CONTENTS

	Author's Introduction: the view from Keswick	1		
1.	Housing and the co-operative movement	10		
2.	"Thinking over the dwellings question": Ben Jones and			
	the Tenant Co-operators	18		
3.	Co-partnership in Housing: enter Henry Vivian	31		
4.	With the Garden City movement			
5.	Scaling up: a national infrastructure			
6.	Finding the money	65		
7.	'Full of comradeship': life as it was lived in the estates	77		
8.	The movement in 1911	87		
9.	The trouble with tenants?	100		
10.	'Housing is a women's issue'	110		
11.	The eve of war	118		
12.	Housing and the First World War	127		
13.	Afterwards	138		
14.	Conclusion	152		
	Gazetteer	160		
	Abbreviations	171		
	Acknowledgements	172		
	Bibliography	173		
	Endnotes	184		
	Index	198		

AUTHOR'S INTRODUCTION

THE VIEW FROM KESWICK

Few English towns can boast such attractive surroundings as Keswick, in the Lake District. To the north is Skiddaw, the country's fourth highest mountain. To the south are the waters of Derwentwater. West and south-west lies the Newlands Valley and the high fells that enclose it. Over to the east is the distinctive shape of another high Lakeland mountain, Blencathra.

Not surprisingly, therefore, Keswick is enormously popular with visitors. Throughout the year the town's streets are packed with holiday-makers. Much of the local economy is focused on the tourism industry, and many local people depend on this for their living. There are jobs of all kinds to be had servicing the various different needs of the visitors, though jobs in the tourist sector can be notoriously poorly paid.

So not surprisingly, Keswick also has a housing issue. A local paper reported recently that nearly half of the properties in the Keswick area have become either holiday lets or second homes. Drawing on council tax data the paper noted that there were now 1,271 of these, out of the 2,600 or so houses and flats in the Keswick postcode area. The trend in this direction seems to be increasing rapidly.¹

The key problem is the absence of housing to rent, at prices which local people can afford. "Many people who work in Keswick are having to move out," Bill Bewley told me, when I met him and his wife Wendy in the upstairs room of a café in the centre of the town one sunny summer Sunday. "Or they live in appalling apartments, renting damp properties and paying a fortune. It quite breaks your heart."

It is a serious problem which is well-known locally. Even estate agents have advised the local council that affordability is the key issue for the town's property market.²

For the past decade, however, some in the Keswick community have been trying to take practical steps, in a hands-on, bottom-up sort of way, to begin to make a difference. Keswick Community Housing Trust (KCHT) is a local charitable body (technically a 'community benefit society') which was set up following a series of meetings in the town in 2009. "At all the meetings people were raising the issue of affordable housing," Wendy said. "So at the last meeting, some of us said to each other, 'well, shall we do something?'" Might it even be possible perhaps to look towards buying a house to rent out?

KCHT has done rather a lot better than acquiring simply a single house. In the summer of 2021 its fourth development, an award-winning set of houses in vernacular architecture complete with triple-glazed windows and high energy efficiency design welcomed their first tenants. (Given the number of applications, the Trust could have let these houses more than five times over.) Southey Court's four houses bring the current total number of affordable homes that KCHT has created for local people in housing need to over forty. Already the talk is turning to where the fifth and sixth developments will be built.³

Bill and Wendy Bewley have both been on the committee since the start of the Trust, Bill serving as the organisation's chair during this time. They moved to the town in 1998 from Liverpool for Bill's work (he worked in bakery production management) and – after a few years when Bill worked abroad – returned back to Keswick in 2007 for retirement. It was Bill who had chaired the meetings in 2009, which had been called under the auspices of the town's Churches Together group. Bill is a Quaker from a very long-established Quaker family.

I had arranged to meet them to hear the story of how they, together with their fellow KCHT trustees, had managed to achieve so much in such a relatively short period of time. Of course, they told me, there were all sorts of problems to overcome. Right at the start, for example, they wasted a year trying in vain to negotiate a sensible price for a sliver of land for a roadway which in the end turned out not to be needed anyway. But nevertheless by 2013 they had started their first development, which they named The Hopes, and which consisted of eleven three-bedroomed houses. The land, alongside the parish church, had originally been earmarked for a possible extension of the graveyard but it turned out to be too wet and rocky to accommodate the dead. Instead the church sold it to KCHT at a very reasonable price, for the living to enjoy. Funding for the build came partly from a mortgage loan from the Cumberland Building Society and partly from a grant from the government's Affordable Homes programme via what is now Homes

England (five of the houses are also affordable shared-ownership, so that their occupants contributed some of the capital needed, and one was sold outright – a mixture of tenures on estates is considered good housing practice). However part of the overall capital which KCHT needed came from investments put in by local individuals who liked the idea of what KCHT was trying to achieve and thought their savings could perhaps make a difference.

As a community benefit society, KCHT has the legal ability to issue what are known as 'community shares', a form of equity investment which is also increasingly being employed by community groups trying to save their village shops or village pubs or perhaps trying to set up small-scale community-based energy generation schemes. KCHT's business plan for The Hopes had set a target of £50,000 in community shares; in the end they raised £60,000. The minimum investment was £250, the maximum was £5,000 and Bill Bewley says that around sixty investors contributed to the share issue.

Between The Hopes (completed in late 2013) and 2021's Southey Court came two other projects, including the rather unlikely initiative to convert a former public toilet block in the centre of Keswick (given to the trust by the council for a nominal $\mathfrak{E}1$) into four one-bedroom flats. (You would never now guess the flats' provenance....)

It's an inspiring story. But it must be said that there are many other places where I could have gone instead of Keswick to start this book. Keswick Community Housing Trust is simply one of a growing number of community-led housing initiatives which have come about through voluntary efforts in recent years.

I could have checked out the view from, oh let's say, Lyme Regis, or perhaps from one of the West Country villages where community land trusts (CLTs) have been set up to provide affordable rental housing for local people squeezed out by an increasingly unaffordable housing market – villages like Powerstock or Worth Matravers in Dorset or Broadhempston in Devon. Further south in Cornwall, I could have started in, say, St Ives where the active community land trust has as in Keswick looked to local people to provide investment capital through a community share issue.

Alternatively, I could have started this book by going north to the Northumberland town of Wooler where a community trust is regenerating a small market town once struggling to stay afloat. I could have travelled to Wales, choosing perhaps to go to the Gower peninsula in south Wales to see what the Gŵyr CLT is trying to do. Or (declaring an interest, because for several years I acted as secretary of my own local CLT) I could have stayed at home in the Calder Valley in West Yorkshire.

I could certainly have gone to several areas of London, or to inner-city Leeds, or to Toxteth and Anfield in Liverpool. In all these places, and many more, community land trusts are trying to directly address the housing crises they face through bottom-up effort. The Community Land Trust Network is keen to point out that CLTs are an urban as well as a rural phenomenon: the Network now claims over 500 CLTs just in England and Wales (Scotland also has a host of community initiatives focused on land and housing issues).⁴

But I had not gone to Wooler, or St Ives, or Toxteth, or to anywhere else where I could have found CLTs at work. I had chosen Keswick for a deliberate purpose.

As I hope is clear from its sub-title, this is a work of history. It looks at what was done a century or more ago to meet the housing crisis that was being faced by people then. There are, however, extraordinary points of similarity with our present day.

I went to Keswick because, remarkably, the town offers the very best example of then and now. In 1909, exactly a hundred years before Bill and Wendy Bewley and their colleagues were establishing KCHT in 2009, another group of local community-minded people were setting up Derwentwater Tenants Ltd. The twenty-five houses that make up what was called Greta Hamlet (Keswick's river Greta is close at hand) were opening their doors to their first tenants a year later.

