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## **‘Funny money’, Hidden Charges and Repossession:**

### **Working-Class Experiences of Consumption**

#### **and Credit in the Inter-War Years**

##### **Introduction**

Working-class experiences of consumption varied considerably during the inter-war period. The range of choices open to individual consumers then as now, was governed by their occupation, status, regularity of employment and, above all, their income. Although both men and women were subject to many of the same pressures, working class experiences of consumption and credit were also gendered. While this was a period during which consumer goods became more widely available, it was also a time of extreme poverty and hardship within many working-class communities. This is the paradox at the heart of the debate about the condition of Britain in the inter-war years, and especially the 1930s, characterised by Stevenson and Cook as, ‘new levels of prosperity contrasted with the intractable levels of mass unemployment and the depressed areas.’<sup>1</sup> The existence of both high unemployment and industrial growth at the same time, which gave rise to considerable regional variation in economic performance, has produced much debate about standards of living during this period. Although it is apparent that the variation in living conditions can largely be explained by the decline of the old industries and the rise of the ‘new’ in different parts of the

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<sup>1</sup> J. Stevenson and C. Cook, *Britain in the Depression: Society and Politics, 1929-1939* (Harlow, Longman, 1994), 12.

Stevenson and Cook offer an ‘optimistic’ perspective on this question. For a more ‘pessimistic’ account of this debate see: K. Laybourn, *Britain on the Breadline: A Social and Political History of Britain Between the Wars* (Gloucester, Alan Sutton, 1990), 41-68, Chapter 2.

country, a consideration of the impact of the available forms of credit on living standards is an aspect of social history that is often overlooked in such discussions. This chapter deals with working class consumers' experience of consumption and credit during the inter-war period, with particular reference to Tyneside and the Durham coalfield. It employs both written and oral sources, drawing on working class autobiographies and on interviews with residents of Tyneside and Durham conducted by the author.

The conurbation of Tyneside was at the centre of the Industrial Revolution, and the economic development of the region was shaped by its position on both a coalfield and a tidal river. In his 1928 survey of Tyneside, Henry A. Mess offered a comprehensive description of the industries on which the local economy was based. Although he listed a variety of economic activities, it can be clearly seen that the area was based on coalmining, shipbuilding, and heavy engineering, with shipbuilding being the most significant.<sup>2</sup> Mess also noted that, 'There is not a great deal of women's work on Tyneside: women are just over twenty per cent of all occupied persons, as against just under thirty per cent in England and Wales.'<sup>3</sup> Of those women who were in paid employment, the majority were in domestic service, but there were also significant numbers of women employed as barmaids, laundrywomen, clerks, typists, or in the retailing sector.<sup>4</sup> Elaine Knox has pointed to the 'invisibility' of women's work on Tyneside, as the region has always been perceived in terms of masculine labour. However there were several industries that employed women and,

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<sup>2</sup> H.A. Mess, *Industrial Tyneside: A Social Survey Made For The Bureau Of Social Research For Tyneside* (London, Ernest Benn, 1928), 18-23, 51.

<sup>3</sup> *Ibid*, 47.

<sup>4</sup> *Ibid*.

particularly after the opening of the Team Valley Industrial Estate in 1937, employment opportunities for women expanded in the inter-war years.<sup>5</sup>

Developments on Tyneside in the inter-war period need to be seen in the context of wider trends in the British economy. During the 1920s, the old export ‘staples’ of the British economy, coal, iron and steel, textiles and shipbuilding collapsed. The decline in these key industries resulted in an increase in the number of unemployed in those areas that were dependent upon them and, as an area based on heavy industry, the North of England was particularly severely affected.<sup>6</sup> By June 1932, unemployment in the North of England had reached 36.4 per cent of the insured workforce, which was the highest regional rate in the country, apart from Wales, which only exceeded it by one per cent.<sup>7</sup> As Stevenson and Cook point out,

Unemployment in the 1920s was a regional problem, affecting most acutely the areas dependent upon the declining export industries. Although all regions were affected in the trough of the depression, by the middle and late 1930s unemployment had reverted to the pattern of the previous decade. This was

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<sup>5</sup> E. Knox, ‘“Keep your feet still, Geordie Hinnie” Women and work on Tyneside’ in R. Colls and B. Lancaster, eds., *Geordies: Roots of Regionalism* (Edinburgh, Edinburgh University Press, 1992), 92-112.

<sup>6</sup> D. Baines, ‘The Onset of Depression’ in P. Johnson, ed., *Twentieth Century Britain: Economic, Social and Cultural Change* (Harlow, Longman, 1994), 169-87; J. Stevenson and C. Cook, *The Slump: Society and Politics during the Depression* (London, Jonathan Cape, 1977), 54-5.

<sup>7</sup> N.F.R. Crafts, *British Economic Growth During the Industrial Revolution* (Oxford, Clarendon Press, 1985), 170.

recognised in 1934 by the creation of the Special Areas which were to receive government assistance. The areas were South Wales, Tyneside, West Cumberland and industrial Scotland.<sup>8</sup>

While some industries were in decline, others were thriving. Service industries expanded, as did the production of motor vehicles, aircrafts and consumer durables. This paradoxical situation was epitomised by the contrasting situations of Coventry, which experienced a boom in the 1930s, and Jarrow on Tyneside, which was reliant on shipbuilding, and suffered an unemployment rate of 67.8 per cent of the insured workforce in 1934.<sup>9</sup>

Numerous contemporary accounts described the effects of the economic depression on the population of Tyneside. Mess thoroughly documented the decline of the region's industries, the poor social conditions, and their impact on health. As he said, 'Smallness of houses, overcrowding, lack of gardens, and in some parts of open spaces, poor sanitary arrangements and indifferent scavenging, the smoke nuisance, all militate against good health.'<sup>10</sup> When J.B. Priestley visited Tyneside in 1933, as part of his 'English Journey', he was shocked by the scenes of industrial decay and urban squalor he observed. In Jarrow, he noted, 'One out of every two shops appeared to be permanently closed. Wherever we went there were men hanging about, not scores of them but hundreds and thousands of them. The whole town looked as if it

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<sup>8</sup> Stevenson and Cook, *The Slump*, 56.

<sup>9</sup> Ibid, 11, 57.

For a description of Jarrow during the depression, see E. Wilkinson, *The Town That Was Murdered: The Life-Story of Jarrow* (London, Victor Gollancz, 1939).

<sup>10</sup> Mess, *Industrial Tyneside*, 100.

had entered a perpetual penniless bleak Sabbath.’<sup>11</sup> In 1938, David Goodfellow’s research group set out to bring Henry Mess’s work up to date, and found a region severely disadvantaged by the effects of economic recession. Compared with the industrial towns in London’s Home Counties, Tyneside had a vastly greater proportion of the population in receipt of unemployment benefit.<sup>12</sup> Considering the key indicators of tuberculosis and infant mortality, Goodfellow found that the region compared unfavourably, not only with the country as a whole, but also with other industrial regions. He concluded that, ‘it appears that the effects of continued trade depression upon Tyneside have been more serious than is generally realised.’<sup>13</sup> This picture of economic depression forms the background to the experiences of working-class experiences of consumption and credit we will be considering in this chapter.

The social history of working-class consumption and credit has received a certain amount of attention, both within general studies of working-class life, and in general studies of shopping and consumption.<sup>14</sup> However, the literature specifically

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<sup>11</sup> J.B. Priestley, *English Journey* (London, Mandarin, 1994), 314.

<sup>12</sup> The poorest of the London Boroughs, Shoreditch, reached a figure of 137 in receipt of UAB allowance for every 10,000 of their population. By contrast, the lowest rate on Tyneside was that of Felling at 256, with several districts recording substantially higher rates. D.M. Goodfellow, *Tyneside: The Social Facts* (Newcastle, Co-operative Printing Society, 1940), 16.

<sup>13</sup> *Ibid*, 10.

<sup>14</sup> For general works on the British working class that discuss patterns of consumption see, for example: J. Benson, *The Working Class in Britain, 1850-1939* (Harlow, Longman, 1989); E. Hopkins, *The Rise and Decline of the English Working Classes*

dealing with working-class consumption has previously tended to be dominated by studies of the co-operative movement.<sup>15</sup> There have been far fewer studies specifically concerned with working-class habits of consumption and credit, although Paul Johnson's study of working-class patterns of saving and spending, and Melanie Tebbutt's study of pawnbroking and working-class credit are two notable examples of extended treatments of these topics.<sup>16</sup> The author's, more recent, study picks up on a

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1918-1990 (London, Weidenfeld & Nicolson, 1991); D.M. MacRaild and D.E.

Martin *Labour in British Society, 1830-1914* (Basingstoke, Macmillan, 2000).

For general works on consumption that include a discussion of working-class life see, for example: J. Benson, *The Rise of Consumer Society in Britain, 1880-1980* (London, Longman, 1994); J. Benson, and L. Ugolini, eds., *A Nation of Shopkeepers: Five Centuries of British Retailing* (London & New York, I.B. Taurus, 2003); B. Lancaster, *The Department Store: A Social History* (London & New York, Leicester University Press, 1995).

<sup>15</sup> For works on co-operation see, for example: G.D.H. Cole, *A Century of Co-operation* (London, George Allen & Unwin, 1944); P. Gurney, *Co-operative Culture and the Politics of Consumption in England, 1870-1930* (Manchester & New York, Manchester University Press, 1996); S. Yeo, ed., *New Views of Co-operation* (London & New York, Routledge, 1988).

<sup>16</sup> M. Tebbutt, *Making Ends Meet: Pawnbroking and Working Class Credit* (Leicester, Leicester University Press, 1983); P. Johnson, *Saving and Spending: The Working Class Economy in Britain 1870-1939* (Oxford, Clarendon Press, 1985).

See also P. Johnson, 'Credit and thrift and the British Working Class, 1870-1939', in J. Winter, ed., *The Working Class in Modern British History: Essays in Honour of Henry Pelling* (Cambridge, 1983) 147-70.

number of the themes in the general literature on the working class, and discusses these in relation to those forms of credit historically associated with this group.<sup>17</sup> The difficulty of managing inadequate household finances, the unequal division of income within the household, and the various survival strategies employed by women are also often alluded to in the literature on working-class women.<sup>18</sup> Finally, there are a small number of studies dealing with specific aspects of consumption and credit, such as hire purchase, which contain material directly relevant to the study of working-class consumers.<sup>19</sup>

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<sup>17</sup> A. Taylor, *Working Class Credit and Community since 1918* (Basingstoke, Palgrave Macmillan, 2002).

