

Keeping up the good works: voluntary giving and the financial maintenance of charitable institutions in Dutch towns, c. 1600-1800

Paper lunchseminar Economic and Social history department, Utrecht University, 15 March 2012

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Introduction

Historians generally acknowledge that institutions shaping the political economy of the Dutch Republic were very efficient, thus contributing to its economic boom in the early modern period.¹ One of the Dutch organizations often mentioned, but seldom systematically analyzed by economic historians,² are welfare institutions. Nevertheless, charitable organizations formed an important part of the institutional framework of the early modern urban political economy. An abundance of historical literature has commented on their numerous functions, such as upholding social order, securing a reservoir of unskilled labourers, or even for settling feuds between local elites.³ Rather than focusing on the relationship between the poor and the elites, more recently some historians have come to stress the role of welfare provisions in (urban as well as religious) community building by a larger segment of the population, including the bourgeois middle groups.⁴

Most probably, financial management of charitable funds played a vital role in the sustainability of early modern poor relief.⁵ The purpose of this paper is to uncover how charitable institutions, especially those assisting the local outdoor poor, were financially maintained in the highly urbanized Dutch Republic. Which sources of income to charity were available, what were the financial possibilities and difficulties the almoners and deacons encountered, and what choices did they make in times of financial difficulties? In this paper, five towns are investigated in great detail: Delft and Leiden, two industrial towns in the core province of Holland, Utrecht, in the center of the Republic, which attracted many rentiers especially in the eighteenth century, Zwolle, in the more peripheral and agrarian Eastern part of the Northern Netherlands, and 's-Hertogenbosch, which was at the frontier of the Generality Lands in the south (see Figure 1). We will establish trends over time, as well as similarities and differences between these towns, and try to explain these developments. The most important sources used for this analysis will be the financial records of several urban charities, which contain detailed information on the income structure as well as on the expenses of charitable organizations.

Moreover, this paper aims to further the discussion on the proverbial generosity of Dutch citizens in the early modern period. Estimates by Peter Lindert suggest that per capita spending on poor relief was relatively high in the Dutch Republic, at least until the end of the eighteenth century,⁶ but his claims have not been substantiated by solid empirical evidence. Lindert's assertion will be tested for mid-eighteenth century Delft and Leiden, for which total charitable expenditure as well as total annual revenues of the city-dwellers can be estimated. Furthermore, by giving detailed information on sources of income as well as expenses of local poor relief institutions, we hope to expose how generous Dutch people actually were, and how this relates to the financial strategies of charitable organizations in the early modern era. For this we will combine information from the poor relief administrations with other sources, such as tax records and wills.

The paper is structured as follows. First, we will briefly go into the organization of poor relief in the Dutch Republic, focusing on the case studies under investigation. Then, we will turn to an elaborate discussion of the different types of income of institutions that assisted the outdoor poor. Our main focus will be on the institutions managed by the civic administrators, but as in every town poor relief was organized in a different manner, we will, as far as the data allow us to, also discuss other institutions providing monetary assistance, for instance the Reformed diaconates. The subsequent section will deal with the cash flow management of the charities. The sources of income will be compared to the yearly expenses of charitable institutions, in order to address issues of financial management and durability. In the last paragraph, we will analyse to what extent the provisions under scrutiny contributed to the redistribution of means within Dutch towns. In the conclusion, we will analyse trends over time, and compare the financial management of poor relief institutions between towns and offer explanations.

Figure 1 – The Dutch Republic (c. 1580-1795)



The organization of poor relief in early modern Dutch towns

Contrary to developments in other European towns, cities in the Northern Netherlands did not drastically reform their rather fragmented and unspecialized medieval charitable institutions in the first decades of the sixteenth century.⁷ In every city, an extensive network of public and private institutions existed, such as hospitals, almshouses and orphanages housing the needy, as well as religious and secular organizations

that distributed money, bread and peat to the 'outdoor poor'. Around 1600, population growth and the influx of immigrants to the young Protestant Dutch Republic, which was founded in the late sixteenth century, increased pressure on existing social provisions. At the same time, the confiscation of Catholic estates and the economic prosperity led to financial possibilities to poor relief reforms. While many towns decided to do so, no uniform system of social care came into being in the Northern Netherlands – every individual town had its own institutions, and in some localities provisions were never centralized.⁸ A 'mixed economy of welfare' emerged in the Dutch Republic, in which both public and private institutions together took up responsibility for the poorest in society.⁹

The authorities in the Holland towns of Leiden and Delft, fully centralized their provisions for the outdoor poor. In Leiden in 1577, various urban poor funds were combined into one central chest, that of the *Huiszittenhuis*, for the assistance of the city's 'righteous outdoor poor'. In 1583, the newly established Reformed diaconate was added to this central fund, resulting in a comprehensive centralization of Leiden poor relief.¹⁰ In Delft, initially, the Reformed diaconate that was installed in 1573, took care of as many urban poor as possible, regardless of their religious denomination. The Chamber of Charity (*Kamer van Charitate*), which was supervised by delegates of both the Reformed diaconate and the urban authorities, was established in 1597 and was charged with providing assistance to all city-dwellers, regardless of their religious beliefs, from 1614 onwards.¹¹ In Zwolle too, the authorities established a centralized City Poor Chamber in 1616, in which deacons and city almoners worked closely together to provide assistance to the destitute in town.¹²

In both Utrecht and 's-Hertogenbosch, however, the city authorities made no efforts to establish a central poor relief chest. In Utrecht, the Reformed diaconate assisted all poor inhabitants in the first decades after the Reformation. In 1628, after the deacons repeatedly complained about severe financial difficulties, the city council established the Almoners' Chamber (*Aalmoezenierskamer*). The institution was governed by eight Reformed and eight Catholic administrators, and functioned alongside the Reformed diaconate.¹³ In 's-Hertogenbosch, part from several clerical institutions taking care of their own poor, such as the Reformed, the Catholic and even the Jewish community, functioned various secular organizations, that had already existed in the late Middle Ages. No central civic institution was erected after the Reformation. Probably, this related to the lack of financial difficulties, as the existing charitable institutions had built up quite impressive capital funds over the previous centuries.¹⁴ The biggest poor relief organization in 's-Hertogenbosch was the *Geefhuis*, but the Reformed diaconate and nine district-based institutions (*Blokken*), had a substantial budget as well.¹⁵

In cities with public relief provisions, the Catholic, Mennonite, Lutheran, Reformed English and Walloon poor could, next to occasional additional arrangements within their own religious communities, turn to the civic administrators for assistance. However, from the second half of the seventeenth century, religious minorities were increasingly excluded from public provisions, due to the economic downturn and increasing financial difficulties of charities. In 1674, the Utrecht Catholics were told to take care of their 'own' poor henceforth.¹⁶ In Delft, several religious minorities could no longer turn to civic institutions from the end of the seventeenth century onwards.¹⁷ In Leiden and Zwolle members of minority churches were told the same in the first decades of the eighteenth century.¹⁸ Secular and clerical charity were increasingly separated and poor relief became more and more divided along religious lines, a process which some historians have referred to as the 'confessionalization' of poor relief.¹⁹

Financing outdoor relief: the income structures of charitable institutions

How did these institutions finance the assistance they provided? What sources of income were available and which financial possibilities and difficulties did the almoners and deacons encounter? Fortunately for the historian, many of the poor relief institutions in early modern towns kept account of their yearly revenues and expenses. The civic charity provisions, which were (semi-)public institutions, were obliged to do so by the authorities, who wanted to monitor the charities' yearly cash flow, in order to make sure the money was spent wisely. But consistories kept an eye on the financial performance of diaconates as well. Although not all of these administrations have been preserved in the archives, it is possible to analyze quite a few of them over a longer period of time, especially for the eighteenth century. For this paper, the income structures of the urban poor relief institutions in Delft, Leiden, Utrecht and Zwolle have been studied, as well as the revenues of the Reformed diaconates in Utrecht and 's-Hertogenbosch (see Appendix 1).²⁰ The analysis of the income of the *Geefhuis* and *Blokken* in 's-Hertogenbosch is based on secondary literature.²¹ Although treasurers of poor relief institutions did not all register income and expenditure in a uniform manner, they often at least distinguished between income from collections; other donations (*inter vivos* and/or bequests); interest from real estate and capital; and various subsidies.²² Therefore, we use this classification in this paper.

Giving via collections and alms boxes

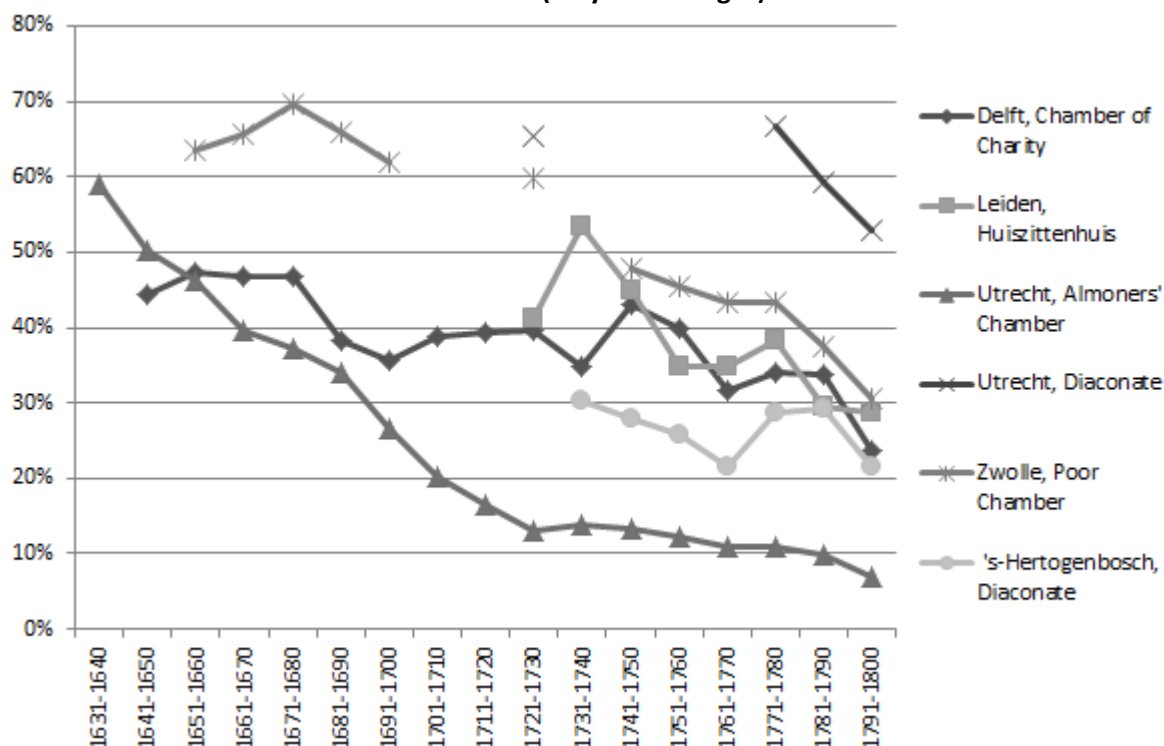
In many cities, especially during the prosperous seventeenth century, charitable donations formed the single largest source of income of poor relief institutions.²³ Money was collected in the churches and in the streets on a regular basis. By means of thorough planning and exerting social pressure, religious and secular administrators of poor relief tried to maximize Dutch generosity.²⁴ In the seventeenth century two-thirds of the income of the City Poor Chamber in Zwolle was derived from collection revenues (see Figure 2). In Delft and Utrecht this figure was over 40 per cent.²⁵ Not only diaconates profited from church collections. In Leiden, Delft and Zwolle, the money that was collected in the churches was handed over to the civic institutions. Lay administrators as well as deacons went door-to-door to ask for charitable donations. Smaller amounts of money were collected via alms boxes, which were situated at strategic locations in the cities, such as inns, the town hall and ferries. Compared to the collections, alms boxes usually did not yield very large sums of money. In Delft in the seventeenth and eighteenth century on average only 3.2 per cent of the collection revenues came from poor boxes.²⁶ In Zwolle this was about 3.6 per cent.²⁷

In the city of 's-Hertogenbosch charitable donations were far less important for the financing of poor relief. During the eighteenth century about 15 per cent of the *total* income of the major charitable institutions – the *Geefhuis*, the *Blokken* and the Reformed diaconate – proceeded from collections and gifts. The *Geefhuis*, which was the largest institution, did not organize collections at all.²⁸ However, 's-Hertogenbosch seems to have been an exception in the Dutch Republic.