Greta Hamlet is still there today, only perhaps a ten minute stroll through the centre of Keswick from KCHT's The Hopes, Southey Court and their other developments. Close to the shops but very tucked away (no Lake District tourist would be likely to stumble on it by accident), Greta Hamlet has perhaps the very best views in a town where fine views are not difficult to find. The houses are built in blocks around three sides of a small grassy central area (the 'Green'), and from the seats which have been placed here today's tenants, just like their antecedents, can look across and enjoy the sight of almost all the mountains and fells that encompass Keswick.

Greta Hamlet looks today little changed from when the development was completed, at a cost of £7,000, in 1910. What has also not changed (and this is the particular surprise) is that it remains today a tenant-run

society, still operating very much under the rules which were drawn up by its first committee in 1909. It is one of only a handful of similar 'co-operative' societies (I have identified ten, although I am not ruling out that there may be a small number of others which I have failed to uncover) which have continued to operate for more than a century through a time of enormous changes both in society and in terms of housing policies. Following the First World War (and in particular after 1945) council housing became the dominant form of social housing in Britain. The private rental market, once the mainstay for working-class housing, shrank dramatically during the twentieth century but then more recently has expanded again as the buy-to-let market has taken off. Owner occupation was promoted as an aspiration for all during the Thatcher years but has become increasingly unaffordable to many since then as house prices have accelerated far away from income levels. And meanwhile Derwentwater Tenants has continued in its own quiet corner of England, providing twenty-five homes for local people to rent - just as its founders wanted it.

Needless to say, on the same Sunday when I was in Keswick to visit Bill and Wendy Bewley I also made a point of arranging to meet one of Greta Hamlet's residents, Philip Pridmore. Philip acts (in a voluntary capacity) as the secretary of Derwentwater Tenants, making sure that the gardens are well maintained, the exterior of the houses regularly painted, and any little maintenance problems addressed. He is one of the nine tenants who comprise the current management committee of the society, who meet every twelve weeks or so, and who also take on the task of choosing the local people who will join them in Greta Hamlet as neighbours on the relatively rare occasions when vacancies arise.

Philip took me to the garden seats on the Green so I too could enjoy the views as we discussed the early history of his society. Like KCHT, Derwentwater Tenants is registered legally as a community benefit society. Like KCHT, it was an individual local Quaker (in this case the philanthropically-minded mine-owner Anthony Wilson) who was instrumental in its establishment and became their first chairman. Again like KCHT, the Greta Hamlet development was funded partly through share investments from local people with money who supported the idea. And again, in the same way as KCHT started with a small group discussing what they could do after a meeting in the town, Derwentwater Tenants also came about after a meeting.

CHAPTER 4

WITH THE GARDEN CITY MOVEMENT

The houses built by the Ealing Tenants in the years up to 1906 may have been brought about as a collective endeavour but they were in most respects very conventionally designed. Aileen Reid describes the houses as "in an unexceptional style, a late-Victorian metropolitan vernacular that owed little to the 'cutting edge' of architectural thinking and fashion".⁸³ They were built as terraced housing facing on to streets which had been put down on former agricultural land following the sort of orthodox grid framework being adopted at this time by speculative builders throughout English urban areas.

The development by the Ealing Tenants after 1906, however, was completely different. Even a casual stroll from the pre-1906 streets (Woodfield Road, Woodfield Crescent and Woodfield Avenue) through the latter area of the estate (streets such as Brentham Way, Holyoake Walk and Ludlow Road) makes this abundantly clear. The new houses, built on development land which the society was able to acquire freehold over the period from 1906 to 1909, have been designed to a very different planning paradigm, one which pays obvious tribute to the Arts and Crafts movement. The houses face on to gently curving roads, located to make the most of the topography of the site and to maximise the potential to create attractive views. This is the part of the Ealing Tenants' development where the 'cutting edge' of architectural and planning thinking was indeed allowed to take charge. And this is the reason why the estate merits the name by which the area is known today: Brentham Garden Suburb.

The co-partnership tenants' movement would have been unlikely to have developed in the way that it did had it not become inextricably enmeshed with the parallel movement promoting the idea of garden cities and, more particularly, of garden villages and garden suburbs. From around the middle of the first decade of the century, all the new

co-partnerships were designed in line with garden suburb principles. Indeed it was this aspect of their development which was often the driving force behind new projects, persuading (among others) landowners wanting to turn their farm lands into property to look to the co-partnership concept to realise their ideas.

Ebenezer Howard's book, setting out his vision for a network of new 'garden cities', was first published in 1898 under the title *To-morrow: a Peaceful Path to Real Reform*. Its more widely-read second edition came out in 1902, with the new title *Garden Cities of To-morrow*. Today the book is seen as a classic, something that helped kick-start the town planning profession as well as providing inspiration for the network of new towns created across Britain after the Second World War.

Howard's story is well-known and has been widely covered. He earned his living as a stenographer, had relatively modest means and had initially struggled to get his book published. The time he spent in the United States, and especially in the 'garden city' of Chicago, undoubtedly influenced his thinking. So, too, were books he had read, including Edward Bellamy's utopian novel *Looking Backward* (1888), which posits a future harmonious society based on state ownership of business, and William Morris's delightful libertarian socialist riposte *News from Nowhere* (1890).

Howard's own vision was based on his recognition that both urban living and rural life had benefits and disadvantages, and that a way needed to be found to maximise the benefits and reduce the downsides of both. In a celebrated diagram entitled the 'three magnets' which he included in the book he suggested an approach whereby the 'town-country' could bring together all the benefits of city and countryside. The list of the advantages was a long one, including "beauty of nature, social opportunity, fields and parks of easy access, low rents, high wages, low rates, plenty to do ... pure air and water, good drainage, bright homes and gardens, no smoke, no slums." He ended his list with the two words "freedom, co-operation". Although not directly involved in the co-operative movement, Howard certainly identified with the political impulse behind co-operation. Shortly after returning to Britain from the US in 1876 he had joined the Zetetical Society, a debating society on political and philosophical issues, where he fraternised with, among others, the future Fabian Sidney Webb and with George Bernard Shaw, who was to remain a lifelong acquaintance.

Howard's book is focused much more on the economic foundation on which his garden cities could be developed rather than on planning and town design issues, which are mentioned as something of an afterthought. The key factor, as he pointed out, was that while development land in urban areas was extremely expensive agricultural land was cheap: "while in some parts of London the rent is equal to £30,000 an acre, £4 an acre is an extremely high rent for agricultural land," Howard wrote. Howard wrote after all, a time when there had been a long period of recession in agriculture and significant rural depopulation.

If land could be acquired cheaply in rural areas and then converted into Garden Cities, the vision of a better life in the 'town-country' could be realised, Howard argued. Not only that but the increase in land values which would result from a garden city's development could be captured and held collectively for those who moved in to the new settlement. "By buying the new land *before* a new value is given to it by migration, the migrating people obtain the site at an extremely low figure and secure the coming increment for themselves and those who come after them," Howard explained.⁸⁵

In other words, the organisation responsible for acquiring the garden city land (a sort of quasi-municipality) would continue to hold the freehold for the good of all, with residents being given only leasehold ownership rights. Thereafter they would pay a combined ground rent and rates, to meet the interest on the capital borrowed for initial land purchase and infrastructure costs, to enable all borrowings to be repaid (hopefully within thirty years) and to cover the services which a local authority would conventionally provide – schools, libraries, museums and everything else necessary for strong community life. Howard offered a worked example of the likely level at which this 'rate-rent' would have to be set and declared that it would be "insignificant". 86

Because of its focus on land value, Howard's book directly engaged in what at this time was a significant issue in Britain. Not surprisingly, given the way that rapid urbanisation of Britain's cities and towns had led to astonishingly high windfall returns for those individual landowners lucky enough to hold the land required, the 'land issue' was high on the political agenda. In November 1909 David Lloyd George would attempt to tackle it in his Budget when he would propose a series of taxes on land values (Lloyd George's budget, rejected by the House of Lords with its strong landowner representation, led directly to the

subsequent constitutional crisis and eventually to the Parliament Act of 1911). However the 1909 Budget followed more than thirty years of lively debate, some of it inspired by the US writer Henry George's book *Progress and Poverty* (1879). One of the active pressure groups leading the propaganda on the issue was the Land Nationalisation Society (LNS), originally established in 1881. It was members of the LNS who, a few months after Howard's book had first appeared in 1898, were instrumental in helping Howard establish the Garden City Association (GCA); the embryonic GCA (today the Town and Country Planning Association) was given office space in the LNS's premises.

