Mr Drage, Mr Everyman, and the creation of a mass market for domestic furniture in interwar Britain[i]

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August 2007

Summary

This paper examines strategies used by durable goods retailers to create a mass market in interwar Britain, via a case-study of domestic furniture. Interwar demand for new furniture witnessed particularly rapid growth - mainly owing to the extension of the market to lower-income groups. A number of innovative national retailers developed liberal HP facilities to bring furniture within the economic reach of these groups, while sophisticated national advertising campaigns were used to both legitimise buying furniture on HP and project furnishing by this means as key to achieving the type of aspriational lifestyles being promulgated in the popular media.

Text

The domestic furniture industry constituted one of the most rapidly growing `traditional' manufacturing sectors in interwar Britain, owing to a combination of technical change that favoured mechanised quantity production and a revolution in retailing which created a new mass market. National retail chains, which had not been significant prior to 1914, played a key role in extending the market for suites of new furniture, via a combination of liberal HP terms and aggressive national advertising. These gained virtually complete control over branding and design of their stock, effectively dictating terms to the large number of medium-sized firms who supplied them.

The ability of furniture retailers to persuade considerable numbers of working-class families to commit large sums to purchases of new durable goods (sometimes involving £80 or more in a single transaction), casts doubt on arguments that developing a mass market in consumer durables was impractical before 1939 -owing to the limited incomes of working and lower-middle class households.[ii] This paper examines the strategies used by major retailers to extend the market for new suites of furniture to `Mr Everyman', through the development of liberal hire purchase (HP) terms, `guarantees' to mitigate the perceived dangers of the HP system, and heavy expenditures on sophisticated marketing campaigns.

After briefly outlining the changes in furniture manufacturing over the First World War and interwar years, the paper provides an overview of the furniture retail sector. It then charts the efforts of the HP furniture chains to build a mass market, focusing on two of the largest national firms, Drages and Smart Brothers. Problems arising from `cut-throat' competition, based around terms, rather than prices, and from the opportunistic behaviour this fostered, are also explored.

I

Furniture has been neglected in accounts of interwar industrial growth; largely due to the paucity of source material. The published Census of Production statistics for the sector are particularly poor, little data being available other than for the much broader category of `timber, furniture, etc'. Archival sources are also very limited, particularly on the retail side, as by 1955 all the major HP chains had been taken over by Great Universal Stores. Production data were compiled by the 1946 Board of Trade furniture working party (specially tabulated from the interwar Production Censuses), for manufacturing establishments producing `furniture and cabinetware of wood' and employing 11 or more workers, as shown in Table 1.[iii] These reveal furniture to be a rapid growth industry - real net output rose by some 91.1 per cent over 1924-35, compared to 22.4 per cent for all manufacturing. This is a staggering rate of growth for a long-established industry and is of the same order of magnitude as that for the `new' industries (for example net output in chemicals and electrical

Table 1: Growth of the furniture industry, 1924-38 (excluding firms employing under 11 people)

Year	No. of establishments	Number employed (thousands)	Gross output (£ million)	Net output (£ million)
1924	923*	45.1	17.8	8.9
1930	1133	63.5	23.5	12.4
1935	1106	75.5	27.7	14.6
1938	997	75.9	30.0	16.2

Source: Board of Trade Working Party Reports, *Furniture*, p. 46.

Notes: Refers to establishments making furniture and cabinetware of wood.

* Number of returns. The number of establishments covered by these returns is not available for this year.

engineering expanded by 47.2 per cent and 104.9 per cent respectively over this period).[iv]

The foundations of the industry's rapid growth had been laid during the First World War, which greatly accelerated the trend from craft to mass production. In contrast to slow technical change during the Edwardian period,[v] war-time mass production of wooden goods for aircraft and other munitions led to the displacement of traditional craft techniques by expensive machinery best suited to quantity production, and saw the rise of a new general class of semi-skilled employee, the wood-cutting machinist, who undertook many tasks traditionally performed by the carpenter, joiner, or cabinet-maker.[vi]

A key development was the introduction of electric motive power, which removed the constraints on machinery layouts imposed by overhead belts and enabled factories to reorganise on quantity production lines.[vii] Electrical drives also offered major benefits to smaller manufacturers, as they reduced the heavy initial costs of plant, shafting, etc. previously necessary for powered machinery, together with the space requirements of an on-site engine and shafting. War production also led to the development of new materials. For example, while plywood was already in use in certain sections of the furniture trade, it was war-time technical advances – particularly improvements in adhesives for the aircraft industry - that allowed it to be more generally applied after 1918 (together with other composite materials, such as laminates and blockboard).

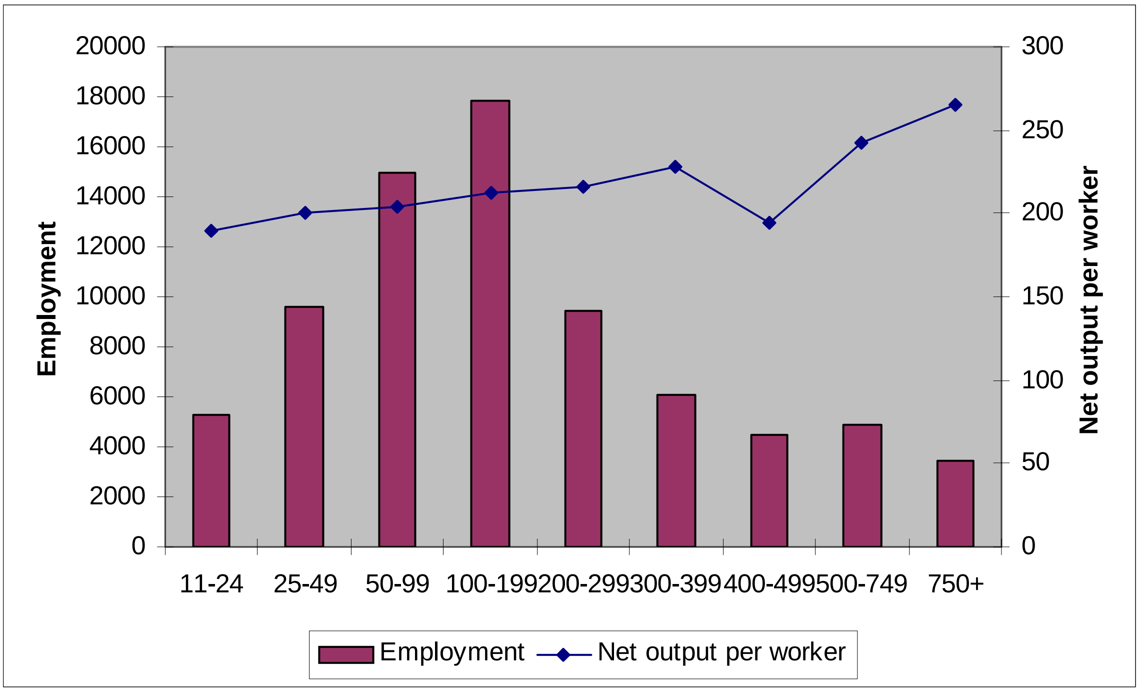
Following the War, wood-using munitions plants were sold off to the private sector and often ended up in the hands of furniture producers. Manufacturers began to look to the possibilities of supplying consumer markets that were sufficiently large to enable them to continue with quantity production. For example, at a July 1920 partners' meeting of Britain's largest furniture manufacturer, Harris Lebus, it was argued that the transfer of purchasing power from its traditional higher-income customers to the classes of people who hitherto bought `inferior' furniture gave them an opportunity to introduce mass production.[viii] This would involve an estimated reduction in their margin over prime cost from its current level of 68 per cent to around 45 per cent, which would be compensated for by increased througput. Lebus adopted U.S. production methods (observed during a visit there) to make light, inexpensive, furniture, mainly using veneered plywoods. Manufacture was split into individual operations, assembly line production was introduced on some processes, marketing budgets and activities were increased substantially, and a Time Study Department was eventually introduced in 1931.[ix]

Production methods in the industry witnessed radical transformation. Mechanisation and new remuneration systems enabled semi-skilled workers to achieve much higher output than their craft-based colleagues in unionised factories. By the late 1930s, as the official history of the industry's union, NAFTA, notes, unionised workers in traditional factories making furniture for the high end of the market and employed on day rates were earning around 1s 9d an hour, compared to 2s 6d or more for employees of mechanised plants producing for the mass market and operating payments by results systems (which were opposed by the conservative, craft-based, NAFTA).[x]

Yet in terms of scale Lebus was exceptional and the transformation of the sector became essentially one of machanisation and de-skilling rather than mass production. Despite considerable growth in the size of the industry, the average furniture plant remained smaller than that for all British manufacturing. In 1935 some 36.3 per cent of employees in the industry proper worked in establishments of under

50 workers (compared to 22.0 per cent for all factory trades), while 51.8 per cent worked in establishments of below 200 workers (compared to 32.7 per cent for all factories).[xi]

Figure 1: Total employment and net output per worker in furniture establishments of various sizes, 1938.



