

# A Penny for the Poor

*The Widespread Practice of Monetary Charitable Donations in Dutch Towns, 17th-18th Century*<sup>1</sup>

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## Abstract

Research on the level of monetization of early modern societies has often emphasized the lack of a coherent coin policy, and defective coin circulation. In this article, using a thus far unexplored source, namely account books of poor relief institutions in which collection revenues have been specified per type of donated coin, it is argued that in the urban areas of the Dutch Republic money was in fact widely available. Not only were, in principle, all households, from rich to poor, expected to donate to charitable causes, the account books suggest that indeed a majority of the population contributed to collections on a frequent basis. This indicates that the Dutch Republic was a highly monetized society, in which also poorer households had no problem to find coins.

## 1 Introduction

It has often been stated that coin circulation was defective in early modern societies, and money consequently scarce. In trade as well as retail transactions, credit relations were essential.<sup>2</sup> According to Craig Muldrew, in only

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<sup>2</sup> See e.g. Bart Willems, *Leven op de pof. Krediet bij de Antwerpse middenstand in de achttiende eeuw* (Amsterdam 2009) 92-93. On medieval trade transactions see P. Spufford, *Money and its use in medieval Europe* (Cambridge 1988) and Idem, *How rarely did medieval merchants use coin?* (Utrecht 2008).

a small minority of transactions in early modern England real cash was exchanged. Due to a lack of currency, wages were paid irregularly, and generally, money functioned as a measure of value, more than as a means of exchange.<sup>3</sup> Micro-studies on cash holdings of early modern households often confirm this picture. Although in cities cash is usually mentioned in a majority of probate inventories, not all households had money at their disposal when the lists of their possessions were made up. For example, in 1660 in only a bit over half of inventories studied for Antwerp, cash could be found. In the late eighteenth century, this percentage had increased to 82 per cent, while in Ghent cash was listed in about 71 per cent of the inventories.<sup>4</sup> Inventories in rural areas rarely mentioned cash, and if so, sums were usually small.<sup>5</sup>

To what extent does this picture of defective coin circulation also hold for towns and cities in the early modern Northern Netherlands? The Dutch Republic, which roughly between 1580 and 1670 experienced a period of unprecedented economic growth, in which international trade flourished and a wealthy upper-class of merchants emerged, was a highly commercialized society. For trade and retail transaction, as well as for wage payments, a steady supply of coinage was essential. According to De Vries and Van der Woude, in spite of regional differences, and the limited use of coins in some rural parts of the eastern provinces, structural money shortages were absent. Around 1800, the availability of coins per inhabitant was almost double that of England and triple that of France, which made the Dutch Republic the country best supplied with coinage in Europe at the time.<sup>6</sup>

Not much is known, however, on how these coins were distributed within society, and whether mainly the rich, or also the less well-off had cash at their disposal. Scarce literature on probate inventories suggests that especially among lower social classes money was scarce. For example, research on the town of Delft shows that during the eighteenth century,

3 Craig Muldrew, *The economy of obligation. The culture of credit and social relations in Early Modern England* (Basingstoke 1998) 98-103; Craig Muldrew, 'Wages and the problem of monetary scarcity in Early Modern England', in: Jan Lucassen, *Wages and currency. Global comparisons from antiquity to the twentieth century* (Bern 2007) 391-410.

4 Heidi Deneweth, 'A fine balance. Household finance and financial strategies of Antwerp households, 17th-18th century', *Tijdschrift voor Sociale en Economische Geschiedenis* 8:4 (2011) 15-43.

5 Jan de Vries and Ad van der Woude, *The first modern economy. Success, failure, and perseverance of the Dutch economy, 1500-1815* (Cambridge 1997) 88. On the countryside in the Southern Netherlands e.g. P. Schofield and T. Lambrecht (eds.), *Credit and the rural economy in North-western Europe, c. 1200-c. 1800* (Turnhout 2009).

6 Based on De Vries and Van der Woude, *The first modern economy*, 81, 89.

although on average almost 80 per cent of the inventories recorded cash, for the lowest tax group this was only some 30 per cent.<sup>7</sup> In this article, a thus far unexplored source, namely account books of poor relief institutions in which collection revenues are specified per type of donated coin, is used to argue that in urban areas in the Dutch Republic money was in fact widely available. Not only were, in principle, all households, from rich to poor, expected to donate to charitable causes, the collection lists and account books seem to suggest that indeed a majority of the population contributed to collections on a frequent basis, for which having access to cash was a precondition.

Sources are available for the towns Delft, located in the province of Holland, and Zwolle, in the eastern province Overijssel. For both localities, registers have been preserved that give detailed information on monetary donations to poor relief institutions. Treasurers often administered the charities' income and expenditure in great detail, to which they were obliged by either civic or religious authorities who monitored the institutions' financial management in order to make sure the money was spent wisely. For the civic outdoor relief institutions in these towns not only the yearly accounts listing the different sources of income and expenditure items, as well as registers which give an overview of the revenues of different church and door-to-door collections are available, but also specifications of the proceeds of these charitable appeals per type of coin.

As argued in this article, these sources enable an analysis of early modern Dutch giving behaviour as well as of coin circulation within these towns. On the one hand the accounts can be used to study who gave to collections and how much was given. Especially, were donations only made by the wealthy few or were gifts collected from larger parts of urban society? On the other hand the sources give an impression of the availability of cash within early modern towns. Which types of coins were donated to charitable collections? Could mainly copper or also larger silver, or even gold coins be found in the collection bags and boxes? How did these currencies differ from those used for other types of transactions, such as for wage payments or retail transactions?

