 54.

<sup>11</sup> O’Connell, *Credit and Community*, p. 13.

Report of the Royal Commission on the Poor Laws and Relief of Distress 1905-09.

Bosanquet championed self-help and limited government intervention to counter poverty and focussed on individual rather than structural causes of poverty. Bosanquet singled out pawnbrokers for particular scorn in an article published in 1896: ‘...on Monday morning the way to the pawnbroker’s shop will be thronged with women, eager to leave their bundles and get home before the rent collector comes...really it is only an indication of the habit of mind which will go on shirking the burden and pushing it off indefinitely into the future for ever’.<sup>12</sup> Rowntree also criticised households in ‘secondary poverty’ which he defined as households where earnings would keep a household out of poverty, where it not for imprudent expenditure for example, on alcohol.<sup>13</sup> Zweig explored this further in *Labour, Life and Poverty* and claimed that imprudence would continue to condemn many among the working-class to poverty, despite post-war economic improvements.<sup>14</sup>

As well as moral principles of frugality and thrift, criticism focussed on the presumed economic illiteracy of the working classes. Scott identifies a long-standing paternalism based on the working classes presumed ignorance of economic and financial matters. As Scott notes, this paternalism encompassed ‘those deemed unable to understand the implications of the contracts they entered into – a view ascribed to a large proportion of the working class’.<sup>15</sup> Contracts, interest rates and best value were often considered beyond working-class comprehension, leaving them particularly susceptible to exploitation in matters of credit. Tebbutt argues that this assumption underpinned many of the recommendations of the Crowther Committee on credit in 1971: ‘its essential emphasis...was upon the free market and the belief that the customer had only to be made aware of the real cost of credit to start shopping around for the best bargain’.<sup>16</sup> The morality and the economic rationale of credit continued to be interrogated during the twentieth century. O’Connell notes that not until 1979 did survey evidence find a significant change in public perceptions which accepted the use of credit and revealed a weakening of the belief that credit was wrong in principle.<sup>17</sup>

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<sup>12</sup> Helen Bosanquet, ‘The Burden of Small Debts’, *The Economic Journal*, 6, (1896: 22), p. 219.

<sup>13</sup> B. Seebhom Rowntree, *Poverty: A study of town life*, preface by Jonathan Bradshaw, (Bristol: Policy Press, 2000, 4<sup>th</sup> Ed.), p. vii.

<sup>14</sup> Ferdynand Zweig, *Labour, Life and Poverty* (London: Gollancz, 1948).

<sup>15</sup> Peter Scott, ‘The Twilight World of Interwar British Hire Purchase’, *Past and Present*, 177, (2002), p. 219.

<sup>16</sup> Tebbutt, *Pawnbroking*, p. 202.

<sup>17</sup> O’Connell, *Credit and Community*, p. 16.

This chapter brings together evidence which shows that principles of hard work, saving and caution shaped working-class attitudes towards budgeting. Furthermore, ‘credit’ was not synonymous with debt – testimony revealed that credit could be integrated into these principles without loss of respectability. ‘Debt’, however, was considered to reflect poor judgement and ineffective budgeting skills. As O’Connell states, debt, is distinct morally from credit and ‘deemed to signify a failure in rational household management’.<sup>18</sup>

### 6.1.1 Budgeting and Composure

In general, the topic of money and household finances can be difficult subjects to explore via oral history, as chapter two has detailed. In particular, credit was often a sensitive topic, given its connections with financial hardship and the ways in which it could compromise respectability. When questioned, participants talked freely about views towards credit although some did not discuss experiences of it quite as openly. Sean O’Connell notes that he faced a similar predicament during his research in Belfast: ‘there was a widespread familiarity with many of the forms of consumer credit...even if there was often a reluctance to acknowledge it’.<sup>19</sup> Acknowledging awareness of credit whilst refuting personal experience of it was popular. I asked Ellen Murray, born in Glasgow, 1932, ‘did they [local shops] give any credit or anything like that?’; ‘Aye they did. [pause] I mean, I never needed to ask for it, but I did see people that, [pause] they would pay it off at the end of the week, they got credit.’<sup>20</sup>

Discussing credit and debt could trigger discomposure in participants’ narratives, typified by pauses, stilted answers and nervous laughter. Penny Summerfield defines composure with a double meaning: participants create, or compose, a narrative and seek to do this whilst achieving *a sense of composure* by presenting ‘a version of the self that the teller can live with in relative psychic ease’.<sup>21</sup> The process of oral history, especially in the form of life-narrative, asks participants to reflect on experiences which are vitally important for the ongoing understanding of self, such as their experience of marriage and having children. As Lynn Abrams states, ‘the production of a self via narrative is a project which requires much

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<sup>18</sup> O’Connell, *Credit and Community*, p. 15.

<sup>19</sup> *Ibid.*, p. 6.

<sup>20</sup> Interview with Mrs Ellen Murray, born 1932, Glasgow (August 2012).

<sup>21</sup> Penny Summerfield, ‘Culture and Composure: Creating Narratives of the Gendered Self in Oral History Interviews’, *Cultural and Social History*, 1, (2004), p. 69.

sifting and selection, omission as well as inclusion, in order to achieve a self with which one feels comfortable'.<sup>22</sup>

*Discomposure* can signal 'that the topic under discussion is one in which there may be a mismatch between individual experience and popular discourse'.<sup>23</sup> By asking questions about credit, I was implicitly probing the success of a marriage partnership – questioning the breadwinner's ability to provide and the household manager's ability to manage. These themes were important in all types of interview – couples and individuals alike were keen to portray images of themselves and their marriages as successful partnerships. For example I asked Hugh and Jessie Benson, married in 1958 in Alloa, if there was a pawn shop in the town they lived in:

JB Oh no! [laughs] No...

HB No, never did that. [pause]

HC Was there one? In the town?

HB No here, in Alloa...

JB Smellie and Weirs it was called, it was a shop but it was also a pawn shop but no, we never, got as bad as that! [laughs]

HC But there was one...

HB Oh there was yeah, in Stirling too, people had to use it. None of my family, my mum and dad, nope.<sup>24</sup>

Although it did not result in a tense atmosphere, this stilted segment of testimony makes clear how important it was for Hugh and Jessie to distance themselves from using the pawnbroker. A similar exchange is recorded in the testimony given to SWOHP. Participant B4, born in 1924, experiences *discomposure* when asked about pawn shops:

Q. Can you remember a pawn shop in the area?

A. I could see where it was but I never had to frequent them.

<sup>22</sup> Lynn Abrams, 'Liberating the Female Self: Epiphanies, conflict and coherence in the life stories of post-war British women', *Social History*, 39, (2014: 1), p. 19.

<sup>23</sup> Corinna Peniston-Bird, "'All in it Together and Backs to the Wall": Relating patriotism and the people's war in the 21st century', *Oral History*, (2012: Autumn), p. 71.

<sup>24</sup> Interview with Mr Hugh Benson, born 1934, and Mrs Jessie Benson, born 1938, Clackmannanshire (December 2012).

- Q. I'm not asking if you used one, I'm just asking if you can remember a pawn shop?
- A. No really I never bothered. No, I never bothered about them. I never had nothing to pawn. <laughs><sup>25</sup>

The interview with Mary Fuller [MF], Margaret King [MK] and Josie Wallace [JW] was a particularly revealing example of how credit could trigger discomposure. Although friends, the women were hesitant to reveal personal information relating to finances. The women echoed some of the curt answers observed in SWOHP testimony when I asked them about local shops and tick:

- JW Well I never, I don't know anything about that.
- MF I never did it but I think they might have done.
- MK I think they might have done, I would imagine so aye.<sup>26</sup>

Unprompted, Mary then said 'Sure, you're, when you needed a few bob you took something down to the pawn.' The following extract highlights how the theme of credit can disrupt otherwise confident and composed narratives:

- HC That was something else I was interested in.
- MK Every Monday morning I went to the pawn, 12s and 6d for his shoes and a pound for his suit [laughs] and every Friday I went back and I had to get brown paper, so my mammy had to give me tuppence for a sheet of paper so that nobody would see it, but everybody knew! [laughs]
- HC Was everybody doing it?
- JW No I didn't, I never have.
- MF Everybody done it.
- MK I didn't, my mother did. Oh no, my mother did. I never did, but I think my man did right enough.
- JW I'm saying that, but I don't know, I don't remember my mammy ever going, although she was a widow so...

<sup>25</sup> Interviewee B4, born 1924, married 1945, *SWOHP*, p. 1509.

<sup>26</sup> Interview with Mrs Mary Fuller, born 1932, Mrs Margaret King, born 1936 and Mrs Josie Wallace, born 1941, Glasgow (August 2012).

- MK Oh no mine did, as my mother said, 'you're better with a good bundle than going to your next door neighbour and borrowing it' that was her attitude.
- HC Mary did you say you'd been?
- MF No.
- HC Your mum?
- MF No. We were kind of fortunate that we didn't. But I do know folk that went every, in one day and came out at the end of the week, whatever it was.
- MK That's right, and if you couldn't afford to take it out, I think you were allowed three months, a ticket, and then you had to go, I believe that you could renew your ticket after three months so that the pawn could keep it for you, but you had to pay money for that, to renew the ticket, say maybe two shillings, I can't remember.<sup>27</sup>

Although Mary introduced pawnbroking to the conversation and claimed that 'everybody done it' she denies personal experience when directly questioned. Margaret is the only woman to relate direct personal engagement, although she makes clear that she was acting on behalf of her mother. Her description of the procedure for reclaiming pledged goods conveys a tension between displaying knowledge and a fear of revealing too much. Josie asserts her inexperience of both tick and the pawn and is distanced from the discussion. Following Margaret's recollection of going to the pawn for her mother, Josie reflects on her own upbringing and acknowledges that although she cannot remember her mother pledging, she would have been justified in doing so due to her status as a widow. This addition re-established Josie in the discussion and serves to minimise the distance created between her and the other women by her earlier comments.

It was, therefore, made clear that financial matters, such as budgeting and credit, could be sensitive topics for participants. The desire to project an image of a respectable self could mean tensions in acknowledging experiences which undermined this. The following section considers the importance of respectability in more detail.

Thinking about intersubjectivity is also important here. As noted in the introduction to this thesis, my affiliation with the University of Glasgow may have been taken to reflect a middle-class identity in the minds of participants. Olsen and Shopes discuss how

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<sup>27</sup> Interview with Mrs Mary Fuller, born 1932, Mrs Margaret King, born 1936 and Mrs Josie Wallace, born 1941, Glasgow (August 2012).

commonality can build trust and encourage interviewees to be more forthcoming in their testimony: ‘Olsen, for example, finds that some of the people she interviews, perhaps assuming that she shares certain middle-class prejudices about “the character flaws” of working-class people, tend to hide or even lie about such personal behaviour as drug use or excessive drinking’.<sup>28</sup> Sharing biographical details, showing interest and enthusiasm can dispel defensiveness, however, and help to ‘diminish the social distance’ between interviewer and interviewee.<sup>29</sup> As interviewees gained a sense of my genuine interest in the themes we discussed and my understanding of how tough it often was to make ends meet, I hope that I dispelled some of their concerns in this regard. It is, however, important to recognise how perceptions about class can shape and inhibit testimony.

## 6.2 Maintaining Respectability

Interviewees displayed a strong belief in principles of thrift – saving, patience and careful judgement. Participants often noted that their attitudes had been shaped by their parents. Joan Allan, born 1946, said: ‘I think sometimes that it was instilled in me, from my mother...“don’t take on credit, if you want something save up and buy it, if you haven’t the money, don’t get it”. That was my mum’s attitude in life.’<sup>30</sup> Susie Fleming, born 1939, described how her father had championed these principles:

My parents were of the type, maybe again it was my father’s decision, that if you bought something you saved up for it and got it. They were never in a mess financially. I don’t think he earned a great deal mind you, but having said that, I don’t recall ever anything get bought on credit...you save up and eh, but you don’t go on credit...I think his attitude was, if you can't afford it you do without it and if you want it all that much, save up.<sup>31</sup>

Principles of thrift were also referenced by the earlier generation of women interviewed by SWOHP. For example, a woman, identified as P3, born in 1904, said: ‘If you can't pay for it, do without it and wait 'til you can pay for it’.<sup>32</sup> Ellen Murray, born in 1932, Glasgow, said ‘if

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<sup>28</sup> Karen Olson and Linda Shopes, ‘Crossing Boundaries, Building Bridges: Doing Oral History among Working-Class Women and Men’, in *Women’s Words: The feminist practice of oral history*, ed. by Sherna Berger Gluck and Daphne Patai (London: Routledge, 1991), p. 197.

<sup>29</sup> *Ibid.*, pp. 194-5.

<sup>30</sup> Interview with Mrs Janet Allen, born 1946, Clackmannanshire (December 2012).

<sup>31</sup> Interview with Mrs Susie Fleming, born 1939, Glasgow (April 2013).

<sup>32</sup> Interviewee P3, born 1904, date of marriage unknown, *SWOHP*, p. 347.

we could manage it, mostly we paid cash so that you wouldn't have to pay extra you know, the interest'.<sup>33</sup> Although it wasn't always possible for working-class consumers, as Ellen's testimony acknowledges and statistics presented in chapter five show, consumption based on saving was preferred to consumption facilitated by credit. This chapter is therefore concerned with reconciling these principles with the documented expansion of credit during the period through a focus on respectability.

