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From Producers to Consumers, c. 1950–2000***

Avner Offer

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Avner Offer

All Souls College, Oxford

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Abstract

A large majority of the labour force were manual workers in 1960. As voters, they had electoral power to pursue collective goods. As producers they were able to disrupt production. The majority left school with no qualifications. Their human capital consisted of skills specific to particular production processes. These became obsolete with de-industrialization, and with the large rise in secondary and higher education. Educated workers relied more on individual bargaining power, and less on collective goods. Casting workers as consumers rather than citizens or producers punished those with low purchasing power, it de-legitimized producer collective action and justified low wages. Poverty increased and relative wages fell. Rising productivity was partly offset by rising house prices and longer household working hours. Council-house sales enfranchised a minority and penalized the rest. The majority continued to identify as working class, but their culture was discredited by market liberalism and consumerism.

Keywords: *manual labour, human capital, skills,
consumerism, housing, market liberalism*

A proletarian mode of production

For most people in Britain, from the 1860s until the 1960s, life was framed by a proletarian mode of production. Its heyday was late-Victorian Britain, the world of the labour aristocracy and the classic slum.¹ But as late as the 1960s, occupational measures suggest that the majority of households in Britain were still proletarian. In 1961, three out of four of those in employment in England and Wales were manual workers or low-paid clerical ones, and of those, 69 per cent were male.² Typically, they worked for an hourly wage delivered weekly in cash. Households were stable nuclear family units, and by the post-war period the completed family size was normally two or three children. Women worked before they married, and many continued to work part-time afterwards. By 1961 most employment in Britain was already in services (55 per cent, but only 47 per cent excluding transport). The proletarian mode of production continued to dominate away from the South, and had large enclaves within the South as well. It was a fabricating economy: metals, machinery, shipbuilding, textiles were a legacy from the Victorian past, with a new wave of factories between the wars, making automobiles, aircraft, household appliances, and packaged goods, e.g. sweets, soap and pharmaceuticals, and with nation-wide railway, building and mining industries. This economy was driven mostly by almost two hundred million tons of coal, dug by almost half a million miners. Several millions of people lived a proletarian way of life within the urban service economy. The 1950s and the 1960s were good – rising wages, standards of living, work for everyone who wanted it. Then, within the space of one generation, this way of life was largely gone, pushed to the margins of national life. By 2003, only a quarter to one-third were in manual occupations.³

Within the production sheds could be found a distinctive ‘British mode of production’, which involved a great deal of manual labour, assisted by general purpose machinery, some of it quite old.⁴ Production was in relatively small batches (ships, houses, machines, many models of cars, many qualities of textile, many different railway journeys), responding flexibly to variations in both supply and demand. Some sectors, like chemicals, steel, automobiles, had already become more concentrated, but production had not achieved the scale of American plants, and Fordism did not

¹ Hobsbawm, ‘Artisan or Labour Aristocrat?’; Roberts, *Classic Slum*. As an indicator of technological stability, for that whole century, energy consumption per head was roughly constant. Warde, *Energy Consumption*, fig. 6, 78.

² England and Wales, 1961 census occupational data. Mitchell, *British Historical Statistics*, Labour Force 2/D, 106. Clerks and typists were about twelve per cent. Scotland’s population formed an additional ten per cent, and proportions were similar. See *ibid.*, Labour Force 2/E, 107. Machin, ‘Changes in the Relative Demand for Skills’, table 7.1 estimates non-manual employment as rising from 0.235 in 1963, to 0.327 in 1990.

³ Great Britain, Office of National Statistics (henceforth ONS), *Labour Force Survey 2003*. Based on survey data, so not strictly comparable with data in n. 2 above. 61 per cent of labour force not in ‘semi-routine or routine occupations’; 73 per cent if long-term unemployed are excluded.

⁴ Broadberry, *Productivity Race*, ch. 8; Broadberry, ‘The Performance of Manufacturing’; Lewchuck, *American Technology*; Hobsbawm, ‘Artisan or Labour Aristocrat?’

suit British workers. Britain had some large factories, but they were not as productive as their American equivalents.⁵

Four out of five manual workers were skilled or semi-skilled.⁶ Skill may be defined as ‘workmanship using any kind of technique or apparatus, in which the quality of the result is not predetermined, but depends on the judgment, dexterity and care which the maker exercises as he works’. Skill is the ‘workmanship of risk’.⁷ A skilled worker (say a dentist or an airline pilot) delivers reliably where an unqualified workman is almost certain to fail. In contrast, semi-skill is controlling ‘the workmanship of certainty’, in which the quality is already predetermined before production begins by the process employed, and the skills required are limited. In Britain, factory skills were typically acquired within the firm, on the job, with or without a formal apprenticeship, mostly under the tutelage of more senior workers. The main criterion was the requisite amount of time served.⁸ There was only a little classroom foundational training. Because production levels were uncertain, both inputs and outputs were variable. Workers had considerable discretion at work, and often achieved high levels of mastery and ingenuity.⁹ Their skills often represented valuable ‘human capital’, which employers paid a premium for. But these skills were often ‘tacit knowledge’, specific to the job, the production process, the particular firm. They were not codified by formal external examinations, but handed down by training or through personal experience. Britain was under-skilled in comparison with more credentialized training cultures in continental Europe.¹⁰ Its workers were consequently less productive, and it is also possible that these limitations of British proletarian skills (and shortfalls in management and higher technical skills as well) hastened de-industrialization in Britain, and did not permit the more successful adaptations achieved in other parts of north-western Europe.¹¹ Like Britain, these countries had not fully embraced the mass-production ‘American system’, but unlike Britain, they had a deep pool of human capital in the form of state-regulated apprenticeships, demanding and high-status tertiary engineering degrees, and good intermediate technical training and qualification.

Proletarian production was geographically localized. Most long-established manufacturing and extractive industries were concentrated in and around northern and western regional urban centres. Society in these clusters (Sheffield, Newcastle, Glasgow, for example) had something of a caste structure. Towns might be large, but they constituted stratified, almost one-class communities.

⁵ S. J. Prais, *Productivity and Industrial Structure*, chs. 2, 7; Beynon, *Working for Ford*.

⁶ 58 per cent skilled, 24 per cent semi-skilled, 18 per cent unskilled, as percentage of economically active males, England and Wales 1961. Census 1961, Socio-Economic Group Tables. Table 1 (10% sample). Groups 8+9, 10, 11+15 respectively. Hampton, *The Sheffield Voter*, 29. I owe these data to Dr Harold Carter.

⁷ Pye, *Nature and Art of Workmanship*, 7.

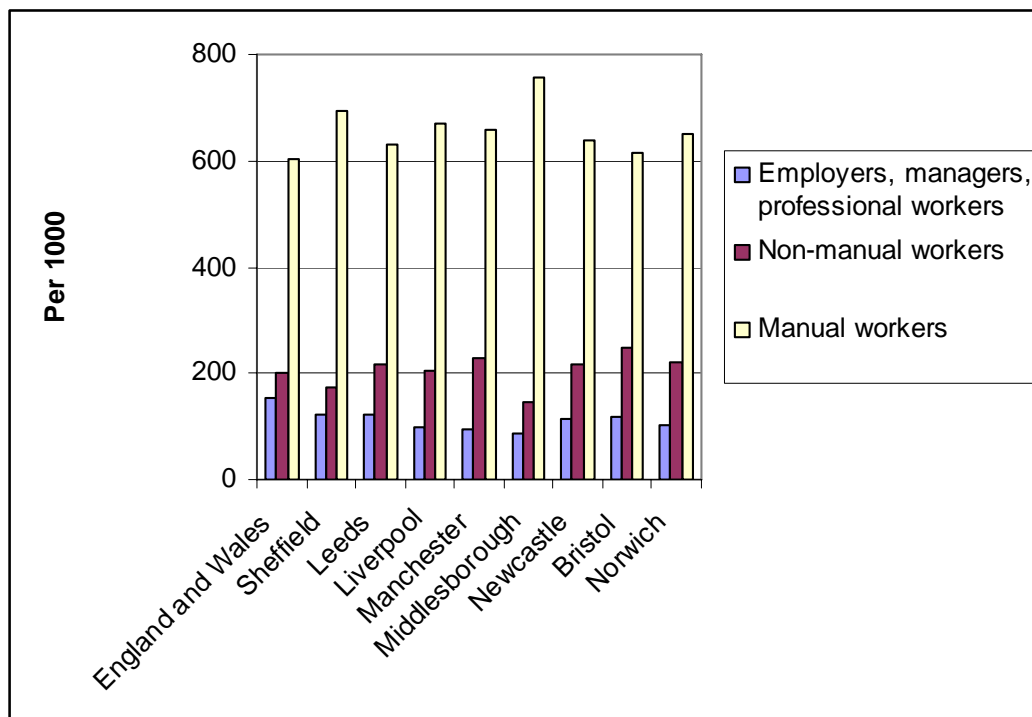
⁸ More, *Skill and the English Working Class*; Thelen, *How Institutions Evolve*.

⁹ Watson, *Machines and Men*; Lewchuk, *American Technology*.

¹⁰ Broadberry and Wagner, ‘Human Capital’; Prais, *Productivity, Education, and Training*.

¹¹ Prais, *Productivity and Industrial Structure*, ch. 4; Mason *et al.*, ‘Workforce Skills’; Oulton, ‘Workforce Skills and Export Competitiveness’; Hillmert, ‘When Traditions Change’.

Figure 1. Manual and non-manual occupations in England and Wales, 1961 Census



Source: Hampton, *The Sheffield Voter*, 32, citing Census 1961.
 Acknowledgments to Harold Carter for this source.

Manual workers made up a group with its own distinctive lifestyle and culture, which had persisted for more than three generations.¹² They formed a majority in their towns, but these communities lived apart from the main currents of national culture, politics, and middle-class society, marginalized, unknown, misunderstood, despised by outsiders and elites. On the whole, and up to the 1960s, there were few opportunities to transcend the boundaries of location and class. In the absence of education, and apart from overseas migration, and the exercise of workplace skills, there was little outlet for talent. Hence working-class society contained the full range of ability, and a pool of able men (mostly men) provided capable leadership for their own class, in trade unions, local politics, and all the way up to Parliament and government.

