

A329-23J The making of Welsh history

Student Dissertation

The garden village principle and local authority housing 1913-c.1945:

**What factors contributed to improved living conditions for
the people of Cardiff?**

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Introduction

Since the late nineteenth century, economists, urban planning pioneers and judicial officers, have each contributed their own, though similar ideas and concerns about British town planning and communities. Jointly they have communicated a complementary vision about the ideal living space, whether that is labelled the 'neighbourhood unit', 'garden city' or 'garden village'.

Indeed, there seems to have been a convergence of features and designs, but all suggest a desire for space, improved health, and social interaction with fellow residents. In Britain, one of the most notorious and frequently referenced urban visionaries was Sir Ebenezer Howard (1850-1928), born in London and cited as the founder of the garden city movement. His plan was to 'find a remedy for overcrowded and unhealthy conditions in the fast-growing industrial cities' thereby forming a 'Garden City Association' in 1899 (Miller, 2004).

In 1912, a Welsh pioneer of town and village redevelopment, Edgar Leysdon Chappell (1879-1949), teamed with Professor Herbert Jevons of University College Cardiff as a research assistant. Jevons had also become involved in housing reform and garden city projects. Together they sought to promote a vision of urban housing development through public speaking and by producing literature about the garden cities movement across south Wales (Llewelyn Davis, 2001). As a reliable source of information, William Llewelyn Davis was chief librarian for the national library of Wales from 1930 until his death in 1952 and whose work for the library earned him a knighthood in 1944 (Tibbot, 2001)

Based on the development of the garden village at Rhiwbina in 1913, and a later housing development in 1922 at Ely in Cardiff, this dissertation asks what measures were taken to provide better quality, affordable housing to the residents of Cardiff, improving conditions for the workers and their families impacted by the urbanisation of the city. It will also ask about the practicalities of relocation, such as affordability, travel logistics and community ties.

Government reforms and legislation designed to ease the problems of cost and administration have been evaluated, while considering the role of contemporary urban planners. Features of the Garden Village of Rhiwbina and the developing suburb of Ely, built on similar principles have also been researched and this dissertation will reveal how conditions in the new developments compared to those experienced in the urban center of Cardiff.

Cardiff was chosen as a case study for this dissertation because the features and origins of its early suburban areas and the housing estates which emerged were unique and arguably among the first of their kind in Wales. Two suburban developments have also been chosen for analysis; the first being the village of Rhiwbina which was built as a 'Cardiff worker's co-operative' but came under the housing classification of 'public utilities society' (Glamorgan archives, 2022) while the development at Ely was built by local authorities. Researching and analysing two different types of housing scheme offers better scope for discussion, while gaining a wider understanding of the possibilities and constraints which affect new tenants.

There is a rich historiography of British urban studies which include discussions around social conditions. The interwar period is widely researched and includes areas of relevance such as poverty, unemployment and health, all of which can be connected to housing and relocation. Steven Thompson's *Unemployment, poverty and health in south Wales*, focuses on the interwar years and is a valuable source, providing an in-depth analysis of housing in South Wales. It includes some diverse statistical evidence, a selection of which will be applied to this research. Thompson provides statistics for housing and slum clearance in the inner city of Cardiff during the interwar years, offering a comparison with other regions and highlighting the need for new or improved housing. There is noticeably less scholarship relating to housing in Cardiff, perhaps due to its somewhat lower incidence of insanitary conditions, however the Welsh Association of Housing and Development year books provide a wealth of information about housing design and the planning of future developments in rural locations. These can be found as annual editions published between 1916 and 1935, the first two being edited by Edgar Chappell. The interwar period and the British housing estate is discussed by James Greenhalgh who is particularly attentive to definitions of the neighbourhood unit and garden city and discusses the evolving character of the urban community. Greenhalgh also argues the role of the British government and the state of housing during and after the second world war. Martin Johnes discusses social issues in Wales since 1939, recounting oral histories from heavy industry workers of South Wales and although these relate to the period 1951-1970, they nonetheless pose questions about community values and how they may have impacted decisions around relocation in some circumstances.

The approach set out here will provide a new angle on the historiography of Welsh urban studies by evaluating social conditions in Cardiff during the early twentieth century, parallel to the early

suburban housing development and wider social and economic developments. The main body of this dissertation will form two chapters and approach each focal period in chronological order, the first will be concerned with the development of Rhiwbina in 1913. A discussion of contemporary town planning ideologies will create context for the completion of the village project, setting a standard for later housing estates which would follow during the twentieth century. The chapter will compare Rhiwbina with similar contemporary housing schemes in Wales, in terms of objectives and administration, while discussing how the benefits of the garden village were promoted and what this might suggest. The standards and features of new accommodation, both internal and environmentally, will be compared against those in the urban centre and a discussion of affordability will also weigh the benefits of relocation. Following a discussion around the impact of British government legislation and Welsh local authority control, the chapter will culminate in an analysis of the possible obstacles encountered by those wishing to relocate to the suburbs. This will include questions around travel, affordability and community ties.