Testimony reflected a desire to project a respectable working-class identity. Annmarie Hughes defines respectability as: 'neither an overarching nor a fixed concept, but the main demarcations were between the "respectable" working class and the "roughs"'.<sup>34</sup> It is crucial to consider respectability as a concept which is shaped by, and responsive to, social and economic contexts and not a static concept, as argued by Peter Bailey.<sup>35</sup> Moreover, respectability was not based on universal criteria but stratified by class position, as well as within class groups. Further, Judy Giles has highlighted how gender is also an important aspect of respectability and that the home, and the role of women in maintaining it, was a fundamental aspect of working-class identity.<sup>36</sup>

In the post-war period, increasing privatisation of working-class home life meant that privacy, especially around financial matters, became an important reflection of financial independence and working-class respectability. Johnson argues that financial independence was closely linked to working-class respectability and that financial security and the outward display of independence were 'crucial' working-class goals.<sup>37</sup> A family's respectable reputation could therefore be undermined by the public use of credit. Pawnbroking and check-trading, and to a lesser extent Hire Purchase, were carried out in the public space and could be difficult to conceal from scrutiny. Margaret Patterson remembered the sense of shame that was associated with using the pawnbroker: 'when I was growing up it would have been seen very much as a bit of a social slur that you used the pawnbrokers...I often went there for my mother when I was young making sure that no one ever seen me walking up the

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<sup>33</sup> Interview with Mrs Ellen Murray, born 1932, Glasgow (August 2012).

<sup>34</sup> Annmarie Hughes, *Gender and Political Identities in Scotland 1919-1930* (Edinburgh: Edinburgh University Press, 2010), p. 61.

<sup>35</sup> Peter Bailey, "'Will the Real Bill Banks Please Stand Up?'" Towards a role analysis of mid-Victorian working-class respectability', *Journal of Social History*, 12, (1979: 3), pp. 336-53.

<sup>36</sup> Judy Giles, "'Playing Hard to Get": Working-class women, sexuality and respectability in Britain, 1918-40', *Women's History Review*, 1, (1992: 2), p. 243.

<sup>37</sup> Johnson, 'Credit and Thrift', p. 169.

close.<sup>38</sup> Johnson notes that sending children was one of a variety of strategies pawnbroking customers used to ensure secrecy.<sup>39</sup> Catherine Paton described how difficult it could be to also conceal the use of check-trading as an agent would be seen visiting clients: ‘...the Provident man would come to the door, but if people roundabout would maybe say “there’s the tick man going to Mrs so-and-so”’.<sup>40</sup>

Some participants, therefore, were keen to highlight that they had never been visited at home by credit agents. For example, Hugh [HB] and Jessie Benson [JB] married in 1956, said:

HC ...the check system, was that something that was operating in the town?

HB Oh like the bob-a-week men? Oh aye, no, we never ever done that, my mother done that, my mother done that, shilling a week, a shilling, ten pence now...

JB You didn’t just pay a shilling, you paid more than that, but they called it the bob-a- week man, but no, we never done that...

HB ...nobody ever came to our house...

JB We didn’t have anybody come in for money, definitely not.<sup>41</sup>

Hugh and Jessie took pride in maintaining privacy around their financial matters. Here, the couple’s narrative reflects the strong emphasis Hugh placed on providing for the family via his lifelong work as a skilled cutting machinist. Jessie’s work as a book-keeper and household manager bolstered the couple’s narrative which stressed financial competence born from a belief in a strong work ethic. Hugh’s statement that his mother had ‘done that’ is contextualised in his narrative as part of his childhood growing-up in the depressed interwar years.

The desire to maintain privacy around financial matters meant a distinction was made within communities between families who received credit agents and those who ‘never had anyone come’. In her testimony to SWOHP, a woman identified as C1, born 1907 and married in 1925, said; ‘we didnae have anybody coming. I didnae like that, anybody used to come but I’ve seen them going to other folks’ houses, “Shilling a week men” we used to call them. My

<sup>38</sup> Interview with Mrs Margaret Patterson, born 1957, Glasgow (July 2012).

<sup>39</sup> Johnson, *Saving and Spending*, p. 184.

<sup>40</sup> Interview with Mrs Catherine Paton, born 1945, Glasgow (April 2013).

<sup>41</sup> Interview with Mr Hugh Benson, born 1934, and Mrs Jessie Benson, born 1938, Clackmannanshire (December 2012).

mother never done it.’<sup>42</sup> Projecting self-sufficiency was an important part of maintaining respectability and the public operation of some forms of credit threatened this image. By emphasising that they ‘never had anyone come’, oral history participants are able to compose a narrative which distinguished them from others in the community whose financial situations were made public by weekly visits from credit agents.

The post-war trend towards privacy revealed a shift away from earlier forms of working-class budgeting. Margot Finn argues that in the Victorian and Edwardian period, creditworthiness was judged by social and economic capital.<sup>43</sup> Although O’Connell and Reid argue that these factors continued to be influential in the twentieth century, a shift towards economic assessment which considered type of employment, assets and savings, gathered pace with the growth of hire purchase.<sup>44</sup> Over the course of the twentieth century, access to credit was typified by a shift from assessments based on character and reputation to economic decisions based on set criteria. For example, whereas the availability of tick was based on a shopkeeper’s personal judgements about his customers, hire purchase was based on dispassionate economic assessments of potential customers. The traditional importance of reputation as a gateway to credit and mutual support was thus superseded by quantifiable measures. The declining importance of reputation as gatekeeper to credit led to the changing symbolism of credit itself. For example, although Robert Roberts states that a ‘tick book, honoured each week, became an emblem of integrity’ in early twentieth-century Salford, in the post-war period economic conditions meant tick became associated with financial hardship brought on by poor household management. As Taylor notes, therefore, oral history participants may feel reluctant to discuss older forms of credit such as tick, fearing that this form of credit has lost its claim to respectability in the changed contextualisation of the later twentieth-century: ‘Corner-shop credit may also have particularly negative associations, with the Depression of the interwar years for example, that people wish to avoid.’<sup>45</sup> This can help in understanding why interview type was found to be influential in discussing credit.

Discussion was made easier in those interviews where participants had contemporaries to bolster and reinforce the importance of periodisation such as the testimony from Ellie and Nan, and Mary, Margaret and Josie. Moreover, by discussing their uptake of hire purchase,

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<sup>42</sup> Interviewee C1, born 1907, married 1925, *SWOHP*, p. 638.

<sup>43</sup> Finn, *Character of Credit*, p. 302.

<sup>44</sup> Sean O’Connell and Chris Reid, ‘Working-Class Consumer Credit in the UK, 1925-60: the Role of the check trader’, *Economic History Review*, 58, (2005: 2), p. 391.

<sup>45</sup> Taylor, *Working Class Credit*, pp. 101-2.

these women showed how hire purchase was a sign of trust in the long-term financial stability of a working-class household. In the post-war years, 'a retailer's belief in the customer's ability to pay instalments regularly over several years' shifted from an assessment made by a local retailer to a badge of working-class respectability endorsed through hire purchase agreements.<sup>46</sup>

Elizabeth Roberts states that in the post-war period: 'It was no longer necessary to 'borrow' food or household goods: the more affluent people became, the less need they had of the old mutual support on which poorer people had relied earlier in the century'.<sup>47</sup> Growing prosperity may account for the shortage of testimony relating to reciprocal community aid highlighted in the previous chapter. It is important to remember, however, that financial hardship was not eliminated in the post-war period but may have become more difficult to publicly admit than it had been in earlier times when poverty was more widespread. Hughes found that in discussing the inter-war period, interviewees acknowledged a 'shared culture of deprivation' and that: 'Poverty and misfortune were not generally censured because women appreciated that they too might find themselves in a similar situation'.<sup>48</sup> In the post-war period, censure spread as the narrative of affluence eroded some of the shared understandings within the working class. While goods and clothing could be passed between friends, neighbours and family members, loans were increasingly uncommon in the post-war period. Avram Taylor found this and states that although community mutuality did not disappear, sharing was predominantly non-monetary.<sup>49</sup> This analysis helps to give further understanding to the testimony given by Moira Harris detailed in chapter two: she found it 'mortifying' to ask her neighbour for a small loan because this form of reciprocity was no longer widely practised between neighbours in light of changing ideas about working-class respectability which had been catalysed by better economic conditions. New patterns in working-class housing also meant that traditional networks of support were displaced in the post-war period.

Given the need to maintain privacy and the appearance of financial security, the dangers of credit were more important to participants than the potential increased consumption it could offer. Testimony given as part of SWOHP shows that anxiety around credit was common

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<sup>46</sup> Robert Roberts, *The Classic Slum: Salford life in the first quarter of the century* (Manchester: Manchester University Press, 1971), p. 82.

<sup>47</sup> Elizabeth Roberts, *Women and Families: An oral history, 1940-1970* (Oxford: Blackwell, 1995), p. 213.

<sup>48</sup> Hughes, *Gender and Political Identities*, pp. 156, 164.

<sup>49</sup> Avram Taylor, *Working Class Credit and Community since 1918* (Basingstoke: Macmillan, 2002), pp. 24-8.

earlier in the century. A woman identified as M1, born in 1914 said she ‘had a horror of getting into debt.’<sup>50</sup> When asked if local shops ever provided tick, a woman identified as D4 said, ‘They did but I never took it, I was too frightened.’<sup>51</sup> Anxieties were also expressed by my interviewees. Moira Harris, married in Glasgow, 1963, to Gerry, a hospital porter, was emphatic in describing her husband’s fear of debt: ‘he [Gerry] was quite wary about it, he didn’t like debt. Debt to him is a four-letter word, he just doesn’t like it. Because he saw what it did to his own family. And he doesn’t take a drop to drink.’<sup>52</sup> I asked Mary Smith, born in Edinburgh, 1950, if she had ever taken out a loan and she replied: ‘I never did that, no. I was always terribly cautious about debt, I was really really, I mean that would have been incredibly anxiety-inducing, I’d rather go without, I think that might have been my upbringing, I would really rather go without.’<sup>53</sup>

To be ‘in trouble’, was a common phrase used by participants to discuss those who befell the dangers of credit. Anna Reid, born in 1933, referred to ‘trouble’ and gave an extreme example of what it could lead to:

...a lot of people did get into a lot of trouble with things, they used to have, you would see in the paper, warrant sales and things like that. ..In fact there was somebody who had run up someone else’s bill, somebody had got a book for clothes or something and she gave it to a friend and the friend went and got bits and pieces on credit right, ended up that woman committed suicide because she couldn’t pay it, so tragic. That must have been in the ‘40s, credit was a terrible thing.<sup>54</sup>

More commonly associated with pregnancy, especially an unwanted or illegitimate pregnancy, to be in trouble with credit could mean a range of things from missed repayments to legal action.<sup>55</sup> Moira Harris, born 1943, said that credit had got ‘...people into trouble, severe trouble’ and Diane Haggerty, born 1921, said she had seen those who had got ‘into trouble for having debt’.<sup>56</sup> Melanie Tebbutt recognises how this double meaning of ‘trouble’ can connect the most stigmatised form of credit, the moneylender, with unwanted pregnancy: ‘the ethical position of the street moneylender was analogous to that of the back-street

<sup>50</sup> Interviewee M1, born 1914, married 1939, *SWOHP*, p. 1214.

<sup>51</sup> Interviewee D4, born 1922, married 1944, *SWOHP*, p. 1475.

<sup>52</sup> Interview with Mrs Moira Harris, born 1943, Glasgow (August 2012).

<sup>53</sup> Interview with Ms Mary Smith, born 1950, Edinburgh (December 2012).

<sup>54</sup> Interview with Mrs Anna Reid and Mr John Reid, both born 1933, Glasgow (February 2013).

<sup>55</sup> For more on language surrounding women’s health see: Julie-Marie Strange, ‘Menstrual fictions: languages of medicine and menstruation, c.1850–1930’, *Women’s History Review*, 9, (2000: 3), pp. 607–628.

<sup>56</sup> Interview with Mrs Moira Harris, born 1943, Glasgow (August 2012) and interview with Mrs Diane Haggerty, born 1921, Glasgow (July 2012).

abortionist. Both originated in the desperation of the working-class woman and aroused the ire of the philanthropist'.<sup>57</sup> In both these contexts, 'trouble' is a euphemistic term which reflects a state of powerlessness and conveys a moralistic judgement about personal culpability. Trouble exemplified the transgression of the morals which governed sexuality and consumption alike.<sup>58</sup> Through their use of the word 'trouble', participants revealed the historical association between credit and negative character traits described above. Concerns about working-class female sexuality had been rooted in criticisms of the credit trade since the Victorian era. Finn shows how 'seduction narratives' were used in attacks on door-stop credit-drapers.<sup>59</sup>

Worry continued to be an important factor in shaping attitudes towards credit in the late twentieth century. In the 1990s, Peter Lunt and Sonia Livingstone found that around one in five respondents referenced fear, anxiety and worry when asked to list reasons which stopped them taking on credit.<sup>60</sup> This undercurrent of danger recognised that the mismanagement of the household budget, and failure to properly manage credit, threatened individuals and families with a 'potential loss of respectability'.<sup>61</sup> Daniel Wight notes that 'for most people, one of the greatest threats to one's respectability was to fall into debt. The fear of this has haunted working-class (and middle-class) households for centuries'.<sup>62</sup>

Although The Debt (Scotland) Act, 1835, ended imprisonment for small debts, the consequences for debtors could still be severe in the twentieth century.<sup>63</sup> Failing to keep up with hire purchase repayments could result in repossession and if the interest was not paid on pawned items, they could be lost and resold by the pawnbroker. O'Connell describes the sequence of events which could befall a defaulter: 'discomfort, stigma, repossession,

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<sup>57</sup> Tebbutt, *Pawnbroking*, p. 54.

<sup>58</sup> For more on the connections between debt and sexuality see: Erika Rappaport, "A Husband and His Wife's Dresses": Consumer Credit and the Debtor Family in England, 1864-1914', in *The Sex of Things: Gender and consumption in historical perspective*, ed. by Victoria de Grazia (Berkeley: University of California Press, 1996), pp. 166-7.

<sup>59</sup> Finn, 'Victorian Country Courts', p. 143.

<sup>60</sup> Peter Lunt and Sonia Livingstone, *Mass Consumption and Personal Identity* (Buckingham: Open University Press, 1992), table 3.1, p. 30.