Daily life was constrained by scarcity. Families were small, solid and enduring. Income did not go far: women worked hard in the home, had to practise careful budgeting, and relied considerably on hand-me-downs for clothing, shoes and furniture. The streets were face-to-face communities full of familiar faces, and communal norms were partly enforced by the recurring need for reciprocal support and companion-

¹² Hoggart, *The Uses of Literacy*; Young and Willmott, *Family and Kinship*; a previous generation, Roberts, *The Classic Slum*; Meacham, *A Life Apart*; Offer, *Agrarian Interpretation*, ch. 9; McKibbin, *Classes and Cultures*, chs. 4–5; Roberts, *Women and Families*; Zweig, *Worker in an Affluent Society*; Jackson, *Working-Class Community*.

ship.¹³ Industries were disrupted by cycles of season, business, and product, of layoffs and short-time working, and in the absence of savings, life was insecure and long-term investment difficult. Housing was decrepit. By the 1950s, much of the stock had been under rent control since the First World War, and if rents were low, housing standards were low as well. Plumbing, internal space, heating, and general upkeep were poor. From the 1920s, cinema provided a sensual outlet from a grey and sometimes grim life. Males in particular also enjoyed a good deal of visceral companionship, beer, football, smoking, and petty gambling.¹⁴

Proletarians possessed real bargaining power, as producers and as citizens. Their leverage was collective, not individual. As producers, their form of human capital gave them the ability to disrupt production. Particular groups of workers, with their undocumented knowledge of the working process, could not be replaced easily. Such veto power was expressed in trade union organization. Unlike Northern Europe, the organization of British trade unions reflected the clustering of distinctive human capital, i.e. by occupation, rather than industry, sector, or firm. Hence the attachment of these Trade Unions to ‘free collective bargaining’, which could focus their veto on those employers who were most vulnerable. Much bargaining took place even lower down at the factory and process level by local ‘shop stewards’. Consequently bargaining was limited to issues of local pay and working conditions, had no broader vision or objectives, and was often in conflict with other groups of manual workers. In Northern Europe, unions operated more effectively at the industry, sector, and national levels, and contributed to better economic performance.¹⁵

Proletarians also had bargaining power as voters. Where does democracy come from? When people build up some special or local knowledge, they become indispensable, they are no longer merely sets of interchangeable hands, and they acquire a modicum of individual market power. If they can credibly withhold their contribution to production, coercion becomes more costly than negotiation. Democracy is a discovery procedure which tells the elites periodically what people want, and what they will settle for. This is not a finished theory, but it accords with historical experience. As society becomes more specialized, and richer in human capital, coercing it becomes costly, and requires increasingly violent repression. For example, despite the scarcity of high-level skills in the Soviet Union, Stalin repeatedly purged experts in technology, science, the military, management, administration and politics. In the 1920s and 1930s about a third of Russia’s engineers were arrested – most sent to labour camps with little chance of survival.¹⁶ Stalin saw his elites as having a veto power which could only be kept at bay by the fear of murder. Bismarck understood that you had to give up some power in order to keep it. The German Empire introduced a form of universal adult male franchise from 1871, and pioneered social insur-

¹³ Johnson, *Saving and Spending*; Hoggart, *Uses of Literacy*; Young and Willmot, *Family and Kinship*; Jackson, *Working-Class Community*.

¹⁴ Hoggart, *Uses of Literacy*, is good about this.

¹⁵ Eichengreen, *European Economy*, ch. 4, esp. 90; Clegg, *Changing System of Industrial Relations*, ch. 2.

¹⁶ Graham, *Ghost of Executed Engineer*, 45; Olson, *Power and Prosperity*, ch. 7, explains that even Stalin, as a ‘stationary bandit’, usually found it more effective to accommodate than to coerce.

ance during the 1880s. The thrust of modern economic growth led other European countries down the road to democracy.¹⁷

In their role as voters, manual workers formed a numerical majority, which made them potentially decisive. A majority of voters regarded themselves as ‘working class’.¹⁸ Because of proletarian geographic clustering, all major political parties, in an electoral system of winner-takes-all constituencies, had to take these voters into account. British politics acquired a welfare orientation even prior to World War One, with Conservatives and Liberals acknowledging proletarian life-hazards by means of policies to deal with the contingencies of old age, unemployment, ill-health, education, and urban infrastructure, and the Labour party subsequently vying to win the trust of proletarian voters for its alternative strategy of direct parliamentary representation of worker interests.

With their rudimentary human capital, proletarians could be replaced individually, but not in the mass. Their bargaining power was collective, not private. Hence the objectives of their political action was for uniform entitlements, or benefits in kind. These were economic security, health care, education, housing and urban infrastructure. Providing these services and assets requires large investments which pay off over the very long-term: either the creation of credible long-standing commitments (as in old age pensions and unemployment insurance), or of expensive delivery systems with large fixed assets and expensive skills (as in education, health, and infrastructure). Markets are not well-placed to deliver over such long time frames. The primary reason, in my view, is that it is difficult to write a credible open-ended private contract with elements of both individual insurance and capital investment over a period of decades. Education, health, infrastructure, social insurance have large economies of scale. As incomes grow, such services embody ‘the desire for development of a progressive people’.¹⁹ To benefit, society needs to learn how to make commitments now, for the sake of desirable outcomes later. Proletarian society managed to mobilize its voters to achieve the acceptance by government of a role as society’s commitment agent, entrusted to deliver the set of ‘welfare state’ or ‘prudential’ goods.²⁰ Public expenditure rose about fourfold over the first half of the century, and by the 1970s had reached about 40 per cent of national income.

Government’s share of investment, which was about 28 per cent in the first half of the 1920s, reached 48 per cent in the first half of the 1950s.²¹ Most of the utilities were taken into the public sector after 1945, and state ownership expanded into transport, steel, and coal. In the early 1960s, public corporations employed almost 9 per

¹⁷ Acemoglu and Robinson, ‘Why did the West Extend the Franchise’ is broadly consistent with this interpretation.

¹⁸ See table 1 below; Butler and Stokes, *Political Change*, ch. 4, esp. table 4.1.

¹⁹ That public services grow faster than income is known as ‘Wagner’s Law’. The quote is from the German economist Adolf Wagner, 1882, in Musgrave and Peacock, *Classics in the Theory of Public Finance*, 8.

²⁰ Offer, *Why is the Public Sector so Large?*

²¹ Feinstein, *National Income*, tables t85–t87; Great Britain, Office for National Statistics, ‘Time Series Data’, series NPQX, NNBF, FCCJ.

cent of the labour force, and total public sector employment reached 27 per cent of the labour force. New infrastructure was laid down: motorways, telecoms, natural gas, schools and universities, power stations, hospitals and primary health care, basic science, and also strategic missile submarines and nuclear power plants. In the absence of competitive and rate-of-return disciplines, there was some tendency towards over-specification and ‘gold-plating’. Marginal income tax rates had risen to over 80 per cent, reflecting a social preference for public prudence over private discretionary consumption.²² This period coincided with the high point of mass-production, of large economies of scale captured by the long runs of uniform products. The motor car industry was the most visible instance, but the educational and health systems were designed for similar uniformity of provision (apart from the special privileges of university students, who may be regarded as another form of prudential investment). Despite their subsequent reputation for inefficiency, research has shown that the public sector industries performed as well as private ones in the same sectors in terms of productivity, but they were hampered by political interference which led to chronic underpricing and enduring balance-sheet losses.²³ One consequence was under-investment. In the services, Baumol’s Law held back productivity: these were provided mostly by means of interpersonal attention by trained specialists, and unlike manufacturing, there was no easy road to higher productivity.

As governments increased the stock of collective goods, an array of private vendors also competed for the wage earner’s outlays. With rising incomes and full employment, new goods came within reach of wage-earners. In general, the prices of private goods fell, while those of public goods increased.²⁴ Old luxuries became affordable, while new ones arrived at an increasing pace. Colour television began to spread in the late 1960s. It came to dominate free time, and provided a compelling wide-band information channel for consumption advocacy.²⁵ Holidays were spent increasingly overseas, as the cost of air travel fell.²⁶ A sequence of domestic appliances diffused into households. Transistor radios, portable tape cassettes, video recorders, and latterly optical disk equipment, home computers, the internet, and mobile telephones all followed each other in quick succession.²⁷ Recorded music fell in price and rose in convenience. Women’s clothing fell sharply in unit price, allowing much greater variety and display.²⁸ Food consumption declined as a share of expenditure, but eating out almost kept pace with the rise of income. In consequence of cheaper food and less physical exertion, body weight began its alarming increase.²⁹ ‘Going out’ (recreation, culture, restaurants, hotels) rose from about one-half of ‘household

²² Offer, *Why is the Public Sector so Large*, 18–20.

²³ Millward, *Private and Public Enterprise*, 272–281.

²⁴ Beck, ‘Public Expenditure’; Holsey and Borcharding, ‘Government’s Share’, 568; Hatton and Chrystal, ‘The Budget and Fiscal Policy’, 55.

²⁵ Bowden and Offer, ‘Household Appliances’, 735–739; Offer, ‘Mask of Intimacy’, 225–227, 232.

²⁶ Rosenberg, *Inside the Black Box*, 1982, ch. 1.

²⁷ Offer, *Challenge of Affluence*, table 8.1, fig. 8.2.

²⁸ Majima, ‘Fashion and the Mass Consumer Society’, ch. 2.

²⁹ Offer, *Challenge of Affluence*, ch. 7.

food, tobacco and alcohol expenditure' in 1963, to almost twice the latter category in 2006.³⁰

Such goods provide an immediate surge of satisfaction. They may be classified as 'arousal goods', in contrast to 'prudential goods', which require sacrifices now for the sake of payoffs later.³¹ Arousal markets crowded out prudential finance, which is sensitive to interest rate levels. Real interest rates rose during the 1980s. Borrowing became a big constraint on finance ministers.³² A standoff emerged, between the taxpayer as investor in the future, and the taxpayer as consumer of immediate arousal. The 'affluent workers' in the mass-production factories set their hearts on more private consumption, and less collective consumption – cars, houses, appliances, holidays. Taxpayers appeared to have tired of public investment: too much prudence for them, and not enough arousal. The British welfare state had found its upper limits, and government expenditure stabilized at 1970s levels, not only in Britain, but in the whole of the affluent world. Investment fell sharply in core government activities in education, health, housing and road building.³³ By the mid-term of the New Labour 1997 government, public fixed capital formation (central and local) had fallen back to levels last seen in the late-Victorian period. In 1988, public sector real rate of return targets were raised to 8 per cent. Since private enterprise performance was derived primarily from market goods (which had much shorter payback periods), such tests were biased against prudential enterprise.³⁴

Personal behaviour became less prudent. Savings rates began to fall in the 1980s, recovered during the early 1990s recession, and have continued their decline ever since.³⁵ Between 1970 and 2000 the ratio of personal debt to income doubled to 118 per cent in the UK. The ratio of mortgage debt to non-property income more than doubled in the 1980s from about 1.5 to about 4.0, and has recently reached 4.5.³⁶ Credit cards removed liquidity constraints: from less than 30 per cent penetration in 1975, they rose to over 90 per cent in 2005.³⁷

As the 'affluent workers' of the late 1960s had set their hearts on consuming more of the products of their labour, they intensified their wage pressure, thus helping to accelerate inflationary forces that weakened the British economy.³⁸ Other countries

³⁰ Great Britain, ONS, 'Time Series Data', series ABZV, ADFL, ADGY, ADIF.