Chapter two will consider the interwar and post war period c.1922-1945 and will look at the factors which enabled the provision of local authority housing to the suburb of Ely, west of Cardiff's centre. Slum clearance as a precipitant to new housing, multi occupancy housing and the relevant housing acts introduced by central British government will contribute to the discussion. Questions around affordability and related economic factors will be applied to matters of housing tenancy while the significance of emergency housing in the suburb of Ely will reveal further evidence about conditions in the urban centre. To find out what measures were taken to address housing problems and improve living conditions for the population of Cardiff, the following evaluation will first look at the planning and development of one of the earliest examples of a garden village, three miles north of the city centre of Cardiff.

Chapter One

Rhiwbina - A garden village designed for Cardiff's workers.

Although Britain's first garden suburb may have appeared as early as the 1870's, plans for these detached villa style properties were predominantly aimed towards the 'artistically inclined middle classes' (Bedford Park society, 2024). One of Wales' earliest examples of the garden village however, offered lower cost housing to the workers of Cardiff, and was built in the suburb of Rhiwbina just over thirty minutes by modern day bus route and northwest of Cardiff's city centre. Due to a high concentration of work in industrial towns, Wales had struggled more than England with the effects of overpopulation in the urban centre (Thomas, D., 1916). Thomas was chairman of the 'South Wales Garden cities and town planning association' stating in the first edition of the *Welsh housing year book* in 1916:

"A rural type of social life has to be evolved which will withstand the attractions of the towns"

Thomas recognized the negative health and social implications of overpopulated towns, seeing the solution as a gradual migration of town populations out towards to the rural areas beyond the city. Sir Daniel Thomas was an academic and magistrate and his position with the south Wales Garden cities and Town planning association, saw him acting alongside its secretary Edgar Chappell (Williams, D. 1959), an influential character in the work of housing reform as this study will reveal. The village was ultimately designed with health and wellbeing in mind and for the working population of central Cardiff. It was close to convenient rail and bus links for workers with posters advertising the new development carrying the headline; "health for the child" (Peters, 2020) to persuade potential buyers and inform them of the benefits which the estate offered. Features of the new development were based on a need to improve on overcrowded conditions found in the urban centre, replacing these with open spaces for fresh air and areas where children could play in clean and safe spaces. The houses at Rhiwbina appeared to be finished according to a specific method outlined in brief, as comprising:

1. Natural features and general healthiness. 2. Not more than ten to fifteen houses to the acre. 3. Individually styled houses, conducive to health convenience and pleasure. 4. Some open space and recreation ground for communal advantage (*The Welsh housing and development yearbook, 1916*)

Photographic views of the village seen below show a section of seventy-two houses, completed between 1913-1914 when the first dwellings were occupied. This photograph shown below, was published in the first edition of *The Welsh Housing Year book*, edited by Edgar Chappell. The houses, built by J.O West, Builder & Contractor were attractive gable ended properties presenting as well spaced and surrounding a playing green with children of various ages pictured (Chappell, 1916). Children are poised for the photograph, which takes away some authenticity and fails to convey the extent to which the playing green was used for purpose, it does however identify the provision of safe areas offering a spacious environment with attractive looking houses in the background.



Chappell, (1916) *The Welsh Housing Year Book. Cardiff*

The scene contrasts with the contemporary housing situation in central Cardiff, which by the time of the 1931 census revealed that 40.9 per cent of families lived in multiple occupancy apartments (Thompson, 2006, p. 111). Families were forced to share cooking, washing and toilet facilities and with a likelihood of volatile encounters with fellow occupants. Conditions in Cardiff, however were considered favorable to those in other urban areas such as Swansea which saw 1,317 houses recommended for clearance in 1933 against only 203 for Cardiff. It is argued that of the new houses built by local authorities, marked improvements were made during the

interwar years and that 'garden village' principles were followed, offering spacious grassed areas such as those shown above (Thompson, 2006 p.111-112). This example of one of the first housing developments in Wales, suggests that the features and potential benefits of the scheme may have set a precedent for larger but similar building projects such as the suburban development in Ely, slightly closer to the city and which will be discussed further in the next chapter.

The development at Rhiwbina was known as a worker's cooperative scheme but was classified as 'public utilities society' housing, which was financed by shares and loans (Peters, T. 2020). This differed to the later development at Ely, which was authorised and funded by the local authority (Western Mail, 1923) but was similarly categorised as a garden village by design. Work continued in Rhiwbina until the 1920's with a total of 189 houses being built (Malaws, B.A., 2005). Expansion may have ceased due to discontinuation of funding or possibly because of decisions from the minister of health, which in 1926 had authorised the building of only 12 public utilities society houses in Cardiff, compared to 3198 local authority houses and 636 private enterprises houses (Welsh Housing Year Book, 1927). This suggests that local authorities had claimed greater control over housing during this period with less availability of corporate lending due to wartime expenditure.