<sup>61</sup> Taylor, *Working Class Credit*, p. 14.

<sup>62</sup> Daniel Wight, *Workers not Wasters: Masculine respectability, consumption and unemployment in Central Scotland: A Community Study* (Edinburgh: Edinburgh University Press, 1993), p. 134.

<sup>63</sup> Kenneth Reid and Reinhard Zimmerman, *The History of Private Law in Scotland*, vol. 2 Obligations (Oxford: Oxford University Press, 2000), p. 111.

intimidation, harassment...and legal action'.<sup>64</sup> Failure to repay small debts could also result in the possessions of debtors being sold in warrant sales. In Scotland, poinding was a legal process carried out by Sheriff Officers which resulted in the sale of poinded goods to repay debts. Before the Debtors (Scotland) Act was passed in 1987, these sales could take place in, or on the street outside, a debtors' home and could be advertised in local newspapers.<sup>65</sup> The number of warrants to sell dramatically increased in the 1980s in reaction to non-payment of the Community Charge or 'poll tax'. In 1988 there were 6,173 warrants to sell although only 714 of these were executed.<sup>66</sup> Until warrant sales were abolished in 2002, they represented the epitome of stigma which could befall debtors in Scotland.<sup>67</sup>

For working-class couples, respectability also meant the successful discharge of gendered roles in marriage – male breadwinner and female household manager. Giles shows how the importance of balancing the budget for a working-class wife was a key factor in maintaining respectable status, both for her as a woman, and for her household.<sup>68</sup> The importance of successful money management was not diminished as a result of post-war affluence. These obligations were, however, heightened as full male employment and the increasing participation of married women in the labour market meant that poverty was less readily accepted as a widespread problem in the post-war period. The use of credit could be a source of tension between spouses as it threatened these gendered expectations of marriage. Oral testimony reveals that this was true across the twentieth century. A woman, identified as F3, born 1910 and married in 1928, recounted this discussion she remembers as a newly-wed:

First thing, orders I got, "Now don't you ever take on any debt." Well that was like a slap in the face to me. I'd never ever seen debt taken on around me at all. Mummy would take on things like the money was paid regular, you know. There was never no talk of debt in our house. And he says, "Don't you ever take on any debt." I says, "What do you mean take on debt?" "Well," he says, "I'm just telling you"...that was the first warning I got.<sup>69</sup>

Here, the interviewee's husband is seen to acknowledge the potential power his wife has over the family finances. The interviewee justifies his diktat based on the experience of her

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<sup>64</sup> Paul Rock, *Making People Pay* (London: Routledge and Kegan Paul, 1973), p. 41 quoted in O'Connell, *Credit and Community*, p. 15.

<sup>65</sup> Adam Lewis, 'Scotland's Changing Approach to Debt', *Credit Control*, 25, (2004: 3/4), pp. 14-7.

<sup>66</sup> HC Deb 9 February 1990 vol. 166 c1185.

<sup>67</sup> 'MSPs Abolish Warrant Sales', *BBC News*, <<http://news.bbc.co.uk/1/hi/scotland/1058426.stm>> [accessed: 24 November 2015].

<sup>68</sup> Giles, "Playing Hard to Get", pp. 249-50.

<sup>69</sup> Interviewee F3, born 1910, married 1928, *SWOHP*, p. 836.

mother-in-law, who had been taken advantage of by other family members. The interviewee is robust in her defence that credit had been an anathema to her mother – she is affronted that her husband felt it necessary to instruct her on how to respectably run the household budget. A similar example is given by Hughes from the interwar period in Scotland: ‘Mrs Lang recalled how “the woman next door used to come and get a loan of my dad’s suit to put in the pawn. My father used to go off his head. He used to say he was a tradesman. They shouldn’t do that. They didn’t need to do that.”’<sup>70</sup>

A stark example of how credit had the potential to undermine the status of the male breadwinner was recorded during the interview with Anna and John Reid, married in Glasgow, 1956. Throughout the interview, Anna was the primary respondent – only once or twice did John contribute to discussion on the topic of home and household management. When I asked Anna what credit had been like in the post-war years, John was immediately keen to emphasise that he and Anna had never taken on credit:

AR Well everybody actually had credit, because sometimes you got credit quite easy, I mean a lot of people got into trouble, really did, I mean we were fortunate...

JR Who?

AR [pause] No us, don't look at me like that...

JR *We've* no got credit...

AR I'm saying some people did, they got into trouble, I mean they, we were fortunate, we got help with my mum and dad bought us a lovely bedroom suite, I mean it was absolutely gorgeous, bed things like that, neighbours, gave you really good presents, very good bedding, stuff like that, blankets and stuff.

JR My mum got the lin...

AR Linoleum, his mum and dad gave us the linoleum, for the floors so that was a big help.<sup>71</sup>

John's reproof, 'who?', interrupted Anna's flow of testimony and briefly unsettled the relaxed atmosphere of the interview. Although Anna had already distinguished the couple from those who 'got into trouble', John was affronted at the suggestion the couple had used credit. His interruptions were almost confrontational – his probing challenged Anna to

<sup>70</sup> Hughes, *Gender and Political Identities*, p. 163.

<sup>71</sup> Interview with Mrs Anna Reid and Mr John Reid, both born 1933, Glasgow (February 2013).

confirm that the couple had never used credit. The respectable fulfilment of gender roles underlies this testimony from Anna and John – as breadwinner, John believes that he provided income sufficient for Anna to manage the household without needing to turn to credit. As the household manager, however, Anna recognised that women were often unable to make ends meet without utilising strategies such as credit.

As has been shown in previous chapters, women were not always able to control how much money husbands contributed to the household budget. As Taylor notes, ‘the unequal distribution of income within the household [could] create a need for some form of credit’.<sup>72</sup> By refusing to acknowledge the need for credit, men reinforced their belief that they were adequate providers and defended their masculine status as breadwinners. Taylor exemplifies this in an example from his own interviews – describing Mrs Mason, born in Newcastle in 1917 and married in 1940, Taylor concludes that: ‘[she] said that her husband did not approve of her use of the Provident, but he could never openly object to it, as it was his fault that she had to resort to credit. She felt that she would not have had to use the Provident if her husband had given her more money.’<sup>73</sup>

Male authority over household spending is also an important theme here. From the Victorian period, the ability to secure credit without the husbands’ knowledge or approval was the chief criticism of door-stop credit.<sup>74</sup> Anna recounted an event from her childhood in which she remembered a conflict between her parents around credit. In this example, Anna highlights her father’s domination in prohibiting his wife’s use of credit:

I mean my father wouldn’t allow my mother to get credit, he wouldn’t allow it at all and eh, when he went away to the Army, it was quite funny because the furniture was what they called Utility and it was light coloured, remember that John, the Utility furniture, and it was light and I remember my mother getting a sideboard thing and it was credit and there was a right barney when he came back ‘where did you get that from?’ because my mother had got it on credit and yet my mother always worked and she didn’t waste her money, she was very, typical Scotch woman, watching her pennies, but he cracked up.<sup>75</sup>

Anna justifies her mother’s use of credit, presumably a form of hire purchase, by emphasising how competent she had been as a household manager, ‘she didn’t waste her money’. Anna

<sup>72</sup> Taylor, *Working Class Credit*, p. 164.

<sup>73</sup> Ibid.

<sup>74</sup> Finn, ‘Victorian Country Courts’, p. 143.

<sup>75</sup> Interview with Mrs Anna Reid and Mr John Reid, both born 1933, Glasgow (February 2013).

draws on the ethnic stereotype of the Scottish people as parsimonious and highlights that her mother ‘worked’ to reinforce this image of her mother.

The stereotype of Scottish thrift was used by participants to emphasise the importance of money management in the national culture. J. K. Galbraith discussed this stereotype in his account of his childhood in Canada, *The Scotch*.<sup>76</sup> The characteristic has also been referenced, negatively, in cultural portrayals such as by vaudevillian Harry Lauder and Disney’s Scrooge McDuck.<sup>77</sup> Based in a history of widespread poverty and lucrative eighteenth century investment by Scottish entrepreneurs, interviewees were able to utilise this national stereotype to highlight the benefits, moral and material, of Scottish thrift.

Regardless of these positive characteristics, Anna remembers that her father was still angry at his wife’s disobedient use of credit. As well as a fear about how credit may threaten breadwinner status, there is also a reference to the theme of power over household finance which was explored in chapter two. Male disapproval has been mentioned above: Moira Harris discussed her use of credit but said that Gerry, her husband, considered it a ‘four-letter word’. Sheila Watson also focussed on her husband’s attitude when I asked her about using credit in her married life: ‘Credit? And debt? Wasn’t a big factor, don’t think so, Donald doesn’t take things on and having to pay them up...’<sup>78</sup> Male authority was also referenced in SWOHP testimony, for example, when interviewee B4, a woman born in 1924 was asked if she would decide to take on credit by herself, she said ‘No, no, no. I wouldnae get anything without his sanction.’<sup>79</sup>

The anger of Anna’s father, and the ‘warning’ given to Mrs F3 of SWOHP, connect male authority with another theme present in the literature concerned with both credit and household management – the supposed vulnerabilities of women to consumption. This vulnerability has taken many forms in social commentary; women have been censured for their predisposition to consumption, their ‘weaknesses’ when it comes to shopping and

<sup>76</sup> J. K. Galbraith, *The Scotch* (Boston: Houghton Mifflin, 1985, 2<sup>nd</sup> Ed.), p. 29.

<sup>77</sup> Marlis Schweitzer, ‘“The Canny Scot”: Harry Lauder and the performance of Scottish Thrift in American Vaudeville’, *Theatre Research International*, 36, (2011: 2), pp. 254-68; Damon Herd, ‘A Scottish Scrogge: Anthropomorphic Meaness [sic] in Walt Disney’s Scrooge McDuck’, *Graphixia*, 30 July 2013, <<http://www.graphixia.cssgn.org/2013/07/30/127-a-scottish-scrooge-anthropomorphic-meaness-in-walt-disneys-scrooge-mcduck/>> and ‘Glasgow claims McDuck as its own’, *BBC News*, 1 October 2007, <[http://news.bbc.co.uk/1/hi/scotland/glasgow\\_and\\_west/7022173.stm](http://news.bbc.co.uk/1/hi/scotland/glasgow_and_west/7022173.stm)> [both accessed 29 February 2016].

<sup>78</sup> Interview with Mrs Sheila Watson, born 1947, Glasgow (April 2013).

<sup>79</sup> Interviewee B4, born 1924, *SWOHP*, p. 1508.

luxury; women have also been regarded as particularly vulnerable to manipulation and exploitation by advertising and unscrupulous salesmen. With regard to credit, women were often considered to be ‘at risk’ of succumbing to the charms of unscrupulous salesmen. O’Connell and Reid state that in ruling on cases of indebtedness in England and Wales, County Court judges ‘often proffered paternalistic critiques of female-led working-class consumption’.<sup>80</sup> Judges would take into account a husband’s awareness of debts and would assess the potential for women to be ‘bamboozled’ by cunning salesmen.<sup>81</sup> Margot Finn argues however, that women often used these stereotypes to their advantage in court proceedings and that this reveals women did not just passively accept social discourses but could adapt, shape and utilise them.<sup>82</sup> Women used credit much as they used other strategies to make ends meet – with consideration, restraint and considerable skill.

### 6.3 Applying Thrift to Credit

As the testimony and statistics in chapter five have shown, the use of credit mushroomed in the post-war period. In order to reconcile this with widespread negative views towards credit, attention must be given to defining more accurately ‘credit’. It was important for participants to distinguish between the ‘appropriate’ use of credit and the reprehensible misuse of it. If principles of thrift were applied, the use of credit could be socially acceptable. As such, ‘debt’ emerged as a social concept which was not solely based on the use of credit, rather, the misuse of it. As Livingstone and Lunt argue, language such as ‘going into debt’ suggests an emotional and psychological state beyond simply the use of credit.<sup>83</sup>

Tebbutt describes how pawning ‘came to be regarded as a necessary evil’ in the nineteenth century.<sup>84</sup> It was accepted that the pawnbroker provided a useful service to the working classes, and because abolition seemed improbable, legislation was considered the most effective way to regulate the trade.<sup>85</sup> ‘Necessary evil’ is also a useful way to understand how participants contextualised their use of credit within negative social discourses. By defining

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<sup>80</sup> O’Connell and Reid, ‘Working-class Consumer Credit’, p. 382.

<sup>81</sup> Ibid.

<sup>82</sup> Finn, ‘Victorian Country Courts’, p. 119.

<sup>83</sup> Sonia M. Livingstone and Peter K. Lunt, ‘Predicting Personal Debt and Debt Repayment: Psychological, social and economic determinants’, *Journal of Economic Psychology*, 13, (1992), pp. 113-4.

<sup>84</sup> Tebbutt, *Pawnbroking*, p. 41.

