

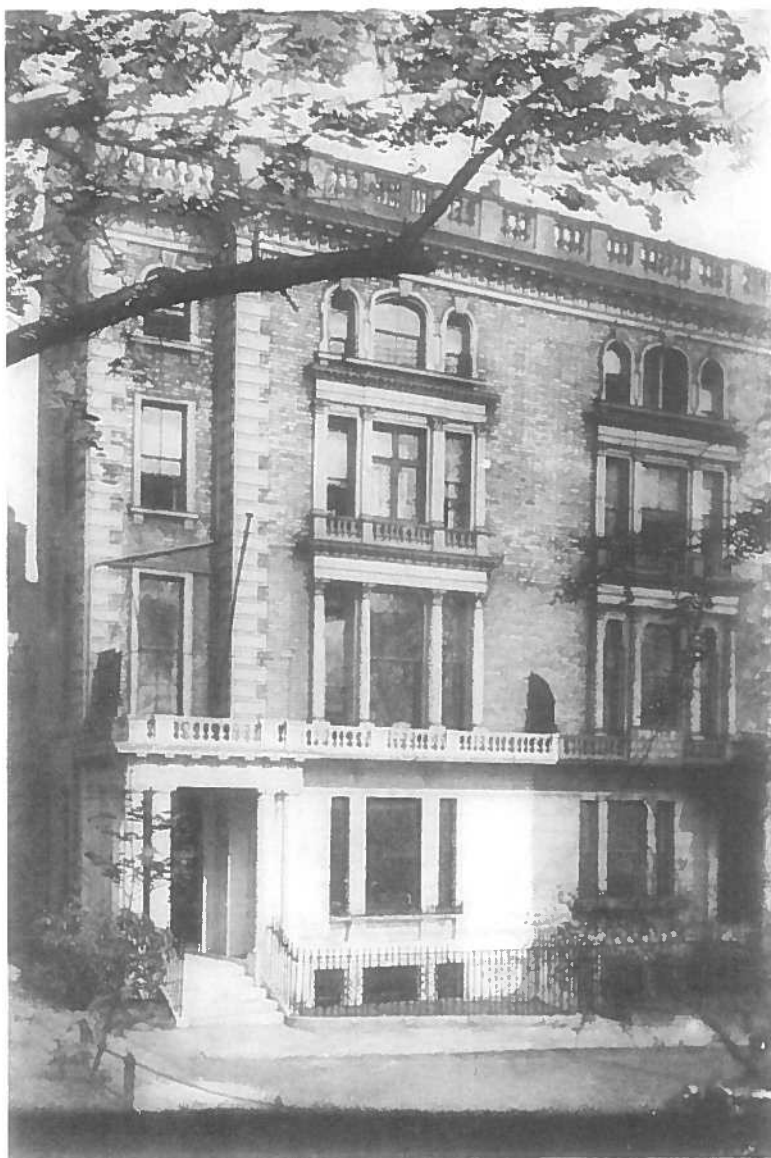
The story of
THE OVER FORTY ASSOCIATION
for Women Workers

**A PLACE
OF
HER OWN**

A Place of Her Own

Work and housing for the older woman

*The story of the Over Forty Association
for Women Workers*



the Association's first hostel.

A PLACE OF HER OWN

HILARY DANIELS
JEAN RICHARDSON

THE OVER FORTY ASSOCIATION
LONDON 1983

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*This short history
is published to celebrate
the 50th anniversary of
The Over Forty Association
for Women Workers*

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An Evening of Literature

Miss E. M. DELAFIELD

MAX BEERBOHM, Esq.

ALDOUS HUXLEY, Esq.

T. S. ELIOT, Esq.

PHILIP GUEDALLA, Esq.

will read from their writings

at 4 Richmond Terrace, Whitehall S.W.1

(by kind permission of Mrs. Harrison Hughes)

on

WEDNESDAY EVENING, 27TH NOVEMBER, 1935

at 9 30

The readers will be introduced by

The RT. HON. SIR MALCOM ROBERTSON, G.C.M.G., K.B.E.

On 28 November 1935 *The Times* carried a brief notice of an Evening of Literature that had been held the night before at Richmond Terrace, Whitehall, London. Those taking part included Max Beerbohm, E. M. Delafield, T. S. Eliot and Aldous Huxley – a literary quartet that seems even more distinguished nearly fifty years later – and they had been invited to give readings from their works by a committee of well-to-do, largely titled ladies united in sympathy by a definite aim: to help the large number of unemployed women, many of them elderly and nearly all lonely, who were finding life in London on 13s 6d a week a depressing and desperate experience.

The money raised by the evening – tickets were a guinea and half a guinea – was to be used for the Fitzroy Club for Unemployed Women Workers, and the programme gave a glimpse of their plight when it described how many of those who came to the club took advantage of a stock of cheap materials to make themselves some new clothes. They could not, it explained, afford ready-made clothes, and their lack of a wardrobe with which to make the best of themselves affected their already slender chances of finding work.

Unemployment had reached unprecedented levels in the early 1930s, and the hunger marches from Jarrow to London have come down to us as one of the most symbolic and affecting images of the period. In many places social workers had begun organising clubs, canteens and classes for the unemployed, and in London the London Council for Voluntary Occupation During Unemployment (a sub-committee of the National Council of Social Service) was formed under the chairmanship of Dr J. J. Mallon, the Warden of Toynbee Hall. One of the members of the committee, Mrs M. M. Stiff, who had been organising classes for the unemployed, was asked to investigate the conditions of women who were out of work.

She visited a number of employment exchanges and then prepared a report. The heads of the exchanges – notably Miss Rees of the Marlborough Street Exchange – made it clear that the first and most important task was to provide somewhere warm where the women could stay during the day and where, if possible, they could get cheap food. And so the Fitzroy Club was formed.

Thanks to Mrs Stiff's connection with the Francis Martin Working Women's College, premises were found in [REDACTED] (hence the name Fitzroy Club), just off the [REDACTED]. They had one most important asset: a room with a small gas-ring on which nourishing stews could be cooked.

Staff were recruited from the residents of the Mary Ward Settlement, and the club was run by Elsbeth Lang (Mrs Miles Davies), a graduate of the settlement, and Tessa Rowntree (Mrs Jack Cadbury), a social science student. The club was advertised in employment exchanges and soon filled such a need that in February 1934 it moved to larger premises at 10a Soho Square, above the offices of *The Gramophone* and kindly lent by the magazine's founder, Compton Mackenzie.

While it couldn't provide any long-term solution to the problems of the unemployed older woman, the club did focus attention on her needs. It became clear that she wanted advice on how and where to look for a job, and guidance and encouragement to strike out in a new direction – not easy at the best of times, but doubly difficult for those who were already demoralised. And as these problems were identified, the need for informed help was plain. On 19 November 1934 a meeting was called at the club and the Over Thirty Association was founded.

It took its name from the fact that thirty was the age at which the term 'older woman' was being applied, and its aim, as set out in the first Annual Report (1935–6), was:

... to explore the field of employment open to older women, to create a better understanding of their position and value in the mind of the public in general, and of employers in particular, to extend social work among those women who needed it, and to help forward the establishment of clubs which would be of educational as well as of recreational value.

Membership was open to 'men and women of any age who are in sympathy with our objects', and it carried no privileges 'save that of service to humanity'. Ordinary members were asked to subscribe 2s 6d a year, founder members at least a guinea a year, and small groups could contribute 5s. In 1936 the balance sheet recorded an income of £1168 18s 2d and a bank balance of £167 0s 7d. On one occasion in those early years, however, the bank balance was as low as 4s 6d!

One of the first donations came from Queen Mary, who had asked to look round the Fitzroy Club and showed an immediate sympathy with the Association's aims. She was quick to realise that more help was needed than the club could provide and made the practical remark, 'You will need money'. A few days later a cheque arrived from Buckingham Palace with the message that Queen Mary would like to be associated with the formation of an association to look after the needs of older working women. Later, a parcel of books was accompanied by a letter from her Lady-in-Waiting which read:

Queen Mary . . . commands me to say how interested Her Majesty is in all that is being done for the older women who through no fault of their own, find the world such an extraordinarily difficult place to live in.

Such royal concern was echoed by many others, and the Association attracted the support of a number of eminent men and women interested in social work and in improving the conditions of the lower paid. It was headed by a Council presided over by Lady Cynthia Colville, Lady-in-Waiting to Queen Mary, and there were three Vice-Presidents representing the main political parties: the Viscountess Astor (Con.), the Rt Hon. Margaret Bondfield (Lab.) and Mrs Wintringham (Lib.). Miss Rosamund Tweedy was Organising Secretary, Miss Constance Colwell Hon. Standing Counsel, and Messrs Carnaby Harrower, Burham & Co. acted as Hon. Auditors. There was an executive committee chaired by Mrs M. M. Stiff, and various sub-committees were set up to deal with casework and employment, housing, club and canteens, hostels, propaganda and publicity, and finance appeals.

In February 1935 the Association opened a small office in the Strand and women were quick to seek its aid. Some of those who turned up had been sent by employment exchanges who could do little to help them; some came from charitable organisations; but the majority had heard about the Association from others in the same boat. In queues at the exchanges, in the rest rooms of stores, on park benches, wherever women swapped stories with others in the same depressing position, word went round that a new organisation had come into being, an organisation that had taken up the cause of women who had been young and useful during the war years but who had now been relegated to the unemployment scrapheap.

The harshness of their position, and the surprisingly early age at which women were considered 'too old', was commented on in the press. In July 1935 the *News Chronicle* declared:

Clerical work of all sorts is a closed door to women who have passed their 29th birthday.

The *Daily Express* spoke of 'the handicap of age', and only women under 25 were wanted as waitresses, counterhands, soda-bar dispensers, shorthand-typists, clerks, lift attendants, kitchen workers, chorus girls, dressmakers, packers, hair-dressers and beauticians. Domestic work was the only sphere in which jobs were plentiful and the shortage of domestic help was to remain a perennial problem.