Source: Board of Trade Working Party Reports, *Furniture*, p. 50.

Notes: Excludes firms with 10 or fewer workers.

Furthermore, as Figure 1 demonstrates, the sector did not display particularly strong economies of scale and very large firms played only a small role. A shift to true mass production was inhibited by the variegated and style-dominated nature of demand and the dominance of retailers over design and branding. Manufactures' branding remained confined to specialist lines, such as the sectional bookcases produced by Minty and Globe-Wernicke, Parker-Knoll and Berkeley easy chairs, and Compactom's fitted wardbrobes.[xii] Mass retailers opposed producers' branding, generally removing manufacturers labels to inhibit price comparisons.[xiii] Many tried to give the impression that they made their own furniture, despite most or all their stock being bought from manufacturers. Retailers' control over branding also prevented manufacturers from imposing resale price maintenance, furniture constituting one of the least price-controlled sectors.[xiv]

Frequent change in styles, demanded by retailers so they could have new lines to offer each season, hampered mass production and contributed to a severe problem of seasonal unemployment and underemployment.[xv] Firms partially overcame this problem by using standardised carcases and piece-parts, which were then differentiated by varying doors, bases, applied decorations, handles, etc.[xvi] For example, Great Universal Stores `designs', consisted chiefly of decorative panels, and similar ornamentation, applied to standard furniture carcases, or variation in the shape of table legs, etc.[xvii] Yet despite frequent design changes most new furniture was based on traditional designs, modified to suit the new production methods.[xviii] Even estimates for the 1930s indicate that around 90 per cent of furniture represented period styles, modernist designs being generally confined to the higher end of the market.[xix]

II

Jefferys claimed that multiple furniture retailing only began in around 1900, when there were some four stores with 10 or more branches each. These included Jacksons Stores Ltd of Lancashire and Yorkshire (the largest multiple, with 30-40 branches in 1914), the Warwickshire Furniture Co., and Smart Brothers Ltd. Growth was generally slow prior to 1914, when there were some 9 multiple shops in existence, controlling less than 150 branches. [xx] Yet over the next 25 years furniture multiples experienced meteoric growth, as shown in Table 2. By 1938, furniture was

Table 2: Estimates of the number of multiple shops and branches in the furniture and furnishings trade, 1910-39

Year	10-24 branches		24-49 branches		50-99 branches		100+ branches		Total	
	Firms	Branches	Firms	Branches	Firms	Branches	Firms	Branches	Firms	Branches
1910	8	101	1	27	0	0	0	0	9	128
1920	10	131	2	65	0	0	0	0	12	196
1925	16	212	1	32	1	55	0	0	18	299
1930	20	254	2	51	2	126	0	0	24	431
1935	23	290	5	173	1	95	0	0	29	558
1939	24	334	3	106	1	73	1	175	29	688

Source: Jefferys, *Retail Trading in Britain*, p. 425.

one of the sectors where multiples were most heavily represented; accounting for 28-32 per cent of furniture sales via shops (compared to around 18-19.5 per cent for total retail trade). Department stores were also over-represented in this sector, with 13-17 per cent of the trade, while Co-ops had 6-8 per cent, leaving only 43-53 per cent of the market to independents (compared to around 63.5-67.5 per cent for all retail trade).[xxi]

Very little quantitative firm-level data are available for the sector. However, monthly press advertising expenditure estimates for those retailers and manufacturers who advertised nationally were published in the *Statistical Review of Press Advertising*. These probably omit some advertising in newspapers or magazines not monitored by the Review; conversely this data – based on standard newspaper rates – would not capture any discounts that might be offered to major advertisers. Yet they are sufficiently reliable to rank the main advertisers and provide at least a rough estimate of their press advertising expenditure.

Table 3 shows data for firms which spent £25,000 or more annually in either 1933 (the first full year for which data are available) or 1936, ranked according to 1933 advertising expenditure. Five `hire purchase' retailers (i.e. firms which used generous HP terms as the basis of their marketing strategies) are shown to have dominated the sector, accounting for 57.8 per cent of national press advertising in 1933 and 47.9 per cent in 1936. Furthermore one of these – Woodhouse – was part of the British & Colonial Furniture group, which also included two smaller advertisers in the table; Cavendish-Woodhouse and Cavendish. The collective advertising for the five largest *groups* shown in the Table would therefore amount to 60.3 per cent of the total in 1933 and 58.8 per cent in 1936.

Table 4 compares advertising expenditure with available data from the annual accounts of the four largest groups (the fifth, Times Furnishing Co., was not a public

Table 3: Furniture firms spending £25,000 or more in national advertising during 1933 or 1936

Name	Type	Expenditure (£): 1933	1936
Drage's Ltd	HP	129,297	159,825
Jay's	HP	121,139	102,932
Woodhouse*	HP	114,784	100,160
Smart Brothers Ltd	HP	84,689	91,518
Times Furnishing Co.	HP	54,066	76,543
Berkeley Chairs	Manufacturer	44,801	43,171
Campbell's	HP	33,198	38,104
Whiteley	Traditional	28,676	25,983
Gooch's	Traditional	27,887	44,528
Oetzmann	Traditional	25,992	22,729
Bolsoms	Traditional	25,721	31,754
Lawrence, Frederick Ltd	HP	25,162	41,334
Cavendish – Woodhouse*	HP	14,463	65,646
Hardy & Co.	HP	11,911	42,120
Cavendish*	HP	7,118	54,732
All listed retailers**		871,760	1,107,704
Top 5 as % all listed		57.81	47.94
Top 10 as % all listed		76.23	70.52

Source: *Statistical Review of Press Advertising* (various issues).

Notes: * These firms were part of the British & Colonial Furniture group. Advertising data for Cavendish and Cavendish–Woodhouse in 1933 are only given from October onwards.

** 31 firms were listed in 1933 and 33 in 1936.

company). Such data have to be treated with caution; for example, Drage's HP debt portfolio is given net of an undisclosed figure for reserves against these debts. Nevertheless they suggest very high ratios of press advertising to turnover. By 1933 Smart Brothers' credit terms were based on 40 monthly payments, with the first instalment acting as the deposit.[xxii] If it is assumed that sales were relatively stable over the previous 40 months and that bad debts had not been significant, then Smart Brothers' HP debt portfolio would represent a sum equal to 20 months' sales (as the average transaction would have repaid half the sum owed). Annual sales would thus be £827,203 and the ratio of advertising expenditure to sales would be 10.24 per cent (and 7.53 per cent for 1936).

Table 4. Advertising expenditure, HP debts owing, and net trading profit for the four largest furniture advertisers, 1933 and 1936.

Company	Advertising	HP debtors	Trading profit
1933:			
British & Colonial Group****	136,365	1,730,964	166,916
Drage's Ltd*	129,297	1,126,414	86,580
Jays Ltd**	121,139	n.a.	23,591
Smart Brothers Ltd	84,689	1,378,672	169,302
1936:			
British & Colonial Group****	220,538	3,052,423	338,273
Drage's Ltd*	159,825	1,492,781	90,349
Jays Ltd**	102,932	n.a.	67,970
Smart Brothers Ltd***	91,518	2,025,406	351,814

Sources: Advertising revenue – Table 3; other data - firms' annual reports and accounts for 1933/4 and 1936/7, held at the Guildhall Library.