<sup>85</sup> Ibid.

certain uses of credit as ‘necessary’, and by managing the ‘evil’ within strict parameters, participants were able to maintain a respectable self-image. Budgeting is a form of self-control where the individual polices their consumption and limits material desires according to financial resources. The individual can even ‘underconsume to maintain control’.<sup>86</sup> ‘Government of the self’ is the primary means of maintaining this control. The key theorist to elucidate the idea of self-government was Michel Foucault. He argued that throughout the modern period, socially expected and accepted behaviour was increasingly internalised and governance moved from repressive control to liberal management.<sup>87</sup> This process is part of Foucault’s wider concern with ‘governmentality’ and what Reith calls the ‘inculcation of norms and values’.<sup>88</sup> The internalization of working-class norms relating to thrift meant a rejection of unrestrained consumption. Further, the collective memory of poverty and hardship in the earlier period, what Wight terms the ‘legacy of poverty’, explains why many working-class people, ‘tormented by the spectre of unemployment’, retained a strong belief in thrift and economy even in the face of growing post-war prosperity.<sup>89</sup> An example of this was given by Jim McGowan. He explained that he was wary of taking out credit because he was afraid something might interrupt his earnings: ‘...we got, remember the two big chairs and the carpet we got for the big room we got in the Co-operative and it was £70 and it was mutuality and we came out the shop and Isa said “what’s wrong?” I said “what if I’m ill?”’<sup>90</sup> As Selina Todd has argued: ‘The generation having families in the 1950s could still remember the hard times of the inter-war depression, and were acutely aware that the new comforts of the post-war years might be temporary.’<sup>91</sup>

Respectable use of credit depended on purpose, frequency and volume and could be integrated into the framework of a respectable budget which prioritised thrift and self-control. Firstly, two main circumstances were outlined in which credit was seen as acceptable, even normalised: the use of credit for setting up home upon getting married; and the provision of

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<sup>86</sup> Chip Heath and Jack B. Soll, ‘Mental budgeting and Consumer Decisions’, *Journal of Consumer Research*, 23, (1996: 1), p. 51.

<sup>87</sup> Foucault developed these ideas in *The Birth of the Clinic: An archaeology of medical perception* (1973), trans. by A. M. Sheridan (London: Routledge, 2003).

<sup>88</sup> Michel Foucault, ‘Governmentality’ in *The Foucault Effect: Studies in governmentality: With two lectures by and an interview with Michel Foucault*, ed. by Graham Burchell, Colin Gordon and Peter Miller (London: Harvester Wheatsheaf, 1991), pp. 87-105 and Gerda Reith, ‘Gambling and the Contradictions of Consumption: the Genealogy of the ‘Pathological’ Subject’, *American Behavioural Scientist*, 51, (2007), p. 47.

<sup>89</sup> Wight, *Workers not Wasters*, p. and Cohen, “*Elegant Economy*”, pp. 29-30.

<sup>90</sup> Interview with Mr Jim McGowan and Mrs Isa McGowan, both born 1926, Glasgow (February 2013).

<sup>91</sup> Selina Todd, *The People: The rise and fall of the Working Class, 1910-2010* (London: John Murray, 2014), pp. 199-200.

family essentials during the main phase of child-rearing. Dougie Young, born in 1930 and married in 1954 described how he and his wife had to take on Hire Purchase to furnish their first home together: ‘Well we opened up an account with a big furniture shop in [-] Street and we had to pay half a crown a week for...to have furniture when we got the new house.’<sup>92</sup> The large outlay required to furnish a home was beyond the means of many participants who noted that they had used Hire Purchase at the start of their marriage. The post-war decline in age at marriage meant that many couples married in this period lacked the necessary savings to enable them to pay cash. For some participants however, circumstances allowed them to avoid taking on hire purchase credit. Joan Fraser, born in 1924, married her husband Alec in 1953 in Glasgow. Alec was 11 years older than Joan and had never been married. Joan explained how this had allowed him to accumulate savings which allowed the couple to pay cash for household goods: ‘I didn’t have any savings and his money bought all the furniture and carpets and curtains and everything.’<sup>93</sup> Sheila Watson and her husband Donald married later in life, the couple were 34 and 37 respectively, and this meant that they were also able to eschew credit: ‘...my husband had a good job and had more in the way of savings. At that age, it was, I think it was a different situation, I can't judge, but I suspect it would be different probably harder going had we been a lot younger.’<sup>94</sup> Although Sheila came from a working-class agricultural background, there was a trend for older age at marriage among middle-class couples and this meant that they were often able to bring savings into the marriage partnership.

Using credit to provide for essential family goods, especially connected with children, was considered a reasonable use of credit which countered some of the stigma associated with it. Participants who were forthcoming about their own use of credit framed much of their testimony around the family, especially children. Forms of credit that were prevalent here were ‘tick’ from local shopkeepers, check-trading and instalment credit schemes. Dougie Young, born 1930 discussed his mother’s use of tick when he was growing up as one of seven children: ‘Tick, my mother used to get tick for the messages, the things she got tick for likes of, mince powder for the bairns, and the other stuff they got for the bairns...maybe a half loaf through the week.’<sup>95</sup> Although Jim McGowan made clear he disliked credit, he also acknowledged that it could be necessary for parents to provide for their children. I asked Jim

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<sup>92</sup> Interview with Mr Dougie Young, born 1930, and Mrs Jean Young, born 1933, Edinburgh (November 2012).

<sup>93</sup> Interview with Mrs Joan Fraser, born 1924, Glasgow (August 2012).

<sup>94</sup> Interview with Mrs Sheila Watson, born 1947, Glasgow (April 2013).

<sup>95</sup> Interview with Mr Dougie Young, born 1930, and Mrs Jean Young, born 1933, Edinburgh (November 2012).

if he and his wife Isa, married in 1948, had experienced any pressures as their three children were growing up, Jim said: ‘Yes, eh, clothing, because as they grew up they needed and eh, they need more shoes, but Isa managed.’<sup>96</sup> Moira Harris, born 1943 and married in 1963, stated that her use of Provident check-trading was always for clothing and footwear for her four children, ‘you could get stuff for the kids’.<sup>97</sup> Margaret Patterson recalled how during her husband’s period of unemployment during the 1980s, she had used checks to provide for her daughter; ‘during the time that my husband and I weren’t working, I used them [checks] pretty prolifically when my daughter was growing up’.<sup>98</sup> By contextualising their use of credit within the sphere of family provision, participants reconciled their use of credit within broader negative attitudes.

Moreover, testimony here shows how stigma and abstract opinions can be overridden by practical necessity: ‘needs be is needs must and when you’re on the bottom of the ladder it doesn’t matter how you feed your children as long as you feed your children.’<sup>99</sup> Of course, as has been argued in previous chapters, the definition of necessary was changing in the post-war period. As Janet Ford has stated: ‘Credit for many was an unwanted but necessary evil, better only than the alternative – electricity disconnection, eviction and going without Christmas presents for the children.’<sup>100</sup> Credit has always been preferred to empty stomachs, missed rent payments or as Johnson argues ‘the ultimate disgrace’ of pauperdom: ‘old debts could be paid off more quickly than the stigma of pauperdom would fade in the memory’.<sup>101</sup> Johnson also notes that in the early twentieth-century, ‘the shame of pawning was less than the shame of turning to the Poor Law’.<sup>102</sup>

Thus, although using credit to provide for basic necessities carried stigma and could undermine the respectability of a family, participants did convey a common-sense understanding that the practical concerns of parents during periods of financial hardship could outweigh these concerns. Participants who did not make extensive use of credit

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<sup>96</sup> Interview with Mr Jim McGowan and Mrs Isa McGowan, both born 1926, Glasgow (February 2013).

<sup>97</sup> Interview with Mrs Moira Harris, born 1943, Glasgow (August 2012).

<sup>98</sup> Interview with Mrs Margaret Paterson, born 1957, Glasgow (July 2012).

<sup>99</sup> Ibid.

<sup>100</sup> Janet Ford, *Consuming Credit: Debt and poverty in the UK* (London: Child Poverty Action Group, 1991), p. v.

<sup>101</sup> Paul Johnson, ‘Credit and Thrift and the British Working class, 1870-1939 in *The Working Class in Modern British History: Essays in honour of Henry Pelling*, ed. by Jay Winter (Cambridge: Cambridge University Press, 1983), p. 159.

<sup>102</sup> Johnson, *Saving and Spending*, p. 185.

themselves communicated this through reference to ‘being lucky’ or ‘fortunate’. Catherine Paton said:

No, I didn’t take anything [credit] on at all, the only thing I ever took anything on for was, well, first of all when we bought the house, mortgage for that, a car, at that time in my life I couldn’t buy a car outright, when I came back from America I got a job right away with the Mitchell Library and eh, the only thing I ever paid up was a loan for a car, I got a loan from the bank and paid it back, or, finance company, that was the only thing I ever ever paid, and I have been very fortunate in my life, I have always had a roof over my head, I’ve always had food on the table and I’ve always had enough money to get by, not a lot, no fancy holidays or anything like that...<sup>103</sup>

A SWOHP participant summed up this attitude referring to Co-operative mutuality clubs:

...I didn’t like the idea of buying something that I hadn’t paid for. I always felt that I prefer to buy things as I had the money. That was just something applicable to myself now, that to me, I think it was quite a good thing for anyone who maybe had a lot of, you know, a number of children, and say for their shoes and things and it was a good thing, you know.<sup>104</sup>

Annmarie Hughes argues that reference to ‘luck’ or fortune in oral testimony allowed participants to discuss non-payment of rent during interwar rent strikes with ‘little or no social condemnation attached to what might otherwise have been defined as aberrant or “rough” behaviour’.<sup>105</sup> Participants’ use of this language here serves to minimise the social stigma associated with debt by highlighting structural factors over individual ‘failings’ in explaining credit use, even in the ‘affluent’ post-war period.

Another caveat to the respectable use of credit was that credit could not be used too frequently. Participants condemned those who did not ensure they had paid off one item before taking on another. Patience, restraint and proper management were highlighted by Margaret [MF], Mary [MK] and Josie [JW] in their interview:

JW We were happy to wait, we paid that thing off and you felt great when you paid it off..

MF Aye.

JW And then could think, right, what’s next?

MF Then you could take something else on.

<sup>103</sup> Interview with Mrs Catherine Paton, born 1945, Glasgow (April 2013).

<sup>104</sup> Interviewee X2, born 1920, *SWOHP*, p. 1454.

<sup>105</sup> Hughes, *Gender and Political Identities*, p. 184.

MK ...I mean, I can remember my brother's wife having two suites in her house because she hadn't got rid of that one to get the new one in and that was the way she lived, just buy buy buy...

MF Continually in debt.

MK But no paying if you know what I mean, or no waiting properly.<sup>106</sup>

Here Josie shows how she has internalised the need for proper management and takes pride in her restraint. This restraint incorporates her use of hire purchase into her role as a successful, and respectable, household manager. By 'no waiting properly' Mary criticises her sister-in-law's use of too much credit and Margaret confirms that this constitutes being 'continually in debt'. Thus Mary's sister-in-law undermines her position as a respectable household manager and her actions shift from 'making use of credit' to 'being in debt'.

In order to avoid being labelled debt, credit would need to be managed carefully, or 'properly'. For example, Anna Reid, said that those in debt had 'really over did it, you know, they forgot themselves, instead of getting something on credit, paying it and then go for something else, but eh a lot of them over did it'.<sup>107</sup> Hugh Benson did not equate his parents' use of Hire Purchase with debt because it was a rare, well-thought out and well-managed decision: 'There was a firm in Stirling that did the bob-a-week eh, and it was a three-piece suite, they were needing a three-piece suite so they did that [...] They never got into any debt doing it'.<sup>108</sup> The need to pace the uptake of credit was also referenced in testimony given to SWOHP. A woman, identified as B4, born 1924 and married in 1945, said: 'if we were wanting a big thing we took a big thing on hire purchase and we paid that before we got another big thing. And sometimes that big thing was done by the time. <..pause..> So we had to buy it all over again!'<sup>109</sup> This interviewee highlights a shortcoming of the hire purchase system – the long period of repayment could mean goods had sometimes worn-out before repayments were complete.

Debt was also defined by participants as the use of credit for unnecessary, or 'luxury' consumption. Anna Reid, born 1933, spoke of how too much credit and credit for

<sup>106</sup> Interview with Mrs Mary Fuller, born 1932, Mrs Margaret King, born 1936 and Mrs Josie Wallace, born 1941, Glasgow (August 2012).

<sup>107</sup> Interview with Mrs Anna Reid and Mr John Reid, both born 1933, Glasgow (February 2013).

<sup>108</sup> Interview with Mr Hugh Benson, born 1934, and Mrs Jessie Benson, born 1938, Clackmannanshire (December 2012).

<sup>109</sup> Interviewee B4, born 1924, married 1945, *SWOHP*, p. 1508.

unrestrained consumption could endanger respectability in a story relating to a neighbour who lived in the same high-rise building as Anna's family in the 1960s:

I remember...a family down the stair, two wee girls and they used to play with her [her daughter] so this night she came up and she goes 'mum, why can't we have candles?' and I went 'candles, what are you talking about?' She said, 'Mrs so-and-so down the stair, she's got candles and it's just lovely'. Because she got her electricity cut off, she couldn't pay it...this particular woman had a house out-of-this-world, everything was very very modern, up-to-date...and all the rest of it, but couldn't pay her electric! [laughs] Debt for all her fancy house.<sup>110</sup>

Relating back to the role of women in providing for the family through prudent household management, Anna described how debt had undermined her neighbour's fulfilment of the role of manager through the mismanagement of credit. Anna judged her neighbour's use of credit as extravagant, and thus 'debt'. The use of credit for non-essential consumption draws on fears of the corrupting influence of consumption which emerged in earlier periods. From the 'luxury debates' of the eighteenth century to the Victorian preoccupation with the excesses of the working classes, consumption has been employed as a lens through which to assess and define morality.<sup>111</sup> As well as temperance, industry and honesty, thrift conferred respectability whilst extravagance undermined it.<sup>112</sup> By facilitating consumption that would have otherwise been economically impossible, credit is thus subject to moral censure. This will be explored further in section 6.5 in relation to home-ownership.

### 6.3.1 Co-operative Mutuality

The clearest example of applying thrift to credit was in the use of Co-operative mutualities. Like other interviewees, Jim and Isa made use of their Co-operative mutuality club: 'Aye we took out credit but only what we had saved, and we're talking about £20, but if we had £25 in the bank then we would say 'right, we'll get it' so that we knew we would never, but very little.'<sup>113</sup> As described in the previous chapter, a mutuality allowed co-operative customers to pay up household goods and clothing items without being subject to interest. O'Connell and Reid state that mutuality clubs 'carried with them the tone of respectability signalled by the

<sup>110</sup> Interview with Mrs Anna Reid and Mr John Reid, both born 1933, Glasgow (February 2013).