The relative share of income from collections declined in most towns during the eighteenth century. Nevertheless, the *absolute* income from collections remained remarkably stable throughout the period, at least until the very end of the eighteenth century (see Appendix 1). In Delft, the total yearly income from collections fluctuated around 20,000 guilders throughout the entire period. In Zwolle, it varied between 8,000 and 10,000 guilders, and in eighteenth-century Leiden the urban poor relief institution collected around 30,000 guilders per year until the 1780s. The Utrecht Almoners' Chamber, which, due to

the independent functioning of the diaconate only profited from door-to-door collections, formed an exception. Here, already at the end of the seventeenth century the absolute income from collections declined notably. This sudden fall of offertory revenues was probably caused by the separation of the Catholics from the Almoners' Chamber, as was described above. Apparently, the large number of Catholics in town not only constituted a *problem* of poverty in Utrecht, but they simultaneously formed a large part of the *donors* to charity.

Figure 2 – Yearly share of collections and alms boxes in the total income of charitable institutions, 1631-1800 (10-year averages)



Sources: See note 20.

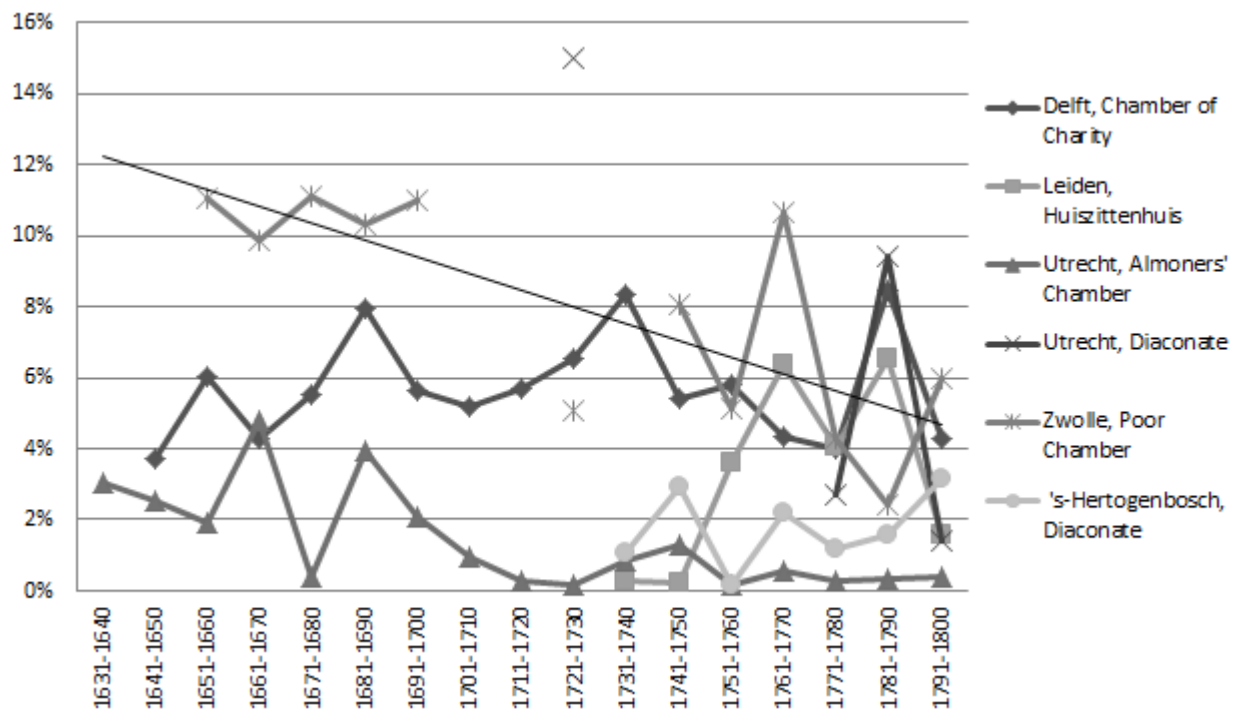
Gifts and legacies

Apart from the relatively anonymous and periodical gifts to collections and alms boxes, citizens could also choose to give a (usually) more substantial amount of money to charity, either during their lifetime – *inter vivos* – or as a bequest by making a last will, which was usually administered as one entry. Income from legacies was typically derived after a testator who made a bequest died and his or her inheritance had been established and divided among the respective heirs. In some cases, charitable institutions were appointed universal heir of the testator. In 1600, for instance, the widow of a Leiden shipbuilder, Katrijn Jacobs, stipulated in her will that the poor of the diaconate would be her only inheritors, and that her children “ought to be satisfied with what they have received at their wedding”.²⁹ And in 1783 Catharina de Wilde, a rich Utrecht widow, decided in her will that her inheritance ought to be divided in three equal parts, one of which would go to the Lutheran church, one of which to the poor of the Reformed diaconate, and one third to the Catholic poor. Because the probate inventory as well as the division of her estate were maintained in the archives, we know that this was by no means an unfortunate legacy: after all administration was dealt

with, the three institutions received a sum of almost 5,000 guilders each.³⁰ More commonly, however, testators designated a fixed amount of money in their wills and directed it to a charitable cause.

Apart from bequeathing, citizens incidentally decided to donate a sum of money during their lifetime. Sometimes, there was a special occasion to do so, as was for instance the case with the donation by the Queen of England, who gave 100 guilders to the Utrecht diaconate to celebrate the Peace of Utrecht in 1713.³¹ From the same list of legacies and 'liberal donations' (or: *inter vivos* gifts) it appears that the gifts donated during people's lifetimes were however usually smaller than bequests. For as far as we can say this on the basis of the financial administrations of charities, *inter vivos* gifts also occurred less frequently than bequests. This may not be surprising, if we consider that people during their lives already regularly donated to collections, as we have seen in the previous section.

Figure 3 – Yearly share of gifts and legacies in the total income of charitable institutions, 1631-1800 (10-year averages)



Sources: See note 20.

When we compare the income from legacies and *inter vivos* gifts to charitable institutions' total revenues, it becomes quite clear that this was a volatile source of income. Even when using 10-year averages, in most towns no clear pattern or trend can be discerned (see Figure 3). This volatility suggests that donating in this way did not depend very much on economic trend or social convention, but was rather a very personal and arbitrary decision. Furthermore, never did the share of gifts and legacies exceed 15% of the 10-year averages of total revenues, and commonly fluctuated between 0 and 10 percent. Of course, it could occur that a substantial amount of money was given to charitable institutions. In Delft, for instance, amounts around 10,000 guilders were left to the Chamber of Charity in some years, and even around 20,000 guilders

in the years 1732 and 1790. In other towns we find incidental sums of these magnitudes as well, but on the other hand, in many years a negligible amount or nothing was donated in this way.

This all means that revenues from gifts and legacies formed a very instable and unreliable source of income, on which the organizers of poor relief could perhaps hope, but not depend. In some instances, the urban authorities intervened, and tried to raise revenues from bequests. A case in point was Zwolle in the late seventeenth century. In Zwolle, as opposed to many other towns, there were no private notaries, and burghers approached the bench of aldermen to make a last will. This may explain the – compared to other cities studied here – relatively high share of testators in Zwolle making a bequest to the Poor Chamber, which was also governed by the town representatives.³² Indeed, in 1680, when the number of gifts to the Poor Chamber apparently declined, the almoners requested the magistrate that “[because] very little or none is given to the poor, it is therefore pleaded with ample humbleness that in issuing wills, some recommendation will be given thereabout, as oftentimes the sick do not consider this matter”.³³ It is unclear if this request had any effect, but at least in a relative sense, gifts and donations certainly did not *gain* importance after 1680, judged from the general – albeit fluctuating – trend.

Income from capital and real estate

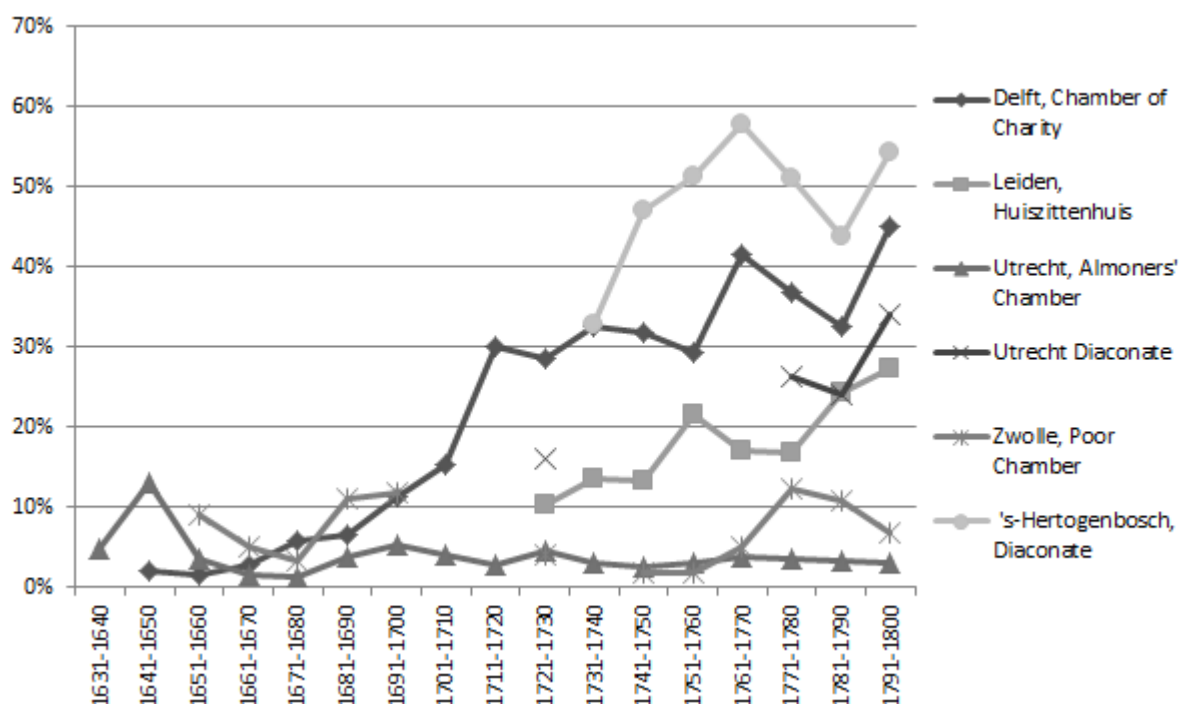
Early modern Dutch charitable organizations often depended to a greater or lesser degree on investment income to finance their activities. For indoor relief institutions, such as orphanages, interest on financial assets were often the main source of income. The value of the investment portfolios of the Amsterdam *Burgerweeshuis* in the seventeenth and eighteenth century can be estimated at approximately 2.5 million guilders. In the seventeenth and early eighteenth century, this civic orphanage predominantly invested in real estate; after the 1720s public and private securities became gradually equally important.³⁴

Also, all outdoor institutions studied here generated at least some income from capital and real estate. Sometimes the belongings were built up during the Middle Ages, in other cases confiscated Catholic estates were handed over to civic poor relief institutions in the late sixteenth century. The situation in 's-Hertogenbosch was no doubt unique: in the second half of the eighteenth century, some 95 per cent of the income of the *Geefhuis* and approximately 75 percent of revenues of the *Blokken* were derived from interest on capital and property.³⁵ The *Geefhuis* mainly invested in farms and estates, the main source of income of the *Blokken* were bonds and house rents. In this city, even the Reformed deacons, who in other localities often mainly relied on charitable donations, in the eighteenth century received almost half of its income from bonds and annuities. The assets were managed with great care, as it was well-known that reckless investments or sales could lead to major financial difficulties in the years to come.