³¹ Berlyne, *Conflict, Arousal and Curiosity*, chs. 7–9; Scitovsky, *Joyless Economy*, chs. 2–3; I call arousal goods 'visceral goods' in Offer, *Public Sector*.

³² Thatcher, *Downing Street Years*, 126–128; Lawson, *The View from No. 11*, 103–105; Pliatzky *Getting and Spending*, 130–163, 196–200; Hoskyns, *Just in Time*, 223, 228, 234, 242, 253, 260–264; Hatton and Chrystal, 'Budget and Fiscal Policy', 71–77.

³³ Clark, Elsby, and Love, *Twenty-Five Years of Falling Investment?*; Tanzi and Schuknecht, *Public Spending*, ch. 2.

³⁴ See Spackman, 'Discount Rates', 17, 31.

³⁵ Great Britain, ONS, *United Kingdom National Accounts, 2000*, series 6.1.6, RVGL. There is however a view that intensified borrowing assists life-cycle consumption smoothing.

³⁶ Fernandez-Corugedo and Muellbauer, 'Consumer Credit Conditions', chart 3, 43.

³⁷ *Ibid.*, chart 10, 44.

³⁸ Hirsch, 'Ideological Underlay of Inflation', 269–274; Goldthorpe, 'The Current Inflation: Towards a Sociological Account'.

began to overtake the ‘British mode of production’, with its reliance on worker tacit knowledge and goodwill. ‘Creative destruction’ swept through the heartlands of the proletarian mode of production. The ‘new industries’ were among the first to go. The automobile industry was invaded, then captured, by European producers in the 1970s, and Japanese ones in the 1990s. Shipbuilding disappeared from the Clyde. British coal could not compete with Australian and Polish output, while natural gas proved, for the time being, cheaper than coal. During the 1970s and 1980s, there was a pained discourse on British decline and de-industrialisation, which focused on the purportedly destructive and self-regarding behaviour of the trade unions. Others highlighted the ineffectiveness of British management and finance.³⁹ This was a misreading of history.

There is a cognitive bias of seeking explanations in the dispositions of the actors, rather than in the situations in which they find themselves.⁴⁰ The perceived failure of Britain in those years was not due primarily to the fecklessness of labour and management. The proletarian economy was being displaced by structural change, primarily by the shift from manufacturing to services. Not only in Britain, but across the developed world, and especially the English-speaking countries which shared a liberal economic orientation. Retail, finance, public sector – these were the growth areas of employment. Apart from some low-level ‘Macjobs’, much of this work required a modicum of literacy, numeracy and human capital, but of the type that is imparted in secondary and higher education, and not in craft apprenticeships.

The loss of proletarian bargaining power in the 1980s was quite sudden. Early in the 1970s, the ‘three-day week’ brought the country almost to a standstill. An ‘Old Labour’ government was elected in 1974, and might still have been re-elected in the autumn of 1978. The miners’ strike of 1984 was the proletarians’ last stand. The loss of bargaining power was both industrial and civic. Owner occupation and the movement to the suburbs (and indeed to the large edge-of-town council estates) in the 1950s and the 1960s, diluted and dispersed proletarians as an electoral force. Even as their own mode of production was gradually undermined, the most successful of these workers (whether in the old industries or in new ones) were assimilated among suburban neighbours often different from themselves, and the geographical clustering of class voting declined, reducing the civic veto power previously available to proletarian voters.

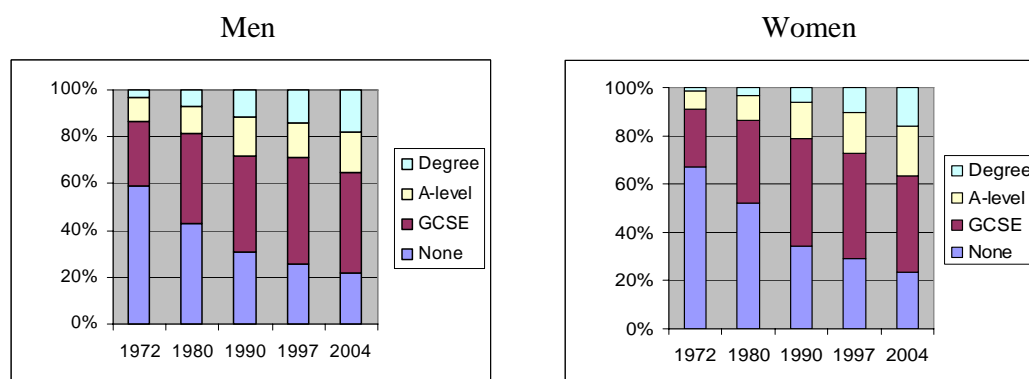
The know-how that workers carried in their heads perished with their industries. Traditional apprenticeship fell by some four fifths between 1963 and 1990, from almost a quarter of a million, to a little over fifty thousand.⁴¹ In its place, formal education began to accumulate quickly, both at secondary and at further and higher levels. The new cohorts coming forth could participate in education to the limits of their ability, if they wished to do so.

³⁹ Blackaby, *De-Industrialisation*; Matthews and Sargent, *Contemporary Problems of Economic Policy*, pt II.

⁴⁰ Nisbet and Ross, *Human Inference*, 31.

⁴¹ Gospel, ‘Decline of Apprenticeship Training’, 37.

Figure 2. The Stock of Adult Qualifications, UK 1972—2004



Source: data from Kondylis and Wadsworth, 'Wages and Wage Inequality', table 4.3, 89.

Of all the achievements of the welfare state, education did the most to affect individual life chances. The proportion of people with no qualifications at all (i.e. lower than the mid-secondary GCSE) declined from a majority of about 60 per cent of males in 1972 (and more among women), to around one-fifth in 2004. The majority had gradually become a small minority, most of them older people carried over from the previous proletarian age, but also replenished by the young, more males than females, who resisted education. More often than not these were the offspring of proletarians who had inherited their culture's hostility to brainwork.⁴²

The skills that younger people now acquired were quite different from the proletarian human capital. Able young proletarians entered the school system, and could rise all the way to a degree. Academic qualifications replaced skills, and technical certificates replaced apprenticeship and manual skills. Those who had acquired such qualifications had more confidence and a more analytical understanding of their trades, and could offer more value to employers, than the older proletarians. The post-war growth of public expenditure built up a massive public-sector workforce. It also offered extended opportunities for upwards occupational mobility, and new scope for unionisation. The core of unionisation shifted from the ebbing fabricating economy to the workers in government and public service. Likewise, in this new union leadership, fewer had risen by sheer talent and force of character from the shop floor. More typically the leadership were graduates who had honed their skills in student politics.⁴³

From producers to consumers

In classical economics from Adam Smith to Karl Marx, value was derived from the endowments and efforts of producers. In the neo-classical economics that followed from the 1870s onwards, value arose out of the subjective preferences of consumers,

⁴² Strand, 'Minority Ethnic Pupils'.

⁴³ Carter, 'Life and Death of Old Labour'.

whose desires the market strives to meet.⁴⁴ This notion is captured in the term ‘consumer sovereignty’. The neo-classical ‘welfare economics’, which dominated analysis up to the 1970s (and is still influential today) regarded the ‘revealed preference’ of consumers as the sole measure of value. Its conception of the public good was ‘Pareto optimality’: although the interests of individuals were paramount, what mattered was aggregate gain.⁴⁵ A new stage from the 1960s onwards was the emergence of the ‘choice’ doctrines, rational choice, social choice, public choice, with their strong norm of methodological individualism. In the 1970s, an extreme form of self-regarding individualism came to the fore in the form of neo-liberal efficient market and rational expectations ideas. These theoretical currents did not constitute a single doctrine, and were not perceived with any great clarity in Britain, even on the reforming radical Right. But they established a climate of opinion which ranged across the spectrum of opinion, from the ‘centre-left’ to the hard right, in which individuals and their interests were all that counted. In this climate of opinion, there was no room for the intuitive solidarities of the proletarian economy. In Britain’s failing manufacturing economy, the ‘beer and sandwiches’ quest for an accommodation among government, employers, and workers (itself already strained) was out of tune with the new climate of opinion.

Choice theories were sophisticated, crisp, intellectually subtle, analytically demanding, and academic. They were matched by the creative revolution in advertising and marketing which started in London in the 1960s, which provided the new consumption economy of pleasure with a soaring imaginative and emotional dimension.⁴⁶ This is not to claim a direct causal mechanism from ideas to policy, but to place subsequent developments in the context of the climate of educated opinion, the discourse of journalists, think tanks (just emerging in the 1970s), academics, and especially politicians. It is not to say that any of them was fully aware of the intellectual lineage and analytical and ideological import of the norms they advocated (we still do not possess such complete knowledge today) – simply that they all tended to sing from the same sheet. The New Labour slogan of its early years, ‘modernization!’, expressed this escape from solidarity.

These new narratives attempted to recast proletarians into a new role as ‘consumers’. It was bad enough for them to see their industries dismantled, their skills made obsolete, their organizations taken over and diluted. As ‘consumers’, proletarians came to be doubly emasculated, both as citizens and as producers. They lost legitimacy for their characteristic modes of collective action. Their typical objectives had been collective entitlements, the ‘social wages’ of health, housing and education, distributed in kind and not in money, treating everyone alike and therefore biased towards low earners.⁴⁷ Citizenship was an equal status for all, in which market power

⁴⁴ This perspective was also anticipated by Adam Smith, but was subsidiary in his work.