<sup>111</sup> For more on 'luxury debates' see essays in *Luxury in the Eighteenth Century: Debates, desires and delectable goods* ed. by Maxine Berg and Elizabeth Eger (Basingstoke: Palgrave Macmillan, 2007).

<sup>112</sup> Matthew Hilton, 'The Legacy of Luxury: Moralities of consumption since the 18<sup>th</sup> century', *Journal of Consumer Culture*, 4, (2004: 1), p. 107.

<sup>113</sup> *Ibid.*

cooperative movement'.<sup>114</sup> Having established savings with the cooperative meant mutuality clubs were not considered a form of credit. Johnson argues that because poorer members were effectively prohibited from accessing mutualities, as discussed in chapter five, mutuality clubs were a form of saving:

The credit advanced by cooperative societies was often limited to some fraction of the paid-up share capital of the member, and so can be seen more as a drawing upon savings than as borrowing. In this sense, status was not damaged, for membership of a cooperative society involved a certain respectability that was not easily undermined by a short-term drawing upon savings resting in the society itself.<sup>115</sup>

When I asked Susie Fleming, born in Glasgow, 1939, if her parents had ever used credit, she replied:

My mother never had credit as such, what she did have was, she had a Co-operative book and she had a Co-operative number and when she wanted to buy anything she went to the Co-operative and she bought it and it was a dividend book and she paid it up and she got dividend and that was like money in the bank, the dividend, on everything that she bought.<sup>116</sup>

This ambiguity was also revealed in testimony from Catherine Paton, born in Glasgow, 1945. I asked Catherine if her mother had used credit and her reply reinforced her mother as a successful household manager and distinguished the Co-operative mutuality club as 'different':

No, she didn't need to, you know, she managed on what we had and she improvised... [poorer families] went to the Provident man, the Caledonian, yes they did. But my mother never ever needed to do that, em, if she did take anything, the only thing she ever took out was the Co-operative [mutuality] and she got a dividend, so everything she bought, there was a return for that, and she paid it every week I would go with the dividend book and pay the money, she was faithful about that.<sup>117</sup>

Tick extended by a Co-operative could also fall outside the definition of credit. When asked if local shops gave credit, a woman, identified as G1, born in 1924, was careful to qualify her use of tick at the Co-operative:

Oh yes, you would get credit if you wanted. Like, I used to go to the Co-Operative on a Thursday when it was nice and quiet. And I got a very, very large shop, and I didn't pay it on the Thursday, and Miss Waugh; it was all written out on a Co-Operative

<sup>114</sup> O'Connell and Reid, 'Working-class Consumer Credit', p. 400.

<sup>115</sup> Johnson, 'Credit and Thrift', p. 154.

<sup>116</sup> Interview with Mrs Susie Fleming, born 1939, Glasgow (April 2013).

<sup>117</sup> Interview with Mrs Catherine Paton, born 1945, Glasgow (April 2013).

line, and she had the, <..pause...> other bit... And on the Friday, I used to nip up quite late on the Friday night or the Saturday morning with that line. And I just had to go to Miss Waugh's wee desk. And I paid it over, but I didn't consider that debt. I just considered that a better way of shopping, whereas the Friday it was ever so busy with everybody and the Saturday morning with the money.<sup>118</sup>

When asked if any local shops gave tick, a woman identified as L1, born in 1919 and married in 1943 told the SWOHP; 'Well, if you had about £20 in your [Co-operative] share book when you went on a Monday and you got your messages and then when you got your pay on a Friday you paid them. Well you never felt that you were owing anybody anything as long as you had that.'<sup>119</sup>

Outside observers may have considered mutuality clubs akin to hire purchase, but evidence shows that they retained a distinct status in working-class perceptions. Furthermore, given the need to have accumulated savings, mutuality clubs were in fact a reflection of hierarchy in working-class communities which distinguished better-off households.

#### 6.4 Respectability, Class, and Home-Ownership

So far this chapter has focussed on how working-class attitudes towards budgeting were shaped by concerns about respectability. For middle-class participants, budgeting was also connected to class identity. Louise James, born 1959 in Edinburgh, explained that her parents would never take on credit given their class position. Her father had been a teacher and then an examiner with the Examination Board and the family lived in an affluent area of Edinburgh. Louise said: 'They would never, in fact my mother still never ever, well, in the '60s it used to be called 'on the never never' and you would, you know, if you were of a certain class, middle class, it would be the working class that would buy things 'on the never never''.<sup>120</sup> Scott states that for the established, or aspiring, middle classes, credit 'demonstrated a financial irresponsibility that was the antithesis of the idealized middle-class lifestyle'.<sup>121</sup> The phrase, 'on the never never' was repeated by other participants who had also identified with a middle-class background.

<sup>118</sup> Interviewee G1, born 1924, married 1947, *SWOHP*, p. 1532.

<sup>119</sup> Interviewee L1, born 1919, married 1943, *SWOHP*, p. 1338.

<sup>120</sup> Interview with Louise James, born 1959, Edinburgh (December 2012).

<sup>121</sup> Scott, 'Twilight World', p. 206.

Taking on a mortgage to buy a home, however, was not constructed in this way – mortgages were not ‘on the never never’. Rather, mortgages were described as a natural part of middle-class life. This was illustrated by Alistair Anderson, born in 1948, Edinburgh. I asked if he had used credit after he was married and he said, ‘No, we never done that, we never had anything on Hire Purchase, we had then what was a whacking great mortgage which soaked up a good proportion of my income, but that’s the decision we took, it was a very modest flat’.<sup>122</sup> Although Alistair here refers to his ‘decision’, his mortgage received little further explanation in his testimony, thus rendering the decision natural and unquestioned.

Mortgages were constructed as a normal, if costly, part of life. John Hamilton, a retired doctor, born 1937 and married in 1967, said: ‘We bought this [house] and em, we em, I was brought up to avoid the, what was called in my day the ‘never never’...Hire Purchase and things like that, and so we put as much money as we could into buying the place and keeping the mortgage low.’<sup>123</sup> When asked if buying a house had been important to him John replied, ‘Yes, I always felt you should own a house yes.’<sup>124</sup> Phil McLean [PM], born 1948, a professional in Higher Education, also stated that a mortgage was a ‘normal decision’:

HC Was that a big decision at that time?

PM No. This was a normal decision, this is what everybody was doing and we found something that we could afford and it was a natural progression...it was 90 per cent mortgage...the house was £6999, I suppose we put about, ten per cent so probably put up about £700 and then we took the rest on mortgage but this was totally manageable, we were both working, this was a no brainer because this was something we could easily afford...mum and dad had done the same thing, attitudes generally and within the family were...it was a no brainer to get a mortgage and get on that ladder.<sup>125</sup>

Although from a working-class background, home-ownership formed part of Phil’s identification with a middle-class identity which encompassed his time at university and his professional career.

Middle-class participants who took on mortgages, however, did recognise the financial commitment this entailed. For example, Chris MacDonald, born 1945 described how his mortgage was a psychological burden: ‘we’re not borrowers...the thing I hated most about my house was the mortgage, I could not wait to pay that off, paid it off early, got rid, got shot

<sup>122</sup> Interview with Mr Alistair Anderson, born 1948, Edinburgh (December 2012).

<sup>123</sup> Interview with Dr John Hamilton, born 1937, Glasgow (March 2013).

<sup>124</sup> Ibid.

<sup>125</sup> Interview with Mr Phil McLean born 1948, Dundee (December 2012).

of it early, as quickly as I could...I hated the mortgage like poison, hated it'.<sup>126</sup> Middle-class participants described how the decision to take a mortgage in order own a home had meant that their initial material standard of living had in fact suffered. Once he and his wife had bought their house, John Hamilton described the frugal conditions at home: 'We had deck chairs, we sat on deck chairs in what was then the lounge, no central heating and the temperature with the only heating from the fire never got above, Fahrenheit it was 41, em, it was aye cold.'<sup>127</sup> This was an experience echoed by Phil McLean who was married in 1971. As stated above, Phil and his wife had taken on a mortgage and although he described this as 'totally manageable', he went on to acknowledge that he was aware of the financial impact repaying the mortgage had on his and his wife's subsequent material conditions:

HC So what kind of things did you have at home, the latest modern..?

PM No, no, no, it was pretty much...pretty Spartan, three-piece suite, dining table, couple of beds and a wardrobe was all from her mum's house and so it was only gradually that stuff became replaced, at first, being in the new house was kind of, the mortgage wasn't a problem but furnishing it was because obviously didn't want to take on additional debts and things like that, I can still remember sort of the shock of how much carpeting through cost!  
[laughs]<sup>128</sup>

These participants revealed a willingness to sacrifice certain material standards to enable them to afford mortgage repayments and thus prioritised the buying of a home above owning other goods. An extreme example of this was given by Louise James who bought a flat in 1979 when she was 20 using an assistance scheme from Edinburgh Council:

I couldn't really afford to get anything, when I was paying back the mortgage...I used to not have any spare money, so I could never afford to get this cooker, I wanted the cooker wired in at the far side of the room where there was a wee alcove that I thought I would make into a kitchen, so I got an old sideboard from somebody that I used for my dishes, I got an old drawer that I picked up out the rubbish and I hammered it onto the wall and it was squint but it stayed there and it was fine...and I had this cooker I couldn't afford to get wired in because it would mean taking up the floor boards and running the wire right through so on top of that I had a camping stove that I used to use and it was fine. [laughs]<sup>129</sup>

Louise's testimony here reveals the priority given to owning a home, given the substantial cost to her overall standard of living. For middle-class participants, the status and role played

<sup>126</sup> Interview with Mr Chris MacDonald, born 1945, Clackmannanshire (December 2012).

<sup>127</sup> Interview with Dr John Hamilton, born 1937, Glasgow (March 2013).

<sup>128</sup> Interview with Mr Phil McLean born 1948, Dundee (December 2012).

<sup>129</sup> Interview with Ms Louise James, born 1959, Edinburgh (December 2012).

by home-ownership outweighed the necessary frugal material conditions that mortgage repayments required. The continuation of middle-class identity held by parents encouraged many of these participants to make the necessary sacrifices.

Working-class participants, however, had a more complicated relationship to home-ownership. Hughes states that home ownership was ‘a marker of inter-war respectability’ and ‘an aspiration and a signifier of self-improvement.’<sup>130</sup> In the post-war period, home ownership remained aspirational for many working-class families and economic conditions meant that greater numbers were able to realise this. Home-ownership in Scotland, however, remained low and well below the British average. For example, although owner-occupation for Britain was almost 50 per cent, in Scotland, only 29 per cent of households were owner-occupied in 1966. Moreover, throughout the 1970s, the majority of Scottish families lived in Local Authority rented accommodation.<sup>131</sup>

Although around half had become home-owners, the majority of working-class participants had bought their home in later life. Many had purchased their council house after the passing of the Tenants' Rights, Etc. (Scotland) Act 1980. By 1999, 310,000 public-sector houses had been sold.<sup>132</sup> Even though home-ownership was a symbol of enhanced status, participants could be critical of working-class home-owners who were considered to have overstretched themselves financially in order to lay claim to a more affluent status. Diane Haggerty [DH], born 1921, criticised members of the working-class who were not cautious in their financial decisions:

DH     Then, it was, I went into the Glasgow Saving Bank on Cathcart Road and I started in there and when we were in eh, the house, I asked the banker, I said to the banker, ‘if I was thinking about buying, getting my house, would I get a loan?’ and I got a letter back saying yes, without any bother. He had scrutinized it but I had been a customer in there and he said yes, I could get a, he approved it, but I never used it.

HC     Did you not want to go for that?

DH     No, I knew I couldn’t afford to make even the payments you know? But it would have been, we could have got it long ago but that's, I said ‘no’.

<sup>130</sup> Hughes, *Gender and Political Identities*, p. 144.

<sup>131</sup> Central Statistical Office, *Abstract of Regional Statistics* (London: HMSO, 1960-1979).

<sup>132</sup> C. H. Lee, ‘Unbalanced Growth: Prosperity and Deprivation’ in *The Transformation of Scotland: The economy since 1700*, eds T.M. Devine, C.H. Lee and G.C. Peden (Edinburgh: Edinburgh University Press, 2005), p. 227. For more information on the right to buy see Colin Jones and Alan Murie, *The Right to Buy: Analysis and evaluation of a housing policy* (Oxford: Blackwell, 2006), chapter one.

Somebody else would have went into it and said, 'oh, fine' and then ended up in debt and I said, 'no'.<sup>133</sup>

Diane described the irresponsibility of those who took on mortgages but were unable to keep up repayments, or found themselves in other financial hardship. It is interesting to note here the circumstances of the middle-class participants who took on mortgages and the frugal living standards that followed. Although for the middle-class participants this was generally a short-lived period characterised by stable employment and continued improvement in living standards, the sacrifice of living standards for owning a home was considered imprudent by working-class participants. When asked about differences between poorer and better-off areas of Glasgow, Ellie Cooper [EC], born 1929, described that although some areas were dominated by home owners, their standard of living was in fact worse than her own in social housing:

EC Well as far as food goes, I don't think they were any different to us. Used to call it 'Spam Valley'. A lot of the people there were in bought houses that they couldn't afford to keep so they didn't feed themselves properly, that's what they called it, Spam Valley.

HC So was that working-class people who had bought their own house?

