

Discussion Paper

Demonstrating Distinction at ‘the Lowest Edge of the Black-coated Class’: The Family Expenditures of Edwardian Railway Clerks

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Abstract

Families at the bottom end of the Edwardian white-collar income spectrum demonstrated middle-class status through observable consumption, at the cost of squeezing other expenditures, including ‘necessities’. This had negative economic impacts, lowering living standards due to inefficiently high budget shares for positional goods. Drawing on the work of Pierre Bourdieu, we examine how railway clerks sought to demonstrate ‘distinction’ from manual workers through certain conspicuous expenditures and how this strategy was progressively undermined by falling real incomes over the Edwardian period.

Keywords

social and cultural capital, distinction, clerical workers, living standards, railway trades unionism

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Introduction

One of the key socio-economic changes over the six decades to 1914 was the rapid expansion of the clerical workforce, producing a substantial stratum of workers with middle-class aspirations but incomes that did not clearly separate them from the higher ranks of the working-class. By 1914 clerks comprised 5.48 per cent of occupied males – larger than any middle-class occupational group other than employers and proprietors.¹ Both contemporaries and historians have emphasised that the key differences between their lifestyles and those of skilled artisans lay not so much in their incomes as in their expenditure patterns – reflecting a different set of priorities, framed by both external observers' expectations and their own self-identity.² However, quantitative analysis of clerks' expenditure patterns has largely been blocked by a lack of data. Until the late 1930s household budgeting by lower-middle class British families was almost entirely neglected in official or academic studies, as white-collar workers were viewed as independent from state or charitable assistance and thus not a relevant subject for public policy or enquiry.

This article focuses on railway clerks, who constitute an ideal candidate for such a comparison, given their status as one of the lowest-paid sections of the Edwardian clerical workforce. Described by Lord Rosebery as 'men in the lowest edge, of the black-coated class... most to be considered for their narrowness of means',³ they faced one of the hardest struggles of all white-collar groups to maintain 'respectable' standards of housing, dress and other publicly-observable consumption markers. Railway clerks were also the only group of white-collar workers to leave a substantial volume of pre-1914 household budget data, compiled on a uniform basis, in a series of surveys conducted by the Railway Clerks Association from 1910–12. We utilise aggregate data from 611 household budgets for male railway clerks, together with over 200 surviving budget summaries. Supplementary data are drawn from a sample of 100 households headed by railway clerks, from the 1911 Census.

After comparing railway clerks' incomes with other lower-middle class groups, the development of railway clerking, and railway trades unionism, are briefly outlined, together with the background to the household budget enquiries. We next compare family expenditures for railway clerks with other near-contemporary household budget surveys and examine how their distinctive budget allocations reflected their status-related priorities and constraints. These findings are then tested via Engel curves derived from the household-level budget summaries. The analysis highlights the importance of strategies of 'distinction' to both signal their middle-class status to the wider world and reinforce their self-identity. Such behaviour was costly, in

terms of the consumption that had to be sacrificed in favour of expensive 'positional' goods. Rising prices and static salary scales during the Edwardian era undermined railway clerks' abilities to maintain investment in such positional goods, producing a deep sense of grievance, articulated partly in terms of their inability to maintain social status.

The economic position of the Edwardian railway clerk

Salaried workers earning below the income tax threshold, (£160 per annum in 1910) were invisible in official incomes data, as they were not recorded in either the income tax figures or the Labour Department's wage incomes data. Fortunately, during 1909-10 a British Association (Economics Section) committee undertook a major enquiry into the earnings of this group, which has served as a key bench-mark for subsequent studies.⁴ Only 10 per cent of male railway clerks were found to earn over £160 per annum, compared to 22 per cent of telephone clerks, 23 per cent of commercial and industrial clerks, 28 per cent of local government clerks, 35 per cent of law clerks, 37 per cent of civil service clerks, 44 per cent of banking clerks, and 46 per cent of insurance clerks. Railway clerks were also found to be under-represented relative to other low income middle-class groups, such as teachers and commercial travellers.⁵

Table 1 shows the distribution of annual earnings for railway clerks, other clerks, and teachers on less than £160 per year. These data are problematic, as it is difficult to determine the extent to which they include workers who would eventually cross the £160 limit (which might include a substantial proportion of the higher paid groups, especially given that the data include juveniles). However, railway clerks appear to have broadly similar incomes to the lower-income strata of commercial and industrial clerks (which comprised the majority of all clerical workers), in terms of both average salaries and the distribution of employees by income (both peaking at £60-80). Railway clerks thus appear to be on the lowest run of the middle-class income ladder, but were nevertheless not entirely atypical of lower paid clerical workers. Indeed when allowance is made for their superannuation, sick pay and other benefits, and their security of employment, they were probably in a stronger economic position than many clerks employed by smaller industrial and commercial establishments.

[Table 1 near here]

Movements in real earnings for clerical workers over the late Victorian and Edwardian era have been subject to substantial recent analysis. However, this has focused on the 'clerical aristocracy' - either banking clerks, or London clerks employed by large organisations.⁶ Despite differences regarding the timing of the downturn in clerical salaries, there is a fair measure of consensus that

clerks' incomes appear to have fallen from the mid-1890s to the late Edwardian period, exacerbated by inflation from the turn of the century.⁷

This paper does not seek to directly contribute to the debate regarding long term changes in general clerical living standards. Instead, it explores another important theme in the literature – the ways in which clerks' self-identity, social status, and job role compelled them to adopt a certain lifestyle. This skewed clerks' household expenditures towards certain items of 'conspicuous consumption', while increasing their preferences for cultural, recreational, and educational expenditures – preferences that could often not be met given falling incomes and the need to maintain appearances. We focus on railway clerks not because they are 'representative' of all clerks, but because they were a group with both low incomes and a substantial income decline over the Edwardian era – thus providing an ideal case-study of the conflict between social imperatives and limited means at the bottom of the white collar income spectrum.

In common with most white-collar workers, railway clerks enjoyed rising incomes over the very long term. Cohn found that real wages for adult clerks on the Great Western Railway in 1930 were about 2.5 times their 1870 level.⁸ However, he also identified the Edwardian era a low point for railway clerks' relative earnings; even the prestigious Great Western experienced difficulties recruiting junior clerks - as static scales had eroded starting salaries to levels not competitive with other clerical employers.⁹ Railway clerks were also falling behind other classes of worker. Feinstein estimated that British real incomes per worker rose by 0.58 per cent per annum over 1899-1913, with salaried incomes rising substantially faster than wages. However, despite inflation averaging around 0.7 per cent over this period, many railway companies' clerical scales had remained static for over a decade by 1911.¹⁰ Thus railway clerks faced declining incomes both in absolute terms and, particularly, relative to other occupational groups.

Clerks can be expected to visualise their changing economic position in terms of the last few years, or last decade, rather than over much longer time horizons. As Johnson has noted, people do not willingly contemplate a fall in their standard of living, either in absolute terms, or relative to their peers.¹¹ Railway clerks witnessed their incomes falling in relation to both white-collar and skilled manual workers. This had both status and monetary impacts, as they competed with both groups in a number of markets, including accommodation and (inter-generationally), educational qualifications and job opportunities. Such competition was felt much more keenly by the railway clerk than the banking or insurance clerk. Railway clerks were much closer to the working-class in their social origins and status than the clerical aristocracy; they lived in more

socially mixed neighbourhoods; and entry to their sector was much more open to competition from a new generation of artisans' sons who sought a career offering greater stability and security of employment.¹²

Nor do railway clerks appear to have enjoyed any class-specific reductions in living costs which might have ameliorated the general rise in prices. The interwar era was to witness a marked reduction in visible signs of class distinction, accompanied by the creation of a 'mass market' for many perishable and semi-durable goods - both white and blue collar households patronising expanding national multiples such as Montague Burton and Marks & Spencer. However, despite some pioneering attempts to reduce costs through new production systems such as wholesale bespoke tailoring; to develop national multiples with a broad customer base; or to standardise food products into nationally advertised product brands, these appear to have had very little overall impact in reducing the white-collar/blue collar purchase cost differential until after the First World War.¹³