The Labour Association's magazine Labour Co-partnership reviewed Howard's To-morrow: A Peaceful Path to Real Reform early in 1899 and the GCA's first AGM was also reported in the magazine in December that year.⁸⁷ But it was an editorial in Labour Co-partnership in February 1901, with the title The Extension of Co-operation: Garden Cities, which seems to have been instrumental in bringing co-partnership and the fledgling garden city movement together.⁸⁸ The writer of this article was Ralph Neville, a barrister who had long been a member of the Labour Association and who had also served as a Liberal MP for Liverpool Exchange from 1887 to 1895.⁸⁹

The opportunity to strengthen this new partnership came in the autumn of 1901 at a highly influential conference held south of Birmingham in the model village of Bournville, created by the Quaker businessman George Cadbury but now (following a transfer by Cadbury in 1900) in the hands of an independent trust. Ebenezer Howard was one of the speakers at this conference, as was Ralph Neville. Neville had by this point become the chairman of the Garden City Association.

The architect Raymond Unwin, then in his late thirties, was a third speaker at Bournville. It was the beginning of a relationship which would see Unwin emerge as a central figure in the developing story of co-partnership housing societies and as the key figure in the development in England of garden suburbs and garden villages. He was at this stage working with his brother-in-law Barry Parker in a practice which they had set up jointly in 1894, and which was initially based in Buxton. Their work was strongly influenced by the Arts and Crafts movement, but Unwin was inspired not just by the Arts and Crafts aesthetic but also by the radical politics which underlay it. He had been for a time the secretary of Manchester's branch of the Socialist League, the socialist organisation set up by William Morris and others following

their split with the Social Democratic Federation in 1884. Unwin was also a frequent visitor in the 1880s to Edward Carpenter's 'simple life' community in Millthorpe south of Sheffield, where Carpenter lived openly with his young working-class partner George Merrill. Carpenter described Unwin in his autobiography *My Days and Dreams* as a "young man of cultured antecedents, of first-rate ability and good sense, healthy, democratic, vegetarian".⁹⁰

With excellent timing, Unwin and Parker had published in 1901 a book of lectures called *The Art of Building a Home* which effectively acted as a manifesto for their ideas. In a chapter in the book entitled Co-operation in Building, Unwin describes ways that working-class housing could be developed on co-operative lines. "The houses could be grouped together and so arranged that each would obtain a sunny aspect," he wrote. "The success of the plan would depend largely on the clustering of the buildings, the avoidance of mere rows on the one hand and of detached villas on the other." Local materials should be used. Anything pretentious or showy should be excluded. 91

Later Unwin was to restate the importance of the idea of co-operation in working-class housing: "I look to the principle of co-partnership to give us again, in a new form, a communal civic life which will once more infuse harmony and beauty into the homes and into the suburbs and villages," he wrote.⁹²

This is an appropriate moment to report that it was Raymond Unwin who was the architect asked by the Ealing Tenants committee to prepare plans for the development of the new part of their estate, work which Unwin delivered to the society in the spring of 1907. Ealing Tenants, after its shaky start, was beginning to become a more secure venture. Unwin's ideas would directly inspire the later development of Brentham Garden Suburb.

Long before Unwin was asked to turn his attention to Ealing, however, other high-profile work had come the way of his practice. Almost immediately following the 1901 Bournville conference, he and Parker had received a commission from another Quaker chocolate-making family, the Rowntree brothers, to design and build the model village of New Earswick just outside York city centre. Unwin summarised his approach in a Fabian pamphlet *Cottage Plans and Common Sense* (1902). Then in 1903 Unwin's practice received a further, highly significant, commission: they were to be directly involved in the efforts to turn Ebenezer Howard's 1898 vision into practice, at the first actual Garden City.

The story of how agricultural land was successfully acquired close to the then village of Letchworth in Hertfordshire and how thereafter the new Garden City took shape has been well documented and need not be repeated here. In summary, the fact that Letchworth happened at all is an extraordinary achievement. It came at a cost, though: Letchworth today can disappoint those expecting to find a Howardian utopian planned community. The problem essentially was that First Garden City Ltd (the company established to develop the new community) was engaged in its early years of life in a desperate struggle to find the necessary capital to develop the land, and this meant that significant compromises were necessary. Considerable concessions had to be made to the proposed leasehold arrangements, for example, in order to persuade businesses and individuals to relocate. Perhaps inevitably, business realism and idealism clashed. Howard, who had initially assumed the role of managing director of the company, was politely but firmly told to step down by his board. Ralph Neville had by this stage assumed the chairmanship of the company.93

Another director of First Garden City in these early days was the significant figure of Aneurin Williams, already introduced (page 15). Williams had been born in Glamorganshire in 1859 and was seven when his family moved to Middlesbrough, where his father took over the management of an ironworks. Williams went to Cambridge University and later was called to the Bar, but he was strongly moved by Andrew Mearns' *The Bitter Cry of Outcast London* and became actively involved in the Toynbee Settlement in Spitalfields where he worked with Canon Samuel Barnett. His father's death took him back to Teesside to work in the management of the family ironworks before his wife's ill-health prompted a move south again in 1892, this time to Hindhead in Surrey. Once settled, he quickly became active in the Labour Association, becoming for a time the editor of *Labour Co-partnership* after the magazine was established in 1894.⁹⁴

Aneurin Williams threw himself into the work of building Letchworth with the same enthusiasm he displayed for the Labour Association. Creating a new urban development from scratch had all sorts of challenges, one of which was to create the business base which would enable migrants arriving in Letchworth to find work. Aneurin Williams used his co-operative and co-partnership contacts here. Even before the Letchworth site had been identified and bought, he had had a quiet word with his namesake Bernard Williams, at that stage managing

the successful productive co-operative Leicester Printers. As Aneurin Williams later recalled, he said to Bernard, "If an estate is purchased will you go there to establish a printing business on co-partnership lines?" Bernard Williams had reportedly replied, "Yes, with pleasure". 95

Bernard Williams was as good as his word. He left his post at Leicester Printers and moved to Letchworth to establish another co-partnership productive co-operative, Garden City Press (in the process bringing some of his Leicester co-operators with him). Aneurin Williams accepted the post of president of the new co-operative, which was established at the start of 1904.