EC Aye, that had bought a house, aye. It was taking them all their time to keep it so they cut down on their food, you know, terrible.<sup>134</sup>

'Spam Valley' was a term used also by Janet Allan, born 1946 in Glasgow, who moved to social housing in Alloa with her husband in 1971: 'I would say most of the people when I came here, were ordinary working, there was a scheme further down the road, it was just built when I came, and I can always remember it was called Spam Valley, I mean they had fancy houses but well, what they used to say was, they bought a quarter of Spam for their dinners [laughs]'.<sup>135</sup> Here Mrs Allan recognises the higher proportion of income spent on housing costs by homeowners and the need that some may have to cut back on other expenditure to accommodate this.<sup>136</sup> Wight also noted that reference to 'spam' was made in his study of Cauldmoss by those who showed scorn towards working-class homeowners who subsisted on an impoverished diet.<sup>137</sup>

<sup>133</sup> Interview with Mrs Diane Haggerty, born 1921, Glasgow (July 2012).

<sup>134</sup> Interview with Mrs Ellie Cooper, born 1929, Glasgow (July 2012).

<sup>135</sup> Interview with Mrs Janet Allen, born 1946, Clackmannanshire (December 2012).

<sup>136</sup> Peter Scott, 'Marketing mass home ownership and the creation of the modern working-class consumer in inter-war Britain', *Business History*, 50, (1), p. 16.

<sup>137</sup> Wight, *Workers not Wasters*, pp. 192-3.

In her testimony Janet McDuff eluded to the façade that some working-class homeowners upheld to maintain an image of respectability, ‘those who had curtains at the window, all nice, to hide that, you couldn’t see they had nothing inside the rooms’.<sup>138</sup> This echoes the focus on the appearance of respectability by Christopher Hosgood in his evaluation of the consumption of lower-middle-class families. He highlights the emphasis placed on consuming the ‘right’ things in order to maintain the appearance of middle-class respectability whilst having only a fraction of the financial budget to do so, ‘to live in such a way that your acquaintances did not know the true nature of your finances’.<sup>139</sup>

Contempt towards those who sacrificed living standards in order to make mortgage repayments can be traced back to the emphasis placed on proper household management. For example, although Susie Fleming and her husband Bob bought a house when they were married in 1966, Susie was keen to highlight that this had been a considered economic choice and that the couple were willing to sacrifice a large wedding in order to fund their deposit:

my father gave us £200, which was quite a lot of money in these days, and eh, my mother-in-law was going on about a big wedding with all the family and I said I wasn’t interested in a big wedding, because as far as I’m concerned, any money we have got will have to go into the house...it’s a question of either, dad’s given us £200, we could blow the whole lot on a wedding or keep the money and spend it on our home, I can’t be bothered with people having fussy weddings when they are living on 50 pence after it, that was my thinking.<sup>140</sup>

Contrary to middle-class judgements, foregoing ownership until financial circumstances allowed it did not represent a refusal to sacrifice short-term comfort for longer-term goals. Hugh and Jessie Benson bought their council house when Hugh retired in the late 1970s. Hugh described how this represented the culmination of the couple’s long-term planning:

we bought it with a lump sum when I retired I got a tax-free lump sum because I contributed to my company pension scheme...you paid AVCs, Additional Voluntary Contributions, which I started doing, and so did Jessie, because we found we were in a position that we could afford to keep more off our take-home-pay, to save for the future, a lot of people forget, that oh you’re doing alright, you’ve got a pension, but we paid for that pension, and it meant a reduction in our take-home-pay, so lived within your means, a lot of people can’t live within their means, but we, and a lot of other people like us, did... Well, we bought this house, we bought it outright with a tax-free

<sup>138</sup> Interview with Mrs Janet McDuff, born 1932, Clackmannanshire (December 2012).

<sup>139</sup> C. P. Hosgood, ‘Mrs Pooter’s purchase: lower-middle-class consumerism and the sales, 1870-1914’ in *Gender, Civic Culture and Consumerism: Middle-class identity in Britain, 1800-1940* ed. by Alan Kidd and David Nicholls, (Manchester: Manchester University Press, 1999), p. 150.

<sup>140</sup> Interview with Mrs Susie Fleming, born 1939, Glasgow (April 2013).

lump sum, Jessie got hers and that set us up just fine. We're living, we are mortgage free...<sup>141</sup>

For these participants, home-ownership symbolised prudence, sacrifice and rationality. By taking on a mortgage that was difficult to sustain, however, some working-class homeowners distanced themselves from these markers of working-class thrift and were censured for doing so. In his study of working-class Scottish life, Wight recognised this tension between social mobility and community solidarity. Those who aped middle-class status were labelled 'snobs' – their actions were seen as a rejection of working-class status and could alienate others who felt comfortable in accepting that status.<sup>142</sup> This relates to what Savage has called a desire to claim 'ordinariness'. In his re-assessment of Goldthorp *et al*'s 'affluent worker' data, Savage states that: 'Ordinariness is a means of refusing both a stigmatized, pathologized identity...at the same time that it refuses a privileged position'.<sup>143</sup> Moreover, Savage argues that criticisms of 'snobby' behaviour were a manifestation of antagonism towards those who did not identify as ordinary, authentic individuals: 'Being a snob meant that you were not a "real" person, who treated people on their merits, according to how they "really" were, but rather that you were making false distinctions on the basis of social signifiers.'<sup>144</sup> An example of this claim to ordinariness was given by Sheila Watson. Although Sheila was clear that credit had not played a significant role in her married life, 'I don't recall it being a big factor' she was careful to qualify that this did not mean she was particularly wealthy, 'maybe that sound awfully much as if we were absolutely well-to-do, I can assure you, the carpets are still the same as when we moved in...'<sup>145</sup> Sheila wanted to convey her 'ordinariness' and was afraid that her lack of credit experience would undermine this.

Moreover, working-class participants who were unable to afford home-ownership portrayed a proud sense of their respectable working-class identity regardless of their status as social tenants. They condemned those who subverted principles of thrift because it reflected a disdain for working-class identity which undermined these participants' respectable self-image. Johnson argues: 'The distinction is not properly between those who used credit and those who did not, but between those who used it deliberately to purchase luxury goods, and

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<sup>141</sup> Interview with Mr Hugh Benson, born 1934, and Mrs Jessie Benson, born 1938, Clackmannanshire (December 2012).

<sup>142</sup> Wight, *Workers not Wasters*, pp. 77-9.

<sup>143</sup> Mike Savage, 'Working-Class Identities in the 1960s: Revisiting the Affluent Worker Study', *Sociology*, 39, (2005: 5), p. 938.

<sup>144</sup> *Ibid.*, p. 941.

<sup>145</sup> Interview with Mrs Sheila Watson, born 1947, Glasgow (April 2013).

those who could not do without it if they were to fill their bellies and cover their nakedness.<sup>146</sup> By considering working-class sensibilities relating to class-appropriate consumption however, we see that this meaning is reversed – although credit was in general condemned, understanding could be shown when principles of thrift were upheld but not when credit was used to ape a middle-class identity. Although Cohen argues that ‘working-class animosity to social and financial ambition...is indisputable and not entirely extinct today’ it is better to understand animosity as a reaction to a perceived threat towards pride taken in a respectable working-class identity which existed outside home-ownership.<sup>147</sup> In this sense, although the number of working-class home owners grew in the post-war period, many working-class people retained a proud working-class identity based on principles of thrift, principles which were not eliminated by post-war aspirations. Even in the late twentieth century, home-ownership did not erode a strong sense of working-class identity. In this connection Margaret Paterson said:

I never ever felt that in some way that was a step up from, I knew obviously, that it was what was considered a step up from social housing...but I never felt that in some way included me in a group that I never belonged in, or I never would belong in...the roots of who you are are instilled you when you are very young and you should never lose that, you should never lose that sense of who you are and where you come from.<sup>148</sup>

## 6.5 Contemporary Economic Climate

Finally, it is crucial to consider the context in which interviews were recorded. The economic climate in which interviews are carried out can have a shaping influence on testimony. Interviewing took place in 2012-3 in the wake of the 2008/9 recession. Popularly termed ‘credit crunch’, the recession had roots in problems associated with the consumer credit market in sub-prime mortgages in the United States. The 2008 crash created a context in which, rightly or wrongly, consumer credit was considered to have had disastrous consequences for both individuals and the national and global economies. Moreover, the topic was extensively reported on and remained at the forefront of popular media.<sup>149</sup> The

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<sup>146</sup> Paul Johnson, ‘Credit and Thrift and the British Working class, 1870-1939 in *The Working Class in Modern British History: Essays in honour of Henry Pelling*, ed. by Jay Winter (Cambridge: Cambridge University Press, 1983), p. 153.

<sup>147</sup> Cohen, *Eclipse of the ‘Elegant Economy’*, p. 12.

<sup>148</sup> Interview with Mrs Margaret Patterson, born 1957, Glasgow (July 2012).

<sup>149</sup> For more on the media coverage of the 2008 recession see: Justin Lewis, ‘Normal Viewing Will Be Resumed Shortly: News, Recession and the Politics of Growth’, *Popular Communication*, 8, (2012: 3), pp. 161-165 and

influence of discourses relating to the recession was revealed in the language participants' described to explain changing attitudes towards credit. 'Bail out' was used by many participants, reflecting the widespread coverage of the bank bail-out package spearheaded by the government in response to the crisis. Diane Haggerty explained what she saw as a fundamental shift in attitudes towards credit over her lifetime:

Oh it is entirely different, this is the thing, the young ones go into a house and they aren't content with getting the house, they want it to be fully furnished immediately so they put themselves into debt and they find they are paying for the house, or getting a thing, and they are paying for the house and paying for the shopping and they are paying for furniture and then they start buying clothes and they are into debt and the biggest majority to this day, that is why they are in debt, because they have no patience to wait and build up things, if they can afford it, get it, if they can't afford it, not to get it. I mean, it is a procedure now... Our generation, we just couldn't afford to do that because there was nobody there to bail us out if we got deep into it so it made us more cautious we were taking things as we required them.<sup>150</sup>

In the post-2008 context, criticisms of credit took on heightened moral and nationalistic significance – ignoring the dangers of credit had the potential to undermine both personal respectability and national and then global economic security. By defining their attitudes and behaviour in opposition to the foolhardiness of younger generations, participants laid claim to a respectability based on financial prudence. Criticisms of contemporary consumerism were implicit in much of the testimony given by older participants. Hugh said: 'Yes, oh yes, people putting themselves into debt, we never ever did that, no...' and Jessie said, 'Young people nowadays they just go ahead, I want this, I want that, they just go and get it.'<sup>151</sup> Ella Brown said: 'we've never had big grandiose ideas about what we should have or what we shouldn't have and we've looked after what we've got.'<sup>152</sup> Moreover, participants decried the contemporary stigma attached to second-hand goods. Whereas Anna had felt lucky to be offered something from a family member, she felt younger generations: 'want everything brand new. For instance my, one of the grandsons, he's got a lovely wee flat up in [-] imagine this Hayley, he said "I don't want your wee silly dish towels with your Spanish dancers on them" because I was looking out things, and he said "no, don't want them".'<sup>153</sup> Judy Giles

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Steve Schifferes and Stephen Coulter, 'Downloading Disaster: BBC news online coverage of the global financial crisis', *Journalism*, 14, (2013: 2), pp. 228-52.

<sup>150</sup> Interview with Mrs Diane Haggerty, born 1921, Glasgow (July 2012).

<sup>151</sup> Interview with Mr Hugh Benson, born 1934, and Mrs Jessie Benson, born 1938, Clackmannanshire (December 2012).

<sup>152</sup> Interview with Ella Brown, born 1931, Glasgow (August 2011).

<sup>153</sup> Interview with Mrs Anna Reid and Mr John Reid, both born 1933, Glasgow (February 2013).

found that women she interviewed ‘had lived to see the values they had built their lives on apparently derided and discarded’.<sup>154</sup> In this sense, interviewees saw the breakdown of principles of thrift which they had championed throughout their own married lives and sought to emphasise how even if their self-discipline and thrift now seemed old-fashioned, the recession had proved the importance of these principles.

## 6.6 Conclusion

For oral history participants, consumption based on earnings and effective management were prized above the potential for credit to facilitate improvements in standard of living. Attitudes towards credit were overwhelmingly negative, and reflected the anxieties caused by the dangers of credit to respectability. Given the figures presented in chapter five however, it was important to understand these negative views in light of the documented use of credit during the period. It was shown therefore, that using credit could remain within the boundaries of respectability if principles of thrift were applied. Thus, debt emerged as a concept which meant more than the use of credit alone; those in debt had failed to manage credit within the boundaries of respectability. Men’s role as breadwinner and women’s role as household manager could be called into question if a family did not approach credit with caution. This was highlighted in the discussion of home ownership in section 6.5. Although some working-class households did transition to home-ownership, this was contextualised as a measured and rational decision based on prudence and planning. Working-class home owners who abandoned principles of thrift were criticised by interviewees who felt that this represented an attack on a respectable working-class identity for which home-ownership was not a fundamental requirement. Contrary to middle-class judgements, working-class interviewees were concerned with the long-term security of their household finances. In terms used by David McCrone, working-class households did not just ‘get by’ but ‘made out’.<sup>155</sup> By thinking about the economic context in which oral history interviews were carried out, it was argued that the 2008 recession and its aftermath may have heightened concerns relating to credit and consumerism in participant’s minds and, as such, may help to account partly for the emphasis on principles of thrift among narratives.

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<sup>154</sup> Giles, “Playing Hard to Get”, pp. 244-5.

<sup>155</sup> David McCrone, ‘Getting By and Making Out in Kirkcaldy’, in *The Social and Political Economy of the Household*, ed. by Michael Anderson, Frank Bechhofer, and Jonathan Gershuny (Oxford: Oxford University Press, 1994), p. 69.

This chapter has highlighted how important it is to consider how socio-economic class continued to shape and inform working-class attitudes to money management in the 'age of affluence'. Material gains were a result of considered efforts and were not the result of full employment and rising real wages alone. Furthermore, the achievement of the gains was managed within established attitudes about working-class respectability which adapted to, but were not overridden by, the particular economic conditions of the post-war years.