<sup>18</sup> For works on working-class women that include some useful discussion of patterns of consumption see, for example: P. Ayers and J. Lambertz, 'Marriage relations, money, and domestic violence in working-class Liverpool 1919-1939', in J. Lewis, ed., *Labour and Love: Women's Experience of Home and Family, 1850-1940* (Oxford, Basil Blackwell, 1987), 195-219; E. Roberts, *A Woman's Place: An Oral History of Working-Class Women 1890-1940* (Oxford, Basil Blackwell, 1984); E. Ross, *Love and Toil: Motherhood in Outcast London 1870-1918* (New York, Oxford University Press, 1993).

<sup>19</sup> See, for example: J. Blackman, 'The development of the retail grocery trade in the nineteenth century' *Business History*, 9, 1967, 110-17; M. C. Finn, 'Scotch drapers and the politics of modernity: gender, class and national identity in the Victorian Tally Trade', in M. Daunton and M. Hilton, eds., *The Politics of Consumption: Material Culture and Citizenship in Europe and America* (Oxford, Berg, 2001), 89-107; P. Scott, 'The Twilight World of Interwar British Hire Purchase' *Past & Present*, 177, 2002, 195-225.



Regular visits to the pawnshop, asking for credit at the corner shop, and weekly visits from a tallyman or ‘ticket’ man were all part of the fabric of working-class life during this period. This chapter will discuss working-class experiences of consumption, with a focus on the various forms of credit employed by this group: hire purchase, ‘ticket’ agencies, credit drapers, and corner shop credit. It will be argued that experiences of credit and consumption were not unified but fragmented by the material and cultural differences within the class itself. Although this diversity of experience was structured primarily by material factors, it was also shaped by cultural factors, which created a paradoxical outlook. As this chapter will argue, there was a central tension between the desire to appear ‘respectable’ to one’s neighbours, and the values of solidarity and mutuality that were also an important part of the shared culture of the working class during this period. The chapter will consider individual experiences of consumers, primarily on Tyneside, as a means of highlighting wider issues of class, gender and community. The various survival strategies employed by the working class during this period will be discussed, and particular forms of credit will be discussed in relation to their impact on communities. It is also important to look at the ways in which experiences of credit and consumption were gendered as women had to deal most directly with the family finances. The acquisition of consumer goods through cultivation, scavenging, self-assembly, ingenuity, or a combination of all of these was quite common during this period, and this is the first aspect of consumption we need to consider.

### **Cultivation, Scavenging, Self-Assembly and Second-hand Purchasing**

Working-class consumers in the inter-war period had a variety of means of obtaining the items they needed or desired, which did not involve having to part with hard cash. Vegetables could be grown, usually on allotments, for home consumption,

produce could be gathered from the surrounding countryside, and some consumer goods could be assembled from parts discarded by others. The cultivation of gardens or allotments could supplement a family's income, and many working-class men were particularly fond of gardening.<sup>20</sup> Ellen Wilkinson noted that allotments were an important source of fresh vegetables for the unemployed in Jarrow.<sup>21</sup> With application, it was even possible to feed a whole family with home-grown produce, as the son of the Northumberland pitman James Brown explains: 'I've known me father go to the garden and fetch the whole dinner in. Howk the tetties, cabbage and kill a hen. That was our dinner. It didn't cost a ha'penny, just out of the garden.'<sup>22</sup> During the depression years, the surrounding countryside often provided a source of free food, as the Durham miner George Bestford recounts:

But rabbits were the thing! And a good dog was half the battle. And I did have a good whippet! I think we'd have starved if it hadn't been for this dog. Away he'd go and back with a rabbit. Some of the farmers were very good. They would give you some potatoes or a turnip. But some would give you nothing;

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<sup>20</sup> Elizabeth Roberts discusses the significance of fresh produce from allotments for families in Barrow and Lancaster. She also points out that the produce of these allotments did not just benefit the allotment holders. 'The majority of respondents remember either being given surplus products or buying them at very low prices.' Roberts, *A Woman's Place*, 158.

<sup>21</sup> Wilkinson, *The Town That Was Murdered*, 230.

<sup>22</sup> B. Williamson, *Class, Culture and Community: A Biographical Study of Social Change in Mining* (London, Boston & Henley, Routledge & Kegan Paul, 1982), 112.

not a sausage. We used to pinch off them.<sup>23</sup>

Making or assembling the things you needed for yourself was another means of obtaining items without purchasing them. A Tyneside dock worker explained that, during the 1930s, 'Young couples, very often with the help of friends, made their own furniture from boxes.'<sup>24</sup> In Arthur Barton's autobiography, which described his childhood in Jarrow during the 1920s and early 1930s, he said that, as we would expect, a bicycle was the chief object of desire for a boy growing up at this time. However, bicycles were not always acquired in an orthodox manner. Barton explained:

One or two trimmers' sons in our street had new ones, but most of us made our early bikes slowly and painfully over almost years, adding a wheel here and a pair of handle-bars there until the blissful day when they were actually going concerns on which it was possible to travel north and west and south away from the river, the works, even the sea.<sup>25</sup>

Many working-class people (boys in particular) employed this method, of gradual self-assembly, as a means of obtaining a bicycle in what can be seen as a kind of second-class participation in the consumer goods revolution of the inter-war years, when there was a general growth in the ownership of consumer durables. For those

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<sup>23</sup> K. Armstrong and H. Beynon, eds., *Hello, Are You Working? Memories of the thirties in the North East of England* (Whitley Bay, Strong Words, 1977), 81.

<sup>24</sup> *Ibid*, 27.

<sup>25</sup> A. Barton, *Two Lamps In Our Street* (London, Hutchinson, 1967), 44.

who could not build their bicycles themselves another route to ownership was to buy one second-hand. Arthur Barton, for example, bought his first bicycle from a school friend for seven and sixpence.<sup>26</sup>

Mr Hargreaves, who grew up in North Shields at around the same time, painted a similar picture. He was the son of a small shopkeeper and, as such, was a bit better off than his friends from the nearby Ridges estate. Many of those who were slum cleared from North Shields were relocated to the Ridges, and the estate's residents contained a high proportion of unskilled workers and less 'respectable' members of the working class. Although his friends from the Ridges estate either had second-hand or cannibalised bicycles, Mr Hargreaves eventually got a new bicycle (bought on hire-purchase) from a North Shields shop. Another item that was often obtained through a process of self-assembly was a radio, either through purchasing the individual parts, cannibalising old radio sets, or a combination of the two. However, there were obviously limits to the extent of this second-class participation in consumerism, as it was not really possible to do the same with items such as vacuum cleaners.<sup>27</sup>

Self-assembly of certain consumer goods was driven by necessity and made possible by working class ingenuity. This suggests a hierarchy of consumption within the working class itself, with those who could afford to purchase new items above those who had to 'make do and mend.' A further alternative, of course, was to purchase items second-hand, and second-hand shops were concentrated in the poorest areas. In Tom Callaghan's autobiography, which describes his upbringing in West Newcastle, he says that, 'During my childhood in the late 1920s and the 30s, quite a

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<sup>26</sup> Ibid.

<sup>27</sup> Tape: Mr Hargreaves – 14.7.94 – 045-065.

fair section of the working classes had no alternative when seeking a change of clothing, footwear or household goods, but to resort to a visit to one of the many secondhand shops, that could be found in most parts of Newcastle.’<sup>28</sup> Scotswood Road, in his own district of Newcastle, was particularly notable for the amount of second-hand shops it housed.

**The ‘recurrent struggle on the frontier of survival’: mutuality and the informal economy**<sup>29</sup>

A number of commentators have remarked on the degree of neighbourhood sharing and self-help that characterised working class communities during the inter-war period.<sup>30</sup> This mutuality meant that, on occasion, some items of food or clothing, for example, were provided by the generosity of neighbours. However, it could also involve either a direct purchase of an item, or an exchange of goods or services within the informal economy. The experience of one respondent, Mr Lewis, a miner’s son, born in South Shields in 1928, provides a good example of this type of informal neighbourhood economy. When he was five years old, his father left home, leaving

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<sup>28</sup> T. Callaghan, *A Long Way To The Pawnshop* (London, Butler Publishing, 1987), 80.

<sup>29</sup> I am indebted to Ralph Glasser for this phrase, which aptly sums up the experiences described here. R. Glasser, *Growing up in the Gorbals* (London, Pan Books, 1987), 144.

<sup>30</sup> For accounts of working-class communities in this period see, for example: C. Chinn, *They Worked All Their Lives: Women of the Urban Poor in England, 1880-1939* (Manchester, Manchester University Press, 1988); R. Roberts, *A Ragged Schooling* (Manchester, Manchester University Press, 1987); R. Roberts, *The Classic Slum* (Harmondsworth, Penguin, 1973); Williamson, *Class, Culture and Community*

his family considerably worse off than many others in the neighbourhood. His mother, a tailoress, survived by taking in sewing from the neighbours, as well as through their charity. He said:

The people upstairs were working. He was a labourer in the shipyard, that was real luxury that. So they had a large family and she would make, say a pan of broth, and she would bring it down. She would say, 'Oh, I've made too much.' That's the way the generosity worked. Everybody kept an eye on everybody else and made sure everybody was alright.<sup>31</sup>

As well as describing the charitable actions of the people in the neighbourhood towards his family, Mr Lewis also explained the way in which goods and services could be provided through the community itself:

The community looked after itself. So if somebody was a miner, for example, if you helped them to put the coal in they would give you a couple of buckets of coal. Or, like me mother, they would let her have some coal very cheaply. You know, coppers a bucket. So we didn't buy coal from a coalman. There were enough miners around to buy coal from.<sup>32</sup>

Miners were able to sell coal due to the generous coal allowance they received, which exceeded the amount needed for domestic consumption.<sup>33</sup> A recurrent theme of Mr

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<sup>31</sup> Tape: Mr Lewis – 15.9.94 – 045-057.

<sup>32</sup> Ibid, 080-5.

Lewis's account was the exchange of goods and/or services. When I asked Mr Lewis if people usually received something in exchange, this became more apparent:

It would be, yes, but not immediately but you knew it was there. I mean in some cases it would be. I mean if you wanted some coal from a pitman you paid him tuppence a bucket for the coal. But a lot of other things. I don't know where they drew lines. Some things you paid for other things you didn't. So if you wanted ginger beer from the ginger beer lady across the road, you paid her. If somebody was baby-sitting, I mean they never got paid.<sup>34</sup>

This respondent's account illustrates the manner in which the borders between neighbourhood self-help, exchange and consumption became blurred in such transactions.