Notes: * Reports and accounts cover year to 31st December. HP debtors figure taken from: `Balance of HP contracts and sundry debtors, less reserves.' No figure given for reserves. 1933 trading profits taken from: `Balance of trading account, including a proportion of reserves in respect of unexpired H.P. contracts for previous years'. 1936 trading profits figure is given before deducting transfer to reserves.
** Accounts cover year to 31st January. No figure is given for H.P. debtors. These may have been financed via a H.P. finance house.
*** Accounts cover year to 31st December.
**** Based on the reports and accounts for the British & Colonial Furniture Co. and the Cavendish Furniture Co. Both cover the year to 30th June following that shown in the Table. HP debtors taken from item for: `Goods on hire (less payments on account), sundry debtors, and pre-payments'.

Conducting a similar exercise for the British & Colonial Group (again assuming an average HP contract of 40 months) would give a ratio of 13.13 per cent in 1933 and 12.04 per cent in 1936. Such calculations cannot be made for Drage's (given that its stated HP debts are reduced by an unknown amount of reserves) or Jays - as no HP debt figure is available.[xxiii] However, as that their advertising expenditures were substantially higher than Smart Brothers, and their net profits much lower, they can be expected to have at least as high ratios of advertising to sales. These ratios were far in excess of those for other sections of the retail trade. Even department stores, which were among the most prolific advertisers, had average ratios of publicity expenditure (including both press advertising and other forms such as direct mail and display) of only 3.05 per cent over 1931-38, while most retailers had much lower rates.[xxiv]

Indeed, despite comprising only a very small proportion of household expenditure, furniture advertising accounted for a higher proportion of total retail advertising than any other commodity group. Furniture stores are estimated to have spent £2,039,000 on advertising in 1935, accounting for 21.9 per cent of all retailers' advertising; a particularly large figure given that a significant proportion of furniture was sold through outlets categorised separately, such as department stores and co-operatives.[xxv] High advertising expenditure appears to have been reflected in throughput. Multiple furniture chains are estimated to have achieved a stockturn of 4-5 times a year (and in some cases up to 6) by the late 1930s compared to 2.5-3 times for independent furniture retailers.[xxvi]

Most furniture chains with a national presence developed from dedicated furnishing stores in the Tottenham Court Road/Holborn area of London. Centrally located London stores could attract both London trade and a substantial volume of business from the provinces – as people often travelled in to large central London stores to furnish their homes.[1] While their core business was furniture, many chains also diversified into other household goods, such as linoleum, carpets, soft furnishings and bedding, while some also included lines such as bed linen and blankets, cutlery, china, glass and silver ware, pictures, and even some electrical appliances and ironmongery.[xxvii]

[1] GM, Times Furnishing Co., `The Book of the Times Furnishing Company', n.d., c. late 1920s.

A few major retailers continued to try and serve a national, or at least regional, market from one or two shops. The Hackney Furnishing Co. managed to build up a nationwide trade for its store in Hackney, providing a fleet of motor cars to ferry customers there from London main line stations.[xxviii] Similarly Drage's rise to national prominence was based on its single High Holborn store, and even in the 1930s it only developed two regional branches. However, the exit of both these firms during the 1930s suggests that, given the rising pressure of competition, this eventually ceased to be a viable strategy.

III

Over the interwar period new furniture became the most important category of household expenditure on durable goods. Jefferys estimated that consumers' expenditure on household furniture (excluding soft furnishings and floor coverings) in 1938 amounted to £63-64 million. This was equal to more than twice the sum spent on household electrical goods and comfortably exceeded the £51-52 million spent annually by consumers on new motor cars.[xxix] Very rapid growth in consumers' expenditure (which can be proxied by the rise in net output shown in Table 1, given the negligible volume of imports and exports of finished furniture) was largely due to a major expansion in purchases by lower income groups who had hitherto relied on second-hand or home-made furniture.

This was facilitated by the growth in working-class incomes (for people in employment). Yet, despite an average rise in real wages of 1.21 per cent per annum over 1913-38, most working-class (and many lower-middle class) families found it difficult to meet the high costs of furnishing a house.[xxx] Furniture expenditure was strongly associated with new household formation and furnishing even a small house entirely with new furniture could cost as much as £100 or more.[xxxi] Even an exhibition by the Council for Art and Industry, showing how a small home could be furnished cheaply, proposed a budget of £50 – for a two bedroom house.[xxxii] Furthermore, there was no strong tradition of working-class households buying new suites of furniture. While ownership of prestigious goods did confer status in working-class communities, this had generally focused on one or few prized possessions, such as a piano in the parlour, rather than a coordinated display of material goods. [xxxiii]

These constraints were overcome by a number of pioneering entrepreneurs. As was the case with several other interwar multiple retailers who sought to create a new mass market, such as Montague Burton or Simon Marks, the national furniture multiples were developed by Jewish entrepreneurs such as Benjamin Drage, Sampson J. Goldberg of Smart Brothers, and John Jacobs of the Times Furnishing Co.. Furniture, like tailoring, was attractive to Jewish immigrants as it was a trade that could be entered on a small scale with little capital and the Jewish business community were already strongly established in the sector by 1914.

Financial constraints preventing many households from purchasing new furniture were addressed via generous and aggressively-marketed HP terms. Credit was a traditional feature of elite furnishing in Britain and Edwards has traced the use of instalment purchases for furniture as far back as the early eighteenth century.[xxxiv] HP sales date back to the second quarter of the nineteenth century and - despite being originally being largely restricted to more affluent consumers - working class households had used HP to purchase sewing machines from around the 1860s and, by the Edwardian period, pianos. Yet prior to the First World War its aggregate impact on the mass market was very limited. Trade estimates suggest that there were only one million HP agreements in operation by 1891, while their number rose to six million in

1924 (with two million new agreements) and twenty four million by 1936 (with seven million new agreements).[xxxv] The expansion of HP furniture sales followed a similar trend. HP had become an intrinsic feature of London's Tottenham Court Road furniture retailing district by the end of the Victorian period and on the eve of the First World War at least a couple of central London mass furniture retailers had begun to offer the kind of terms that were to revolutionise interwar furniture retailing.[xxxvi] However, these were only to become extensively advertised to a national market from the early 1920s.[xxxvii]

HP proved key to widening the market for new mass-produced furniture. Estimates of the proportion of interwar furniture sales to working-class customers conducted on HP vary from 65 per cent to as much as 90 per cent (the latter estimate being for furniture sold by the multiples).[xxxviii] Furniture retailing became segmented both by the dominant types of store serving each income bracket and the HP terms they offered. Up-market furniture and department stores such as Maples, Warings, and Harrods conducted only a small proportion of business on HP, usually over a period of 12-24 months. Meanwhile administrative costs were low, as careful selection of credit customers minimised risks and payments were usually made by monthly cheque or banker's order; such firms were thus able to keep charges for HP down to around 10 per cent of the purchase price. At the other end of the spectrum of risks and costs were the specialist HP chains, who catered mainly for lower-income groups. Their charges ranged from 10-50 per cent (mainly towards the higher end of this spectrum), often mainly via an additional mark-up on price.[xxxix] Jefferys found that HP retailers' margins were around 100-125 per cent, compared to an average of around 50-60 per cent for the cash trade, while the Board of Trade working party found margins of over 150 per cent in some cases.[xl]

These were gross margins. Net margins were much reduced, not only by interest (which formed a relatively small cost item) as the clerical costs of recording and monitoring payments, enquiries into status of customers, taking up references, and – for lower income customers – door to door collectors. Such costs were inelastic with respect to the sum borrowed, being more strongly influenced by the length of the agreement, the frequency of payments, and whether these were made by collectors.[xli] Costs were further inflated by the administrative expenses of dealing with arrears; it being estimated that 50 per cent of HP furniture customers from lower-income groups took longer than the agreed term to pay. Despite this the proportion of bad debts was relatively small - estimated by the Hire Purchase Traders' Association at less than 5 per cent - while sales of reclaimed goods reduced the trader's losses to around 1 per cent.[xlii] Smart Brothers claimed in 1931 that its bad debt ratio had never exceeded 0.5 per cent at any time over previous 20 years; an insurance policy with the Prudential guaranteed any bad debts over and above the first 2.5 per cent total loss on its HP portfolio of £704,650, for a single payment of £1,050.[xliii]

The mass furniture chains claimed that, while HP inflated distribution costs, they enjoyed economies of scale - particularly with regard to purchasing- which acted to bring down prices.[xliv] Yet these do not appear to have been achieved through mass production. The big retailers typically dealt with a large number of manufacturers, often farming out the same designs to several firms. For example, the mail order house Littlewoods told the furniture working party that each of their designs was given to several manufacturers and they traded both with large and small firms.[xlv] The working party found evidence that some chains established small manufacturers in business, who were entirely dependent on them for orders.