## Conclusion

From the 1950s to the 1970s, Britain is said to have experienced an ‘age of affluence’ characterised by buoyant economic conditions and improving standards of living. Economic indicators, such as full employment and rising real wages, made progress possible for many households during these decades. Changes for women, especially in access to paid work for married women and improved reproductive control, also suggest that the period was one of improvement for many. This thesis has shown, however, that it is important to qualify these wider economic and social developments and has explored the household economy as a way in which to substantiate these limitations. The evidence presented in this thesis gives a valuable insight into Scottish urban life, and the corresponding experience of affluence, which has been shaped by the historical dominance of masculine heavy industry. Although this thesis is based on evidence drawn from central urban Scotland, similar patterns are likely to have been evident in other parts of industrial Britain, especially where male heavy industry predominated. It has been shown that in such areas, the highly gendered division of labour had lasting consequences for marriage relations and the operation of the household budget. Moreover, employment opportunities for married women and access to overtime for men, both crucial for the successful management of the household budget, were also dependent on these local economic contexts. Whilst it is useful to employ the ‘age of affluence’ as a scholarly concept which distinguishes the twenty or so years from 1950 from both the previous and subsequent periods, the lived experiences of interviewees were less clearly defined. This does not mean, however, that the concept does not remain useful – as outlined in the introduction and argued throughout this thesis, change was occurring, the standard of living was improving and material expectations and aspirations were increasing, albeit incrementally and as a result of efforts which many working-class people in the earlier twentieth century would relate to: careful household management, thrift, concern with respectability, and hard work. This thesis does challenge, however, the idea that change occurred as a result of economic conditions alone and that class and gender ideologies were *ipso facto* transformed.

Analysis has focussed on everyday life and has used oral history methodology to show how change was navigated in lived experience. In so doing, this thesis has highlighted the importance of continuity, in particular classed and gendered ideological continuities, in how

women and men experience and adapt to change. Oral history analysis has allowed a fresh look at how the economy operates at the household level and how ‘affluence’, gender and class intersect to shape experiences. In this regard, this thesis has added to research which focuses on lived experience which prioritises subjective understandings of class and not academic assessments which seek to define the extent to which working-class lives became ‘bourgeois’ because of affluence.<sup>1</sup> As such, although discussions about privatisation, materialism and individualism are an important aspect of the historiography concerning post-war Britain, as outlined in the introduction to this thesis, these theoretical concepts do not capture the complexity of lived experience and should not obscure the significant ways in which continuities from the earlier period continued to shape and contextualise attitudes and behaviours. Moreover, these concepts can obscure the new ways in which older working-class ideals were adapted for use in the post-war period. For example, chapters five and six showed that although aspirations were rising, thrift, hard work and family and community solidarity remained important. Although the social and economic environment was changing, many working-class people modified and adapted these principles to allow their families to enjoy ‘affluence’.

Home life in the post-war period was in many ways similar to domestic life before the war. Men remained the principal breadwinner and women continued to be responsible for managing the household. Improving economic conditions did not erode working-class principles of thrift and families continued to use a variety of strategies to make ends meet. Aspirations, however, were rising and working-class households sought to enjoy aspects of the new affluent lifestyle they saw around them. Income from women’s wages, men’s overtime and credit allowed working-class families to improve their standard of living but hard work and patience meant that progress was often slow. ‘Having it so good’ did not happen overnight.

Chapter one explored how affluence changed the nature of household management for many women. Higher, and more stable, incomes meant that women were no longer required to sacrifice their health to feed their families on a day-to-day basis. Productive labour, such as dress-making, also declined as families were able to use disposable income to consume more goods. Although the responsibility for household work remained firmly defined as ‘women’s

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<sup>1</sup> Jon Lawrence, ‘Class, “Affluence” and the Study of everyday Life in Britain, c. 1930-64’, *Cultural and Social History*, 10, (2013: 2), p. 283.

work', domestic technology changed the nature of these tasks. Oral testimony showed how these changes unbalanced traditional understandings of domestic labour and highlighted how gender ideology shaped and constrained women's feelings towards their own housework. Through an exploration of the place of washing in Scottish cultural memory, chapter one also showed that the changing nature of housework was a way in which to chart uncertainty around shifting class identities in the post-war period. In collective memory, the steamie is a symbol of traditional working-class culture and represents anxieties about how affluence, including the breakup of traditional working-class communities and the increasing privatisation of working-class domestic life, shifted, but did not annul, the parameters of working-class identity.

Women's experiences were examined from another perspective in chapter four – married women's participation in paid work. Here, change was more pronounced, as attitudes, legislation and the structure of the economy combined to increase married women's opportunities. Again, however, change was constrained by continuities in gender ideology. Most married women worked part-time, in low-status and low-paid jobs. Moreover, their work remained differentiated from men's and was considered less central to the household budget. Evidence has shown, however, that women's wages remained crucial for some households and that affluence did not eradicate the economic necessity for some married women to work. Moreover, as Dolly Wilson Smith has argued, and as evidenced by oral history testimony, married women's work was necessary for many families who wanted to enjoy improved standards of living. Women's wages allowed families to achieve this by facilitating the purchase of domestic technology, holidays, and other aspects of an affluent lifestyle.

Chapters two and three also focussed on gender, this time to investigate how money was organised between married couples. Although women were responsible for managing money in the post-war period, men retained control and a sense of ownership over their wages. The potency of this dichotomy was highlighted in a case study of child benefit. Concerns about the operation of Family Allowance, later renamed Child Benefit, reflected gendered ideology which afforded men control and ownership of family money but placed responsibility on women. Chapter three highlighted how gender shaped power over money and showed how men were able to orchestrate household finances and how they abdicated the responsibility to 'manage' to wives. Although budgeting could be a burden for some women, others gained

independent financial skills and were able to bolster their self-image through careful and successful management. Women were also able to exert power over decision making by drawing upon their experience as household managers. It is important, however, to consider how economic dependence meant women were not always able to have the final say in economic decision making. By considering the limitations of the household as a unit of analysis, a more accurate understanding of how power shapes relations between spouses was made possible. Further, by considering how gender influenced attitudes at the policy level using House of Commons debates, the gendered imbalance of power between married couples was again evidenced. Although progress was visible between 1945 and 1975, the debates reinforced the conclusion that gender relations and material resources remained unequal during the period. This theme was also brought out in chapter four, where the ways in which women discussed and used their wages was seen to reflect their limited sense of ownership.

Chapters five and six returned to the theme of class identities and showed that although affluence meant many working-class households enjoyed a standard of living which had hitherto been achievable only by the middle classes, traditional principles of thrift continued to dominate attitudes towards money management. Building upon the description of practices by which households managed their consumption in chapter five, chapter six showed that although credit facilitated working-class participation in the post-war affluent lifestyle, working-class households remained wary of credit and its potential to undermine respectability. By retaining a strong sense of thrift, the growing benefits of affluence could be accumulated over time without infringing upon the boundaries of respectability.

Within the home, class and gender intersect with broader social and economic conditions to shape how domestic life is organised and experienced. This thesis has focussed on the post-war period as a lens through which to investigate this phenomenon with particular reference to a distinct period of economic and social change in Britain. This thesis contributes to both historical and socio-scientific understandings of class, gender and family, and contributes to advancing our understanding of working-class experiences and the experiences of women. The post-war period was characterised by both change and continuity –although living conditions were improving, class and gender remained crucial factors in shaping experiences and for many working-class households, the achievement of ‘affluence’ demanded hard-work, careful management and patience.

This thesis has shown that many households shared similar experiences in their pursuit of affluence. Although some households may have enjoyed greater and more stable incomes, the hard work and careful household management needed to enjoy aspects of an affluent lifestyle was common among working-class and middle-class households alike. Intra-class distinctions, particularly among the working- and lower-middle classes, were overshadowed by widespread generational experiences of hardship, frugality and relative material scarcity. Although differences, such as skilled and non-skilled work, may have had some impact on households' experience of affluence, these were not so significant as to overshadow the common heritage of struggling to make-ends-meet and combating poverty through household management and hard work.

Whilst differences in attitudes and aspirations were present between older and younger participants, for example towards ownership of domestic technology as discussed in chapter one, interviewees emphasised an overriding importance attached to the shared experiences mentioned above. Further, although there were differences in experience as a result of class, such as home ownership, and birth cohort, such as material expectations, participants continually sought to highlight how modest their standard of living had been compared to current lifestyles. This comparison often served to compress temporal differences over participants' life-courses but did highlight how important it was to all participants to describe how economic and social changes in the post-war period had been constrained by continuities such as the division of domestic labour, men's power over the organisation of the household budget and the need for thrift and hard work to achieve material improvements.

Moreover, gender ideology dominated household relationships and experiences, particularly the importance of women's domestic labour and power differences in money management, for all participants. As this thesis has argued, movement towards egalitarianism was slow during the period, and as such, women married later in the period shared in many of the experiences common to older married women. A shift was more apparent, however, with the women born in the 1950s and married in the late 1970s and 1980s. These women were less focussed on marriage and motherhood as the sole means of fulfilment of self, experienced more variety in employment opportunities, and had fewer children than women married earlier in the period. These shifts were explored in chapter four with regard to employment and domestic labour.

Going forward, the conclusions reached in this thesis could benefit from further research which took a comparative view with rural regions or areas with a history of married women's employment. Although this thesis employs evidence specific to Scottish urban life, the themes and conclusions inform on the British level and commonalities are expected to be found across urban Britain, especially those areas which were dominated by masculinised heavy industry. Among these areas, similar strategies of household management, patterns of gender relations, and experiences of affluence have been documented by historians, such as Elizabeth Roberts, and would be illuminated by further research. This thesis has brought together an exploration of the inner workings of the household in regard to budgeting, the division of domestic labour and power relations between married couples. As such, this research represents a foundation on which future research may investigate the interaction of these themes in other regional studies.

Further themes could also be explored to expand our understandings of how the household economy operated. As one example, it would be interesting to explore how religion and ethnicity may have shaped money management and the experience of 'affluence'. Religious divisions between households, for example, in the west of Scotland, were important in shaping many areas of life and by considering religious identity, historical and social-scientific understandings of differences in attitudes towards, and experiences of, post-war affluence may be refined. Moreover, research has shown that religious identity has historically constrained men's opportunities in the labour market and helped to shape expectations of married life and family size. To what extent these factors may have inhibited participation in post-war affluence would benefit our understanding of this period. Similarly, a consideration of how ethnic background may have shaped attitudes, including towards the organisation of home life, money management and consumption, would reflect the changing ethnic composition of Britain in the post-war period and would strengthen our understanding of affluence by encompassing a more reflective range of social groups.

Researching home-life in the past is a methodological challenge. Oral history has allowed considerable, and vital, expansion in our historical understanding of the home, and the gender relations, activities and experiences within it. Some topics, however, such as money management and material aspirations, continue to be difficult to explore in an interview setting. Reluctance to discuss candidly experiences which may be considered deviant or unrespectable reveals important information about attitudes and discourses in the past and

how they interact with the present but other methods may facilitate a deeper understanding of what went on in the past. Methods from the social sciences may be particularly helpful here. For example, group interviews akin to a focus group may alleviate some of the social stigma associated with personal behaviour by providing reassurance from others. The interviews carried out with Ellie and Nan and Margaret, Mary and Josie showed how important mutual support and reciprocation in an interview can lead to rich testimony. It would be important, however, to carefully manage the composition of groups so as to minimise potential discomfort between volunteers, especially from different socio-economic backgrounds, who may feel inhibited in discussing sensitive experiences, such as poverty and financial hardship.

Other techniques, for example, using aids such as advertisements, magazines, sound and visual clips, could be used within the interview or group setting to prompt discussion of topics which may be overshadowed by the overarching research aims. For example, by focussing on domestic duties, household budgeting and strategies used to make-ends-meet, some of my interviewees may have felt there was no space to discuss personal expenditure on things like fashion, beauty treatments or leisure activities which would be considered non-essentials. Moreover, female participants may have felt that these themes would detract from their respectable image as household manager and as such, been reluctant to explore these areas. Although it was not my intention to exclude these experiences, the wider context of the research project may have made it difficult to capture this kind of testimony. Aids in the form of clippings, articles or pictures may have opened up discussion around these topics and provided participants with both an aid to memory and a space in which to explore these themes. Future research may consider such aids as a useful way to probe individual expenditure, particularly of women, and especially in a group setting where common recognition at the group level may facilitate greater individual openness.

The evidence presented in this thesis gives a valuable insight into Scottish urban life, and the corresponding experience of affluence, which has been shaped by the historical dominance of masculine heavy industry. It has been shown that in such areas, the highly gendered division of labour had lasting consequences for marriage relations and the operation of the household budget. Moreover, employment opportunities for married women and access to overtime for men, both crucial for the successful management of the household budget, were also dependent on these local economic contexts. Further research examining other urban areas of

Britain where heavy industry was dominant will allow the many commonalities with the specific Scottish examples evidenced in this thesis, as well as regional differences, to emerge. As such, in areas with distinct economic and social structures, experiences of household management and budgeting may diverge to reflect these differences. For example, in many rural areas, such as the Scottish Highlands, the less distinct boundary between home and work may have significant implications for how household money is organised and distributed. Further, in areas with a history of married women's employment, such as Dundee or North West England, women may have been able to exert more power over household spending as well as their own wages. These examples highlight the need for further research to embrace regional difference in analysis of post-war Britain.