Railway clerks' collective response to falling incomes

While railway clerks tended to be recruited from a lower social strata than banking, insurance, or legal clerks, they nevertheless had some strong commonalities in terms of recruitment and incentives. Entrants were recruited at a relatively late age compared to manual occupations (15 or 16); had to supply references before being allowed to sit entrance exams; and faced a long period of training (around seven years) before becoming fully-qualified.¹⁴ They then gained access to internal labour markets, which encompassed a variety of benefits, including promotion from within the ranks, job security, pensions, sickness benefits and holiday entitlements.¹⁵ Superannuation schemes were particularly important, providing a degree of security in old age. Employees made a compulsory salary contribution of 2.5 per cent, matched by the company. This provided a pension at age 60, generally equal to around 75 per cent of average salary while in the scheme.¹⁶ Strong internal labour markets may also have contributed to the relatively slow 'feminisation' of railway clerical work. According to the 1911 Census, females comprised only 1.3 per cent of railway clerks, compared to 18.3 per cent for all clerical occupations.¹⁷

Most voluntary departures from railway clerking involved relatively young men, who had completed 2–10 years' service and could find employment in a commercial office or local government. Older clerks had low mobility, both due to the job-specific nature of their skills and their high job security. There was said to be a customary understanding that railway clerks' positions were regarded as permanent, after an initial probationary period.¹⁸ Railway companies

appear to have capitalised on this, offering limited salary increases beyond age 30. Figure 1 shows average earnings by age for 24,098 British railway clerks employed by 27 different companies/lines during 1910–12. Clerks' salaries grew rapidly over their probationary period and were still rising by around 9.6 per cent per annum at age 22. This fell to 5.1 per cent per annum at ages 24 and 25 and just 1.7 per cent by age 30. Clerks aged 41–50 averaged 9.3 per cent higher earnings than those aged 31–40, while those over 51 averaged 1.8 per cent more than the 41–50 cohort (with some companies paying lower average salaries to those over 50). Even the most generous railway companies' salary scales typically stopped at age 30, and unfavourable comparison was made with the Post Office, where the London salary scale terminated at age 37 and the five salary scales for various classes of provincial towns at 30–36.¹⁹ This accentuated the impact of static scales on incomes from the perspective of the individual clerk, as it turned an aggregate reduction in real incomes into a personal one.

[Figure 1 near here]

Railway clerks were also becoming increasingly concerned regarding threats to job security and prospects. As their career essentially involved a long-term implicit contract regarding advancement, security and pension rights, railway clerks were extremely sensitive to employers' attempts to rewrite the rules to their disadvantage.²⁰ Railways were early enthusiasts for 'scientific management' and the introduction of more specialised and data-driven administrative systems were said to deskill work, increase workloads (reflected in unpaid overtime) and, in some cases, reduce staff numbers.²¹ There were also threats to non-salary benefits; in 1904 the Lancashire and Yorkshire notoriously presented a bill to Parliament, seeking to both discontinue employers' superannuation contributions and retain the interest on the fund's investments. This was successfully resisted by the Railway Clerks Association (RCA) and led to a general campaign for greater accountability for railway superannuation funds.²²

This growing sense of grievance underpinned the expansion of the RCA. Founded in 1897 as a moderate, non-political union, with the slogan 'Defence, not Defiance', RCA initially enjoyed only slow growth.²³ Yet by 1910 membership had reached around 10,000 and by the eve of the First World War, 30,000, out of a national workforce (excluding juveniles) of around 70,000.²⁴ Growth was stimulated by a sophisticated and relatively successful salaries campaign, which raised average incomes for clerks and station-masters aged 21 and over from less than £85 per year in 1911 to around £90 by late 1913.²⁵

The RCA budget enquiries

Denied recognition by the railway companies, and excluded from the conciliation machinery for manual workers, the RCA's salaries campaign of 1910–12 fell back on the traditional mechanism of memorials from clerical workers, supplemented by deputations and backed up by publicity and Parliamentary action. These were well-established white-collar alternatives to industrial action (a tactic which would have run counter to their claim to middle-class status), also employed by the National Union of Clerks and the Post Office and Civil Service unions.²⁶ Publicity included publication of *The Life of the Railway Clerk*, which painted a bleak picture of career prospects and enjoyed wide circulation, including to schools.²⁷ Meanwhile the Parliamentary Committee of the Trades Union Congress and the Labour Party were persuaded to hold up Parliamentary bills submitted by railway companies that engaged in 'persecution' of RCA members.²⁸

The most innovative aspect of the RCA's campaign involved supporting its salary claims and associated publicity with statistical data. Comparative salary data were used to support their arguments that earnings were well below the value of the services rendered and compared unfavourably with other clerks. The RCA also had a further major line of argument, that salaries were, 'insufficient to meet the needs of present-day existence.'²⁹ This was supported both by data on the rising cost of living and by household budgets. While specimen budgets had long been used in salary negotiations, the RCA's campaign marked a new departure in terms of their scope and sophistication. Some 611 budgets were collected for married salaried clerks, from 18 British and five Scottish railway companies.³⁰ During 1913 and 1914 it also collected budgets for 'unappointed' (non-salaried) clerks in several railway companies, though few details of this later budget enquiry survive.

Salaried clerks' budgets had first been compiled in 1910 for the RCA's successful campaign with the Midland Railway. Subsequent campaigns involved the compilation of more sophisticated budgets, on a uniform basis, married clerks and their wives being asked to fill in a standard form, the design of which drew on B.S. Rowntree's first York study.³¹ The RCA's Head Office was said to have examined all budgets and removed those with doubts regarding accuracy.³² Weekly expenditures were collected for most items while, following established practice for household budget enquiries, clerks were asked to estimate average weekly outlays on clothing and certain other expenditures that fluctuated substantially, on the basis of annual costs.³³

The published survey results are shown in Appendix Table 1. Meanwhile more detailed budget summaries, showing information for each household, with a greater number of expenditure

categories, were provided to each railway. However, only the household-level returns for the Lancashire and Yorkshire were published. An extensive search of the RAIL papers at The National Archives (TNA) has revealed surviving summaries for four further companies/lines – Great Central, North Eastern, Great Northern (Provincial) and Great Northern (London), providing data for some 199 salaried clerks – as shown in Appendix Table 2. Despite a thorough search at the National Archives of Scotland, no household-level returns were found for any Scottish company.

Average weekly expenditure for the five sets of household-level returns, 35.25s per week (around £92 per annum), is close to that for all the English surveys, 34.97s. The proportions allocated to each expenditure category are also very similar for the five surveys and the broader sample for England and Wales. However, there are substantial differences between the surveys for England and Wales and for Scotland; with Scottish railway clerks devoting a substantially lower proportion of income to housing and related expenditures than their English counterparts. This provides important support for the validity of the budgets – as the differentials in accommodation budget shares north and south of the border are roughly equal to those found in a recent analysis of a much larger sample of budgets, for working-class households (mainly headed by artisans) collected by the Board of Trade in 1904.³⁴

Unsurprisingly, given the exclusion of single men, the average income of clerks who submitted budgets was higher than for all railway clerks (according to both the RCA's salary data and the British Association survey).³⁵ Supplementary earnings were reported in only 33 of the 166 returns where this information was requested (this question was not included in the early survey of the Lancashire and Yorkshire). Fourteen households reported children's earnings; eight reported some income received by wives (including one private income); two reported income either from wives or children (the exact source not being specified); three mentioned Co-op dividends; and five listed other sources. For all the surveys, supplementary earnings comprised only 5.6 per cent of household income for the 497 railway clerks' families in England and Wales who provided this information, while the figure for Scotland is 5.9 per cent.

It is possible that supplementary earnings were underestimated, as clerks were officially prohibited from undertaking non-railway work and would thus not declare any such work in their budgets.³⁶ Yet, even allowing for this, incomes for other family members appear surprisingly low. The 1911 Census for England and Wales recorded 7,953,000 private families and a working population of 16,227,543, or 2.04 workers per family.³⁷ Rowntree's 'Class D' – families with weekly incomes of over 30s for a 'moderate family' – had average household earnings from all sources of 41s 9.25d, of which household heads contributed 71.2 per cent.³⁸ Meanwhile an earlier, 1890–91, inquiry by the United States Commissioner of Labor, based on

1,024 household budgets for British working-class families in eight staple industries, indicated that household heads contributed 74.4 per cent of household income.³⁹

A number of factors are likely to have contributed to the lower supplementary earnings of railway clerks' households. Middle-class conventions of respectability made it less likely that wives would be in paid employment (though this was also atypical for working-class families). Meanwhile their children would spend longer in full-time education and, if entering clerical or other white-collar work, would receive a lower income at age 15–17 than a typical manual worker (to reflect the training received).⁴⁰