The other charities in our sample also invested in bonds and annuities, or owned some real estate, although often not on the same scale as their counterparts in 's-Hertogenbosch. In the eighteenth century, the Delft Chamber of Charity received roughly 20,000 guilders yearly from interest on government bonds and other financial assets, which constituted more than a third of the organizations' total income. In the course of the eighteenth century, almost all institutions studied here gradually started to depend more on their investment income (see Figure 4). The only exception to this was the Utrecht Almoners' Chamber, which due to persistent financial problems that will be discussed later, hardly invested at all. As the share of charitable donations in the total income of poor relief institutions decreased over the course of the eighteenth century, the almoners' and deacons had to adopt new strategies to balance their account books. Investing in financial assets appeared to be a reliable and profitable alternative. This was in line with

the more general development of financial markets in the Dutch Republic. Not only charities, but also other institutions, such as guilds, as well as private citizens, chose to increasingly invest their money in government and other bonds in the eighteenth century.³⁶

Figure 4 – Yearly share of interest on capital and real estate in the total income of charitable institutions, 1631-1800 (10-year averages)³⁷



Sources: See note 20.

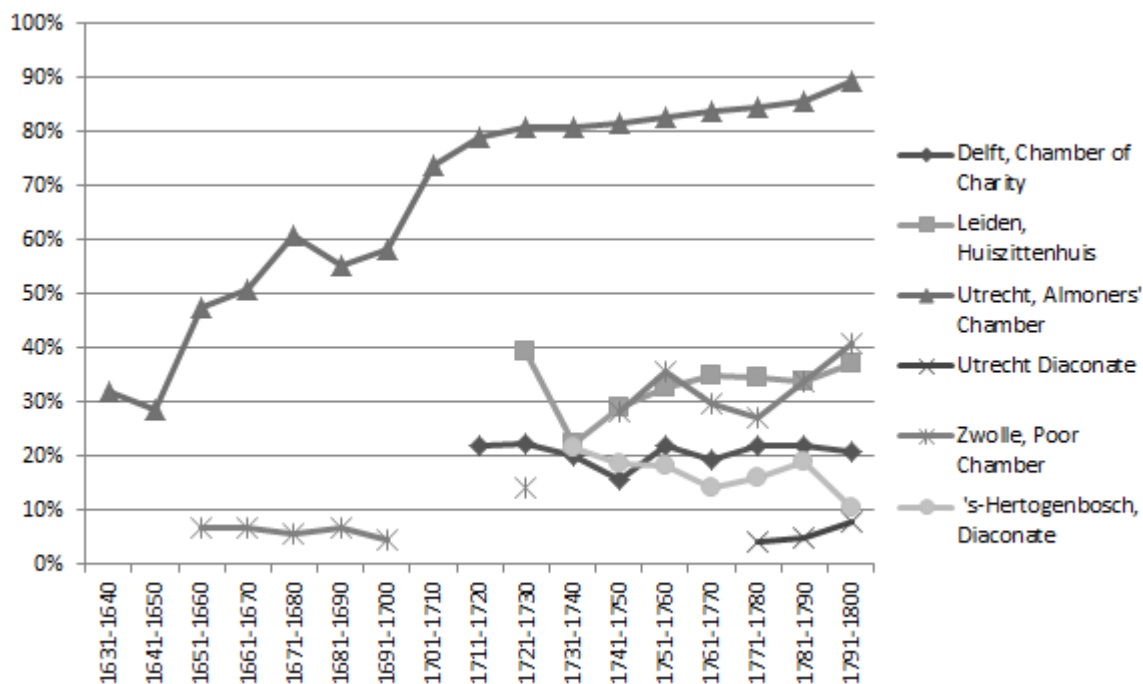
Municipal subsidies

Most urban poor relief administrators and reformed deacons profited to a greater or lesser extent from municipal subsidies. The city-run charities in Leiden, Delft, Zwolle and Utrecht, as well as the Reformed diaconate in 's-Hertogenbosch, received a share of the city's excise tax income, and also various fines and small fees paid to the city council were frequently handed over to the city poor.³⁸ Sometimes extraordinary subsidies were granted in times of acute financial troubles. Consequently, tax money seeped through to the charity funds. In some cities a more direct poor tax existed that yielded small sums of money for the charitable institutions. In Delft, if someone died or was buried in the city, the best garment of the deceased had to be donated to the Chamber of Charity.³⁹ In Utrecht, citizens were obliged to pay a few guilders to ring the bells of the Dom Church on the occasion of a death.⁴⁰ Even in 's-Hertogenbosch, where the authorities rarely interfered in the finances of charities, they indeed benefited several of the town's charitable institutions by granting free bonds, and paying them higher interest rates on loans than to private citizens.⁴¹

Most institutions, especially in the seventeenth century, had to cope without substantial financial support of the municipalities. With the downward economic trend in the eighteenth century, leading to increasing urban poverty, public charities gradually depended more on subsidies from city governments (see Figure 5). Most striking in this respect is that, in the last decades of the seventeenth century, municipal

subsidies became the most important source of income of the Utrecht Almoners' Chamber. As has been described above, collection revenues decreased dramatically in the 1670s, and as the almoners also did not profit substantially from income on capital and real estate, the city council had to step in to prevent the institutions from going bankrupt.

Figure 5 – Yearly share of subsidies in the total income of charitable institutions, 1631-1800 (10-year averages)⁴²



Sources: See note 20.

To summarize, in the seventeenth century, charitable donations were often the largest single source of income in financing poor relief. Over the course of the eighteenth century, both investment income and subsidies from the city government gradually grew in importance. Both in 's-Hertogenbosch and Utrecht, the situation deviated from this general picture. In 's-Hertogenbosch all the major relief institutions had built up substantial funds, and only additionally profited from other sources of income. In Utrecht, the Almoners' Chamber became to depend almost entirely on financial support from the urban authorities. How did the deacons and almoners manage their funds? How did differences between the income structures and the development in time translate into the financial performance of these institutions? What choices did the administrators and civic authorities make in times of financial difficulties? These questions will be addressed in the next paragraph.

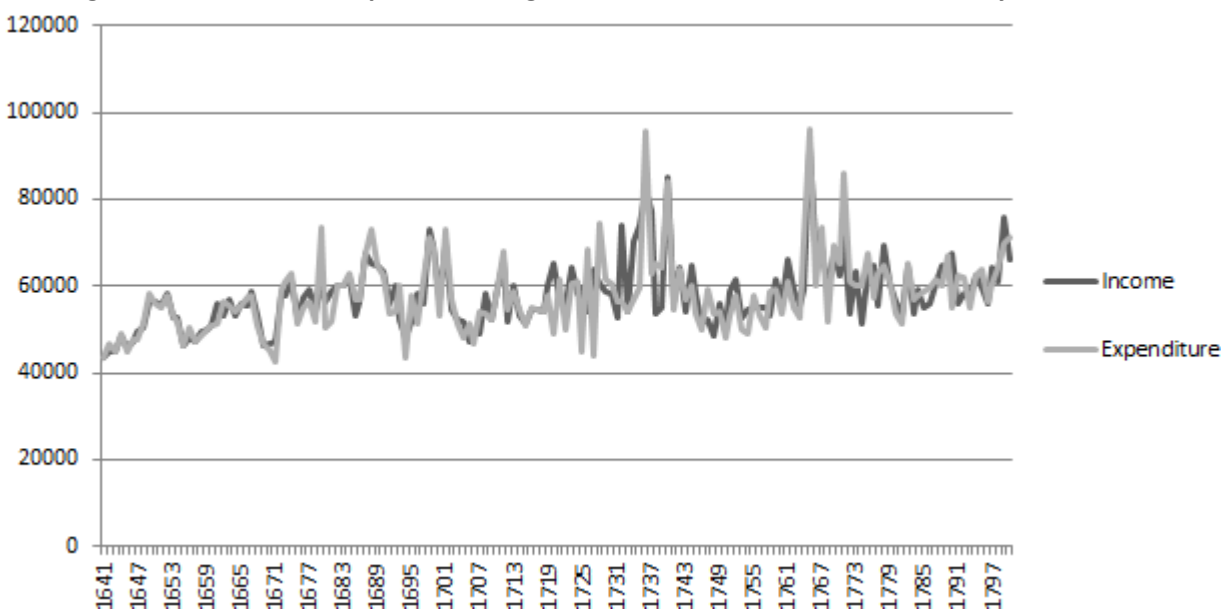
Cash flow management of poor relief institutions

In his book on welfare in Europe and the United States since the late Middle Ages to the twentieth century, Abram de Swaan has characterized poor relief in early modern Europe as fragile and instable. He argues

that charity within the Dutch Republic suffered from periodic breakdowns, caused by wandering poor, who in times of economic hardship tried their luck elsewhere and ruined formerly well-functioning institutions.⁴³ Maarten Prak en Marco van Leeuwen have rejected this thesis for the Dutch Republic, respectively for the cities 's-Hertogenbosch and Amsterdam, by arguing that the system, in spite of financial difficulties, never collapsed, because of financial buffers, responsible management, the possibilities of restricting expenditure and the system of the *Akte van indemniteit*.⁴⁴ Similar to 's-Hertogenbosch, in Amsterdam poor relief arrangements were never centralized. Two civic charities operated next to several other religious organizations.⁴⁵ Here, we wish to explore if the same applied to the (semi-)centralized institutions of Delft, Leiden, Zwolle and Utrecht.

The income and expenditure of poor relief institutions in the five cities under investigation here, were often outstandingly stable; no periodic breakdowns can be observed, at least, judging from the income side (see Appendix 1). However, on two occasions charities suffered from severe financial difficulties, notably in the years following the 'disaster year' 1672, when the Dutch Republic was attacked on almost every front, and in the French period, from 1795 onwards. In most cities, collection revenues collapsed, while at the same time the demand on charities, due to impoverishment of the population, increased. During the major part of the seventeenth and eighteenth century, most institutions managed to balance income and expenditure year after year. When comparing income and expenditure on poor relief, without taking into account surpluses, that were sometimes registered as item of expenditure and as source of income in the following year, it becomes clear how cautiously charitable funds were managed (for the Chamber of Charity in Delft, see Figure 6).

Figure 6 – Income and expenditure in guilders of the Delft Chamber of Charity, 1641-1800



Sources: See note 20.

For all years data are available, only once, in 1787, did the Delft Chamber of Charity have to contend with a financial shortage (see Table 1). On a budget of on average almost 60,000 guilders, the institution had a yearly surplus of approximately 5,000 guilders in the seventeenth century and more or less 15,000 guilders

in the eighteenth century. Rather than investing it in assets, the almoners preferred a budgetary surplus as a financial buffer for unforeseen costs. In contrast, the board of the Amsterdam *Burgerweeshuis*, that could provide for a fixed number of children and was as a result far better capable of predicting total expenditure, in the eighteenth century ran a surplus of on average 4,000 guilders on a total yearly budget of approximately 120,000 guilders. The regents chose to keep cash holdings at a minimum, and preferred to invest instead.⁴⁶ Also in Leiden, Zwolle and 's-Hertogenbosch, for as far as data are available, deficits were more the exception than the rule. However, it must be stated that the City Poor Chamber in Zwolle most years only just managed to stay out of the red. Especially at the end of the seventeenth century, surpluses were often extremely small. Only by delaying payments and borrowing money, the treasurer managed to balance the account books.