During the first year – February '35 to April '36 – some 750 women came to the Association's office; they were, sadly, only the tip of a considerable and alarming iceberg, and the number didn't include those who were judged not fit enough for work. For them, there was either public assistance or the help of some other relief agency.

The women who sought help had previously done a variety of jobs. The records list secretaries, accountants, shorthand-typists, teachers, saleswomen, nurses, and welfare and social workers, many of whom had held senior positions. Despite their present poverty, they belonged to a generation that had a mid-Victorian horror of the Poor Law and most of them were too proud to apply for public assistance, preferring to earn a

precarious living by a series of temporary jobs. What they wanted was the chance to discuss their needs with someone sympathetic who could help them decide how to make the best use of their qualifications and experience.

All the women were encouraged to join the Fitzroy Club, which had rapidly established itself as 'London's Cheeriest Club'. Open five days a week, it offered the shelter of warm rooms, a chance to read the newspaper or listen to the wireless or records and, most important of all, hot meals at a price possible for a woman living on a dole of 15s a week, out of which she might well be paying 12s6d for her room. Here she could get a 3-course meal for 4d, tea, bread and butter and cake for 1d, and supper for 3d.

The attention of the public was directed to the plight of older women workers at a one-day conference held by the Over Thirty Association and the London Council for Voluntary Occupation during Unemployment at the YWCA in Great Russell Street in February 1936. Some three hundred women heard Margaret Bondfield call for a crusade by women in comfortable situations or in security of tenure in support of their less fortunate sisters, as speaker after speaker testified to the handicap of age and complained bitterly of the injustice and folly of it. One speaker, Cecile Matheson of the International Council of Women, referring to the problems of the older saleswoman, voiced a complaint still heard today when she said: 'I have white hair and I am outsize, and I object to being served by a sylph barely out of her teens.'

Although the Association had not originally intended to become an employment agency, the publicity being given to its work brought calls for help from both older women and prospective employers. It therefore applied to be licensed by the LCC and co-operated very successfully with the Great Marlborough Street Exchange in finding openings for older women. According to the Annual Report for 1936-7, in the previous twelve months more than 700 women had been interviewed and registered by the Advisory Bureau, and two cases were quoted as examples of what could be done to help.

Miss X, age 59, was an untrained teacher in private schools. She had not worked for many years and was living alone in such

poverty that it undermined her health. She felt unwanted, and so she had ceased to trouble about her appearance and had let herself go. The club offered her friendship, warmth and a good meal at cost price. She was also given help with her clothes and found a small domestic job that enabled her to be partly self-supporting.

Miss Z, age 46, had had a good job as a secretary until her firm went bankrupt. She had found temporary work, but her standard of living had declined so sharply that she avoided her friends and, although cheerful, couldn't hide her shabbiness.

It was difficult to re-establish her independence, but as a first step her confidence was restored by good food, new clothes, and a free perm by a hairdressing school. She then had to decide whether to change her occupation and perhaps be re-trained, or continue as a secretary in the hope that the Association would be able to persuade an employer to try her out.

The Association kept in touch with workers after they were placed and prided itself on maintaining close personal contact. In one case cited, where a cashier had been found a new post, a member of the Association casually looked into the shop every other day at first to see how she was getting on.

The search for new openings had its rewards. An ex-governess who had been found a job in a market garden wrote joyfully: '... I love the life. Nothing will ever make me leave the land now.' And one of the first trainees, who had been encouraged to set up on her own, showed how determined the women themselves were to succeed:

... averaging a pretty steady £4 a week ... it means a pretty stiff uphill fight, still, bit by bit, I'm winning through, and that is the main thing.

Training concentrated on chiropody and dietetic cookery as occupations that offered chances to the older woman, and funds were made available to suitable candidates. The greatest number of openings, however, were in domestic work, and women whose experience was limited to their own homes often found that this didn't equip them to earn a living. Many were encouraged to take a special cookery course, organised to suit their needs by the Central Committee on Women's Training.

Not all the callers at the Advisory Bureau, however, came in search of jobs. There were musicians who wanted to be put in touch with concert parties or private pupils, artists anxious to sell their work, even a dog breeder who had been looking for work in a pet shop or kennels and found that everyone considered her expert knowledge too specialised! The opening words were often 'I wonder if you can advise me', and requests ranged from help in filling up forms to pleas for accommodation and advice on training for women who, through the death of a husband or parent, suddenly found themselves in middle age looking for paid work for the first time in their lives. Those with children could not take residential posts, but it was sometimes possible to place those with only themselves to support as housekeepers or companions.

Domestic work, however, did not appeal to the women whose lives had been spent in business; they tended to see it as a confession of failure after years of experience. Lady Cynthia Colville had such women in mind when she foreshadowed the policy of the employment department of the Association, which was set up in August 1937, with the words:

The middle-aged or elderly woman who has lost her job needs opportunity, not pity. We are trying to apply constructive ideas to restoring these women to their proper sphere in the world.

HELP OVER THIRTIES TO GET JOBS

A woman cannot do herself justice unless she is well dressed. Please send us any cast-off clothing suitable for business women.

Appeals like this for help appeared in the early Annual Reports.

The sample of placings quoted in the Annual Report of 1937–8 makes interesting reading and gives some idea of the valuable work being done:

Age 38 Widow of Town Clerk, never worked before, placed as superintendent of Nurses' Corporation.

Age 46 Waitress, good knowledge of languages. Placed as station visitor to a society befriending young foreign girls.

Age 34 Laundry maid in convent. Left through ill-health. Placed as assistant matron in a Church of England Children's Convalescent Home.

Age 61 Child Welfare worker, placed as cook-housekeeper in small girls' school.

Age 47 Demonstrator, beauty products, placed as store-keeper in private sanatorium for consumptives.

Age 56 Theatrical dresser, placed as staff canvasser.

Age 37 Gown saleswoman, placed as superintendent of staff canvassers.

Age 56 Guest-house proprietress, placed as tea-room manageress.

Age 53 Teacher of languages, placed as interviewer of foreign domestics.

One of the Association's aims as set out in the Annual Report of 1936–7 was 'to undertake or initiate sociological research with a view to procuring wider and more accurate knowledge than is now available of the economic, psychological, physical and social needs of women workers'. As the women at the Fitzroy Club had made clear, a paramount need was somewhere decent to live, and so housing was chosen as the subject of the Association's first pamphlet.

A questionnaire was sent to the LCC, the Corporation of the City of London, the Metropolitan Borough Councils and various housing associations and trusts asking whether they had any demand for one-room dwellings for single people, whether they had any such dwellings, and whether they had any intention of providing them in the future. All confirmed that they took little stock of the needs of one-person families and that most of the one-room flats they did have – only 277 of the LCC's 68,629 dwellings – were let to old-age pensioners.

Consider Her Palaces, written by the Association's organising

secretary, Rosamond Tweedy, gave the result of this sample enquiry into the housing condition of the lower-paid single woman worker in London and was dedicated 'to all who live in bed-sitting rooms'.

All but two of the 239 women interviewed for the survey lived in privately-owned accommodation, and grim and depressing the rooms in such houses were:

Generally the hall and staircase will be furnished; there will be a somewhat antiquated bath and geyser. There is usually a telephone in the hall. Waitresses, shop assistants, clerks, and other lower paid workers lived in one such house in North London. The rooms were eloquent of the poverty and squalor in which the women must live as the price of their freedom. A twelve and sixpenny camp bed, a flock mattress with hardly any coverings, a bare floor, the food exposed to dust in an upturned orange box, hardly any crockery, the washing-up bowl under the bed, towels and washing on lines; that is what lay concealed behind many of those Yale locks.

For this rents ranged from 8s to 14s a week, a considerable outlay for women who earned between 24s and 40s a week and who often had periods of unemployment when they were reduced to a dole of 15s a week. They were often unpopular with landladies, who preferred male lodgers because they usually had more money and were less trouble. 'She grumbles every time I boil a kettle to wash a few pairs of stockings,' said one woman who was paying 13s for a room in Kensington which included lighting and the use of a gas-ring in the scullery. Doing bits of washing was a popular grievance against women tenants, who were also accused of being in too much, thus consuming more light and heating.

Perhaps the most pathetic case is that of the typist who paid 12s 6d for her room and was forced to lead a Cox and Box existence to make ends meet.

For the past five years I have been doing temporary work at only 30s to 35s a week, or by the day 7s 6d, and am about half the time unemployed. I let my room during the day to a night worker who pays me 7s 6d, but against that I have to go out all day and get my meals out. I go to the Public Libraries or the Club, or walk about. Every



Cover design of a report on housing published by the Association in 1936.

night I go to classes in commercial subjects, languages, and this year I am studying law.

How one longs to reach out across the years and help her.

The survey concluded that private enterprise could not be expected to shoulder the burden of providing accommodation at rents of around 5s a week, especially as the average landlady herself was often in need. One-room flatlets at these sort of rents would require a subsidy from the rates or taxes, and the need for such flats was confirmed by the growth of one-person families, which had increased by 63% between 1911 and 1931. It therefore recommended that the Minister of Health should look into the provision of housing for single persons of working age, and that the LCC, local authorities, and housing associations and trusts should consider providing low-rented one-room flatlets.

Consider Her Palaces attracted widespread interest not only at home but in Europe, New Zealand and the United States. Apart from drawing attention to a neglected area of housing need, one important result was the influence it had on the future policy of the Over Thirty Association, which recognised this as an area in which it could make a small but immediate contribution. The housing committee of the Association took up the challenge of providing at least temporary accommodation for some of the unemployed and homeless women.