Garden City Press quickly built up a business, employing 22 people by the end of 1904 and 32 by 1906, despite the misfortune of losing its new purpose-built premises in 1905 to a fire.⁹⁶

The success of Garden City Press posed another problem, however, and that was the shortage of working-class accommodation in the 'Garden City'. Bernard Williams himself was obliged to live initially outside Letchworth, in Hitchin. The solution was an obvious one: to establish a new co-partnership tenants' society. Garden City Tenants was planned in the autumn of 1904, with a prospectus issued at the year's end which appealed for share capital at 5% and loan stock investment at 4.5%. The prospectus reported that the Letchworth development company First Garden City was fully co-operating, offering sites "on most reasonable terms". (Later commercial builders claimed that First Garden City had unfairly favoured the new co-partnership, an allegation which was firmly denied.) 98

Garden City Tenants got off to a fast start. By May 1905, Bernard Williams was able to write in *Co-operative News* that the society had begun operations with the building of thirteen houses, each with half an acre of land attached: "The future tenants of these houses have each agreed to give up a small portion of their land for the creation of a common green of one-and-a-half acres, on which the houses will front in an irregular semi-circle. The effect is expecting to be delightfully reminiscent of an old English village." ⁹⁹

Bernard Williams himself was very quickly able to move from Hitchin to become a tenant of the new co-partnership. Three months later he was able to tell his co-operative readers in no uncertain terms of the pleasures of his new home: "Every breath is a joy; every glance an inspiration; every movement a growth. It does not seem possible to us (erstwhile town-dwellers) that landscapes could always have been so

CHAPTER 10

'HOUSING IS A WOMEN'S ISSUE'

If housing is important for men it is even more important for women, said Huddersfield-based co-operative activist Catherine Mayo at the Annual Meeting of the Women's Co-operative Guild in 1898. "It is the woman who has the most time to spend in the house. Her home is the place where she does her daily work, and when there is anything wrong or unsanitary about it it is usually the mother and children who suffer first," she said.

As co-operators, she went on, we must aim at getting the right sort of houses built in the right places. "A woman would make many practical suggestions that would not occur to the men." ²⁹⁸

Sybella Gurney was to make a similar point at the 1906 Co-operative Congress, where housing was the subject of a major debate. The housing question, she said, was pre-eminently a woman's question.²⁹⁹

Nevertheless, women only rarely had the opportunity to contribute their views on how housing could better meet their needs. The Welsh Housing and Development Association (a body which linked the Welsh Garden City movement with trades councils and unions) was unusual in choosing to canvass the opinions of 2,000 women for a survey it undertook during the First World War. The message from the survey came back loud and clear: "There seems to be a fairly general opinion amongst women that in the planning of the dwellings too little regard has been paid to the convenience of women who have to live and work in houses".³⁰⁰

The co-operative movement generally was not particularly advanced when it came to giving women positions of influence or responsibility. Out of the more than nine hundred co-operative societies in membership of the Co-operative Union in 1890,³⁰¹ not a single one appears to have had a woman on their management committee. By 1895 there were nine women elected and by 1900 the number had crept up

to twenty-one – still a very tiny minority among the several thousand male committee members.³⁰² In this respect, therefore, the dominance of men on the management committees of the co-partnership housing societies was nothing out of the ordinary. It did mean, however, that women's ideas as to how housing could be improved were unlikely to get much of an airing.

In fact, the home was for many women in Victorian and early twentieth century times a place of sheer drudgery, particularly for working-class women living in poor conditions but also for many middle-class women unable to afford a team of domestic servants but nevertheless expected to maintain the home as a place of cleanliness and social refinement. Fires needed making and cleaning, meals needed cooking, children needed caring for and husbands needed attention – even if they did not consider it their role to lend a hand in domestic duties.

"The co-operative movement aims at improving the world, at making it a brighter and better place both for ourselves and for those who shall come after us," Catherine Mayo told her Women's Guild audience. So what *could* co-operative housing initiatives do to make things better? Could more co-operative ways of living be developed which removed at least some of the household drudgery?

According to Ebenezer Howard writing in the *Garden City* magazine in 1906, one answer could be what he called 'co-operative housekeeping'. "I believe the time has come when [co-operation] can be successfully tried as one of the central ideas of domestic life," he wrote. He had arranged for the architect H. Clapham Lander to draw up plans for a square of houses, very much in the style of an Oxford quadrangle. "In the centre of one of the sides of the square is the common kitchen ... and a common dining room, garage for bicycles, store rooms for boxes, telephone etc. Around the inside of the quadrangle a cloister would run, by means of which tenants could pass under shelter from their own houses to the common rooms." Meals would be prepared in the central kitchen by a qualified cook, and delivered to tenants in their own homes or, alternatively, "at their option, in the common dining-room". 303

A vast amount of women's abilities and energy was wasted with the current way of running households, Howard was later to assert. Co-operative housekeeping, he argued, was a solution to this problem.³⁰⁴

Howard was certainly not the first to discuss co-operative housekeeping – that is, an arrangement so that several households share the costs and effort involved in necessary household tasks such

as cooking and washing while at the same time maintaining their own home space and privacy (today we would use the term co-housing). The Women's Co-operative Guild had put the idea on the agenda at their Annual Meeting in 1893, when the co-operative author and activist Catherine Webb presented a paper she had written. She particularly stressed the value of co-operative washhouses and laundries ("About the discomforts of washing day in a working-class house I need not say one word," she told her audience). She also raised the possibility of co-operative kitchens, "another suggestion that we hope you will discuss with much vigour". Later the Women's Co-operative Guild was to suggest co-operative housekeeping as a possible topic for branches to discuss, with a WCG Popular Paper on the subject available from the national office.

Earlier, senior figures in the co-operative movement, including Edward Vansittart Neale, had debated the possibilities through the columns of Co-operative News and its predecessor The Co-operator.307 Lynn Pearson, who has written the comprehensive history of the evolving story of co-operative housekeeping, in fact traces the idea within the co-operative movement back to the early short-lived Owenite communities such as Orbiston and Queenwood (Harmony Hall) although the term itself seems first to have been used in the late 1860s in relation to the ideas being promoted in the United States by Melusina Fay Peirce. Peirce was an early advocate of the benefits which women – particularly middle-class women – could realise by having to spend less time on the tedium of household management. As Pearson recounts, the idea attracted the attention of women in Britain too, and in particular Elizabeth Moss King, a member of the British Association for the Advancement of Science who raised the idea at a meeting of the Association in 1873. Later in the century there were to be mansion blocks put up in areas of central London by companies such as the Ladies' Dwellings Company and the Ladies' Residential Chambers Ltd, offering flats for professional women with services such as catering provided centrally.308

Ebenezer Howard in his 1906 article on co-operative housekeeping was certainly not breaking new ground, therefore. Raymond Unwin was also attracted to the idea. In the 'Co-operation in Buildings' chapter for the 1901 book he co-authored with Barry Parker (page 43) he allowed himself to imagine just what might be possible, not just for the middle-class residents who had hitherto been the main target group

for co-operative housekeeping ventures but for working-class women and men too.

Unwin, who it must be said was never much in favour of the idea of the working-class parlour kept only for best, suggested the parlour be sacrificed and replaced with communal facilities. "Some of the space so often wasted in a useless front parlour in each cottage could be used to form instead a Common Room, in which a fire might always be burning in an evening, where comfort for social intercourse, for reading, or writing, could always be found," he argued. "To this Common Room could be added a laundry and drying-room fitted with a few modern appliances which would not only reduce by half the labour and time occupied in the weekly wash, but would take the bulky copper and mangle out of each cottage, and relieve them all of the unpleasantness of the steam and the encumbrance of the drying clothes."