Table 1 – Financial performance of poor relief institutions, 17th and 18th century

<i>Towns and institutions</i>	<u>17th century</u>		<u>18th century</u>	
	<i>years known</i>	<i>years with a deficit</i>	<i>years known</i>	<i>years with a deficit</i>
Leiden, <i>Huiszittenhuis</i>	0	-	46	0
Delft, Chamber of Charity	60	0	100	1 1%
Utrecht, Almoners' Chamber	70	37 52.86%	93	8 8.6%
Utrecht, Diaconate	0	-	26	7 26.92%
Zwolle, Poor Chamber	29	1 3.45%	59	0
's-Hertogenbosch, Diaconate	0	-	66	1 1.52%

Sources: See note 20.

In Utrecht, though, the situation was far worse. In the seventeenth century, the Almoners' Chamber ran a deficit in more than half of the years we have data for. Financial shortages could rise to over 6,000 guilders (between 20-30% of the yearly budget during that time). Around 1650, this led to the debate on whether the Chamber should be dissolved, and all non-Reformed poor should turn to the diaconate for assistance again. The deacons vehemently and successfully protested against the plans of the urban authorities.⁴⁷ However, the situation even worsened when in 1672 collection revenues fell dramatically, and stayed on a low level when in 1674 the Catholics were excluded from the urban poor relief provisions. The city government had to intervene to prevent the institution from going bankrupt. In the eighteenth century, when the urban magistracy substantially subsidized the institution and closely monitored the income and expenses, the Almoners' Chamber managed to stay within budget in most years.

How must these differences in financial performances be compared? What were the most stable and reliable sources of income for early modern almoners and deacons? Both collection proceeds and investment income were often stable on a year to year basis. Treasurers could estimate quite precisely the

revenues of offertories and interest on property. A combination of these two sources of income or belongings with the size of those in 's-Hertogenbosch, were the best ingredients for a financially well-functioning poor relief institution. In the seventeenth century, the Zwolle Poor Chamber hardly had any income next to charitable donations, which led to a fragile financial situation. The almoners in Utrecht did not profit from church collections, and because of financial difficulties had no means to build up an extensive investment portfolio. When from the 1670s onwards the revenues of door-to-door collections decreased dramatically, they only managed to stay afloat with substantial help from the city council.

Even in times of crisis, poor relief administrators often tried to balance income and expenditure painstakingly. What choices did they make when pressure on the institutions augmented and means to offer assistance simultaneously decreased? It has often been asserted that outdoor relief institutions, in contrast to for example orphanages, could quite easily cut down their expenditure level by lowering the weekly endowments to the poor.⁴⁸ Did they indeed choose to do so or did they prefer other strategies to avoid financial deficits? In the following sections, we will discuss the possibilities the charities had to increase their revenues and cut expenditures, in order to examine how almoners and deacons responded to financial difficulties.

Increasing revenues

When money was in short supply, the charities had several options for raising income. They could sell assets, borrow, postpone payments or request for municipal aid. Poor relief administrators tried to avoid selling property at all costs. This would solve financial difficulties in the short run, but cause even bigger problems in the years to come.⁴⁹ When in Delft in 1795 charitable donations diminished to almost half of the level of the previous year, the almoners chose to borrow money rather than sell assets. Between 1794 and 1800, interest on debts rose from approximately 700 guilders a year to more than 4,000 guilders. By these means, they managed to compensate for the lower collection revenues and even increase income to meet the augmenting demand on charity.

Minutes and resolutions of city governments reveal that charities requested for support from the urban authorities on a regular basis. When poverty increased or collection revenues diminished, almoners and deacons often applied for municipal subsidies.⁵⁰ These requests were, however, not always granted. City governments first tried to find other possibilities to gain extra income for the relief institutions. Giving permission to take up extraordinary door-to-door collections, was often the easiest solution: the charities' income increased without the city governments having to pay for it. In Delft in the 1590s, Reformed deacons asking for financial support, were allowed at least ten times to go door-to-door with offertory boxes.⁵¹ In the 1750s in 's-Hertogenbosch, extraordinary collections were organized several times to finance additional distribution to the poor because of the extreme cold.⁵² Another method to increase budgets, was organizing lotteries. For instance in Utrecht in 1749, the year following the abovementioned large deficit, a lottery was issued. Although over 17,000 guilders was raised, the financial year still closed with a slight deficit.⁵³ And in 1713, a lottery for the Delft Chamber of Charity yielded more than 5,000 guilders.⁵⁴

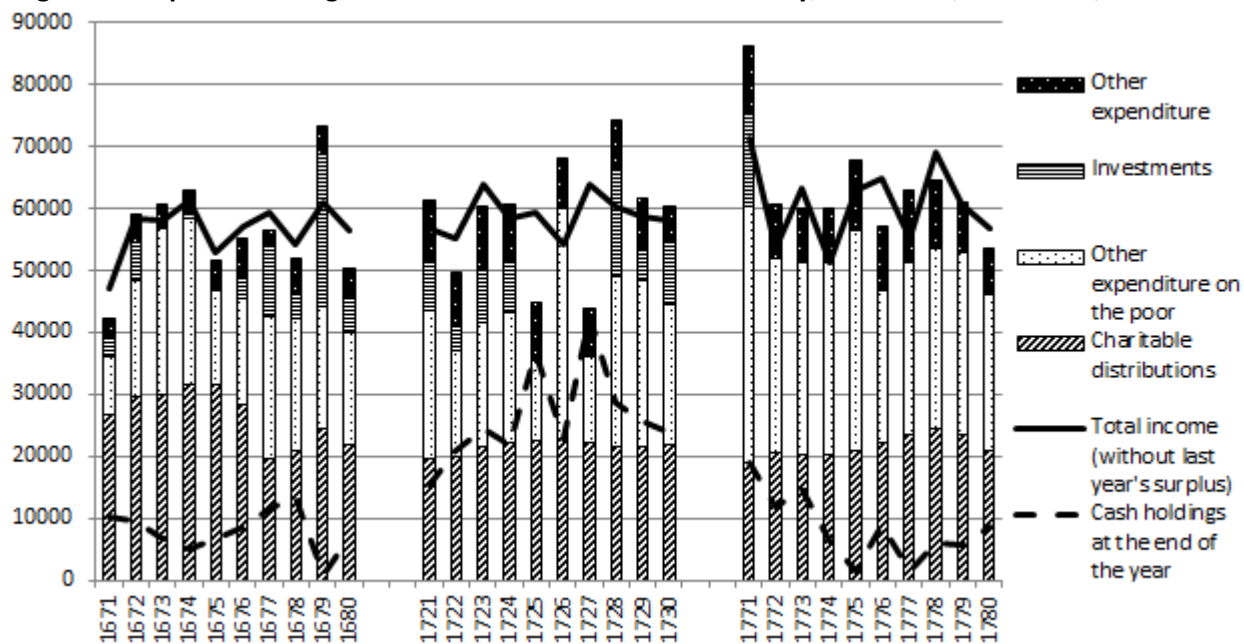
However, sometimes these ad hoc solutions were insufficient, and urban authorities had to invent ways to support the charities more structurally. In Zwolle in 1697, the City Poor Chamber was granted the revenues of a tax on coffins, and in 1700, the assets of a former pest house were assigned to the almoners.⁵⁵ Only as a last resort, when all other avenues had been exhausted, did the urban authorities

subsidize poor relief institutions from their own budget. Due to the immense budgetary problems of the Almoners' Chamber, the Utrecht city government had no choice but to intervene. In 1729, subsidies of the city and provincial authorities reached – at least in absolute terms – its zenith of more than 50,000 guilders, which was more than 85 per cent of the total income that year.

Cutting expenditure

Another way to stay out of the red when income diminished, was cutting expenditure. In this paragraph the disbursements of one of the best and the worst financially functioning institutions within our sample will be compared, the Chamber of Charity in Delft and the Utrecht Almoners' Chamber, to see how they coped with financial difficulties. Outdoor relief institutions spent the major part of their money on the poor: not only on (mostly weekly) charitable distributions of money, but also on grain, peat, clothes and medicines, the burying of poor people, and the care for orphans living in institutions or with foster families. The share of the total expenditure that benefited the poor population, was some 80 per cent in Delft and more than 95 per cent in Utrecht. In 's-Hertogenbosch in the second half of the eighteenth century, the *Geefhuis* and the *Blokken* on average spent approximately 70 per cent of their money on the assistance of the destitute. Figure 7 demonstrates that in Delft expenditure on charitable distributions was often stable, and hardly responded to swings in income and cash holdings. All other expenditure items were more subject to fluctuations.

Figure 7 – Expenditure in guilders of the Delft Chamber of Charity, 1671-1680, 1721-1730, 1771-1780

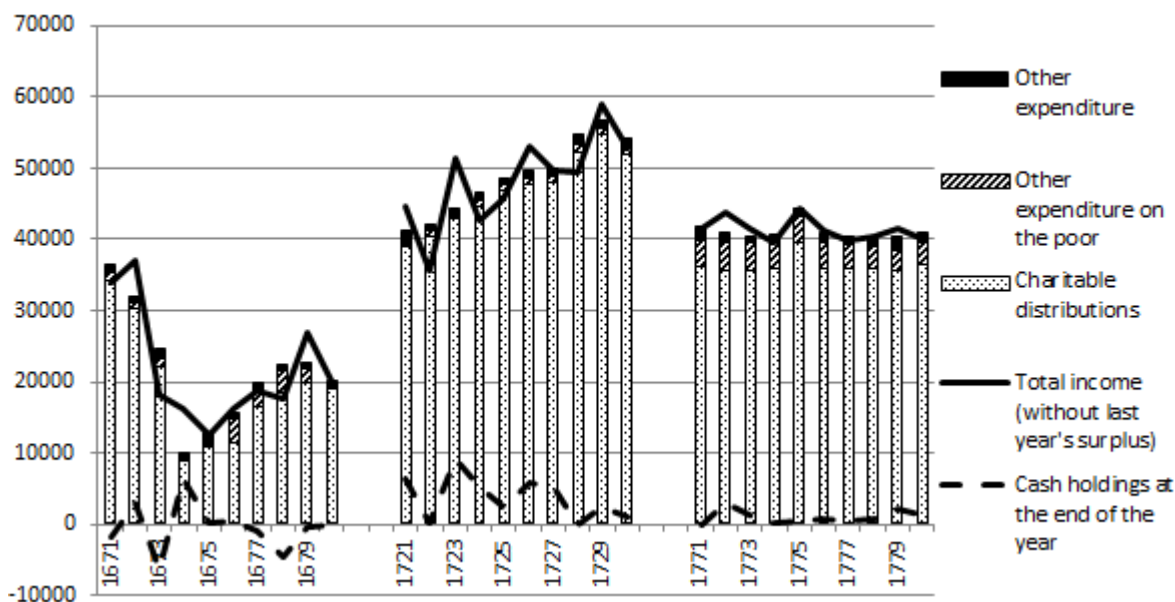


Sources: See note 20.

However, when money acutely fell short, cutting expenditure on the poor was sometimes unavoidable. In April 1660, all charitable distributions in Utrecht were deferred, and would only be allowed again after a new request for assistance by the poor and an extensive investigation of their income and family situations.⁵⁶ In the 1670s again, the Utrecht poor relief administrators had no choice but to diminish

charitable distributions. At first, the almoners, who probably hoped the difficulties would be of short duration, tried to bridge differences in income and expenses by financing charitable distributions partly from their own pockets. In 1672, they managed to keep distributions at the same level as the year before. However, in the next two years the income of the Almoners' Chamber collapsed so drastically, their efforts proved to be insufficient. In 1675, more than three times less money was distributed to the poor than at the beginning of the decade (see Figure 8).