The photograph below is believed to have been taken on completion day at Rhiwbina in 1913 (Peters, T. 2013) and before the compulsory conscription Act of 1916 which required all men between 18 and 41 to fight in the first world war (Parliament UK, 2024). This may account for a larger presentation of men than would be seen after 1916 and which contributed to a sturdy workforce enabling a timely completion of the project.



Chapell, (1916) *The Welsh Housing Year book*. Cardiff

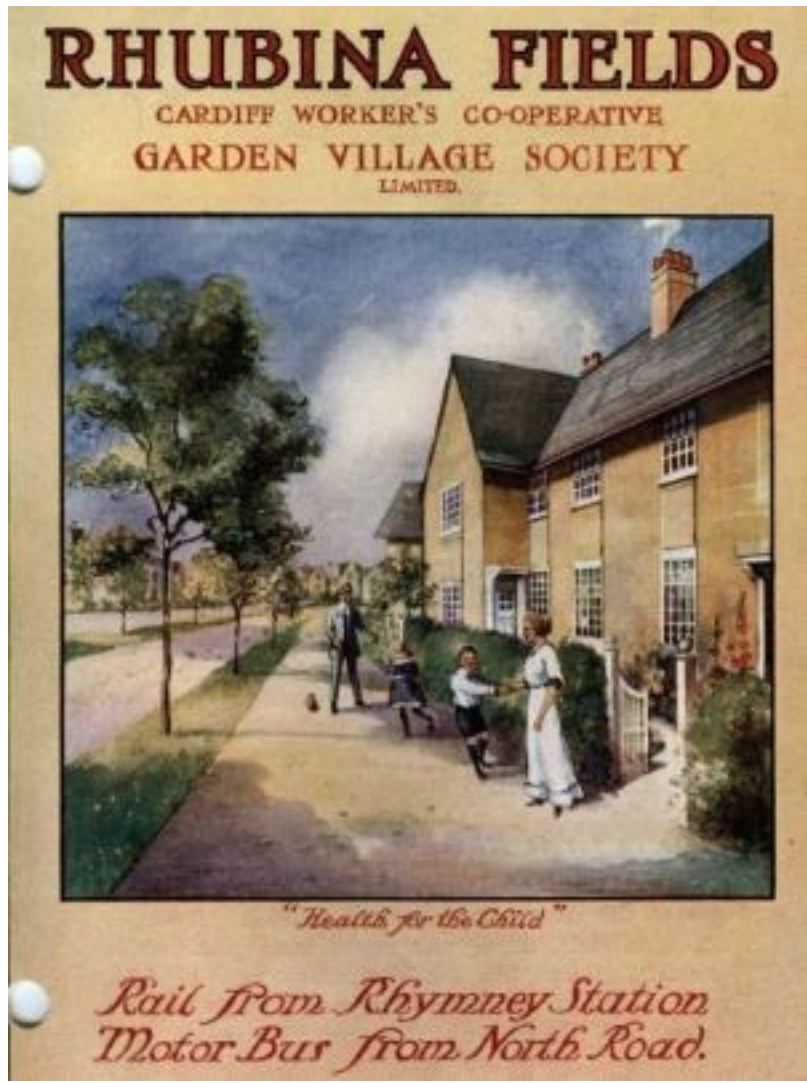
This publicly financed project would not have been eligible for the same central government subsidies as those available to local authorities for housing (Thompson, 2006, p. 118). This suggests that a high level of organisation

and determination was attached to the project with a strong recognition of the needs for improved living conditions across Cardiff, particularly in preparation for returning soldiers after the war and the need for new family homes (Chappell, 1916).

It may be argued that this development was one of the first of its kind, offering lower cost homes to the workers of Cardiff, achieved without the benefit of government subsidy at a time when materials may have been scarce and therefore costly. It should also be noted that Rhiwbina, although categorized as a workers' cooperative was not linked to a corporation, unlike for example, the Oakdale Garden village in the adjoining county of Caerphilly (Malaws, 2010). This scheme was associated with the Oakdale colliery, part of the Tredegar Iron & Coal Company which provided homes for its own workers and its connection with a large corporation may have benefited from greater financial assistance (Williams, 2016) although evidence of this is not clear.