Mrs Perkin was born in 1917, and grew up in Byker, a poor working class district in Newcastle's East end. Her father was a painter and decorator who experienced quite long periods of unemployment, during which the family was pushed to the margins of existence. Mrs Perkin's account of the family's survival

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<sup>33</sup> B. Supple, *The History The British Coal Industry, Volume 4, 1913-1946: The Political Economy of Decline* (Oxford, Clarendon Press, 1987), 541, 543.

<sup>34</sup> Tape: Mr Lewis – 15.9.94 – 418-30. Thomas Callaghan also discusses the informal economy of his neighbourhood: 'It was amazing how many unofficial house-traders there were in most working-class districts when I was a lad: enterprising individuals using their initiative to make ends meet, as very few could manage on the meagre dole allowance.' T. Callaghan, *Those Were The Days* (Newcastle, Newcastle upon Tyne City Libraries and Arts, 1992), 12.

strategy is revealing, not only for the resourcefulness her mother displayed in the face of extreme hardship, but also because of the manner in which such circumstances could transform the family into a unit of production, albeit in a very small way. After assessment by the means test, her father was awarded a food voucher for five shillings, which had to be spent at the co-operative stores. Her mother's method of making the five shillings go further was to use it to buy only the basic ingredients for a pan of broth, two stone bags of flour and some yeast. As her mother was a skilled baker, she was able to bake bread of a sufficient quality to be sold to those men who were in work. This enabled her to raise extra money, which served, for example, to feed the gas meter. Mrs Perkin's mother also made 'proggy' mats (mats made from pieces of rags) to be sold, and took in washing from the adjoining, more affluent, area of Heaton. The whole family was involved in her various enterprises, with the children helping to carry the heavy bags of flour, and scavenging for wood on a nearby tip to fuel the oven and so forth.<sup>35</sup>

The survival strategies described above were similar to those employed by the poorer members of the working class in other parts of country during this period. As Carl Chinn stated, 'Through a multitude of shifts, a wife of the urban poor exhibited her skills in household management and displayed her success in defying the hostile conditions of slum life.'<sup>36</sup> This could involve making nappies or blankets for an infant, or using old clothes or scraps of fabric to make rugs, as described above. Ayers and Lambertz, for example, described how one Liverpool woman 'took in sewing for a "better" dress shop, made rag-rugs to sell, and made her own children's clothes from

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<sup>35</sup> Tape: Mrs Perkin – 4.2.94 – 170-225.

<sup>36</sup> Chinn, *They Worked All Their Lives*, 66-7.



odd bits of clothing she bought from jumble sales.’<sup>37</sup> Women in Liverpool would also make, apparently very uncomfortable, clothing from sugar bags, both for their own children and to sell in the neighbourhood.<sup>38</sup> Elizabeth Roberts pointed out that it was quite common for women in working-class neighbourhoods to sell food and drinks such as, pies, cooked hams, lemonade, ginger beer and other consumable items from their front parlour or back kitchen. These part-time shops could also develop into proper ‘house shops’, selling a variety of goods.<sup>39</sup>

There were thus various means of acquiring essential items, or even small luxuries, which either did not involve a cash transaction at all, or at least not one within the formal economy. Obviously there were only a limited range of items which the neighbourhood could provide for itself, so the type of informal transactions described here could only supplement, not replace, conventional purchases. Although purchasing an item outright was obviously the most desirable option for those with the means to acquire new goods, this was not usually possible for working class consumers, in which case some form of credit had to be considered. Various factors were significant in determining whether or not an individual would make use of a particular form of credit, not least the social acceptability of the type of credit under

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<sup>37</sup> Ayers and Lambertz, ‘Marriage Relations’ 203.

<sup>38</sup> Ibid.

<sup>39</sup> Roberts, *A Woman’s Place*, 141. Such accounts of small scale trading are consistent with John Benson’s account of ‘penny capitalism’ in the nineteenth and early twentieth centuries, showing the continued significance of these practices to the local economy. J. Benson, *The Penny Capitalists: A Study of Nineteenth-Century Working-class Entrepreneurs* (Dublin, Gill & Macmillan, 1983).

consideration, and this is an issue we need to consider in relation to attitudes to consumer credit during this period.

### **Hire-purchase**

Hire-purchase has been ably defined by Aylmer Vallance:

As distinct from the ordinary form of sale of goods on credit, a hire-purchase contract is a transaction in which the purchaser obtains immediate possession of goods which he wants to buy in consideration of an undertaking to make a series of payments of stated amounts on specified dates in the future. He does not, however, become the unconditional owner of the goods when they enter into his possession.<sup>40</sup>

This means that the possibility of repossession was the distinctive feature of this form of credit. As Vallance pointed out, once the system was extended beyond the very wealthy, the lender's security resided in their right to resume possession of the goods conditionally sold, and this meant that the goods in question had to retain sufficient value for reselling purposes. Thus the goods suitable for hire-purchase had to be sufficiently durable to be sold second-hand in the event of any default.<sup>41</sup>

Many of the mass-produced consumer goods that first became widely available during the inter-war period were bought on hire-purchase.<sup>42</sup> A speaker in the House of Commons in 1928 pointed out that, 'In the monthly review of the

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<sup>40</sup> A. Vallance, *Hire-Purchase* (London, Thomas Nelson & Sons, 1939), 16.

<sup>41</sup> *Ibid*, 23.

<sup>42</sup> S. Bowden, 'The new consumerism' in Johnson, ed., *Twentieth Century Britain*, 251. Tebbutt, *Making Ends Meet*, 193-4.

Midland Bank, it is stated that from 50 per cent to 80 per cent of the motor cars, 70 per cent of the sewing machines and 80 per cent of the pianos and gramophones sold in this country are disposed of on the hire-purchase system.’<sup>43</sup> We can also add bicycles, furniture, radios, and vacuum cleaners to the list of items commonly obtained on hire-purchase during this period.<sup>44</sup> Peter Scott found that furniture and carpets were the most significant items obtained on hire-purchase during the inter-war period, accounting for just under 30 per cent of recorded transactions.<sup>45</sup>

Working class consumers were among those who made use of hire-purchase, although the conditions under which it was offered to them were often unfavourable, in part at least because of the abuses perpetrated by unscrupulous vendors, who took advantage of the fact that this type of credit remained unregulated until 1938.<sup>46</sup> Increasing public concern about hire-purchase led to demands for legislation. The Hire Purchase Act of 1938, proposed by Ellen Wilkinson, the Labour MP for Jarrow, was the first piece of hire-purchase legislation, and became law in July of that year.<sup>47</sup>

During the Bill’s second reading, Ellen Wilkinson gave examples of the type of practices that she was attempting to combat. The most notorious was that of

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<sup>43</sup> *Parliamentary Debates* 4 May 1928, vol .216 17 April – 4 May (London, HMSO, 1928), 2065.

<sup>44</sup> J. Hilton, *Rich Man, Poor Man* (London, George Allen & Unwin, 1944), 133.

Three quarters of all vacuum cleaner sales and three quarters of all radio sales in 1938 were on hire-purchase terms. S. Bowden ‘Credit facilities and the growth of consumer demand for electric appliances in the 1930s’, *Business History*, 32, 1, 1990, 54.

<sup>45</sup> Scott, ‘The twilight world’, 199.

<sup>46</sup> Vallance, *Hire Purchase* 63-9.

<sup>47</sup> B. D. Vernon, *Ellen Wilkinson* (London, Croom Helm, 1982), 147-51.

‘snatch-back.’ This was where a hire-purchase firm took the goods from the hire-purchaser, after a considerable proportion of the cost has already been paid, in order to resell them. Ellen Wilkinson pointed out that this abuse was the result of a loophole in the existing law, which was ‘the cancer in the whole system.’<sup>48</sup> She gave the example of a woman who had obtained furniture worth £27 1s. 9d., and had paid £25 16s. 9d. when she fell behind with her payments. She was then prosecuted and the court ordered her to pay £6 8s. 9d. costs. While she was out cleaning, a van called and took all the furniture away as well as £5 worth of goods to pay for the court costs.<sup>49</sup> Ellen Wilkinson also read out a letter from a Justice of the Peace in Manchester describing a repossession:

A van called for the goods. One of these men was an ex-boxer, a regular brute. Just the type of ‘bruiser’ to do the job. Mrs Read, judging what their errand was, did not let them in, but they used force. Mrs Read screamed, and a neighbour came to her aid. The boxer promptly floored him, and the men made off with the goods.<sup>50</sup>

As Ellen Wilkinson pointed out, this was not an exceptional case, Aylmer Vallance also cited repossession cases involving violence.<sup>51</sup>

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<sup>48</sup> *Parliamentary Debates* 10 December 1937, vol. 330 6 December-23 December (London, HMSO, 1938), 730.

<sup>49</sup> *Ibid*, 731.

<sup>50</sup> *Ibid*.

<sup>51</sup> Vallance, *Hire Purchase*, 68-9.

As we saw in the Manchester case cited above, repossessions were sometimes resisted by the community itself. The following account shows how this community solidarity operated on Tyneside. Mrs Wrigley was born in Howdon in North Tyneside in 1925. As a child she witnessed a repossession:

And I remember the bailiffs coming, we called them 'the bums'. 'Here's 'the bums' coming'. And they came up, and she was trying to shut the door and keep them out, and they were pushing, the two great big fellas, they were pushing, and she was only little and she was pushing at the other side and she wasn't going to let them in. And finally they got in, and then she fainted, and the fella just picked her up and put her on the bed. And somebody who seen them getting in ran across to the Legion (the Wooden Legion) for her brother, and by the time he came across the stuff was nearly all out. And he says, 'Hey, hey, hey! What's going on?' They said, 'Hey look mate we are just doing a job. We've got to come and collect it. We're sorry that your sister's fainted and that like, but we cannat do nowt about it'. And away the furniture went. And I can remember that plain as can be, the two big burly men taking all the furniture away.<sup>52</sup>

Although it was a family member who intervened, the woman's brother was alerted to the repossession by a neighbour, demonstrating both the deference to family ties, and the way in which they intertwined with those of community. It is worth noting that, although we do not know the extent of this particular woman's default, her husband was in regular employment, and Mrs Wrigley was sure that they would not have been

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<sup>52</sup> Tape: Mrs Wrigley – 7.10.94 – Side 2: 404-426.

far behind with their payments. An awareness of the repossessions taking place in the neighbourhood influenced Mrs Wrigley's mother's attitude towards hire-purchase, and she became very reluctant to acquire anything in this way. When she eventually did, in 1939, she was still extremely worried about it and anxious about the repayments. Thus repossessions could activate the solidarity of the community, which sought to resist them, but they could also be a source of shame and social embarrassment.

