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Social Housing and the 'Social Question': Housing Reform Before 1914

There are several dangers in looking back at the origins of social policies and reform from the vantage point of the late twentieth century. Perhaps the most obvious is a tendency to see the past through a frame of reference which is set by the contemporary vocabulary of concepts, theories and concerns – ignoring the ways in which time and circumstance have altered all of these. A related danger is to misinterpret history by turning it into a teleology, selecting out the evidence to demonstrate an almost inevitable progression of social policy development from its earliest origins to its modern forms. A further problem is to assume too simple and direct a connection between the objective needs to which social reform was purportedly a response, the campaigns of those elites who argued for reforms and the actual development of social policies. Often each of these were related only in limited ways to each of the others.

In reconstructing the history of housing reform, in particular in examining the emergence of social rented housing, we face all these difficulties. Just to illustrate the points made above briefly, first, there are problems of vocabulary. In the past hundred years the meanings and therefore the social significance of words and concepts have changed in ways which are crucially important to

note. For example, 'public health' now refers to the control and elimination of physical disease. But in the nineteenth century it carried a far wider burden of meaning encompassing moral and social 'health' too. More precisely still, the concern was with the 'health' of the new working class and this concern was motivated by the actual or presumed consequences of this class's condition for the dominant social and economic order. This concern is reiterated time and time again in the contemporary writings of social reformers, for example the American reformer Alfred T. White, who, writing in 1879, stated:

> [t]he badly constructed, unventilated, dark and foul tenement houses of New York ... are the nurseries of the epidemics which spread with certain destructiveness into the fairest homes; they are the hiding places of the local banditti; they are the cradles of the insane who fill the asylums and of the paupers who throng the almshouses ... they produce these noxious and unhappy elements of society as surely as the harvest follows the sowing (cited in Lubove, 1974: 35).

Therefore, the nineteenth-century concern with public health incorporated a whole range of issues lying at the very heart of capitalist society itself.

In fact, the social reformers who campaigned over issues of housing and public health were concerned with a much more fundamental issue, variously described as the 'social question' or, in a telling phrase, 'the dangerous classes'.[1] Their activities were in no simple sense a response to narrowly conceived housing or health needs. These issues were not, as they were later to become, or apparently become, separate fields of social policy, the province of bureaucrats and specialists, divorced from each other and from broader questions of the reproduction and maintenance of the capitalist social formation, with relatively separate sets of issues and debates specific to each policy area. It follows that viewing the early history of, for example, housing reform as if it had a logic and meaning which related purely to a conception of housing needs and policies as they have since become institutionalized within academic and political discourses is inadequate and misleading. Rather, as Niethammer (1981: 31) has suggested, the early debates over housing reform were 'the experimental formulation of a new paradigm of social control'.

Teleological explanations of, for example, the emergence of social housing, seeing it as an inevitable outcome of the failure of other solutions to the 'housing problem' pervade the conventional housing

histories. Thus Daunton (1983; 1984) has criticized some of the leading accounts of British housing for their 'Whig' interpretation of history (see also Englander, 1983). Such accounts are defective because, among other reasons, they not only abstract 'housing' from the broader context noted above, but also falsely privilege one often quite minor and highly contentious strand in the arguments of housing reformers in the era before 1914, and suggest that social housing had a much more central role in reformist debates and proposals than in practice it did have. They also tend to perpetuate what Marcuse (1986a) has called the myth of the benevolent state, or at least the myth of a benevolent governing elite, which, once it had recognized that the needs of the working class for housing could be met in no other way, responded accordingly. However, teleology is also to be found in the accounts of those who seek to explain housing developments as some inevitable outcome of working-class struggle or the needs of industry for the reproduction of labour power (for example, Community Development Project (CDP), 1976; Ginsburg, 1979). The problem here is not that class struggle or the interests of industrial capital were wholly irrelevant to the course of history, but that the relationships of these and other factors to this history were far from simple and thus are not matters to be taken for granted by the analyst. What links there were, if any, varied over time and from country to country. So these connections have to be established by research, not just assumed to exist from the outset.

Finally, there is the problematic nature of the relationship between the objective housing conditions of the working class, the slums, squalor and misery so graphically portrayed by the mass of empirical research generated and utilized by the early housing reformers, the reformers' own proposals and the forms taken by the emergent state involvement in housing. The simplistic model which assumes a humanitarian response to perceived needs on the part of the reformers, followed in due time by an inevitable governmental response, bears little resemblance to historical reality. The reformers did not simply respond to need, they had their own perceptions of the housing conditions of the working class, why they existed, and why and how they should – or should not – be addressed by the state. The evidence of these conditions and the language of humanitarianism was often deployed by the reformers but the purposes which lay behind these efforts related to the material and social interests which the reformers sought to sustain, and these were rarely those of the working class. As a German housing reformer noted:

> [t]he propertied classes must be shaken from their slumber; they must finally be made to realise that even if they make the greatest sacrifices, that these, as Chamberlain recently said in London, are but a limited and very modest premium with which to buy protection against the epidemics and the social revolution which must surely come, unless we can prevent the lower classes of our great cities being reduced to animal and barbaric existence by the awfulness of their housing conditions (Gustav Schmoller, cited in Bullock and Read, 1985: 52).

Moreover, there are equally problematic connections between the concerns of these reforming elites and the factors which motivated state action. Just to give one example, John Foster (1979) has pointed out that in late Victorian Britain, Parliament tended to pass housing legislation when the London housing market was relatively oversupplied with housing, not when it was in crisis. A similar relationship between the timing of increased tenement house regulation and the state of the property market has been noted by A. Jackson (1976), in his study of New York housing. In such circumstances increased regulation, which had the effect of reducing the supply of slum housing and driving up rents, was in the clear interests of the major property owners. Such developments may have been lent a cloak of respectability by the rhetoric of housing reformers, but were hardly brought about by this means.

Many similar points have been explored in a paper by Topalov (1985), which considers the limitations of many of the 'first-generation' attempts by Marxist analysts in the 1970s to move away from conventional approaches to the study of social policy, and in particular, housing policy. Topalov is concerned to argue for a new approach to the understanding of social policies 'from below', suggesting that the study of social policies in a fragmented and overspecialized way is inadequate. This narrow and abstracted view – already criticized above – began to develop as bourgeois reformers decomposed the 'social question' into a range of specific problems and policies designed to address specific 'needs' and is now entrenched in academic organization and practice. Both conventional and the more recent Marxist studies share an approach which takes for granted as the object of research one of these fragmented fields of enquiry, seeking – without much success – to trace direct causal links between unique sets of policies and their effects on social and economic contradictions. However, there is no neatly compartmentalized relationship between, on the one hand, a specific set of social policies, and, on the other, the practices of

the 'working class categories who are the target of social policies'. In reality, 'all these piecemeal state actions act together on the reproduction and transformation of the working class as both a labour force and as a danger to the capitalist order in the production process, as well as on society at large' (Topalov, 1985: 267–8). Faced with this problem, many recent writers have sought a functionalist short cut, assuming a unique connection between specific policies and, for example, the resolution in practice of the problems of labour power reproduction, social integration or whatever is thrown up by the evolution of capitalism. Topalov argues convincingly that the mistake is to start from, and be contained within, the confines of social policy as it is defined by the state itself (a similar point is made by Taylor-Gooby and Dale, 1981). Instead, one must consider the broader field of social practices and their determinations, the real object of concern for social policies.

Although Topalov wishes to direct attention away from a single-minded obsession with state policy as the object for research, he is not suggesting that research into state policies or social reform movements should be abandoned, only that the limitations of such studies will not be overcome until one examines 'from below' how working-class ways of life were actually changed by, and in reaction to, state intervention. However, some progress can be made towards a more adequate analysis even if the focus is on an examination of state policies and social reform movements. This is because the connections between a concern for reform and the broad project of controlling the 'dangerous classes' and sustaining hegemony were often clearly expressed in the reformers' discourses and arguments. By simply reconstructing these discourses not much can be said about their consequences for the working class. However, one can correct the distorted understanding of the housing reform movement that has been produced by a 'reading' of the history of the period which fails to grasp that the *explicit* object of reform was the 'condition of the working class', and that the reasons for the reform proposals had little to do with the simple recognition of 'needs' or humanitarian impulses. This is the mythology that much 'state-centred' social policy research has left unquestioned. In addition, one can also explore some aspects of the response, if any, of the *organized* working class to these reforms. In short, there can be a more adequate account of social policy 'from above' than much recent work which abstracts housing reform from its wider social, economic and political context and thus imposes an oversimplified and misleading set of 'explanations' on the historical record.

REINTERPRETING HOUSING REFORM

In his paper Topalov (1985) sketches in some of the salient issues which those who examine the history of reform, studying the reformers' arguments and the responses to them, soon discover. For example, he notes that organized labour was frequently indifferent or hostile to these reforms in their early stages and that, in so far as claims were made by the exploited working class, they were transformed, reformulated and displaced by state policies. He also notes the strong cross-national similarities between the reformers' proposals in all those countries affected by the Industrial Revolution towards the end of the nineteenth century. He writes:

> [t]hey express the realization that repressing working class revolts is not enough, they have to be prevented ... Everywhere the same kind of tasks are identified as necessary to fulfil this aim. Progressive employers will more effectively enforce their rule within the firm by 'rationalising' production, that is by increasingly depriving producers of any control over the work process. Social reformers and the state will try to reshape workers' habits outside the workplace, especially through far-reaching changes in the urban environment (Topalov, 1985: 259).

Topalov adds that this project led naturally to the multitude of enquiries into the state of the object to be transformed, namely the worker, and the imposition of a framework of analysis on these data. But this analysis had a particular purpose, it 'hardly shed light on workers' actual practices ... [t]hey cannot comprehend the rationality of the latter, which is determined by the reality of and resistance to exploitation and to accompanying discipline outside the workplace. Workers' practices are indeed observed and disguised in ways which fragment social reality in order to yield manageable objects for social policies' (Topalov, 1985: 260).

As Topalov notes, at the centre of this analytical schema lay a classification of workers which linked position in the labour market (or outside it) to an imputed level of morality and what might be described as a 'potential for salvation', i.e. for social integration. He writes that workers are classified as

> skilled, deskilled, or unskilled; permanent or casual; factory, workshop or home working; native or immigrant; poor to be relieved or outcasts to be locked up [he could have added 'deserving or undeserving']. The problem at hand is to give some intelligibility to

> these various classifications. This can be done by identifying which moral tendencies, or cultural systems ... accompany the material conditions, so as to discriminate between three populations. Standing between adapted workers and undeserving poor are those who may be saved or civilised. Repressive policies deal with outcasts who are to be if possible eliminated, driven into workhouses or ousted through immigration. Reform policies ... are chiefly targeted towards those who might be reshaped so as to comply with the norms of a swiftly changing industrial capitalism (Topalov, 1985: 260).

In a later section of this chapter we note several examples of this type of analysis of the working class by housing reformers, together with the connections that were made between an assessment of 'reformability' and specific proposals for reform. One of the most complete statements of this type of analysis was contained in the first ever US government report on housing, published in 1895. It reads:

> differentiation of the great mass ... of working people is a necessary preliminary to the statement of conclusions. In the first place there is the artisan element. Members of this class are in receipt of fair wages. As a rule, they are steady, thrifty and socially ambitious. They are good tenants ... They can pay sufficient rent for good houses, and for them builders, whether private individuals or model companies ... can and usually do make satisfactory provision.
>
> The next step in the gradation is occupied by individuals who have not mounted quite so high in the social scale. One section has been unfortunate, and ... has become discouraged in the effort to maintain a fair standard of existence. The other includes those prone to be lazy or careless, and those who are not particularly intelligent or ambitious or are possessed of bad habits. Both sections ... are not desirable tenants. The first section of this class is generally that which model enterprises of a philanthropic character have attempted to deal with, though the greater number of model agencies have designedly left them out ... They need looking after, and they are the class with which lady rent collectors should establish reciprocal relations of business and sympathetic interest ...
>
> The third section includes the incorrigible, the drunkard, the criminal, the immoral, the lazy, and the shiftless ... as Lord Shaftesbury significantly remarks, they have hardly any domestic or civilized feelings. There must be an entire change of policy on the part of the governing bodies towards this class. Lord Provost Russell of Edinburgh goes so far as to say that they should be driven from their hiding places into municipal lodging houses, where they could be under police control, the sexes separated, and the children placed

> in institutions where they might grow up useful members of society . . .
>
> The slum must go. Not only is it a menace to public health, but it is a moral fester wherein character is being continually debauched and the evils which afflict civilization recruited (US Commissioner for Labor, 1895: 439–42).

Topalov also refers to the role that the extended notion of 'public health', already discussed above, played in the reformers' discourses. He writes: '[a] key word characterized one of the main ways to reform: cleansing – that is transforming the physical environment of working-class life in order to change its social reality' (Topalov, 1985: 261). This hygienism gave rise to an urban reform plan, involving architects, urban planners and housing reformers, based on environmental determinism. He could have added that once this movement got under way and became entrenched in the bureaucracy and in professional organizations, what started out as *means* to a broader *end* – environmental reform as a method of redetermining social reality – soon became, at least for its supporters and those whom it employed, an end in itself, so helping to fragment and obscure what was originally a unified approach, not to urban reform *per se* but to social reform and the problem of the 'dangerous classes'.

Finally, Topalov refers to some of the sources of variation and conflict in the reform movement. Although there were some common features in reformist programmes, they were neither consistently organized nor did they necessarily achieve their aims. There were arguments between differing groups and opposition from industrial and property interests, organized labour and politicians. A key issue was the relative roles of the state and private initiative. One conclusion that can be drawn from this observation is that the broader socio-economic and political context within which reform occurred has to be incorporated in any analysis of reform in order to make sense of its specific trajectories. A further consequence is that cross-national studies are invaluable in this respect, highlighting the nationally specific ways in which a broadly similar project of social reform, arising in consequence of a broadly similar process of capitalist industrialization and urbanization and the creation of a new working class, resulted in nationally specific institutions and practices. Furthermore, this exploration of cross-national variations is crucial for the subsequent understanding of the ways in which policies evolved in the years after the First World War because, although the later development of policies was

a response to new conditions, the institutions and practices which evolved before 1914, and the social interests which were associated with them, had a continuing influence on how these policies were formulated. And some of these variations continue to have significance almost a century later.