██████████ was a pleasant early Victorian house that looked across to the green space of ██████████. Opened in 1937, it was designed to be run as a hostel on communal lines, with a resident warden and a sharing of the household tasks. The organisers made the 'enlightening discovery that to an older woman, anxious, flustered, and without a home of her own, the ordered quiet routine of a domestic life is often a most healing thing,' and an account of life in the hostel glows with a homely pleasure in household duties reminiscent of *Little Women*.

Most of the residents came for short periods – perhaps a couple of months – which gave them a breathing space in which to sort out their futures, perhaps by taking a cookery course (12 of the initial 39 did this). In one case, quoted in the Annual Report, a widow who had come to London to be near her son

found the domestic post she had taken so dreary and unpleasant that she had to leave. She didn't like to ask for payment for the work she had done, and had to pay back the money advanced for her fare. She arrived at the Over Thirty office frightened and distraught, but after four days in the hostel she was restored to her cheerful self and was able to find a much more congenial job.

The residents took pride in keeping the house neat and shining, and there was great excitement when a visit by Queen Mary was announced. The secret was kept until after dinner the night beforehand, because Her Majesty had stipulated that she didn't want the residents to know that she was coming: 'I want to see it as it runs on an ordinary day.' Nevertheless, despite the short notice, it was decided to paint the kitchen stairs bright orange, a job that lasted until long after midnight, and an enthusiastic resident was up soon after five to scrub not only the front porch and the area steps but quite a lot of the pavement too!

The residents were practising their cooking when the royal party arrived, and the royal eyelids blinked a trifle when a stentorian voice from the basement was heard to say 'Now who the HELL has pinched my eggs?' Mrs Stiff, anxious to create a diversion, caught sight of a large rump halfway down the garden, obviously weeding, and said: 'Oh, there is Miss Braggenshaw [a Fitzroy member who had volunteered to help in the garden]. Could you call her up, Miss Legg.'

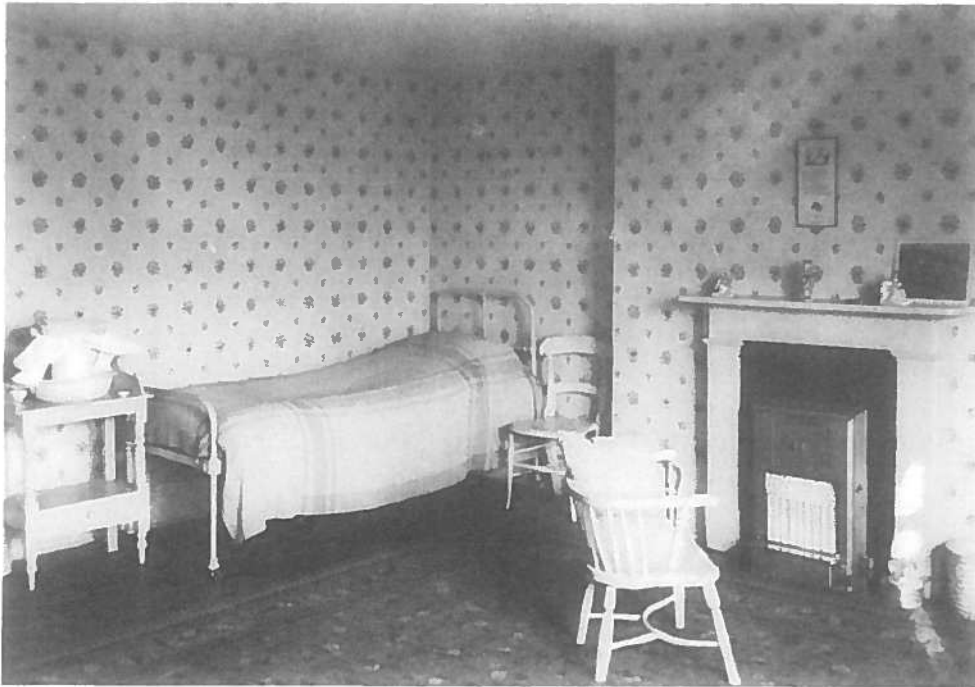
So Miss Legg called out 'Miss Braggenshaw, could you come here a minute.' The large rump raised itself slowly and the stout figure turned round, displaying a face of horror with a wide open mouth when she saw H.M. at the top of the steps. She advanced slowly up the garden, extending a pair of hands covered with earth, stopped, then bowed from the waist and said: 'Your Majesty' (short pause), 'please excuse me dirty 'ands.'

H.M. laughed and said: 'Yes, they are rather dirty, aren't they. A pity. I should so like to have shaken hands with you.'

H.M. then insisted on visiting every room and particularly admired the carpet in some of the bedrooms. She asked where it had come from as she would like to get some herself, and on



H.M. Queen Mary. Photographed by a resident on the steps of the first hostel.



One of the bedrooms at St George's Terrace.

being told 'Gorringes' remarked: 'That would be convenient.' (Gorringes was a well-known department store in Buckingham Palace Road.)

Her visit was much appreciated, and a week later a set of coloured engravings in gilt frames, a signed portrait of Her Majesty and a reproduction of Sir Alfred Munnings' portrait of King George on his pony 'Jock' arrived.

The Annual Report of 1937-8 speaks movingly of the gifts of furniture, carpets, glass, china, and of the time and labour of craftsmen that made the opening of the hostel possible, and includes a plea for clothes – which was to be repeated up until the 1960s – and more blankets for the winter.

A generous response was typical of the years 1934 to 1939, during which the Over Thirty Association grew stronger every

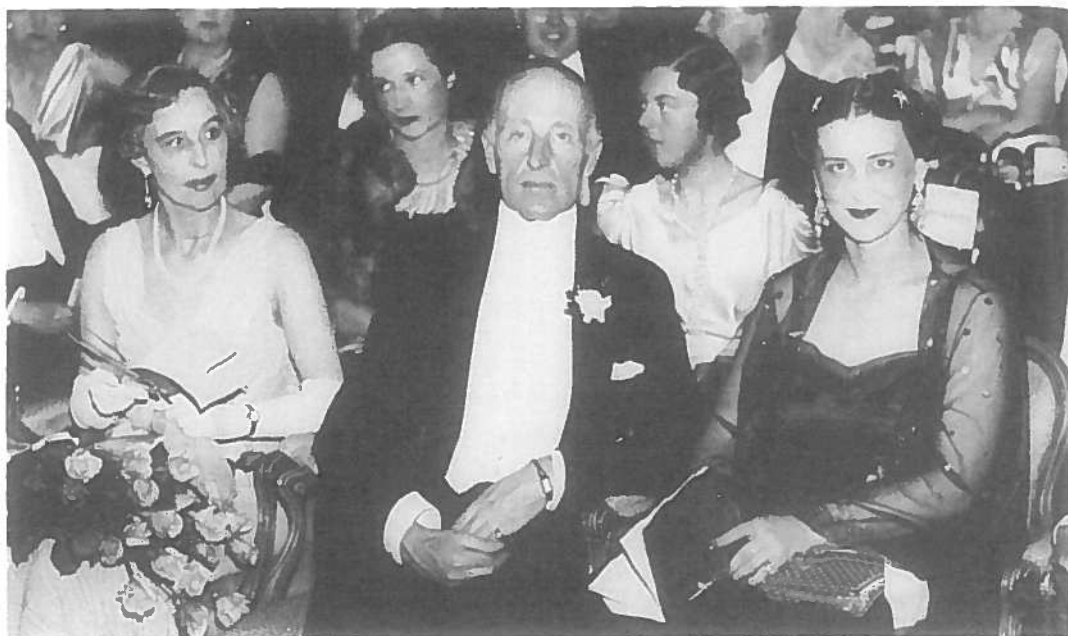


The common room at St George's Terrace.

year. There were conferences and public meetings, a deputation to the Ministry of Health (led by Eleanor Rathbone), and a stand at the 1936 Exhibition of Women's Progress. Interest in the older woman had been roused, and British Paramount's short film *Women Over Thirty* ended with these words spoken by Margaret Bondfield, the first woman to become a member of the cabinet:

The wise firm is the one that employs the older woman.

An army of supporters – many of whom had little money to spare – subscribed generously and also raised money by bazaars and concerts. The Evening of Literature was followed by a recital of chamber music and poetry held in the grand



Courtesy London News Agency

The Association's President Lady Cynthia Colville (left) and the Duchess of Kent at the Londonderry House recital on 3 May 1937.

setting of Londonderry House, Park Lane. It was a white-tie affair, and an impressive array of titled patrons including the Duke and Duchess of Kent gathered to hear the Bach double violin concerto, Spanish songs sung by Leonie Zifado, and Helen Wadell reading her own verse.

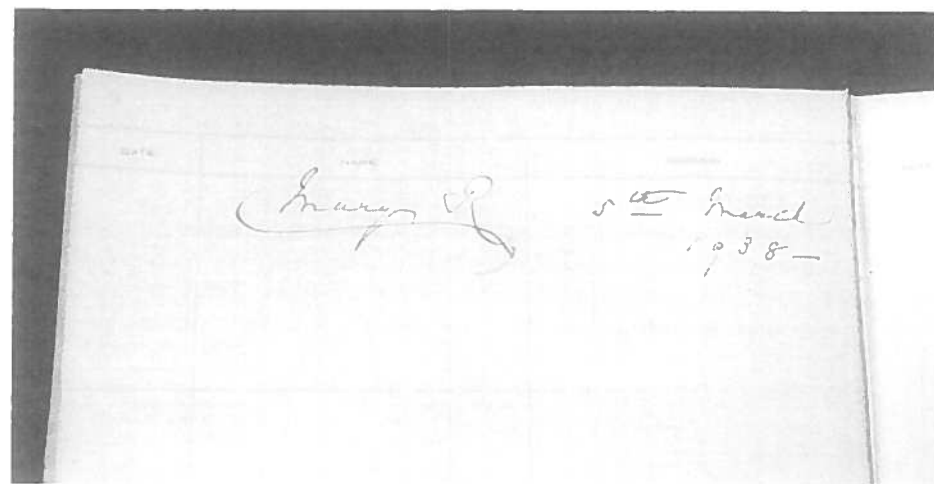
The evening raised £263 13s 7d towards an appeal for £5000, while a radio appeal by the writer Dorothy L. Sayers in the Week's Good Cause series brought in not only £194 7s 6d but over a thousand enquiries, all of which were promptly answered. Not for nothing did the Association's specially designed symbol show two female profiles representing graciousness and efficiency.