Figure 8 – Expenditure in guilders of the Utrecht Almoners' Chamber, 1671-1680, 1721-1730, 1771-1780



Sources: See note 20. NB: These figures do not include the additional private expenses of the almoners, which were indeed mentioned 'pro memoria', but not included in the regular financial administration.

Whether the Utrecht Almoners' Chamber achieved these budget cuts by distributing to a smaller number of people, or by diminishing the level of distributions per household, or a combination of these two measures is indefinite. Both tactics were sometimes employed. In Amsterdam in the French Period (1795-1808), the amounts of *stuivers* weekly given to poor households were gradually reduced and stabilized at a much lower level at the beginning of the nineteenth century.⁵⁷ The *Blokken* in 's-Hertogenbosch tried to balance their account books by limiting the number of assisted families; new applicants were put on a waiting list.⁵⁸ As described above, from the late seventeenth century onwards, public charities tried to limit the increasing pressure on the institutions by excluding religious minorities from assistance. That this could be a high-risk strategy when the institutions also heavily depended on the charitable donations from these groups, appeared in Utrecht in the 1670s.

Redistribution of income: eighteenth-century Delft and Leiden

We now have an idea of how urban charities in the Dutch Republic were financially maintained, but how did the money involved in poor relief relate to the total wealth of citizens? Is it true that the early modern

Dutch stood out in their commitment to the poor? How much income was transferred within society to the destitute? De Vries and Van der Woude have estimated that at the end of the eighteenth century in total 8 to 10 million guilders per year was spent on poor relief. This equaled three to four per cent of their estimation of Dutch national income in 1742, assuming that expenditure had not changed markedly since then, which at least seems to have been the case in the towns we have investigated here (see e.g. Figures 7 and 8).⁵⁹ According to Peter Lindert, around 1790 8 to 10 million guilders would represent between 1.46 and 1.93 per cent of national income, comparable to what was spent on poor relief in England in this period.⁶⁰

As differences between city and countryside as well as between various regions may have been large, charitable expenditure in Holland towns was probably the largest. For the city of Delft both an estimation of total income and the money spent on poor relief can be made for the year 1742. De Vries and Van der Woude put the average income per household in the cities of Holland in that year at 654 guilders.⁶¹ For approximately 4,000 households in Delft in that year,⁶² this would equal a total income of all city inhabitants of roughly 2.6 million guilders. The Chamber of Charity spent over 64,000 guilders that year, which represents almost 2.5 per cent of the city's total yearly income. Adding to that the expenditure of five big indoor relief institutions (a hospital, two orphanages, an old peoples' home and a madhouse) this figure would increase to more than 4.5 per cent.⁶³ We did a similar exercise for Leiden, which around 1750 comprised of about 9,600 households, but was demonstrably poorer.⁶⁴ The sum of expenses on the poor by some of the most important poor relief institutions in 1755 shows that these at the very least amounted to 1.6 percent of the city's yearly income.⁶⁵ These figures are minimums, since not all charitable institutions could be included in these calculations. In Delft none and in Leiden only the expenses of some of the smaller congregations on poor relief have been included, and in Leiden the account books of the largest orphanage have not been preserved for this period. Also, the care organized by almshouses and guilds have not been taken into account, but one could argue that these were more likely to be forms of mutual support among the middling groups of society, and therefore do not so much address the question of redistribution.⁶⁶ Still, despite the considerable difference between the two cities, charitable expenditure was nevertheless relatively much higher than in most European countries before the nineteenth century.

It is questionable to what extent assistance to the poorest in town was primarily a matter of redistribution of income between the rich and the poor. As we saw earlier, charity in the Dutch Republic was partially funded with public subsidies, which for a large part came from excise taxes, to which every consumer contributed.⁶⁷ Also, recent research has indicated that people of almost all layers of society contributed to collections. Collections bags were passed on during church services and when they organized door-to-door collections, almoners and deacons visited not only the houses of the elites, but also of the less well-off.⁶⁸ In the Dutch Republic, donating was not merely a social expectation; the authorities in fact often presented it as an obligation of all city-dwellers – except perhaps for the most destitute – towards the poor. It occurred, for example, that magistracies requested citizens that were unable to be at home during collections, to provide a substitute – a family member or neighbour – to give on their behalf.⁶⁹ Although churchgoers and citizens from lower social groups gave to collections on a regular basis, we assume that they mainly donated small coins, which – even taken together – did not contribute substantially to the income of charitable institutions.⁷⁰ Therefore, we can conclude that predominantly the middle classes and the elites, who generally must have donated larger amounts, contributed to the collection revenues that were so vital for the survival of the early modern urban

charities. For charitable bequests, in-depth research on a sample of 1,500 wills in four of the five towns under investigation has also shown that testators as well as charitable givers came from all social classes, except perhaps for the absolutely destitute. Especially in the seventeenth century, people from the middling groups in society were better represented among testators with charitable bequests than the elite.⁷¹

Recent literature on various Dutch towns, such as Leiden, Delft and Zwolle, confirms that those profiting from the distributions of charitable institutions often belonged to the lowest social groups.⁷² For the city of Utrecht, little is known about the recipients of poor relief, but according to Llwellyn Bogaers, the gap between rich and poor widened in the seventeenth century, although she admits that little research has actually confirmed this assumption.⁷³ Indeed, poor relief authorities in Utrecht seem to have been quite strict and there were many formal causes to deny applicants any assistance already in the first half of the seventeenth century.⁷⁴ One precondition for receiving assistance from the civic or clerical institutions in any town, was that the poor would live honest lives, and did not steal, cheat, or walk into the streets begging.⁷⁵ So, while usually deprived or even destitute, the recipients of poor relief at least ought to be 'respectable' or 'deserving'. Even so, support from charities in most towns was hardly ever sufficient for a poor family's survival.⁷⁶

These results run counter to Anne McCants' hypothesis that "[m]uch of the prominent institutional 'charity' of the republic's golden age was not ever intended to ameliorate the suffering of the genuinely poor."⁷⁷ As McCants predominantly bases her assumptions on findings for the middle-class burghers' orphanage, it seems unlikely that the majority of people who depended on poor relief were from the middle groups. Evidence from the Zwolle Poor Chamber administration has shown that the receiving poor consisted of the lower middle classes and the lower groups. Of course, more 'respectable' citizens from higher social groups were also at risk of falling into poverty. Yet, unlike the poorer citizens and residents of Zwolle, they often directly requested the city authorities for help. The numbers of these so-called 'shame-faced poor' were not large, however, and they received on average a similar level of assistance than the regular outdoor poor.⁷⁸

All-in all, in the Dutch Republic, and most prominently in Holland towns, transfers of income took place through the elaborate and well-managed system of poor relief on a larger scale than has been established for other European regions. Indeed, it were the actual – albeit respectable or deserving – poor that were entitled to endowments by the civic and clerical institutions. However, with regard to the issue of *redistribution*, we assume that, relative to income, probably more funds trickled down to the poor from the middling social groups than from the elites. Moreover, as we have seen the (growing) importance of public subsidies for the financial management of poor relief institutions, it becomes clear that people from all layers in society vastly contributed to this smoothening out of income differences.

Conclusions

In this paper, we have tried to show how early modern Dutch towns financially managed their major institutions for assisting the urban poor. In this concluding section, we will analyze some of the long-term trends in a comparative perspective: what similarities and differences can be discerned on the long run between the five towns under investigation here? And how can these trends and differences be explained?

We will conclude by bringing together some observations on the relationships between financial management, citizens' generosity and the redistribution of income in early modern Dutch society.

From our analysis of developments in the revenues of urban charities, we can conclude that in every town, the relative share of collections – for most charities, at least in the seventeenth century, the single largest source of income – declined. Liberal donations and bequest to charities, though more volatile and of less relative importance, also displayed a downward trend almost everywhere. With the exception of the Utrecht Almoners' Chamber, all charities investigated here increasingly started to rely on revenues from interests on loans, bonds and real estate property during the eighteenth century: varying from town to town, they constituted on average 10-20% of all yearly revenues around 1720, and 25-55% around 1800.⁷⁹ Government subsidies also grew in relative importance, albeit especially for the civic poor relief institutions, and not as spectacularly and linearly as did the income from interest. Again, the Utrecht Almoners' Chamber formed the notable exception: whereas in the beginning of the seventeenth century subsidies comprised about 30% of total yearly income, this percentage quickly rose to 80% around 1720, and gradually increased to 90% towards the end of the eighteenth century.

Explanations for these variations seem partly due to historical path dependency, partly to economic differences between the towns under scrutiny, and, finally, to different choices in financial management of the charities in question. First of all, with regard to path dependency, it is clear that in some towns, where either historically built-up funds were already in place (e.g. 's-Hertogenbosch) and to a lesser extent Zwolle, which profited from the confiscated Catholic properties in the decades after the Reformation, far less depended on voluntary donations and subsidies from local governments than in the later period. Another example of path dependency is the comparatively large share of Catholic citizens in Utrecht since the Reformation, initially solely depending on, but also contributing to, the civic poor relief institution. Because the Almoners' Chamber could not profit from the Reformed Church collections, and door-to-door collections revenues dropped dramatically when the Catholics separated in the 1670s, this caused acute and persisting financial hardship.

More in general, economic downturn caused troubles for charities all over the Dutch Republic in the last quarter of the seventeenth century. However, a different pace and timing of economic trends in the various towns may have contributed to the differences in financial measures taken by the respective urban authorities, for instance in the form of granting subsidies. Leiden, for example, which compared to the other Holland town in our sample, Delft, had always been poorer, and more dependent on one type of industry (textiles). Possibly, Leiden therefore encountered more acute and severe problems of financial hardship than Delft. We also know that in Zwolle, economic downturn only set in some decades later than in Holland towns, around 1725,⁸⁰ which can also explain the higher need for subsidies since then, visible in Figure 5.

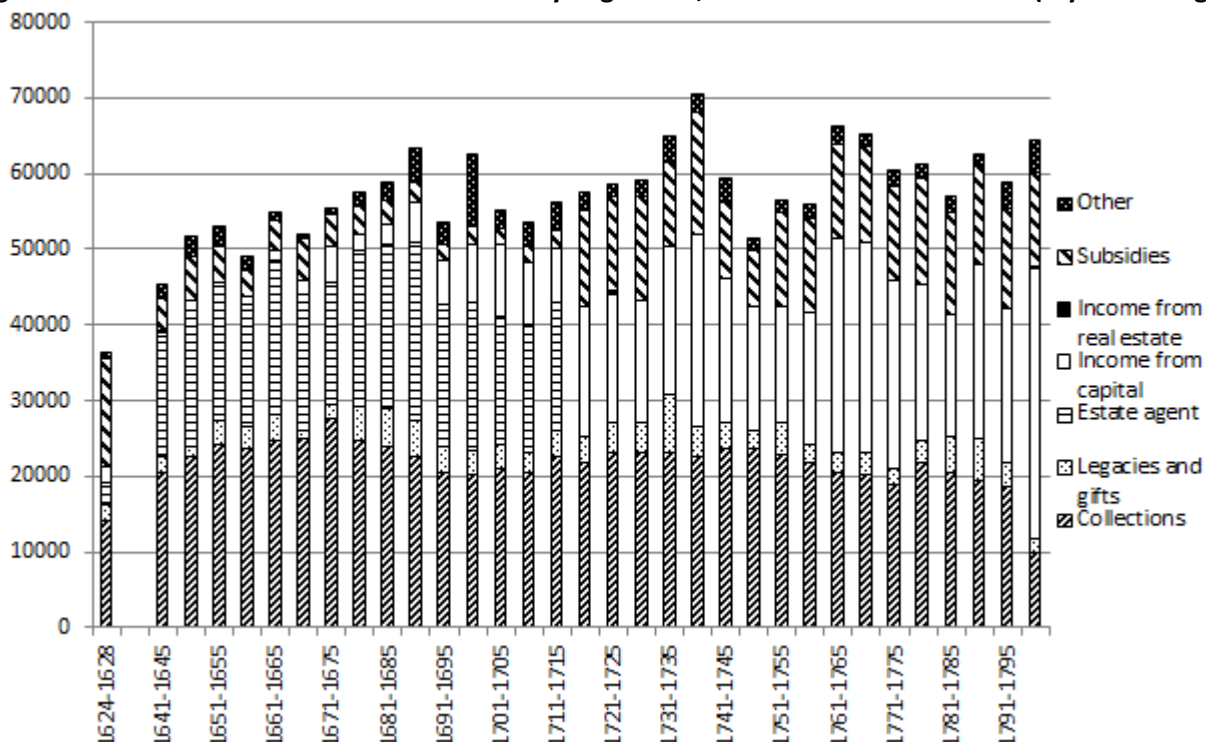
Finally, similarities and differences in strategies of financial management were in order. Our analysis of the account books shows that poor relief administrators aimed at keeping revenues and expenses balanced as much as possible. Indeed, in most years we have data for, a surplus rather than a deficit normally existed. But how did the administrators achieve this? Since yearly income and expenditure in most urban charities developed quite synchronous, as we have seen above, we can safely say that charitable institutions, wherever possible, did not salt away revenues at the expense of poor people's direct needs. However, cutbacks on expenditure were sometimes unavoidable, either by limiting the endowments of the poor, or by imposing restrictions on the groups of people entitled to receive assistance, for instance