From there it would only be a matter of time before there would be demand also for a central bakehouse and a central kitchen: "The advantage of it is obvious. Instead of thirty or forty housewives preparing thirty or forty little scrap dinners, heating a like number of ovens, boiling thrice the number of pans & cleaning them all up again, two or three of them retained as cooks by the little settlement would do the whole, and could give better and cheaper meals into the bargain." 309

With the Garden City vision which Howard had presented in his 1898 book actually being transformed into reality in the agricultural fields of Letchworth, there appeared to be space opening up at the start of the twentieth century to explore new ways of living, and it was to be in Letchworth that Howard's proposal for a co-operative housekeeping venture would be realised. Letchworth Co-operative Homes was set up in 1907 to take on the task of developing Clapham Lander's design for the cloistered quadrangle of houses. The development was given the name Homesgarth. Lander amended his original plans slightly to offer three types of property, ranging from one-bedroomed flats to threebedroomed houses. Heating was provided for the whole development from a central boiler and, although tenants had use of the main dining room and a smaller tea-room, each individual property also came equipped with a small gas stove. "At Homesgarth an attempt is being made to combine the privacy of the home with the advantages of a common kitchen and dining rooms," said Clapham Lander writing in 1911. Nevertheless, sociability was not obligatory: "Homesgarth offers just as much or as little society as the tenant may feel disposed to seek". 310

Originally thirty-two houses were planned (to include a further option of bed-sitting room flats) and of these the first eight were built and occupied by the end of 1910 and another eight were ready in Spring 1912. There, unfortunately, the development stalled and despite Howard's best efforts (including writing an article about the benefits of co-operative housekeeping in the *Daily Mail*),³¹¹ Homesgarth remained as just the original sixteen units. It meant that the quadrangle was never more than half-completed. Homesgarth can still be seen today, now renamed Sollershott Hall.³¹²

Homesgarth, which was open to both women and men, was definitely pitched at middle-class residents and was promoted to an extent as helping middle-class women find an alternative to the difficulties they could face when trying to recruit domestic servants (Homesgarth provided accommodation for live-in staff servicing the tenants' needs). Rent and charges in 1913 ranged from £40 to £64 a year and – on the perhaps spurious grounds that Homesgarth was intended as an experiment – there was also a strict 'no children' policy. Ebenezer Howard himself moved into Homesgarth in 1911. 313

Could the Homesgarth model be replicated for working-class residents? Clapham Lander in his 1911 article said that this was certainly a desired outcome, but there was a caveat: first of all, Homesgarth had to demonstrate that it was successful. It was to prove a significant caveat.

Later, in 1914, the Howard Cottage Society was to undertake a similar development to Homesgarth in Letchworth known as Meadow Way Green, a community of seven individual cottages which included a common dining room and kitchen. The scheme, extended in the early 1920s, was pushed for and financed by two young women, a teacher Ruth Pym and her life companion Miss S.E. Dewe, who moved in to one of the cottages when it was completed. Meadow Way Green was restricted to women, and the early tenants included a librarian, a governess, a secretary and a missionary.³¹⁴

In Hampstead Garden Suburb, Hampstead Heath Extension Tenants (one of the two societies set up to develop CTL's later land acquisition) successfully built Meadway Court, a set of 55 flats designed by CTL's in-house architect G.L. Sutcliffe who again utilised the quadrangle principle. Meadway's tenants had access to a common dining room, a

INDEX

Aberaman 126, 160	Barnoldswick 10		
Abercarn 160	Barry Docks 125		
Aberdare 10	Barry Garden Suburb 125-126, 130, 145,		
Aberdaron 160	161		
Acland, A.H.D. 24	Bellamy, Edward 40		
Acton 145, 160	Berkhamsted 56, 118-119, 161		
Adams, Thomas 95-96	Betham, Ernest 157		
Addison Act 1919 – see Housing,	Bingley 11		
Town Planning &c Act (1919)	Birchwood Tenants 91, 162		
Addison, Christopher 7, 132, 138	Birkenhead 59-60, 100, 105		
Affordable Homes programme 2-3	Birmingham 6, 30, 42, 51, 54, 56, 61-63,		
Agricultural and Horticultural	69, 80, 88, 92, 94, 147, 164, 165		
Association 32	Blackpool 11, 141-142		
Aldridge, Henry 157-158	Blandford, Thomas 34		
Alexandria 124, 160	Bolton 10		
Alkrington 161	bonus to labour 26, 32-34, 49		
allotments 6, 47, 120, 122, 140	Bostall 16-17		
Amalgamated Society of Carpenters	Bournville 42-43, 56-57, 63, 72, 87, 161		
and Joiners 31	Bournville Tenants 56-57, 59, 63, 84,		
Anchor Boot and Shoe Co-operative	87-88, 130, 149-150, 161		
47-48, 80-81	Bournville Village Trust 57, 161		
Anchor Tenants 48, 51, 53-54, 59, 64,	bowling greens 6, 47, 57, 78, 79-80, 95,		
69, 77, 80-85, 92-93, 99, 104, 108,	149		
128, 130, 149, 154, 157, 159, 165	Bradford Property Trust 147		
Artisans' Dwellings Act (1882) 21	Brampton, Hubert 35		
Arts and Crafts Movement 39, 42, 56,	Branford, Victor 120-121		
92, 123	Brent Garden Village 115, 161, 163		
	Brentham Garden Suburb – see Ealing		
Bacup 12-13	Tenants		
Banbury 145	Brick and Tile Workers Ltd 101, 129		
Barnett, Canon Samuel 23, 44, 97	Brickhill, Annie 86		
Barnett, Henrietta 23, 97-98, 101, 146	Bridge of Weir 161		

Brighouse 10 Brighton 56, 161 Bristol 10, 161 British Association for the Advancement of Science 112 British Socialist Party 139 Brixton 26 Broadhempston 3 Broadhurst, Henry 19-20, 22 Brockenhurst 56, 161 Bromley 56, 161 Brunner, Sir John 59, 71, 78 Budleigh 121, 161 building societies 14, 16, 19, 37, 95, 151, 156 Bulmer, Fred 88-90, 102, 150 Bulmer, Percy 88 Burnage - see Manchester Tenants Burnage Milk Strike 117 Burnhope 10 Burnley 11 Burns, John 91 Burry Port 126, 142-145, 162 **Bury 162** Bury, Mrs 15 Buxton 42 bye-laws 94, 98 Byfleet 91, 162

Cadbury, Edward 46 Cadbury, George 42, 46, 56-57 Caerphilly 145, 162 Caerphilly Co-operative Garden Village 74, 162 Calder Valley 4 Camberwell 24, 26, 27, 29, 162 Cambridge 27, 44, 54, 88, 119 capital for housing 3, 5, 23, 25, 26, 35-37, 46, 48-49, 52-53, 55, 57-59, 65-76, 87, 89-90, 98, 129, 130-131, 134-137, 140, 142-145, 156-157 Cardiff 56, 73, 74, 130, 143, 148, 162 Cardiff Workers Co-operative Garden Village – see Rhiwbina Carlisle 118, 162 Carpenter, Edward 43, 85

Cash, Thomas 118, 130 Cathy Come Home 21 Cavendish-Bentinck, Lord Henry 121 Chamberlain, Joseph 21, 61 Chamberlain, Neville 61, 145 Champion, H.H. 23 Chartist movement 11, 12 Cheap Cottages Exhibition 55, 96 Chelsea 25 Chester-le-Street 10 Chicago 40 children's participation 78, 80, 97, 110, 114, 117 children's playgrounds 6-7, 62, 78 Chipping Norton 162 Church of Christ 81 Churchill, Winston 139 Churton, Annette 54 City Beautiful movement 57, 90 Cleckheaton 10 Club and Institute Union (CIU) 24 Clydebank 162 co-housing 91, 111-117, 140 community agriculture 91, 122 Community Land Trusts 2-4, 7, 153, community shares 3, 5, 25, 28, 36, 46, 52-53, 70-76, 89-90, 98, 156 conscientious objectors 86 Conservation areas 8, 91, 120, 126, 151, 152-153 Co-operative and Community Benefit Societies Act (2014) 156 Co-operative Builders Ltd 26-27, 28, 34, 56 co-operative building firms 26-27, 34, 56, 101 (see also Co-operative Builders, General Builders) Co-operative Congress 8-9, 11, 13-14, 15, 32, 34, 110, 119, 141-142 co-operative dividends for housing 20, 24, 25, 29, 35-36, 51-52 Co-operative Festivals, National 32 Co-operative Garden City Committee 119-120, 153