A further example of the use of hire-purchase before 1945 highlights the complexity of working-class attitudes towards credit, and the way in which they were invariably linked with notions of 'respectability'. In this particular case, it demonstrates how hire-purchase, although widely used, did not automatically gain acceptance from all sections of the working-class. Mrs Tansley was the daughter of a colliery winding engineer from County Durham. Her father was also a teetotal Methodist and a treasurer of the union.<sup>53</sup> In other words, he was an exemplary member of the 'respectable' working class. Mrs Tansley was born in 1918, and the family did not use any form of credit until the hardship created by the General Strike of 1926 made it unavoidable. When they did finally enter the world of the 'ticket man' it was for a very limited period.<sup>54</sup> However, in 1940, when Mrs Tansley was 22, her parents decided to buy a vacuum cleaner on hire-purchase.

There was a man, a traveller, came round the doors and he was selling these vacuum cleaners. The canister type, and it was a good one, and it was £24.

And I came home from work and me father and mother had got this vacuum

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<sup>53</sup> Tape: Mrs Tansley – 12.7.94 – 000-130.

<sup>54</sup> Ibid, 275-292.

cleaner to pay so much a week. Eeh, and I went crazy! I didn't speak to them for about a week because they'd bought this vacuum cleaner. It was just the thought that they had bought this on hire-purchase, and I thought it was dreadful.<sup>55</sup>

Mrs Tansley objected to her parents' use of hire-purchase not because she was aware of any of the abuses of the hire-purchase system considered above, but because of the relatively large amount of money involved, and because hire-purchase was a 'new thing.'<sup>56</sup> There are two issues worth noting from this example. The first is that knowledge of the abuses and repossessions involved in hire-purchase trading before the war may not have been that widespread. Secondly, as late as 1940, hire purchase could be considered a 'new thing.'

Some commentators have suggested that the move to a new housing estate created the desire to purchase new consumer durables during this period, and that salesmen would take advantage of this situation. Peter Scott points to the significance of pressure from salesmen on new arrivals on a housing estate, who would then find themselves in debt. As he explains, 'Making HP purchases on moving to an estate accentuated the reduction in disposable income caused by the large rise in rental costs that such a move typically entailed.'<sup>57</sup> In their account of a housing estate built during the 1930s in the suburbs of Manchester, Wythenshawe, Ann Hughes and Karen Hunt say that the women who moved to the estate felt the need to 'live up' to their new

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<sup>55</sup> Ibid, Side 2 038-058.

<sup>56</sup> Ibid, Side 2 126.

<sup>57</sup> Scott, 'The twilight world', 210.

surroundings.<sup>58</sup> Hughes and Hunt stress the pressure on women to consume encouraged by advertising and the availability of new consumer goods. They also point out that many of the families that were moved from the slums to new council estates could not afford the rents. This resulted in many of the poorer residents leaving such estates while, for those who remained, financial management was a strain.<sup>59</sup> This alerts us to the importance of the differing levels of prosperity among the residents of such estates in shaping their experiences of consumption. Thus, while the new homes may have created a pressure to 'keep up appearances' amongst the more affluent families, the poorer families often struggled just to maintain a precarious foothold on the new estates.

Mrs Johnson was brought up on an estate in Newcastle that was very similar to Wythenshawe. Mrs Johnson's family moved to the newly-built Pendower estate in the west end of Newcastle in 1928 because her parents felt that the move would benefit Mrs Johnson's health. Her father was a very poorly-paid railway worker, and they struggled to pay the rent on their new house. Mrs Johnson explained that although

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<sup>58</sup> A. Hughes and K. Hunt, 'A culture transformed? Women's lives in Wythenshawe in the 1930s' in A. Davies and S. Fielding, eds., *Workers' Worlds: Cultures and Communities in Manchester and Salford, 1880-1939* (Manchester, Manchester University Press, 1992), 88.

<sup>59</sup> Ibid, 79, 86. David Vincent points to the difficulties that poorer tenants faced on such estates, which lacked some of the support structures that existed in the older districts: 'In a famous survey, M'Gonigle and Kirby found that the death rate was actually higher in some council estates than in the slums which had been left behind, owing to the impact of high rents on poor diets'. D. Vincent, *Poor Citizens: The State and the Poor in Twentieth-Century Britain* (Harlow, Longman, 1991), 89.



many families on the estate were quite affluent, there were also several families, like her own, that could barely afford to live there.<sup>60</sup>

The experience that Mrs Johnson's family had of moving to a new estate must have been typical of many families that were rehoused during this period. The family originally lived in one room in the Shieldfield district of Newcastle and, as a consequence, had very little furniture. So when they moved from Shieldfield to their semi-detached council house, even though they took the little furniture they had with them they also had to buy more furniture to fill the new house. Mrs Johnson described how, 'When we went to Pendower, me mother got furniture at Woodhouse's furniture store on Northumberland Street, and of course those days if you got behind with the payments they came and took part of the furniture away, and they came and took her sideboard. Well she loved her sideboard, and I don't think my mother ever got over it.'<sup>61</sup> The repossession of this family's furniture also suggests that women may have suffered more emotional distress as a result of such repossessions, as their greater involvement in the domestic sphere could lead to an increased attachment to the items that were repossessed. Mrs Johnson went on to say that the repossession also had the effect of putting her father off hire-purchase for ever: 'But that was the last time she ever got hire- purchase because me father wouldn't have it after that. That was the finish. You just did without after that.'<sup>62</sup> This example highlights the gendered nature of decisions within the family, although Mrs Johnson's mother felt the loss of the sideboard more deeply, it was her father who decided that the family would not make any further use of hire-purchase.

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<sup>60</sup> Tape: Mrs Johnson – 20.5.94 – 000-070.

<sup>61</sup> Ibid, 109-120.

<sup>62</sup> Ibid, 125.

It is worth noting that the family had purchased several items of furniture, but only the sideboard was repossessed. Secondly, Mrs Johnson felt that there was a great deal of shame in having items repossessed in this way. She said that, ‘You didn’t talk about it, you were ashamed!’<sup>63</sup> So, although there were other families on the estate who were poor enough to have undergone the same experience, Mrs Johnson said that that they would not have been willing to discuss it. Certainly the fact that Ellen Wilkinson felt compelled to remedy the abuses of the hire-purchase system tells us that it was a significant aspect of the lives of her constituents. Such cases were quite common on Tyneside at this time. A newspaper report from 1938 relating to a working-class district of Newcastle reads:

Newcastle, Wednesday. Damages of £5, with costs, were awarded here today to Nicholas Scott, of Byker, who said he returned to find his front door burst open, the house damaged and his wife’s piano gone, with a receipt for it lying on the table. Judge Richardson commented: ‘This case raises some very serious issues indeed’. Defendants were William Eccles and Company, of Shields-road, Newcastle, from whom Mrs Scott purchased the piano on the hire-purchase system. Mr J. Wilson (for Scott) said some of the instalments had been rather irregular.<sup>64</sup>

It seems that on Tyneside, the ruthlessness with which repossession was carried out could vary considerably and some traders seem to have been more scrupulous than others. An advertisement that appeared in the local newspaper in

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<sup>63</sup> Ibid,135.

<sup>64</sup> *Newcastle Chronicle*, 17 March 1938.

1927 for the shop that repossessed the furniture from Mrs Johnson's family claimed, 'Cash and credit prices of every article are always quoted; goods paid for within three months are charged at cash prices, within twelve months half the difference is allowed. If unable to continue payment through permanent unemployment or illness, the customer may retain goods to the amount paid for, less a small charge for use and transport.'<sup>65</sup> Mrs Johnson's account supports the firm's claim that they allowed customers to retain goods to the value of the amount they had already paid in the event of repossession. However, it is significant that the above notice was central to the advertisement, and that its purpose was obviously to allay any fears that a potential customer might have about the honesty of the firm. However, some of the other advertisements in the same issue of this newspaper were not so open. Another advertisement headed, 'Graham's Famous No-Deposit System Makes Home Furnishing a pleasure' has no cash price for some of the items of furniture, simply stating, '3/- Weekly buys this luxurious Super Sprung Suite,' or '2/6 Weekly buys this massive Solid Oak Extending Diner'.<sup>66</sup>

It would seem that, in some ways, women were at the sharp end of the expansion of the hire-purchase system. Ayers and Lambertz say that,

Inter-war revelations about hire purchase (HP) agreements also gave evidence as to how anxieties could mount and multiply for working-class women. A huge variety of new, mainly mass-produced and cheaper consumer durables became available between the wars, marketed with more sophisticated modes of advertising. High-pressured sales techniques (canvassers working on

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<sup>65</sup> *Evening Chronicle*, 21 October 1927.

<sup>66</sup> *Ibid.*

commission), for instance, encouraged people to enter into (HP) agreements to buy shoddy goods, which they could not necessarily afford to pay for over long periods. They also feared husbands 'finding out', for many women apparently managed to contract large HP purchases without husbands' specific consent or involvement in the deal.<sup>67</sup>

Legally, married women had to get their husband's signature as guarantor when entering into HP contracts.<sup>68</sup> However, not all women were aware of this fact, and it is quite clear from the evidence that Ellen Wilkinson presented in parliament that some women did enter into HP agreements that they felt to be legally binding. She quotes a trader who stated: 'I have trained hundreds of men to overcome wives' objections and sales resistance against signing documents when their husbands are not present.'<sup>69</sup> In one case a husband did subsequently object to an agreement that had

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<sup>67</sup> Ayers and Lambertz, 'Marriage Relations', 205.

<sup>68</sup> Scott, 'The twilight world', 199. Scott also points out that, 'Many husbands did not see the point of investing in machines that would do their wives' work for them.' 200-201.

<sup>69</sup> *Parliamentary Debates*, 10 December 1937, vol.330 6 December-23 December (London, HMSO, 1938), 733. Concern over the hire-purchase system had been expressed for some time before the introduction of the 1938 Act, and it had also been previously noted that women were pressured into signing agreements which were not properly explained to them. The legal difficulties created by this had also been discussed.