by restricting entitlements of migrants. Conversely, there is ample proof that both civic and clerical authorities also tried to find ways to increase revenues, for instance by appealing to the generosity of citizens by issuing lotteries or extra collections. Some charities were more successful than others, undoubtedly relating to elements such as their past performance and the closeness of donors and recipients of social assistance.⁸¹ When the (indeed in absolute terms quite stable) revenues from collections and other donations started to become insufficient, the boards and treasurers of charities chose to shift to rely more heavily on income from interest – at least, if their funds allowed them to.

While not ultimately solving the problem of destitution, the relatively well-managed civic and clerical poor relief institutions of early modern Dutch towns enabled at least a reasonable supplement for the lowest social groups, and large-scale subsistence crises in the Dutch Republic were absent. Apart from the importance of good financial management, we have aimed to show here that the basis for this well-functioning system of social care was generally broad. Instead of representing a '*contrat social*' between rich and poor, this basis consisted of a mixture of voluntary, semi-voluntary and forced (through indirect taxes) contributions by vast layers of urban society. Considering their relatively large share in the urbanized Dutch Republic, and their demonstrable activity in voluntary giving via collections and bequests, those from the middling sort probably paid the lion's share of social care.

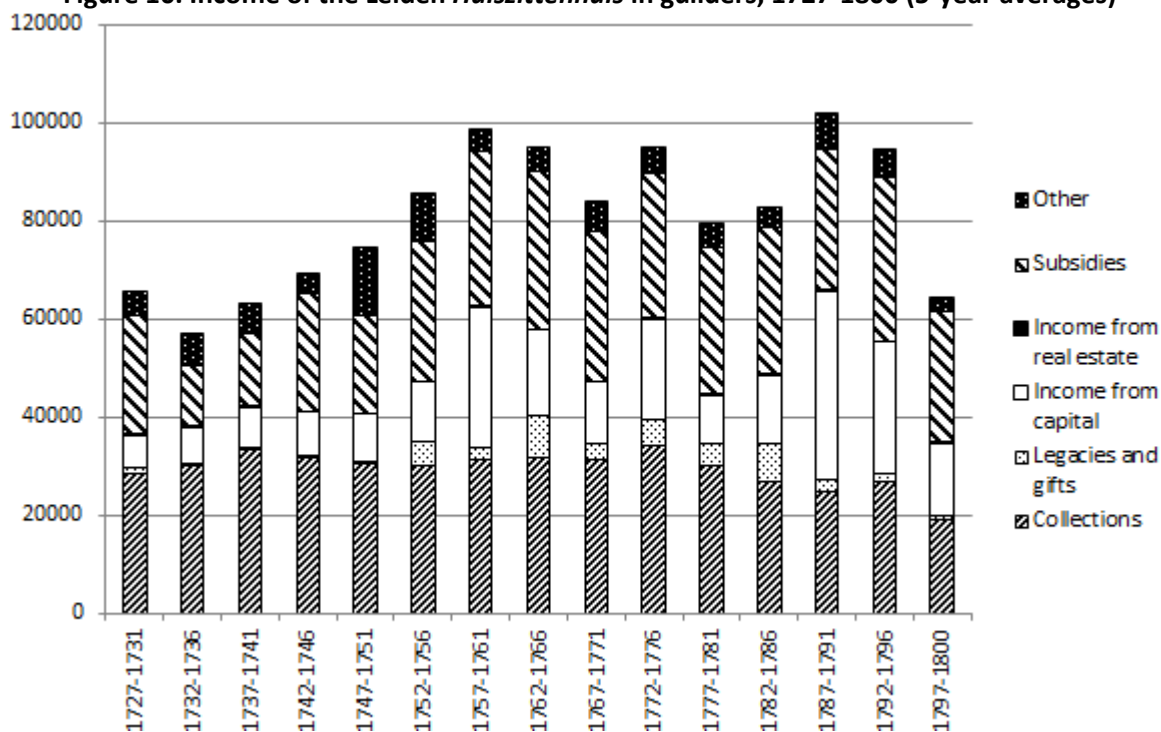
Appendix 1 – Absolute income of charitable institutions

Figure 9. Income of the Delft Chamber of Charity in guilders, 1624-1628 and 1641-1800 (5-year averages)



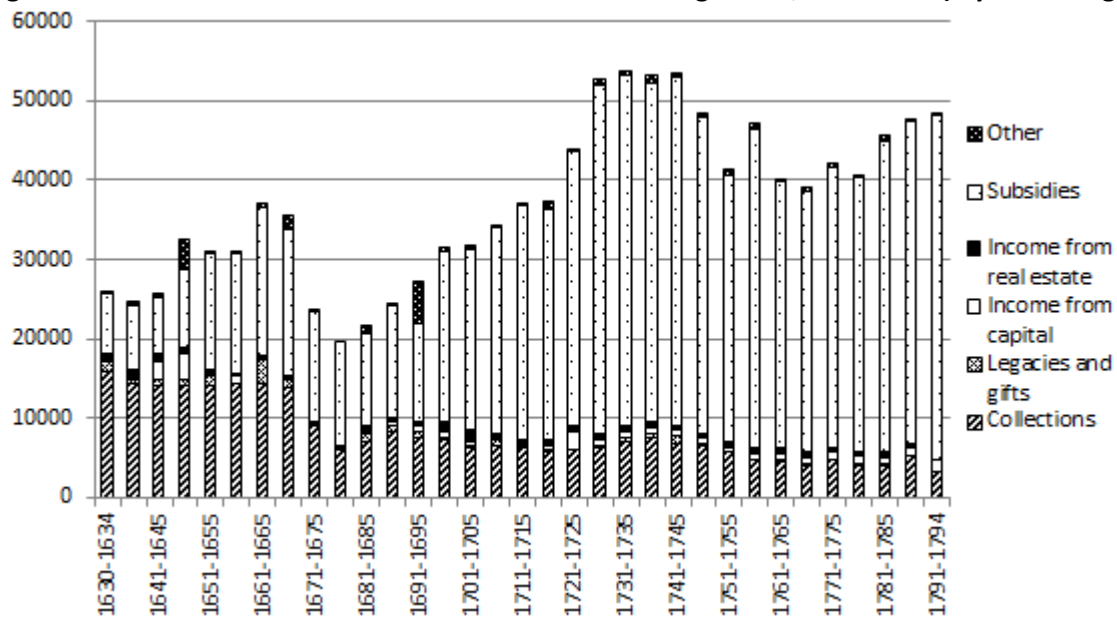
Sources: See note 20.

Figure 10. Income of the Leiden *Huiszittenhuis* in guilders, 1727-1800 (5-year averages)



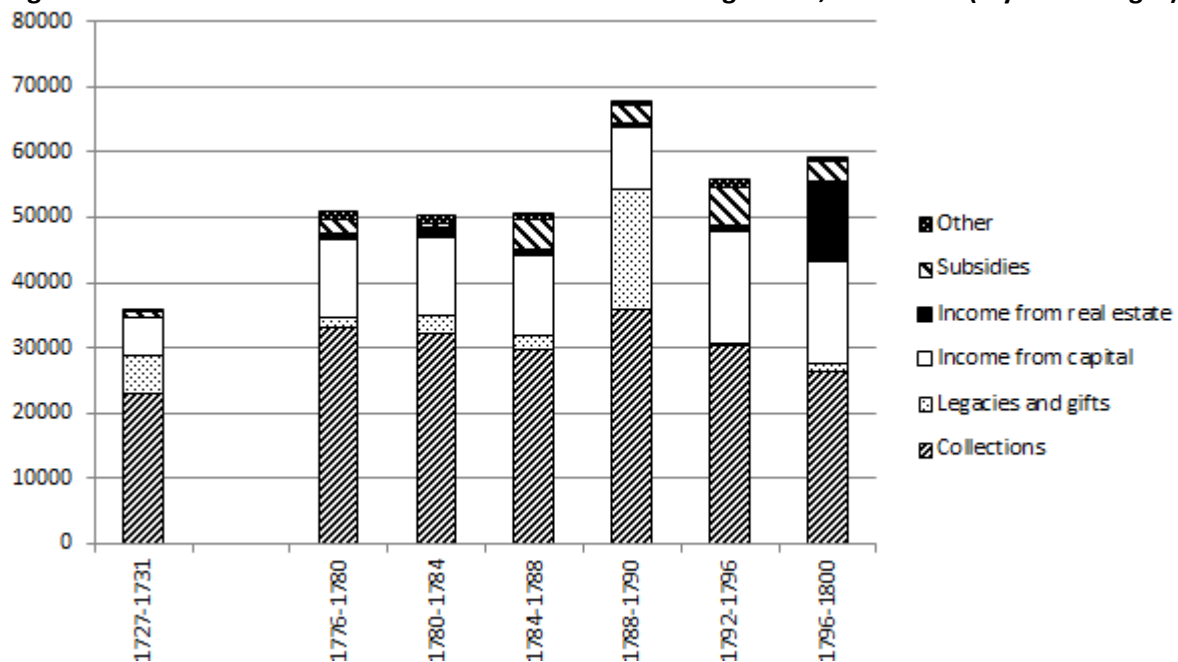
Sources: See note 20.