Co-operative Group 120 co-operative housekeeping 111-117, 140 co-operative printing societies 27, 45, 70 co-operative production 19, 32-33, 34, 45, 47-48, 50, 70, 81 Co-operative Productive Federation 33-34, 47, 48, 70 co-operative societies and members' savings 13-14 co-operative societies and mortgage lending 14-16 co-operative societies' engagement with housing 7, 8-9, 12-17, 19-30, 43, 46-47, 49, 120, 141-142, 153-154, 169 Co-operative Survey, General 141-142 Co-operative Union 8, 11, 14, 19, 24, 32, 65, 101, 110-111, 153 Co-operative Wholesale Society (CWS) 11, 12, 17, 18-19, 23, 25, 32-33, 57, 65, 70, 105, 120, 141-142, 154, 168 Co-operatives UK 8 Co-partnership Farms 170 Co-partnership Tenants Housing Council 6, 49, 53-56, 58-59, 66, 87, 128 Co-partnership Tenants Ltd (CTL) 8, 58-59, 61, 63-64, 66-74, 78-79, 81, 83, 87, 92-99, 100-109, 114-115, 118-120, 128, 129-130, 140, 146-148, 154, 156, 163-164, 167, 170 Coryndon 162 council acquisition of land for housing 62-63, 88-89, 130-131, 135, 140, 154 council housing 5, 7, 62, 88-89, 91-92, 94, 130-135, 138, 142, 144, 145, 148, 153, 158 Coventry 10, 118, 130, 162 Cross, Sir Richard 22 Cuffley 162 Culpin, Ewart 53, 121, 124, 130, 134-135, 146 Curran, Pete 60

Darwen 15

Datchet 121-122, 162

Davies, David 75, 125-126, 142, 144-145, 156-157 Dean, Maud 86 demutualisation 146-148, 151, 153-155 Dent, J.J. 24 Dent, Mrs 117 Derby 10, 16, 32, 55 Derwentwater Tenants 4-6, 87, 92, 96-97, 99, 128, 149, 154, 165 Dewe, S.E. 114 Didsbury 118, 162 Dilke, Sir Charles 22 Doncaster 163, 169 Dorrien-Smith, A.A. 118-119 Doughty, Clara 86 Droylsden 11 Ealing Tenants 6, 8, 30, 31, 35-38, 39, 43, 46, 48, 49, 50, 52, 53-54, 59, 61, 66, 69, 71-73, 82-85, 87, 90, 92, 98-99, 100, 104, 107-108, 128, 147, 148, 152, 163 East Grinstead 163 East Ham 25, 28, 29 Eastbourne 163 Eastcote 119, 163 Eastriggs 133 Eccles (Kent) 56, 163 Edinburgh 67, 123 Edlington 163 Edwards, Trystan 134 Eltham 17 Epsom 29, 87, 162 Equity Shoes 47 Ethex 76 eugenics 108

Facebook 8, 154
Fairfield Tenants 118, 130-131, 151, 163
Fallings Park Tenants 63-64, 92, 95-96, 99, 147, 163
Familistère, Le 22
Fenwick, Pascoe 24, 25
Fernhill 126, 163
Ferryhill 11

First Garden City Ltd 44-45, 46, 72, 90, 93, 95 First World War 5, 7-8, 17, 26, 72, 77, 86, 110, 116-117, 120, 126, 127-134, 153, 162 Fishguard 163 Friendly Societies, Registrar of 107-108, 148 Garden Cities and Town Planning Association (GCTPA) 53, 92, 123, 127-128, 130-131, 135-137, 145-146 Garden City Association (GCA) 42, 51, 53, 95 Garden City movement 6, 39-49, 53, 92, 110, 113, 119-120, 140 Garden City Press 45, 47, 59, 70 Garden City Tenants 6, 45-47, 48, 49, 53-54, 55, 59, 61, 69, 70-71, 72-73, 83-84, 85, 92-93, 99, 130, 147, 165 Garden Suburb Builders Ltd 101 garden suburbs and villages 6, 8, 39-49, 53, 56, 62, 74, 79-80, 85, 87, 92, 94-95, 97-99, 119-120, 133-134 Garrard, R.P. 104 Garscube - see Glasgow Garden Suburb Tenants Gateshead 16 Geddes, Patrick 67 Gellifaelog 166 General Builders 27, 34, 37, 53, 56, 58, 61, 85, 101 General Election (1906) 59-60 General Election (1918) 134 General Elections (1910) 100 George, Henry 42 Germany town planning 62, 67, 128 Gilfach Goch 126, 162 Gladstone, William 21-22 Glasgow 92, 123-124, 127-128, 130, 163 Glasgow Garden Suburb Tenants 123, 130, 163, 169 Glastonbury 118, 163, 168 Glyn Cory 160, 162

Godin, Jean-Baptiste André 22

Golders Green 115, 161, 163 Gorseinon 126, 164 Gourock 124, 164 Gower – see Gŵyr Grappenhall Tenants 90, 169 Gray, J.C. 24, 65, 153 Great Western Railway (GWR) 125, 145, 160-164, 166-169 Greenhalgh, J.H. 36, 59, 146 Greening, Edward Owen 22, 31-32, 33 Greenock 124, 164 Greenwood, Crossley 6, 33, 58, 70 Greenwood, J.W. 65-66 Greenwood, Joseph 6, 33, 70 Greta Hamlet – see Derwentwater **Tenants** Gretna 133 Grey, Earl 53, 78, 97, 98, 100 Guessens Court 140, 169 Guildford 140, 166 Guise 22 Gurney, Sybella 54-56, 57, 65-66, 71, 75-76, 77, 80, 89, 93, 105, 110, 120-121, 131, 158 Gwauncaergurwen 164 Gŵyr 3-4

Hadleigh 121-122, 150, 164 Halifax 13 Hampstead 161, 163-164 (see also Hampstead Garden Suburb) Hampstead Garden Suburb 30, 37, 56, 72, 84, 92, 97-99, 101, 107-108, 114-115, 128, 130, 146-147, 152, 164 Hampstead Heath Extension 97, 101, Hampstead Heath Extension Tenants 101, 114-115, 146-147, 164 Hamshire, Eli 122 Harborne Tenants 63, 69, 88, 92, 94-95, 96, 99, 102, 104, 147-148, 164 Hardie, Keir 60 Harmony Hall 112 Haslemere 56, 118, 130, 164

Hayes 145, 164 Hebden Bridge 6, 11, 33, 58, 70, 164 Hengoed 126, 164 Heptonstall 10 Hereford Co-operative Housing 75, 88-90, 91, 102, 150-151, 164 Highley 126, 165 Hill, Octavia 23, 71 Hindhead 44, 56, 165 Hodgkin, Howard 28, 29 holiday homes 1, 121 Holyoake, George Jacob 11, 32, 33, 49, 54, 56, 120, 158 Holyoake-Marsh, Emilie 56 Homes England 2-3 Homesgarth 113-114, 165 Horsfall, Thomas 62, 67 Horsforth 165 Houghton le Springs 10 housework 111-112 Housing Act (1924) 145 housing associations 146, 151, 158 (see also public utility societies) Housing of the Working Classes Act (1890) 61, 62 Housing Organisation Society - see Rural Co-partnership Housing Association Housing Reform Company 73-75, 76, 125, 162, 164, 166 Housing, Town Planning &c Act (1909) 63, 69, 119, 120, 128 Housing, Town Planning &c Acts (1919) 7, 132, 134-137, 138-140, 145-146, 156 Howard Cottage Society 72, 93, 114, 130-131 Howard, Ebenezer 6, 40-44, 65, 72, 85, 92, 111-114, 134, 140 Howick, Viscount 78 Hucknall 10 Huddersfield 10, 16, 110 Humberstone - see Anchor Tenants Hutchings, William 54, 59, 78, 100, 101, 104, 107, 118