Average family size for clerks in the survey was substantially lower than for manual workers' households. Szreter's analysis of the 1911 Fertility Census shows railway clerks to be among a group of white-collar occupations characterised by late marriage, birth spacing immediately after marriage, and low completed fertility.⁴¹ Yet survey returns were further biased towards relatively small families, owing to the age composition of the sample. A random sample of married workers could be expected to have roughly equal numbers of children aged 0–9 and 10–19. However, around 80 per cent of children, in those surveys which provided this information, were aged under 10 and only 8.8 per cent were 15 and over (the ages where clerks' children would be in paid employment).⁴²

Some older boys may have left their parental home if they followed their fathers in becoming railway clerks and vacancies were not available locally. Yet the main explanation appears to be a bias towards younger married men. The age distribution of household heads can be estimated by comparing their salaries with average salaries by age for clerks who signed the salary memorials accompanying each budget survey (whose numbers were far greater than those providing budgets).⁴³ This is subject to some margin of error, as, within each company, there was significant variation in salary at each age – though the aggregate figure for all four surveys should be a reasonably reliable indicator. The budgets are found to be strongly biased towards households headed by clerks aged around 26–30, who comprise around 37 per cent of the total, while clerks aged 41 and over are strongly under-represented. This would have a significant impact on aggregate fertility, as numbers of children rise from an average of 1.2 for clerks aged 21–25 to 2.7 for those aged over 40.⁴⁴

To test whether the low income contribution of supplementary earners is plausible, we examined 100 returns to the 1911 Census of England and Wales, for household headed by railway clerks. These were aged between 24 and 61, with a mean age of 43 – a good match for the distribution of all railway clerk household heads, in a population which married relatively

late and normally retired at age 60. The sample was largely based on the distribution of the urban population of England and Wales in 1911.⁴⁵ Households were selected using the ten most common surnames in England and Wales (based on death registrations during the 20th century), distributed evenly between these surnames - both in total and for those large urban areas with multiple entries.⁴⁶ It was not possible to distinguish between salaried and non-salaried railway clerks, though the degree of bias is unlikely to be significant.

The sample corroborates the low labour market participation ratios of clerks' wives. Only two of the 100 families had a wife recorded as being in employment (there were also five widowers and two single men in the sample), compared to 10.5 per cent for all married women in the 1911 census. Low married women's formal labour market participation is to be expected, given middle-class conventions that married women should not engage in paid work. Moreover, 'goods' prioritised by clerical workers, such as improved nutrition, health, childcare and housing, could only be accompanied by heavy inputs of household labour, raising the mother's economic value within the home relative to that in paid employment.⁴⁷

The sample also sheds light on the ages that railway clerks' children entered the labour market and their typical occupations. An average of 0.93 sons and 0.74 daughters were resident at the Census date, with 70 households having at least one child of either gender. Significantly, no child aged below 14 was recorded as being in paid employment (at a time when the school leaving age was 12). Of 60 children in paid employment, some 80 per cent were in jobs that would have a strong claim on middle class status. Around half of employed sons were in clerical occupations, while a significant number were in retail-related jobs providing training that could potentially lead to self-employment, such as 'grocer's apprentice' or 'tailor's apprentice'. Meanwhile around a third of employed daughters were in clerical occupations (mainly non-railway, given the very limited number of females in this sector), while several were in teaching, or retailing-related jobs such as 'dressmaker' which again might offer the potential for future self-employment. Conversely other manual occupations comprised only around one eighth of the employed sample for both genders. This small sample suggests that railway clerks were generally able to maintain inter-generational social status. However, there is little evidence that any of these families achieved substantial upward social mobility. Only a very few children were placed in jobs with an unambiguously superior status to those of their parents and even these were within the clerical status spectrum (such as insurance or solicitor's clerks).

Comparison with the Census data, plus testing for consistency between the different companies' returns, and over different income ranges (using Engel curves), discussed below, all suggest that the data were representative of the type of families shown in the data –typically young married

couples with dependent children. The exclusion of young, single, men is not surprising, as these were rarely household heads, typically living with their parents, or as boarders/lodgers (the two single household heads in the Census sample were both well over the average marriage age, 58 and 36 respectively). Lodgers were also excluded from early official surveys, such as the 1937/38 working-class expenditure enquiry.⁴⁸ The under-representation of older families is less easy to explain, though relatively young married clerks with dependent children would have faced the tightest squeeze on their financial resources and would therefore have had the strongest incentive to undertake the significant work involved in compiling budgets. Budgets were provided by only a small proportion of memorialists; for example, over 3,200 men signed the Great Western memorial, of whom 2,362 provided details of salaries and ages, but only 39 contributed budgets.

Drivers of status-related expenditure

While railway clerks' household spending on basic items such as food was said to be inadequate, the RCA particularly emphasised difficulties in meeting their 'social obligations and domestic responsibilities'.⁴⁹ These reflected their need to distinguish themselves from manual workers; invest in the household's social and cultural capital; and undertake precautionary savings to guard against contingencies that might threaten their income and, therefore, their middle-class status.⁵⁰ These motivations have been illuminated by the work of Pierre Bourdieu, who has examined consumption as a process of social 'distinction', reproducing dispositions that constitute differential tastes and emanate from the pursuit of lifestyles that are subjectively acceptable given individuals' economic, social, and cultural 'capital' constraints. These predispose people with similar 'capitals' to develop shared consumption orientations, a process reinforced by strategies of distinction - individuals interpreting their own consumption patterns in relation to social groups with which they identify or contrast themselves.⁵¹

Studies of modern developing countries show that, even among the poor, spending priorities are strongly influenced by local social norms, families being prepared to save money for events such as weddings and festivals to meet the expectations of their peers, even at the cost of insufficient food.⁵² Higher-income households are also prepared to make such trade-offs. Bourdieu found that during the early 1970s, French clerical workers spent less on food (both in absolute terms and as a proportion of household budgets) than skilled manual workers. Meanwhile they spent more on health and beauty care and clothing, and slightly more on cultural and leisure activities. Lower food expenditures were accompanied by substantially lower

fertility, which he ascribed to a consumption mind-set based around deferred gratification and a long-term planning horizon.⁵³

Bourdieu identified the importance of budgetary allocations between food, 'presentation' (clothes, shoes, repairs and cleaning, toiletries, hairdressing and domestic servants) and 'culture' (books, newspapers and magazines, stationery, music, sports, toys, and entertainments), as alternative mechanisms for asserting distinction from the working-classes. For example, French secondary school teachers demonstrated distinction through relatively high cultural expenditure; professionals had high presentation expenditures; and industrial and commercial employers spent extravagantly on food (including restaurants).⁵⁴ Railway clerks' distinction strategies were noted by contemporaries. As Booth wrote, while they had similar incomes to skilled manual workers:

From top to bottom clerks associate with clerks and artisans with artisans – but comparatively seldom with each other. A clerk lives an entirely different life from an artisan – marries a different kind of wife – has different aims and different ideas, different possibilities and different limitations... It is not by any means only a question of clothes... but of differences, which invade every department of life, and at every turn affect the family budget.⁵⁵

Lockwood argued that, while family expenditures varied across the clerical income spectrum, 'yet qualitatively they were the same, expressing a similar mentality and similar evaluations.'⁵⁶ More recently Guerriero Wilson has analysed these differences in terms of distinction strategies. Lower-income clerks are said to have reacted to their precarious claim to middle-class status by constructing their own value system. 'Proper dress, proper luncheon restaurants, temperance, a spotless reputation', constituted the clerks' self-respect, assuming greater importance on account of the lack of some other forms of middle-class distinction, such as professional status, or markedly higher incomes.⁵⁷

As noted in the consumer choice literature, investment in positional goods can have real economic benefits for households – though these could be negated by competitive behaviour, which ultimately leads to a generalised inefficiently high level of spending on such goods. Long-term economic success is strongly influenced by a household's perceived ranking; for example, children's career prospects are mainly influenced by their skills and other human capital endowments relative to their competitors in the labour market, rather than the absolute levels of these attributes. Positional goods can act as a proxy for such endowments, encouraging high expenditures as a signalling device. Yet, if some households rearrange their consumption bundles in favour of positional goods, this may ultimately become a negative sum game from a

welfare perspective, one household's 'offensive' move being cancelled out by another's 'defensive' reaction and all ultimately allocating inefficiently high budget shares to positional goods.⁵⁸

To analyse distinction for railway clerks, we use both Bourdieu's classes of presentation and cultural expenditure, plus two further consumption categories of considerable importance to Edwardian notions of 'respectability'. The first is accommodation. Housing was both expensive and highly visible, constituting the most problematic item for those towards the bottom of the white-collar income spectrum. Salaries that, in early career, were inadequate to rent 'decent homes', were cited by the RCA as a significant obstacle to marriage – an argument corroborated by the relatively late average age of marriage for clerks.⁵⁹