Figure 11. Income of the Almoners' Chamber in Utrecht in guilders, 1630-1794 (5-year averages)



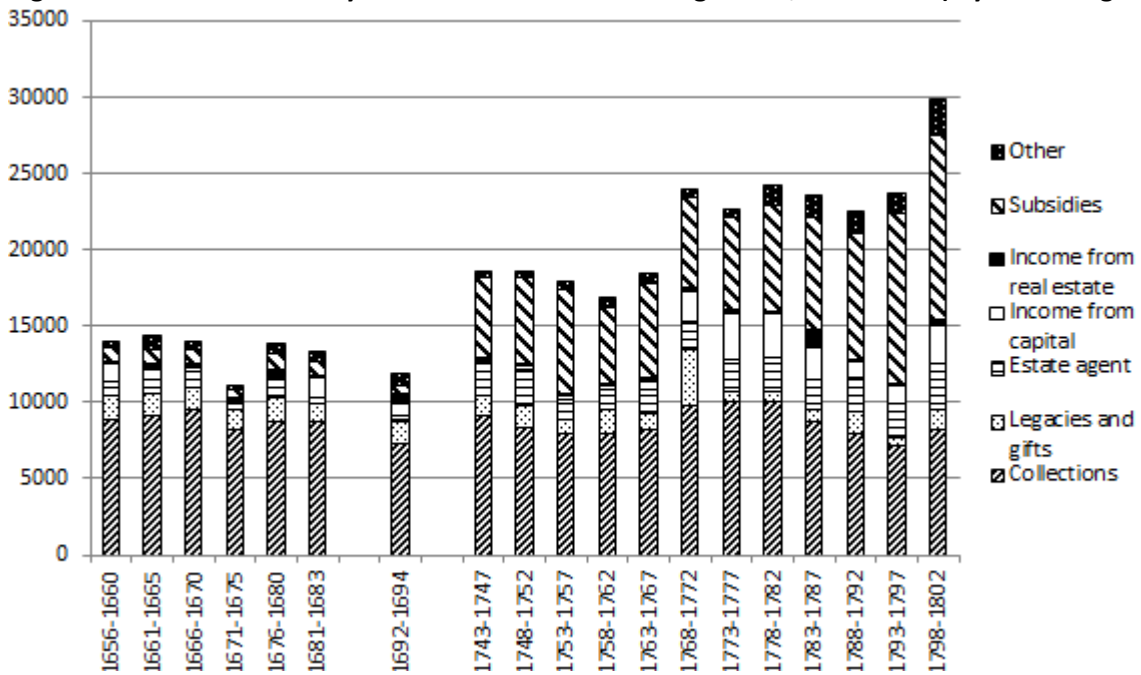
Sources: See note 20.

Figure 12. Income of the Reformed diaconate in Utrecht in guilders, 1727-1800 (4-year averages)



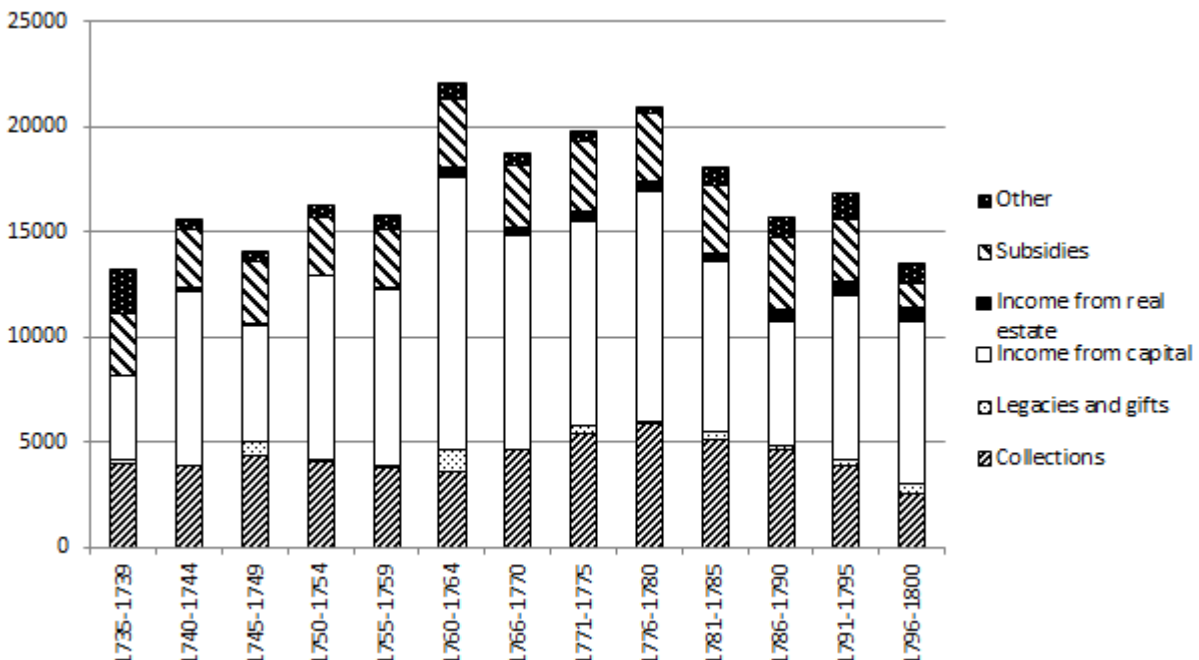
Sources: See note 20.

Figure 13. Income of the City Poor Chamber in Zwolle in guilders, 1656-1802 (5-year averages)



Sources: See note 20.

Figure 14. Income of the Reformed diaconate in 's-Hertogenbosch in guilders, 1735-1800 (5-year averages)



Sources: See note 20.

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- ¹ O. Gelderblom, 'Introduction', in: Idem, *The political economy of the Dutch Republic* (Farnham e.a. 2009) 1-17.
- ² With the notable exceptions of J. de Kruif, 'De prijs van de armenzorg. De financiering van de armenzorg in Den Bosch 1750-1900', *Tijdschrift voor Sociale Geschiedenis* (hereafter: *TvSG*) 20:1 (1994) 24-51; M.H.D. van Leeuwen, 'Liefdadige giften in Amsterdam tijdens de achttiende eeuw', *TvSG* 22:4 (1996), 430-432, and O. Gelderblom and J. Jonker, 'With a view to hold: The emergence of institutional investors on the Amsterdam securities market during the seventeenth and eighteenth centuries', in: J. Attack and L. Neal, *The Origins and Development of Financial Markets and Institutions* (Cambridge 2009) 71-98.
- ³ See for example: C. Lis and H. Soly, *Poverty and capitalism in pre-industrial Europe* (Hassocks 1979); M.H.D. van Leeuwen, 'Logic of Charity: Poor Relief in Preindustrial Europe', *Journal of Interdisciplinary History* 24 (1994) 589-613; S. Cavallo, *Charity and power in early modern Italy. Benefactors and their motives in Turin, 1541-1789* (Cambridge 1995).
- ⁴ A. McCants, *Civic charity in a Golden Age. Orphan care in early modern Amsterdam* (Urbana/Chicago 1997), 10, 201; Ch.H. Parker, 'The pillars of a new community. Conflicts and cooperation over poor relief in post-Reformation Holland', in: M. van der Heijden, E. van Nederveen Meerkerk, G. Vermeesch and M. van der Burg, eds., *Serving the urban community. The rise of public facilities in the Low Countries* (Amsterdam 2009) 155-167; E. van Nederveen Meerkerk, 'The will to give. Charitable bequests, inter vivos gifts and community building in the Dutch Republic, c. 1600-1800', *Continuity and Change* 27:2 [forthcoming 2012].
- ⁵ M. Prak, 'Armenzorg 1500-1800', in: J. van Gerwen and M.H.D. van Leeuwen, eds., *Studies over zekerheidsarrangementen: risico's, risicobestrijding en verzekeringen in Nederland vanaf de Middeleeuwen* (Amsterdam, 1998) 49-90; E. van Nederveen Meerkerk and G. Vermeesch, 'Reforming Outdoor Relief. Changes in Urban Provisions for the Poor in the Northern and Southern Low Countries (c. 1500-1800)', in: Van der Heijden e.a., eds., *Serving the Urban Community*, 135-154.
- ⁶ P.H. Lindert, 'Poor relief before the Welfare State: Britain versus the Continent, 1780-1880', *European Review of Economic History* 2 (1998) 101-140, 108-110.
- ⁷ An exception is the province of Frisia, where in some towns, charity funds were centralized in the first half of the sixteenth century: Joke Spaans, 'De gift aan de armen in Friese steden in de zestiende, zeventiende en achttiende eeuw: toegelicht aan het voorbeeld van Sneek', *TvSG* 22 (1996) 375-393, there 375-377.
- ⁸ In the countryside, assistance to the poor was also provided, but since these provisions were generally less formalized and less monetized, historical records do not reveal much about these forms of relief. On the reformation of charity in the Dutch Republic, see for example: Van Nederveen Meerkerk and Vermeesch, 'Reforming outdoor relief', 135-154.
- ⁹ Marco van Leeuwen, 'Histories of Risk and Welfare in Europe during the 18th and 19th Centuries', in O.P. Grell, A. Cunningham and R. Jütte, eds., *Health care and poor relief in 18th and 19th century Northern Europe* (Aldershot 2002), 32-66.
- ¹⁰ R. Sluijter and A. Schmidt, 'Sociale verhoudingen en maatschappelijke zorg', in: S. Groenveld e.a., eds., *Leiden: de geschiedenis van een Hollandse stad. Vol. 2: 1574-1795* (Leiden 2002) 119-120.
- ¹¹ I. van de Vlis, *Leven in armoede. Delftse bededen in de zeventiende eeuw* (Amsterdam 2001) 35-40.
- ¹² H. van Wijngaarden, *Zorg voor de kost: armenzorg, arbeid en onderlinge hulp in Zwolle 1650-1700* (Amsterdam 2000) 52.
- ¹³ Daniëlle Teeuwen, "'Vande groote swaricheyt der armen deser Stadt'. De reorganisatie van de armenzorg in Utrecht, 1580-1674", *Jaarboek Oud-Utrecht* (2010), 48-65.
- ¹⁴ Prak, 'Armenzorg', 70.
- ¹⁵ On the income structure of the *Geefhuis* and the *Blokken*, see: De Kruif, 'De prijs van de armenzorg'.
- ¹⁶ Teeuwen, 'Vande groote swaricheyt', 61-62.
- ¹⁷ Van der Vlis, *Leven in armoede*, 60-61.
- ¹⁸ On Zwolle, see: J. ten Hove, *Geschiedenis van Zwolle* (Zwolle 2005), 343-346. On Leiden, see: G.P.M. Pot, *Arm Leiden. Levensstandaard, bedeling en bededen, 1750-1854* (Hilversum 1994) 160.
- ¹⁹ Van Nederveen Meerkerk and Vermeesch, 'Reforming outdoor relief', 142.
- ²⁰ For none of the institutions studied here, the financial administration has survived for two entire centuries. For the Delft Chamber of Charity, we used data for the years 1624-1626, 1628 and 1641-1800, see: AD (Archives Delft),

Chamber of Charity, inv. nos. 208, 287-290; for the *Huiszittenhuis* in Leiden, data were used on 1727-1800, see: RAL (Regional Archives Leiden), City Archives II, inv. nos. 9045-9093; for the Utrecht Almoners' Chamber, data used on 1630-1637 and 1639-1794, see: UA (Utrecht Archives), Almoners' Chamber, inv. no. 1827; for the Reformed diaconate in Utrecht, data on 1727-1731, and 1776-1800 (the years run from July to July), although the accounts on July 1790-July 1792 were incomplete and have therefore not been used in the sample, see: UA, Reformed diaconate, inv. nos. 538-551; for the City Poor Chamber in Zwolle, data on 1656-1658, 1660-1683, 1692-1694, 1723, 1743-1793 and 1795-1802, see: HCO (Historical Centre Overijssel), City Poor Chamber, inv. no. 91 and HCO, City Archives, inv. nos. 10105-10111, 10124-10125; for the Reformed diaconate in 's-Hertogenbosch, data on 1735-1764 and 1766-1800, see: CAH (City Archives 's-Hertogenbosch), Reformed diaconate, inv. nos. 257-294.

²¹ For information on the income structure of the *Geefhuis* and the *Blokken* in 's-Hertogenbosch in the second half of the eighteenth century, see: De Kruif, 'De prijs van de armenzorg'.

²² Apart from these main sources of income, often a few per cent of the revenues came from, for example, the inheritance of people cared for by the institutions and the wages of orphans, which have in the figures in Appendix 1 been categorized as 'other'.