⁴⁵ The influential Kaldor-Hicks criterion allowed for the interest of some to be sacrificed, so long as there was an aggregate gain.

⁴⁶ Offer, *Challenge of Affluence*, 116–117.

⁴⁷ Goldthorpe, *Affluent Worker*, 118–119.

did not count. It was disproportionately valuable for those whose market power was weak.

Where the consumer is sovereign, what counts is money, not votes. Already in the 1960s the conduct of politics was moving away from the party branch, the hustings and the canvassing round, and towards mass media and mass marketing, in which (even in Britain) access to money counted for more, and concentrated voting blocks for less. In a polity of self-regarding consumers, inequality was no longer a public issue. Neo-classical economics was a 'just-world' doctrine, in which the market allocates every individual with the just deserts of their endowment, be it ability, skill, effort, or property. It resonated with the 'American Dream' of self-sufficiency.⁴⁸ In market doctrine, the legitimacy of property was no longer queried. The redistributive purpose of high marginal taxation no longer had any meaning. And where the invisible hand of the market was taken to allocate efficiently, the top-down allocation of public-sector provision was considered inefficient, and its standardized products and provision the irksome dictates of a 'nanny state'.⁴⁹

Proletarian collective action was also undermined by the consumer norm. In competitive market theory, trade unions were vested interests colluding to keep prices high. Other producer coalitions, of employers and trade associations, were almost never mentioned. Indeed, economists were constructing theory ('contestable monopoly') which argued that business monopolies (unlike trade unions) were not harmful.⁵⁰ Most economically active people are producers and consumers at the same time. The consumerist discourse focused exclusively on prices, not on wages. The category of consumers includes everybody. It is thus one of the largest of social categories. Consumers have little in common, and are difficult to mobilize for collective action. As individuals, consumers are powerless in the face of large vendors. Consumer protection itself became a market. It organized first in Britain as a voluntary movement (the Consumer's Association), but soon enough adopted methods and attitudes of a market vendor.⁵¹

Proletarians re-cast as consumers no longer had legitimate standing as a political interest group. What unites consumers is a desire for lower prices and fair dealing. Consumers as a group overlap with voters overall, removing the distinctions that cause voters to cluster at particular points in the policy spectrum. Parties began to present themselves and their candidates as consumer products, using the repertoire of marketing to package their message.⁵² Everybody wants lower prices, so workers, even citizens, were cast as self-seeking special interests, seeking to benefit at the expense of the majority. The category of consumer de-legitimizes trade unionism and

⁴⁸ This 'exceptionalist' North American trope and the contrast with Europe is reviewed and analyzed in Bénabou and Tirole, 'Belief in a Just World and Redistributive Politics', 699–706. See also Bartels, *Unequal Democracy*, ch. 6.

⁴⁹ The landmark publication was Bacon and Eltis, *Britain's Economic Problem*; Earlier, Peacock and Wiseman, *The Growth of Public Expenditure*.

⁵⁰ Baumol, 'Contestable Markets'.

⁵¹ Franks, 'Selling Consumer Protection'; see Hilton, *Consumerism*, pt. II.

⁵² Offer, *Challenge of Affluence*, 129–130.

citizen activism – except on consumer issues. By privileging consumer choice, it also undermines uniform benefit-in-kind entitlements. The market-liberal rhetoric of individualist self-regard provided a counter-ideology to the reciprocity language of citizenship, solidarity, universal entitlement, and minimum rights.

The American ‘Wal-Mart’ argument is sometimes made in support of the consumer perspective. Wal-Mart achieves ‘permanent low prices’ by mobilizing economies of scale and tight cost-control. Those with the lowest purchasing power benefit most from lower prices.⁵³ But for those near the bottom, the benefit was illusory. The market vote is less equal than the political vote or producer veto. Market power is asymmetric: sellers are stronger than buyers in most markets, and are not accountable to voters. Those with low purchasing power also have low market power as sellers of their labour. The logic of economics suggests that when prices come down, then for those with low market power, wages will come down as well. That is one reason to put in place a minimum wage, which business organisations, Wal-Mart, and market liberals in general resist. Several American states have moved to counter Wal-Mart’s denial of health benefits for its workers, and its externalizing of some of its labour costs on to the public and the taxpayer.⁵⁴ The Wal-Mart strategy of ‘permanent low prices’ generates transfers from those with the least market power, unskilled hourly-wage workers, to those who are stronger economically and better off. Human capital provides bargaining leverage, and even a little of it provides some market power, a small protection from the buffeting of market forces. The better educated became a majority and left the low-human capital proletarians behind. The modicum of security provided by the protection of human capital (the possession of some useful job-specific knowledge can make it more trouble to replace you than to keep you), laid the ground for a coalition of the educated against the weak. The compelling power of this coalition is conveyed effectively by J.K. Galbraith.⁵⁵ This made consumerism an attractive proposition to the Right.

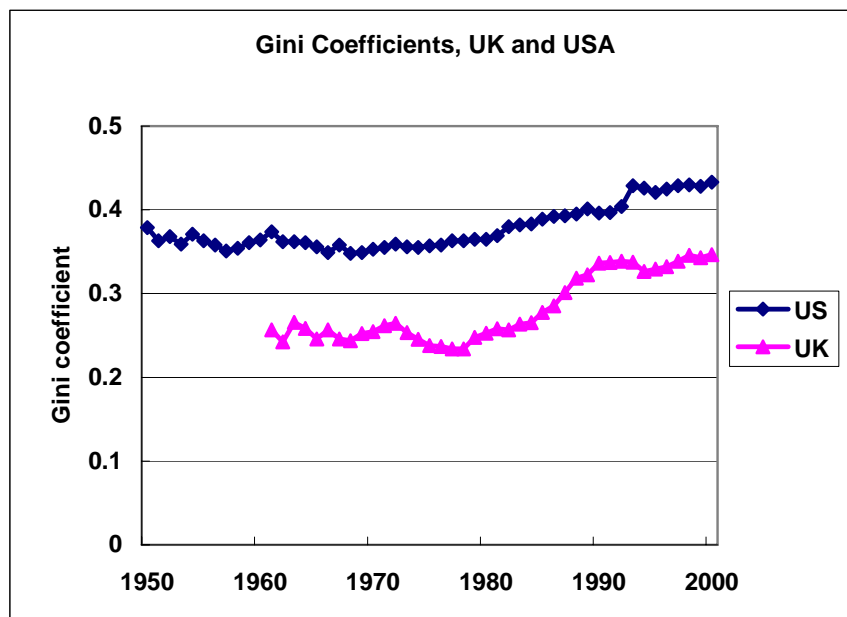
The motives and outcomes of Thatcher era policies are extensively debated and disputed. It is easier to consider them from the point of view of consequences. Thatcher was able to sustain a parliamentary majority for three general elections (four if 1992 is included) with a vote that always fell short of an electoral majority. There is no doubt about the distributional effect of her regime. Inequality shot upwards. The UK Gini coefficient rose from around .25 to around .35 during the 1980s, and has remained at around that level ever since. No other advanced economy experienced such a sharp rise in inequality.

⁵³ Gerard Baker, ‘Retail Giant with an Image Problem’. *The Times*. London, 21 Feb. 2006; Wal-Mart’s British offshoot is ASDA: see Corporate Watch, ‘ASDA/WAL-MART: A Corporate Profile’.

⁵⁴ On the controversy around Wal-Mart, Anthony Bianco and Wendy Zellner, ‘Is Wal-Mart Too Powerful?’, *Business Week International*. 6, October, 2003; On Wal-Mart labour practices, Stephen Greenhouse and Michael Barbaro, ‘Wal-Mart to Add More Part-Timers and Wage Caps’, *New York Times*, 2 Oct. 2006; On ASDA strategy of chipping-away worker privileges, GMB Union, ‘Asda Chip-Away Strategy’ (a document leaked from ASDA management).

⁵⁵ Galbraith, *Culture of Contentment*, ch. 2.

Figure 3. Gini Coefficient, USA and Britain



Source: Offer, *Challenge of Affluence*, fig. 12.1, 272.

At the same time, the income share of workers declined from 67.2 to 62.4 per cent of national income (seven percentage points) between the late 1970s and the late 1990s, while the profits of business and financial corporations increased by the same absolute magnitude (a 41 per cent increase from 19 per cent to 26.3 per cent of GDP).⁵⁶ This is an underestimate, since managerial pay was counted in the share of labour. In 2001, the average pay of the chief executives of eighty-seven FTSE 100 companies amounted to ninety times the average pay in the economy, and by 2006 it was 127 times.⁵⁷ Prior to privatization, top management in state-owned enterprises received half the compensation of their publicly traded counterparts. After privatisation, the levels of pay converged.⁵⁸ Incomes polarized sharply in the UK during the 1990s.⁵⁹ The Thatcher reforms gave rise to immiserization at the bottom of British society. The percentage of the population in poverty (below half the current average income) rose from less than 10 per cent during the 1970s, to a peak of more than 20 per cent at the end of the Thatcher period.⁶⁰ Thatcher government policies effected a large redistribution away from manual workers and towards the owners of capital and of deal-making and managerial skills. Higher professionals also benefited. The British economy recovered during the 1990s, led by remarkable growth in finance, and aided by

⁵⁶ Averages of 1975–9 and 1995–9. From Great Britain, Office of National Statistics, *National Statistics Online*, series HAEA, NQNV, NRJK, NRJT, YBHA.

⁵⁷ Watts and Roberts, 'Executive Pay Spirals out of Control', *Daily Telegraph*. 2006.

⁵⁸ Cragg and Dyck, 'Executive Pay and UK Privatizations'.

⁵⁹ Alderson, Beckfield and Nielsen, 'How has Income Inequality Changed?', fig. 3, 12.