Plans were made to build a block of one-room flats with kitchenettes and bathrooms on a site in Clapham, to be let at

rents of 6s 6d to 8s 6d a week. The Association's housing committee set up the Over Thirty Housing Association (OTHA) to carry out the scheme, but work on it was delayed by the outbreak of war and the project was not completed until 1944. The block of 18 flats still stands, though it is no longer owned by the Association. The flats have always been let to single women, some of whom are now quite elderly, and today the block is administered by the Lambeth and Southwark Housing Society Ltd.

Time rather than money was spent on publicising the Association, and the Annual Report of 1936-7 records that nineteen lots of speakers notes were supplied to individuals willing to address societies. Members were also able to meet those they were helping in the friendly atmosphere of the Fitzroy Club. Regular meetings there took the form of lively talks on everything from books and broadcasting, dress and poise, to topics like should married women work, trade unionism, and the psychology of sex – the latter apparently attracting a very full house! There was also an active Stretch and Swing Club, dedicated to combating middle-age spread: 'one of the greatest obstacles to employment.'

The Visitors' Book got off to a splendid start.



But all this activity ended abruptly with the outbreak of war in September 1939. War brought with it the recognition that woman-power was just as important as man-power, and as women hastened to enrol in the services and work in factories, earning in many cases the same wages as men, the need for employment advice dwindled and the Employment Department closed down. The Primrose Hill hostel closed too, but it was re-opened when it became clear that it would take time for all the older women to find employment. This was a most successful move, for the hostel not only gave shelter to women who were ready and waiting for work but became a daytime workroom for a group of women refugees, who were thus able to be self-supporting. It closed again, however, in August 1940, and shortly afterwards it was so badly bombed that it was uninhabitable.

No annual reports were published during the war years, though an annual letter was sent to subscribers; but the Association was only in hibernation, and with the end of the war it soon came back to life.

The 1945 Report noted that the Employment Department was ready to function at a moment's notice, and foresaw that the changeover to peacetime conditions would be hardest for the older woman. In 1946 the Association's employment licence was renewed, and once again the staff began to give advice and encouragement to the disheartened women who now found that they weren't wanted any more. About 30 per cent of the applicants were found jobs, but many of the posts offered were for domestic work and most of the women had neither the experience nor the inclination for it.

Accommodation was still a major problem, and the Association appealed for funds to start a housing scheme for the conversion of large houses into flatlets. The Business Women's Housing Ltd was formed to carry on the work of OTHA. It had its own constitution but for a few months – until it moved to separate offices – the Association was responsible for the Secretary's expenses and the office administration. It then went its own way and later merged with the Octavia Hill and Rowe Housing Trust.

During the war the Fitzroy Club canteen had been used as a

communal feeding centre; now in peacetime food shortages and rationing meant that it was in even greater demand. The number of dinners served rose to over 260 a day, and according to the 1945–6 Annual Report it was 'the means of our being able to continue at all'. Lack of accommodation forced it to close, but it re-opened as a lunch club when the office moved to Vincent Square, finally closing down in February 1952, when yet another move was necessary. To the end, prices remained reasonable: in 1951 the main dish cost 2s, a sweet 6d, coffee 4d and tea 2d.

In October 1946 the Over Thirty Registered Charity became a company limited by guarantee and not having a share capital under the name The Over Thirty Association Limited. The number of sub-committees had been slimmed down by the war, but the members of the surviving executive and finance and general purposes committees were all re-elected.

The objects of the Association were defined as:

To assist and promote the interests of lower-paid older women workers and to achieve fully public recognition for their needs, and to make a concerted and constructive effort to secure for them a reasonable standard of life and the opportunity of rendering to the community that service which they are specially qualified to give.

and

To alleviate the suffering which unemployment, irregular employment, insecurity of livelihood, low wages and bad housing conditions cause to older women workers of low-income groups.

The subscribers to the Memorandum of Association were Mrs M. M. Stiff, Mr C. H. Seymour, Miss M. James, Miss E. C. Purdon, Miss D. K. E. Smyth, Mrs N. Guedella, and Mr A. Appelbe. The two men described themselves as a social worker and a solicitor, but the women were content to be defined as 'married woman' or 'spinster'.

In the early 1950s there was increasing pressure on the Association to change its name, as the women who now needed help were mostly in their forties and fifties. The Annual Reports asked for suggestions, and faithfully recorded several years of

debate until in 1955 an unoriginal but appropriate solution was found: The Over Forty Association for Women Ltd.

A steep rent increase had meanwhile made the cost of the Shaftesbury Avenue office prohibitive, and in 1946 the Association moved to the quiet, green setting of [REDACTED]. There it was able to rent two houses large enough to accommodate not only the office and the Fitzroy Club but a small hostel for women who were taking courses or looking for work. The houses, however, had to be vacated in 1952, when they were wanted by Westminster Hospital as a nurses' home, and the office then moved a short distance to Denison House, Vauxhall Bridge Road, SW1.

The Vincent Square hostel had not been big enough to meet the need or be self-supporting, so in 1949 the Association rented two houses in Farquhar Road, Upper Norwood, which had room for up to thirty residents. One of the houses was returned to Camberwell Borough Council in 1952, and two years later the other one was also relinquished. There were difficulties about renewing the lease but, more important, it had become very clear that what most of the women wanted more than anything else was not a furnished room in a hostel but a small self-contained home of their own.

At this moment Fate can be said to have intervened in the form of a gift to the Association of a house in [REDACTED]. It came through Lady Dyer, who had been left the property by her aunt, Georgina Brackenbury, a well-known portrait painter and a pioneer of women's suffrage. She had asked her niece to find some society that would accept it and use it as a home, preferably for older women, and Lady Dyer said that the Association was just what her aunt had in mind.

The brochure for the Vincent Square and Farquhar Road hostels. Terms for accommodation at Vincent Square were £2 15s a week for a single room and £2 10s for a double room (provided with a screen). The charge included breakfast and evening meal, all meals at the weekend, and facilities for washing. Each room had a slot-meter gas fire and boiling ring, and there was a charge of 6d per week for use of iron.

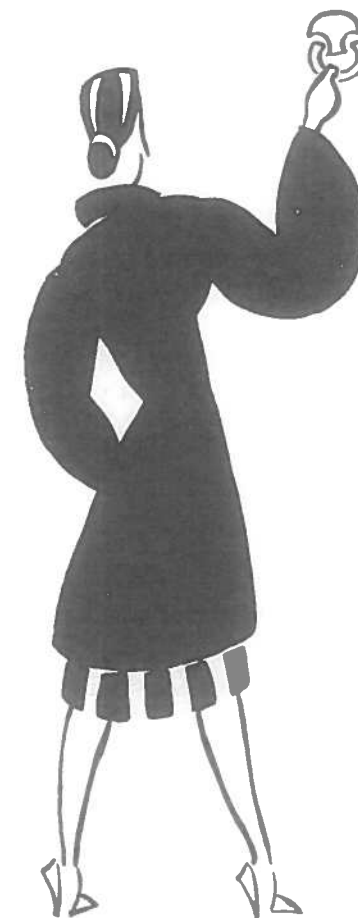
THE OVER THIRTY ASSOCIATION

LIMITED

38 & 39 VINCENT SQUARE,
LONDON, S.W. 1

Telephone: VIctoria 0733

KNOCK



HOSTELS
FOR
WOMEN
OVER 30

It turned out to be a providential and farsighted gift. It was a charming house in a quiet square, eminently suitable for conversion into flatlets, and it laid the foundations of what was to become the Association's main work. A scheme was drawn up whereby each resident had her own room with built-in kitchen and shared a bathroom with three or four others, and there was a flat for a caretaker, to be known as the House Manager. The £4000 needed to carry out the work was raised by a bank loan that had to be paid off at the rate of £1000 a year, and in no way is the change in money conditions more effectively illustrated than by the hundreds of thousands of pounds needed to carry out similar work in the 1980s.

The residents began to move in in January 1951, but the house was not officially declared open until June, when a crowd of well-wishers heard Lady Dyer say that it had always been a happy house. Its character was to remain unchanged, and future Reports made special mention of the garden which especially in springtime brought great pleasure to both the tenants and passers-by.

The possibility of more housing took a step forward with the news in the 1953-4 Annual Report that the Charity Commissioners had agreed to appoint the Association trustees of the Mary Curzon Trust. This had been set up in memory of the wife of Lord Curzon of Kedleston, a beautiful woman who had died tragically young and who 'in her short life, sought to make the life of women happier in many lands'.

The Association thus assumed responsibility for a hostel in the [redacted] which had been built in 1913 and was rented to the Welfare Department of the LCC, who used it to house 52 residents, and it was also in a position to administer the funds that had accrued from renting the hostel. It was decided to use the money to buy two houses, [redacted], and [redacted], which would be known as Mary Curzon houses, and Lord Curzon's daughters, the Baroness Ravensdale and the Lady Alexandra Metcalfe, were invited to become members of the company and of the Council of Directors.

In the meantime the Association had also bought [redacted] thanks to the generosity of Miss



Courtesy Pacific & Atlantic Photos Ltd

Georgina Brackenbury with one of her portraits.