Ilford 165
Improved Industrial Dwellings
Company 115
Independent Labour Party (ILP) 47,
60, 67, 85, 91-92
Industrial and Provident Societies
Acts 12, 24, 76, 107-108, 128, 146,
148, 156
International Cooperative Alliance
15, 105

Jarrow 60 Jevons, Stanley 73-75, 125 Jones, Benjamin 18-20, 22-25, 27-29, 32, 156, 158 Jordans 141

Keighley 10

Kemsing 93 Keswick 1-7, 33, 70, 87, 92, 96-97, 99, 149, 165 Keswick Community Housing Trust 2-3, 5-6 Kettering 27, 81 King, Elizabeth Moss 112 Kings Norton 165 Knebworth 118, 150, 165

Labour Association (Labour Co-partnership Association) 32-34, 36, 42, 44, 46, 48, 49, 50-53, 55, 56, 60-61, 72, 97, 100, 105, 108, 154 Labour Party 60, 154 (see also Independent Labour Party) Ladies' Dwelling Company 112 Ladies' Residential Chambers Ltd 112 Lancashire 8, 11, 12, 32, 57 Land Nationalisation Society 42 land values 41-42, 62-63 Lander, H. Clapham 111, 113-114, 120 Leeds 4, 10, 13, 16, 165 Lees, Sarah 57, 88, 90 Leicester 6, 11, 27, 30, 45, 47-48, 49, 70, 80, 81, 84-85, 159, 165 (see also Anchor Tenants)

Manchester Tenants 57, 59, 64, 65-70, Leicester Printers 45 Leicester, Bryce 79, 129 77, 79-80, 82-86, 92-94, 99, 102-104, Leicestershire 120 108-109, 116-117, 128, 130, 149, 154, Letchworth 6, 15, 30, 44-49, 55, 70, 72, 157, 162 85, 90, 93, 95, 96, 98, 101, 113-114, Mancot Royal 133 130, 147, 165 (see also Garden City Mann, Amos 47-48, 54, 77, 81, 85, 105, Tenants) 159 Letchworth Co-operative Homes Margam 166 113-114, 165 Marr, Thomas 67-68, 75-76, 77, 79, 86, Lever, William 46, 60 102-103, 108, 118, 123-124, 131, 149, Lib-Lab MPs 19, 60, 100 151, 156, 158 Lincoln 27 Marshall, Alfred 54 Litchfield, Frederick 56, 57, 58, 66-67, Maryport 10 101, 103, 118, 129, 140, 146 Mauchline 10 Liverpool 4, 30, 42, 56, 62, 69, 77, 84, Mayo, Catherine 110-111 97, 159 (see also Liverpool Garden Meadow Way Green 114 Suburb Tenants) Meadway Court 114-115 Liverpool Garden Suburb Tenants 69, Mearns, Andrew 21, 44 77-80, 82-84, 92-93, 99, 128-130, 147, meeting halls 6, 47, 57, 78, 79-80, 82, 152, 165 93, 95, 117, 123, 147, 149 Llanelli 126, 142, 144, 165 Melvin, Alice 115, 161, 163-164 Llanidloes 126, 166 Merrill, George 43 Lloyd George, David 41, 100, 127, 134, Merthyr 166 Middlesbrough 44 138 Middleton 10, 161 Lloyd, T. Alwyn 125 local authority housing - see council Millthorpe 43, 85 housing Minet, William 24, 26, 27-28 Local Government Board 91, 132-134 Ministry of Health 136-137, 143-144 London County Council 7, 62, 97 Ministry of Munitions 133, 142, 162 Ministry of Reconstruction 132 London Trades Council 20, 23 Lutyens, Edwin 98, 118 Mitchell, J.T.W. 11, 33 Lyme Regis 3 Mond, Sir Alfred 144 Moor Pool - see Harborne Tenants Lytton, Earl 118 Moor Pool Heritage Trust 147 Moore Ede, Rev. William 118 Machynlleth Garden Village 126, 166 Maclaurin, Robert 92 Morris, William 40, 42 Maddison, Fred 54, 57, 60 Mytholmroyd 13, 84 Maidstone 56, 163 Malvern 141, 166

Manchester 6, 8, 9, 10, 16, 18-19, 30, 42,

56, 57, 62, 65-68, 84-86, 93, 116-117,

118, 123, 131, 133, 136, 151, 166 (see

Manchester and Salford Co-operative

also Manchester Tenants)

Society 16

National Council of Women of Great Britain 141, 166 National Federation of Housing Societies 146 National Housing Federation 146 National Housing Reform Council 54, 157

204 THESE HOUSES ARE OURS

Neale, Edward Vansittart 11, 24, 29, 32, 33, 70, 112 Neale, H.J. Vansittart 24 Nettlefold, John 51, 54, 61-63, 67, 69, 71, 80, 88, 89, 94-95, 102, 106, 131, 147, 158 Neville, Ralph 42, 44, 46, 71 New Earswick 43 New Forest Tenants 161 New Lanark 22 New Town Housing Society 140 new towns 40 Newark 166 Newby West 118, 162 Newcastle-upon-Tyne 130, 166 Newport (Mon.) 166 Newtown (Powys) 126, 166 Northwich 118 Northwood 119, 166

Oakwood Tenants 101, 147, 164 Ogmore Vale 166 older people's housing 98, 115 Oldham 6, 13, 56, 57, 90, 166 (see also Oldham Garden Suburb Tenants) Oldham Garden Suburb Tenants 56-57, 59, 84, 87-88, 90, 166 Onslow Garden Village 140, 157, 166 Onslow, Lord 140, 157 Orbiston 112 Osborn, Frederic 72, 115-116, 131, 140 Otford (Kent) 121-122, 130, 167 Owen, Robert 22 Owenite communities 112 owner occupation 5, 14-16, 19-20, 31, 122, 126, 146, 150 Oxford 24, 27, 55, 56, 111, 167

Paget, Arthur 95-96 Paget, Sir Richard 64, 95-96 Parker, Barry 42-43, 91, 98, 112, 115 Peirce, Melusina Fay 112 Pengam 126, 167 Penge 25-26, 28, 29, 167 Penkhull - see Stoke-on-Trent **Tenants** Pen-y-darren 166 Penzance 145, 167 Perry, Harry 36-37, 54 Petersfield 121, 130, 167 Peterston-super-Ely 74, 162 Pilsworth and Unsworth 162, 167 Pimlico 31 Plashet 28, 29, 37, 167 Plymouth 31, 145, 167 Pontardulais 167 Pontymoile 167 Pontypool 10 Port Sunlight 46 Port Talbot 166 Post Office Savings Bank 13 Potter, Beatrice - see Webb, Beatrice Powerstock 3 Prevention of Fraud (Investment) Act (1939) 147-148 private rental housing 5, 28, 62 public utility societies 62-63, 76, 128-137, 140-142, 144-146, 156 Public Works Loan Board (PWLB) and Commissioners 26, 28, 29, 63, 66-71, 75, 81, 82, 87, 89, 93-95, 125, 128, 129, 131, 135-136, 141, 143-144, 148, 156 Public Works Loans Act (1875) 26 Pumphrey, Henry 17 Pym, Ruth 114