⁶⁰ Hills, *Income and Wealth: The Latest Evidence*, 14–15.

falling prices of Far Eastern manufactures.⁶¹ Even wage earners at the bottom improved their real incomes somewhat, although a great deal less than those at the top. After the high unemployment of the 1980s, the number of those ‘seeking work’ declined, but a large residue of 2.7 million people on incapacity benefit has remained, about 7 per cent of working-age people. This is much higher than in continental Europe and undermines the claims made for lower unemployment in market-liberal Britain.⁶² So although the economic floor in Britain (unlike the United States) has risen somewhat for those at the bottom, the gap from the top has increased very substantially. It is established now that people experience relative differentials in income more intensely than they value upwards improvements in absolute income.⁶³

The typical tasks of government in advanced countries are to provide social insurance, medical insurance, education, infrastructure, and defence. These are complex services which require forward commitment for sustained delivery over decades. For the market to provide them by means of private long-term contracts is difficult. Unlike markets, government is able to pool the risks and to force everyone to participate by means of taxes. These taxes (seen perhaps as insurance premiums) constitute a secure revenue flow, which underpins cheap government borrowing. Government avoids the need for long-term contracts by operating on a pay-as-you-go basis, which is legitimized by democratic consent. The Thatcher, Major and New Labour governments transferred a significant slice of social risk management to the financial sector, through privatisation of utilities and infrastructure, tax incentives for private pensions, and PFI (public-private finance) schemes. Tax flows became corporate cash flows, either directly (in the case of pensions) or through the conduit of government (e.g. PFI infrastructure projects). These secure revenue flows could then be traded, managed and leveraged by financial intermediaries. Liberalized financial institutions were able to leverage their assets more highly. Freed from the constraints of a deposit base, abundant credit pushed up asset values, especially housing and share equity, and the collateral value of these assets has created yet more business and profit opportunities. Private pensions enlarged the market for securities, and expanded house-ownership encouraged the lucrative re-packaging and hedging of debt by financial intermediaries. Easy access to credit has driven a large increase in personal and mortgage debt. The rise of house prices in particular (but also rising inequality and competitive consumption pressures) has acted to channel an increasing share of private incomes into the purchase of ‘financial products’, i.e. to transfer consumption income from workers in the ‘real sectors’ to workers in the financial intermediary sector. Ever since the early 1980s, finance has grown faster, sometimes much faster, than the economy as a whole. Financial employment, salaries, assets, house prices, mortgage and personal debt have all risen faster than before. The large expansion of education during the last thirty years should have acted to reduce social inequalities. But the expansion of finance, with its stellar salaries and leveraged assets, has exacerbated inequality, with

⁶¹ For a positive appraisal, Crafts, *Britain's Relative Economic Performance*. For a sceptical one on the benefits of privatisation in particular, Florio, *The Great Divestiture*.

⁶² Anyadike-Danes and McVicar, ‘Has the Boom in Incapacity Benefit Claimant Numbers Passed Its Peak?’.

⁶³ Kahneman et al., ‘Endowment Effect, Loss Aversion’.

the sharpest rise during the Thatcher years. Those years can be viewed as a distributional struggle in a Marxian historical-materialist sense, in which the representatives of the new technologies (services, finance) fight to displace the declining ones (mining and manufacturing). As if to invoke this Marxist perspective, Thatcher called the striking miners ‘the enemy within’, used police to frustrate and suppress them, and the secret services to spy on them, and in general to try to subvert proletarian organisations.⁶⁴

Council housing

The sale of council houses (one of Thatcher’s first reforms), was a masterly manoeuvre. Housing dominated the Old Labour social vision. The initial council houses were high-quality cottages, provided at high rents to the stable-earner working classes. But Labour had never formed a coherent social vision. Its project was one of piecemeal amelioration. As Labour established one-class municipal enclaves, its housebuilding policy was almost tribal. In a world of decrepit and declining urban housing, neglected by decades of rent control, new housing was a prize held out to proletarian constituents by the local Labour party machine of councillors and civic managers.⁶⁵ This was a flawed project. Housing conditions in the core neighbourhoods of British cities had suffered from cumulative neglect ever since the property slump of the Edwardian period.⁶⁶ With labour markets flexible and manual labour wages low, house values in convenient locations were likely to be bid beyond the reach of manual workers. Subsidized housing was a reasonable solution to this dilemma. Providing this housing on peripheral sites lowered the cost. What the planners failed to consider was that relocation to monolithic sites undermined the social networks and street familiarity that provided a human context for working-class lives. This social dislocation was documented well before the collapse of the industrial base of the proletarian economy.⁶⁷ When the new housing was erected within the old proletarian neighbourhoods, the sense of community was eroded by changes in entitlement procedures, and by replacing the patronage of Labour party fixers with impersonal rules based on need, which upset established waiting lists that rewarded loyalty and patience. The new rules gave priority to those displaced by slum clearance, and sometimes to ethnic newcomers.⁶⁸ The sale of council houses strove to convert housing from an entitlement to a market commodity. Aspiring workers would place a foot on the property ladder. In the longer term, allocation was taken away from public servants, and handed over to estate agents, solicitors and banks: from natural Labour voters to natural conservatives. Whereas public sector housing management sought to lower costs

⁶⁴ Milne, *The Enemy Within*; Evans, ‘Thatcher Spying Order During Miner’s Strike’, *The Times*. 2001; Rimington, *Open Secret*; BBC, ‘True Spies’, BBC Two Television Programme, 2–8 November 2002; Sewell, *In the Cause of Labour*, ch. 24.

⁶⁵ Carter, *Life and Death of Old Labour*.

⁶⁶ Offer, *Property and Politics*, ch. 17.

⁶⁷ Young and Willmott, *Family and Kinship*, chs. 8–10; Hoggart, *Uses of Literacy*, 68; Hanley, *Estates*.

⁶⁸ Carter, *Life and Death of Old Labour*.; Dench et al., *The New East End*, ch. 8.

in order to widen eligibility (often undermining its own objective by compromising on quality), market intermediaries sought to raise prices, fees and costs. To facilitate this change, house-lending was liberalized, and banks began to enter the fray. With a liberalized, de-regulated supply of finance, house prices began to soar. Low interest rates (and rising house prices) made debt irresistible.⁶⁹

This was one of the sources of the great surge of the financial industry. Although incomes rose somewhat, house prices rose a great deal more – and with house prices, the share of income transferred from workers to finance. The seed capital for this transition was taken from the public estate, and handed to the tenants at well below market value. A similar process of de-commitment at the expense of long-term prudence took place when most building societies de-mutualised, and paid their borrowers and depositors a one-off windfall. Over the decade up to 1997, about £36 billion were transferred to members, about 9.5 per cent of average annual household expenditure during this period, or 5.8 per cent of average annual GDP.⁷⁰ But it took on average only four years for the privatised societies to claw it all back by means of higher charges and fees.⁷¹ In effect, existing members sold out future members, at a cost to their own future incomes, for the sake of a payoff of typically less than a thousand pounds. This cleared the way for joint-stock companies to capture revenue flows that had previously given a better deal to both depositors and borrowers of mutual societies. The cost of housing financed captured a growing share of incomes – a larger share of working-class income than of the middle class. Figure 4(a) below shows the share of household income devoted to housing in different types of working-class households, derived from the Family Expenditure Survey. These figures are averages. Housing costs are difficult to pin down. In the middle class in particular, a large proportion already owned their houses outright. And higher interest payments purchased large capital gains. At the proletarian end, many people still paid below-market council rents or received housing benefit. The overall rise in the share of housing costs between 1961 and 2001 was about seven percentage points for a dual-earner working-class household. In relative terms, this rise from 6.5 to 13.3 per cent more than doubled the housing cost share of income. And since the income measured is of households, this underestimates the effort required, since households increased their labour input as women devoted more time to market work. This is captured in figure 4(a). Households with only one earner (or none) saw a much sharper increase in their housing costs than households with multiple earners.

Mutual building societies had been constrained in their lending by the size of their deposits. The liberalisation of mortgage markets in the 1980s allowed lenders to leverage their loans. This made more credit available, and helped to stoke the house price

⁶⁹ Fernandez-Corugedo and Muellbauer, 'Consumer Credit Conditions', esp. charts 3, 5, p. 43. See fig. 5 below.

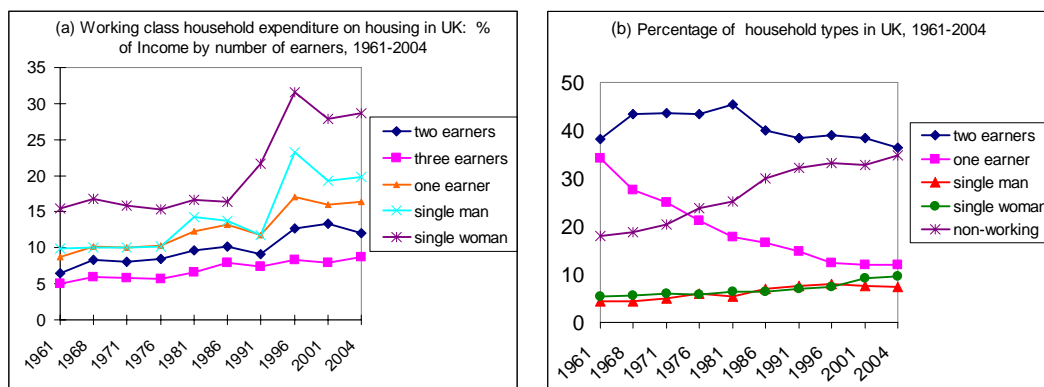
⁷⁰ Coles, 'Why Building Societies Matter', slide 7; Great Britain, Office for National Statistics, *National Statistics Online*, series ABJQ, YBHA. This amounted to less than one per cent of GDP a year for ten years.

⁷¹ Higher mortgage rates, lower saving rates. All-Party Parliamentary Group, *Windfalls or Shortfalls?* 18.

increases that forced house-buyers to hand over out a much larger share of their earnings, and prevented many others from buying altogether.⁷²

Households had to allocate a larger share of income to mortgage debt service. Or they could increase work effort, primarily by means of enlisting a second member of the household to work. Starting in the 1980s onwards, the proportion of single-earner multi-person households (the typical proletarian ‘male breadwinner family’) declined sharply, and the number of dual-earner households remained steady around 40 per cent (figure 4 (b)). That itself gave a powerful impetus to house prices. It also raised the reference standard of living, as the largest single group of households were now able to afford a more expensive house, and left behind those who were unable to do so. At the same time, the number of no-earner households increased from less than a fifth, to more than a third.

Figure 4:
(a) UK working class housing costs as percentage of income, 1961–2004, by household types
(b) Household types by number of earners, UK, 1961–2004



Source: Family Expenditure Survey data files, UK Data archive.
 Prepared by Shinobu Majima for this article.