The following sections of this chapter consider some of the salient contours of the housing reform movement and the state's response to it in the Netherlands, Denmark, Britain, France, Germany and the United States. Such an exercise is fraught with difficulties, especially within the limits of a single chapter. But, at the risk of a certain oversimplification and superficiality, some sense of the distinctive ways in which housing reform and housing policies were socially constructed in each nation can be conveyed.

In each case the first requirement is to consider some of the important contextual factors. Although the 'social question' arose in each country in response to broadly similar developments, there are also important differences in these developments and the importance which reforming elites placed on the 'housing question' compared to issues of workplace regulation, the extension of suffrage, education, and so on. Moreover, the scale and pace of capitalist industrialization and urbanization also varied and thus affected the salience of the housing issue. In addition, there were important differences in general social, economic and political structures. These affected matters such as the nature of the political resistance to reform, the extent to which sections of the working class could gain access to adequate housing through the private market without the intervention of the state, and the ways in which such intervention could be made politically acceptable. Such considerations helped in turn to determine the nature and range of acceptable 'solutions' to the housing problem in each country. These solutions will be briefly reviewed. Finally, the question of what role, if any, working-class organization and pressure played in shaping the course of housing reform in its early years will be discussed.

THE NETHERLANDS: SOCIAL HOUSING AS A 'PRIVATE INITIATIVE'

In the first half of the nineteenth century, the Netherlands was still in the long decline which followed its period of political and economic dominance in the seventeenth century.[2] Industrial development was slow, up to about 1850 the rural population was

increasing faster than the urban population.[3] In the second half of the century industrialization accelerated but the urban population began to increase rapidly only in the last 30 or so years of the century. This growth was centred on Amsterdam, Rotterdam and the Hague. But even by the end of the century only about one-third of the population lived in cities and towns of any magnitude and it was not until after 1945 that the rural to urban transition was completed. Nevertheless, by the last years of the nineteenth century, the nexus of issues that comprised the 'social question' was evident.

Political development was also slow, for example, in comparison with Britain and France. Purely monarchical rule did not end until 1840, and the rise of the middle class and its liberal ideology and politics was also slower to develop. But in 1848 a new constitution was adopted, based on a limited franchise. There followed a period of Liberal-dominated government which lasted until the end of the century. These years were also marked by the emergence of a key division in Dutch politics, which has been of considerable significance for the structuring of social policy, based on religion rather than class. In the nineteenth century the major division was between the secular Liberals and the Protestant-dominated Confessionals although, in comparison with some other countries (for example Belgium), liberalism took a less extreme form in Holland. Organized party politics in the modern sense began to form only in the late 1870s when the Protestant Anti-Revolutionary Party (ARP) developed the first party programme which included some references to protective legislation for the working class. Labour organization also evolved rather slowly, there was some development of trade unions after 1865 but these tended to be anti-socialist. There was also a Calvinist-based workers' association.

In the Great Depression, which affected all the capitalist economies from the early 1870s into the 1890s, the Dutch economy stagnated. In the 1880s there was some growth in unemployment and social tension and a Social Democratic Workers Party (SDAP) emerged in the 1890s as large-scale industrialization took off. However, it was not until just before the First World War that organized labour became a significant industrial and parliamentary force. Then it chose to reject the opportunity to form a governing alliance with the radical liberal movement which had developed in the preceding decades. Therefore, the impact of organized labour on reform debates and their outcomes in the period up to the First World War was minimal. Instead, the conflict over social reform

was fought out between the bourgeois parties which underwent several important transitions from the late 1870s.

As in other countries, following the liberal triumph in the transition from monarchy to parliamentary government, there was a gradual breakup of what was a disparate political grouping. In the 1880s a distinctively radical wing of the liberal movement emerged which was in favour of a universal franchise and various other developments such as the extension of municipal services. It also had some dealings with the still very limited socialist movement as well as having some successes at a local level especially in Amsterdam where the municipality took over and ran the transport system and various other utilities. But, in contrast to some other countries where mainstream liberalism was less open to reform, this political grouping adopted a considerable programme of reform in the early 1890s.

At the same time, there were developments in the Confessional groupings. At first the religious divisions had led to the emergence of two parties, a Roman Catholic (RC) and a Protestant party (the ARP – from which the more conservative Christian Historical Union (CHU) soon split off), but issues soon arose which brought these groups into alliance. Social legislation, in particular education, played a central role in this process. Both religious parties were antagonistic to any proposals for social reform which involved a direct extension of state intervention in social life. They saw this as an attack on their religious freedoms and on the institutions, especially the schools, through which their faiths were sustained. Acceptance of the project of social reform was not in question but the religious parties argued that there should be no subordination of society to the state, that state power should be filtered through intermediary organizations which they would control. So a combination of state aid and 'private initiative' was acceptable, direct 'public initiative' was not. In 1888 the first coalition government of the Protestants and the Catholics occurred, the education issue being the major reason for this alliance. But, in addition, the Catholics were influenced in their attitude to social policy development by the new diffusion of ideas about this topic soon given papal authority in the encyclical *De Rerum Novarum* in 1892. This set out the strategy which subsequently led many Catholic parties to try and coopt and integrate the working class by social policies which stressed the sustenance of family life (and fertility), religious observance, self-discipline and self-help.

As in other countries, such as Britain, concern about the need for social legislation temporarily peaked in the 1880s as working-

class protests caused by the adverse economic conditions made the threat of the 'dangerous classes' loom large in the imaginations of the legislators (in fact the legislature was still a very restricted body; in 1887 there had been a small franchise extension, but, even so, only about 14 per cent of the population had the vote). The coalition government passed new legislation to support 'free' schools and an act regulating child and female labour, the first social legislation since a similar measure in 1874. In 1891 the Liberals returned with their programme of reforms and ruled until 1901; the first major Housing Act, passed in this year, was one of the final measures of this last government in which the Liberals ruled alone. There were limited tax reforms, some further extension of the franchise (it now covered about 30 per cent of the adult population, so much of the working class was still excluded), social insurance and health legislation.

In the period between 1901 and 1914 politics remained fragmented and there was often no clear governing majority. The Liberals continued to disintegrate, the Protestant bloc was divided and there were splits among the socialists, although by 1914 the SDAP was firmly in the reformist camp and was not regarded even by its strongest opponents as a revolutionary menace. However, the Confessional parties had the majority of parliamentary seats and it has been this grouping, which attracted support from significant sections of the working class and hence has had a commitment to social reform beyond that normally found in purely class-based bourgeois parties, that has been the dominant force in Dutch politics up to the current era. Its strong adherence to state support for 'private initiative' has also continued to characterize the way in which social policies have been structured, including housing policies – the 'pillarization' of Dutch society which developed from the 1880s onwards, in which the major secular and Confessional groupings developed their own structures of social service, cultural and other organizations, aided by, but retaining a considerable degree of independence from, the state.[4]

As in the other countries, there was a growth of philanthropic housing organizations from the middle of the nineteenth century, although on a very limited scale.[5] Thus one typical housing reform solution, the model dwelling, accompanied by a paternalistic management regime aimed at 'educating' the better-paid and mainly skilled workers who could afford the rents set by '5 per cent philanthropy', was present in the Netherlands. At the same time, a second more working-class-based form of organization began to appear. This was the cooperative building society, arising out of

the consumer cooperative movement, supported by small groups of the better-paid and more securely employed working class and (as with some of the philanthropic foundations) often linked to the development of working-class owner occupation. A third 'solution' was also evident – employer housing – although, again, only on a very limited scale. Here the attempt to mould the worker to the newly required regimes of industrial and social discipline was apparent – an objective which will be further discussed below. Many of these 'solutions' to the housing-related aspects of the 'social question' were greatly influenced by foreign experience. For example, in the Netherlands and in many other countries the model housing developed by the Protestant industrialists at Mulhouse in France from the 1850s, which tied the provision of single-family housing to a broader project of social reform and self-help, towards the ultimate aim of owner occupation, inspired similar proposals. A further 'solution' was advocated in the Netherlands, too, inspired by the work of Octavia Hill in Britain, who attempted, by means of a strict management regime which policed the morals and behaviour of working-class tenants, to make commercially run rental housing projects economically viable. An Octavia Hill-influenced 'Association for Dwelling Improvement' was founded in 1893. Finally, another strand in reformist policies first appeared in 1874, when the progressive Liberals in Amsterdam provided some indirect municipal support for workers' housing.

All these developments took place in the context of rising concern about, and investigation of, the 'social question' by governing and intellectual elites. This growth was especially noticeable after 1870 when several investigative and promotional organizations and journals were founded. According to van der Schaar, the 'social question' encompassed not only housing, but child labour, the right to strike, working-class suffrage and poverty/unemployment relief.[6] Statistics were deployed to link bad housing to social and physical pathologies and to workplace conditions. In the 1890s proposals for housing legislation, influenced by knowledge of French, Belgian and British reforms, were developed. Attention focused on slum clearance and increasing the supply of new working-class housing. These were seen as ways in which the environment could be manipulated for the purposes of a broader project of reform. Thus in 1896 a housing report referred directly to the need for more aid to housing in order to, as van der Schaar puts it, 'enable the worker to keep his foothold in the struggle for existence', to keep away from the bar, and from crime, to rehabilitate family life and to increase health and labour force participation.

As in other countries at this time, there were some key issues about how reform should be shaped that concerned the reformers. One was land reform; some reformers (although they had relatively little practical impact at first in the Netherlands) argued that it was the high price of land, the product of rampant speculation in the growing urban centres, that so raised the price of decent private housing as to make its. rents unaffordable by the working class. As elsewhere, this concern led to demands for the regulation of land uses via 'extension planning' and the Garden Cities movement. A second issue was whether the regulation of housing and building conditions alone could solve the housing problem (as we shall see, this approach dominated early US housing reform).

A third issue was what type of housing should be built for the working class. Here the debate was between the 'barrack' system or the 'cottage system' – in other words, whether to build rental apartments in the cities or single-family housing which could be owner occupied in rural areas. In Holland, as elsewhere, the dispersal of the urban working class to rural-based home ownership was the preferred solution for many reformers. This promised to inhibit the growth of collectivism and strengthen individualism, self-sufficiency and family life. It would also tie the worker to the dominant social order through giving him or her a stake in the system through petty property ownership. Such a proposal led Engels (1973) to publish his famous attack on German housing reformers, and it was a major objective of conservative housing reform strategies in many countries. The antipathy felt for 'barracks' housing was clearly expressed. For example, the German Wilhelm Riehl wrote in 1854: '[f]amily life ceases . . . [i]t would not be surprising if gradually the architecture of the tenement block does not lead us all to the barracks of socialism' (quoted in Bullock and Read, 1985: 76). In contrast, another German reformer, Ludolf Parisius, extolled the virtues of home ownership: 'the knowledge of owning something that the thief cannot carry off, of being master of even a small patch of land, provides the workers with a stake in our whole society' (quoted in Bullock and Read, 1985: 77). However, working-class home ownership was always difficult to achieve, especially in those economies where working-class wages were at a low level and where industrial production remained centralized, as in the Netherlands. Nevertheless, the movement into suburban single-family housing, whether rented or owned, did provide a significant further 'solution' to the housing of the labour aristocracy (plus the rapidly growing clerical labour force) in the

two countries with the highest working-class standards of living, the USA and Britain, from this period onwards.

A final and centrally important issue concerned the form and extent of the state's financial involvement in workers' housing. In the Netherlands, as elsewhere, there were strong objections to any use of subsidies to reduce the price of working-class housing below a cost-covering level. Apart from purely ideological concerns, such as a belief that this might foster working-class 'dependency' there was the central issue of avoiding competition with private enterprise. It was argued that subsidized housing with cheap rents would simply drive out private investment which could not compete, thus increasing the subsidy burden and the degree of state intervention. To the bourgeois politicians in power in the Netherlands and their counterparts elsewhere, this degree of intervention in the free market was simply unthinkable.

The 1901 Housing Act, which laid down the basis for much of the framework within which Dutch housing policy has developed ever since, reflected both these general reformist concerns as well as some of the more specific features of the Dutch political and social structure noted earlier.[7] It provided municipalities with powers to regulate housing, building and planning and also provided for loans from the state for working-class housebuilding. But the risks involved were not borne by the central government as the loans had to be guaranteed by the municipalities. Also, the municipalities were not to build; this was too much like state socialism. Instead, any loans would be used by 'private initiative' non-profit housing corporations, approved by government and regulated by the localities but not controlled by them. The corporations could not operate in the direct interest of employers, unions or any other producer/consumer organizations (so the cooperative form of organization was ruled out). This formula, however, allowed the various politico-social groupings to establish corporations linked closely to their own interests, and has been one reason why a polarized 'politics of tenure' has not developed in the Netherlands (Bommer, 1931; Harloe and Martens, 1985). State support for ownership was, interestingly, excluded by the law; apparently this was to prevent working-class housing subsequently becoming a source of speculative profit making by sales to the private market. The act, which is a framework law, laying down widely defined and flexible powers to be spelt out in detail later as and when required, did allow for state subsidies. However, these were to be strictly limited to circumstances in which there was no viable alternative, i.e. in connection with slum clearance and the rehousing

of slum dwellers – the poorest sections of the working class, at once a potent source of social danger and yet the least able to pay out of their own pockets for the improved housing so necessary for their social reform. However, it was also envisaged that any subsidies would be purely temporary. With the benefits of better housing the newly fashioned working class would be able to participate more effectively in the labour force, gain higher wages and in time pay an economic rent. In such a manner were the objectives of reformism and the adherence to broadly liberal, free market principles reconciled.

The Housing Act was passed with very little opposition. Other aspects of the 'social question' were more important and caused greater divisions, for example education, the extension of suffrage and labour legislation. But legislation, however wide-ranging, did not automatically lead to a major development in housing policies. Although property interests do not seem in the Netherlands, unlike elsewhere, to have had a major basis within Parliament for opposing the new legislation, they were far more powerful at the local level. Few municipalities were eager to take up their new regulative powers; when they did there was strong resistance from property owners (Prak and Priemus, 1992: 176). There was also resistance to granting applications to establish housing corporations (ibid.: 176–7). Moreover, the Ministry of Finance, which controlled the implementation of the financial provisions of the act, limited its application. The official chiefly concerned tried to impose a regime of economic rents for the new housing rather than historic cost pricing. The latter, he claimed, would be unfair to private enterprise. Cheap rents would favour only a few; the real solution to a shortage of affordable housing was either to raise wages or to increase the private housing supply; subsidies would only be a short-term and inadequate palliative. Against this pure incarnation of liberal market economics, the housing reformers merely argued for some flexibility in rent setting, not for a general regime of below-market rents.