Thus purchasing economies worked chiefly through increasing the retailers' power over weak suppliers (analogous to the market power that the major supermarket chains hold over individual farmers). By the early 1920s it was already being reported that major HP traders were gaining a buying power that allowed them to force down manufacturers' prices.[xlvi] Manufacturers also often found themselves obliged to give retailers extended credit.[xlvii] Squeezing manufacturers margins forced producers to reduce quality standards.[xlviii] As representatives of the Lewis's department store group told the working party, shoddy furniture represented a substantial proportion of total output, `considerable quantities were sold by hire-purchase shops, by West End strores, and by Lewis's Ltd themselves.'[xlix]

IV

According to Tedlow, during the early twentieth century the U.S. economy moved from an initial phase of marketing, with geographical fragmentation and small firms pursuing high-margin, low-volume, business strategies – to a second phase - where integrated markets became dominated by national firms which had succeeded in organising and educating a mass market.[l] In Britain the main dimension of fragmentation during the first phase was economic rather than geographical, arising from much greater income disparities and social stratification. Reductions in income inequalities over the First World War had significantly lowered the economic barriers to mass marketing, but major social barriers remained. For example, until the development of `popular' department stores, many working and lower middle class customers avoided department stores - as they found facing the scrutiny of the floor walker and, later, the sales assistant, too daunting.[li] Extending HP sales also involved overcoming major social barriers, as HP was widely regarded by these groups as a disreputable and profligate way of financing a lifestyle beyond one's real means.[lii]

One of the most innovative early attempts by a durable goods producer to educate Britain's potential mass market was the `Mr Everyman' campaign, launched by the London furniture retailer Drage's from around 1922.[liii] A series of large display adverts were placed in national newspapers ranging from *The Times* to the tabloids, under the general title, `The Drage Way of furnishing out-of-income'. These shared the common broad format of a conversation between Mr Drage and Mr (sometimes Mrs, Reverand, Captain, etc.) Everyman. Each started with Mr Everyman explaining to Mr Drage that he had limited cash due to various circumstances, such as an officer having to give up his home during the war; a man being about to get married, etc. After establishing that they were delighted with the appearance of Drage's furniture, they stated the value needed to furnish their house or flat (generally between £100 and £200) and asked how much they would need to pay as a deposit and instalments.

Mr Drage's reply was along the lines of, `That rests entirely with you. What can you conveniently pay now? We always try to agree with any reasonable suggestion.'[liv] The customer invariably suggested a deposit of at least 10 per cent and monthly payments of around 2.5 per cent (implying a three year repayment period, the maximum offered by Drage's at this time). When this was agreed, the question of references was broached by Mr Everyman, to which Mr Drage replied that these were not required. Avoiding references, together with a stipulation that the furniture would be delivered in plain vans, assuaged fears that the neighbours might discover their use of HP – thus offering customers the increased local respect accruing from ownership of expensive durable goods without the social stigma of being known to resort to credit.

The advertisements sought to remove customers' fears of a negative reception, on account of either their class background or request for credit. In one Mr Everyman states: `elsewhere we were treated almost as intruders. Here we were welcomed like old friends.'[lv] An inclusive policy was asserted: `All Classes Furnish at Drage's. Tinker, tailor, soldier, sailor – shopkeepers, clergymen, and railway men – solicitors and business women – professional men and artisans. All receive the same cordial welcome, the same courteous treatment, and the same generous terms.'[lvi] This ran through their branding; for example their new flagship Oxford Street store was named `Everyman House'.[lvii]

Drage's also sought to reduce the perceived risks of HP. Fears of hidden costs were removed via inclusive terms; furniture being delivered carriage-paid and linoleum and carpets laid free of charge. Customers were also provided with a free fire and life assurance policy and assured that, `The Drage Way provides the feeling of security, comfort, and safety, because in cases of unforeseen happenings – death, sickness, or unemployment – you can rely on the most generous treatment…'[lviii] By 1926 this had been replaced by a more explicit guarantee:

> The New Drage Way is entirely different from the usual hire purchase. Hitherto if a customer could not continue paying his instalments he would forefeit all he had paid and lose all the furniture into the bargain. Whereas under the New Drage Way each customer receives a written guarantee that if adverse circumstances keep him from going on paying he may keep all that he has paid for, less a fair and reasonable allowance for use and cartage, and only return what he has not paid for.[lix]

As Benjamin Drage explained in 1927, he wanted to remove customers' fears that in the event of some misfortune halting payments, the home would be broken up.[lx] He claimed that by introducing a surrender value into HP contracts, Drage's had both extended the use of HP and improved its reputation - similar guarantee clauses having subsequently been adopted by most major furniture retailers.[lxi] These appear to have had some legal validity For example, when the furniture chain Jay's brought a case to the Bow County Court in 1927 - to recover £5 12s 6d outstanding on a set of repossessed furniture - the judge radically reduced the sum payable, in the light of the guarantee (which the defendant had earlier unsuccessfully tried to enforce).[lxii]

Drage's `Mr Everyman' campaign marked a key departure from traditional furniture advertising. The furniture was never shown in detail, the focus instead being almost exclusively on the firm, the personal and confidential service offered by Mr Drage, and their generous terms. It was hailed in the advertising industry and furniture trade for its path-breaking approach to the customer.[lxiii] More importantly, it strongly permeated the national consciousness – becoming so well known that Mr Drage's apparent philanthropy became something of a national joke. For example in the 1925 Norman Long music hall song *Drage Way*, a penniless Mr Everyman tells Mr Drage:

> See, I've only just got married, and I'm on the rocks and broke.
> He said, 'Don't let that worry you, why money is a joke!
> We only run our business to oblige you sort of folk,
> And we always lay your lino on the floor!'
>
> So I said `That's very generous, but no reference I've got'
> He said `we do not want them they're a lot of Tommy-rot.

Why you needn't even give your name, if you would rather not

And we always lay your lino on the floor!'

Five hundred pounds in furniture, she spent did my Old Dutch;

`What deposit Mr Drage said I `would you require for such?'

He simply smiled and said `would two and sixpence be too much?

And we always lay your lino on the floor!'

…

And I said `Mr Drage, suppose that I am taken ill

And cannot keep my payments up.' He said, `It costs you nil.