In parallel, proletarian defences were dismantled: legal reforms made it more difficult to strike; the high unemployment accepted by the government as a consequence of the high pound devastated what remained of manufacturing industry, and made worker collective action futile. At the same time, unemployment benefits were reduced as an inducement to work, and Britain was well on its way to the ‘flexible labour market’ that became (for workers with a low human capital) a race to the bottom. In recent years this has been exacerbated by competition from immigration. There was an inherent contradiction between the two policies of council house sales and labour market flexibility. The ‘flexible’ labourers with low human capital at the bottom of unregulated labour markets would not be able to afford housing on market terms. As if to heighten this dilemma, the government did not permit local authorities to

⁷² Offer, *Challenge of Affluence*, table 12.2, 284.

build new houses with the sale money. Both conservatives and New Labour (who inherited the Thatcher programme) endeavoured to take council housing out of local authority control and to hand it over to housing associations, often run by property professionals even when notionally not for profit. But despite the inducements of cheap ownership, the majority of council tenants stayed put. Social housing fell by about one-third, from around 30 per cent to about one-fifth of households (about 14 per cent in council houses, 7 per cent with housing associations). Most council tenants were poor, and the percentage of households in social housing is similar to the percentage in poverty, which doubled from its 10 per cent level during the 1970s.⁷³ Unemployment and disability among social housing tenants were about twice as high as among the general population.⁷⁴ The sale of council houses identified and rewarded that part of the council-dwelling proletariat who were sufficiently solvent to afford a mortgage, and further marginalized the weakest, those who had no choice but to remain in their social tenements.⁷⁵ In these estates, the proletarian residue mixed with the new ethnic underclass to form a hotbed of deprivation, to create a Britain that leads the developed world on most indicators of child deprivation.⁷⁶ At the end of the twentieth century, four million households were still living in social housing, and another one and a half million (about 7 per cent of households) were on waiting lists.⁷⁷

The financialization of social provision expanded the activities and profits of the financial sector. It was argued that competition for managing and owning these services would sharpen performance, even if there was only limited scope to compete for consumers. More than two decades later, it is clear that privatisation has not produced economic breakthroughs – the nationalised utilities had been no less productive than comparable private ones, and it is difficult to disentangle the effect of technical change. Against some successes like telecoms, there are large failures like the railways, and a range of activities where the result is too close to call. The benefits were more likely to go to managers and shareholders, the workforce was cut (those proletarians again), but remaining workers did not fare any worse. The least benefit was received by consumers, and poorest consumers least of all.⁷⁸ Under the ‘New Public Management’, providers of public services at every level were also exposed to the disciplines of competition by means of target regimes and internal markets.⁷⁹ Whatever the efficiency results of this reform (there were large failures, such as the Child Support Agency and government IT projects), it often cast officials into a conflict of interest with service clients. A large tax benefit was introduced in 1986 to entice individuals to transfer their pensions provision to financial companies. At the same time,

⁷³ Great Britain, ONS, *Living in Britain* 2002, 30; Palmer, Carr, and Kenway, *Monitoring Poverty*; New Policy Institute, ‘The Poverty Site’. Poverty is defined as an income 60 per cent or less than median income.

⁷⁴ Hills, *Ends and Means*, 45–47.

⁷⁵ Cole and Furbey, *Eclipse of Council Housing*, 198, 206–7; Hills, *Ends and Means*, 45–54.

⁷⁶ Pickett and Wilkinson, ‘Child Wellbeing and Income Inequality in Rich Societies’.

⁷⁷ Hills, *Ends and Means*, 43; Hanley, *Estates*, 101.

⁷⁸ Newbery, *Privatization, Restructuring, and Regulation*; Wolmar, *Broken Rails*; Florio, *The Great Divestiture*.

⁷⁹ Hood, ‘Public Management’; Le Grand, *Motivation, Agency*.

state pension benefits were downgraded, thus hitting hardest those proletarians with unbroken national insurance payment records, and for whom the state pension constituted the largest element of their incomes. Private pensions became notorious for ‘mis-selling’, and have lost much of their credibility. The state did nothing to arrest the decline of corporate and business final-benefit pensions (where the risk had been borne by the employer). It had encouraged workers to trust these schemes, and about 140,000 were left hanging when their employers became insolvent, despite an ombudsman finding in their favour. Destitute workers in their sixties were driven to antics like undressing in public in Bournemouth during the Labour party conference there, to draw attention to their plight. The contrast with state generosity to finance could not be more striking. It was only after the Northern Rock subsidies (scores of billions of pounds) and five years of campaigning, that government was finally shamed into compensating the workers.⁸⁰

The business of finance partly displaced the role of the public sector in resource allocation. Public sector employment (almost entirely unionized) fell about ten percentage points in the 1980s, from 27 per cent to 17 per cent of the labour force, while the workforce in financial services rose by the same amount, from about 9 to 19 per cent. By the end of the twentieth century financial and business services, and the public sector, each employed about a fifth of the labour force.⁸¹ There was no real reduction in the economic activity of the state, but the tax system became a great deal more regressive, as direct taxes fell, indirect taxes increased, and tax subsidies were allocated to privatisation of the pension system. The poll tax of the late 1980s was merely one step too far in this direction. It led to violent demonstrations and widespread non-co-operation, and had to be withdrawn. But local taxation, like national taxes, remained regressive, and has become increasingly so as house prices renewed their sustained increase after 1992.

The 1980s saw a new political alignment, between business and finance on the one side, and impatient consumers on the other. ‘Tell Sid!’, shouted hoardings and the press, advertising the privatized shares of British Gas. The implication was that this was a windfall, in which public assets were sold cheaply to Sid to gain his assent for the transfer of the bulk of them to the financial sector. The shares were underpriced, and produced windfalls for initial subscribers.⁸² At the same time, state investment fell off a cliff. This ‘investment holiday’ was most keenly felt in housing, where state provision virtually came to a halt, but was also experienced widely in education and infrastructure.⁸³ When the time came to invest again, Conservative governments looked for a way to share out the action, and came up with PFI. This required the tax-

⁸⁰ William Daley, ‘Business Analysis: Turner & Newall Pensions Crisis Leaves Questions over £400m Bill’, *Independent*, 8 Dec. 2004; BBC, ‘Kinnock barracked in Beach Demo’, BBC News Television Programme, 26 Sept. 2007; Phillip Inman, ‘Pensioners win Compensation after Five Years’, *Guardian*, 18 Dec. 2007.

⁸¹ Financial services employment had been 2 per cent in 1950 (Mitchell, *British Historical Statistics*, Series Labour 5); Great Britain, Office for National Statistics, *National Statistics Online*, series G9BZ, LOMA.

⁸² This was typical of the 1980s privatisations; Florio, *Great Divestiture*, 148–157.

⁸³ E.g. the round of University funding cuts in 1981–2; Kogan and Kogan, *Attack on Higher Education*.

payer to pay capital market prices for public facilities that could have been financed more cheaply by direct government borrowing. Whether these projects provide value for money is in question. But they provided windfall profits for many of the financiers. This is merely one aspect of the asymmetric distribution of risk, in which finance was allowed to assume large risks and make the large profits associated with them, but had an implicit safety-net guarantee against total failure from government.⁸⁴

The early promise of social and public housing as the civilized solution to the slums created by free urban land markets in the process of urbanization was only partly fulfilled in the first part of the twentieth century. Labour leaders lacked a truly encompassing vision, and perceived the housing problem mainly in terms of the provision of the single unit and of providing basic amenities. The layout and location of the new estates was handed over to architects, designers and engineers. These professionals deployed several design idioms: a rustic village, high-rise high-tech, and then low-rise/high density. None were really successful. In the post-war years this project attracted heavy resources, but the neighbourhoods created are generally regarded as failing, the victims of under-specification, of the delusions of functionalist and system-build architecture in the 1960s and the 1970s, and of the relative social decline of the proletarian communities for whom they were designed. Although often good enough from a structural point of view, they became bywords for alienation and desolation. It is misleading to blame modernism alone. The world is full of thriving high-rise middle-class and upper-class apartment neighbourhoods.⁸⁵ Manhattan and Hong-Kong come to mind. London has its Barbican. In Israel, where I come from, high-rise is now the norm for new private dwellings. People pay high prices, and are as house-proud as any owner of a detached house in Britain. One of the London landmarks of high-rise public housing, Erno Goldfinger's brutalist Trellick Tower in North Kensington (1972) acquired a poor reputation for anti-social behaviour in the 1970s. But many of the flats were subsequently purchased by their tenants, prices rose and units in the Tower came to be desirable residences, despite the gritty edge which remains. Private properties inside the Tower in September 2007 sold for between £250,000 for a one-bedroom flat to £465,000 for three bedrooms, whilst the Tower itself became something of a local cult landmark and was awarded a Grade II listing in 1998.⁸⁶ The social failure of council housing cannot be due to design alone. Like the declining proletariat, the social stigma associated with one-class neighbourhoods and the lack of social mix also accounts for their failure. The Cutteslowe Walls, which bisected some streets in Oxford, were built to separate council houses from almost-identical ones in a privately built development, stood between 1934 and 1959, and inflicted inconvenience and shame on the proletarians living on the wrong side.⁸⁷

Council houses emerged before the first world war as a solution to the slum problem. If they became a problem themselves from the 1970s onwards, it was because the

⁸⁴ Monbiot, *Captive State*; George Monbiot, 'An Easter Egg Hunt', *The Guardian*, 9 May 2006; Great Britain, National Audit Office, *Update on PFI Debt Financing*; Pollock, 'Private Finance Initiative'.

⁸⁵ Weaving, *High-Rise Living*.

⁸⁶ Wikipedia, 'Trellick Tower', consulted 11 Feb. 2008.