Precautionary saving also constituted an important status marker. As Johnson noted, because financial security was difficult for most working-class households to achieve during this period, actions aimed at promoting security acquired particularly strong symbolism. Here clerks had a major advantage over skilled manual workers, their job security and welfare benefits providing a realistic prospect of financial planning to guard against interruptions to income, via mutual contractual savings vehicles such as friendly societies.⁶⁰ Johnson's analysis of friendly society membership suggests that clerks were heavily represented - though they tended to join societies administered centrally, rather than via networks of branches. These had the advantages of both more professional management and avoiding the need to mix with manual workers.⁶¹

Bourdieu's categories of presentational and cultural expenditure are also salient. Railway clerks were obliged to undertake substantial presentational expenditures, to conform to standards of 'respectability' expected by customers and their employers.⁶² As the RCA's General Secretary, Alexander Walkden, noted: 'they must come up to business pretty smart and clean... and by the circumstances of their lives they are forced to keep up a decent and respectable appearance.'⁶³ A 1914 Board of Trade careers pamphlet similarly noted that, compared to skilled manual workers on similar incomes, 'the necessity of keeping up a respectable appearance makes his [the clerk's] cost of living much higher.'⁶⁴ One railway manager recalled how his second goods clerk, horrified at the appearance of a new clerk from a country background, wrote to his father: 'implying that he was rather a disgrace to the office. The father, fortunately, took it in good part... so he was sent to a tailor, and was soon neatly attired, with the exception of hat – he desired it should be a cap, but Mr. Parmee insisted it must be a bowler.'⁶⁵

Presentation and cultural and recreational activities were central to clerks' subjective conception of their place in society and their legitimate 'needs' - reflected in the budget surveys'

inclusion of separate categories for holidays, postage costs, reading material and church collections/charity expenditures. A commitment to self-advancement through education was a defining characteristic of railway clerks. As Guerriero Wilson emphasised, clerks saw this as a key element of their human capital, essential not only to their work, but their self-identity and social status.⁶⁶

Analysis by the authors of oral testimonies for three railway clerks' children born between 1879 and 1892 corroborates this, education being viewed not merely as a means to a better career but as an end in itself, increasing their cultural capital and thus enabling them to lead fuller lives.⁶⁷ Our census sample on ages of entry into employment for railway clerks' children and their occupations implies significant human capital investments. Preparing a child for a white-collar career entailed sacrifices in terms of direct costs of education, deferred entry into the labour market, and lower initial earnings.⁶⁸ The expansion of secondary education from the late Victorian period raised the entry bar for higher-status clerical jobs, given that working-class children were now educated to primary level. Heller found that in London, fees for the more accessible secondary schools were around £4–8 per year.⁶⁹ Even scholarship pupils faced significant costs. Alfred Pyle (a railway clerk's son, born 1890) won a grammar school scholarship, staying on until 17, which incurred both considerable costs for his parents in foregone income and in purchasing books, sports equipment, etc.⁷⁰

Expenditure on cultural and recreational activities also ranked relatively high among clerks' priorities. Surviving oral history/autobiographical accounts mention involvement in church activities and interests such as politics and music.⁷¹ Heller argued that clerks' claim to a 'middle-class' lifestyle was based on their participation in leisure, sport, holiday, and educational activities.⁷² Railway clerks' representatives placed considerable emphasis on cultural activities such as reading, music and theatre. As *The Life of the Railway Clerk* argued:

Surely it is not unreasonable to expect that in return for their labour they shall receive salaries which... will enable them to engage in some intellectual, scientific, or artistic pursuit, and to participate in those healthy recreations and innocent pleasures which not only make life less irksome, but are really necessary to keep men fresh and bright and smart and alert for their business.⁷³

How distinctive were clerks' consumption patterns?

The budget surveys allow comparison of expenditures on these different markers of distinction. 'Presentation' represents expenditure on clothing and footwear, household renewals, cleaning

materials, laundry and hairdressing. Of these categories only household renewals (which is grouped together with cleaning materials and laundry) does not match Bourdieu's definition, though its inclusion is unlikely to significantly distort overall presentation expenditure. We use the term 'entertainment' rather than 'cultural expenditure', as the data included expenditure on tobacco and alcoholic drink under the heading 'tobacco, entertainments, etc.' Other entertainment items include holidays, postage, reading and – a borderline category for inclusion – church collections and charity. Precautionary expenditure represents the category 'superannuation, insurance, sick club, etc.'

Unfortunately, there are few near-contemporary budget surveys with comparable data. The only suitable earlier survey is an 1890–91 enquiry by the United States Commissioner of Labor, covering 1,024 British households headed by workers in eight staple industries. This was biased towards 'respectable' two-parent families, headed by manual workers in relatively high-paying occupations, within high-wage industries.⁷⁴ Meanwhile the first sufficiently detailed subsequent national surveys are the 1937–38 Ministry of Labour surveys of industrial and of agricultural workers, and a counterpart 1938–39 'middle class' survey of civil servants, non-manual local authority workers and teachers, undertaken by the Civil Service Statistical and Research Bureau.

[Table 2 near here]

Table 2 shows household expenditures for our 199 salaried railway clerks and for a small sample of 16 unappointed railway clerks employed by the Great Western and London and North Western companies, surveyed by the RCA in 1913. Data are also provided for the 1890–91 survey and the three 1937–39 national surveys (for the middle-class survey, we have taken only the lowest salary group, workers receiving £250–350 per year). The definitions of accommodation and presentational, entertainment and precautionary expenditures seek to match those of the clerks' surveys, except that renewals of furniture and household durables (which are disaggregated from cleaning materials and laundry in the other surveys) are not grouped under presentation. This has the effect of increasing clerks' relative presentational expenditures by, perhaps, 1.5 percentage points.

The data do not provide a contemporary comparison with working-class groups on broadly similar incomes. The closest (though still highly imperfect) such comparison is an estimate of the 1914 household budgets of unskilled, semi-skilled and skilled manual workers, compiled for the 1918 Sumner Committee enquiry. These were not based on direct budget surveys, but used both a 1904 Board of Trade survey of working-class food and housing expenditure, a number of smaller surveys compiled over 1909–14, and a variety of other expenditure and price

information. Household budgets for 'standard' urban working-class families were estimated, based on the household structures in their 1918 survey, the earnings of the household head being supplemented by two-thirds of the earnings of a woman or young man over 18, and half the earnings of a boy or girl under 18.⁷⁵ This has the impact of inflating household earnings, given women's higher wartime formal workforce participation. Yet, as noted above, railway clerks' household incomes from additional family members were low even by pre-1914 standards.

[Table 3 near here]

Comparisons are problematic owing to both the imperfect fit between the dates of the surveys and the fact that the railway clerks' budgets are skewed towards relatively young families, on lower incomes than older clerks with working children. However, Tables 2 and 3 do indicate that railway clerks' household budgets were distinguished by unusually high weightings for accommodation. Comparisons with the 1890–91 and late 1930s surveys are particularly problematic here, as real rental costs were much higher during the Edwardian era. Surviving returns from the 1904 Board of Trade household expenditure survey (which covered only food and accommodation) indicate that, for England and Wales, rents averaged 16.0 per cent of income, for a sample which, like the 1890–91 sample, was biased towards households headed by skilled workers.⁷⁶ However, Table 4 indicates a lower rent to income ratio for skilled workers in 1914. The data thus support the view that railway clerks devoted a substantially higher proportion of income to rent than skilled workers. Philip Massey's analysis of the late 1930s surveys similarly noted that, while rent to household expenditure ratios declined with income for the working-classes, families at the bottom of the middle-class income spectrum had substantially higher ratios than the highest-income manual workers. Meanwhile, across the middle classes the ratio again declined with income. This was attributed to some minimum rental threshold, below which white-collar workers could not find accommodation appropriate to their status.⁷⁷

The RCA surveys provide no details of the type of houses rented by railway clerks, but further information can be gained from the 1911 census returns – using the census sample of 100 households, discussed earlier. These were found to inhabit relatively large houses, with a mean of 5.45 rooms per household and a modal value of 6 rooms. Meanwhile these railway clerks had an average family size of 4.1 persons, compared to 4.36 per cent for all private families.⁷⁸ This indicates a relatively high standard of accommodation (in terms of rooms per person) compared to all private families, which had a modal number of only four rooms, for families of four, or even six, people.⁷⁹

However, as Johnson has noted, in addition to the size of house, an appropriate address (in a good residential neighbourhood) was also a key marker of distinction.⁸⁰ We examined geographical social status using the five census returns before, and after, those for the 100 railway clerks in our sample (any returns covering a different street being excluded). Table 4 shows occupations of their household heads (or former occupation, for retirees). Our sample covered some 950 households, of which 118 could not be classified (mainly representing widows not in employment, people of 'private means', retirees who did not give their former occupation, or cases where no information was given).