Although the village of Rhiwbina was marketed towards the workers of Cardiff, some emphasis was placed on the middle-class family as indicated by the homecoming scene on the promotional poster seen below. The scene suggests a family whose primary earner may have worked in a managerial or professional role, revealing more about the families who may have eventually occupied the village. Although sources do not identify precisely where residents had moved

from, a search of the 1921 census based on the road of Lon Isa in the new estate of Rhiwbina, reveals thirty-eight names; seventeen of which were of English origin and one of Irish origin. The remaining twenty were of Welsh origin with only eight born in Cardiff. This may infer that some residents were not indigenous to the area, however it is possibly that some English born residents had lived in Cardiff before relocating to Rhiwbina. Although the village scheme had taken measures to attract workers of central Cardiff, noted by its affordability and advertising features, it may have also appealed to professionals and higher earners, in contrast to those living in impoverished and overcrowded conditions. Building at Rhiwbina may not have relieved substantial pressure from the urban centre. However, alongside similar schemes such as those at Barry in the Vale of Glamorgan, and Wrexham, it served to demonstrate the need for more and better housing conditions, to relieve the pressure of the urban population in Cardiff and set a precedent for future homes in the Cardiff suburbs including those built by local authorities and private schemes.



Peters, T. (2020) *Rhiwbina Fields 1913: Health for the Child*. Available [online]

In its infancy, affordable tenant rents for homes in Rhiwbina started at 5 shillings and 6 pence payable weekly (Peters, 2020). Rents were notoriously high in central Cardiff due to houses and rooms being of a larger size but which also 'contributed to the high level of multi-occupancy' (Thompson, 2006, p.107). The 'Particulars of Welsh Housing Schemes' reveals that rent could cost between 6 shillings and 6 pence and 7 shillings in Cardiff (Chapell, 1916, p.41). The weekly wage for a working man in Cardiff in the engineering, boiler making and foundry trades would have been between approximately £2 8 shillings and £3 10 shillings per week during the late 1920's. However, wage rates at the end of 1920 would have been twice those of 1914 (Thompson, 2006, pp.14-15) suggesting a need to half the estimated wage for the late 1920's to reach a realistic weekly income for 1913, the year when houses at Rhiwbina were first occupied. This reveals that weekly rental may have started as low as 20 per cent of wage for the new village, being a likely affordable amount when based on an approximate thirty per cent rule. Housing in Rhiwbina offered improved living conditions at highly affordable rates, particularly when compared to similar rates in the overcrowded conditions of Cardiff's inner city as detailed in the next chapter.

Greater space and modern facilities in new houses such as those in Rhiwbina and Ely offered an improved standard of living to the workers of Cardiff and particularly those who had struggled with cramped conditions and sub-standard housing in the city. A glimpse of the quality of features which might have been found inside the new homes can be suggested from several advertisements placed in the Welsh Housing and Development year books, published annually between 1916 and c.1935. A full-page advertisement by the builder of the Rhiwbina garden village, J.O West builder & Contractor, can be found in the first edition and illustrates the immaculately built and spacious housing arrangement. A further advertisement for W.A. Baker & co. Iron founders, presents sketches and a description of a combined bath, heating and washing system, advertised as 'special lines for Garden Cities' (Chappell, 1916). Further illustrations advertise a freestanding bathtub with coal fired water heater with chimney and demonstrate the kind of facilities which may have been included in garden village accommodation. Although it may not be possible to demonstrate the exact standards and quality of the materials and workmanship involved, we do know that although the use of electricity was

questionable, each house was ‘supplied with water, gas for cooking and lighting, a boiler, a water storage tank and a dustbin’ (Glamorgan Archives, 1985) and that these properties were ‘designed to set a new standard for working class homes’ (Peters, 2020).

Publications such as the Welsh Housing and Development Year Book would have been produced for trade readership and anyone involved or interested in housing development and planning. The availability of the publication which sold for one shilling (1/-) or £2.95 approximately at the 2017 value, may not have claimed extensively wide readership due to its specialist area of interest, however circulation would have created greater awareness of housing development and estate planning with the scope to encourage a higher rate of house building inclusive of similar features. A newspaper article published in the Carmarthen Journal and South Wales Weekly Advertiser in July 1914 informs readers of forthcoming lectures about the Garden city movement and states:

‘We shall be glad to supply the services of lecturers on the Garden city movement, Town planning, municipal and Co-Operative housing, Bye-Law reform, The small dwellings association Act, Pithead Baths and other allied subjects’ (Chappell, E. 1914)

The advertisement identifies the scope of the south Wales town planning association, with a strong focus placed on health and wellbeing. This is evidenced by the provision of pithead bath lectures which alongside other housing matters, would have contributed to the wellbeing of the home environment. The first pithead baths in Wales are believed to have been opened in Treharris, south Wales in 1921 (Peoples collection Wales, 1970). This indicates the foresight and knowledge of the association members, who offered these seminars as early as 1914. Members of the Welsh housing and development association played an active role in the education of many aspects of housing development and issues relating to the health of the home environment during the early twentieth century. Represented by professional individuals such as Edgar Chappell and Sir Daniel Thomas (Lleufer) they attempted to raise an awareness which highlighted the need for better living standards in Cardiff and throughout the growing suburbs of Wales.