As van der Schaar comments, what becomes apparent from this debate is that both sides accepted that the non-profit housing 'solution' was in practice housing for relatively better-off sections of the working class, however much the rhetoric of reform drew on revelations about the conditions in the slums and among the 'sub-proletariat' to make its case. In fact, another 'solution' was really seen as the answer for the poorer slum-dwelling worker. This was filtering, the movement over time into the somewhat better housing vacated by the skilled artisans. In the Netherlands, as

elsewhere, early social housing was definitely not for those in the greatest housing need. It was aimed at the first and, to some extent, the middle group of the threefold classification of the working class to which Topalov referred. To a greater or lesser extent most of the other 'solutions' which involved increasing the supply of housing for the working class, for example by model dwellings, employer housing or suburban development, were also aimed at these sections of the working class. As we shall note later, a far more punitive approach was often adopted towards the treatment of the 'residuum'.

DENMARK: THE COOPERATIVE APPROACH

In terms of their nineteenth-century pattern of urban and economic development, there were some similarities between the Netherlands and Denmark.[8] Throughout the century both remained heavily dependent on agrarian production closely linked to the British market. Both were forced to shift away from grain production as demand patterns shifted. Both retained a substantial rural population at the end of the century and only completed the rural-urban transition after 1945. However, at the end of the nineteenth century, Denmark was even less urbanized than the Netherlands, fewer than 25 per cent of its population living in cities of any size. Urbanization was heavily concentrated in Copenhagen which, together with the adjacent Frederiksberg, contained nearly a quarter of the national population by 1900. Therefore, it was above all in the capital city that the new working class and early housing reform activity were concentrated.

However, industrialization was more widely spread as much of it was associated with the highly successful and distinctive pattern of development of Danish agriculture, especially from the 1870s when the conversion from grain production to dairy and pig production occurred. This had been preceded at the end of the eighteenth century by the transition from feudally based agriculture to a mixture of larger landowners and smaller independent farmers. During the succeeding century a strong tradition of rural-based producer cooperatives developed – a form of organization which was later copied in the cities and had a particular influence on the institutional structures through which housing reform came about.

The development of a large sector of small-scale farming also had a major impact on the form which party politics took when it emerged after the ending of the absolute monarchy in 1849. As

in the Netherlands, liberalism began to develop within the rising middle class in the first half of the century and this group, pressing for constitutional reform, allied itself with the small farmers.[9] The 1849 Constitution contained only limited reforms, however. The monarch continued to rule in association with Conservative ministers (representing large-scale landowning and capitalist interests) until the end of the century, using his constitutional power to appoint the executive even after the Liberals and their allies had taken control of a somewhat more widely elected Lower House of the legislature (about 15 per cent of the population was enfranchised). This was the central conflict which dominated Danish politics until 1901 when the king was at last forced to recognize the changed balance of power and appoint the first Liberal (Venstre) government. As Baldwin (1990) explains, early Danish welfare reform, initiated by the Liberals, was a by-product of the struggle between the monarchical party and the agrarian interests in the years before Venstre finally gained power.

As elsewhere, once it had achieved this objective the Liberal bloc began to disintegrate. A Radical Liberal (RV) party, supported by the intelligentsia and professionals, split away from the main grouping in 1905. RV has never been a large party but has acted as a key power broker in the political system for much of the twentieth century. Venstre became a more right-wing agrarian party after the break and in time was to look to the formation of governing alliances with the old right-wing grouping which, by the time of the First World War, accepted the transition to parliamentary democracy and had become a recognizably modern Conservative party (KF), although, given the continuing existence of the agrarian party, it long remained a largely urban-based grouping. In contrast with the Dutch case, the fragmentation of the non-socialist parties in Denmark has, therefore, not been based on religion but on the rural/urban division.

The transition to a modern system of industrial organization was retarded, not only by the country's lack of natural resources, which limited the growth of large-scale industry, but also by the guild system, a relic of the pre-industrial era, which inhibited the growth of trade. After this ended in the 1860s there was considerable industrial growth, rural to urban migration and the start of the labour movement. The Social Democratic Party (Socialdemokratiet – S) was founded in 1871. It soon moved away from Marxism towards reformism and the relations between this party and the trade union movement on the one hand, and industrial capital and its political representatives on the other, rapidly became accommodative

rather than conflictual. Remarkably, by 1899 the employers and the unions had agreed on a system of collective bargaining which has been in place ever since and has limited – though not, of course, eliminated – industrial conflict. The reformism of the labour movement was encouraged by the fact that the size of the industrial workforce, within which it rapidly built up a strong basis of support, remained restricted (RV attracted a significant proportion of rural working-class votes).[10] More generally, the structure of the Danish economy and society has prevented the absolute domination of any of the main political/economic blocs and has contributed to the lack of sharp conflict and the growth of a politics based on coalition building (a feature which the institution of proportional representation, together with universal suffrage in 1915, reflected as well as encouraged).

By 1905 the pattern of political alliances which was to dominate Danish politics for the next 50 years had emerged, as the Radical Liberals formed their first government with support from the Social Democrats who had rapidly gained parliamentary seats following their first electoral victory in 1884. In fact, by 1913 S could have taken power with support from RV, but the party chose to wait until, it hoped, it could gain an absolute majority (Socialist ministers joined the wartime government and the party formed its first minority administration in 1924).

Given its distinctive pattern of economic development, the growth of the new working class seems to have created rather less of a disturbance than elsewhere and the 'social question' took a less acute form, even in Copenhagen, where the housing of the working class was notably less squalid than, for example, in German, British or, above all perhaps, French cities at the same period (Boldsen, 1935). Certainly, at the beginning of the century, the private market provided a quite substantial supply of working-class housing in Copenhagen at comparatively low rents, although after 1907, when the market collapsed following a financial crisis, the situation became increasingly stressed and there were demands for state intervention to meet the rising needs caused by the continued migration to the city and to deal with the slums. Philanthropic efforts had begun on a small scale, as in most of the other countries discussed here, in the 1850s (Hyldtoft, 1992: 46). By the 1880s they had begun to be eclipsed by various forms of self-build associations. However, these efforts were not aimed at increasing the supply of housing for the poorest sections of the working class but, as elsewhere, were for the 'respectable' working class and were usually for ownership rather than rental (ultimately, many of

the dwellings were sold to housing speculators) (Greve, 1971). In 1886 the first Social Democratic Members of Parliament introduced a bill which led, in 1887, to the first state loans becoming available for the building of working-class dwellings by the associations or by local authorities, although the results of this legislation were minimal (Hyldtoft, 1992: 50–1). From the 1890s there was an upsurge in cooperative building organizations, especially after a building strike. In Copenhagen the cooperative sector later had a considerable significance in the provision of social housing (Umrath, 1950). However, up to the First World War and beyond cooperative housing, like the self-build associations, mainly housed the highest-paid and most securely employed workers (Hyldtoft, 1992: 51, 53). The Garden City 'solution' also had some influence before 1914; a 'Garden City Association' was founded in 1911.

Pressure for the extension of state intervention occurred only after the housing market collapsed in around 1907/8 (Madsen and Devisscher, 1934). The 1887 law, which provided loans mainly linked to slum clearance and rehousing, had not been used at all by the local authorities and by only a few cooperatives (Department B, School of Architecture, 1971). In 1897 loans were provided for local authorities and cooperatives to build for working-class owner occupation (and, unlike the earlier act, the state assumed some risk, as the local authorities no longer had to guarantee the loans). This led to some building activity, and from 1900 there were also loans for buying rural smallholdings. After 1907 a more regulated system of state loans for building societies and local authorities began to emerge; there were set standards and central government supervision. The loans were now for housing people of 'moderate means'. In fact, the local authorities mainly passed the loans on to the societies. Although the problem of the slums played an important role in the arguments for housing reform, as in other countries, problems of compensation were considerable. Much of the building activity of the societies was linked to home ownership and white-collar and better-paid working-class-occupied single-family housing began to develop around Copenhagen before the First World War. However, cooperative housing built for rental by organizations linked to the labour movement, which were to become very active in the interwar period, was built in the capital from 1912 (Hyldtoft, 1992: 58).

Britain: the Debate over Reform

While the Netherlands and Denmark were small countries with a relatively slow rate of urbanization, in which the new working class was limited in scale and located in only a few large cities, Britain was very different. It was the first industrial nation, 80 per cent urbanized by 1900, with a mass working class, the skilled sections of which were strongly organized in craft unions (Mathias and Postan, 1978). Unlike any of the other countries with which we are concerned, the fastest period of urban concentration had occurred in the first half of the century.

By the turn of the century all of the distinctive 'solutions' to the housing problem had been discussed and, in some cases, implemented.[11] Indeed, British debates and experiments were often followed with great interest by reformers in other countries. As elsewhere, the regulation of housing conditions on public health grounds could most easily be reconciled with the liberal state, although the record of resistance to regulation by property interests, strongly represented in the fragmented local government organization which persisted until the last decade or so of the century, was evident. Model housing first began to be built in London in the 1840s. In the second half of the century the model dwelling companies obtained some public capital and land at reduced costs. The need for slum clearance, justified in terms of the factors already discussed in this chapter, was the main argument used by housing reformers (English and Norman, 1974). Employer housing was limited in extent although a few model projects were built. Very little of the model housing was affordable by less-skilled workers. By the latter part of the century it seems to have been accepted that filtering was the main possibility for this group, although Octavia Hill – as already described – attempted to 'educate' poorer workers in the virtues of thrift, sobriety and good rent-paying habits, thus making minimal quality housing financially viable.

In fact, the scope for private market housing for the better-paid working class was considerable because, despite extensive poverty in the major city centres, by the 1880s there was a growing number of workers with reasonably secure and high wages. There was a long history of limited working-class owner occupation, based on the activities of cooperative building societies. By the end of the nineteenth century these were becoming large-scale organizations, no longer with any real cooperative basis and certainly not with any strong links to the organized working class, collecting working- and

lower-middle-class savings and providing loans for home ownership. Aided by cheap transport legislation, suburbanization offered a way out of the city for such groups and, as Offer (1981) has pointed out, Conservative politicians sought to encourage such developments, seeing the creation of a mass of small property owners as a sort of 'outer defence' against attacks on landed property. In this context it is interesting to note that Howard's proposal for Garden Cities, first published in 1898, which linked a new form of urban development to cooperative and public ownership of property and industry, was soon taken up by Conservative and business interests. This resulted in some practical experiments which ignored Howard's wider reform objectives (Fishman, 1977).

Housing reform was almost entirely a matter of debate between Conservatives and Liberals, the two main parties which had emerged in a recognizably modern form by the last quarter of the nineteenth century. However, the extension of the franchise in 1867 and, more significantly, in 1885, did mean that the artisan and lower middle class gained a potential political voice. Also the wish to coopt these workers, and to provide a measure of paternalist reform rather than concede full political rights, played a part in the Conservative social reform strategies adopted by Disraeli in the 1860s and 1870s. Traditionally, the Conservatives were the party of the rural landowners, whose main priority was to defend these interests. They had no strongly doctrinaire resistance to some measure of state intervention if this was necessary to ensure such protection. As in other countries, the Liberal Party represented the new forces of industrial capitalism and the middle classes, strongly committed to *laissez-faire* and the 'night watchman state'. But by the 1880s not only was there competition for the political allegiance of the new working class, there was also – especially in this decade of economic depression – a concern across the political and social system about social unrest. In fact, it was an article by the Conservative leader Lord Salisbury in 1883 which led to a Royal Commission on the Housing of the Working Classes in 1885. This demonstrated that none of the so far canvassed 'solutions' to the housing problem could provide affordable accommodation for the mass of the working class.

However, subsidized housing was unacceptable, not just on economic but also on moral grounds. As the Earl of Shaftesbury (a noted reformer) stated: 'if the state is to be summoned not only to provide houses for the labouring classes, but also to supply such dwellings at nominal rents, it will, while doing something on behalf of their physical condition, utterly destroy their moral senses'

(Earl of Shaftesbury, 1883). So little occurred as a result of the Royal Commission except a consolidating Housing Act in 1890. This re-enacted powers which had existed since the 1870s for local authorities to build housing in connection with slum clearance, but at economic rents, as well as earlier and largely unused powers which enabled local authorities to provide 'working-class lodging houses', defining these in ways which allowed the construction of single-family houses and apartments. However, it was not envisaged that these powers would be used to provide a major source of new housing. Moreover, any public intervention was to be a temporary expedient because the local authorities were required to dispose of the housing after ten years.

Two factors probably lay behind the impetus to housing reform in this period. As Foster (1979) noted, Parliament often passed regulatory reforms when the housing market was slack and rents were stagnating. Also, as Stedman Jones (1971) shows in his study of London, the social unrest of the period led to a fear that the 'respectable working' class might find common cause with the 'residuum' – the old spectre of the destabilizing 'dangerous classes'. In the 1890s when this fear faded the discussion about reform also diminished (Stedman Jones, 1971; Sutcliffe, 1981: 55). In fact, Stedman Jones notes that the expansion of cheap transport and working-class suburbanization in the 1890s reduced the risks of close links between the two sections of the working class. But the problems of casual, ill-paid labour, which were the root causes of the social conflict in the previous decade, were not solved. What changed was the way in which the poor were viewed. Now, he argues, the poor increasingly became seen, partly under the influence of Social Darwinism and imperialism, as a problem which weakened the British Empire and which ought to be eliminated (see also Semmel, 1960). Punitive attitudes to the poor were increasingly evident – slums and overcrowding should be solved by the clearance of the urban centres and the dispersal of their populations. It was even argued that cheap housing in London would inhibit the outward movement of industry then occurring. This would be a mistake as it would reduce industrial efficiency. Those workers who were fit to work could migrate outwards too, leaving only the remaining poor whose plight was a product of their individual criminality, fecklessness, etc. Punitive attitudes to the poor were widespread well into the 1900s (including within the Fabian Society, which tried to impress its ideas on Conservatives and Liberals before it came to be involved with the new Labour Party). The advocacy of repressive 'solutions' to the problem of the residual

poor, such as deprival of citizen and parental rights and incarceration in labour 'colonies', was shared by many welfare reformers, including Beveridge, the Liberal who was the architect of the post-1945 welfare reforms. The celebrated economist Alfred Marshall, writing in 1884, clearly conveys the attitude of contemporary elites to the residual poor:

> [d]oubtless many of the poor things that crouch for hire at the doors of London workshops are descended from vigorous ancestors ... [b]ut a great many more of them have a taint of vice in their history ... [o]f these immigrants a great part do no good to themselves or others by coming to London; and there would be no hardship in deterring the worst of them from coming by insisting on strict regulations as to their manner of living here (A. Marshall, 1884).