[Table 4 near here]

Clerks in the remaining sample are shown to have a relatively low proportion of immediate neighbours with occupations very similar to their own – only 3 per cent were railway clerks and only 10.6 per cent were in other clerical occupations. Nor were they typically living in communities of railway employees; all railway workers represented only 10.5 per cent of neighbours. Instead more than half comprised two distinct groups – other white-collar occupations (mainly lower middle-class, such as dealers and self-employed shopkeepers, commercial travellers, teachers, and foremen), and skilled manual workers. This corroborates Crossick's finding that families towards the bottom of the lower middle class were often located in areas of changing social composition, vulnerable to encroachment by lower status groups. While more affluent households could move to 'exclusive' new suburbs of markedly greater social homogeneity, those at the bottom end of the working-class income scale could often not afford this option, even with the railway clerk's advantage of free rail travel.⁸¹ However, even mixed areas made high demands on railway clerks' incomes, given their larger houses and credible claim to be acceptable (if not ideal) areas white collar addresses. Mixed neighbourhoods might plausibly accentuate conspicuous expenditure, to distinguish railway clerks from their working-class neighbours and identify with their white collar ones.

Tables 2 and 3 showed clerks to have relatively high weightings for precautionary expenditures. Meanwhile presentational expenditures were in line with those of the 1937–39 surveys, but substantially below those of the 1890 survey or the 1914 estimates. Spending on entertainment, etc. was substantially below that shown in the other surveys. Food expenditures are also low, especially in absolute terms, though this is influenced by the sample's bias towards younger families. The more sedentary nature of clerks' work would also have reduced minimum necessary calorific intakes, though monetary savings would be partially countered by the fact that clerks' wives were expected to patronise shops of a middle-class character.⁸²

Some indication of the gap between actual and desired expenditure patterns can be gained from a hypothetical weekly budget for a Scottish railway clerk with a wife and three children, prepared by the RCA in around September 1911, using their proposed standard national salary scale of £150 by age 37. This is significant not as a realistic picture of clerks' expenditures, but as a representation of what the RCA regarded as, 'the bare essentials for a reasonable standard of living'.⁸³ In comparison to the English surveys, it must be remembered that the latter are for smaller families, averaging 1.9, rather than 3, children. Furthermore, as Appendix Table 1 shows, Scottish railway clerks typically devoted a lower proportion of earnings to accommodation.

Under the hypothetical budget, significantly larger absolute expenditures were proposed for all items, other than fuel and light (possibly reflecting regional differences in coal prices). Conversely, the two classes of expenditure where clerks had unusually heavy relative outlays, rent and precautionary contractual savings, experience only moderate absolute rises. This suggests that clerks were stretching their resources to meet perceived minimum threshold expenditures for these items but did not prioritise them for further expenditure when income rose. Instead the proposed budget involved substantial proportional increases in the two areas where clerks focused their complaints regarding inadequate earnings – presentation and entertainment.

[Table 5 near here]

Engel curves for railway clerks

Table 5 implies that clerks sought higher incomes to spend more generously on presentation and entertainment (in terms of budget shares). Meanwhile rent would receive a declining share (consistent with households facing minimum expenditure constraints). Precautionary expenditure would also receive a lower budget share, reflecting the significant minimum investment required to guard against negative contingencies. Furthermore, proportionate allocations to 'necessities' might fall, especially for fuel and lighting, given that these are strongly related to housing size and characteristics.

The 199 household-level returns for salaried clerks enable these relationships to be tested for budget shares on food, rent, fuel and lighting, presentation, culture, precautionary and other expenditures. Table 6 shows Engel curves for budget shares using generalised linear models (GLM), estimated using the following equation for each expenditure item:⁸⁴

$$w_{ij} = \alpha_{ij} + \beta_1 \log y_i + \beta_2 N_i + age_i + firm_j + \varepsilon_{ij}$$

Where w_{ij} is expenditure share for each household, i , in each rail firm, j ; $\log y_i$ is the log of household income, i ; N_i is the number of children in each household, i ; age is the estimated age of the household head, and $firm$ incorporates the five firms/lines in the sample. The individual companies/lines (relative to 'Lancashire and Yorkshire') generally produce low, and in the main insignificant, coefficients. This is reassuring, as it suggests a high degree of consistency between surveys. The main exceptions are precautionary investment (possibly reflecting differences in the pensions and savings schemes provided by these companies, a result supported by the very similar coefficients for the Great Northern's London and Provincial areas), and the food and rental shares for the Great Northern's London territory, probably reflecting London's high rentals and the consequent need to squeeze food budgets.

[Table 6 near here]

As predicted, rising income is associated with significant rises in budget shares for presentational and cultural expenditures, while shares for rent and precautionary expenditures (together with fuel and lighting) are negatively related to income. The share of food also displays a negative relationship with income and, as expected, is positively related to numbers of children. Children have a negative or insignificant impact on all other expenditure categories, including rent (reflecting the relatively large houses, by working-class standards, married clerks were expected to occupy, regardless of family size). Clerks' ages are insignificant for most expenditure categories (after accounting for income and family size), the main exception being precautionary expenditure. This might reflect age and family life-cycle effects regarding the timing of initial policy subscriptions, which would influence current payment levels, given subsequent changes in money wages and inflation.

Conclusions

Edwardian railway clerks' household budgets reflect the 'necessary' minimum expenditures to maintain a white collar standard of living. Compared to manual workers these involved heavy costs for two items seen as essential to middle-class status – appropriate accommodation and precautionary spending to guard against destitution. However, these high minimum costs left little money over for two categories that were seen as integral to clerks' self-identity – presentational and cultural/entertainment expenditures. These were the areas where expenditure was income-elastic. Finally 'essentials', food, fuel and light, were squeezed (compared with manual workers on similar incomes) to meet the status-related costs of white-collar life. These experienced declining expenditure shares as income rose, though given this

initial constraint, the magnitude of the decline was less than would be typical for manual workers.

Our analysis corroborates contemporary observations that clerical workers enjoyed markedly lower living standards than were implied by their salaries. Moreover, clerks were obliged to make unusually large allocations to rent and precautionary expenditures, at the cost of both goods that had a direct physiological impact on welfare (food, fuel and light) and expenditures central to their self-worth, such as clothing and cultural activities. Thus the ubiquitous depiction of the impoverished clerk in Victorian and Edwardian literature may have had a firmer grounding in the realities of household budgeting than is often appreciated.

Clerks' budgetary priorities also shed light on the origins of the more general transition from a present- to a future-orientated time horizon that became characteristic of a growing proportion of families over the twentieth century. Despite their low salaries, stable incomes and white-collar status enabled them to pursue strategies of material advancement, for both the current and the next generation. Railway clerks could thus be regarded as pioneers of a pattern of living characterised by a willingness to sacrifice immediate gratification for longer-term benefits. Indeed it was their inability to meet desired standards of status-orientated expenditures, on presentation and culture, rather than their low expenditures on food and other 'necessities', that loomed largest among their grievances.

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Table 1. Percentage distribution of annual earnings for male workers (including juveniles) on incomes under £160 per annum, in clerical-related sectors and teaching, c. 1909–10

Income (£)	40 or under	40–60	60–80	80–100	100–120	120–140	140–160	Average (£)
Public sector								
Teachers:								
14 counties, England & Wales	13	6	13	12	22	22	12	96
41 boroughs, England & Wales	13	5	9	16	18	17	22	102
Scottish burghs	2	2	4	16	25	24	28	130
Local government								
London	0	1	1	17	28	23	30	120
30 English & Welsh boroughs	13	9	16	18	19	13	12	91
7 Scottish burghs	9	8	13	17	24	15	14	93
Central government								
England & Wales	8	14	14	17	17	17	13	95
Scotland	8	15	15	23	17	16	6	90
Ireland	10	13	16	21	18	14	8	89
Private sector								
Banking clerks	14	13	13	14	14	14	18	90
Insurance clerks	21	18	12	12	15	10	12	85
Commercial and industrial clerks	18	13	21	19	14	8	7	80
Railway clerks	10	13	26	22	15	8	6	80
Total	14	12	18	18	16	12	10	87

Source: Cannan et al., 'Amount and Distribution of Income', 66.