See, for example: *Parliamentary Debates*, 28 May 1936, vol. 312, 11 May –29 May (London, HMSO, 1936), 2223.

been signed when he was not present, and the salesman not only insisted that it was legally binding, but threatened court action if the instalments were not paid.<sup>70</sup> Ellen Wilkinson also cited the case of a woman who could not say 'No' to door-to-door canvassers, and pawned the goods as soon as they were delivered. 'The result was that one day her husband returned from work and found her dead in a gas-filled room. It is stated that he held up a bundle of tickets and said, "These are what killed my wife."'

<sup>71</sup> Finally, she quoted from a letter from an officer of the Catholic Rescue Crusade, which stated that, 'he had many cases on his files of wives who have left home rather than face their husbands after having signed for goods which they could not afford.'<sup>72</sup>

Although Ellen Wilkinson was obviously drawing on some of the worst cases to strengthen her case for legislation, the examples she cites illustrate the problems women experienced in the period before hire-purchase legislation was introduced.

### **Ticket Agents**

Club or 'check trading' has succinctly been defined by Paul Johnson as a system, 'which involved independent companies selling checks on credit, which could be redeemed at certain associated stores which were reimbursed by the issuing company.'<sup>73</sup> Various commentators have indicated that this form of trading was widely used by the working-class. In her study of working-class life in Middlesbrough

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*Parliamentary Debates*, 4 March 1937, vol. 321 1 March – 25 March (London, HMSO, 1937), 555.

<sup>70</sup> *Parliamentary Debates*, 10 December 1937, vol.330 6 December –23 December (London, HMSO, 1938), 733.

<sup>71</sup> *Ibid.*

<sup>72</sup> *Ibid.*

<sup>73</sup> Johnson, *Saving and Spending*, 152.

at the turn of the century, Lady Florence Bell described the popularity with housewives of that town of this form of trading, which she referred to as the ticket system.<sup>74</sup> In her 1913 study of Lambeth, Maud Pember Reeves pointed out that the appeal of the clubs was that the regular weekly payments enabled the poor to calculate their expenditure more easily.<sup>75</sup>

James Jefferys has suggested that in the years following the First World War club or check trading provided an impetus to the growth of certain small-scale retailers. ‘This movement, which was more widespread in the North than in the South of England, flourished in the periods of heavy unemployment and for many families provided the only method of affording new clothes.’<sup>76</sup> The importance of clothing clubs to the unemployed during the depression years was borne out by a Pilgrim Trust report of 1938: ‘The majority of unemployed families buy clothing through a “club” into which they pay a shilling or two a week for the family – as also that impossibly recurrent item, children’s shoes (if they get bought at all).’<sup>77</sup> The authors of the report also noted that in some Liverpool families, clothes were pawned as soon as they were bought through a clothing club in order to obtain ready money, thus multiplying the cost to the consumer.<sup>78</sup>

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<sup>74</sup> F. Bell, *At the Works* (London, Virago Press, 1985, first published 1907), 70-1.

<sup>75</sup> M. Pember. Reeves, *Round About A Pound A Week* (London, Virago, 1979, first published 1913), 63.

<sup>76</sup> J. Jefferys, *Retail Trading in Britain 1850-1950* (Cambridge, Cambridge University Press, 1954), 334.

<sup>77</sup> The Pilgrim Trust *Men Without Work: A Report made to the Pilgrim Trust* (London, Cambridge University Press, 1938), 125.

<sup>78</sup> *Ibid*, 124.

During the inter-war period on Tyneside there were a number of credit businesses that employed agents. As well as representatives of mail order catalogues and credit drapers, there were also 'ticket' agents, who acted for credit firms that had an arrangement with a particular shop (or a number of shops) that would accept their vouchers.

All over Tyneside there were shops that would accept tickets of one sort or another. The biggest and most important of these were Shephard's and Parrish's. Parrish's of Byker and Shephard's of Gateshead were large department stores, both located in working class areas, that offered consumers on limited budgets the option of buying a variety of goods on credit locally.<sup>79</sup> Both had their own currency, which was obtained by taking out a ticket with an agent of that particular shop, which was then exchanged at the store for tokens that could only be used within that particular retail outlet. The tickets were sold in multiples of a pound, and the interest charged on them was a shilling to the pound. Although it is not possible to identify the precise time at which Shephard's and Parrish's began credit trading, both shops initially used

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<sup>79</sup> Shephard's was founded by Emerson Shephard, a cobbler by trade. He came into some capital and opened his first shop in Swinburne Street, Gateshead, in 1906, selling shoes. In 1924, he moved to West Street, Gateshead, and began selling drapery as well. The store closed in 1980. J.T. Parrish's was established in 1879 at 10 Oswald Terrace Byker. It moved to 116 Shields Road in 1881, and closed in 1984.

Gateshead Central Library, local studies collection, Class No. L658.871 *Shepard Ltd.* (Private Publication n.d.); *Evening Chronicle*, 1 June 1980; *Ward's Directory Newcastle, Gateshead, North & South Shields, Jarrow, Sunderland and the adjacent villages* (R. Ward & Sons. Printers and Publishers, Newcastle upon Tyne, 1879/80), 483; *Ward's Directory*, 1881/82, 446; *The North East Times* November 1984.

local, self-employed ticket agents, who may initially only have had dealings with one of these stores. More often, though, agents had agreements with several shops. The disadvantage for the customer of dealing with a small ticket agent was that when they purchased a ticket, they had to have it made out to only one of the shops which that particular agent dealt with, which made this a more restrictive form of credit than that provided by for example Provident checks.

Shephard's and Parrish's mainly served the local communities of Gateshead and Byker respectively, but they also attracted customers from other parts of Tyneside, as the respondents who used them testified. People from the West End of Newcastle, though, tended to use shops in the centre of the city, particularly those in the Westgate Road area, which in many ways were similar to Shephard's and Parrish's. Trams from the West End of Newcastle stopped at the bottom of Westgate Road, and the shops that would accept 'tickets' tended to be located in this area.<sup>80</sup> All these shops sold clothing, but some also sold other goods as well, and they seem to have run mainly on credit. The shops in the Westgate Road area depended on ticket agents to bring in customers and there were also several small companies, located in Newcastle city centre, which dealt with these shops.<sup>81</sup> An example of this type of agency was T. Archer Lee, based in Worswick Chambers (est. 1937).<sup>82</sup>

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<sup>80</sup> Tape: Mr Parkin –19.2.94 – 280-290. These shops included: Wenger's, 101 Westgate Road (est. 1934), J. McAdam & Sons, at 212A Westgate Road (est. 1925) and Woolf's nearby at 57 Westmorland Road (est. 1911). There were also shops like Blaylock's (est. 1923) on New Bridge Street that served the same clientele. *Ward's Directory*, 1934, 891 (Wenger's); *Ward's Directory*, 1925, 653 (McAdam's); *Ward's Directory*, 1911/12, 1140 (Woolf's); *Ward's Directory*, 1923, 545.

<sup>81</sup> Tape: Mr Parkin –19.2.94 – 290-305.



The largest credit agency on Tyneside was The Provident Clothing & Supply Company Limited, which was a national company formed in 1881.<sup>83</sup> The Provident system was, and is, extensively used on Tyneside, and the company still monopolises the business of check trading nationally. The Provident first began trading in Newcastle as The Provident Clothing Club in 1893, but it does not seem to have had a great deal of impact until much later.<sup>84</sup> One informant explained that the Provident did not appear in Byker, in Newcastle's East end, until 1937, long after Parrish's money had already become an established part of life.<sup>85</sup> When the 'Provi' (as it was commonly known) became established on Tyneside, customers of both Shephard's and Parrish's had an alternative way to pay that offered them more choice, as both shops would accept Provident orders. The Provident system had two major advantages over dealing with a private agent or a smaller company. A Provident order could be used in a greater number of shops and in a more flexible manner than 'tickets' from other companies. All the shops described above accepted Provident orders, and a single Provident order could be spent in several different shops.

All the respondents that had used the Provident at this time agreed that it was the best form of credit available to them. As one woman put it, 'You paid the same to Provident as you did to these little agents, but when Provident came onto the scene it was ideal. That's how I brought my family up, with the help of Provident. I relied on

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<sup>82</sup> *Ward's Directory*, 1937, 711.

<sup>83</sup> *Provident's 90 Years of Service* souvenir issue published by Colonnade on behalf of the Provident Clothing and Supply Company, 2.

<sup>84</sup> *Ward's Directory*, 1893, 957.

<sup>85</sup> Tape: Mrs Perkin -4.2.94 - 425-35.

Provident.’<sup>86</sup> Another respondent described the advantages of Provident orders: ‘The glory of them was that you could take them to 20, 30, 40 or even more shops, and they had collectors.’<sup>87</sup> The Provident provided a more flexible form of credit than other firms, but at the same rate of interest: a shilling in the pound. The advantage of the Provident order was that it enabled a customer to shop around, rather than be tied to one store, which meant they could find the most competitive prices. As one of the respondents put it, ‘You could use it just like as if you had money in your purse.’<sup>88</sup> The crucial difference was, of course, that money was less expensive.

Neither Shephard’s nor Parrish’s would exchange their own tokens for cash, so a substantial black market in their money arose in which the tokens were exchanged informally for ready cash. The available evidence suggests that the ‘street value’ of the tokens was usually 14 shillings to the pound. It could also be more or less than this, depending on the financial desperation of the person selling the tokens. The sale of tokens for cash seems to have been carried out on several levels. Firstly, between neighbours. Secondly, they could be exchanged at some corner shops for cash. Thirdly, they were sometimes sold to professional people, like doctors, who could make a considerable profit by buying tokens at less than face value from their patients. One respondent suggested that ‘black market’ trading in tokens could almost become a small business.

I remember a dealer in Parrish’s checks in our street. She would buy a pounds worth of checks for, say, 12s and 6d and resell them for 15s. Making a profit

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<sup>86</sup> Ibid, 430.

<sup>87</sup> Tape: Mrs Rowntree –21.2.94 – 99-103.