Shulldham, an old friend of the Association in Ireland, who made a donation of £2000 towards the purchase and conversion of the house. Further help came from a legacy from Mrs F. Fothergill, who left the Association £1600 of War Stock and her house in Brighton, which furnished the new house with some very nice furniture and carpets. These were much appreciated by the first residents, who moved in in January 1954 during what was described as the coldest weekend possible.

The Association was now landlord of several properties with consequent responsibilities, and in October 1955 the Over Forty Housing Association was set up to deal with the day-to-day running of the houses and to benefit from the advice and support of the National Federation of Housing Societies to which it became affiliated. Most of the directors were council members of the parent Association, which continued to buy and convert houses which were then leased to the Housing Association. Separate financial statements for each house were now issued, showing the expenses incurred in loan charges and repayments, repairs and dilapidations. Each house was expected to cover the cost of its outgoings after initial conversion and furnishing, and subscribers were assured that the best possible use was being made of their money. Good house-keeping was an essential of the Association's policy.

Increased responsibilities inevitably increased the need for money, and the annual reports always carried a plea to members to sign Deeds of Covenant so that the Association could recover the income tax, which at one period was as high as 38.75 per cent. In the mid-1950s subscriptions brought in just over £500 a year (£1022 in 1970), there were regular grants from the Alexandra Rose Day Fund and the LCC Sunday Cinema Fund, over £1600 from the President's Appeals (£2507 in 1970) and modest but touching legacies. Friends also rallied round to support jumble sales and the Christmas Sale.

The Income and Expenditure Account, clearly set out at the back of every annual report, makes fascinating reading, especially as a barometer of rising prices. In 1951, for example, salaries amounted to £882; just over thirty years later (with, it

An autumnal view of 58 Ladbroke Grove, a Mary Curzon House.



must be admitted, greatly increased responsibilities) the bill for management and administration staff was £38,603. The 1951 telephone and postage charges were £78, with rent, rates, lighting, heating and cleaning costs amounting to £159; the 1982 office overheads came to £11,632!

It is impossible to mention individually all the legacies and help from charitable trusts that the Association received over the years, but there were regular donations from the Campden Charities, the City Parochial Foundation, the Mercers' Company, the Goldsmiths' Company, the Dowager Countess Eleanor Peel Trust, the Eleanor Rathbone Charitable Trust, and many others.

The need for employment and case work continued, and thanks to the City Parochial Foundation the Association was able to afford a full-time member of staff to deal with this. Although employment prospects did improve, there were still many women whose circumstances made it difficult for them to find a job, perhaps because of illness or because they had been obliged to stay at home to look after elderly parents. Many such cases were referred to the Association by hospital almoners, family welfare associations and the Citizens Advice Bureau, who greatly valued the Association's experience of dealing with the problems of older single women.

A cherished plan of the department came to fruition in February 1957 with the start of the first Clerical Training Course, designed to give older women an introduction to general office routine. The course lasted for a month, and the twelve trainees spent three days a week in the offices of sympathetic employers and the rest of the time having lectures, discussions and practical demonstrations in the Association's office. It was such a success that a second course was held in September, again with the enthusiastic support of employers, several of whom took on their trainees permanently. Although numbers were only small, and organising the course involved a great deal of work not covered by the modest fee of one guinea charged, everyone enjoyed and benefited from it; but further courses proved impossible because there wasn't enough space in the office and, more important, there was a sudden shortage of clerical jobs for the older woman.

More women than ever came to the office for a talk, for the chance to tell someone sympathetic that they had suffered a bereavement or that they couldn't make ends meet and wanted to find a job, to discuss the hurt of trying to change jobs in middle age only to discover that they were considered too old. Many of those who came were pensioners who wanted a job not only for the money – though that was often important – but also because they were finding their retirement lonely and boring. The increase in women of 60 and over highlighted the special needs of this group, and the National Corporation for the Care of Old People was approached for a grant to set up simple training courses for those whose only skills were domestic – gained perhaps while caring for relatives – but who wanted for a change to do something else. The grant enabled the Association to appoint a full-time person to deal with this age group and persuade employers of their worth.

To try and increase the number of job vacancies the Association wrote to and visited prospective employers and invited them to come to the office to discuss their needs. There was a certain amount of competition with other agencies, but in 1958 the department was able to claim that it could offer each applicant at least one vacancy.

During the 1950s the Fitzroy Club found a new meeting place at the Toc H Hostel in Fitzroy Square, by coincidence close by the original home of the club. No new members were enrolled, but meetings were held every month and there was a summer outing and a Christmas party at Mrs Guedella's flat. Members valued the chance to keep up with old friends and to celebrate special occasions, like the 80th birthday of Miss Braggenshaw, the gardener with the famous dirty 'ands. The reunions owed much to the concern of Miss Brooke and Mrs Guedella, much loved friends, but as members got older they were less mobile, and by 1961 they were down to a small band of six, who still enjoyed the Christmas party and an occasional tea and jumble at the office.

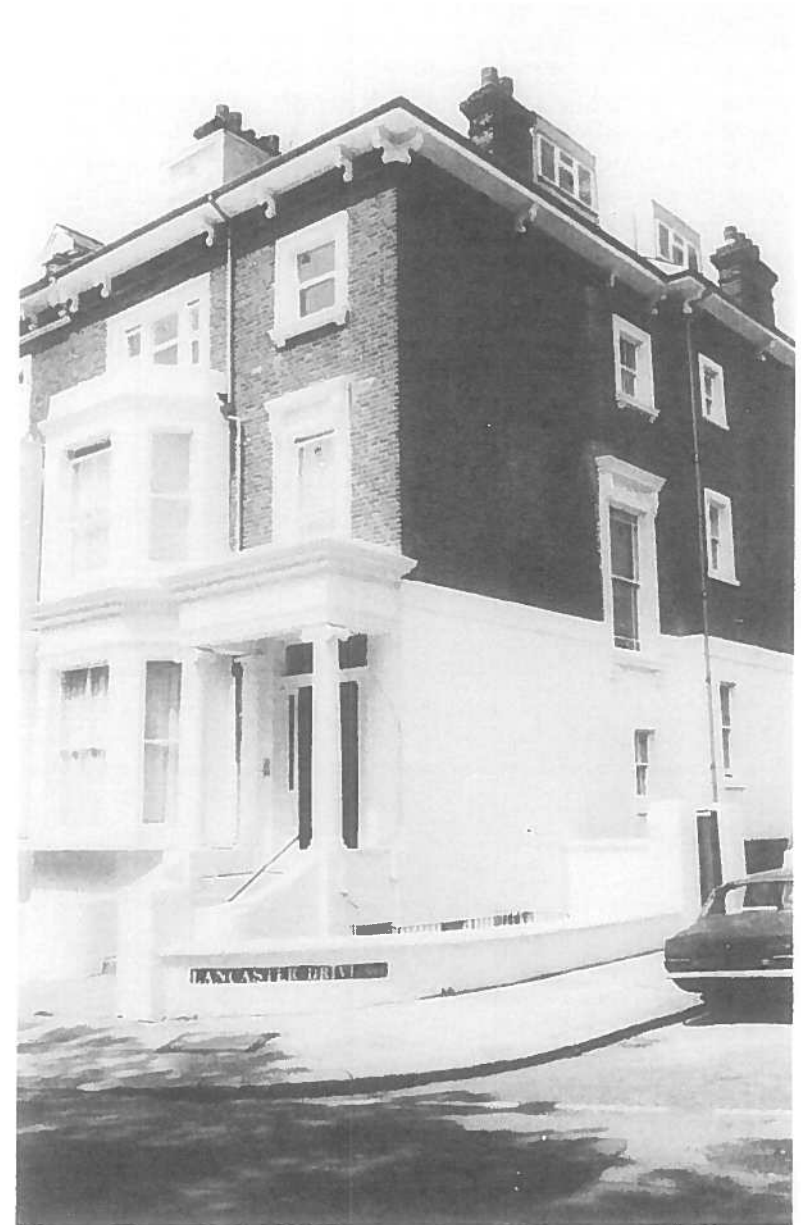
Housing continued to be the major problem. Most hostels had an age limit, and few were willing to take in women over 30 in preference to the many young women who were coming to London in search of work. What the older woman wanted

anyway was a place of her own, and yet she had little chance of achieving this. Most local authorities were reluctant to enrol single women on their housing lists, and rising costs made it impossible for them to build small self-contained units at rents which the women would be able to afford. Their best hope was the various women's housing societies, but demand far outstripped the places available. The Association was now receiving over 2000 enquiries a year, but there were no vacancies in any of its houses, and when it began looking for a fifth house it found there was a shortage of large Victorian and Edwardian houses. Others with more speculative motives had begun to see the advantages of converting this type of property into flats. The Association looked into the possibility of obtaining a government grant towards conversion costs, but as at this time its flatlets did not have their own bathrooms – a necessity for a grant – it was not eligible. But in 1959 despite the difficulties, [REDACTED] a handsome terrace house on a corner site in [REDACTED], was bought and converted into seventeen flatlets. The Goldsmiths' Company made a grant of £750 towards the cost, and there were donations from the Eleanor Rathbone Trust and from well-wishers who included Mrs Mary Stocks, Dame Kathleen Courtney, Miss Ruth Fry, Miss Doris Woodall and Mr Billy Butlin. A further sum came from a radio appeal by the actress Athene Seyler.

The house was dedicated to the memory of Violet Markham, a champion of women's rights and a loyal supporter of the Association, and a plaque in the hall reads:

Violet Markham, C.H., J.P., LL.D., (1872–1959) whose life was devoted to the service of the community in many fields and as a tribute of gratitude for the generous help and encouragement she unfliningly gave to the Over Forty Association for Women.

The work of publicising the Association went on steadily. Speakers were invited to address chambers of commerce, the Women's Gas Council, Rotary Clubs and Soroptimist groups, and to take part in radio programmes such as 'Woman's Hour'. The press ran stories about the work problems of the over-



sixties and the housing difficulties of the single woman; 'Last on the Housing List' was one headline in *The Times*. Such publicity was gratifying to an organisation that had no money to spend on advertising and, inevitably, it brought an increase in the number of applicants.