Table 2. The distribution of household expenditure for salaried and unappointed railway clerks, compared with other early household expenditure surveys

	Family size No.	Food Percentage of total expenditure	Fuel & light	Rent	Presentation ¹	Entertainment ²	Precuationery ³	Other	Total	Total (s)	Total (s, 1913)
Salaried clerks	3.9	45.5	8.5	18.7	13.1	5.5	7.7	1.0	100.0	35	37
Unappointed clerks	4.8	49.0	8.7	20.0	12.1	4.3	5.8	0.2	100.0	34	34
1890–91 survey	5.0	49.9	5.6	9.9	16.7	11.7	2.8	3.4	100.0	39	44
1937–39 surveys											
Agricultural	3.8	47.9	8.5	8.2	12.3	7.3	6.7	9.1	100.0	58	38
Industrial, etc.	3.8	39.5	7.4	12.6	13.6	8.4	7.0	11.4	100.0	86	56
Middle class £250–350	3.0	26.2	6.2	14.0	13.3	10.7	8.1	21.5	100.0	136	89

Sources: railway clerks – database of surviving household-level returns for RCA surveys (hereafter ‘Database’), compiled from TNA Rail series files 226/573; 236/405; 258/404; 410/75; 527/1921; and Railway Clerks Association, *Life of the Railway Clerk*, pp. 24-5. 1890 survey – U.S., Congress, *Sixth and Seventh Annual Reports of the Commissioner of Labor*. 1937–38 agricultural and industrial working-class households – TNA, LAB 17/7, *Weekly Expenditure of Working-class Households*. 1938–39 middle-class household survey – Massey, ‘Expenditure of 1,360 Middle-class Households’.

Notes: 1. For clerks surveys this includes: ‘other household expenditure – renewals, cleaning materials, laundry’; ‘boots and clothing’, and hairdressing. For the 1937–39 surveys this includes clothing, soap, soda, hairdressing, laundry charges and domestic help. For the 1890–91 survey it includes clothing and footwear (soap, soda, hairdressing and domestic help not being separately enumerated). 2. For clerks this includes holidays, postage costs, reading materials, tobacco, entertainments, etc. and ‘church collections, charity’. For the 1937–38 agricultural and industrial household surveys it includes cinemas, theatres, etc., education, holidays, tobacco and alcoholic drink. For the 1938–39 middle-class survey it includes these categories, plus sports, games, etc., gardening, radio (not licences), religions and charity, and ‘gifts, toys, children’s pocket money’ (which were not separately enumerated in the working-class survey). For the 1890–91 survey it includes membership of labour and other organisations, religious and charitable donations, books and newspapers, amusements and vacations, and alcohol and tobacco costs. 3. For the clerks survey this included ‘superannuation, insurance, sick club, etc.’ For the 1937–39 surveys it comprised ‘payments to hospital funds, hospital fees, etc.’, ‘National Health, pensions, etc.’, ‘insurance etc.’ and ‘trades unions etc.’ For the 1890 surveys it covered insurances and payments under the heading ‘sickness and death.’

Table 3. Railway clerks expenditure patterns compared with the Sumner committee's estimates of urban working-class household expenditure in 1914

	% Unskilled	Semi-skilled	Skilled	Railway clerks
Food	56.7	56.2	54.8	45.5
Insurance	5.5	6.0	7.1	7.7
Fuel & light	6.4	5.6	4.7	8.5
Rent	15.4	15.0	14.7	18.7
Fares	1.8	1.8	2.0	0.6
Clothing	11.0	12.6	14.2	9.3
Other	3.2	2.8	2.4	9.7
Total	100.0	100.0	100.0	100.0
Total (s)	36.3	41.7	49.3	35.2
Total (s, 1914)	36.3	41.7	49.3	33.2

Sources: Working Classes Cost of Living Committee, *Report*, 7; Database.

Notes: 'Railway clerks' represents the 199 salaried clerks for whom household-level data survive.

Table 4. The socio-economic composition of houses neighbouring 100 railway clerks in England and Wales, 1911

Occupational group	%
Railway clerks	3.0
Other clerks	10.6
Other white collar workers	26.4
Total white collar	40.0
Other railway	7.5
Other retail/distribution	6.3
Service*	2.0
Uniformed workers**	3.0
Skilled manual	27.4
Un/semi-skilled manual	8.1
Unclassified manual	5.8
Total (classified)	100.0
Total (classified, No.)	832.0

Source: Source: UK Census online database for 1911, <http://www.ukcensusonline.com/census/1911.php>.

Notes: Based on the five census returns before, and after, each railway clerk (excluding those where there was a change in street name). Excludes 118 households that could not be classified by occupation. Manual occupations classified using Szreter, *Fertility, Class, and Gender*, 614–19. * Domestic, hotels, restaurants, etc. ** Army (excluding officers), postmen, non-railway utilities, policemen.

Table 5. A comparison of expenditure allocations in railway clerks' actual budgets and a hypothetical 1911 RCA budget, based on a salary of 56.58 shillings

	Food	Fuel & light	Rent	Presentation	Entertainment	Precautionery	Other	Total
Percentage of total								
Actual	45.5	8.5	18.7	13.1	5.5	7.7	1.0	100.0
Hypothetical	44.8	5.0	14.1	20.4	6.4	5.5	3.7	100.0
Shillings								
Actual	16.0	3.0	6.6	4.6	1.9	2.7	0.4	35.3
Hypothetical	25.4	2.8	8.0	11.5	3.6	3.1	2.1	56.6

Source: Actual budgets – Appendix Table 2; hypothetical budgets – National Library of Scotland, Acc. 4262.

Notes: Actual budgets are based on English families with an average of 1.9 children; hypothetical budget is based on a Scottish family with three children. Renewal of household effects is allocated to the 'other' category in the hypothetical budget.

Table 6. Engel curves for railway clerks (GLM estimates: n=199)

Dependent variable		1		2		3		4		5		6		7	
		Food share		Rent share		Fuel and lighting share		Presentational share		Cultural share		Precautionary share		Other share	
		coeff	z-stat	coeff	z-stat	coeff	z-stat	coeff	z-stat	coeff	z-stat	coeff	z-stat	coeff	z-stat
Income ¹	log(Income)	-0.064 *	(1.90)	-0.073 ***	(3.76)	-0.043 ***	(5.29)	0.100 ***	(4.49)	0.048 **	(2.75)	-0.025 *	(1.64)	0.021 *	(1.76)
	No. of Children	0.018 ***	(8.26)	-0.006 **	(2.47)	0.001	(1.25)	-0.004 *	(1.68)	-0.007 ***	(4.70)	-0.002 **	(2.02)	-0.001	(1.52)
Estimated Age of	20-25	0.007	(0.35)	0.012	(0.81)	0.004	(0.73)	0.035 **	(2.40)	-0.025 **	(2.23)	-0.058 ***	(6.26)	0.010	(1.49)
Household Head	26-30	0.014	(1.07)	0.001	(0.09)	0.006	(1.65)	-0.006	(0.66)	-0.008	(1.06)	-0.027 ***	(4.28)	0.009 *	(1.72)
(ref <20 years of age)	31-40	0.011	(1.07)	-0.004	(0.66)	0.003	(1.13)	-0.007	(0.94)	0.000	(0.06)	-0.013 ***	(2.72)	0.005	(1.23)
Company	Great Central	-0.026 *	(1.73)	0.010	(1.15)	-0.002	(0.37)	0.003	(0.27)	0.005	(0.78)	0.019 ***	(2.55)	-0.003	(0.74)
(ref. Lancashire &	Great Northern (London)	-0.058 ***	(3.43)	0.049 ***	(4.63)	-0.002	(0.37)	-0.017	(1.42)	0.006	(0.65)	0.014 *	(1.84)	0.014 ***	(3.30)
Yorkshire)	Great Northern (North)	-0.030 **	(2.32)	-0.002	(0.26)	-0.003	(0.77)	0.015	(1.42)	0.001	(0.12)	0.015 **	(2.29)	0.007 **	(2.38)
	North Eastern	-0.007	(0.47)	0.006	(0.68)	-0.012 ***	(2.84)	0.015	(1.31)	0.003	(0.47)	-0.003	(0.38)	0.001	(0.44)
Constant		0.83 ***	(4.11)	0.628 ***	(5.57)	0.348 ***	(7.03)	-0.472 ***	(3.62)	-0.222 **	(2.16)	0.229 ***	(2.59)	-0.122 *	(1.71)
Log pseudo likelihood		322.43		402.57		537.82		372.31		418.25		447.18		547.37	

***p<0.01; **p<0.05; *p<0.10. Coefficients are marginal effects. White corrected z-statistics in parentheses. The GLS estimations assume a Gaussian (normal) distribution.