Such attitudes were shared by many labour leaders (Englander, 1983). The skilled trade union leaders were socially and politically conservative and by the 1890s a few working-class representatives had been elected to Parliament as Liberals, starting a period of collaboration between the Liberals and organized labour which lasted until 1914. An Independent Labour Party (ILP) was formed in 1892 but it was dominated by trade union interests, rejected Marxism and had only very limited support. The modern Labour Party was formed by the trade unions, the ILP, the Marxist Social Democratic Federation and the Fabians in 1900, and elected its first Member of Parliament (MP) in 1903. In the last election before the war, in 1910, the party gained 42 seats. From the start the party mainly reflected the respectable and patriotic face of labour which offered little threat to the established social and political interests, provided, in particular, that trade union rights to organize their members were protected (Halévy, 1961). In fact, up to 1914 it was possible that Labour would be incorporated in the radical wing of the Liberal Party (which, as elsewhere, had emerged towards the end of the previous century) rather than developing as a separate mass party. Unlike the situation in Germany or France, the respectable face of organized labour in Britain was rarely regarded as a serious threat to the social order. The integration rather than the exclusion of this sector of the working class, through modest social reforms and, above all, a conciliatory approach to industrial relations, was clearly evident.

In fact, it was not until the 1900s, when a series of key events put trade union rights under threat, that trade unions increasingly came to see a need to support the new party, in order to defend

themselves. However, the Labour Party remained just that: a party to defend labour, not a socialist party, and it had no clear social reform programme. The party leaders, like the Liberals with which they formed electoral pacts, were Free Traders who wanted increased trade union protection and some very limited industrial and social reforms – housing was not very significant among these. Halévy (1961: 445) acidly remarks that the Labour Members of Parliament in the years before 1914 were like the bourgeois radicals, only more conservative. He adds that this group had no interest in the lumpenproletariat and did not campaign for the extension of the franchise to it. There were, in fact, a few local authorities which built unsubsidized housing for rental for the 'respectable' working class, but this was not a socialist programme; rather, it was an expansion of so-called 'municipal socialism' and a range of Conservative, Liberal and Labour local political groupings supported such small-scale experiments. The most notable pre-war development of council-built housing occurred in London, where the London County Council, formed in 1888, began in the 1890s to build inner-city apartment blocks on slum-cleared sites and a little later some suburban single-family rental housing (Greater London Council, 1980).

In these years the politics of urban reform was dominated by a conflict between the two major parties over who should pay for the costs of urbanization (Offer, 1981). The main source of revenue for the rapidly rising expenditures of the local authorities, who were responsible for much of the infrastructure and public service provision, was the local property tax (the 'rates'). The Conservatives, who were not ideologically hostile to state involvement when it served their interests, argued for an extension of central government grants to aid local expenditure. This would relieve the rate burden on the larger urban property interests, which they tended to represent, as well as on the rural landowners – still the core of the party. The Liberals were ideologically opposed to increased central spending which would also, of course, raise taxes borne by the industrial interests which they represented. But in the years just before the First World War Lloyd George, the leader of radical Liberalism, developed a distinctive programme aimed at attracting rural votes (Swenarton, 1981). This combined land taxation, minimum income legislation and other social reforms. The claim was that high land prices were the fundamental reason for high rents. So land reform would enable the problem of working-class housing affordability and the other issues of urban finance to be solved.

Interestingly, it was the Conservatives who pressed, unsuccessfully, for some very limited state subsidies for urban and rural workers' housing before 1914 (Wilding, 1972). Their motives were clear. First, some housing would be built in rural areas, reducing the pressure on landowners to raise rural wages. Second, the urban housing would aid slum clearance and the more profitable reuse of city centre land. In contrast, the Liberal government – in power from 1906 until the war – was resistant to pressure for housing subsidies. Instead, it passed the first weak town planning legislation in 1909.[12] The strategy for housing was to control land use and tax land profits so as to further open up the 'suburban solution'. Liberals also looked to an extension of cheap suburban transport and supported Garden Cities.

To summarize, in Britain there was a variety of 'solutions' to the working-class housing problem canvassed before 1914. State-subsidized social housing was advocated only by relatively few and uninfluential voices. The Conservatives, representing major property interests, looked to a strategy which would protect those interests, favouring the development of the 'ramparts of property' – an extension of petty property ownership to the 'respectable working class' who, it was assumed, would then support the general interests of property. The Liberals looked to solve the solution by land reform and planning which would make the private market solution open to more of the working class. Organized labour tended to support Liberal policies, although with increasing criticism in the period just before 1914. Meanwhile, no version of the housing reform argument had much more to offer unskilled labour than the possibility of upward filtering into the housing left by the better-off workers *en route* to the suburbs or, for the 'undeserving poor', a variety of punitive solutions. Finally, the relatively high wages of the labour aristocracy plus cheap transport did, in practice, lead to a considerable growth of working-class suburbs from the 1890s onwards.

France: Liberalism and Repression

Both the political and the economic context to French housing reform differed in some significant ways from those of the countries so far reviewed in this chapter.[13] Large-scale industrialization and urbanization did occur in France in the nineteenth century. However, the level of urbanization remained only a little higher than that of Denmark and below Britain and the Netherlands. It

was particularly concentrated in Paris. Population increase was slow, with a decline in the 1890s. To some extent this may have moderated the urgency with which the housing question was viewed. With some notable exceptions, industry remained small scale and there was a large and politically important peasant-based agriculture. In practice, the politics of housing reform and perceptions of the housing problem centred on the situation in Paris. There was a large petty bourgeoisie based on small-scale property and industrial interests which was strongly resistant to extensions of state intervention – a rather different situation from that occurring in Britain where, for example, small-scale landlordism had a much less powerful national political voice.

Housing conditions for the working class, especially in the big cities, above all in Paris, were probably worse in the period up to 1914 (and later) than in any of the other countries reviewed here.[14] In 1909 the British Board of Trade published a report on the working-class cost of living in France and noted that, in comparison with Britain, there were higher death rates and much poorer sanitation in France, that French workers worked longer hours for less wages than their British counterparts and yet paid rather similar levels of rent. Levels of overcrowding were also very high (Board of Trade, 1909).

The development of French politics in the nineteenth century was marked by great conflict and, so far as the emergent working class was concerned, severe repression. Magraw (1983) notes that, in contrast with Britain, there was little sign of the aristocratic landowning elite merging with the new bourgeois interests in the first part of the century. There was a series of conflicts between royalists and republicans, between secular and religious interests and large-scale repression of the working class in 1848 and after the Paris Commune. Republican government was not firmly established until the Third Republic in 1875, by which time the royalist threat was largely ended, although the anticlerical struggle remained significant. The dominant forces in the Third Republic were industrial capital and the professional middle class in uneasy, often conflict-ridden alliance with a large part of the petty bourgeoisie and the peasant sector. But the situation was complex; historical and religious divisions cut across class divisions and there was no unified ruling party. So governments consisted of a series of unstable coalitions. However, for all these differences the bourgeoisie was characterized by a strong adherence to liberal principles and by opposition to extensions of state intervention. In fact, attempts in the 1890s to develop 'municipal socialism', promoted

and accepted widely in Britain and Germany, were strongly opposed in France.

Although fear of the 'dangerous classes' was a significant feature of the impetus for limited social reform in each of the countries discussed here, it was particularly strongly felt and expressed by the French bourgeoisie (Rimlinger, 1971; Köhler and Zacher, 1982). But repression rather than an integrative strategy was the dominant response. Certainly, working-class organizations were regularly repressed, industrial relations were extremely exploitative – or at best paternalistic – and property interests were very resistant to any effective extension of state regulation of housing and public health. At the same time, social reformers were, perhaps more unequivocally than in some other countries, defenders of the status quo and unwilling to consider more than the most limited incursions on liberal principles, either in the workplace or in the urban arena. The British model of rapid industrialization and urbanization and the extension of state regulation of industry and social life was regarded by many of the French governing elite as an example to be avoided rather than emulated. In fact, the significance in the French economy and political system of small-scale property and industry and the large peasant sector meant that large-scale industrialization on the German, British or American pattern was much more limited in France. This continued after the First World War and the completion of France's transition to a modern urban-based economy occurred only after 1945.

So, unlike the situation in the countries reviewed earlier in this chapter, there was little attempt to integrate or coopt the working class (except, as discussed below, for a period in the 1850s and in a sense also by the use of appeals by key sectors of the bourgeoisie to anticlerical and republican sentiments among the workers). In any case, the slow pace of industrialization limited the size of the industrial workforce compared to the other large industrializing economies discussed here. Also the predominance of small-scale enterprises and the strong tradition of employer-dominated industrial relations hardly encouraged collective organization. Various historians refer to the prevalence of extreme expressions of antipathy towards the working class on the part of the bourgeoisie. For example, Guerrand (1967: 17–21), in his history of early housing reform, suggests that the working class was widely regarded as barbaric, a dangerous, immoral and inferior race (see also Butler and Noisette, 1983). There was also a great sensitivity to the dangers which were presumed to lurk in the slums where immorality and revolution were thought to breed. One illustration of

this concerns the debate about the merits and demerits of apartment housing and single-family housing. Such discussions occurred in many countries and many housing reformers believed that the latter would foster working-class 'respectability'. But in France the preference for encouraging working-class owner occupation and opposition to 'collective solutions' was especially evident. In this country, too, the Catholic doctrines on social reform also pointed to the encouragement of petty property ownership as a means of protecting existing society and were a strong influence on some reform thinking.

In contrast to the situation in the countries already discussed, where the trade unions and the main working-class political organizations soon developed a reformist character, there were deep divisions and a much stronger revolutionary current in France (in addition, religion, and its converse, anticlericalism, was a source of division). It took working-class organization about a decade to recover from the Communard repression and then there was a split between the Marxists and the reformist socialists. Apart from some support for municipal socialism in the 1890s, most socialists were opposed to most of the social reformers' proposals, including the first cheap housing legislation. Given the history of state repression and the hardly disguised motives of most social reform, such suspicion and hostility is not surprising.

As in other countries liberalism developed a radical wing towards the end of the century. But this was a very narrow radicalism; certainly it could not conceive of any alliance with working-class politics, as occurred, for example, in Britain and Denmark. This political grouping – the Radicals – was dominated by the petty bourgeois professions (teachers, lower-status officials and so on) and sections of the peasantry and the working class. It was anti-big business and was strongly individualistic. By 1900 it was a central party of government but was quite conservative in practice. Magraw (1983) notes that the Radicals used anticlericalism as a weapon to sustain their hold on working class support but that when this ran out they had to choose between immobilism or social reform. They chose the former. In general, as Kuisel (1981) notes, the liberals, however internally divided they were, tended to be united in opposition to Catholicism and socialism, as well as to any more than a very limited state intervention in the freedoms of contract and the marketplace.

As might be expected in such a society, opposition from property owners to any extension of regulatory housing and public health legislation effectively prevented much improvement in housing con-

ditions. A very weak and ineffective public health law was passed in 1852, and no further legislation occurred until 1902 (Dennery, 1935). Even then, communal powers to deal with slum housing were much more limited, in law and in practice, than in Britain, for example. To illustrate the general point, not until 1894 was there legal compulsion in Paris to connect houses to the sewers, but even by 1925 it was estimated that one-third were unconnected owing to strong landlord resistance (Bullock and Read, 1985: 356).

There had been some abortive experiments in model housing in the 1850s. This was a by-product of the attempt by Louis-Philippe to build a political and social base by supporting large-scale industrial and urban capital and coopting working-class support. The latter element of this project soon faded, however. There were also several experiments in employer-provided housing from mid-century, although this solution never seems to have been seen as viable except in rather isolated locations. As the reformer Emile Cheysson wrote in 1886: 'while, in the country, the employer is forced to resolve the question of cheap housing, he has no interest in the question within towns' (quoted in Bullock and Read, 1985: 430). The reason for this was that the major urban labour markets were fed by a stream of immigrant workers who could be employed cheaply and easily replaced. But the development at Mulhouse had a considerable influence on subsequent reform debates and proposals. This emphasis on the encouragement of working-class owner occupation was reinforced by the influence of Le Play, whose work stressed the need to encourage family-centred life and small-scale property ownership as a means of ensuring social integration and to counter the spread of socialism (Lescure, 1992: 229).

There were also some developments in cooperative and limited-dividend housing. The cooperative movement (made legal in limited-liability form in 1867) began to grow in the 1880s, but there was soon a split between those cooperators who wanted to ally with the socialists and those – supported by the housing reformers – who relied on elite patronage and working-class self-help to develop home ownership. Limited-dividend housing began in the 1850s and increased in the 1860s. But, as elsewhere, the availability of capital for such ventures was limited. In addition, many housing reformers were highly critical, for the reasons which have already been noted, of the blocks of apartments which many of these organizations built. However, the solution of suburban working-class single-family housing was hardly significant in France, compared to Britain or the USA. Lower wages and the lack of cheap transport

were important here (and probably the lack of industrial decentralization too). But especially in Paris there was a considerable suburbanization of the poorer working class, driven out of the centre by rising rents as other land uses, including middle-class housing, expanded. Many of these expelled workers lived in self-built shacks without any urban infrastructure and faced great difficulty in commuting to their low-paid jobs in the city. The problems of this ring of *lotissements* – suburban shanty towns which were the eventual basis for the so-called 'red belt' after 1918 – were simply ignored.