We keep you while you're out of work and pay your doctor's bill

And we always lay your lino on the floor!'[lxiv]

Drage's financial performance suggests that the campaign was initially very successful, net profits rising sharply from £71,569 in 1923 (the earliest year for which figures are available) to £146,722 in 1925.[lxv] Yet Drage's became a victim of its own success: their generous HP terms, secrecy, gurarantees, delivery and fitting services, etc. - being widely copied by competitors (which – unlike Drage's - also had the advantage of extensive store networks). Moreover, Drage's campaign had not addressed the issue of the perceived shame associated with HP. The philanthropic tone of the Mr Everyman adverts, and references to plain vans, no references asked for, etc., only served to emphasise its dubious image. As *Cabinet* Maker noted in October 1925, prospective purchasers must not:

be made to feel that the advertiser is a wonderful philanthropist, and that out of his pity for the poverty of the would-be customer he proposes to do him the favour of letting him have goods for an initial payment of a tenth of their total cost… the aim should be to make readers think that to buy things in this way – out of income and without disturbing the capital which many of them never had – is quite a logical and rational proceeding.[lxvi]

This approach was being pioneered by Smart Brothers, which had used aspirational messages in its copy from the early 1920s. For example, a 1921 advert showed a young couple gazing longingly from the street in to the windows of a luxurious home, with the tag line, `Smarts' can bring this "HOME" to you.'[lxvii] By the mid-1920s their approach had become more sophisticated; as *Cabinet Maker* noted in October 1925, their new advertisement showed, `a photo of a mature business man in conversation with a younger man the reason for a headline, `Don't break into your savings, my boy; do as I did.' This both encouraged people to think that people used HP not because they could not afford to pay cash, but because it was the `thing to do' and replaced the retailer as the exponent of this method by a prosperous-looking authority figure.[lxviii]

Advertising executive A. J. Greenly[lxix] had designed this new campaign specifically to counter Drage's conversational ads with a fictional short-story format. As Greenley explained:

The plots are extremely simple. There is the young man who has found at last a flat, and is only troubled about furnishing; the girl who finds her

> lover’s home much better than her own, and who tries to persuade her mother to refurbish the sitting-room; the young man who does not wish to spend all his little capital on furnishing; and the friend who tells him to get his home together without disturbing his savings.[lxx]

Smart Brothers thus moved the scene of the advert from the store to the home, yet in two important respects the campaigns followed similar lines. Firstly, they concentrated on converting a hesitant public to `buying out of income’, while never actually featuring the furniture. Secondly, they kept the reader’s interest by always varying the script. As Greenly noted, `The fundamental reason for the success of this type of advertising is the constant change of characters. There is always a new problem to be solved, a new story to be told, always fresh interest for the reader.’[lxxi]

This strategy also underpinned their direct mail advertising, which pioneered a `lifestyle’ approach - emphasising the potential furniture offered purchasers to achieve the sort of aspirational, domestically-orientated, lifestyles being promulgated in, for example, women’s magazines. Large glossy brochures copied women’s magazines in style and format, emphasising the glamour, luxury, and aspirational connotations of new suites of furniture. For example, one 80 page brochure included features such as `Choosing Your Colour Schemes and Planning Your Room,’ and testimonials from movie stars. It also drew on the ideology of domesticity (a popular theme in women’s magazines); for example, the section devoted to the nursery began, `Your Baby! The most valuable thing in the world – a precious symbol of mutual love and understanding.’[lxxii] Yet the short story format (here adapted for the women’s magazine motif) was again used to deliver the main sales message. `Honeymoon. A complete love story by Garth Preston’, drew the reader in with the tag line, `Sheila gets two surprises… they alter the whole course of her life! Thrill to this tender story of youthful love!' After a couple of paragraphs the predicament is set out:

> Gordon considered John and Arthur, now settled down with charming wives in beautiful new homes. Then he thought of his own position. Engaged to the most fascinating girl he'd ever met, and unable to marry her because he couldn't afford it. Even seeing Sheila seemed to be difficult. They couldn't be alone when he asked her to his house, because Mother and Dad were always there. It was the same at Sheila's. All they could do was go for walks or the pictures, or as they were doing to-morrow, to some dance. And these places he knew were unsatisfactory.[lxxiii]

By asking a similarly impecunious married friend, Gordon found that the solution was the Smart's furniture catalogue and their `Easier to Pay – Smart's 4 Year Way System', which showed him that, `we can furnish the most beautiful home in the world without waiting another day!' [lxxiv] Smart Brothers were thus positioned as gatekeepers to the sort of aspirational lifestyles that were being promoted in the popular media and which many young lower-middle or working class couples sought to buy into.

Smart Brothers' approach was copied by other HP furniture retailers. For example in around 1935 The Times Furnishing Co. produced a magazine-style, *Good Furnishing* booklet, edited by Christine Veasey of their `Advisory Bureau'.[lxxv] This included items on fiction, weddings, , film stars at home, health and beauty and a knitting pattern, as well as `What furniture means to your home', and planning various rooms.[lxxvi] Eventually Drage's produced its own `lifestyle' brochure, `Yours sincerely Jane & John'. The text was attributed to two customers who had bought their furniture from Drages when they married 25 years previously and now returned to help their daughters furnish their homes. It included advice on what makes a happy marriage and emphasised the importance of new furniture to establishing the right domestic environment. The couple played a similar role as the knowledgeable advisors in the Smart Brothers adverts – as `John' writes to his prospective son in law: `If you, my young man, have not enough idle cash to buy, for the "only girl", the home she deserves, go and see Drages about it – as Jane and I did.'[lxxvii]

VI

It is notoriously difficult to find direct evidence of the impact of specific advertising campaigns on purchasers' behaviour. Yet buying furniture on HP clearly became an established fact of life for many interwar households, as reflected in contemporary literature. For example, in George Orwell's *Keep the Aspidistra Flying*, the writer Gordon Comstock occupies his time working on a scathing poem regarding the miserable life of clerks, which includes the verse:

> They think of rent, rates, season tickets,
> Insurance, coal, the skivvy's wages,
> Boots, school-bills, and the next instalment
> Upon the two twin beds from Drage's.[lxxviii]

There is very little published survey evidence regarding furniture purchasing patterns for interwar working and lower-middle class families. In order to gain a demand-side perspective, we use a database of 170 autobiographical accounts of new household formation by interwar working-class families, compiled by the author for an earlier project from oral history archives, autobiographies, and similar sources. These include 58 households who moved into owner-occupation and 112 who eventually moved to council housing (including a significant sample of slum-clearance tenants). This database (hereafter Life Histories Database)[lxxix] has been supplemented by similar evidence for 21 lower-middle class families. The lower sample size was due to source limitations; despite a more extensive search than for the original database it proved very difficult to find accounts covering this group. Oral historians have largely avoided the lower-middle classes, with the exception of projects which focus on working, rather than household, life, and autobiographies with relevant information are also extremely scarce.

While a substantial proportion of accounts do not discuss purchasing furniture in any detail, the data collectively demonstrate several clear patterns of working-class purchasing behaviour. Firstly, the interviews corroborate contemporary evidence that furniture purchases were highly concentrated at the new household formation stage of the family life cycle; with the exception of families who initially lived with parents or in furnished rooms after marriage and who acquired furniture only after later moving to houses or flats.[lxxx] Secondly, they demonstrate that, after finding a home, acquiring the necessary furniture constituted the largest single financial problem facing couples setting up new households and (for people renting accommodation) their main item of capital expenditure.

A number of furniture acquisition strategies can be identified, mainly varying according to income. Some low income families typically delayed purchasing much of their furniture for some time after marriage and furnished using a mix of second hand goods, items handed down from families and friends, and home-made furniture. However, a high proportion of working-class households purchased at least a good proportion of their furniture new. A few were able to save enough to purchase most or all their furniture outright. Some also had part of their furniture bought for them by their families. However, new furniture was most commonly obtained via HP and sometimes involved very large purchases at around the time of moving to their first house. For example a Liverpool factory worker, earning £3 a week at the time of his marriage, recalled that he furnished his house, `on overtime. A big shop, Alexander's, had everything in it, and I bought sideboard, table and chairs, everything there. They would ask my wages, then say this will take four years to pay for. Everybody bought things this way though, your couldn't afford any other way.'[lxxxi] Others initially purchased a limited amount of furniture, again generally on HP, which they later added to.