⁸⁷ Collison, *Cutteslowe Walls*.

social issues that gave rise to slums had not been resolved. In an economy where competition determines the price of housing as well as the price of labour, those without market power will be priced out of decent housing. The Thatcher solution to this problem was simply to leave such people to compete for the remaining (and deteriorating) stock of social housing, while New Labour went further in attempting to push the remaining stock out of public ownership and control. The transfer of housing provision to the market pushed decent housing ever further from the reach of ordinary workers. Even those with a modicum of human capital increasingly lost access to the prospect of housing capital. Those in the best housing had belonged to earlier waves of more prosperous tenants, who were better able to buy. The later housing stock was inferior, and populated by poorer tenants. That is one reason why, despite the large inducements, most of the tenants did not take up the option to buy. That is also the reason why, twenty-five years later, councils are housing people in previous council units rented back from their current private owners.⁸⁸

In the 1920s council housing was greatly superior to inferior legacy market housing, and attracted a premium rent, which many workers found difficult to afford. High rents continued to be a problem into the 1960s. Gradually, with inflation, rents fell behind, and council houses were sold to their tenants at a large discount. Other countries have striven to maintain a social mix in high-rise housing. Sweden had an even more massive housing programme in the 1960s and 1970s, providing similar high-rise buildings, which eventually deteriorated in some cases to the status of residual housing. But there was also a determined effort to renovate, refurbish and re-integrate these neighbourhoods.⁸⁹

Several factors allowed finance to claim a growing share of workers' incomes. The first was financial liberalisation. Regulation of bank credit was relaxed in the late 1970s and banks were allowed to enter the mortgage market in 1980. Several other measures increased the ability of more financial institutions to lend by extending their access to capital, and enabling them to take greater risk.⁹⁰ This risk was captured by more lending, higher loan-to-value ratios, and higher loan to income ratios (Figure 5, below). Between 1980 and overall ratio of mortgage debt to non-property income in the UK rose about threefold, from about 1.5, to about 4.5.⁹¹ Capital market liberalisation allowed a much greater volume of lending. This is captured by the large one-off rise in the loan-to-value ratio (LVR) during the 1980s, and another leap in the mid 1990s. This expansion of credit, without commensurate expansion of housing supply, drove up housing prices, and the mortgage loan to income ratio more than doubled between the 1970s and the 1990s. In mitigation, during the 1990s at least, interest rates fell, and that helps to explain the increase in loan-to-value ratios (LVRs) during the 1990s.

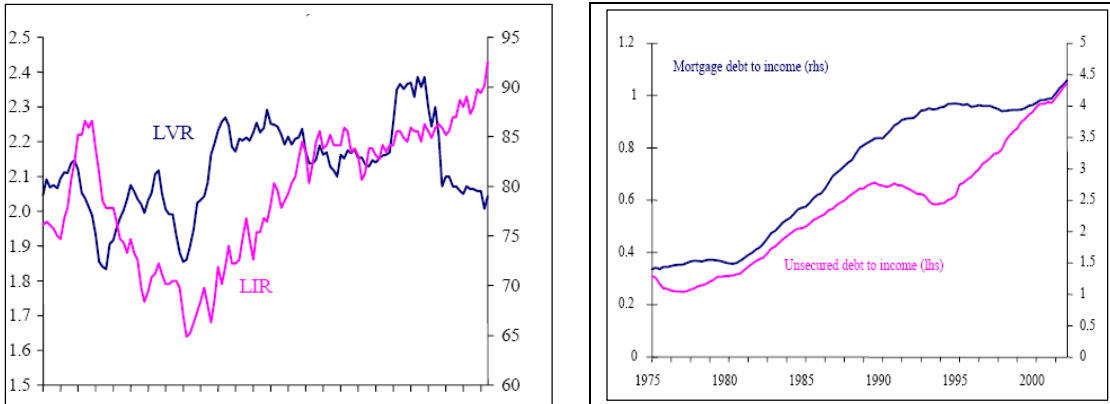
⁸⁸ Hanley, *Estates*, 192.

⁸⁹ Borgegård and Kemeny, 'Sweden: High-rise Housing'.

⁹⁰ Fernandez-Corugedo and Muellbauer 'Consumer Credit Conditions'.

⁹¹ *Ibid.*, chart 3, 43.

Figure 5. Mortgage and personal debt, UK, c. 1970s–2000



(a) Aggregate loan to value ratio (RHS scale) and loan to income ratio(LHS scale), UK first-time buyers

(b) Ratios of mortgage debt and unsecured debt to non-property income, UK aggregate

Source: Fernandez-Corugedo and Muellbauer ‘Consumer Credit Conditions in the United Kingdom’, 43, chart 5(a), chart 3(b)

For those who got on the property ladder, the payoff depended on the stage of the cycle. Getting in at the bottom of the cycle produced windfall gains. Entering at the top could leave the borrower with negative equity and immobility. The inflation of house values created a cushion of wealth for those already securely on the ownership ladder. Such people were also able to draw on their housing wealth to increase their other spending, and indeed their other debt. For society as a whole there was little benefit, except to the extent that rising house price inflation, and increasing debt, increased the pace of economic activity. Inflated house values did not increase real wealth: while prices were rising, the houses did not provide any better shelter, and when they were sold, for every seller who enjoyed a windfall, there was a buyer who had to pay higher prices. In particular, rising house prices benefited older people who had paid off their mortgages, against younger newcomers. Although asset ownership increased, saving rates on a whole decreased – mortgage payments absorbed some of the savings that might have gone into pension entitlements, and while housing assets contributed to private savings portfolios, the quality of state pension provision deteriorated during those years. As house-prices and mortgage payments demanded a growing proportion of household income, they became increasingly bound up with risk. Over-lending led to financial crises: the Savings and Loan crisis in the USA in the early 1980s, the recent sub-prime crisis in the United States, and the Northern Rock collapse in Britain, indicated that finance had over-reached its prudent limits.

House price inflation hurt those who were not able to participate. In the 1980s, these were first the unemployed. The weight of unemployment fell particularly heavily on the old proletarian economy, whose heartlands de-industrialized rapidly. The Thatcher government increased their plight by restricting mortgage payment benefit for the unemployed in 1986. Divorce also rose in the 1970s and early 1980s, affected proletarians disproportionately, and made mortgage payments more difficult. By the

1990s it was becoming increasingly difficult even for two full-time workers in lower professional employment (including nurses, teachers, academics, etc.) to get on the housing ladder in most parts of the country.⁹² Those old proletarians who had not moved into owner-occupation were even more securely locked into their council estate ghettos. The old housing tenure of private buy-to-let landlords emerged in a new form. While introducing a welcome flexibility into housing, it provides little security of tenure, and often low quality of upkeep. One effect of the financialization of housing provision was to underpin political stability. Owner-occupation encouraged a focus on paid work, a reluctance to take risks, a priority for materialist aspirations, which underpinned political support for the financial mode of provision.

The Rhetoric of ‘Consumers’

Inequality increased the pains of being left behind. Kahneman and Tversky’s research programme has indicated an asymmetry of gain and loss, that loss is about twice as painful as the satisfaction from a gain of the same objective magnitude.⁹³ Two simple approaches to evaluate status are to measure individual distance to the bottom (defined as ‘advantages’) and distances from the top (defined as ‘complaints’).⁹⁴ As inequality increased, distance from the bottom increased as well. The main driver was the accumulation of human capital, as increased education endowed people with greater market power. While it increased the advantages of the educated majority, it exacerbated the ‘complaints’, the relative disadvantages, of those stranded at the bottom, especially those older men whose valuable ‘learning by doing’ human capital had become obsolete and who were too inflexible to retrain. Inequality is associated with a large number of disorders.⁹⁵ For example, although life expectancy increased for all between 1972 and 1996, the difference in life expectancy at birth between Social Classes I and V has risen from 5.5 years in 1972–76 to 9.5 years by 1996.⁹⁶ One measure is the doubling in numbers of incapacity benefit claimants between c. 1985 and 1995. This was not caused by a jump in claimants, but by the decline in exits from this status.⁹⁷ Yet another measure is the national diffusion of obesity. In 2006, residents of the former mining and steel towns of Easington and Corby were the most likely people in England to be obese. Obesity risk was 22 per cent higher than average in Easington, in County Durham, and 21 per cent higher in Corby, Northamptonshire. The lowest risk was found in the City of London and in Kensington and Chelsea.⁹⁸

⁹² Offer, *Challenge of Affluence*, table 12.2, 284.

⁹³ Kahneman, ‘Psychological Perspective’.

⁹⁴ Offer, *Challenge of Affluence*, chs. 11–12.

⁹⁵ Marmot, *Status Syndrome*; Wilkinson and Pickett, ‘Income Inequality and Population Health’.

⁹⁶ Hattersley, ‘Trends in Life Expectancy by Social Class’.

⁹⁷ Anyadike-Danes and McVicar, ‘Boom in Incapacity Benefit Claimants’, 17.

⁹⁸ BBC, ‘Obesity Blackspot Towns Revealed’, BBC Two News Television Programme, 31 August 2006; Dr Foster Intelligence, ‘Legacy of ex-industrial towns revealed in latest survey of obesity’; On the link between obesity and inequality, Pickett *et al.*, ‘Wider Income Gaps, Wider Waistbands?’

Proletarians were also subjected to deliberate conceptual and verbal manipulation which acted to diminish their status. An example of this, drawn from personal experience, but shared by anyone who lived in Britain during the late 1980s and early 1990s was the attempt to recast the identity of users of public services. No longer did notices and loudspeakers speak to travellers as ‘passengers’, or to sick people as ‘patients’. They were now addressed as ‘customers’. The reasoning behind this was never explicitly explained. It appears almost as the ideological mirror image of the use of the term ‘comrade’ in the Soviet Union. Customers were supposed to be ‘empowered’ by ‘choice’. Some have internalized this usage, while recognizing that others might regard it as offensive. But for many it was grating--it implied that entitlement arose from purchasing power, which is inherently unequal, and not from one’s common identity as a person and a citizen. As a user of Great Western Railway put it:

It is patronising & divisive’. ‘Passenger’ is the traditional term – although in the 1980s rail people often used ‘traveller’, which is quite pleasant. Not only does it have a romantic ring to it (‘commuter’ sounds so pooterish) but it implies that we are all in this together.⁹⁹

Liverpool Hope University has banned the description of students as ‘customers’, and two other vice-chancellors have concurred.¹⁰⁰

The market is adversarial. There is no ‘warm glow’ for the mass consumer.¹⁰¹ It is a condition of asymmetric power, in which the individual is weak before very large organizations. This is particularly the case for privatized natural monopolies, where choice is very limited. Users are diminished by the ‘consumer’ role – it makes a mockery of their agency. Such providers express their contempt for captive consumers by hiding behind opaque automatic telephone systems, which assure the caller endlessly, ‘your custom is important for us’, while stealthily charging them for time on the line. Even for those utilities where competition is supposed to exist, prices are opaque and interwoven with so many different options that it is impossible to work out the best.¹⁰²

The genuine marketing intuition is reciprocal and communitarian rather than individualist.¹⁰³ Wal-Mart calls its poorly paid and bullied workers ‘associates’, and teaches them to call customers ‘guests’.¹⁰⁴ Customers have little capacity to act as rugged individualists in the face of blank bureaucracies, they want to be coddled, not challenged. The role of ‘customer’ does not suit those at the bottom: for them it is merely another humiliation. Culture has picked up this dilemma of dignified proletari-

⁹⁹ Ellis, ‘First Great Western – by a Passenger, for Passengers’; Brown, ‘I am not a Customer! I am a Free Passenger!’; The First Great Western website now has a ‘Passenger’s Charter’.