## Appendix I: Oral History Profiles

Interview Date: August 2011  
 Name: Ella Brown  
 When Born: 1931 (80)  
 Where Born: Glasgow  
 Marital Status: Widow (m. 1963)  
 Children: Two  
 Main Occupation: Teacher  
 Husband's Main Occupation: University lecturer  
 Now Living: Glasgow  
 Social Class: Middle class

Interview Date: August 2011  
 Name: Mary Wilson  
 When Born: 1923 (88)  
 Where Born: Glasgow  
 Marital Status: Widow (m. 1940)  
 Children: Two  
 Main Occupation: Factory work  
 Husband's Main Occupation: Labourer  
 Now Living: Glasgow  
 Social Class: Working class

Interview Date: August 2011  
 Name: Alison Thomson  
 When born: 1931 (80)  
 Where born: Glasgow  
 Marital Status: Married (1961)  
 Children: 2  
 Main Occupation: Teacher  
 Husband's Main Occupation: Engineer  
 Now Living: Glasgow  
 Social Class: Middle class

Interview Date: July 2012  
 Name: Ellie Cooper  
 When Born: 1929 (83)  
 Where Born: Glasgow  
 Marital Status: Widow (m. 1951)  
 Children: Six  
 Main Occupation: Housewife  
 Husband's Main Occupation: Gas-fitter  
 Now Living: Glasgow  
 Social Class: Working class

|                            |              |                   |
|----------------------------|--------------|-------------------|
| Interview Date:            | July 2012    |                   |
| Name                       | Ellie Cooper | Nan McKay         |
| When born:                 | As Above     | 1932 (80)         |
| Where born:                | “            | Glasgow           |
| Marital Status:            | “            | Widowed (m. 1951) |
| Children:                  | “            | Nine              |
| Occupation:                | “            | Housewife         |
| Husband’s Main Occupation: | “            | Builder           |
| Now Living:                | “            | Glasgow           |
| Social Class:              | “            | Working class     |

|                            |                |
|----------------------------|----------------|
| Interview Date:            | July 2012      |
| Name:                      | Diane Haggerty |
| When Born:                 | 1921 (91)      |
| Where Born:                | Glasgow        |
| Marital Status:            | Married (1948) |
| Children:                  | Three          |
| Main Occupation:           | Housewife      |
| Husband’s Main Occupation: | Railwayman     |
| Now Living:                | Glasgow        |
| Social Class:              | Working class  |

|                            |                    |
|----------------------------|--------------------|
| Interview Date:            | July 2012          |
| Name:                      | Margaret Patterson |
| When Born:                 | 1957 (55)          |
| Where Born:                | Glasgow            |
| Marital Status:            | Married (1986)     |
| Children:                  | One                |
| Main Occupation:           | Housewife/Retail   |
| Husband’s Main Occupation: | Civil Service      |
| Now Living:                | Glasgow            |
| Social Class:              | Working class      |

|                            |                 |
|----------------------------|-----------------|
| Interview Date:            | August 2012     |
| Name:                      | Moira Harris    |
| When Born:                 | 1943 (69)       |
| Where Born:                | Glasgow         |
| Marital Status:            | Married (1963)  |
| Children:                  | Four            |
| Main Occupation:           | Housewife       |
| Husband’s Main Occupation: | Hospital porter |
| Now Living:                | Glasgow         |
| Social Class:              | Working class   |

Interview Date: August 2012  
 Name: Ellen Murray  
 When Born: 1932 (80)  
 Where Born: Glasgow  
 Marital Status: Widow (m. 1954)  
 Children: Six  
 Main Occupation: Housewife/Teacher  
 Husband's Main Occupation: Lorry Driver  
 Now Living: Glasgow  
 Social Class: Working class

|                            |                       |                        |                      |
|----------------------------|-----------------------|------------------------|----------------------|
| Interview Date:            | August 2012           |                        |                      |
| Name:                      | Mary Fuller           | Josie Wallace          | Margaret King        |
| When Born:                 | 1932 (80)             | 1941 (71)              | 1936 (76)            |
| Where Born:                | Glasgow               | Glasgow                | Glasgow              |
| Marital Status:            | Widow (m. 1953)       | Widow (m. 1961)        | Married (1956)       |
| Children:                  | Two                   | Two                    | Two                  |
| Main Occupation:           | Cleaner/<br>Housewife | Clerical/<br>Housewife | Retail/<br>Housewife |
| Husband's Main Occupation: | Various               | Gas-Board              | Builder              |
| Now Living:                | Glasgow               | Glasgow                | Glasgow              |
| Social Class:              | Working class         | Working class          | Working class        |

Interview Date: August 2012  
 Name: Joan Fraser  
 When born: 1924 (88)  
 Where born: Liverpool  
 Marital Status: Widowed (m. 1953)  
 Children: Two  
 Occupation: Teacher  
 Husband's Main Occupation: Credit warehouse foreman  
 Now Living: Glasgow  
 Social Class: Working class

|                  |                        |            |
|------------------|------------------------|------------|
| Interview Date:  | November 2012          |            |
| Name:            | Dougie Young           | Jean Young |
| When Born:       | 1930 (82)              | 1933 (79)  |
| Where Born:      | Edinburgh              | Edinburgh  |
| Marital Status:  | Married (1954)         |            |
| Children:        | Four                   |            |
| Main Occupation: | Electrician/Railwayman | Housewife  |
| Now Living:      | Edinburgh              |            |
| Social Class:    | Working class          |            |

Interview Date: December 2012  
 Name: Janet Allan  
 When Born: 1946 (66)  
 Where Born: Glasgow  
 Marital Status: Widow (m. 1969)  
 Children: Two  
 Main Occupation: Nursery Nurse/Housewife  
 Husband's Main Occupation: Worker at glass works  
 Now Living: Clackmannanshire  
 Social Class: Working class

Interview Date: December 2012  
 Name: Janet McDuff  
 When Born: 1932 (80)  
 Where Born: Alloa  
 Marital Status: Widow (m. 1953)  
 Children: Two  
 Main Occupation: Clerical/Housewife  
 Husband's Main Occupation: Factory Worker  
 Now Living: Clackmannanshire  
 Social Class: Working class

|                  |                   |                       |
|------------------|-------------------|-----------------------|
| Interview Date:  | December 2012     |                       |
| Name:            | Hugh Benson       | Jessie Benson         |
| When Born:       | 1934 (78)         | 1938 (74)             |
| Where Born:      | South Lanarkshire | Alloa                 |
| Marital Status:  | Married (1958)    | Married               |
| Children:        | Two               |                       |
| Main Occupation: | Cutting machinist | Book-keeper/Housewife |
| Now Living:      | Clackmannanshire  |                       |
| Social Class:    | Working class     |                       |

Interview Date: December 2012  
 Name: Louise James  
 When Born: 1959 (53)  
 Where Born: Edinburgh  
 Marital Status: Divorced (m. 1982)  
 Children: Two  
 Main Occupation: Clerical  
 Now Living: Edinburgh  
 Social Class: Middle class

Interview Date: December 2012  
 Name: Alastair Anderson  
 When Born: 1948 (64)  
 Where Born: Edinburgh  
 Marital Status: Married (1973)  
 Children: Two  
 Main Occupation: Industry professional  
 Now Living: Edinburgh  
 Social Class: Middle class

Interview Date: December 2012  
 Name: Chris MacDonald  
 When Born: 1945 (67)  
 Where Born: Renfrew  
 Marital Status: Married (1977)  
 Children: One  
 Main Occupation: Gardening professional/Lecturer  
 Now Living: Dollar  
 Social Class: Middle class

Interview Date: December 2012  
 Name: Jan MacAdam  
 When Born: 1922 (90)  
 Where Born: Uphall Station  
 Marital Status: Widow (m. 1950)  
 Children: Two  
 Main Occupation: Clerical/Housewife  
 Husband's Main Occupation: Teacher  
 Now Living: Edinburgh  
 Social Class: Middle class

Interview Date: December 2012  
 Name: Mary Smith  
 When Born: 1950 (62)  
 Where Born: Edinburgh  
 Marital Status: Divorced (m. 1974)  
 Children: One  
 Main Occupation: Clerical  
 Now Living: Edinburgh  
 Social Class: Middle class

Interview Date: December 2012  
 Name: Phil McLean  
 When Born: 1948 (64)  
 Where Born: Peterborough  
 Marital Status: Married (1971)  
 Children: One  
 Main Occupation: Lecturer  
 Now Living: Dundee (1980)  
 Social Class: Middle class

|                  |                |             |
|------------------|----------------|-------------|
| Interview Date:  | February 2013  |             |
| Name:            | Jim McGowan    | Isa McGowan |
| When Born:       | 1926 (87)      | 1926 (87)   |
| Where Born:      | Glasgow        | Glasgow     |
| Marital Status:  | Married (1949) |             |
| Children:        | Three          |             |
| Main Occupation: | Chef           | Housewife   |
| Now Living:      | Glasgow        |             |
| Social Class:    | Working class  |             |

|                  |                   |                         |
|------------------|-------------------|-------------------------|
| Interview Date:  | February 2013     |                         |
| Name:            | Anna Reid         | John Reid               |
| When Born:       | 1933 (80)         | 1933 (80)               |
| Where Born:      | Glasgow           | Glasgow                 |
| Marital Status:  | Married (1956)    |                         |
| Children:        | One               |                         |
| Main Occupation: | Cleaner/Housewife | Worker in paper factory |
| Now Living:      | Glasgow           |                         |
| Social Class:    | Working class     |                         |

Interview Date: February 2013  
 Name: Bill Livingston  
 When Born: 1922 (91)  
 Where Born: Glasgow  
 Marital Status: Widower (m. 1946)  
 Children: Two  
 Main Occupation: Lorry driver  
 Now Living: East Renfrewshire  
 Social Class: Working class

Interview Date: March 2013  
 Name: John Hamilton  
 When Born: 1937 (76)  
 Where Born: South Lanarkshire  
 Marital Status: Married (1967)  
 Children: None  
 Main Occupation: Doctor  
 Now Living: Glasgow  
 Social Class: Middle class

Interview Date: April 2013  
 Name: Lily George  
 When Born: 1949 (64)  
 Where Born: Neilston  
 Marital Status: Divorced (m. 1972)  
 Children: None  
 Main Occupation: VDU Operator  
 Now Living: Glasgow  
 Social Class: Working class

Interview Date: April 2013  
 Name: Catherine Paton  
 When Born: 1945 (66)  
 Where Born: Motherwell  
 Marital Status: Widow (m. 1967)  
 Children: Two  
 Main Occupation: Library assistant/Housewife  
 Husband's Main Occupation: Electrician  
 Now Living: Glasgow  
 Social Class: Working class

Interview Date: April 2013  
 Name: Susie Fleming  
 When Born: 1939 (74)  
 Where Born: Glasgow  
 Marital Status: Married (1966)  
 Children: One  
 Main Occupation: Housewife  
 Husband's Main Occupation: Lorry Driver  
 Now Living: Glasgow  
 Social Class: Working class

Interview Date: April 2013  
Name: Sheila Watson  
When Born: 1947 (64)  
Where Born: Dumfriesshire  
Marital Status: Married (1981)  
Children: One  
Main Occupation: Clerical/Housewife  
Husband's Main Occupation: Clerical Work  
Now Living: Glasgow  
Social Class: Working class

Interview Date: May 2013  
Name: Betty McArthur  
When Born: 1931 (82)  
Where Born: Glasgow  
Marital Status: Widow (m. 1971)  
Children: Two  
Main Occupation: Housewife/Cleaner  
Husband's Main Occupation: Local Authority  
Now Living: Glasgow  
Social Class: Working class

## Appendix II: Recruitment Poster



University of Glasgow | School of Social & Political Sciences

## Social History Project

**Looking for men and women**

—————→ **born before 1960** ←————

Informal discussion covering themes including:

Setting Up Home

Household Budget

Credit and Debt

Work

Contact: **Hayley Cross**, PhD Student

Email: **[h.cross.1@research.gla.ac.uk](mailto:h.cross.1@research.gla.ac.uk)**

Telephone: **07580 837 058**

Please leave a message and I will return your call

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 Mr Alistair Anderson, born 1948, Edinburgh (December 2012)  
 Mr Hugh Benson, born 1934, and Mrs Jessie Benson, born 1938, Clackmannanshire (December 2012)  
 Mrs Ella Brown, born 1931, Glasgow (August 2011)  
 Mrs Ellie Cooper, born 1929, Glasgow (July 2012)  
 Mrs Ellie Cooper, born 1929, and Nan McKay, born 1931, Glasgow (July 2012).  
 Mrs Susie Fleming, born 1939, Glasgow (April 2013)  
 Mrs Joan Fraser, born 1924, Glasgow (August 2012)  
 Mrs Mary Fuller, born 1932, Mrs Margaret King, born 1936 and Mrs Josie Wallace, born 1941, Glasgow (August 2012)  
 Ms Lily George, born 1949, Glasgow (April 2013)  
 Mrs Diane Haggerty, born 1921, Glasgow (July 2012)  
 Dr John Hamilton, born 1937, Glasgow (March 2013)  
 Mrs Moira Harris, born 1943, Glasgow (August 2012)  
 Ms Louise James, born 1959, Edinburgh (December 2012)  
 Mr Bill Livingston, born 1922, Glasgow (December 2012)  
 Mrs Jan McAdam, born 1922, Edinburgh, (December 2012)  
 Mrs Betty McArthur, born 1931, Glasgow (May 2013)  
 Mrs Janet McDuff, born 1932, Clackmannanshire (December 2012)  
 Mr Jim McGowan and Mrs Isa McGowan, both born 1926, Glasgow (February 2013)  
 Mr Phil McLean, born 1948, Dundee (December 2012)  
 Mr Chris MacDonald, born 1945, Clackmannanshire (December 2012)  
 Mrs Ellen Murray, born 1932, Glasgow (August 2012)  
 Mrs Catherine Paton, born 1945, Glasgow (April 2013)  
 Mrs Margaret Patterson, born 1957, Glasgow (July 2012)  
 Mrs Anna Reid, born 1933 and Mr John Reid, born 1933, Glasgow (February 2013)  
 Ms Mary Smith, born 1950, Edinburgh (December 2012)  
 Mrs Alison Thompson, born 1931, Glasgow (August 2011)  
 Mrs Sheila Watson, born 1947, Glasgow (April 2013)  
 Mary Wilson, born 1923, Glasgow (August, 2011)  
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