For many working-class citizens living in central Cardiff, relocation to the furthestmost suburbs may not have been possible after balancing the cost of travel to and from jobs in the urban centre. The reality of relocating therefore, may have been restrained, despite the draw of

competitive rental and greatly improved living conditions. Rhiwbina was conveniently located with rail and bus links to the urban centre thereby prioritising the needs of the workers. Propagandist literature had also drawn attention to the convenient rail links from Cardiff docks to Rhiwbina in the north (Peters, T, 2020). Evidence suggests that travel costs may have discouraged relocation, reducing income by as much as ten and twenty percent (Thompson (2006, p. 39). Likewise, community ties may have brought about a reluctance to relocate and a desire to maintain close connections with a familiar environment. During the period 1940-1970 residents in Gower had expressed an interest in moving to the nicest 'nearest' council house rather than the nicest overall (Johnes, 2012, p. 126). An attachment to the urban centre may have grown through shared experiences of industrial strife, unemployment, poverty and grief during periods of war and a high incidence of disease and accidental death caused partly by overcrowded housing and industrial conditions. These factors may have contributed to the 'close knit' society, which is frequently mentioned in academic scholarship pertaining to the Welsh modern period, particularly in respect of industrialized southern Wales.

As Prime minister in 1918, Wales's David Lloyd George had publicly announced that 'slums were not and are not intended for men who have won this great war' (Bolden, L. 2019). By the end of the first world war, provision for better-quality housing had already been boosted by the 1909 housing Act which made Victorian 'back-to-back' housing illegal and encouraged 'town and city environments which could be enjoyed' following garden city principles. It also enabled higher borrowing potential to public utilities societies, which may have contributed to the successful completion of Rhiwbina. It also restricted the building of houses to eight per acre of land (UK Parliament, 2024). This does however conflict slightly with guidelines mentioned in the 1916 housing year book which states that no more than ten to fifteen houses could be built to the acre, although this may have depended upon size, style and the addition gardens. The 1919 Housing Act, or 'Addison Act' brought about the introduction of central government subsidies to local authorities thereby enabling the construction of more affordable housing (UK Parliament, 2024). This led to plans for the development of further larger scale housing projects which began to unfold outside of Cardiff's city boundary. This period marked the first stage of 'council house' provision in Britain which was 'no longer served by private builders and investors (Andrews, 1995).

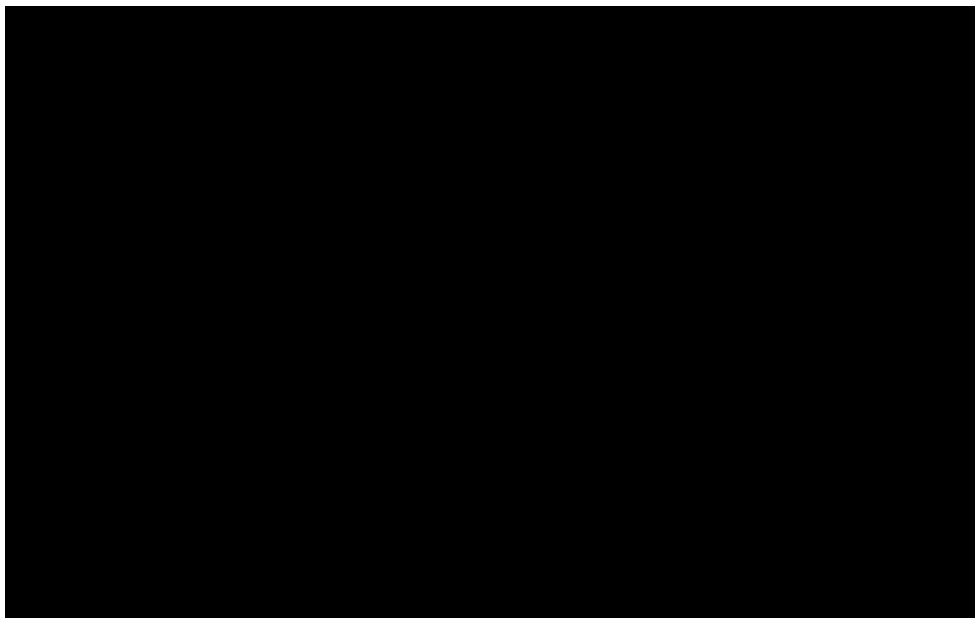
Rhiwbina had become part of an early phase of modern, lower cost housing available to Cardiff's working population. Although it may not have proved easily accessible, affordable or desirable for some, lower cost suburban housing was still in its early stages. Andrews (1995) describes the new rural suburbs as usually being 'speculative developments'. Cardiff's housing problems however were being readily addressed by both British and local government and members of knowledgeable bodies such as the Welsh Housing Association. The housing development at Rhiwbina set a benchmark for future developments with a focus on health and wellbeing and greatly improved living conditions for its residents. Further steps would need to be taken however, to ensure a better standard for all.