<sup>88</sup> Ibid, 25.

of 2s and 6d to the pound. She always had checks for sale. Of course the poor unfortunate person selling them got deeper and deeper into debt.<sup>89</sup>

Attitudes towards this practice were similar to those towards illegal moneylending: both took place within working class communities but were not always approved of by the community itself. Another respondent said:

People used to get so many Parrish's checks and sell them to somebody else a lot cheaper. They still had that debt to pay off. People were hard up and they used to sell them. I used to think it was terrible for them people to go and buy them because it was creating a bigger debt for the people who were selling them.<sup>90</sup>

Women would sometimes make use of credit from a ticket agent without telling their husbands. The Byker respondent quoted above said that not only did her mother obtain tickets for those women who were refused them because they owed too much, but she would also pay the ticket agent on behalf of women who did not want him to call when their husband was at home for fear of him finding out about their use of credit.<sup>91</sup> Men would permit the use of a particular form of credit if they felt that it was socially acceptable. Mrs Rowntree (born in 1917), for example, grew up in Gateshead, the daughter of a time-served engineer who worked in the shipyards. She strongly asserted that her father was both skilled and 'respectable', and did not, on the whole, approve of credit. However, the family did get credit from her uncle, who was

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<sup>89</sup> Ibid, 16-20.

<sup>90</sup> Tape: Mrs Wrigley – 7.10.94 – 540-5.

<sup>91</sup> Letter no.1 from Mrs Davis to author, in possession of author, 25 January 1994.

an agent for Shephard's of Gateshead, but the fact that there was a family connection with the firm made that an acceptable form of credit to her father. She said that, 'I don't think that he would have allowed my mother to seek credit from an outside agency any more than he would have allowed her to go to the pawnshop.'<sup>92</sup>

### **Scotch drapers or tallymen**

Tallymen, or scotch drapers, also operated as credit traders, but offered a different type of service to working-class communities, as they supplied the goods in question, usually clothes, direct to the consumer. There were several firms of credit drapers trading on Tyneside during this period, two of the most significant being: the Newcastle clothing firms of Locherby's and W.D. Macrae's,<sup>93</sup> which operated in direct competition with each other. Interviews were conducted with a retired credit traveller from Locherby's, Mr Burton, and the son of the founder of Macrae's. Jim Macrae was born in 1916, and joined his father's firm in 1932. Mr Macrae says that:

At the age of 16 I started work for my father. Until I was 20, I was father's assistant on his credit rounds, but then took over the Tyneside connection which included Jarrow, Hebburn, South Shields etc. This was a scattered area which I had to travel by bus and train. We were general drapers selling

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<sup>92</sup> Tape: Mrs Rowntree – 21.2.94 – 515.

<sup>93</sup> The origins of Locherby's go back to the early 1800s. During the period described here, the business was trading from premises purchased in 1902: 25 Ridley Place, Newcastle. Tape: Mr Burton – 4.7.94 – 084-100.

W.D. Macrae's was set up in 1914, and was originally run from a warehouse at 65A Blackett Street, Newcastle. Tape: Mr Macrae – 15.6.94 – 140-50.

clothing for the whole family as well as household goods.<sup>94</sup>

According to Mr Macrae, when his father began trading, his stock included suits and other items of clothing, bedding and work clothing, such as pit boots and socks. This was the same trade that Locherby's were engaged in. Mr Burton explained that his firm sold 'Carpets, blankets, sheets, curtains, clothing, underwear, socks, you name it we sold it!'<sup>95</sup> The reason that these firms offered such a wide range of goods was that much of their business was conducted in fairly remote villages. Particularly before the development of regular public transport, such firms were able to take advantage of a market that was largely reliant on local shops and travelling salesmen. Both firms also covered quite a wide geographical area. While Locherby's tended to concentrate their attentions on the Blyth valley area, they also did some trading in County Durham, as Mr Burton points out. As well as the South Tyneside route, which Mr Macrae describes, Macrae's also traded in County Durham, and the firm eventually moved to Durham city. The bulk of the trade of both firms came from supplying made-to-measure suits for miners.

Mr Macrae for example described his method of trading in colliery districts:

We used to try to get recommendations for new customers, and we always could find out from the insurance men what sort of payers they were, because we all worked together. We all collected in the same houses. In the colliery villages you went on a Friday night to collect the money, and we were all following each other in and out. There was ourselves and the insurance man

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<sup>94</sup> Ibid, 000-052.

<sup>95</sup> Tape: Mr Burton – 4.7.94 – 450-5.

and the grocer and all this sort of thing. And the woman of the house she used to sit there with the money that the men had brought in, dishing it out.<sup>96</sup>

The credit drapery trade involved a weekly collection, just as the 'ticket' trade did. However, there was no identifiable interest charge in the case of credit drapery. The trader just charged inflated prices to begin with. As Mr Macrae stated, 'We didn't used to charge any interest. We incorporated that in the price. But people like Shephard's and Bevan's and that sort of thing they used to put a shilling to the pound on, you see, and so do the Provident.'<sup>97</sup> This was the standard rate of interest that such firms charged at the time. However despite Mr Macrae's apparent pride in not charging interest, when I asked him how much he added onto the price, he became somewhat vague, and said that it was 'around' a shilling in the pound.<sup>98</sup>

### **Small Shopkeepers**

While we know that the working class has always used some form of retail credit, our knowledge of it is limited by the lack of available sources. David A. Kent points out that: 'Although historians of retailing in the eighteenth and nineteenth centuries agree on the ubiquity of customer credit, the literature, reflecting the paucity of evidence, contains few illustrations of its nature and extent.'<sup>99</sup> Small general shops in working-class districts offered credit to their customers on a daily basis, but written

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<sup>96</sup> Tape: Mr Macrae – 15.6.94 – 303-10.

<sup>97</sup> Ibid, 269-80.

<sup>98</sup> For a more detailed discussion of the various forms of credit described in this chapter see: Taylor, *Working Class Credit*.

<sup>99</sup> D. A. Kent, 'Small businessmen and their credit transactions in early nineteenth century Britain', *Business History*, 36, 2, 1994, 51.

records of these transactions were not generally preserved, although some individual examples of the amount of credit extended by particular shops can be found in the literature on the history of retailing.<sup>100</sup>

Small shopkeepers were particularly important to the life of working-class communities during times of economic hardship, whether this was the result of economic depression or industrial conflict. Robert Roberts' account of his parents' corner shop in Salford during the first quarter of the last century emphasised not only the integration of the shopkeeper with the community, but also the delicate financial balancing act it involved. As his mother put it, "In the hardest times," she said, "it was often for me to decide who ate and who didn't." If bankruptcy, always close in a corner shop, was to be avoided, one had to assess with careful judgement the honesty, class standing and financial resources of all tick customers.<sup>101</sup> Roberts' mother was not only a shopkeeper. She also offered various services to the people in the area, acting as a village scribe, communicating with official bodies on behalf of the illiterate, and also acting as an unpaid doctor.<sup>102</sup>

Thus the small shopkeeper depended upon an accurate estimate of their customers' credit-worthiness for their survival. Roberts describes a nearby shop, very like his own family's, that 'was continually changing hands as one little dealer after

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<sup>100</sup> D. Alexander, *Retailing in England during the Industrial Revolution* (London, The Athlone Press, 1970), 175; M.J. Winstanley, *The Shopkeeper's World, 1830-1914* (Manchester, Manchester University Press), 55; M.C. Finn, *The Character of Credit: Personal Debt in English Culture, 1740-1914* (Cambridge, Cambridge University Press, 2003), 95-8.

<sup>101</sup> Roberts, *The Classic Slum*, 81.

<sup>102</sup> *Ibid*, 132; Roberts, *A Ragged Schooling*, 15.

another slid into near-bankruptcy and left.’<sup>103</sup> Thus the consequences of granting credit too freely could be disastrous for the small retailer. Assessing the potential credit worthiness of a customer meant taking into account all the factors that might indicate an inability to pay. These included the size of the family, their general health, whether the husband had a problem with drink, their use of the pawnshop, and their previous credit record. If it was granted, though, such a credit facility could become a ‘lifeline’ for families that were struggling to survive.<sup>104</sup>

The local corner shops helped many people to survive during the depression of the inter-war years, as the testimonies collected in *Memoirs Of The Unemployed* show.<sup>105</sup> Most of the people interviewed obtained their groceries on credit from small stores. This could leave families with debts that would take them years to clear. While some shopkeepers may have offered ‘unpaid’ services to their communities, others were also capable of unscrupulously exploiting the poverty of those around them. A London house painter, quoted in *Memoirs Of The Unemployed*, stated that small grocery stores in poor working class districts that ran on credit, charged approximately 25 per cent more for their goods than did cash stores.<sup>106</sup> However, if their customers fell upon hard times, then small shopkeepers often suffered too.

Parlour stores did not have any legal status, as they were organised within the informal economy. Bill Williamson’s account of the mining village of Throckley in Northumberland during the first half of the twentieth century cites examples of small-

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<sup>103</sup> Ibid, 17.

<sup>104</sup> Ibid, 17, 71; Roberts, *The Classic Slum*, 81-2.

<sup>105</sup> H.L. Beales and R.S. Lambert, eds., *Memoirs of the Unemployed* (London, Victor Gollancz, 1934), 86.

<sup>106</sup> Ibid, 166.



scale attempts at retailing by the residents.<sup>107</sup> In Throckley, parlour stores were dependent upon the local Co-op, from which they obtained most of their goods.

Williamson's mother stated:

I remember also in Mount Pleasant and other colliery rows, little shops. Some were huts in a garden; some were in an outhouse in the yard. One was owned by Mrs Barry, one by Cecil March, one by Mrs Donnison, one by Mrs Liddle. These shops were useful for small items. They sold haberdashery, sweets, also food. Most of these people bought stuff from the Co-op, put on coppers, but they did get the dividend from the Co-op for their purchases.<sup>108</sup>

Some of those interviewed for this work recalled that there were parlour stores in the villages in Felling on the South Bank of the Tyne around the area now known as the Leam Lane Estate, poor areas demolished in the slum clearance programmes of the 1930s. One of these shops was in the village of Jonadab, run by a local woman who also purchased all her goods from a nearby co-operative store. This practice had the advantage of allowing the 'shopkeeper' to make a profit from the dividend while charging the customer very little above the purchase price.<sup>109</sup> Although the shops in Mount Pleasant did not offer credit, the shop in Jonadab ran on 'tick.' So, although some parlour stores offered credit, others did not. The woman who ran it also acted as a moneylender, unpaid midwife and a community arbitrator, often intervening in disputes. The granddaughter of the woman that kept the parlour shop in Jonadab said

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<sup>107</sup> Williamson, *Class, Culture and Community*, 128.

<sup>108</sup> Ibid.