Appendix Table 1. Railway clerks' household budgets collected by the RCA for companies in England and Wales, and in Scotland, 1910–1912

	Budgets	Family size	Household incomes			Distribution of expenditure (%):						Total (s)	
			Salary	Other	Total	Housing etc. ¹	Food	Clothing	Pensions etc.	Holidays	Recreation etc. ²		Total
Lancashire & Yorkshire	33	4	29.5	0.0	29.5	31.6	43.2	9.4	8.1	2.2	5.5	100	30.9
Midland & Gt. N. Joint	18	4	28.3	2.2	30.5	31.6	44.2	9.0	7.8	1.4	6.0	100	31.0
Great Eastern	33	4	30.6	1.1	31.7	28.6	46.2	11.8	6.7	1.5	5.2	100	32.3
Great Northern (Provincial)	53	4	31.9	1.5	33.3	30.0	46.6	11.1	7.6	1.1	3.6	100	33.8
Cheshire Lines Committee	35	4	31.3	2.3	33.5	31.3	45.8	9.2	8.1	1.3	4.3	100	34.5
North Stafford	18	4	30.1	2.8	33.0	35.5	41.9	8.3	7.7	1.8	4.7	100	34.6
Thompson, McKay & Co.	15	4	33.4	1.7	35.0	36.9	41.1	6.2	10.2	1.2	4.3	100	34.8
Great Central	41	4	34.5	0.3	34.8	33.5	43.7	10.0	7.1	1.7	4.1	100	34.9
Furness	13	4	29.9	5.2	35.1	29.9	46.6	11.5	6.7	1.0	4.3	100	35.0
London, Tilbury, & Southend	33	4	32.8	1.3	34.1	32.8	45.7	8.6	7.3	0.6	5.0	100	36.0
London, Brighton, & S.C.	27	4	32.6	2.2	34.8	33.6	42.9	8.6	8.4	1.7	4.7	100	37.0
Metropolitan District	10	4	33.8	3.3	37.1	32.2	46.4	7.6	9.3	0.2	4.3	100	37.5
North Eastern	38	4	36.1	2.3	38.4	30.4	45.3	10.1	8.3	1.2	4.6	100	38.3
G.W. & L. & N. W. Jt.	21	3	35.1	1.4	36.5	32.0	45.9	9.2	7.9	1.1	4.0	100	38.4
London & North Western	46	4	33.1	2.3	35.4	31.4	46.4	8.9	7.6	1.0	4.6	100	38.4
Great Northern (London)	34	4	34.5	2.5	37.0	28.6	46.5	12.5	6.4	1.4	4.6	100	38.7
S.E. & Chatham	17	4	32.2	4.5	36.7	29.9	44.6	10.8	6.2	2.7	5.7	100	39.0
Metropolitan	6	5	39.6	2.5	42.1	30.7	49.1	8.4	7.4	1.1	3.3	100	42.4
Great Western	39	4	39.4	1.5	40.9	29.3	46.8	11.2	8.2	0.4	4.0	100	42.6
England & Wales³	530	4	33.1	1.9	35.0	31.4	45.4	9.7	7.7	1.3	4.6	100	36.2
North British	18	4	28.5	1.1	29.6	24.4	48.7	11.0	7.9	1.7	6.2	100	30.5
G.B. & K. & G. & P. Jt.	16	4	30.1	1.0	31.1	22.7	49.3	13.7	6.5	2.2	5.6	100	31.3
Glasgow & South Western	24	5	32.1	1.9	34.0	26.3	48.9	12.7	5.8	1.1	5.1	100	35.0
Caledonian	17	5	34.3	2.8	37.0	27.2	46.7	13.0	6.4	1.8	5.0	100	37.4
Dundee & Arbroath Jt.	6	5	32.7	5.2	37.9	27.2	47.4	12.8	6.3	1.2	5.1	100	39.5
Scotland³	81	5	31.4	2.0	33.4	25.9	48.2	12.5	6.6	1.5	5.4	100	34.1

Source: 'A Review of Railway Salaries, VIII'.

Notes: 1. Includes rent, rates, travel, fuel and light; renewals of household items; and cleaning materials. 2. Includes postage, reading, tobacco, intoxicants, church collections and allowances to dependents. 3. Based on totals for numbers of budgets and weighted averages (weighted by the number of returns) for all other fields. The Lancashire and Yorkshire returns exclude supplementary income. For the other English and Welsh surveys the weighted average value of supplementary income was 2.0 shillings.

Appendix Table 2. Household data for the five companies/lines with surviving household-level returns for salaried clerks.

	Sample size	Persons	Expenditure Distribution of expenditure (%):						
			(d)	Rent & rates	Travel	Fuel & light	Household ¹	Food	Clothing ²
Lancashire & Yorkshire	33	4.24	30.89	18.2	0.1	9.4	3.0	49.1	7.9
Great Northern (North)	53	3.79	33.81	17.7	0.4	8.7	3.6	45.4	9.8
Great Central	41	3.93	34.92	18.7	0.4	8.9	3.3	45.8	8.9
North Eastern	38	3.76	38.31	17.7	0.3	7.1	3.5	46.2	11.4
Great Northern (London)	34	3.97	38.71	21.7	1.8	8.4	3.6	41.9	8.0
Total	199	3.92	35.25	18.7	0.6	8.5	3.4	45.5	9.3

Distribution of expenditure (% , continued)									
	Hairdresser	Insurance etc. ³	Holidays	Postage	Reading	Entertainment ⁴	Charity ⁵	Other	Total
Lancashire & Yorkshire	0.4	7.4	1.1	0.3	0.8	1.5	0.7	0.0	100.0
Great Northern (North)	0.4	8.3	1.2	0.4	0.9	1.6	0.9	0.8	100.0
Great Central	0.3	8.1	1.3	0.4	1.0	1.9	0.9	0.1	100.0
North Eastern	0.4	6.7	1.5	0.4	1.1	2.1	1.1	0.5	100.0
Great Northern (London)	0.4	7.7	1.8	0.4	0.9	1.4	1.6	0.5	100.0
Total	0.4	7.7	1.4	0.4	0.9	1.7	1.1	0.4	100.0

Source: Database.

Notes: 1. 'Other household expenditure – renewals, cleaning materials, laundry'. 2. 'Boots and clothing'. 3. 'Superannuation, insurance, sick club, etc.'. 4. 'Tobacco, entertainments, etc.'. 5. 'Church collections, charity'.

¹Routh, *Occupation and Pay*, 4-5.

²See, for example, Booth, *Life and Labour*, 27, U.K., Board of Trade, *Commercial Occupations*, 3; Lockwood, *Blackcoated Worker*, 28; Guerriero Wilson, *Disillusionment*, 254.

³Railway Clerks Association, *Life of the Railway Clerk*, 3.

⁴Cannan et al., 'Amount and Distribution of Income'; Lockwood, *Blackcoated Worker*, 42; Routh, *Occupation and Pay*, 78.

⁵Cannan et al., 'Amount and Distribution of Income', 63.

⁶Heller, 'Work, income and stability'; Seltzer, 'Salaries and promotion'; Heller and Kamleitner, 'Salaries and promotion opportunities'.

⁷Heller, 'Work, income, and stability,' 261-62. See also Lockwood, *Blackcoated Worker*, 44.

⁸Cohn, *Process of Occupational Sex-Typing*, 74-75.

⁹Cohn, *Process of Occupational Sex-Typing*, 139-41; 211-13.

¹⁰Feinstein, 'What Really Happened to Real Wages?', 344-6. This problem was not unique to railway clerks, see Heller, 'Work, Income and Stability'; Seltzer, 'Salaries and Promotion Opportunities'; Heller and Kamleitner, 'Salaries and Promotion Opportunities'.

¹¹Johnson, *Saving and Spending*, 224.

¹²Lockwood, *Blackcoated Worker*, 197; Heller, *London Clerical Workers*, 133-153.

¹³See, for example, Honeyman, 'Style monotony; Fitzgerald, 'Products, firms and consumption'; Johnston, 'Development of the food canning industry'.

¹⁴Royal Commission on the Railway Conciliation Scheme of 1907, q. 6635; Wilson, *Disillusionment or New Opportunities?*, 141-2.