Quakers 2, 5, 29, 42, 43, 141 Queenwood 112

Renfrew 124, 167 Rent and Mortgage Interest (War Restrictions) Act (1916) 127, 136 rent levels 52, 83-84, 90, 97, 98, 114, 127-128, 131, 136, 143-144, 155-156 Residential Flats Ltd 161 Rhiwbina 73-75, 125, 130, 148, 162 Rhondda 126, 163 Richardson, Harry 117 Right to Buy legislation 148, 150, 158 Roberts, John 107 Rochdale Pioneers 11, 12-13, 48, 82, 158 Rogers, Fred W. 119-120 Rothschild, (Lord) Nathaniel Mayer 122 Rothschild, Leopold de 71 Rowntree brothers 43 Rowntree, Seebohm 132-133 Royal Arsenal Co-operative Society 16-17, 27 Royal Commission on Labour 34, 61 Royal Commission on the Housing of the Working Classes 18-20, 22-23 Royal Holloway College 55 Ruabon 56, 167 Rubery and Eachway Tenants 167 Rudheath Tenants 118, 130, 167 Ruislip 115, 119 (see also Ruislip Manor Cottage Society) Ruislip Manor Cottage Society 119, 130, 151, 163, 166, 167 Rural Co-partnership Housing Association 120-122, 130, 150, 161, 164, 167-168 Rural Co-partnership Housing Trust rural housing 49, 54, 120-122, 150 Rural Housing and Sanitation Association 54 Rural Housing Organisation Society see Rural Co-partnership Housing Association Rushden 168 Ruskin, John 71, 81 Russian Revolution 139

Salford 18, 67 (see also Manchester and Salford Co-operative Society) Salisbury, (Lord) 4th Marquess 21, 22 Salisbury, 5th Marquess 77-78, 132 Scotland 4, 91-92, 123-124 Scottish CWS 32, 141-142, 154 Scottish Guild of Handicrafts 92 Scottish Parliament 123 Sealand Tenants 92, 97, 102, 147, 168 second homes 1, 121 Select Committee debates, housing 23, 61-63, 69, 89, 94, 119 Sevenoaks Tenants 6, 30, 49, 53, 54, 59, 69, 71, 83-84, 87, 92-93, 99, 130, 148, 151, 155, 168 Severn Valley Junction 145, 168 shared ownership 3 Shaw, G. Bernard 40, 46, 71-72, 75 Shaw-Stewart, Sir Hugh 124 Sheerness 27 Sheffield 43, 56, 168 Shilbottle 168 Shirehampton 160, 168 Shoreham (Kent) 93 Sidmouth 168 slum housing 15, 21, 62, 67, 72, 84 Small Holdings and Allotments Act (1908) 122 smallholdings 91, 122, 168, 169 Snowdown and Betteshanger Tenants Social Democratic Federation 43 Social Housing, Regulator of 151, 158 socialism 23, 40, 42-43, 47, 50, 60, 85-86, 92, 139, 159 Socialist League 42-43 Society for the Promotion of Co-operative Housekeeping 115 Somerdale 168 Somersham 121, 168 South Metropolitan Gas 50 Sowerby Bridge 13 Spitalfields 22, 44, 97 St Ives 3, 4 St Mawes 121, 150, 168 Stevenson, Canon Morley 90 Stirling Homesteads 91-92, 168 Stirling-Maxwell, Sir John 123 Stoke-on-Trent 19, 30, 69, 101, 147 (see also Stoke-on-Trent Tenants) Stoke-on-Trent Tenants 69, 83-84, 92, 96, 99, 108, 130, 147, 168 Stoop, F.C. 91

Street (Som.) 168 Sunderland 84 Sutcliffe, George Lister 58, 114, 118-119 Sutton 118, 169 Swansea 126, 145, 169 Swanzy, Francis 49, 54, 59

Tameside 151 Taylor, J.T. 47, 54, 81, 85 tenancy conditions 51, 52, 90 Tenant Co-operators 17, 23-30, 35, 37, 49, 51, 54, 59, 69, 87, 101-102, 169 tenant shareholdings 35-37, 48, 51-52, 74, 90, 98, 106-107, 121, 146, 155 tenant social life 77-86, 96 tennis courts 6, 57, 78, 79-80, 82, 95, 115, 149 Thompson, Laura Gilchrist 49, 71 Thompson, Rev. Percy 49 Thompson, William 54, 61, 119 Thorne 169 Toddington 169 Todmorden 10, 13 Torrens, William 22 Tottenham 25 Town and Country Planning Association 42 (see also Garden City Association; Garden Cities and Town Planning Association) town planning 40-41, 62, 77, 119 (see also Garden City movement) Toynbee Hall 22, 44, 97 trade unions 20, 31, 34, 60, 76, 110, 139 Trades Union Congress (TUC) 60 Triple Alliance (trade unions) 139 Truro 145, 169 Tudor Walters Report 133 Tudor Walters, John 133

Unitarianism 61 Unwin, Raymond 6, 42-43, 46-47, 49, 53, 58, 62, 66, 74, 79, 85, 87, 91, 94, 97, 98, 112-113, 115, 123, 125, 133, 166 Upton Park 25 Vale of Leven Tenants 124, 160 Vauxhall 169 Vivian, Henry 31-32, 34-38, 46, 48, 50-54, 57-61, 63, 66-69, 71-73, 78-79, 82, 85, 88, 89, 92, 96, 98-99, 100-102, 104-109, 118, 129-130, 146, 154-155, 158, 167, 170 voting procedures in housing societies 24, 59, 103-109, 157-158

Wakefield 10, 86 Wallhead, Muriel 86 Wallhead, Richard 85 Warrington 90, 91, 169 Warrington Tenants 90, 169 Waterlow, Sydney 115 Watford 14-15 Watts, Fred 49 Wavertree - see Liverpool Garden Suburb Tenants Wayford (Norfolk) 75, 169 Webb, Beatrice 27-28, 50, 132 Webb, Catherine 112 Webb, Sidney 40, 50 Well Hall estate 17 Welsh Garden Cities Ltd 126, 160, 163-165, 167, 169 Welsh Housing and Development Association 110 Welsh Town Planning and Housing Trust 75, 124-126, 130, 142-145, 160-170 Welwyn Garden City 72, 140, 169 West Byfleet - see Byfleet West Ham 25 Westerton 123, 130, 163, 169 Weston Rhyn Tenants 126, 130, 169 Wheatley, John 145 Whiteley, Edgar 85, 104 Wigton (Cumb.) 170 Wild, Harold 86 Wilford, J.S. 54 Williams, Aneurin 15, 44-46, 54, 56, 105-106, 118, 119-120, 131, 146, 153, 165

Williams, Bernard 15, 44-48, 54, 55, 59, 70, 105 Williams, Hall 144-145 Winchester 56, 170 Winfrey, Sir Richard 75 Wingland (Lincs.) 170 Winnington 118, 167, 170 Woking Co-operative Society 120, 170 Woking Garden Suburb 120, 170 Wolverhampton 63-64, 92, 95, 147, 163 (see also Fallings Park Tenants) Women's Co-operative Guild 15, 84, 110-112 Women's Freedom League 86 women's participation 15, 54-55, 78, 81, 84, 85-86, 110-117, 128, 141

Woodworkers Ltd 101, 129 Wooler 3, 4 Woolwich 16-17, 27, 124 Worcester 118, 170 Workers Ltd (Malvern) 141 Worth Matravers 3 Wrexham Tenants 125, 170 Wrotham Tenants 170 Wythenshawe 133

Yerbury, John 29, 30, 54, 87, 101-102 Ynysybwl 170 York 43 Yorkshire 6, 8, 11, 13, 84, 163

Zetetical Society 40, 72