<sup>109</sup> Tape: Elderly Gateshead Residents – 12.3.94 – 80-100.

of her grandmother that, 'She left a lot of money when she died, but she was a hard-working woman for the community. She did everything. You see in them days, well everybody relied on somebody with a bit of know-how.' <sup>110</sup>

A discussion of the business practices of small shopkeepers reveals much about the ambiguity of the relationship between shopkeepers and customers in this period. Firstly, there is the issue of whether or not interest was charged, and how it was collected. Paul Johnson makes the point that it can be difficult to calculate the cost of shop credit to the consumer as, 'interest was often charged indirectly by selling inferior goods at inflated prices to customers tied by their tick book to a particular shop.' <sup>111</sup> Some of the interviewees claimed that corner shops never charged interest, while others cited specific cases where they did. One respondent described the small general dealer located in a poor part of Gateshead that her mother worked for:

The goods were top prices. When they bought goods it was itemised in the book and totalled up when they came to settle. Often it was more than they could afford, so it was carried forward to next week. Their books were never clear. My mother was told to add two shillings to their bill each day. <sup>112</sup>

What is not always clear from such accounts is whether interest was being charged openly. In the case of Cowans, for example, a small general dealer based in the Byker area of Newcastle, respondents offered two conflicting accounts. One interviewee said

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<sup>110</sup> Ibid, 110.

<sup>111</sup> Johnson, 'Credit and thrift', 154.

<sup>112</sup> Letter no.13 from Mrs Drake to author, in possession of author, 27 January 1994.

that, 'We all shopped there because we didn't bother going very far for shopping. Well we didn't have money to go on the trams. Things were a wee bit dearer there, but we were glad of it, because we got tick all the week until pay-day.' <sup>113</sup> This woman stated that Cowans charged about a ha'penny more than other shops for the goods themselves, but that they did not charge interest. She did not feel exploited by the shop, even though it was a bit more expensive, as she felt that 'He knew we couldn't pay exorbitant prices.' <sup>114</sup> A male respondent painted an entirely different picture of the shop: 'They sold everything, owt you wanted, put it on the tick bill, and she'd put her extras on y' see. Say it was two shilling for a pound of bacon, y' know just a rough idea, well it would be three shilling if you got it on tick.' <sup>115</sup>

Another interviewee, discussing corner shops during the inter-war period in Gateshead, said that they did not charge interest to 'tick' customers, although he conceded that they were more expensive than other shops. <sup>116</sup> It is impossible to generalise. All we can say for certain is that some corner shops did charge interest, but it is not clear whether their customers always knew this. Corner shops charged more than larger stores, but the amount that the shopkeeper added to credit customers probably varied greatly from shop to shop.

Mrs Wrigley, offered a further insight into the ways that shopkeepers could covertly charge for 'extras,' a practice that can be defined: 'creative pricing'. Mrs Wrigley worked in a corner shop in a working class area on the banks of the Tyne during the Second World War. Most of the customers obtained their groceries on

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<sup>113</sup> Tape: Interviews with elderly residents of Byker – 13.3.93 – 325.

<sup>114</sup> Ibid, 337.

<sup>115</sup> Tape: Mr Jones – 15.9.93 – Side 2: 460-70.

<sup>116</sup> Letter no.12 from Mr Morris to author, in possession of author, 22 January 1994.

‘tick.’ She acknowledged that all customers (cash or credit) were covertly being charged extra for ‘wastage.’<sup>117</sup> One particular incident was particularly revealing about the way that small shopkeepers used ‘creative pricing’ to maintain good relations with their customers while still obtaining their due.

This lady come in and swore blind she had paid her bill. Well when you paid your bill it was written in the book. Of course it wasn’t marked off in the book, and she was adamant she had paid it. It wasn’t a lot. Anyway [the owner] said, ‘Who did you pay?’ and she says, ‘Well I’m not sure now but I know I paid it.’ So he says, ‘Right o.k. we’re not going to argue about it.’ He said to me, ‘When that lady comes back in I’ll serve her.’ So what he did was he put a ha’penny or a penny or tuppence a week onto her bill. So he got his money back by putting the odd coppers on.<sup>118</sup>

Mrs Wrigley’s family had themselves been customers of this same shop in the period before she worked in it. She told me that:

My mother would give me a note and I would go round and get what she wanted, you know. That was put in the book and then you went at the weekend and paid it and they had all these rows of Tyne Mints, Black Bullets, Humbugs and what have-you. You see when you paid your bill he always gave you, I should imagine it would be about a half-pound of, these boiled sweets. Like a token of goodwill. So everybody who paid their bill got the

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<sup>117</sup> Tape: Mrs Wrigley – 7.10.94 – 387-90.

<sup>118</sup> Ibid, 395-410.

sweets from him.<sup>119</sup>

This practice literally sweetened the pill of payment. However, when it is seen in the context of the deceptions described above, it seems very likely that the customer would unwittingly have paid for the sweets through some form of ‘creative pricing.’

Although this system of credit was open to a certain amount of abuse, it was founded upon mutual trust between the shopkeeper and the customer. One respondent, for example, described working in a corner shop in Byker during the 1920s and 1930s:

We had a large book called the ‘tick’ book. The customer’s name was on the top of the page, there was no address though, as the boss always knew everybody and trusted them. They ticked all week, ¼lb butter, ¼lb margarine, ¼lb tea, all of this went on the tick page. On Friday night or Saturday night they came to pay, and pay one shilling off the back debt, then they got a lot more groceries back.<sup>120</sup>

Customers could feel an obligation to pay their debts, even if a shop closed down.

One elderly resident of Hebburn described how when he was a boy in the 1920s:

The man in the corner shop had to close his shop, as it was going to get knocked down. He called every Monday for money owing. After a few weeks he saw the look in my eyes, handed me the twopence back, and said ‘I won’t

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<sup>119</sup> Ibid, 448-55.

<sup>120</sup> Letter no.1 from Mrs Davis to author, in possession of author, 25 January 1994.

be coming back, you've been a good customer, always speak when you see me.' <sup>121</sup>

The Newcastle evidence suggests that, during the inter-war years, small shops in areas that housed the skilled working class did not usually offer credit. If we compare accounts of Byker and Heaton during this period, we can see that there was certainly a difference between these two areas. Mrs Cook lived in the Heaton area of Newcastle during the 1930s, an area that, as David Byrne says, housed the 'respectable' working class during this period. <sup>122</sup> In fact, it was one of the strongholds of the 'labour aristocracy.' Mrs Cook told me that the local food shops did not give credit, and they usually displayed a sign informing their customers that credit would not be granted. <sup>123</sup> She felt that it did not fit in with the ethos of the respectable working class to obtain groceries on 'tick.' In fact, she only knew of one woman that did manage to obtain credit from a local shop, and this apparently led to a great deal of marital conflict when her husband found out. <sup>124</sup> However, this type of credit was freely available in Byker (an area of Newcastle that housed less skilled members of the working class) during the same period. Similarly, there were no

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<sup>121</sup> Letter no.15 from Mr Noble to author, in possession of author, 3 February 1994.

<sup>122</sup> D. Byrne, 'Working class owner-occupation and social differentiation on inter-war Tyneside' in B. Lancaster, ed., *Working Class Housing on Tyneside 1850-1939* (Whitley Bay, Bewick Press, 1994), 103.

<sup>123</sup> Notes from interview with Mrs Cook, resident of Heaton, 17.9.93.

<sup>124</sup> Ibid.

pawnshops in Heaton, while Byker had several during this period, as pawnshops were a feature of less ‘respectable’ areas.<sup>125</sup>

Although regular visits to the pawnshop had been a feature of working-class life since the nineteenth century, and pawnbrokers acted as a safety net to those on the ‘frontier of survival’, there was still a great deal of shame attached to this form of credit. Ralph Glasser’s account of growing up in the Gorbals in Glasgow in the inter-war period is revealing on this subject:

Everyone in the street knew when a woman was on her way to the pawnshop, for even though it happened so frequently – the demand was such that there was hardly a street in the Gorbals without at least one pawnshop in sight – and ‘respectability’ constrained one to conceal the deed, a common telepathy made everyone aware of it. Or perhaps it was the ritualistic manner of the attempt at concealment?<sup>126</sup>

These attitudes can also be seen amongst the Tyneside working class. If possible, women would try and conceal their use of the pawnshop from their neighbours.<sup>127</sup> A woman who grew up in the Byker area of Newcastle, referring to

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<sup>125</sup> *Ward’s Directory*, 1930.

<sup>126</sup> Glasser, *Growing up in the Gorbals*, 166. Paul Johnson also discusses the social stigma attached to pawning possessions, and points out that, ‘Many ruses were followed to disguise or conceal pawning from neighbours.’ Johnson, *Saving and Spending*, 184. Elizabeth Roberts says that pawnbroking was a less socially acceptable means of credit than corner shop ‘tick.’ Roberts, *A Woman’s Place*, 149.

<sup>127</sup> Tape: Mrs Wrigley – 7.10.94 – 108-116, 117-147, 150-4.

the difference between using a ticket agent and a pawnbrokers explained: 'I think that almost everyone at some time would use Parrish's checks. People weren't ashamed of using credit it was a way of life, but they were ashamed of using the pawnshop.'<sup>128</sup>

Mrs Wrigley's account of her mother's use of the pawnshop provides a good illustration of the conflicts engendered by solidarity and respectability, requiring a complex management of appearances on the part of the individual. Mrs Wrigley's mother used to visit the pawnshop regularly until about 1936, when her two brothers started work. 'Me mother used to go because her and a neighbour used to go together. They used to put the thing under the pushchair. For all everybody else was going, well the majority of them were going. She [the neighbour] used to say, "Howay, shove your bundle under the pram".'<sup>129</sup> Mrs Wrigley went on to say that, as a child, she was sent to the pawnshop with strict instructions not to tell her grandmother about it.<sup>130</sup>

Most often, however, women pawned items without their husband's consent, and several women would even covertly pawn their husband's clothing. One Byker woman recalled: 'We had to go, get parcels out of pawn shops without dad knowing, bring them home, hide parcels behind doors until mam got them opened when no-one was looking and then hang dad's suit back in the wardrobe.'<sup>131</sup> Another respondent made clear the reasons for concealing her use of a pawnbrokers: 'I never told mine [my husband] nowt, I used to dae things on the sly sometimes. I used to pawn his

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<sup>128</sup> Letter no.3 from Mrs Gibson to author, in possession of author, 1 March 1994.

<sup>129</sup> Tape: Mrs Wrigley – 7.10.94 – 108-116.

<sup>130</sup> Ibid, 117-147.