Chapter Two

The inner city, Ely suburb and local authority housing during the interwar period

From around 1922 the interwar period saw the expansion of Cardiff in the suburban districts of Ely, Cyncoed and Landaff among others demonstrated on the regional map below. National statistics show that by 1931, the total population for Ely had risen to 14,145. This translated to a total of just over 3000 homes when using 4.5 as the average number of family members. This figure had doubled by 1951, seeing Ely's population rise to 27,267 (Office for national statistics, 2024). The map below demonstrates a uniform, chronological spread of the distribution of houses built during the period 1875-1996. A more accurate representation, however would include houses built during the earlier periods, in the furthest areas such as those built in Rhiwbina in 1913. This does however, demonstrate relative locations and gives an indication of when larger scale building work took place.

IMAGE REDACTED FOR COPYRIGHT REASONS



Thomas, H. *The extension of Cardiff's boundaries 1875-1996*

The relocation of many of Cardiff's working classes to new, spacious and affordable housing would become reality for those living in overcrowded conditions or those who were able to apply for their own home. It is important to note however that the city of Cardiff had fared better than other cities of similar size in England and Wales, with plans to demolish only 203 houses in 1933. This helps us to understand the condition of Cardiff's housing when compared alongside other industrialized towns in South Wales, such as Swansea, which deemed 1,317 houses unfit for habitation for the same year. It is also of interest to note that despite the high rate of outward migration from south Wales during the latter interwar period and the subsequent vacancy of more properties, rent was still unaffordable to many. This may have been particularly relevant to Cardiff due to its higher proportion of larger properties which contributed to a much higher than average level of multi-occupancy housing, standing at 40.9 per cent in 1931 and which was higher than any other area in south Wales (Thompson, 2006, pp. 102-128). During the interwar period, although Welsh local authorities had built less, much needed housing than the average for England and Wales, Cardiff's authorities had built 29.8 houses per 1000 persons, identified as a high number (Thompson, 2006, p. 118). These figures which would include the development at Ely were arguably attributed to the housing Act of 1919 which enabled subsidised costs from central government and a greater awareness of housing issues created by housing and planning organisations such as the South Wales housing and development association.

A statement compiled by the South Wales Housing and Development Association in December 1926, reveals that for the county borough of Cardiff, of 3,198 houses authorised by the minister of health for local authority building, 2173 were completed with 459 under construction. Out of 636 authorised by the same body for private enterprise building, 537 were completed with 45 under construction. This reveals that as a percentage, local authorities would have completed almost 85 per cent of the homes authorised with private enterprise having completed 91 per cent respectively (*The Welsh Housing and Development Year Book*, 1929). Originating from a reliable source, published since 1916 and in their twelfth year of publication, these figures might be considered accurate contemporary accounts. They also confirm that the ministry of health had ultimate control over the authorization of new housing. It becomes evident from the margin between local authority and private housing schemes, that local authorities for Cardiff were

granted authorisation to build considerably more houses than private enterprise and public utilities schemes during this period and which may have been due to a suspension of government loans for house building, due to the poor economy during the interwar years. Government subsidies available to local authority building schemes, enabled by the housing Act of 1919, would have been beneficial during a period of economic weakness, particularly during the interwar years which brought about scarcity and more costly materials (Chappell, 1916, p.17). As demonstrated by the two suburban building developments at Ely and Rhiwbina, new and improved housing was becoming increasingly available to many, at affordable tenant rates.

Digitized maps for Ely authenticate a housing development which saw remarkable changes between the decades 1910 to 1940. These show minor differences between 1910 and 1920, but by 1940 vast changes can be seen in housing topology (Historic digimap, 2024) having been amassed by houses, which had seen their first tenants in 1922. The imminent arrival of new residents at the Ely housing estate was reported in a newspaper article of the same year, stating that the site had capacity for 4000 homes. A sketch of the site plan by the city engineer is marked 'City Council Housing Scheme', just visible and confirms its endorsement by the local authority (The Western Mail, 1922). It is evident that government plans for housing were progressing in the Cardiff area, despite a lower-than-average implementation for Wales than in other areas of Britain. Social housing improvements began to flourish with public utilities projects, government housing schemes and new legislation, slowly unburdening the overcrowding in Cardiff's centre.