¹⁰⁰ Melanie Newman, ‘New Order of Service as “Customers” are ditched’, *Times Higher Education*, 24 January 2008, 4.

¹⁰¹ Frey, ‘Economists Favour the Price System’; Frey, *Not Just for the Money*.

¹⁰² See e.g. David Cox, ‘Wrong on the Money’, *The Guardian*, 18 February 2008; for a literature survey on price transparency, Austin, and Gravelle, ‘Does Price Transparency Improve Market Efficiency?’.

¹⁰³ Offer, ‘Between the Gift and the Market’, 464–468.

¹⁰⁴ Ehrenreich, *Nicked and Dimed*, 144–5, 154, 185.

ans, rendered clueless in the new economy of pleasure. Two popular British films exemplify its grotesque challenge: in *The Full Monty* (1997) a group of unemployed middle-aged steelworkers team up to present a striptease act in the process of seeking new work. In *Billy Elliot* (2000) the escape-route is far-fetched – a working-class boy has to overcome community prejudices in order to attend a national ballet dancing school. The role of age is telling – only the young can escape, by leveraging their ‘human capital’. The older Sheffield men have no more bargaining power as strippers than as steelworkers.

One attribute of the proletarian culture was its suspicion of book-learning, education and intellectuality.¹⁰⁵ The boundaries of the proletarian world, one of its observers wrote, is

a symptom of their difficulty in meeting abstract or general questions. They have had little or no training in the handling of ideas or in analysis. Those who show a talent for such activities have, increasingly during the last forty years, been taken out of their class.¹⁰⁶

Those who have more recently left school at sixteen without a certificate and a qualification have not had the opportunity to achieve the informal standards of mastery and skill that their elders had. They might have inherited the culture, but few of its assets. A new term has emerged to describe this perceived residual group, ‘Chavs’, originating from Romany slang. The *Oxford English Dictionary* defines them as ‘a young person of a type characterized by brash and loutish behaviour and the wearing of designer-style clothes (esp. sportswear); usually with connotations of a low social status’. Wikipedia expands on the attributes:¹⁰⁷

- Habitual, willing, unemployment
- Truancy (if of school age)
- Underage sexual activity, particularly if resulting in underage pregnancies
- Promiscuity and children conceived in casual relationships
- Assault or incitement to violence, including so called happy slapping and co-ordinated intimidation.
- Theft
- Criminal Vandalism
- Profoundly hubristic behaviour including queue jumping, and enhanced sense of entitlement
- Public Nuisance, in particular spitting, shouting or playing loud music on the street or on public transport.

¹⁰⁵ Hoggart, *Uses of Literacy*, 84; Zweig, *Worker in an Affluent Society*, chs. 16, 18; more recently, Hanley, *Estates*, 170.

¹⁰⁶ Hoggart, *Uses of Literacy*, 102.

¹⁰⁷ Wikipedia, ‘Chav’. This is meant as primary evidence of usage, not as an authoritative lexicographical or sociological statement. There are millions of links on ‘Google’.

There is also a literature of denigration, which portrays these lost proletarians as the new Yahoos, with a similar savagery of contempt.¹⁰⁸ Two such writers were the late Auberon Waugh, and more recently the pseudonymous ‘Theodore Dalrymple’, who depicted young working-class people with an acid pen intended to make the reader cringe. Their columns were long featured in the conservative weekly *Spectator*, providing its comfortable readers with the satisfaction of blaming the victims. In mitigation, the same *Spectator* also has a writer of genius, Jeremy Clarke, whose ‘Low Life’ column weekly depicts current proletarian culture with an insider’s empathy. Lynsey Hanley, another sympathetic writer who has come out of a council-house upbringing into quality journalism, provides an impression of coarseness and loneliness on contemporary council estates.¹⁰⁹ The world that Clarke describes is not attractive, but neither is it vicious – its essential humanity and solidarity suggest why people continue to cling to it.

It might be argued that the decline of the British manual working classes is simply sad, but also the way of the world, just another case of ‘creative destruction’ in which the losers have to make way for the winners. That education has lifted the majority into a better life, and the residue is inevitable. In the United States, anyone with a steady income is encouraged to regard themselves as ‘middle class’.¹¹⁰ But in Britain, the proletarian culture (if not its material correlates) has endured. As recently as 2005, most people still regarded themselves as working class, and the proportion had fallen very little since 1964. Furthermore, the proportion agreeing that there was bound to be conflict between the classes had risen from about a third in 1965, to almost half in 2005.¹¹¹

Table 1. Class Identity, UK, 1964 and 2005

	1964	2005
<i>Class identity</i>	%	%
Unprompted working class	33	25
Prompted working class	31	32
Total working class	64	57
Total middle class	30	37
Total no class	6	6

Source: David Butler and Donald Stokes, Political Change in Britain, 1963–1970 electoral studies data files; British Social Attitudes Survey, 2005, cited in Heath et al., ‘The Individualization Thesis’.

¹⁰⁸ See e.g. <http://chavtowns.co.uk>. This is meant as evidence, not as valid commentary. Accessed 30 June 2008. A copy of this site is in possession of the author.

¹⁰⁹ Hanley, *Estates*, e.g. 176.

¹¹⁰ Zweig, *The Working Class Majority*.

¹¹¹ Heath et al. ‘The Individualization Thesis’.

Conclusion

Manual workers in Britain had always lived ‘a life apart’ from the aspirational and acquisitive middle classes, and from the expressive intelligentsia.¹¹² But until the 1970s, they were a majority, which possessed some limited bargaining power in the form of a workplace veto and voting power. Their social position, always precarious and inferior, was worsened by the loss of this power. Those older cohorts whose human capital was formed before the expansion of education found themselves left behind in an employment world of formal qualifications. And that large proportion of younger people, boys in particular, who were still not conditioned to see the point of formal qualifications, or to gain access to them, found themselves more seriously disadvantaged, with little scope in the economy except poverty level wages in return for unregulated drudgery. Without exposure to proper schooling, they were further insulated from a society in which conceptual thinking has become habitual. Think tanks deliberate the dilemma, but the rhetoric of position papers makes clear that even if the number of truly disadvantaged has fallen, that there is little empathy or insight for the emotional and mental lives of the excluded. Those with less education have fewer resources to resist the marketing and advertising rhetoric of commercial advocacy. Working class children are exposed, by peer pressure, to the tyranny of fashion trademarks in clothing and footwear, which their parents can barely afford.¹¹³ Many have chosen idleness, incapacity benefit, drugs, violence, and crime. They were recruited disproportionately from the old industrial areas, and were joined by the other group of excluded and marginalized, the children of non-white ethnic migrants, especially blacks.¹¹⁴ Both the Thatcher government and its New Labour successors made a special effort to loosen up the labour market. That meant low labour costs for employers of unskilled manual workers, and possibly (though far from certainly) lower prices for consumers. But for the workers themselves, a life of exclusion from the basic elements of the affluent society: not necessarily entirely from overseas holidays or motor cars, but from decent housing, income and food security. British workers were left outside the thin defences of the European ‘Social Charter’; New Labour has continued to reduce worker protection, and has opened the borders to migrant competition. Government has only recently insisted that the more than one and a half million agency workers were not entitled to any employment or workplace protection, although it was later forced into a compromise.¹¹⁵ For the lowest fifth of society, wages have stagnated. Almost 20 per cent of children grow up in poverty. New Labour leaders have promised, not to get rid of child poverty entirely, but to cut it in half, in the space of half a generation – as if the poverty of children can be separated from that of their parents.

There is a class of government expenditure where it seems, money is no object: the Greenwich Dome, the London Olympics, the Trident missile, and most recently,

¹¹² Hoggart, *Uses of Literacy*.

¹¹³ Hanley, *Estates*, 176–180.

¹¹⁴ Buckingham, ‘Is there an Underclass in Britain?’

¹¹⁵ Andrew Taylor and Jean Eaglesham, ‘Brown Faces Revolt over Agency Workers’, *Financial Times*, 15 February 2008.

misbehaving banks. Poverty, deprivation, and humiliation, which deform lives and shorten them, have no such priority. Housing, especially the very large residue of social housing, has become a prison shutting people away from the imagined norm of 'hard-working families' of political rhetoric. Hard as the bottom fifth may work, it is not enough to get them on the property ladder; where (if they only made it) they would find themselves even deeper in poverty, with a much higher proportion of their income going to support large mortgages and contribute the revenues that underpin a thriving financial industry. When the Christmas hamper company Farepak collapsed in 2006, costing thousands of families their annual savings, there was no rush to salvage its deluded subscribers.¹¹⁶

The rhetoric of consumerism has disenfranchised the weak. As producers and as citizens, they had a common voice which had to be listened to. As consumers, they have none. The majoritarian electoral system that amplified their voice in the past, now shuts them up. British society has become even more spatially segregated by class in the 1980s and 1990s, but the proletarians no longer have the numbers to count.¹¹⁷ Ironically, the decayed heartlands of the old industries, in the North-East and the North-West, remain stalwart Labour voters. The habits of generations are not easy to break. The political party called 'Labour' might have been captured by politicians who maintain Thatcher's disdain for manual workers, but this has had little effect on the allegiances of voters in these areas, who seem to acquiesce in their own humiliation. New Labour's version of market liberalism has deprived manual work of dignity and social legitimacy. Working-class culture may have been restricted and uncomfortable, but it was cohesive and coherent--people felt at home within it, and were bereft outside. Instead of looking for a way to pull the proletarians upwards with them, New Labour has followed Thatcher by leaving them behind. They remain without a cause, a vision or a voice.

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¹¹⁶ BBC, 'Q&A: The Farepak Hamper Collapse', BBC News Television Programme, 7 November 2006.

¹¹⁷ Dorling and Lees, 'A Nation Still Dividing'; Dorling and Thomas, 'Know Your Place'.

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