<sup>131</sup> Letter no.1 from Mrs Davis to author, in possession of author, 25 January 1994.



suits. I was frightened, 'cause he would have hit as in the eye, and laddie, my man was six foot two!' <sup>132</sup>

### **Co-operative stores**

The various types of retailing and credit used by the working class were perceived to have varying degrees of respectability. The types of credit used, and the attitudes held towards them, also varied considerably from neighbourhood to neighbourhood. Co-operative stores, which played an important role within the working-class economy, were primarily associated with the respectable working class, and the promotion of values of thrift, temperance and self-help. <sup>133</sup> Not only did the founders of the movement, the Rochdale Pioneers, have an explicit policy of selling only pure and unadulterated goods in their stores, but they also made it a point of principle to trade only on a cash basis. <sup>134</sup> The co-operative movement's disapproval of the use of credit represented an obstacle to the use of their stores for many of the poorer members of the working class. <sup>135</sup>

Less affluent members of the working class often combined membership of the Co-op with corner shop credit. Robert Roberts describes customers who, in blatant disregard for the principles of the movement, made use of both his family's store and the Co-op:

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<sup>132</sup> Tape: Elderly Gateshead Residents – 12.3.94 – 421.

<sup>133</sup> Gurney, *Co-operative culture*, 24, 156-7.

<sup>134</sup> J. Thornley, *Workers' Co-operatives: Jobs and Dreams* (London, Heinemann Educational Books, 1981), 19. For co-operative leaders' objections to credit see, for example: P. Johnson *Saving and Spending*, 131-2.

<sup>135</sup> MacRaid and Martin, *Labour in British Society*, 136; Chinn, *They Worked All Their Lives*, 74.

Among the more thrifty of our credit customers were those who did a little cash shopping at the Co-operative stores (an organisation detested and railed at by shopkeepers and publicans alike). With Co-operative dividend at 3s in the £, quarter day brought them a small bonanza which they often used to clear off arrears on the tick book at the shop. This practice enraged my father, who, in his cups, swore he was being 'used'.<sup>136</sup>

During the inter-war years, the co-operative movement found itself increasingly compelled to offer credit to its customers and 'mutuality clubs' or '20 week clubs' were introduced, and the trend towards credit sales continued throughout the 1920s, attracting considerable new business. This is not to say that there was not still resistance to the provision of credit, both within local co-operative societies, and from the leadership of the movement.<sup>137</sup> This led to an uneven provision of credit on a local level. For example, the 1938 Pilgrim Trust report pointed to the 'pressing need' for the co-operative societies to provide clothing clubs in Liverpool.<sup>138</sup> However, despite the continuing reservations of those within the movement, co-operative societies continued to expand their credit provision during the 1920s. The stoppages of 1921 and 1926, for example, left many miners deep in debt to co-operative societies amongst other creditors.<sup>139</sup> By the end of 1929, co-operative credit trading totalled over five million pounds.<sup>140</sup>

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<sup>136</sup> Roberts, *The Classic Slum*, 83.

<sup>137</sup> Tebbut, *Making Ends Meet*, 192-3; Johnson, *Saving and Spending*, 136-9.

<sup>138</sup> *Men Without Work*, 125.

<sup>139</sup> Supple, *The History of the British Coal Industry*, 463.

Tyneside was no exception, and several of the respondents remarked on the fact that it was possible to get a 'club' from 'the Co-op', although this form of credit does not seem to have been as widely used as that provided by corner shops. Interest was not charged on co-operative mutuality clubs, but a co-operator had to hold at least one share (10s.0d.) to join this scheme.<sup>141</sup> A woman from the Northumberland village of Wylam recalled that, 'Members could take out what was called a 'club' for various values. For example, a £2 club was paid back at the rate of 2 shillings a week for twenty weeks. I think that there had to be enough in the member's account to cover it, but it could be spent at any Co-op shop at any time during the twenty week period. These clubs were a big help when extra things were required.'<sup>142</sup> In poorer areas, co-operative stores were not used to the same extent as the local private shops, but they were still supported by some, even if not always in a consistent manner. Thomas Callaghan explained that, although his mother did her main shopping in the Co-op, they did not cater for all the needs of the poorer customers who sought, 'bacon pieces, cracked eggs, spare ribs, broken biscuits, or even firewood.'<sup>143</sup> A respondent from Byker said that her mother only joined the Co-op after 1945, when her financial circumstances improved, having previously used corner shops.<sup>144</sup>

The dividend that the Co-op paid to its members was highly prized. As one respondent put it, 'they paid quite large dividends 2 shillings and sixpence to 3

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<sup>140</sup> Johnson, *Saving and Spending*, 136-7.

<sup>141</sup> Tebbut, *Making Ends Meet*, 193.

<sup>142</sup> Letter no.16 from Mrs Lowrey to author, in possession of author, 15 February 1994.

<sup>143</sup> Callaghan, *A Lang Way To The Pawnshop*, 13.

<sup>144</sup> Letter no.3 from Mrs Bush to author, in possession of author, 28 February 1994.

shillings and sixpence in the pound.’<sup>145</sup> Although Mrs Wrigley’s family bought goods on credit at the local corner shop, one of her neighbours was a loyal co-operative customer, and used to share the benefits of the dividend:

The lady who lived further along the street she was a real store woman. Everything she got at the store, the Co-op you know. When her dividend came she would knock on the door, ‘Are you there?’ and she used to give me mother half-a-crown. And me mother would say, ‘Eeh no, I don’t want your half crown.’ Then she [the neighbour] would say, ‘Go on, get yourself a few cakes.’ In her eyes it was a little treat for my mother to have for herself.<sup>146</sup>

## **Conclusion**

In conclusion, working-class experiences of credit and consumption were not unified but fragmented by the material and cultural differences within the working class itself. Although some were pushed to the margins of existence, others could take advantage of developments in retailing and credit provision to improve their standard of living. The various retail outlets and credit systems used by the working class were often quite firmly rooted in the community, but this should not lead us to automatically conclude that this led to a unity stemming from shared experience. Working-class experiences of credit and consumption were structured by the tension between the desire to appear ‘respectable’ to one’s neighbours, and the values of solidarity and mutuality.

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<sup>145</sup> Ibid.

<sup>146</sup> Tape: Mrs Wrigley – 7.10.94 – 160-5.

For many, the experience of consumption was a ‘recurrent struggle on the frontier of survival’, particularly when unemployment struck, and it could take all a family’s resourcefulness and ingenuity to maintain itself during the worst periods. The misery and hardship caused by repossession need to be considered alongside the widened access to consumer goods created by the expansion of hire-purchase that occurred during the 1920s and 1930s, and there is no doubt that traders took advantage of the fact that hire-purchase was unregulated. For those who could not afford to buy, even on credit, there was the possibility of second-class participation in the consumer goods revolution through scavenging or self-assembly.

Credit was the most costly for those in direst need, compelled to compound debts by selling shop tokens to neighbours, or pawning goods bought on hire purchase or through a clothing club. Finally, there was a gendered dimension to working class experiences of consumption and credit, as women not only had to deal most directly with the problems of managing the household finances, but they were also at the sharp end of the ongoing conflict between the values of mutuality and respectability that characterised this aspect of working-class life during the inter-war period.

### *Acknowledgements*

I wish to thank Bill Lancaster and Don MacRaid, my colleagues at Northumbria University, for their encouragement and advice on completing this chapter. I would also like to thank the editors of this volume for their comments on earlier drafts.

## **Appendix**

(Description of taped interviews in order of appearance in text)

Tape A, date: 14.7.94

Interview with Mr Hargreaves, born in North Shields in 1923, the son of a small shopkeeper who lived near to the Ridges estate (now known as the Meadow Well estate.)

Tape B, date: 15.9.94

Interview with Mr Lewis, born in South Shields in 1928. His father was a miner and his mother was a seamstress. His father left home when he was five years old, and his mother survived by taking in sewing from neighbours.

Tape C, date: 4.2.94

Interview with Mrs Perkin, born in Byker in 1917. Her father was a painter and decorator, and she later worked in retailing. She and her family experienced great hardship during the depression years.

Tape D, date: 7.10.94

Interview with Mrs Wrigley, born in Howdon in 1925. Her father was a boatman on the Tyne. As a child she witnessed a repossession, her family made use of various forms of credit, and she also worked in a corner shop.

Tape E, date: 12.7.94

Interview with Mrs Tansley, born in Sunnyside in County Durham in 1918. Her father was a colliery winding engineer, a teetotal Methodist, and a union treasurer. He worked in Wardley Colliery until it closed in 1938, when the family moved to Stanley, also in County Durham. She married in 1942.

Tape F, date: 20.5.94

Interview with Mrs Johnson, born in 1924 in the Sheildfield area of Newcastle. The family moved to the Pendower council estate in the west end of the city in 1928. Her father was a railway worker, and her mother worked in a factory.

Tape G, date: 19.2.94

Interview with Mr Parkin, born in 1922, in Newcastle. He was an agent from the late 1940s to the 1970s, and worked for ten different firms covering all aspects of the trade: collecting, selling, supervising, accounts inspection and tracing bad debt. His work took him to most parts of Tyneside, Northumberland and Durham.

Tape H, date: 21.2.94

Interview with Mrs Rowntree, born in 1917, in Gateshead, currently living in Byker in Newcastle. Her father was a time-served engineer, and her husband was also a skilled engineer. Her mother worked in Shepard's department store, and Mrs Rowntree worked in Parrish's department store. She moved to the Heaton area of Newcastle when she got married in 1937.

Tape I, date: 4.7.94

Interview with Mr Burton, a retired credit traveller for the Newcastle clothing firm of Locherby's. He started working for the firm in 1947. Locherby's tended to concentrate their attentions on the Blyth valley area, but also did some trading in County Durham.

Tape J, date: 15.6.94

Interview with Mr Macrae retired credit traveller for the Newcastle clothing firm of W.D. Macrae's, and the son of the founder of the company. Jim Macrae was born in 1916, and joined his father's firm in 1932. Macrae's traded in the the South Tyneside area, and in County Durham, and the firm eventually moved to Durham city.

Tape K, date: 12.3.94

Interview with a married couple and a female neighbour. The couple were both born in 1924, and the neighbour was born in 1912. All three grew up in the Gateshead area. The husband was a shipyard worker, and worked in various yards in the Tyneside area. The neighbour spent part of her childhood in a workhouse, and later married a merchant seaman.

Tape L, date: 15.9.93

Interview with Mr Jones, born in 1926 in the Byker area of Newcastle, who had a number of different jobs, and was later an illegal moneylender in the same district.