Housing at Ely was part of a government assisted scheme, charging 14 shillings per week rent for the non parlour type (Western Mail, 1923). This contrasts with the rent evaluation for Cardiff in 1916 as previously noted, even after allowing for the sharp rise in wages between 1914 and the end of 1920 (Thompson 2006 p. 14). A substantial rise in wages however, suggests that rises in living costs and therefore rent would be expected to some degree. Local authority rent increases appeared to be a point of contention among some tenants of the Ely housing scheme, identified in a newspaper article in April 1923. It was reported that local authorities had raised the cost of rent, one year after the arrival of its first tenants, raising questions among occupants when rent charges rose, and rates became no longer inclusive. Complaints were made about an increase of 1-shilling 8d (pence) per week; equivalent to £2.42 per week in 2017 (The national

archives, no date). The respondent who was unnamed, explained the increase in some detail adding that the ministry of health had made the final decision (Western Mail, 1923). This was clearly a small increase however, tenants who had previously lived in insanitary property and particularly those awaiting a clearance order, would often cease paying rent (Thompson, 2006). It may therefore have been difficult for tenants in this category, perhaps already on a low income, to budget for further living costs. The article also states that the ministry of health was the deciding body for the new rental charges which were said to be customary, but that the local authority claimed to have challenged these increases. This implies that although improved housing was vital for health and wellbeing, local authorities with increased buying power and access to central government subsidies, could not sustain the maintenance of the housing estate without increasing rent and introducing separate rates charges as a way of collecting additional revenue. As well as authorising houses for slum clearance, this also demonstrates that the ministry of health was a powerful influence in quantifying housing availability and pricing structures, ultimately impacting the affordability of local authority housing. Writing in his editorial note of the 1916 edition of the Welsh housing year book, (Chappell, 1916 p.17) cautions that rent increases were something which property owners would ‘undoubtedly’ ask, because of ‘considerable’ unemployment due to the disorganization of industrial machinery during World War one. This demonstrates Chappell’s foresight and knowledge of housing and economic concerns and as a reliable point of reference. Chappell was an academic who in 1918 became an inspector under the housing department for the ministry of health (Llewelyn Davies, W., 2001).

Rents may have been set low at the outset to encourage prospective tenants, making payments easier to begin with and to gradually budget for. This approach may be perceived as a similar strategy used in the advertising campaign for the garden village of Rhiwbina, where ‘health for the child’ emphasizes the benefits of country living and would serve to draw families away from the overcrowded and sometimes insanitary environments of the urban centre to cleaner and safer accommodation. These approaches may be considered paternalistic, because local authorities also stood to benefit from the gains due to the better wellbeing of the people under its administration. Importantly, the health and wellbeing of communities stood to gain from improved housing conditions and environments, though rising costs were perhaps an unavoidable burden.

At the height of the second world war, major improvements to housing and social welfare were once again addressed by central government as part of a report titled 'Social Insurance and allied Services'. Abbreviated to 'The Beveridge report, it was presented to parliament in 1942 by the social economist William Beveridge. Beveridge describes a fight against 'five giants' to explain the issues facing British society, one of which he recognized as the problem of 'squalor' and which he believed to be the cause of 'needless travel, bad housing and ill health'. An extract taken from notes written by the government advisory panel for home affairs on reconstruction problems, notes that these issues could only be adequately addressed by the 'redistribution of industry'. (Beveridge, W. 1942). This aspect of the report might be suitably applied to the industrialization of Cardiff and other Welsh cities affected by overcrowding, particularly those which were home to mining and other extractive industries. The problem of industrialisation had also been addressed locally in 1916 by Daniel (Lleufer) Thomas J.P, then chairman of the South Wales Garden Cities and town Planning Association, expressing that:

As Wales, for various reasons, has suffered far more than England from the urbanisation of its population, its industries, and even its education, a greater effort is required in order to build up anew something of a rural civilization in our midst. (Thomas, D. 1916)

The issue of sub-standard housing and its relationship to ill health and squalor was a matter for frequent debate in British government. Efforts to abate problems of health and wellbeing were likewise addressed by Welsh advocates of housing development such as Edgar Chappell and Sir Daniel Thomas who was awarded a knighthood in 1931. for his 'tireless work for Wales'. (Williams, D. 1959).

World war II bombing raids led to the development of emergency housing outside of the city boundary also in the district of Ely and was implemented by the central British government as part of the temporary housing program of 1944. An area of housing constructed from easy to assemble accommodation, commonly referred to as prefabs, was established towards the end of the Second World War although exact dates are unclear. The need for housing, which was both cheap and easy to assemble, followed bombing raids which left around 350 homes uninhabitable in the centre of Cardiff (Duffy, 2011)

In the context of the static, permanent housing which had been built in Rhiwbina and Ely to garden village standards, these corrugated asbestos houses, designed in America may not have

been considered luxurious to some. However, when measured against accommodation in the overcrowded conditions which many would have left behind, they were described as ‘wonderful’ and ‘the best thing ever’. One resident Keith describes the previous family home where they had lived with a relative above a shop in Canton, close to Cardiff city centre explaining that ‘there were a lot of people living there’ (Wales online, 2019). This testimony illustrates the multi-occupancy situation in Cardiff, before the availability of new housing, because personal family space inside the prefab, although small with just two bedrooms, is described with such gratification. Another resident, Valerie described her prefab home as ‘lovely and big with a modern kitchen and a table that dropped down from the wall’ (Wales online, 2019). Oral accounts of life and conditions in Ely’s prefab housing, although designed to be temporary and economical, were testimony to the inadequacy of housing in Central Cardiff. In addition to improved conditions, prefabs were cheaper to rent, providing some financial relief to residents during a period when ‘council houses were quite expensive for working classes’ (Wales online, 2019). It could be argued that World War II explained the further departure of some of Cardiff’s residents from the urban centre, where life outside of the urban centre provided a more spacious and plausibly healthy environment.