The key French housing reformers, responsible for forming the Société Française des Habitations à Bon Marché (SFHBM) in 1890, which led to the first cheap housing law (Loi Siegfried), were strongly in favour of strictly limiting the role of the state and were deeply suspicious of anything which smacked of collectivism, such as apartment blocks and the more genuine elements of the cooperative movement. Siegfried regarded the British 1890 Housing Act – as we saw, a very limited measure – as nothing less than state socialism. It is not surprising, then, that the law which was passed in 1894, after much dispute, was of a minimalist nature and was based on the strategy of fostering working-class cooption through petty property ownership. The law aimed to encourage limited-dividend housing societies and cooperatives by providing cheap loans and limited tax privileges. Rental housing was not ruled out but there was a strong preference for owner occupation. The law provided no role for the local authorities in housing provision: this was absolutely unacceptable. An indirect role was conceded only later, under considerable pressure, especially for an increased housing supply in Paris, in the years just before the war.

In fact, the law achieved little as the state organism which was supposed to provide the loans was reluctant to do so. By 1905 the largest cooperative to benefit from the act had built only 170 units and the largest association only 200. In all, not much more than 7000–8000 units had been built with some form of cheap capital by this date and other aspects of the law, such as the establishment of local cheap-housing promotion committees, had also been very unsuccessful (some Prefects prevented their formation and the Ministry of Finance was hostile to loan financing) (Bullock and Read, 1985: 485–7; Lescure, 1992: 231). In 1906 communes and *départements* were allowed to give some limited assistance to the housing societies and cooperatives but not to take them over. The housing built under the 1894 Act had to be let or sold at economic prices/rents so it did not compete with private enterprise.

As elsewhere, there was little attempt to pretend that this was housing which would be affordable by other than the better-off working class (in fact, much of it was probably occupied by the lower middle class).

In so far as there was pressure for a greater degree of state and communal intervention in housing, this mainly centred on Paris. Here socialist councillors pressed for municipal building, citing examples of council housing in Britain. Interestingly, the mainstream of housing reform, represented by the SFHBM, was strongly opposed to this policy, as were the major political parties. Unlike the British situation, where in some localities Conservatives and Liberals supported limited council housing activity, there was no possibility of such support in France. After 1910 the share of working-class housing in new building fell sharply and rents rose rapidly in relation to incomes; middle-class housing was a much more profitable investment (Topalov, 1987: 107–228; Lescure, 1992: 223–8). Intense overcrowding continued and evictions and homelessness were rising. There was an increase in agitation and demonstrations about evictions and high rent levels and an atmosphere of crisis among governing elites. But the resistance from the SFHBM and the government to publicly built housing remained strong.

In 1912 a new law compromised between the necessity to make some response to the crisis and the desire to limit state intervention and its encroachment on the private housing market. This law allowed local authorities to promote the establishment of independent public housing agencies (the model was drawn from the recently formed Italian housing institutes). These were nationally regulated and governed by committees, one-third of whose members were nominated by the Prefect, one-third by local organizations which had housing interests, and one-third by the local communes or *départements*. In this way, the possibility that the local authorities would be able to control rent levels, competing unfairly with private enterprise or buying the voters' favours, was prevented. In addition, the public housing offices had to build on the same terms as the private limited-profit groups which had used the 1894 act, so that there would be no unfair state competition. An interesting addition to the law was that large families could obtain subsidies to reduce their rents in both sectors of HBM housing (the concern to foster and sustain family life being a common thread in much French social policy, the product of Catholic social philosophy and a more general concern about the country's low fertility rate – seen as one of the elements which weakened the country in the age of imperialist expansion).[15]

To summarize, housing reform remained narrowly conceived in theory and very limited in practice in France before 1914. To some extent the rather slow rate of industrialization and urbanization and the limited size of the urban working class may have contributed to this. But the nature of class relations and ideologies meant that the widespread fear of the 'dangerous classes' encouraged repressive rather than integrative policies. In any event, the organized working class was deeply divided and was manipulated by appeals to its anticlericalism and republicanism. State intervention that might have threatened the freedom of the *patron*, the landlord or the landowner was strongly opposed. At the same time, even the better-paid and more securely employed French working class, unlike its British and American counterparts, was not able to move out from the central slums to improved suburban housing and the feebly developed regulative machinery meant that conditions in these areas – most notably in Paris – remained, up to 1914 and beyond, at a level whose inadequacy had by then all but disappeared in London or New York.

GERMANY: NEGATIVE INTEGRATION AND SELF-HELP HOUSING

While in France the transition from a rural to an urban society occurred relatively slowly, under the political control of the bourgeoisie and with strong adherence to liberal principles, the situation in each of these respects in Germany was very different.[16] For a variety of reasons, including the lack of a unified state before 1870, industrialization was retarded. But it then took off very rapidly and was on a large scale (the interpenetration of large-scale financial and industrial capital in Germany had no real parallel in any of the other major economies reviewed here). Moreover, German modernization occurred in a monarchical and authoritarian political system, in which the Prussian landed aristocracy allied itself with industrial capital and, especially under Bismarck, an explicit strategy of excluding from power the rising liberal middle class and the working class was pursued.

In his classic study of the growth of cities, Weber (1969: 88) shows that there was almost no tendency for an increase in the urban population in Prussia – the dominant state in the German Reich – in the first half of the nineteenth century, but there was then a very rapid acceleration in the growth of the large cities, especially of Berlin. Weber also notes that there then came 'all

those fundamental changes in the organisation of industry which had been made in England earlier in the century', including large-scale production and the growth of a developed financial system. He adds that since the 1880s Germany had rapidly increased its commerce and industry, 'her city populations have increased amazingly', and that there had been a particularly strong concentration of the population in the largest cities – some of which were by now superseding even Berlin in their rate of population growth. By 1900 Germany was somewhat more urbanized than France, while 50 years earlier the reverse had been the case.

This exceptionally rapid concentration of the population took place not only in the established cities such as Berlin, but also in formerly rural areas, most notably the Ruhr, where the natural resources required by industry were located. The problem of housing supply for the new mass labour force was acute and in Germany, more than any other country discussed here, there was a major development of employer housing, especially in locations such as the Ruhr where there was little pre-existing housing. Therefore, in Germany, the direct links between industrial needs and housing policies were especially strong. The early accounts of this employer housing show that the provision was seen as an effective means of reducing labour turnover and enforcing labour discipline especially among the more skilled sections of the workforce whose opportunity for mobility in a rapidly expanding economy was considerable. As Fritz Kalle, a reform-minded industrialist, wrote in 1892: '[t]he aims of the employer in providing for the welfare of his employees must be to ensure that they remain contented and efficient at their work ... above all the employer must attempt to create a healthy setting for family life' (quoted in Bullock and Read, 1985: 213). The situation was rather different in the existing urban centres, especially Berlin, where massive speculation in land and property occurred supported, by the banking system, and where rents rapidly reached very high levels and overcrowded *Mietkasernen* ('rent barracks') became the main form of working-class housing.

As already mentioned, the German industrial revolution initially took place in a society which was dominated by the Prussian aristocracy. This aristocracy ruled through a strong and interventionist state bureaucracy. Certainly there was no principled objection to state involvement in the control of social development and a variety of authoritarian and paternalist methods were freely employed. The governing elite remained narrow and closed, and while a substantial liberal middle class also developed, it tended to rely

on the power of the state as a bulwark against the threat posed by the emergent working class, rather than being able, as elsewhere, to capture the state apparatus for itself, establish a liberal parliamentary system and limit state intervention. The Prussian parliament, which dominated the national political institutions, was elected on a basis which gave the property interests a dominant role. Moreover the parliamentary institutions had only weak powers *vis-à-vis* the Kaiser and his ministers, so the real government of Germany remained in the hands of a powerful coalition of landowners and major industrialists up to the collapse of the Reich at the end of the First World War. As in Britain, although to an even greater degree, policy was marked by an aggressive imperialism and nationalism, especially from the turn of the century. One function of this policy was to provide a means by which the ruling elites could manipulate mass opinion and stifle discontent (and the 'threat' and subsequent repression of the workers' movement, described below, was also a means of ensuring middle-class acquiescence).

While several of the countries already discussed in this chapter had social, economic and political structures which encouraged various sections of the bourgeoisie into an accommodation with the reformist wing of the workers' movement, this was not so in Germany where the bourgeois parties were fragmented, being divided by religion (Catholic/Protestant), by location (rural/urban) and by occupation (professional/commercial-industrial), and were competing for what little power was available to most of them through the authoritarian political system. Overall, as Berghahn (1982) notes, the German ruling elite was a quasi-autocracy with little taste for compromise up until 1918.

The German workers' movement was of major importance in terms of its size and rapidly developing organization. But it was also heavily repressed and excluded from any access to political power nationally. Socialist ideas and organizations took root in Germany earlier than in Britain, for example, and a Socialist Party, linked to the First International, was founded in 1869. In 1875 a unified Social Democratic Party (SPD) was founded in which Marxist influence remained strong, although there were important internal struggles between Marxists and reformists (Fletcher, 1987). By 1914 this had become the first and greatest mass socialist party and the largest German party, but, in its early years in particular, it was based on the artisan workforce and its penetration of the unskilled workforce, let alone the lumpenproletariat, remained very limited. The rise of the party and strong trade union organization

was perceived by the ruling elites and the middle class as a considerable threat, but Bismarck also sought to manipulate this factor to discredit liberalism. Between 1878 and 1890 anti-socialist laws led to the repression of the workers' movement and its organizations. To some extent this radicalized the SPD and its electoral vote rose during this period (it was not banned from electoral politics). This attempt to marginalize the socialist and trade union movement was mirrored in the workplace where repression was also the norm. One consequence was that the workers' movements developed an enclosed subculture, with an impressive array of social, cultural and community organizations. This aspect of the German workers' movement was on a larger scale than anything to be seen in the other countries discussed here, although, as Topalov (1985) notes, it was a general feature of working-class organization at this time. Various historians, noting the unwillingness of the dominant groups to come to any accommodation with the new working class, have described this as a form of 'negative integration'.

The history of social reform in Germany is well known.[17] Essentially, Bismarck promoted social insurance legislation in an attempt to coopt and bind the skilled working class and the lower middle class to the existing social and political order. This was, however, an attempt which he soon abandoned and it was viewed with suspicion and hostility by the liberal middle class and the workers' movement. In addition, the industrialists, some of whom had supported the effort to coopt the working class, became increasingly opposed to further social or industrial reform, as the failure of the policy to achieve its ends became apparent. Ironically, the legislation did lead to some degree of integration, as trade union leaders and other working-class representatives became involved in the rapidly expanding social insurance apparatus, seeing this as a useful basis for working-class mobilization. This in turn helped to strengthen the drift to reformism in the socialist and trade union movements from the latter years of the nineteenth century. However, the belief that only the inevitable revolution would really set the workers free remained strong and there was neither the opportunity nor the inclination in Germany, unlike Britain, to adopt a thoroughgoing reformism and collaboration with bourgeois political groupings.

Social reform movements began to develop from the 1870s, involving a mixture of conservative, liberal and Catholic ideologists. At first Bismarck showed some signs of being responsive to their influence but, as described above, he later shifted away from using

social reform as a means of social control and argued that working-class conditions could be improved only by industrial expansion, leading to an increase in workers' standards of living. Meanwhile, discontent must be repressed.

As in other countries, the earliest experiments in housing reform date from the middle of the century, when the conservative writer Huber was involved in the formation of a building society in Berlin.[18] It was a straightforward attempt to foster a form of cooperative owner occupation for skilled workers, for the same reasons that conservatives supported the extension of petty property ownership elsewhere. This was an isolated experiment and a revival of interest in housing reform took place only when the liberal social reform movement began to appear in the 1870s. The value of social reform as a protection against revolution ('to prevent a Paris Commune in Germany') was at the forefront of the reformers' concerns (Bullock and Read, 1985: 52, 68). However, they were deeply split; for example, the conservatives tended to support cooperative housing but liberals opposed such collectivist solutions.

As elsewhere, the ebb and flow of the reform debate often coincided with the perceived level of threat emanating from the 'dangerous classes' and Bullock and Read (1985) suggest that the revival of social reform in Germany in the 1880s may well have been influenced by the concurrent social unrest and the reform debate in Britain. All the familiar elements of this discourse were present in Germany. There were calls for the increased state regulation of housing conditions, the need to educate the working class to want better housing (influenced by Octavia Hill), the desire to promote working-class owner occupation and the reluctance to accept tenement housing. There was, however, rather less opposition from some reformers in Germany than in France to a measure of state and local government involvement in housing supply. This reflected the difference in attitudes to the state–civil society relationship in Germany, as well as a long tradition of civic involvement in certain urban service functions seen as essential for the general public good (Dawson, 1914). Hardly surprisingly, given the extreme speculative pressures in the major urban centres, the question of land reform and its relationship to working-class housing supply was an important topic. Liberal economists here, as elsewhere, strongly opposed any intervention, but those who argued for the development of municipal land policies had greater influence in practice and, from the 1890s, many cities began to purchase land and seek to control its development in other ways.

Sanitary reforms and building and housing inspection powers began to develop from the late 1860s and 1870s. Compulsory purchase was possible in Prussia from 1874. There was also a slow development of limited-profit and cooperative housing, although, as in France, there was a split between what might be described as genuine cooperative self-help building and Huberist exercises in paternalist control from above. In general, the fluctuations of political interest in housing reform were rather similar to those which occurred elsewhere. Opposition from property interests – strongly entrenched in the electoral system in local and central government – tended to peak at times of housing crisis when the shortage of supply and profits were greatest. There was more support for regulation when market conditions were slack. By 1914 a few cities had built a little housing and there had been a modest expansion of non-profit and limited-profit housing for the better-off working class (Local Government Board, 1919). But opposition to state-supported building for general working-class needs, because it might compete with the private market, remained strong. In fact, as will be argued below, most assistance was used to support forms of 'tied' housing provision, which can be seen as an extension of the tradition of employer housing.