Expenditures appear to have been particularly heavy on new suburban housing estates, both owing to the relatively large sizes of suburban council and owner-occupied houses compared to their inner-urban counterparts and to strong social pressures to `keep up with the Jones's,' by projecting a coordinated display of material affluence.[lxxxii] This is reflected in contemporary social surveys; for example, Jevons and Madge's survey of Bristol municipal estates found that the cost of equipping the house translated into weekly HP payments of around 2s 6d; while most families rejected the second hand furniture collected for new tenants by the Housing Committee.[lxxxiii] Similarly, a 1939 survey of a Birmingham council estate found that more than half the families visited were buying furniture on HP.[lxxxiv]

The lower middle class sample suggests that a higher proportion of such families were able to fund their purchases out of savings, while – in common with some working-class households – some who could not afford to furnish their entire house concentrated on a couple of rooms (usually including the front room - which was most visible to visitors). Middle-class families also appear to have received a larger proportion of their furniture in the form of wedding presents. HP was still important for this group, though – as far as can be discerned from this small sample – its use appears to have been significantly lower than for working-class households.

In contrast to Orwell's pessimism, most accounts of HP purchases indicate that they constituted a useful and worthwhile method of both obtaining necessary furniture and, often, achieving the type of aspirational material environment that purchasers desired. As Willmott's account of growing up in working-class Lewisham noted, the arrival of The Times Furnishing Co. was to start a transformation of her family home, where the respectable, though antiquated, front room décor had hidden the spartan rooms beyond:

> Although we did not know it then, it was the death blow for Gran's front room, the piano, the solid Victorian furnishings and the aspidistras. It was also the end of Mum's solid Edwardian oak dressing table… bought secondhand in her early married years… she was only too glad to throw it out in favour of the new veneered walnut suite she could get – with matching wardrobe and chest of drawers – on the `never never' of hire purchase.[lxxxv]

VII

Competition between HP retailers focused primarily on terms and promotional activities, rather than price. Such competition intensified during the mid-late 1920s, as what had been the most generous terms rapidly became the standard. By 1927

Furniture Record was noting aggressive competition between retailers based around easy payments, including `No Deposit' offers - led by the industry's `trade giants' rather than, as in the past, small disreputable dealers. It viewed this as detrimental to the trade: `when everybody gives credit free and lays linoleum for nothing, what is to be the next move?'[lxxxvi] Further liberalisation followed; in 1927 it was still common to ask for a 10 per cent deposit and spread payments over 12-36 months; yet by July 1929 Drage's were advertising their, `famous 50 Pay Way terms… the longest and most liberal credit terms ever offered to the British public'.[lxxxvii] This removed any deposit requirement, the customer instead paying 50 identical monthly instalments (one payable on purchase). Pressure of competition led many independent retailers and even the department stores to liberalise their own HP terms; as *Cabinet Maker* noted in 1930, `our successors will doubtless mark the present as a distinct "period" or phase in the selling of furniture through the newspaper… it will be known as the decade of "follow my leader"… suborned to the creed of "something for nothing", and "terms, terms, terms."'[lxxxviii]

The nature of retail competition fostered opportunistic behaviour by HP multiples, who had a bad reputation for selling-shoddy goods to customers at inflated prices, using various devices to disguise their true quality and cost. The concentration of purchases at the household formation stage of the family life-cycle left customers vulnerable to sharp practice, as they were generally inexperienced furniture consumers who had limited abilities to spot sub-standard products or unreasonable terms.[lxxxix] Competition was not particularly effective in keeping down prices, as `it is relatively easy to give a poor piece of furniture a showy appearance so that the public cannot really assess the true quality.'[xc] HP retailers' use of non-branded goods and exclusive designs also assisted them in suppressing price comparisons.

Misleading advertising further inhibited price competition. Misrepresenting furniture in press advertisements was said to be common practice, including such fundamental characteristics as dimensions and materials, illustrations that did not match the products actually offered for sale, and a variety of other false statements. [xci] There were also frequent claims of abuses regarding HP contracts, such as getting customers to sign blank agreements and then filling in a price much higher than that stated.[xcii] Even the Secretary of the Hire Purchase Traders' Association privately acknowledged that certain chains approached HP,`with the mentality of the worst type of moneylender… [and] sold furniture of bad quality and construction, but finished to catch the eye, and… treated their hirers with the methods usually associated with a bad type of money lending.'[xciii]

Sources examined for this study (including trade publications that regularly carried details of county court cases) suggest that while such practices were commonplace, there is little evidence of significant abuses on the part of the largest national HP chains – with the notable exception of Jay's. Jay's both featured in a disproportionate number of cases and came in for particularly strong judicial condemnation in a good number of these. For example, a May 1932 case brought before the Yarmouth County Court by the firm's Norwich branch - which was suing Mrs Eileen Clifton for the return of furniture - revealed that the defendant had not been given a reasonable chance to study the HP agreement, that the deposit was not credited to the customer's payments unless the purchase was completed, and that deductions from the surrender value of the furniture for `depreciation' were excessive. Judge C. Herbert-Smith described the HP agreement, as `the most one-sided agreement I have ever had to deal with' and advised people to have nothing to do with Jay's, `unless you have your personal legal advisor with you. The conduct of this firm is such that the more the public know about them the better.' While he found against Mrs Clifton, he disallowed all costs to Jay's, whose behaviour he described as `scandalous'.[xciv]

Competitive pressures intensified during the 1929-32 depression. Furniture sales were strongly influenced by the business cycle, as new furniture constituted a major, postponable, and substitutable item of household expenditure and demand was also strongly linked to new housebuilding. While the estimated fall in national expenditure on furniture (broadly defined) during 1929-1933 - from £109 million to £95 million – was actually slightly less than the fall in retail prices – it marked a period of stagnation which contrasted with the rapid expansion of furniture sales over the 1920s, or the mid and late 1930s.[xcv] Traditional furniture manufacturers and retailers found themselves squeezed by fierce competition for a static market. By the end of 1932 some 30.4 per cent of NAFTA's members were out of work and several major department stores and house furnishers - including Gamages and Waring & Gillow (which later re-opened with a new chairman and directors) had faced liquidation.[xcvi] Smart Brothers' profits fell from £224,339 in 1929 to only £28,532 in 1932 (when no dividend was paid on their ordinary shares), mainly due to a sharp fall in the average size of order, together with customers being unable to meet HP payments and either returning furniture or falling into arrears.[xcvii] Yet during the following years the firm's profits recovered strongly – assisted by a further expansion in their branch network.[xcviii]

Drages fared less well. Unlike its main rivals, its expansion during the 1920s had been based around its single London store, with vigorous promotion via both massive press advertising and extensive direct mailings. Despite announcing its intention to establish a provincial branch network when it was launched as a public company in March 1926, Drage's only developed two branch stores – at Manchester and Birmingham.[xcix] Furthermore, though it had amassed a net HP debt portfolio of £1,057,506 by the end of 1928 (after deductions of reserves for bad debts), Drage's sales pitch remained distinctly personal - based around the fiction that all customers seeking credit were granted a personal audience with `Mr Drage', rather than having to broach the subject with a salesman.[c] As a brochure, of around 1929-30, stated:

> Buying furniture is peculiarly a personal matter. *Arranging the terms on a lengthy credit account is again personal and sometimes delicate*. It's better, far better to say to me, the man directly responsible, just how and what you can pay, rather than discuss the little secrets of your pocket and your purse with someone who is not directly and personally responsible.[ci]

In December 1928 Drage's had been taken over by the Drapery Trust (in turn mainly owned by Debenhams), apparently due to a shortage of capital. This was accompanied by the retirement of Benjamin Drage as chairman (though he remained on the board and as a technical advisor). Yet it continued to struggle and in 1937 - apparently unable to repay money borrowed from Debenhams - it was taken over by Sir Isaac Wolfson of Great Universal Stores (which had already acquired the Midland and Hackney furniture groups in 1934).[cii] Wolfson found it profitable to liquidate the company and realise its HP debt portfolio.[ciii]

The Second World War marked the end of the era of the HP furniture chain. Production restrictions led to a virtual cessation of new household furniture manufacture, while the early post-war years witnessed continued rationing and severe restrictions on HP. Wolfson (either through GUS or privately) acquired the merged Jays and Campbell's chains in 1943; British and Colonial stores in 1945, and Smart

Brothers in 1948.[civ] By 1955 he also owned the Jacksons, Godfrey, and James Broderick groups, together with several manufacturers, giving him an effective monopoly position in the multiple furniture trade.[cv]

VIII

During the 1920s expanding multiple retailers devised a marketing formula which enabled a large proportion of working and lower middle class people to furnish their homes via new suites of furniture. Yet this formula substantially raised retailers' costs (and, therefore, the cost to the consumer) owing to both the expensive nature of HP and the extremely high advertising expenditures of the major HP firms. Competition between retailers focused on terms rather than prices, thus raising rather than lowering final costs. It also gave rise to opportunistic behaviour, which damaged attempts to improve the public's view of `furnishing out of income'.