²³ For examples of localities where charitable donations formed the most important source of income of relief institutions, see: Daniëlle Teeuwen, 'Collections for the poor. Monetary charitable donations in Dutch towns, c. 1600-1800', *Continuity and Change* 27:2 [forthcoming 2012].

²⁴ On this see: Teeuwen, 'Collections for the poor.'

²⁵ In Utrecht there are no financial data available for the Reformed diaconate for the seventeenth century, but in the eighteenth century sixty per cent of the income came from collection proceeds and it is unlikely to have been much lower in the century before.

²⁶ AD, Chamber of Charity, inv. nos. 287-290. The money put into alms boxes as a share of the total amount collected per year in the city has been calculated for the sample years 1641-1650, 1671-1680, 1701-1710, 1731-1740, 1761-1770, 1791-1800.

²⁷ HCO, City Poor Chamber, inv. no. 91; HCO, City Archives, inv. nos. 10105-10106, 10124-10125. The money put into alms boxes as a share of the total amount collected per year in the city has been calculated for the sample years 1661-1670, 1751-1760, 1771-1780, 1791-1800.

²⁸ Based on De Kruif, 'De prijs van de armenzorg', and CAH, Reformed diaconate, inv. nos. 258-294.

²⁹ RAL, Notaries, inv. no. 28, doc. 58, 06-05-1600.

³⁰ UA, Evangelic Lutheran Church, inv. no. 43.

³¹ UA, Reformed Diaconate, inv. no. 313.

³² For more on this, see: Elise van Nederveen Meerkerk, 'Geven na de dood. Liefdadige giften en stedelijke geefcultuur in Utrecht en Zwolle, 1600-1800', *Stadsgeschiedenis* 5:2 (2010) 129-147.

³³ HCO, City Archives, inv. no. 729.

³⁴ Gelderblom and Jonker, 'With a view to hold', 73-78.

³⁵ De Kruif, 'De prijs van de armenzorg'. Also, see: Prak, 'Armenzorg', 70.

³⁶ For institutional investors see: Gelderblom and Jonker, 'With a view to hold', 93-94. For private investors see e.g.: Manon van der Heijden, *Geldschieters van de stad. Financiële relaties tussen stad, burgers en overheden 1550-1650* (Amsterdam 2006).

³⁷ The percentages for Delft prior to 1716 and for Zwolle for the entire period are minimums. The account books of both institutions report income from an estate agent, which includes revenues from municipal subsidies as well as interest on landed property and capital. For this reason the revenues of the estate agents have not been included in figure 4, and the actual percentages must have been somewhat higher.

³⁸ In Delft, Zwolle and Utrecht, fees paid to the city council to get married outside the city was given to the public charities, see for example: AD, Chamber of Charity, inv. no. 289; HCO, City Archives, inv. no. 10125; UA, Almoners' Chamber, inv. no. 1827-32.

³⁹ This poor tax also existed in Schiedam. It was possible to pay this duty off in cash: Van der Vlis, *Leven in armoede*, 326-340; Ingrid van der Vlis, "'Hebben wij niet schade genoech geleeden?' Zeventiende-eeuwse Delftenaren over armenzorgbelasting', *TvSG* 22 (1996), 394-416.

⁴⁰ UA, Almoners' Chamber, inv. no. 1825-8, 17 October 1628.

⁴¹ Ton van Kappelhof, 'De stedelijke financiën van 's-Hertogenbosch en Breda onder de Republiek. Aspecten van het financieel-economische beleid van twee steden in de periferie', *TSEG* 3 (2006) 3, 109-110.

⁴² For the Delft Chamber of Charity, in the period prior to 1716, no clear distinction could be made between income from municipal subsidies and income from capital and real estate. Next to subsidies and investment income, revenues of an estate agent were listed, which also constituted of both sources of income. For this reason the years prior to 1716 have not been included in the figure. After this year, the account books give more details. For the Zwolle City Poor Chamber, the same applies for all years in our sample. However, the income of the estate agent is quite small compared to subsidies registered separately. Without taking it into account, the overall picture is clear: the City Poor Chamber increasingly depended on municipal subsidies.

⁴³ A. de Swaan, *Zorg en de staat. Welzijn, onderwijs en gezondheidszorg in Europa en de Verenigde Staten in de nieuwe tijd* (Amsterdam, 5th ed. 1996) 19, 40-44.

⁴⁴ M. Prak, 'Goede burens en verre vrienden. De ontwikkeling van onderstand bij armoede in Den Bosch sedert de Middeleeuwen', in: H.D. Flap and M.H.D. van Leeuwen, eds., *Op lange termijn. Verklaringen van trends in de geschiedenis van samenlevingen* (Hilversum 1994) 147-169; Marco H.D. van Leeuwen, 'Amsterdam en de armenzorg tijdens de Republiek', *NEHA-Jaarboek* 95 (1996), 132-161. An *Akte van indemniteit* ('Act of surety') was a letter guaranteeing that the municipality or poor relief institution in a migrants' former residence would pay for poor relief if he would fall into poverty within a certain time period.

⁴⁵ See for example, Van Leeuwen, 'Amsterdam en de armenzorg tijdens de Republiek', 134-135.

⁴⁶ Gelderblom and Jonker, 'With a view to hold', 77-78; McCants, *Civic charity*, 160-162, 178.

⁴⁷ UA, City Archives II, inv. no. 1045.

⁴⁸ See for example: McCants, *Civic charity*, 152.

⁴⁹ The administrators of the Amsterdam *Burgerweeshuis* also preferred to borrow money rather than sell assets, see: Gelderblom and Jonker, 'With a view to hold', 74-75 and McCants, *Civic charity*, 165-170.

⁵⁰ See for example: CAH, Reformed diaconate, inv. no. 1, 7 January 1689.

⁵¹ P.H.A.M. Abels, *Nieuw en ongezien. Kerk en samenleving in de classis Delft en Delfland 1572-1621. II: De nieuwe samenleving* (Delft, 1994) 223.

⁵² For example on 25 January 1753, 31 December 1753, 8 February 1754, 28 January 1755 and 21 February 1755, see: CAH, Blok van de Vismarkt, inv. no. 153F.

⁵³ UA, Almoners' Chamber, inv. no. 1827-5.

⁵⁴ AD, Chamber of Charity, inv. no. 288.

⁵⁵ Van Wijngaarden, *Zorg voor de kost*, 76.

⁵⁶ UA, City Archives II, inv. no. 121, 24 April 1660.

⁵⁷ Van Leeuwen, 'Amsterdam en de armenzorg', 145-147. A *stuiver* was worth 0,05 guilders.

⁵⁸ De Kruif, 'De prijs van de armenzorg', 34.

⁵⁹ Jan de Vries and Ad van der Woude, *The first modern economy. Success, failure, and perseverance of the Dutch economy, 1500-1815* (Cambridge 1997) 660.

⁶⁰ Lindert, 'Poor relief before the Welfare State', 106.

⁶¹ De Vries and Van der Woude, *The first modern economy*, 568-569.

⁶² The number of households in 1742 is an estimation based on approximately 15,000 inhabitants living in 4,335 households in 1732 and a population of 13,910 in 1749, see: Jan Lucassen and Piet Lourens, *Inwonersaantallen van Nederlandse steden ca. 1300-1800* (Amsterdam, 1997) 103.

⁶³ Expenses of the *Oude en Nieuwe Gasthuis* (12,206 guilders, inv. no. 447), the *Meisjeshuis* (8,463 guilders, inv. no. 322), the Reformed Orphanage (19,664 guilders, inv. no. 308), the *Oude Mannen- en Vrouwenhuis* (10,581, inv. no. 113) and the *Dolhuis* (7,395, inv. no. 341) in 1742. Of almshouses no account books for this period have been preserved.

⁶⁴ In a 1749 tax register, more than 50% of all households belonged to the poorest 2 tax classes, and 13.8% of all inhabitants of Leiden were listed as 'poor': H. Tjalsma, 'Een karakterisering van Leiden in 1749', in: H.A. Diederiks, D.J. Noordam and H.D. Tjalsma, *Armoede en sociale spanning: sociaal-historische studies over Leiden in de achttiende eeuw* (1985) 17-44, there 33. Also, wages in Leiden were on average ca. 15-25% lower than in Amsterdam: Pot, *Arm Leiden*, 53. This is why we set the average income of Leiden households at a 20% lower rate than De Vries and Van der

Woude's 719 guilders for Amsterdam households (p. 568), which equals 575 guilders. This would mean that the city's total yearly income around 1750 would be 575 x 9,601 households = 5,520,575 guilders.

⁶⁵ Expenses in 1755 by the *Huiszittenhuis* according to Pot, *Arm Leiden*, 170: 64,986 guilders; the Roman Catholic Poor Relief Sint Maarten (inv. no. 390): 13,923 guilders; Walloon Diaconate (inv. no. 187): 9,970 guilders; Lutheran orphanage (inv. no. 125): 1,452 guilders and the Baptists (inv. no. 46): 456 guilders. This totals 90,787 guilders. Divided by the total yearly income (see note 64) this equals a minimum of 1.6%.

⁶⁶ See for recent overviews of these forms of assistance: H. Looijesteijn, 'Funding and founding private charities in the Netherlands: a case study of Leiden, 1450-1800', *Continuity and Change* 27:2 [2012, forthcoming]; M.H.D. van Leeuwen, 'Guilds and middle-class welfare, 1550-1800: provisions for burial, sickness, old age, and widowhood', *Economic History Review* 65 (2012) 61-90.

⁶⁷ McCants states that the middle classes in particular contributed to excise taxes, see: *Civic charity*, 9.

⁶⁸ On this see: Teeuwen, 'Collections for the poor'.

⁶⁹ See for example: AD, Old City Archives I, inv. no. 1.6, 19 December 1621.

⁷⁰ See for a more elaborate argumentation on this issue: Teeuwen, 'Collections for the poor'.

⁷¹ Van Nederveen Meerkerk, 'The will to give'. See for more information on giving by way of bequest: Van Nederveen Meerkerk, 'Geven na de dood'; Elise van Nederveen Meerkerk, 'Donner après la mort. Les dons charitables et la culture urbaine du don à Utrecht et à Zwolle, de 1600 à 1800', in: C. Denys, J. Houssiau and F.-J. Ruggiu, *Les villes à la confluence des historiographies belge, française et néerlandaise (fin du Moyen Age-début du XIXe siècle)* Studiae Bruxellae [Brussel forthcoming 2012].

⁷² On the poor in Dutch towns, see for example: Ariadne Schmidt, *Overleven na de dood. Weduwen in Leiden in de Gouden Eeuw* (Amsterdam 2001); Van der Vlis, *Leven in armoede*; Van Wijngaarden, *Zorg voor de kost*.

⁷³ Llewellyn Bogaers, *Aards, betrokken en zelfbewust. De verwevenheid van cultuur en religie in katholiek Utrecht, 1300-1600* (Utrecht 2008) 566-568.

⁷⁴ Teeuwen, 'Vande groote swaricheyt', 60-61

⁷⁵ See e.g. Pot, *Arm Leiden*, 185-186; Van Wijngaarden, *Zorg voor de kost*, 54. Van Wijngaarden notes that this distinction was at least made in theory, but that practices could deviate from this norm.

⁷⁶ Prak, 'Armenzorg', 74-75.

⁷⁷ McCants, *Civic charity*, 201.

⁷⁸ Van Wijngaarden, *Zorg voor de kost*, 61, 138-139.

⁷⁹ Again, excluding the Utrecht Almoners' Chamber.

⁸⁰ Elise van Nederveen Meerkerk, *De draad in eigen handen. Vrouwen en loonarbeid in de Nederlandse textielnijverheid, 1581-1810* (Amsterdam 2007) 78-82, 88-89.

⁸¹ See for more on this the articles on the *Giving in the Golden Age* project in the forthcoming Special Issue of *Continuity and Change* 27:2 [2012].