From the late 1880s housing reformers began to press for national regulatory legislation and a few years later for a state role in the provision of housing. Action by the Imperial government was seen as the only way to circumvent the strength of property interests at local and Land (state) levels. But such interests were also strongly represented in the Imperial political system and there was no disposition on the part of the powerful state bureaucracy to make more than token concessions to reform pressures. The SPD was, on the whole, inimical to the extension of state intervention, because of the influence of revolutionary theories and because the cooptative nature of state welfare policy was evident. However, by the 1900s some elements in the SPD were beginning to support reform, especially in the south, where the Prussian electoral system did not apply and where they had had local electoral victories, and so had some local power.[19] In 1900 some local SPD candidates advocated a reform programme and the national party was thinking about voting in the Reichstag with the centre parties on housing reform. But an added complication was resistance from city and state governments to Imperial intervention – this was seen as an interference with their autonomy.

Between 1903 and 1907, a time of relative prosperity, interest in national housing reform languished. This revived in the years

before 1914 as the housing crisis returned. As it had done in the previous crisis in 1904, the government attempted to deflect the pressure by proposing a Prussian Housing Bill. This concentrated on extending regulative powers and avoided any direct intervention through subsidies. But the new Prussian Bill was even weaker than the 1904 measure and sought to protect property interests. In general, attempts at national reform were thwarted, both by the steadfast opposition of property interests and by the split in the reformers' ranks between the centralizers and the localists. In the event, the Prussian Bill was not passed until 1918, under very different social and political circumstances.

This minimal progress towards national housing legislation meant that in this respect less had been achieved in Germany by 1914 than in most of the other countries discussed in this chapter. However, this was not the whole story for, apart from the local developments in land and planning policies which were noted earlier, there was a considerable amount lent by the social insurance funds for various forms of cooperative and limited-profit housing. This development seems to be in sharp contrast to the general history of minimal state housing legislation and requires some explanation. Cooperative housing activity had expanded after 1889 when a new law made it viable (Umrath, 1950). However, it was a possibility only for the skilled working class and for the rapidly growing mass of white-collar workers. There were three main types of cooperative housing. The first was the traditional type, building for ownership. The second built for renting, mainly to the skilled working class; many of these cooperatives had strong links with the trade unions and the socialist movement. The third type of cooperative was founded by white-collar workers and expanded rapidly up to 1914. Direct government support for these ventures was on an extremely small scale, although cheap land was frequently made available by city governments. What made their growth possible was the availability from the 1890s of loan capital from the social insurance funds.

There were two main factors which lay behind this development (US Bureau of Labor Statistics, 1914; Local Government Board, 1919). The first was that, in their early years, the insurance funds had to pay out few benefits and were accumulating considerable reserves. So housing built for reasonably securely employed and better-off sections of the working class and the middle class provided an opportunity to invest the funds and earn a modest but steady return. Interestingly, this situation would not have continued as the demands on the insurance funds grew. So just before the First

World War the government increased the interest payable on the loans and restricted their availability. Second, in the majority of cases the housing built with these loans had to be occupied by the workers who were contributors to the social insurance schemes (i.e. the better-off working and lower middle class). The rationale was that better housing conditions would improve the health of these workers and limit their need to claim insurance benefits. A further feature was that most of this housing was linked to individual industries and occupations. For example, central, state and local governments encouraged and supported the formation of building societies to provide housing for their own workers. There were very few examples of building which were not tied to specific sources of employment in this way. Therefore, to a considerable extent this housing may be seen as a form of employer housing, although of a less directly controlled nature than the type of housing provided in the first phase of German industrialization in the isolated, formerly rural locations, where no other source of supply existed.

To summarize, housing reform remained a fairly marginalized cause in Germany up until 1914. In this respect housing mirrored the wider constellation of political and economic forces in the country. The exclusion of reform was not, however, the product of any deep-rooted and ideologically determined resistance to state intervention, but of a distinctively constituted balance of political and economic forces and an approach to the 'social question' which relied on repressing and isolating the working class rather than any very sustained attempt to integrate even the skilled worker into the system. This in turn encouraged the development of a 'negatively integrated' working-class movement, in which self-help housing cooperatives took their place alongside a range of other cultural and social institutions. A distinctive feature of the German experience was the use of social insurance funding to support workers' housing but, as has been argued above, access to this was restricted on the basis of employment and participation in the social insurance schemes.

All this is put in perspective by a 1908 report in which the British Board of Trade reviewed German housing conditions (Board of Trade, 1908). The report notes that rent levels were very high and overcrowding extreme; compared to Britain, rents were about 25 per cent higher in Germany but wages 20 per cent less, while food costs were also higher in Germany and hours of work longer. In short, the majority of the German working class remained in poor housing and was heavily exploited. As far as the cooperative

and other building societies were concerned, the report suggested that this was largely 'middle-class housing', being far too costly for most workers. There was some limited attempt at Octavia Hill-type solutions by the 'improvement' of one- and two-roomed apartments, but no reference is made in the report at all to the suburban housing solution. In fact, there is little evidence that this was, to any degree, a feature of working-class housing in Germany at this time. Perhaps the only lighter note in this report comes when reference is made to a housing society formed by the Social Democrats, hopefully named 'Paradise' but, the report adds, 'its operations are limited'.

THE UNITED STATES: REGULATING THE TENEMENTS

While the possibility of national housing reform at least existed in Germany before 1914, it was entirely absent in the USA, where any public responsibility for housing matters was reserved for state and local governments.[20] Therefore, there is simply no national history to examine before the First World War and, apart from a brief period then, not in fact until the Roosevelt New Deal in the 1930s. Moreover, to a very considerable extent the early history of reform centres on developments in one city, New York. The approach to housing and planning issues which evolved there had a major influence on many other cities. So, in this chapter, the history of housing and social reform in New York will be the major focus of discussion.[21]

New York was of course a major urban centre in the first half of the nineteenth century, along with a few other ports. But urbanization linked to industrial growth did not take off until the 1860s, after the Civil War especially (Warner, 1972). It then proceeded very rapidly as the American economy boomed and the large industrial agglomerations expanded, especially in the north-east.[22] A distinctive feature of this growth was that its ever expanding labour force requirements were met, not as in Europe from rural to urban migration within the country, but by successive waves of immigrants from Europe, especially from rural areas. One consequence, of particular significance to social reformers, was that the problem of the 'dangerous classes' involved a concern that immigrants, with their 'alien' cultures and patterns of life, be assimilated as citizens to the 'American way of life' and to the values which, it was presumed, were therein enshrined. As is well known,

these values were said to include self-reliance, sobriety, individualism and so on, and the somewhat mythical model of a 'golden age' of rural and small town independence was drawn upon in this context. Developments in Europe were often viewed with distaste, especially when these involved anything which smacked of collectivism or 'state socialism'.

Weber's (1969) study shows just how explosive the growth of the urban population was in the second half of the nineteenth century. Over the whole century to 1890 the population of the major cities increased from about 300,000 to over 18 million and the number of such cities from six to about 450. There was a particularly rapid increase in industrially related urbanization in the decade from 1860 and in the 1880s. In the latter period the growth of manufacturing employment was very significant. This urban population was concentrated in the North Atlantic and North Central states. Weber calculates that 80 per cent of it lived in these two regions in 1890 and five states, ranging from Massachusetts in the north to the District of Columbia in the south, had over 50 per cent of their population living in cities. New York had grown from about 60,000 in 1800 – smaller than Philadelphia and minuscule compared to the major European centres – to 2.7 million in 1890, second only to London in size.

By the 1860s all the familiar features of the 'social question' which so concerned European social reformers were present in New York. There was a complete lack of public health and housing regulation and a growing slum population which was viewed with extreme anxiety by the middle class, both because of the threat of disease – there was, for example, a panic in the 1860s that cholera might be about to arrive with the foreign immigrants from Europe – and also because of the threat of social unrest, which at times became a reality. The first reform movements saw the slums as leading inevitably to a degradation of the moral character of the poor. Their control was also necessary as a means of ensuring that the alien mass of immigrants was integrated into the American way of life. At the same time these reformers, who tended to get support from larger-scale business interests, were opposed to the corrupt machine politics which dominated city government and which was seen as an obstacle to any effective reform. But, as elsewhere, the pressure for reform tended to ebb and flow. The Draft Riots of 1866 helped bring about the first measure of tenement house regulation but the law was minimal and was not enforced. Moreover, as the perceived threat from the 'alien masses' receded in subsequent years, so did the prospects for reform.

There was some interest in European experiments, especially the British development of '5 per cent philanthropy' and from the 1870s a few 'model dwellings' were built. Alfred White, who was responsible for the best known of these, made it clear, however, that such housing was not to be regarded as 'charity': this would only weaken self-reliance and lead to an unhealthy dependence. Rather, the model projects had to be based on sound business principles, charging market-level rents but providing better quality than the private landlord. But, at a time when capital could obtain high returns by investing in private housing, there was very little interest in supplying cheap capital for model dwellings, although this 'solution' continued to dazzle the reformers for many years, according to Lubove (1974). As the French reformer Emile Cacheux noted sadly in 1880, '[i]t is easy to obtain the plans for healthy, comfortable houses from an architect, but it is less easy to persuade investors to make them a reality' (quoted in Bullock and Read, 1985: 413).

The rapid growth of the economy in the 1880s, together with renewed migration from abroad, followed by an agricultural depression in the 1890s, all contributed to an increase in industrial and social unrest and unemployment. In these years there was again a sense of heightened social and urban crisis. This found various expressions, for example there was a growth in pressure for anti-immigrant legislation. Racist and nativist sentiments cut across class divisions and served as a means of dividing the working class. On the one hand, there was the (often) skilled 'American' worker and, on the other, the 'un-American' alien masses.

The role of social reform as a means of integrating this alien threat became central to the Progressive reform movement and its proposals not only for housing but for education, social work, the provision of parks and so on. This integrative social engineering was based on a strong belief in the ability of the environment to modify behaviour. It was also profoundly conservative, seeking to sustain the existing economy and society and showing great distaste for anything that would involve more than a very limited regulative role for the state. An interesting example of these views was contained in a report of the US Commissioner for Labor (1895) on European housing. He concluded that the early experiments in municipal housing, especially those in Britain, were a mistake. Decent housing for the majority of the working class could be provided on a sound commercial basis, some of it through model dwellings, and for those who could not afford such housing the Octavia Hill solution was the answer. Government should do no

more than regulate private market conditions; state-supported building would only interfere destructively with the private market. In the longer term the Commissioner looked to the development of cheaper suburban housing, aided by improved transport links, as an important solution, at least for the better-off working class.

This deep conservatism may also be seen, for example, in the writings of Jacob Riis, who drew attention to the plight of the New York slum dwellers in 1890 (Lubove, 1974: 49–80). For all his concern, Riis drew a line between the 'deserving' and the 'undeserving' poor and was harsh in his condemnation of the latter. As far as any positive suggestions for relieving the problem were concerned, he kept within the common framework of assumptions and values that characterized most of the reform movement. There was an appeal to the Christian ethic, a belief that a return to the rural and small town Utopia of the now vanished 'golden age' of early settlement was desirable, a strong assertion of individualism and hostility to any form of collectivist solution which might inhibit private enterprise. As the leading housing reformer of the period, Lawrence Veiller, wrote:

> [t]he assumption that thousands of people live under conditions such as are found in our large cities throughout America because there are no other places in which they can live is wholly unwarranted and not borne out by the facts ... We may as well frankly admit that there is a considerable proportion of our population who will live in any kind of abode that they can get irrespective of how unhygienic it may be (Veiller, 1914: 71).

In 1900, partly in response to the perception of social and urban crisis in the city (where population densities in some parts of Manhattan were the highest in the world and typical working-class rents took 25 per cent or more of income), a Tenement House Commission was established, under the control of the Progressives. This provided the basis for the approach to housing reform which was to dominate not just New York, but the other major cities for the next 20 years, a movement in which Veiller, the secretary to the Commission, played a central role as an organizer and propagandist. Three possible approaches to practical housing reform were promoted by various reformers: model dwellings, Octavia Hill 'improvement' and increased tenement house regulation. Veiller regarded the first two as limited in applicability and opted strongly for regulation. According to Lubove (1974), in some of his writing he indicated that, in the long term, the removal of

the working class to smaller rural settlements and the encouragement of home ownership would be desirable. But he was a practical man who concentrated on what was immediately possible. This was regulation (Robbins, 1966).

The report of the Tenement House Commission reflected these priorities, rejecting municipal housing as benefiting a 'favoured few' only and at the 'sacrifice of self-dependence'. Such housing would also not be efficient 'under the necessarily cumbrous and mechanical methods of the government system', and could also be used by political parties to retain their control 'if tenanted with a view to votes' (quoted in Lubove, 1974: 180). But above all it would compete unfairly with private enterprise. In fact, the Commission opposed anything which would be 'unfair' competition, such as tax concessions for cheap housing. Assisted by Theodore Roosevelt, the state governor, a revised tenement house law was passed in 1901. This became the centrepiece of the housing reform effort in New York City and the many other cities where Veiller spread his gospel over the next 20 or so years. Although by 1914 a few other reformers were beginning to question this regulative solution, some of whom campaigned for public housing in the interwar period, their proposals had no practical impact. A more significant development in the regulative tradition was the spread of land use zoning, first instituted in New York City in 1916, which according to its first advocates would improve housing affordability by controlling land values. In practice it was taken up by business and the middle class as a way of preserving high land values and protecting their own residential and commercial areas from possible incursion by undesirable uses, including housing for the poor.

A notable feature of this history is the lack of any reference to the role of working-class organizations in relation to housing reform. Of course the failure of a mass socialist party to develop in the USA and the conservative attitudes of the craft unions to social reform have been widely analysed, but it is interesting to note that, according to Marcuse, there was no housing element in the reform programmes of the populist movement which gained significant working-class support around the turn of the century. Neither was housing an issue in the successive presidential campaigns of the Socialist Party candidate, Debs (Marcuse, 1980, and personal communication, 1985). One reason for the lack of pressure for reform from the section of the working class which was at the core of the organized labour movement in Europe, the skilled worker, may have been that, compared to his or her European counterpart, the American worker was considerably better off and

therefore able to obtain private market housing. An additional factor was the availability of cheap suburban land and the rapid development of suburban transport systems (and some decentralization of manufacturing from the 1890s onwards) (Warner, 1972). Furthermore, although the housing conditions among the immigrant population in the notorious slums of New York's Lower East Side were as bad as anything in comparable European neighbourhoods, there was more mobility out of this situation into better working and living conditions in an economy which was rapidly expanding. So the duration if not the intensity of housing deprivation for much of the working class may have been less than in Europe.