¹⁵Howlett, 'Evidence of the Existence'; Heller, 'London Clerical Workers', 80-4; Bagwell, *Railway Clearing House*, 166.

¹⁶Departmental Committee on Railway Agreements, q. 11,133-11,245.

¹⁷Editorial'; Great Britain, General Register Office, *Census of England and Wales. Geneal Report with Appendices* (London: HMSO, 1917), 100.

¹⁸Royal Commission on the Railway Conciliation Scheme of 1907, q. 6707-8; Anderson, *Victorian Clerks*, 65-6.

¹⁹'G.C., N.E., G.N., and Postal Salaries'; TNA, RAIL 258/404, *RCA Memorial from Salaried Station Masters*. Post Office salaries reflected civil service scales, which were traditionally based on patronage and premium rates. From the late nineteenth century the civil service moved to a regime based on market rates, though even by 1910 the legacy of the premium wage system was reflected in relatively generous salary scales. Cohn, *Process of Occupational Sex-Typing*, 76 & 101-2.

²⁰Heller, 'London Clerical Workers', 343.

²¹'The Trouble on the North-Eastern', 149; Heller, *London Clerical Workers*, 38-9; Bagwell, *Railwaymen*, 284-5; Departmental Committee on Railway Agreements and Amalgamations, q. 11120-11137.

²²Wallace, *Single or Return*, 47-8.

²³Wallace, *Single or Return*, 8.

²⁴Anderson, *Victorian Clerks*, 108; 'Editorial'.

²⁵'Your Case for More Money,' 253.

²⁶Heller, *London Clerical Workers*, 190-94.

²⁷Railway Clerks Association, *Life of the Railway Clerk*.

²⁸'Great Eastern Clerks' Salaries Movement'; Lockwood, *Blackcoated Worker*, 157.

²⁹Railway Clerks Association, *Life of the Railway Clerk*, 2.

³⁰Royal Commission on the Railway Conciliation Scheme of 1907, q. 6648; 'Review of Railway Salaries, VIII.' Great Western and London & North Western companies' joint operations are treated as a separate company.

³¹Royal Commission on the Railway Conciliation Scheme of 1907, q. 6648.

³²'Review of Railway Salaries, VIII'.

³³'Review of Railway Salaries, VIII'. For the earlier use of estimated annual expenditures for clothing and certain other items, see U.K., Parliament, *Labour Statistics*.

³⁴Gazeley, Newell, and Scott, 'Why Was Urban Overcrowding Much More Severe', 139-144.

³⁵'Your Case for More Money', 254.

³⁶Royal Commission on the Railway Conciliation Scheme of 1907, q. 6648.

³⁷Bowley, *Housing and the State*, 269; Lee, *British Regional Employment Statistics*, 240-1.

³⁸Rowntree, *Poverty*, 65-71.

- ³⁹*Sixth and Seventh Annual Reports of the Commissioner of Labor*; Gazeley, 'Cost of living for urban workers', 209–10. We are indebted to Ian Gazeley for providing us with access to the digitised dataset he created from the Commissioner of Labor data.
- ⁴⁰Booth, *Life and Labour*, 275.
- ⁴¹Szreter, *Fertility, Class, and Gender*, 477–8.
- ⁴²No information on children's ages was available for the Lancashire and Yorkshire. The Great Northern (Provincial) data are excluded from the under 10 category (as it uses the broader classification of under 15), while their figure for children aged 15 or over excludes two whose ages were not known.
- ⁴³'A Review of Railway Salaries, VII'.
- ⁴⁴Source: Database; 'A Review of Starting Salaries, VII,' 210.
- ⁴⁵UK Census online database for 1911, <http://www.ukcensusonline.com/census/1911.php>. Urban districts with a population of over 90,000 were sampled in proportion to their contribution to the total urban population of England and Wales (including their hinterlands, in cases where the census returns showed clerks to be concentrated in nearby suburban districts). The one exception was London, as – given the free rail travel that clerks enjoyed – it seemed likely that railway clerks working in the County of London would have a significant propensity to locate in adjacent counties. It was therefore decided to reduce the weighting of the County of London to 20 per cent of the sample. The remaining sample was based on urban districts with populations of various sizes but with less than 90,000 people, partly as a check regarding whether the results from smaller districts varied markedly from larger ones (no clear differences were detected).
- ⁴⁶Surname data are from Fiona J. Mitford, 'Top 500 surnames of the twentieth century in England & Wales, based upon death registrations,' unpublished paper, 2013.
- ⁴⁷See, for example, De Vries, *Industrious revolution*, 186–9.
- ⁴⁸TNA, LAB17/7, 'Weekly expenditure of working-class households in the United Kingdom in 1937–38', Ministry of Labour, July 1949.
- ⁴⁹Railway Clerks Association, *Life of the Railway Clerk*, 17.
- ⁵⁰McKibbin, *Classes and Cultures*, 70.
- ⁵¹Bourdieu, *Distinction*.
- ⁵²Banerjee and Duflo, 'Economic Lives of the Poor', 163.
- ⁵³Bourdieu, *Distinction*, 180–3.
- ⁵⁴Bourdieu, *Distinction*, 184.
- ⁵⁵Booth, *Life and Labour*, 278.
- ⁵⁶Lockwood, *Blackcoated Worker*, 28.
- ⁵⁷Guerriero Wilson, *Disillusionment or New Opportunities*, 254.
- ⁵⁸Frank, 'Demand for Unobservable and Other Nonpositional Goods', 102; Hopkins and Kornienko, 'Running to Keep in the Same Place'.
- ⁵⁹Railway Clerks Association, *Life of the Railway Clerk*, 17; 'Your Case for More Money', 255; Szreter, *Fertility, Class, and Gender*, 346.
- ⁶⁰Johnson, *Saving and Spending*, 6–9.
- ⁶¹Johnson, *Saving and Spending*, 58–63. See also Crossick, 'Emergence'; 27; Anderson, 'Social economy', 122–24; Lockwood, *Blackcoated Worker*, 33.
- ⁶²Thompson, *Edwardians*, 99–100. See also Jackson, *Middle Classes*, 153; Anderson, *Victorian Clerks*, 68.
- ⁶³Royal Commission on the Railway Conciliation Scheme of 1907, q. 6648.
- ⁶⁴UK, Board of Trade, *Commercial Occupations* (London: HMSO, 1914), 3.
- ⁶⁵Hawker, *Notes of My Life*, 114.
- ⁶⁶Guerriero Wilson, *Disillusionment or New Opportunities*, 96. See also Heller, 'London Clerical Workers', 344–5.
- ⁶⁷'Your Case for More Money', *The Railway Clerk*, 255; British Library Sound Archive, Hetty Beck, Florence Johnson, Alfred Pyle interviews.
- ⁶⁸Rowntree, *Poverty*, 72.
- ⁶⁹Heller, *London Clerical Workers*, 137–40.
- ⁷⁰British Library Sound Archive, Alfred Pyle interview.
- ⁷¹British Library Sound Archive, Hetty Beck, Florence Johnson, Alfred Pyle interviews; Hawker, *Notes of My Life*, 27; Brunel University Library, working-class autobiographies collection, Francis Hughes, 'I remember', typescript, 1958, 14.
- ⁷²Heller, 'London Clerical Workers', 318.
- ⁷³Railway Clerks Association, *Life of the Railway Clerk*, 23.
- ⁷⁴*Sixth and Seventh Annual Reports of the Commissioner of Labor*. For discussions of the sample composition, see Gazeley, 'Cost of Living for Urban Workers', 209–10; Horrell and Oxley, 'Crust or Crumb?', 497–503.

⁷⁵U.K. Board of Trade, Working Classes Cost of Living Committee, *Report*, 4-12.

⁷⁶Scott, *Making of the Modern British Home*, Table 2.2.

⁷⁷Massey, 'Expenditure of 1,360 British Middle-class Households', 169.

⁷⁸Using the census definition of private families, which includes borders, visitors, and servants.

⁷⁹U.K. General Register Office, *Census of England and Wales*, 170.

⁸⁰Johnson, *Saving and Spending*, 225-6.

⁸¹Crossick, 'Emergence,' 33-34; Heller, 'Suburbia'.

⁸²The relationship between work and minimum nutritional intake during this period is discussed in Gazeley and Newell, 'Urban Working-class Food Consumption', 19-21.

⁸³National Library of Scotland, Acc. 4262; 'Your Case for More Money'.

⁸⁴Our preference for GLS estimation is based on GLS being a more efficient estimation strategy.