In 1960 the Association decided to review the rents it was charging in its houses and discussed the matter with the National Federation for Housing Societies. It seemed fair to charge those who could afford it a more economic rent, so that concessions could be made to those with very low incomes. While originally applicants were not eligible if their incomes were more than a few hundred pounds a year, the increase in wages was pushing this ceiling up – and indeed by the 70s and 80s the income level was being assessed in thousands.

The Association now had some seventy residents and was becoming conscious of a new problem. Its original aim had been to provide a home for women workers, but as the women grew older they were faced with the prospect of giving up their flats when they retired, since the rule that residents who reached retiring age and were no longer working had to go was written into the constitution – and explained to would-be residents before they signed any agreement. There was frequent criticism of what seemed a harsh rule, but unless it was kept, the Association would be unable to help other working women and in time would find itself running a series of old people's homes in houses that had not been designed for this. But residents were not just told to pack their bags and go; most were helped to find other accommodation, while those who were still working part-time were allowed to stay.

The situation changed during the 1970s, when residents acquired security of tenure, but the Association had long recognised the problems involved in limiting its accommodation to working women. The Annual Report for 1950 expressed the hope that 'one day we may help to open a house or block of flats for women who have just retired or are just about to retire from active work. This is always an anxious time for the single woman faced with a serious reduction in



income and living standards, and we hope that some day it may be possible for us to help her too.' This dream was partly realised in 1964, when a house in [REDACTED] [REDACTED] was bought and converted into six units for residents who had retired but wanted to go on working part-time. Financial help with the conversion came from the Goldsmiths' Company and Miss J. Cant, and members of the Council helped to furnish the garden with crazy paving, a stepping-stone path, a lawn, and shrubs and rose trees. Such details, faithfully recorded in the Annual Report for 1964, further the picture of the Association as a very personal organisation.

The success of the employment department at this time is shown by this table of interviews and vacancies:

1959	1960		1961
1302	1285	Total number of interviews during year	1413
805	840	New applicants interviewed during year	943
		<i>Vacancies filled</i>	
	202	Domestic	237
	237	Clerical	252
		<i>Vacancies offered</i>	
923	912	Domestic	1015
591	860	Clerical	726
£67 5s 6d	£64 17s 0d	Donations from applicants	£77 9s 11d
£167 5s 0d	£253 0s 0d	Donations from employers	£365 11s 0d

In 1961 the Council of the Association took stock of the work of the employment department and set up an *ad hoc* committee to report on it. Society as a whole was prosperous – these were the never-had-it-so-good years – but although there were jobs for 'all who would work', there were still problems for the older woman. Often such problems arose from the basic situation

that obliged an older woman to work, but the cost of fares and accommodation was a problem for all the lower-paid.

For the over-60s, even those with a steady job, life in London had its hazards, not least the daily battle of getting to work on the buses and Underground – systems which in the rush-hour tax even the youngest and fittest. As ever, the Association's work – carried out, we are assured, with good humour and often laughter – was varied, from helping a widow with a young daughter, to finding a room and food for an elderly homeless domestic worker in return for keeping an eye on a sick woman. Jobs filled by the over-60s included looking after an invalid, giving lunch to an elderly blind woman, acting as a guide to children attending special classes. Despite the prosperity of the nation the problems have a familiar ring, for there are always some who get left behind. In the 1960s the stigma of accepting National Assistance still existed, especially among pensioners who valued their pride and independence yet found themselves faced with losing their homes and having to part with treasured possessions.

Other casualties of the 1960s were the women who were forced to return to Britain because of political changes in Africa. Women whose lives had been disrupted, they were ill-equipped to earn a living in a country with which they were often out of touch. Farmers' wives, unqualified teachers, women accustomed to their own servants had neither domestic nor office skills to offer an employer. Some, after working overseas as nurses or governesses for more than twenty years, came home to find that they were not entitled to a pension and would therefore have to go on working as long as possible. All deserved at least a sympathetic hearing.

The Association's first five years of work with the over-60s provided the background for a special report, *Not Too Old at Sixty*, published by the National Corporation for the Care of Old People in 1963. It was based on the careful study of nearly 2000 older women, and it proved conclusively that many of the over-60s wanted and needed work, and were capable of giving very satisfactory service if employers were prepared to be flexible, particularly in the matter of shorter hours. The report pointed out that although the competition might be hard on

school-leavers, office jobs might well become scarce with the increased use of machines and 'tomorrow's fifteen and sixteen-year-old girls, better educated and prepared for a career than their predecessors, will not take kindly to tea-making and small clerical chores. The office girl of the future may well be over 60.' The report was widely noticed in the press, and reinforced one of the original aims of the Association to provide more accurate information about the needs of women workers.

The report was the work of Mrs M. D. Spikes, who had become a Council member in 1957 and then resigned to accept the job of employment officer. She had been a welfare officer for the Ministry of Labour during the war, and in 1945 became an attaché in charge of women's affairs at the British Embassy in Washington. She worked for the Association for nearly ten years, and went to great trouble to help the over-60s and inspire them with confidence.

It is fascinating to look back over the balance sheets of the early years and marvel at how much the Association was able to achieve with comparatively small sums of money. In the early 1960s, subscriptions and donations were bringing in around £1500, which was supplemented by the loyal LCC Sunday Cinema Fund, the Alexandra Rose Day Fund, and the President's appeals. As always with property-owning, there were unforeseen expenses, such as the new roof for [REDACTED] that cost £1500. The Annual Reports continually stressed the need for more money to cope with growing demands, and in 1963 an overdraft of £15,777 was reported.

In 1965 the Association reluctantly accepted the resignation – due to advanced age – of Lady Cynthia Colville, the Association's first president and a much-valued link with the early days. She was persuaded to become Patron of the Association, and continued to take a great interest in its work until her death in 1968.

She was succeeded as President by Lady Alexandra Metcalfe, who had been a member of Council since 1955, when the Association took on the running of the Mary Curzon Charity, formed as a tribute to her mother. Lady Alexandra is still President in 1983, maintaining with her predecessor a remarkable continuity of interest extending over fifty years, a tribute to



Courtesy Thomson Newspapers Ltd

Lady Alexandra Metcalfe, CBE

the stability of the Association. Other long-serving members have included Mrs M. M. Stiff, one of the founder-members and a Vice-President for over thirty years, Miss M. Rackstraw, OBE, a member of Council for seventeen years and a Vice-President from 1963 until her death in 1981, and Miss H. B. Daniels, who became a Council member in 1957, was a valuable Vice-Chairman for over twenty years, and was appointed a Vice-President in 1982.

A frequent request in the morning post was 'Have you a branch near here?', and the Council began to consider whether it could afford to extend its employment service outside the London area. Anything too far afield was out of the question, but many of the requests came from the South Coast, particularly in and around Brighton, and so in 1963 the Association set up an experimental link with an agency that was already catering for pensioners in Brighton. Run by Alec Berwitz – who generously financed the service for men during the experimental period – the agency interviewed 114 women under sixty and 156 over sixty in the first four months of its experimental year. The Mayor of Brighton held a social function to try and enlist support from employers and to raise money, but in spite of much initial enthusiasm the Association was forced to conclude that there wasn't a great need for the service and so it closed in 1965.

The 1965 Annual Report was confident that the Association was providing 'exactly what is urgently needed at the present time', and went on to define this. It now owned six houses, divided up into one-room flatlets with kitchenettes and the use of a bathroom. (Later Reports were to include photographs of typical rooms which showed how the kitchen units could be curtained off, and made it clear that each room had acquired a character all its own.) The residents were encouraged to bring their own possessions, so that they really felt they had a home of their own, but everything could be provided for the tenant who had no furniture. The only communal parts of the houses, apart from the shared bathrooms, were a room for washing, drying and ironing clothes – very necessary to bedsitter life – and a luggage room for storing suitcases and trunks. Tenants could have friends and relatives to stay for up to thirty days a year,

and they had the support of a resident House Manager, who kept the bathrooms, stairs and landing in good order and looked after anyone who was temporarily ill, and of a House Visitor. These were usually members of Council who were in a sense unofficial guardians, exercising tactful supervision, making sure, for example, that the safety regulations were kept, and sorting out any problems. Thus though each resident had complete privacy, she had neighbours if she felt lonely, and ready help with illness or other problems.

The purchase of the house at [REDACTED] and the employment experiment at Brighton had sent the bank overdraft soaring up to £19,000, and although careful housekeeping and some increased rents helped to reduce this, there was an urgent need for more money. In 1965 the Borough of Ealing came to the rescue with a loan that enabled the Association to buy two adjoining houses in [REDACTED] just a few minutes walk from [REDACTED] station. They had already been used for letting in small tenancies, but quite a lot of work had to be done to convert them into thirteen flatlets, and this was helped by a generous grant from the Mercers' Company. The first applicant to see the new house made the gratifying response 'Pinch me – I want to be sure I'm not dreaming!' The houses had large airy rooms and gardens back and front, which were soon being enthusiastically cultivated. Much-loved, well-kept gardens were a feature of all the houses – and the Annual Reports began to include photographs to prove it.

Determined to make the best possible use of its resources, the Association tried to devise a means of persuading the Charity Commissioners to let them share in the income of the Mary Curzon Charity, which until then had had to be kept separate. This involved a slight change in the Association's constitution, and its official aims were amended to read: 'To promote the sole benefit of women workers of slender means, particularly older women.' Despite this change of wording, however, the Commissioners ruled that the two charities could not be merged, and they have continued as separate legal entities with separate funds.