Some of these suggestions are confirmed by the British Board of Trade (1911) survey of the living conditions and wages of the US working class. The report refers to a degree of material prosperity among many workers which was tending to increase housing standards. It also refers to the importance of rapid transit systems in encouraging suburbanization. The survey found that the rental per room demanded tended to increase for larger-sized dwellings, the reverse of the European experience (i.e. there was a strong demand at the time for better-quality working-class housing) and that there was a considerable amount of working-class owner occupation, again a rare feature of European cities at this time. The report also suggests, however, that some sections of the population were in very poor housing, namely recent migrants and blacks (who had begun to migrate to the cities in search of work in increasing numbers around 1900). In fact, a parallel is drawn between the housing and living conditions of two main sectors of the working class in the USA and Europe. In the USA the 'American' workers were doing well compared to 'negroes and immigrants'; in Europe the key distinction was between 'organized and efficient labour' and 'unorganized and inefficient labour'. But, it was suggested, in the USA the standards of the immigrant group in most cases soon began to improve. Above all, the Board of Trade Report provides some hard evidence for the greater ability of many American workers to afford private housing. Comparing the wages and standards of living of skilled American and British workers (the latter being notably better paid than their counterparts in France or Germany), the former earned about 2.3 times as much as the latter for a very similar number of hours worked. The cost of housing was about twice as much in the United States as in Britain but the quality and size of the accommodation in America was clearly superior. At the same time the cost of food was about 25 per cent more in the USA but, the report noted, the larger absolute

incomes of the US workers left them with more to spend on other items, including housing. The cost of food and rents together was about 50 per cent greater in the USA but, as noted above, the wage differential was far greater.

To conclude, US housing reform in the pre-1914 era (and subsequently) was much more limited than in the industrializing European nations. It amounted to little more than tenement house regulation which began to spread from New York to other major centres from the 1900s. As in Europe, the pressure for housing reform mainly came from a bourgeoisie which was, from time to time, fearful of the destabilizing consequences of the new, alien mass working class. But ultimately such pressures were relieved by economic rather than social or political means, by upward mobility in an expanding urban and industrial system. Tenement house reform was at best a marginal aspect of the improvement in working-class housing conditions that was occurring at this time, but it was a method of state intervention that fitted in with the strong desire to support what were seen as the core values of this, the 'first new nation'. As Lubove (1974) points out, there were also three more prosaic reasons why Veiller's proposals for tenement house reform may have been particularly attractive to the Progressives at the turn of the century. First, in an era of rapid immigration and urbanization, any alternative would probably have involved large-scale public expenditure commitments. Second, commercial landlords did provide some form of potentially acceptable housing for large sections of the working class. Finally, restrictive legislation held out the promise of a cheap solution to the problems of slums and urban blight.

THE SOCIAL CONSTRUCTION OF HOUSING REFORM

It has not been possible in a single chapter, dealing with six countries, to do more than skate, sometimes precariously, across the surface of the early history of housing reform. Much detail has had to be omitted and complexity cut through in a search for the general contours of reform in each country. However, the main purpose of this chapter is to provide the necessary context and orientation for the analysis of social housing which follows. Several broad conclusions can be derived from these accounts of housing reform before the First World War.

The first point is that there was no inevitable progression towards greater state involvement in housing supply and no general

recognition, as other 'solutions' failed, that directly subsidized provision was necessary. Housing reform must be viewed in a much wider context than that provided by many conventional accounts. At the same time, 'radical' accounts which stress, for example, the role of organized labour or the centrality of capitalist requirements for labour force reproduction are, at best, oversimplistic in their understanding of precisely what these involved.

There are two important aspects to the re-examination of the historical record. The first is to place the concern with housing reform in the context of the real object of the reformers' concern – this was the defence and maintenance of property and class privilege from the threat which the emergence of a mass, urban-based proletariat *seemed* to present. Better housing was seen as a means to a wider societal objective, as an English local government official stated in 1895: '[t]he education of the poorest classes to fully appreciate the benefits accruing from their being housed in healthy dwellings, provided with all the requisite sanitary arrangements and appliances tending to promote cleanly and tidy habits ... must precede their intellectual and moral elevation' (quoted in US Commissioner for Labor, 1895, 171). But, second, the actual nature of this threat also has to be examined because it was the *realities* of the situation that largely determined policy formation, not the frequently exaggerated arguments and the appeal to bourgeois fears deployed by the reformers, who were often not the real holders of political and economic power.

This brings us to what lies at the heart of any attempt to understand the early history of reform, the issue of how the new working class was to be controlled, disciplined and integrated into the social and economic order. Here there are several key considerations. First, there was the sheer size of the problem and, more particularly, the potential or actual ability of the working class to mobilize against its exploitation in the economy and in urban life. On the whole, we have seen that this ability was rather limited and the contribution of even the organized working class to housing reform was marginal – although the development of prototypical housing institutions based on working-class self-help was notable in some European countries, where they continued to be significant in the interwar period, when state subsidies were sometimes available. Second, we have to examine the strategies adopted by the dominant groups regarding the 'social question'. In each country political and economic relations were differently constituted and the importance of industrial versus property interests, rural versus urban interests, secular versus religious interests, and so on, varied. These

differences influenced the extent to which repression rather than reform was employed and determined the ruling ideology regarding the perceived scope for state intervention and the form which that might take. A third issue concerns the necessity for housing reform directly linked to labour force supply. This was important in Germany but less apparent elsewhere (although some support from industrial capital for the improvement of worker housing was present in other countries).

A further aspect of history has often been underemphasized – the extent to which the problem of working-class housing could be left to the private market. It tends to be assumed that the private market always failed. But this was not so as, for example, the comparison of the American and the European situation showed. In some countries, even before 1914, the 'suburban solution' was a means by which a part of the better-paid and more securely employed working class and the growing lower middle class could move out from the urban slums to better housing and living conditions. Even in France working-class suburbanization occurred, notably round Paris. But here low wages resulted in the growth of suburban *lotissements*, self-built shanty towns, a form of settlement which persisted even after 1945.

This raises the more general need to consider the whole range of solutions to the housing problem which were espoused by reformers and to link these differing strategies to the perceptions that the reformers had of the segmentation of the working class and the way in which each of these segments related to the proposed reforms. As we have noted, many reformers divided the working class into three sections (see, for example, US Commissioner for Labor, 1895: 439–41). First, the skilled and 'responsible' workers – these were a key target for many reform proposals, because it was seen as essential to ensure that this group was securely integrated within the existing social and economic order. Its potential for assuming the leadership of oppositional movements – in the workplace or in civil society – was frequently noted and it was from this group that the leadership and membership of most working-class industrial and political organizations were drawn. In many countries conservative forces looked to the promotion of single-family owner-occupied housing as a major means of binding the 'aristocracy of labour' to the existing social order and of separating it from possible contagion, morally or politically, by those who lay below it in the social order. A second reason why this group featured largely in the projects, such as model housing, that were developed before 1914 was more narrowly economic. It was only

this sector of the labour force that could afford the levels of unsubsidized housing costs that had to be met.

A second section of the working class was the 'deserving poor'. Solutions to the plight of this group were rather less apparent, although there are frequent references to the use of 'Octavia Hill' methods, in other words the imposition of a regime of paternal control aimed at encouraging thrift, sobriety and other virtues which, it was believed, would make minimal commercially run housing available to this group. But, as the following quotation from Hill implies, the deeper purpose again concerned social integration, not just housing provision:

> [o]n what principles was I to rule these people? On the same that I had already tried ... firstly, to demand a strict fulfilment of their duties to me, one of the chief of which would be the punctual payment of rent; and, secondly, to endeavour to be so unfailingly just and patient, that they should learn to trust the rule that was over them (Hill, 1871, 456–9).

In addition, some faith was placed in the regulation of housing and public health conditions as a means of enabling this group to improve its housing conditions. Also there was an expectation that, as the working-class elite moved into better housing, the accommodation which it left would filter down to the deserving poor.

Finally there was the 'undeserving poor', the dangerous and unstable residuum for which repressive and punitive solutions were frequently advocated. On the whole, this group was regarded, with a greater or lesser degree of frankness, as a hopeless category for which no solution other than their eventual elimination from the urban scene could be expected. This brutal attitude was widespread, even among the more socially progressive housing reformers (and was probably shared by many representatives of the skilled working class). A good example of this is to be found in an article by Carol Aronovici (1914), a critic of the Veiller approach to housing reform and an advocate of more broadly based governmental intervention. He divided the population for which housing needed to be provided into seven classes, the top three of which covered the middle and upper classes. The bottom four ranged from the 'skilled wage earners' and the 'well-paid unskilled wage earners' – for which, he noted, the private market could largely cater – down to the 'wage earners capable of paying rentals on the basis of a minimum standard of housing' (i.e. the 'deserving poor' who could be served by filtering and 'Octavia Hill methods') and the final group which

was described as 'the *subnormal* [my emphasis] who are unable to pay a rental that would yield a reasonable return on a home of a minimum standard of sanitation'. Although Aronovici does not offer any solution to the housing problems of this group, the implications of the language he uses are clear and other, less liberal minds did not hesitate to suggest how this group should be treated. For example, Veiller referred both to the forced relocation of ex-peasant migrants back to rural settlements and the creation of racially segregated dormitories where the alien masses could be kept under close control (see Lubove, 1974, for an account of Veiller's views). We also saw, in Stedman Jones's (1971) account of London in the 1890s, how a variety of punitive solutions to the problem of housing and controlling the 'residuum' were advocated in this city.

Of course, there were deep divisions between the housing reformers. There was no neat, universally agreed and comprehensive matching of this classification of the working class and the available reformist solutions. Some reformers regarded model housing as the key to reform, others dismissed it as insignificant and stressed regulation or 'Octavia Hill' methods. Some reformers believed that the control of land prices and development was the solution, others argued that state assistance was required. To some extent these contending proposals reflected different perceptions about which sections of the working class should be targeted for reform. Thus the proponents of model housing were frequently forced to recognize that their solution could be applied only to better-off workers. But the differences and conflicts also reflected the broader social and economic interests which these reformers represented, a good example being the distinctive proposals for housing-related reform advanced by Liberals and Conservatives in Britain. Also wider national differences were significant, for example an emphasis on land reform was more relevant in the high-density European cities than in America, where land was plentiful and cheap.

But what role did the case for state-subsidized rental housing play in all of this? A limited one in many cases as few housing reformers clearly prioritized this solution, although there were some exceptions. There were several reasons why subsidized housing was not supported. A first point is that there was stronger support in Europe than in America, at least for initiatives to increase the supply of long-term and reasonably cheap loan capital for housing (and, in some cases, of cheap land). Essentially, this was a response to the problem which model housing had encountered, the lack of investors willing to accept a limited but still profitable return on housing capital when better opportunities existed elsewhere,

including in the private housing market. But the provision of cheap loans was not seen as marking an essential break with the principles of liberal political economy, at least if this doctrine was interpreted reasonably flexibly. Some degree of intervention to correct the worst abuses of speculation and profiteering ('market imperfections') could be advocated. However, there was a strong reluctance to set rents at much below what they would be in a reasonably functioning private market by extensive direct subsidization. And, in practice, 'cheap' capital usually meant borrowing at interest rates similar to those which governments paid for their funds, i.e. the lowest possible commercial rate. However, these loans did solve the other main problem, which was that private housing loans usually covered only some of the capital costs, not the whole or even a large proportion necessarily.

Objections to state subsidies were expressed in various ways. For example, it was claimed that they would privilege only a few unfairly; that they would breed dependence and inhibit thrift and self-reliance; that they would be open to political and other abuse; that they would encourage bureaucratic and inefficient state provision (all arguments still familiar today). In America the opposition was especially vociferous. This quotation from Veiller (1920: 127) is typical: 'any government housing [is] unsound and against public policy. For, it is class legislation which takes from some of the people the burdens that belong on their own shoulders and puts them on the shoulders of other people where they do not belong'. In addition, some claimed that with reforms – regulation, land reform and planning – the private housing market (for renting or home ownership) could meet working-class housing needs. Others even argued – perhaps seriously – that the real answer was to raise working-class wages, not to subsidize housing supply. However a common thread in all these arguments was the wish to do nothing which would provide serious competition for the private market as the main source of working-class housing.

All this resulted in a general reluctance to advocate state subsidies for housing, except in special circumstances. In France, for example, subsidies were first provided for large families in HBM housing. This was justifiable in terms of the general national interest in increasing the birth-rate and sustaining family life. In Germany, in so far as assistance was provided, it was mainly tied to the needs of governmental and private employers to house their labour forces and the interest that the social insurance funds had in minimizing claims upon them. But the most widespread basis for legitimizing some demands for state subsidies related to slum clearance.

On the one hand, the inability of slum dwellers to afford the rents of minimal standard replacement housing was apparent. Yet without such replacement housing, when displaced they would only recreate slum conditions elsewhere in the city, it was argued. On the other hand, the clearance of the worst inner-city slums could be seen as necessarily in the public interest, especially when slums were viewed not just as sources of physical disease and squalor but as socially and morally dangerous. In addition, there was some interest in clearing potentially valuable sites for commercial and other forms of more profitable development and, especially when the housing market was slack, in reducing the supply of cheap housing (mostly owned by the smaller and less politically influential landlords in all probability).

So the case put for subsidized housing was as a limited supplement to other methods of housing reform and to the continued centrality of private market provision. As we shall see, it was this case that has subsequently provided the most widely accepted rationale for state-subsidized social rented housing. Before 1914 state-subsidized social rented housing was not seen, except by a few socialists, as a solution to the mass housing of the working class. Ironically, however, the same reluctance to interfere too greatly with the private market meant that most of the assisted housing built before 1914 was too expensive for those in whose name and for whose needs its construction was justified. Instead, it was occupied by better-off sections of the working class and the lower middle class, who also became the main beneficiaries of social housing in the immediate period after 1918. This contradiction between the *social* arguments for subsidized housing and the *economic* realities which govern its actual provision is one which, in various and changing forms, has been central to understanding its evolution throughout the twentieth century.