Nevertheless, the interwar period witnessed a transformation in the furnishing of many working class homes, with at least those rooms most visible to visitors becoming dressed with coordinated suites of new furniture. During a period when a substantial proportion of working and lower-middle class families moved from traditional inner-urban housing to new municipal or owner-occupied estates, the HP furniture multiples enabled many households to realise a higher standard of material comfort and display, if at a substantial financial cost - which was inevitably reflected in cut-backs to other areas of consumption.[cvi]

If the development of the `mass market' in durables is examined from the perspective of those classes of goods that households prioritised, such as furniture, rather than, for example, electrical goods (which even middle-class households did not accord particularly high priority),[cvii] a new picture of the interwar years emerges, in which innovative retailers fostered a considerable extension of the market for some relatively expensive consumer durables. Rather than the rise of the mass market in Britain being inhibited by income constraints before the 1950s, in at least some sectors entrepreneurs found effective (though costly) methods of overcoming those constraints.

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Notes

[i] I would like to thank Clive Edwards, Chris Gavin, Andrew Godley, Chris Pond, Nicole Robertson, and James Walker for their help and advice with this paper. Thanks are also due to Bexley Local Studies and Archive Centre; the British Library (Kings Cross and Colindale); British Library of Political and Economic Science; Essex Record Office; Geffrye Museum; Guildhall Library; Imperial War Museum archives; Mass Observation Archive; Museum of Domestic Design and Architecture; the National Archives; National Library of Art; Nottingham Local Studies Library; Royal Pharmaceutical Society Library Archives; and University of East Anglia Archives. Any errors are my own.

[ii] Chandler, *Scale and scope*, pp. 235-392; Broadberry, *Productivity race*, pp. 90-92; Bowden and Offer "Household appliances"; Bowden and Turner, "Demand for consumer durables".

[iii] Board of Trade Working Party Reports, *Furniture*, p. 47. Together with the addition of an estimated 13,900 workers in factories with 10 or fewer people (in around 3,000 establishments, with a gross output of £4,400,000), total employment in the furniture trade proper in 1935 would be around 89,400.

[iv] Business Statistics Office, *Historical record,* pp. 2-33. Data deflated using retail price series in Feinstein, *National Incom*e, p. T133.

[v] Constable, `An industry in transition', p. 30.

[vi] LSE, *New survey…volume II*, p. 8.

[vii] Interview reproduced in Kirkham, Mace, and Poter, *Furnishing the world*, p. 123.

[viii] Harry Lebus, partners meeting minutes, 23 July 1920, cited in L. Lebus, `A history of Harris Lebus 1840-1947', unpublished manuscript, 1965, held at Victoria and Album Museum Furniture Dept.

[ix] Ibid.

[x] Reid, *Furniture makers*, pp. 134 and 152.

[xi] Board of Trade Working Party Reports, *Furniture*, p. 51.

[xii] Pinto, *Craftsman in wood*, p. 129.

[xiii] Edwards, *Turning houses into homes*, p. 187 .

[xiv] Jefferys, *Retail trading in Britain*, p. 422.

[xv] Board of Trade Working Party Reports, *Furniture*, p. 11.

[xvi] Ibid, p. 88.

[xvii] NA, BT64/2458, Board of Trade Furniture Working Party minutes, 2 January 1946; Constable, `An industry in transition', p. 193.

[xviii] Constable, `An industry in transition, p. 125 & 207.

[xix] Worden, `Furniture for the living room', p. 12.

[xx] Jefferys, *Retail trading in Britain*, p. 424 Jefferys defines multiples as firms with 10 or more branches.

[xxi] Jefferys, *Distribution of consumer goods*, pp. 73, 125 & 270.

[xxii] Guildhall Library, London, bound volumes of stock exchange company reports for 1933-34, Smart Brothers Ltd, AGM Chairman's speech, 11 April 1934.

[xxiii] These were probably financed by a HP finance house, or a subsidiary firm.

[xxiv] Source: A. Plant and R.F. Fowler, `Operating costs of department stores', reports for the Retail Distributors Association, Bank of England, and London School of Economics, final report for year ending 31 January 1938 (1939), p. 44, and for year ending 31 January 1939 (1940), p. 7. 1931-37 data refer to a constant sample of 89 stores, 1938 data refer to all stores submitting returns in that year.

[xxv] Kaldor and Silverman, *Statistical analysis of advertising*, p. 10. The figures exclude hotels and restaurants (these were included in the original tabulation for the retail sector).

[xxvi] Jefferys, *Distribution of consumer goods*, p. 271; Dunlop, `Retail profits', pp. 361-6; Royal Pharmaceutical Society Library Archives (hereafter RPS), IRA 1996.417, `Survey of retail organisation and trends, 0.W. Roskill, 5 July 1939, p. 153.

[xxvii] Geffrye Museum Library (hereafter GM), Times Furnishing Co., `The Times Furnishing Company Ltd. Its history, its service its policy', brochure, c. 1929; Hackney Furnishing Co. `the home lover's guide for better furnishing', n.d., c. 1925.

[xxviii] GM, Hackney Furnishing Co. `the home lover's guide for better furnishing', n.d., c. 1925.

[xxix] Jefferys, *Distribution of consumer goods*, pp. 269-300 & 350.

[xxx] Boyer, `Living standards, 1860-1939', pp. 284-7.

[xxxi] Essex Record Office, SA/8/1585-93, interview with Jack Aston, railway worker; Nottingham Local Studies Library, A 106 A-B, lifetimes oral history project; interview conducted with William Heath, a factory worker at Players, by Julie O'Neil, September 1984; estimate by Chris Pond, based on receipts of his parents (a clerk - with a wage at the time of the house purchase of £3 5s - and a dressmaker); Imperial War Museum, 1083, 88/8/1, unpublished typescript memoirs of F. J. Stephens, a printer earning £5 a week, who spent £95 furnishing three of the rooms in his new home at around the time of the house move; Bexley Local Studies and Archives Centre, *Bexley between the wars* (bound volume

of oral history interviews, c. 1986-7), interview with Mrs Mantle, the wife of a newspaper compositor, who initially furnished their house for just over £100 in 1934.

[xxxii] Ravetz, *Council housing*, p. 120.

[xxxiii] Roberts, *Classic slum*, p.17; Bourke, *Working-class cultures*, pp. 160-61.

[xxxiv] Edwards, `Buy now – pay later', p. 130.

[xxxv] Scott, `Twilight world', pp. 196-7.

[xxxvi] Museum of Domestic Design and Architecture (hereafter MODA), BADDA 553, Hackney Furnishing Co., *British homes: their making and their furnishing* (1912); David Drage & Sons Ltd, *Furniture of quality and distinction by Drage's, 230 & 231 High Holborn*, brochure, c. 1914.

[xxxvii] Pinto, *Craftsman in wood*, p. 133; Edwards, `Buy now – pay later', p. 137.

[xxxviii] University of East Anglia Archives (hereafter UEA), Pritchard papers, memorandum by Cuthbert Greig, for Board of Trade Furniture Working Party, 28 Nov. 1945; Board of Trade Working Party Reports, *Furniture*, p. 145; Jefferys, *Distribution of consumer goods*, pp. 270-71.

[xxxix] UEA, Pritchard papers, Board of Trade Furniture Working Party minutes, 28 Nov. 1945.

[xl] Jefferys, *Distribution of consumer goods*, pp. 270-71; Board of Trade Working Party Reports, *Furniture*, p. 33.