The change had to be approved at an Extraordinary General Meeting, and at the same time it was decided to change the



The much admired garden at [REDACTED]

name of the Association in order to stress its concern for *working* women rather than for women in general, which had sometimes led to the mistaken belief that it was a purely social club. It was further decided to omit the word Limited, and on 27 September 1967 members of Council gave approval to the name The Over Forty Association for Women Workers.

The Association has always been a very careful housekeeper, particularly in the matter of office staff, who have been kept to a minimum. They are headed by a General Secretary, and in 1967 consisted of one full-time and three part-time workers, with two employment officers (part-time) and a part-time clerical assistant running the employment department. They dealt with applicants at the office, subscriptions and covenants, the accounts, and the administration of the houses. By 1982, with greatly increased responsibilities, the organisation was running smoothly with a Director/General Secretary, a part-time accountant, two housing assistants, an office secretary, and a part-time administrative assistant and part-time clerk/typist. There was no empire building here!

After setting out the difficulties of acquiring new properties – the right size, the right neighbourhood, and the scarcity of suitable houses with vacant possession – the 1968 Annual Report proudly announced in capital letters WE HAVE DONE IT! The property was [REDACTED], Kensington, bought with the help of a £20,000 loan from the Royal Borough of Kensington and Chelsea.

To qualify for an annual subsidy – in this case, £1,136 for 20 years – the Association had to become a recognised housing association, and to simplify matters the Over Forty Housing Association transferred its responsibilities back to the main Association and went into abeyance.

There were various reasons for siting the new house in Kensington, such as the availability of houses large enough to be worth converting (this one provided twelve flats), the convenient travel for residents working in the West End and City, the advantage of having other houses in the same area (a factor in keeping down administration costs) and, most important, the generous financial help of the Campden Charities, which was only available for use within the boundaries of Kensington. It

was also decided to make this a Mary Curzon house, the third and last to bear her name.

Employment prospects improved during the 1960s, but the two employment officers saw more than a thousand women a year. Skilled typists, shorthand typists and bookkeepers were easy to place – even when over 60 – and it was usually some personal difficulty, such as health, home circumstances or personality, that made life difficult for younger workers. Business mergers resulted in a number of applicants who had held highly paid administrative posts and could no longer make ends meet on a much lower salary; they appreciated their warm welcome, especially after a round of the commercial agencies who had told them that they were too old. Their real value was underlined by the employer who notified a vacancy with the words ‘I don’t want anyone too young!’ The service was provided free of charge – though donations were always welcome – and the 1969 Annual Report quoted grateful letters from employees and employers.

... I feel I have to write to thank you once more for your introduction to my new post. ... I enjoy the work and the people I work with. As for the income, which is beyond my wildest hopes at 63, I cannot thank you enough. Life would have been difficult without it.

Your interview meant to me as if I had the pleasure of a heart-to-heart talk to a trusted friend. It was also good to laugh with you.

I am glad to say that we find Miss ... extremely efficient and have pleasure in enclosing a cheque for five guineas as a contribution to your funds.

We are delighted with Miss ... and we hope she is happy with us. We enclose a donation of £10 10s for your funds and are most grateful for your help.

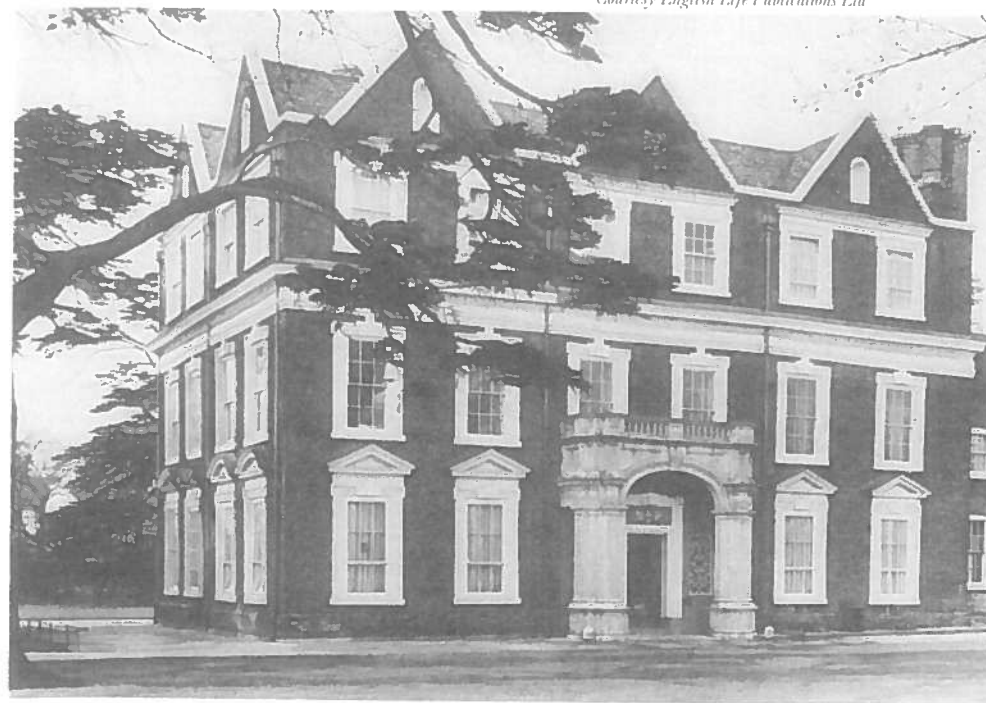
The importance of the National Federation of Housing Societies reflected the acute shortage of houses for the lower-paid and the growth of associations whose aim was to provide homes at moderate prices. The situation in the rented sector had been greatly worsened by legislation aimed at slum land-

lords such as the notorious Peter Rachman, but which also had the effect of discouraging many reasonable landlords, who were not willing to rent their property when they could not control rent increases nor secure the easy eviction of undesirable tenants. In London many people were also forced to leave furnished rooms because the property had been sold for conversion into a more profitable hotel, or into self-contained flats to be put on the market at prices far beyond their reach. Applications for flats were now received from many women with reasonable incomes, but regrettably the Association could not accept them on its housing list; its duty lay with those of very limited means who needed a rent tailored to their income.

Although the Association was primarily interested in buying

A house in the grand style:

Courtesy English Life Publications Ltd



large freehold houses, the shortage of these directed its attention to the possibilities of some of the leasehold properties owned by local authorities, and it learned that a delightful 17th-century house, [REDACTED] at [REDACTED] would be available in 1972. Although not in a central area, it was close to Boston Manor station on the Piccadilly line, which offered quick access to the West End.

The house was owned by the Borough of Hounslow, who leased it to the Association for 10 years (this was later increased to 21 years). It was in excellent condition, but the expensive cost of converting it meant that the work had to be done in stages, with the first tenants being installed at the end of 1973. Help with the conversion costs came from the Housing Societies Charitable Trust, which granted an interest-free loan of £4000. The 1973 Annual Report had photographs of one of the flats, which had the added attraction of a separate kitchen/diner with a full-size electric cooker and modern sink unit.

Despite increased financial help with new purchases, the existing houses were a continual expense. They needed repairs and painting and decorating, as well as more up-to-date equipment such as new washing machines and spin-dryers. Another expense was fire precautions, which required the installation of alarm systems and self-closing fireproof doors. Rents were periodically reviewed, and the Housing Finance Act of 1972 brought into operation a scheme for fair rents to be fixed by Rent Officers. The new rents were approved in the summer of 1973, and it was decided that it would be better for the Association to charge a fair rent and advise tenants who couldn't afford the increases to apply for rent allowances. The burden of subsidy was thus partly shifted to government funds, creating more direct income with which the Association could buy further properties. As a result of these changes, in 1973-4 the increased income from lettings was £2400. This, however, was partly offset by the introduction of Value Added Tax, which in its first six months put up the Association's expenses by over £400.

Registration with the Housing Corporation opened up the possibility of buying more houses, and the Association spent 1975 preparing schemes for the conversion of several likely



[REDACTED] properties. By the end of the year, approval had been given to purchase and convert [REDACTED] into ten flats along the lines laid down by the Housing Act, which required all flats to be self-contained. This involved revising the scheme for [REDACTED], and much thought was also given to improving the existing houses so that their flatlets were on a par with present-day standards.

The [REDACTED] flats were opened in October 1976. All that year the Association had been inspecting large houses, hotels and hostels, and by the end of the year no less than five had either been bought or were under active consideration. Thanks to the Housing Corporation and the Royal Borough of Kensington and Chelsea, a remarkable rate of expansion – for which the lean years had been an invaluable preparation – was now possible.

The lease of [REDACTED] had been further extended to thirty years, and with the help of the Borough of Hounslow and the Department of the Environment the final stage of the conversion work was started in January 1977. Plans were also made to convert some of the Association's older properties into self-contained flats, which of course involved temporarily rehousing the residents. In October 1977 tenants were moved out of [REDACTED] with the assurance that they would be able to return to new, self-contained flats (with their own bathrooms) in their old home.

The need for the employment service continued, with the average age of applicants being around 58. Many were unwilling to claim supplementary benefits, preferring at all costs to maintain their independence and feel that they were still making an active contribution to society. Those between 55 and 60 were often debarred from new jobs by firms' pension schemes, and most of them had to be prepared to accept lower salaries. There was still a demand for domestic staff – one constant need of the last fifty years – but fewer women than ever wanted this kind of work.

The impact of the Housing Act 1974 can be seen in the Annual Report of 1977, which recorded a sum of £959,327 from the Housing Corporation, the Royal Borough of Kensington and Chelsea, and the London Borough of Hounslow, for the purchase and/or conversion of properties. Two houses, [REDACTED], [REDACTED] and [REDACTED] had been completed and occupied that year, and work was well advanced on three other properties. Applications for Housing Application Grants were made for the completed properties, and the Department of the Environment contributed £113,617 towards the capital cost of [REDACTED]. By the end of September 1977, almost £1m had been advanced, a heady sum for an organisation which had started life with an income of less than a thousand pounds. Further properties, including houses in [REDACTED] and [REDACTED], were to add 137 units to the housing stock, and [REDACTED] also included badly-needed office accommodation.