Conclusion

During the First World War, the Welsh housing and development association was becoming a major contributor to the education and awareness of broader housing issues, marking the beginning of better housing standards and an ease on overcrowded conditions in the centre of Cardiff; the village of Rhiwbina becoming a working example of its purpose. The educational services of the association, along with the publication of its year book enabled members to clearly communicate their concerns with the problems of overcrowding and related health risks from as early as 1916. Edgar Chappell had publicly advocated the benefits of the garden village from as early as 1912 while working alongside Herbert Jevons. The product of their work became a clear example of what could be achieved by way of affordable housing and improved wellbeing for its inhabitants, whether they were working classed citizens of Cardiff, or middle classed families attracted by the rural location and newness of the housing and environment. The circulation of newspapers containing articles relating to the association enabled publicity and an awareness of the work in progress, while the advertising of educational seminars which were offered by the association's members might provide a more consultative approach.

An analysis of health improvements would provide a useful contribution to the further historiography of housing standards during this period after comparing rural living in Cardiff's suburbs to the overcrowded conditions and the high incidence of disease that was brought with it. Poor conditions in the urban centre of Cardiff, often caused by overcrowded multi-occupancy housing contrasted with new accommodation and environments in the suburbs which were spacious and airy; its greener surroundings contributing to safety and wellbeing. The development of villages such as Rhiwbina and Ely and similar schemes in Wrexham and Barry, confirm an interest in developing healthy, peaceful and streamlined living in Wales, which was also affordable for those on a working-class income. Slum clearance in the city encouraged the provision of new housing, although the process was often slow with a failure to meet government targets for new housing. Government recognition of housing problems had clearly made the garden village development possible, partially owing to the 1909 Act which had encouraged 'town and city' housing following garden city principles and measures to reduce housing density.

Starting rentals were low in Rhiwbina, however by 1922 even housing assisted schemes such as that in Ely has risen alongside a dramatic increase in wages. The advertising of new and improved housing may have served to persuade prospective tenants about the potential health benefits, thereby reducing some of the burden in the city and the public cost of healthcare. New housing and a better environment may not have been desirable for everyone living in the urban centre, whose lives may have been rooted close to the workplace, extended family or familiar faces and income may have provided a stumbling block to workers wishing to relocate, particularly for those working in the industrial centre, where travel costs would use a considerable slice of earnings. Despite its intended appeal to the working classes of Cardiff, many of Rhiwbina's uptake of residents were neither indigenous to Cardiff nor indeed Wales which poses further questions about their origin. It is evident that although the housing development at Rhiwbina may not have relieved a great burden from Cardiff's overcrowded centre, it served to prove what was possible for Cardiff and how improvements to social wellbeing could be made.

Cardiff, with its comparatively lower incidence of poor housing conditions did however suffer from a noticeably higher level of multi-occupancy housing which arguably affected health, hygiene and wellbeing for families forced to share personal space and facilities. The British government had also addressed the matter of community during the interwar years, concerned that community spirit was becoming lost while considering measures which would serve to unite people within the community. The neighbourhood unit became a parliamentary talking point offering the provision of community centres and other amenities where people could interact.

This however becomes a matter for wider sociological discussion around community values, arguably based on personal circumstance and external factors, such as war, the changing roles of women and technology to mention but a few. It must also be mentioned that although Cardiff bore many of the features of industrialisation and urbanisation such as overcrowded living conditions and the resulting incidence of disease, it was arguably different in character to the valley communities, reputedly seen as the epitome of the 'tight knit' Welsh community. Oral histories demonstrate the joy of escaping from overcrowded conditions and enjoying personal family space.

This dissertation has examined the provision of new housing by both local authority and public utilities schemes, revealing that the majority of housing was provided by the local authority due to its more cost-effective systems and links to central British government. New government legislation enabled the construction of many more houses than would otherwise be possible, particularly during the poor economy of the interwar years which saw shortages of both labour and materials and bringing about unemployment due to the immobilization of machinery. This later phase however, saw the building of a large estate in the form of Ely suburb, which provided government assisted housing to the working classes and a further expansion of Cardiff. Perhaps one of the most effective but unnoticed influences in the provision of housing and environment in Cardiff, were the independent advocates of town and village living such as those members of the Welsh Housing and Development association. They had recognised and anticipated early on the problems which would need to be addressed throughout South Wales, particularly during the First World War when they constructed their example of the garden village.

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