[xli] UEA, Pritchard papers, memorandum by Cuthbert Greig, for Board of Trade Furniture Working Party, 28 Nov. 1945.

[xlii] Ibid.

[xliii] `Smart Brothers Ltd, *The Times*, 26 March 1931, p. 23; `Smart Brothers Ltd', *The Times*, 9 March 1927, p. 20.

[xliv] NA, BT64/2458, Board of Trade Furniture Working Party minutes, 2 January 1946, evidence from Sir Isaac Wolfson.

[xlv] NA, BT64/2458, Board of Trade Furniture Working Party minutes, 16 January 1946, summary of evidence given by Messrs Hodkinson and Sawyer of Littlewoods.

[xlvi] Constable, `An industry in transition', p. 85.

[xlvii] Jefferys, *Distribution of consumer goods*, pp. 271

[xlviii] Board of Trade Working Party Reports, *Furniture*, p. 33.

[xlix] NA, BT64/2458, Board of Trade Furniture Working Party minutes, 24 January 1946, summary of evidence given by Messrs Robinson and Breeze of Lewis's.

[l] Tedlow, *New and improved*, pp. 4-12.

[li] Lomax, `Department store', pp. 55-66.

[lii] For a discussion of the social stigma surrounding HP, see Scott, ` Twilight world', pp. 195-225.

[liii] Drage's were founded in 1908 in High Hoborn. By 1914 they were already promoting their `furnishing out of income' system; David Drage & Sons Ltd, *Furniture of quality and distinction by Drage's, 230 & 231 High Holborn*, brochure, c. 1914.

[liv] `The Drage way', *The Times*, 18 September 1922, p. 5.

[lv] `You've given a new meaning to credit furnishing, Mr Drage', *The Times*, 21 May 1924, p. 7.

[lvi] GM, Drages Ltd, `Mr & Mrs Everyman talk things over with Mr Drage', brochure, n.d., c. mid-late 1920s.

[lvii] This was opened in January 1931, *The Times*, 2 Jan. 1931, p.7, col. F.

[lviii] `Mr Everyman comes up for the Derby', *The Times*, 6 June 1923, p. 11.

[lix] `Crossing the Rubicon', *The Times*, 17 Feb. 1926, p. 19. By this time Drage's conversational ads had been replaced by a series with illustrations of historical events, such as Caesar crossing the rubicon, to signify the path-breaking character of the Drage way.

lx Interview with Mr Drage by A. Warner Browne, reproduced in *Cabinet Maker*, 5 November 1927, p. 293.

lxi Ibid.

[lxii] `Dispute over hired furniture', *Furniture Record*, 18 February 1927, p. 310.

[lxiii] See, for example, Philip Kimber, `Retailers! look natural please!', *Advertiser's Weekly*, 28 February 1930, pp. 316 & 348.

[lxiv.] Extract from Norman Long, `The Drage way', recorded 23rd October 1925. Reissued on, Norman Long `My little Austin Seven' (CD, Windyridge CDs).

[lxv] Drage's Limited, prospectus, *The Times*, 15 March 1926, p. 21, column A. The Mr Drage advertisements appeared in *The Times* from September 1922 to November 1924.

[lxvi] `Retail advertising', *Cabinet Maker*, 31 October 1925, pp. 195-6.

[lxvii] `"Getting across" in advertising,' *Furnishing Trades Organiser*, 21 November 1921, p. 421.

[lxviii] `Furnsihing–out-of-income ads,' *Cabinet Maker*, 10 October 1925, pp. 49-50.

[lxix] This agency was founded by A. J. Greenly in 1914. Greenly is one of the pioneers of the modern British advertising industry, his influence being cut short by his early death in 1933.

[lxx] Fernard A. Marteau, `The Drage way and the Smart reply. Inside story of two furnishing houses' campaigns', *Furniture Record*, 19 March 1926, p. 465.

[lxxi] Ibid.

[lxxii] GM, Smart Brothers Ltd, `Smarts have furnished a million homes and won a million hearts,' brochure, n.d.

[lxxiii] Ibid.

[lxxiv] Ibid.

[lxxv] National Library of Art (hereafter NLA), Times Furnishing Co., *Planned homes* (c. 1936). This firm had some 34 stores in and around London, plus provincial branches in Manchester, Liverpool, and Leicester.

[lxxvi] NLA, Christine Veasey (ed), *Good furnishing*, Times Furnishing Co. (c. 1935).

[lxxvii] MODA, BADDA.241, Drages Ltd, *Yours sincerely Jane & John* (brochure, n.d., 1930s).

[lxxviii] Orwell, *Keep the aspidistra flying*, p. 161.

[lxxix] UK Data Archive, AHDS History, SN 5085, P. Scott, "Analysis of 170 biographical accounts of working-class people who moved into owner-occupation or suburban council housing during the inter-war period" (2005).

[lxxx] See, for example, RPS, IRA 1996.417, `Survey of retail organisation and trends', 0.W. Roskill, 5 July 1939, p. 151.

[lxxxi] McKenna, `Development of suburban council housing', appendix 13, interview No. 17.

[lxxxii] P. Scott, `"Embourgeoisement" before affluence? Suburbanisation and the social filtering of working-class communities in interwar Britain', University of Reading Business School discussion paper No. 041 (2007).

[lxxxiii] Jevons and Madge, *Housing estates*, p. 45.

[lxxxiv] Soutar, Wilkins, and Florence, *Nutrition and size of family*.

[lxxxv] Willmott, *Growing up in a London village*, p. 133 .

[lxxxvi] *Furniture Record*, 27 February 1927, p. 335.

[lxxxvii] `Hire Purchase. Systems to meet a growing demand on the part of the public', *Cabinet Maker*, 17 September 1927, pp. 621-2;`Victory' (Drage's advert), *The Times*, 9 July 1929, p. 21.

[lxxxviii] `Current furniture advertising', *Cabinet Maker*, 23 Aug. 1930, pp. 326-8.

[lxxxix] Board of Trade Working Party Reports, *Furniture*, p. 11.

[xc] UEA, Pritchard papers, Board of Trade Furniture Working Party minutes, 28 Nov. 1945.

[xci] Pinto, *Craftsman in wood*, p. 133.

[xcii] `Catchpenny furnishing offers. National chains may attempt to stop supplies,' *Cabinet Maker*, 24 July 1937, p. 103; see also Scott, `Twilight world'.

[xciii] UEA, Pritchard papers, memorandum by Cuthbert Greig, for Board of Trade Furniture Working Party, 28 Nov. 1945.

[xciv] `Order for return to trader', *Hire Traders Record*, 2 May 1932, pp. 3-4.

[xcv] RPS, IRA 1996.417, `Survey of retail organisation and trends, 0.W. Roskill, 5 July 1939, p. 12 (based on estimates by Colin Clark). Clark estimated that over the four years to 1937 real national expenditure on furniture expanded by 38 per cent.

[xcvi]Constable, `An industry in transition', pp. 180 & 197.

[xcvii] `Smart Brothers,' *The Times*, 23 March 1932, p. 24.

[xcviii] `Smart Brothers Ltd,' *The Times*, 24 April 1936, p. 24.

[xcix] `The dawn of a new era', *The Times*, 16 March 1926, p. 21.

[c] `Drages Limited,' *The Times*, 27 Feb. 1929, p. 25.

[ci] GM, Drages Ltd, `Furniture of Quality and Distinction', brochure, c. 1929-30.

[cii] Edwards, *Turning houses into homes*, p. 204.

[ciii] Aris, *Jews in business*, p. 138; Guildhall Library, London, bound volume of stock exchange company reports for 1936-37, letter appended to Drage's 1937 annual report.

[civ] Aris, *Jews in business*, pp. 136-42.

[cv] Edwards, *Turning houses into homes*, pp. 205-6.

[cvi] See Scott, `Marketing mass home ownership; idem, `Did owner-occupation lead to smaller families?'.

[cvii] See, for example, Mass Observation Archive, File Report A10, `Reactions to advertising,' December 1938.