CONCLUSION: THE LEGACIES OF EARLY HOUSING REFORM

By 1918 profound changes had come about in the social, economic and political context within which the early movements for social reform had operated. In the next chapter we shall discuss some of these changes and their consequences for social housing in detail. Before 1914, state-subsidized social rented housing was just one of several competing answers to the housing question. After 1918 in Europe it became much more important than that, at least for a

period. The war also rendered obsolete, or at least suppressed, many aspects of the discourse which surrounded housing reform before the war. As we shall see, after 1918 housing policies were still driven, in part, by a fear of the 'dangerous classes'. But now there was a more substantial basis for this fear, and it centred not on the slum dweller and the lumpenproletariat but on the group which the pre-war reformers had sought to separate from moral and political contagion, the 'respectable' working class and even some sections of the middle class. The post-war shortages of housing for these groups contributed to a wider and larger-scale discontent whose destabilizing possibilities were far greater than anything experienced in the years before 1914. These groups had won the right, on the battlefields and through the completion of virtually universal (male) suffrage, to a far greater access to constitutional political power than hitherto. For this and other reasons, their demands for at least a modicum of social protection from the state could be denied, in the immediate aftermath of war, only at a potentially disastrous cost to the dominant social and economic order.

Even though the revolutionary movement soon failed in most countries, and organized labour experienced many reversals and defeats in the years to come, social democracy had moved from the margins of the pre-war political system to a position of major influence and, in some cases, real power after the war. In the post-war world the huge social distance which separated the reformist elites and the working class, in which the former viewed the latter almost as alien beings, to be openly controlled, disciplined and repressed, could not be recreated. The balance of power between labour and capital, and between their political representatives, was altered significantly. So, while revolutionary demands disappeared from the agenda of mainstream politics, reformist demands became far more firmly established than they were before the war (at least in Europe). Central to these demands was the extension of state-subsidized welfare provision, including social housing.

The war also brought about, or accelerated, other important changes. Among the most significant was the extension of state regulation and control into many areas of the economy and society where its presence would have been hitherto unthinkable. Although, as we shall see, most post-war regimes sought to reverse these changes and return to 'business as usual' after 1918, for the reasons stated above it was never possible fully to renounce the enhanced responsibilities that the state had exercised in the economy and in civil society in wartime. In relation to social policy, this involved

a broader and deeper commitment to providing a degree of security in poverty, sickness, unemployment and old age than had existed before 1914.

A further important set of changes occurred in the capitalist economic system. Britain finally lost its role as the leading world economic power, to be replaced by America, whose whole economy was strengthened by the conflict. Within industry, war accelerated the growth of mass production and new patterns of organization and management. At the same time, older industries entered a long-drawn-out process of decline while the new 'Fordist' industries began to emerge. Such changes had profound effects on the class structure and on the distribution of economic opportunities. As we shall discuss later, the war also left national and the international economies in a precarious state, not just in the years immediately after 1918 but in the longer run too. These changes had consequences for the varying fortunes of social rented housing.

In short, these and many other changes meant that the social, economic and political context to post-war social housing was radically altered from that which had existed before the war. However, there were also some important legacies from the period before 1914. During this period foundations were laid that were of lasting significance. The first, most obvious, but also most profound, legacy was a conception of social housing which limited its scope, more broadly or more narrowly, to that of a *supplementary* form of provision, rather than as an *alternative* to the private market. The second legacy concerns the rationale for social housing provision. Neither before 1914 nor later could this be simply understood as a response to the mass of unmet housing needs. Rather, it was a selective and limited response to unmet needs which were perceived, whether accurately or not, as of wider significance for aspects of social development. What changed after the First World War, and again in subsequent periods, was the content and nature of this rationale. However, the ways in which social housing has been shaped over time by these two factors provides the essential basis for understanding its nature, evolution and varying fortunes. Thus, social housing provision has been socially constructed and reconstructed several times in its history. Accounts which fail to recognize this reality, which focus narrowly on the content of, and changes within, systems of housing provision, are bound to prove superficial and misleading.[23]

A third significant legacy of the period before 1914 concerns the organizational and institutional aspects of social rented housing provision. To a considerable extent, major decisions and choices

about how such housing, if provided at all, would be organized and delivered had already been settled by the time of the First World War. The cross-nationally varied patterns of social housing landlords in place before the war, even in the most embryonic form, persisted in the post-war world. For example, the choice of direct state provision, through the local authorities, was well advanced in Britain by 1914. In France, the distinctive organization of HBM housing was in place. In Germany, the Netherlands and Denmark similar developments had occurred. Embedded in these alternative institutional structures were varying conceptions of the detailed relationships that were acceptable between the state and 'private initiative', to use the Dutch phrase. In many cases, too, cross-nationally varied arrangements over matters such as state regulation of the sector, subsidy forms and so on had begun to take enduring shape. After 1918, when governments urgently needed to launch mass programmes of social rented housing, these pre-war developments provided ready-made foundations on which to build rapidly.

A fourth important legacy concerns the politics of social rented housing, in particular the conceptions of such housing and its role held, on the one hand, by the representatives of organized labour and, on the other, by the bourgeois political groupings (some of which incorporated considerable sections of the working class). Here, too, patterns which first became evident before 1914 frequently had a long life. Thus, the insistent American rejection of state-subsidized housing before 1914, maintained even by representatives of organized labour and first breached, in a limited and grudging way, only in the Depression, has had profound consequences for the politics of public and other low-income assisted housing ever since. And the incorporation of a limited acceptance of social rented housing, and of social rented housing tenants, within the programmes and the social bases, respectively, of bourgeois political parties in some of the European countries with which we are concerned (especially, but not only, through the labour wing of the Catholic parties), has been equally significant.

A final legacy of the pre-war years, which incorporates these other legacies, concerns what might best be described as the differing models, structures or forms of social housing provision. These refer to the differences in the *social meaning and content* of social housing provision, in different societies, at different times, between differing socio-political groupings and so on. They are the various sociologically significant sets of meanings, relationships, forms of social organization, and forms of inclusion or exclusion from provision. These variations tend to be obscured by the reified language

of tenure which attaches a single label, 'social rented housing', to distinctively constituted structures of provision. Different models of social housing provision embody, among other features, differing rationales for that provision, differing conceptions of the scope for social rather than market provision, differing decisions about which sections of the population are 'targeted' for accommodation, and differing social relations between landlords and tenants, with a varying distribution of power and control between the two parties.

As already noted in the Introduction, such models are analytical constructs of a meta-theoretical nature. They are aids to the analysis of, and theorizing about, social housing development, not a substitute for empirically grounded analysis and explanation (see the discussion in Ball and Harloe, 1992). It follows that there can be no 'correct' specification of such models, only ones which are more or less useful for advancing our understanding of the phenomena under investigation. In this book, which seeks to theorize about the broad sweep of social rented housing development in six countries across the best part of a century, it will be argued that the history and development of this form of provision can be most usefully analysed in terms of three models of provision, each of which has had a differing degree of significance during the various stages in the broader development of these advanced capitalist economies and societies. This threefold classification, applied across six countries, does not, however, imply that each model had the same detailed format in every country. Cross-national differences resulted in their being somewhat differently constituted in each case, as we shall describe. In other words, it is necessary to grasp both the generality and the specificity of the varying structures of provision.

As we have noted in the Introduction, these models, whose content will be further developed and given an empirical grounding in the following chapters, can be labelled as 'residual', the 'mass' and 'workers' cooperative' respectively. The three models are empirically grounded in the history of social housing in the countries with which we are concerned. They are not the only possible models, in theory or in practice. Indeed, the twentieth century has seen at least one other major model of social rented provision, now in dissolution, that of state housing in the former state socialist countries. More important in relation to two of our selected countries – Germany and France – has been the social home-ownership model. As we have seen, this model, as well as the residual and the workers' cooperative models, originated in the years before 1914. The residualist conception provided the basic rationale for

the 'top-down' proposals for state-subsidized social rented housing reform in this period, although the conflict between economic and social ideologies frequently resulted in schemes which could not be afforded by those in whose name they were justified. In the course of the following chapters we shall show that this minimalist form of provision has been the dominant model in 'normal' times. The second, mass model, which first became realized in some countries for a brief period after 1918, arose in response to broader social, economic and political circumstances, as well as specific housing market developments, which legitimated and made necessary its implementation. When such circumstances no longer held, the residualist model re-emerged. The choice of the term 'mass' to signify this model indicates that it was targeted at what British housing legislators have called 'general needs', that is, a broad range of lower- and middle-income groups, not just or even mainly the poor.

The third, workers' cooperative model, unlike the other two, originated neither in the 'top-down' prescriptions of housing reformers before 1914 nor through government action after the First World War, but in the 'bottom-up', grassroots efforts of working- and middle-class organizations, evident both before the First World War and in the interwar years. These projects were constituent elements in the wide range of self-help and mutual organizations developed by groups that to a greater or lesser degree suffered from economic insecurity and political marginalization in nineteenth- and early twentieth-century capitalism. Such organizations arose during a period when state organized and provided welfare was minimal. They provided the basis for what Esping-Andersen (1987: 81) has called the 'ghetto strategy' of early social democracy, 'a proto-socialist haven ... that stood in glaring contrast to the outside bourgeois world'. However, as De Swaan (1988: 143–51) has argued, 'workers' mutualism' was a fragile construction which, with few exceptions, did not survive in the face of the modern welfare state. As we shall see, this third model of social housing provision fared no better in the longer term than the other mutual social welfare institutions, although some of its forms persisted, emptied of their original content, meaning and purpose.

However, despite its relatively limited development and historical significance, the workers' cooperative model did, in many instances, embody a radically different conception of housing provision to those shared by the first two models described above. Both these conceived social housing as a partly decommodified form of provision within a housing system based in the main (certainly in

'normal' times) on the production and distribution of housing for the mass of the population as a capitalist commodity. In contrast, despite many ambiguities and contradictions between theory and practice, the workers' cooperative model embodied a radically different concept of housing as a decommodified form of provision in which the distinctions between landlord and tenant, and consumer and producer, inherent in capitalist forms of housing provision were non-existent. In embryonic form at least, this could be seen as a distinctly *socialist*, or at least *socialized*, conception of social housing provision, in contrast to the capitalist conceptions which predominated. The failure of social democratic parties to incorporate demands for radically decommodified housing provision in their programmes, let alone implement any such programmes when they came to power, reflects the more general incorporation of social democracy within the structures, processes and limits of welfare capitalism. It also provokes some interesting speculation, indulged in briefly towards the end of this book, about whether, in the contemporary era of crisis for the social democratic programme and profound changes in the economic and social order, the workers' cooperative model, or a modern variant thereof, might again have some significance.

Notes

1 The phrase first appeared in a book on slum dwellers in New York in 1880 (Lubove, 1974: 44–5).
2 The following discussion draws on Daalder (1987); Kossmann (1978); and Gladdish (1991).
3 Data on population growth and urbanization in each of the six countries are taken from Weber (1969).
4 Pillarization (*verzuiling* in Dutch) refers to a vertical (i.e. cross-class) division of society into semi-separate subcultures based in particular on religious factors. There is an enormous literature on this topic, exploring how such a divided society and political system survives and develops. In a seminal analysis Lijphard (1975) proposed that a 'consociational' democracy had developed in the Netherlands, from the time of the First World War, which involved negotiated agreements between the leaders of the various pillars. Much debate has surrounded this concept, as well as questions of just how the pillars were constituted in the Netherlands and whether 'depillarization' effectively ended this system from the 1960s onwards. See Lijphard (1975); Gladdish (1991); Middendorp (1991); Andeweg and Irwin (1993).
5 Useful discussions of early housing developments can be found in Bauer (1934), who also reviews other Western European countries; US Commissioner for Labor (1895), on Britain, France, Denmark and

the USA; Searing (1971); Grinberg (1982); and Prak and Priemus (1992).

6 I am grateful to Jan van der Schaar for providing me with translated versions of his published papers from which these and the following details of the early housing reform movement are taken.

7 For detailed accounts of the act see van der Kaa (1935); Ministry of Reconstruction and Housing (1948); Hetzel (1983); and Prak and Priemus (1992).

8 On Danish social and economic development generally see Hildebrand (1978); and Rying (1988).

9 The following discussion draws on Miller (1968); Fitzmaurice (1981); Elder, Thomas and Arter (1982); Glyn Jones (1986); and Daalder (1987).

10 For discussion of Danish social democracy see Esping-Andersen (1985); and Einhorn and Logue (1989).

11 See Tarn (1973); Gauldie (1974); Wohl (1977); Burnett (1978); Englander (1983); Daunton (1983); and Holmans (1987).

12 For a history of town planning in this period see Ashworth (1954); Sutcliffe (1981); and Hall (1988).

13 On French political and economic development see Landes (1969); Kemp (1972) and (1989); Mathias and Postan (1978: 231–381); Kuisel (1981); Magraw (1983); and Rimlinger (1989).

14 See Dennery (1935); Guerrand (1967) and (1992); Sutcliffe (1981); Butler and Noisette (1983); Bullock and Read (1985); and Shapiro (1985).

15 On Catholicism and French social policy see Ashford (1986).

16 On German economic and political development see Landes (1969); Rimlinger (1971); Lee (1978); Mathias and Postan (1978: 381–589); Berghahn (1982); Ritter (1986); and Hentschel (1989).

17 See for example Rimlinger (1971); Mommsen (1981); Flora and Heidenheimer (1981); Köhler and Zacher (1982); and Ritter (1986).

18 The following account of housing reforms draws on US Bureau of Labor Statistics (1914); Dawson (1914); Local Government Board (1919); Sutcliffe (1981); and Bullock and Read (1985).

19 For a discussion of the SPD's attitudes to housing reform see Teuteberg and Wischermann (1992: 253, 255).

20 On social policy in this period generally see Rimlinger (1971).

21 The following account draws especially on Lubove (1974); Friedman (1968); A. Jackson (1976); Fish (1979); Marcuse (1980); and Boyer (1983).

22 On US economic and political development see A. Chandler (1978); Morison, Commager and Leuchtenberg (1980); Blum et al. (1985); and Letwin (1989).

23 For additional discussion of this point see Harloe and Martens (1984); Ball, Harloe and Martens (1988); and Ball and Harloe (1992).