But vast government grants, however gratifying, did not do away with the need for charitable funds. Items such as the



purchase of freeholds, installing entry-phone systems and heating appliances were not covered by such grants, and apart from donations from grateful employers and employees, the Employment Advisory Service had to be financed entirely from charitable funds.

And even with government money, impressive as it sounded, the Association was still a modest buyer in a seller's market. In 1978, however, it was able to buy two adjoining houses in [REDACTED] for conversion into twenty flats, and work was going ahead on the largest project to date, [REDACTED] Road, which would provide thirty-nine flats and include a lift.

In return for assistance from the local authorities, the Association was required to allocate 50 per cent of all new lettings to them, though it retained the right to discuss nominations and make sure that they came within the charity's terms of reference. It also accepted referrals from Housing Aid Centres and other charitable organisations, such as the YMCA. Need was, after all, the real priority. The Annual Report of 1980 listed the criteria for tenant selection:

The selection of applicants for accommodation should be confined to working women of modest means over the age of forty who are living on their own.

In assessing the degree of priority to be given to such applicants the following factors concerning applicants' circumstances should be taken into consideration:

- (a) overcrowding; sharing of facilities; condition of repair and cleanliness of property; suitability of applicant's needs; notice to quit (issued through no fault of tenant);
- (b) the applicant's ability to cope with housing circumstances having regard to previous housing record and background;
- (c) the length of time an applicant has had to cope with bad housing conditions;
- (d) the non-availability of accommodation for applicants from statutory housing authority sources.



Miss Mary George, CBE at the official opening of Mary George House.

On 24 April 1979, [REDACTED] was officially opened by the Mayor of Kensington and Chelsea. It had been decided unanimously to re-name it Mary George House, in recognition of the sterling work done for the Association by Miss George for over twenty years. As Chairman (since 1961) she had seen the Association transformed from a modest landlord into the owner of more than two hundred and fifty flats, and much of the credit for its growth and ability to adapt to greater responsibilities belonged to her.

The stock of properties in management on 30 September 1982 was as follows:

	<i>No. of flats</i>
[REDACTED]	12
[REDACTED]	20
[REDACTED]	7
[REDACTED]	12
[REDACTED]	39
[REDACTED]	12
[REDACTED]	12
[REDACTED]	10
[REDACTED]	20
[REDACTED]	8
[REDACTED]	10
[REDACTED]	14
[REDACTED]	10
[REDACTED]	9
[REDACTED]	9

Mary Curzon Houses

[REDACTED]	9
[REDACTED]	11
[REDACTED]	13

But ironically the 1980s began with the Association regretting not the lack of suitable properties to purchase – a previous problem – but the cutbacks in housing grants caused by the recession. It was decided to concentrate on converting the remaining houses already purchased – [REDACTED], [REDACTED] (opened in 1982), [REDACTED], and [REDACTED].

The Housing Act 1980 gave sitting tenants the right to buy their homes, but as a registered charity the Association was exempt from this, though subsequent efforts – so far unsuccessful – have been made to try and quash this exemption. Other

One of the most recent conversions: [REDACTED]





Conversion isn't the end of the story: dry rot brings the scaffolding back to Mary George House.

rights under the act, such as tenant consultation and tenant improvements, were already part of the Association's policy. Meetings are held on a house-by-house basis at which tenants can discuss the management of the houses with members of Council, who then visit the houses to see if any action needs to be taken.

And what of the future? Fifty years after its formation the Association is thriving. Thanks to the housing acts of the 1970s it finds itself in a position to buy properties for sums of money beyond the wildest dreams of the original members, who were proud of being able to finance a hostel offering temporary accommodation. The constant need to raise money by subscriptions, covenants, small legacies, grants from charitable trusts has been largely – though not entirely – replaced by

government grants, and despite present cutbacks it is realistic to assume that the Association's future funding will be by public money, with its own money being used for the all-important extras. Such an increase in its housing potential brings with it questions about the future directions in which the Association should go.

Ironically there are parallels between the needs of the 1930s and the 1980s, with the sharp rise in unemployment inevitably affecting the older woman. Although the Welfare State has brought a range of benefits, from pensions for all to help with living expenses, the lower-paid often find themselves little better off than the unemployed, and housing remains the area in which they are least able to compete. More people than ever now live alone, and although the single woman is now eligible for local authority housing lists, local authorities provide little for single people of working age and the plight of the homeless is acute. The private sector offers little to those who can't afford to buy, with the sharing of furnished flats being largely an activity of the young, who cheerfully band together to share the very high rents asked for flats in the more central areas. But the older woman has graduated from such careless communal living to the need for a place of her own, a need heard all through the fifty years of the Association. So the need for it remains, and for it to continue to look after the older woman, who can so easily be forgotten amid the competing needs of the old, the handicapped, the single-parent families, the young homeless, etc.

The Association has also had to decide on the future of the employment service, bearing in mind that finding jobs for older women was one of the main objects of the early days. With the retirement of Miss Quinlan, the employment advisory officer, in 1980, the service was discontinued while research was undertaken into the demand for work and/or advice by women over 40 in London, the demand from employers for relatively unskilled women, the way in which these needs were already being catered for by existing agencies, and the possible financing of an advisory service. With unemployment at its present levels it is hard to imagine that the older woman will not want such a service, though the future may bring a shorter working life with earlier retirement. The need to work, however, is not



only financial, and the need to feel useful, to be part of a team and have daily involvement with others is particularly important to the single woman, who often has little in the way of family attachments, especially as she gets older.

So the Council felt it was a service worth continuing, and it was decided to set up a Housing Employment Register and Advice service, HERA (appropriately also the name of the queen of the gods!). In order not to duplicate the work of other agencies, HERA will concentrate on the housing field and compile a register of housing jobs and give advice on job-sharing, part-time work and training opportunities within this field. The new service will be run by a part-time adviser with an office in Hilary Daniels House.

Another sphere opening up to the Association is the provision of homes for the elderly. Now that its tenants have security of tenure it will, inevitably, find itself with an aging population, and will need to consider how best to house and serve them. Flats that are ideal for healthy, active working women may be less suitable for legs that begin to find stairs a chore, for limbs that lack the mobility to do the hundred and one daily jobs the more active do with never a thought. Shopping can become a problem, especially if journeys or long walks are involved, and the possibility of illness and disabling handicaps becomes more probable. Most old people much prefer to stay in their own homes, surrounded by familiar possessions, and the Association, which has shown itself so sensitive to such needs, has surely much to contribute without in any way forfeiting its basic commitment to help working women.

The growth of the Welfare State has brought with it a new professionalism in dealing with the needs of the underprivileged. Far larger sums of money are involved, more training for such work is available, the concept of giving by those who can afford to has been replaced by the concept of rights financed by taxation revenue, and by a feeling that doing good

Work is under way at [redacted] To be known as Hilary Daniels House, it will include a conference room and an office for the employment advisory service.



A place of her own: one of the flats at [REDACTED]

is a privilege the well-off must surrender. An organisation that had to rely solely on small donations could do little good in the costly world of today, but nevertheless the need for personal contributions continues, and the Association has been built up so far by voluntary work largely by women, by good intentions and by a practical concern that has never been resented by those who were helped. Along with the tenant's right to somewhere to live has gone the Association's undoubted pleasure, communicated time and again in the Reports, in being able to help, and help in a very personal way.

The achievement of the Association, as it reaches its fiftieth anniversary, lies both in its adaptation to the world of today and in the way in which it has preserved the personal touch of its

founders. Its inspiration and satisfaction lies in letters like those quoted at the end of the 1981 Report:

Every evening I come home and sit and wonder with amazement at the peace and comfort of the flat that I've never known before in my life. Your Association has vastly improved my work . . . and life in every way. Thank you.

I would like to give this small gift to the Association, I wish it could be more but I only live on a small pension, but I appreciate my home very much. . . . I think we are all very fortunate people to have such nice flats.

They could have been written at any stage in its history.

SOME IMPORTANT DATES

- 1933 The opening of the Fitzroy Club for Unemployed Women Workers
- 1934 The formation of the Over Thirty Association
- 1935 Association opened an Advisory Bureau
- 1936 Publication of *Consider Her Palaces*
- 1937 First hostel opened
- 1944 OTHA flats completed in conjunction with the Lambeth Housing Movement
- 1945 Business Women's Housing Ltd launched
- 1946 Over Thirty Association registered as a limited company
Vincent Square hostel opened
- 1949 [REDACTED] hostel opened
Association given [REDACTED]
- 1953 [REDACTED] bought
- 1954 Association appointed a Trustee of the Mary Curzon Trust
- 1955 Name changed to The Over Forty Association for Women Ltd
[REDACTED] bought
Over Forty Housing Association formed
- 1956 [REDACTED] bought
- 1958 Association becomes sole Trustee of Mary Curzon Charity

- 1959 [REDACTED] bought
- 1962 Association registered as a charity
- 1963 Publication of *Not Too Old at Sixty*
[REDACTED] bought
- 1966 [REDACTED] bought
- 1967 Name changed to The Over Forty Association for Women Workers
- 1968 [REDACTED] bought
Over Forty Housing Association transferred its responsibilities to parent body
- 1972 Lease of Boston Manor House acquired
- 1975 Association registered as a Housing Association with the Housing Corporation
- 1976 [REDACTED], [REDACTED],
[REDACTED],
[REDACTED],
[REDACTED], bought
- 1977 [REDACTED] bought
- 1978 [REDACTED] bought
Mary Curzon Charity registered as a Housing Association with the Housing Corporation
- 1979 Association granted Trust Corporation status by the Lord Chancellor
- 1980 [REDACTED] and [REDACTED]
[REDACTED] bought