The connection between these two types of questions forms the core of this article. It is argued that donating to charitable collections was widespread, which indicates that the Dutch Republic was a highly monetized

<sup>7</sup> Calculation based on Thera Wijsenbeek-Olthuis, *Achter de gevels van Delft* (Hilversum 1987), Table 4.12 on p. 131 and note 28 on p. 132. The fact that the lowest tax group also included orphans could give a distorted picture.

society, in which coinage was widely available and also poorer households had no problem to find coins. The first part of this article gives a brief introduction on poor relief in the Dutch Republic and explains how social care was organized and financed in the towns studied here. Next, the source material as well as the monetary system in the early modern Northern Netherlands are discussed. The subsequent part analyses the coins donated to charity, and finally some general conclusions are drawn.

## 2 Poor relief in the Dutch Republic

Like in most pre-industrial societies, Dutch poor relief was organized at a local level. Both in urban and rural areas, charitable funds existed from which poor relief administrators could offer a helping hand to those in need.<sup>8</sup> Especially in cities and towns, numerous charitable institutions could be found, such as outdoor relief institutions offering regular distributions of money, bread and sometimes clothing to the poor, and orphanages, hospitals and almshouses which provided not only doles, but also free housing. The Dutch Republic was famous for its social care provisions. Not only foreigners visiting the Northern Netherlands commented admiringly on the well-developed poor relief institutions they encountered, also among present-day historians the view that early modern Dutch poor relief stood out in generosity and efficiency has become widely accepted.<sup>9</sup> Probably more than in most other European countries at the time, Dutch poor relief was characterized by a high level of institutionalization and monetization.<sup>10</sup>

The degree of control exerted by municipalities, and the role of religious charities in organizing social care could differ widely per locality. While in some towns, urban authorities limited themselves to monitoring the financial administration of existing charitable institutions, or civic and religious relief administrators worked side by side, in other localities central funds

8 On poor relief in the countryside see e.g. A.Th. van Deursen, *Een dorp in de polder. Graft in de zeventiende eeuw* (Amsterdam 1995) 211-224.

9 Peter Lindert has estimated that probably nowhere in Europe, except for England from around 1790 onwards, the per capita level of charitable expenditure was as high as in the Netherlands: P.H. Lindert, 'Poor relief before the welfare state: Britain versus the Continent, 1780-1880', *European Review of Economic History* 2 (1998) 101-140. For an example of a foreigner commenting on poor relief institutions in the Dutch Republic, see: W. Temple, *Observations upon the United Provinces* (Cambridge 1932; first edition London 1672) 104.

10 De Vries and Van der Woude, *The first modern economy*, 657.

were established to which in principle all poor, irrespective of their religious affinity, could turn.<sup>11</sup> The latter was the case in both towns studied here, where in the late sixteenth century civic institutions offering outdoor relief were founded, namely the Chamber of Charity (*Kamer van Charitate*) in Delft and the City Poor Chamber (*Stadsarmenkamer*) in Zwolle. Although in both localities the Dutch Reformed Diaconate initially managed to maintain its independency, in Delft in 1614 and in Zwolle in 1616 provisions were fully centralized.<sup>12</sup> Additional to the distributions organized by civic almoners, charitable arrangements often existed within religious communities. From the late seventeenth century onwards, resulting from the downward economic trend, religious dissidents were increasingly excluded from public assistance, and could in case of need only turn to their congregations.<sup>13</sup>

Charitable institutions had different sources of income to finance the care they provided, such as charitable donations, income from landed property and financial assets, and municipal subsidies. In the seventeenth century, in many localities in the Dutch Republic collection gifts formed the single largest source of income of outdoor relief institutions. The Delft Chamber of Charity funded about 45 per cent of its care from collection gifts; for the City Poor Chamber in Zwolle this was even some 66 per cent. During the eighteenth century, interest on property and governmental subsidies often became increasingly important. In both Zwolle and Delft, collection revenues remained an important source of income, making up some 40 per cent of the total revenues of the poor relief institutions in the eighteenth century.<sup>14</sup>

The early modern Dutch were expected to donate to charitable causes on a frequent basis. Deacons collected during services, which could be held

11 Elise van Nederveen Meerkerk and Griet Vermeesch, 'Reforming outdoor relief. Changes in urban provisions for the poor in the Northern and Southern Low Countries (c. 1500-1800)', in Manon van der Heijden, Elise van Nederveen Meerkerk, Griet Vermeesch and Martijn van der Burg (eds.), *Serving the urban community. The rise of public facilities in the Low Countries* (Amsterdam 2009) 135-154.

12 For Delft see Ingrid van der Vlis, *Leven in armoede. Delftse bededen in de zeventiende eeuw* (Amsterdam 2001) 35-42 and 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) 229-247; for Zwolle see Hilde van Wijngaarden, *Zorg voor de kost. Armeenzorg, arbeid en onderlinge hulp in Zwolle, 1650-1700* (Amsterdam 2000) 52.

13 Van Nederveen Meerkerk and Vermeesch, 'Reforming outdoor relief', 141-142.

14 Daniëlle Teeuwen, 'Collections for the poor: monetary charitable donations in Dutch towns, c. 1600-1800', *Continuity and Change* 27:2 (2012) 271-299, there 274-277; Elise van Nederveen Meerkerk and Daniëlle Teeuwen, 'The stability of voluntarism: financing social care in early modern Dutch towns compared with the English Poor Law, c. 1600-1800', *European Review of Economic History* 18:1 (2014) 82-105.



desperately needed charitable donations were, but also that contributions were expected not just from the well-off, but from all town-dwellers who could afford to miss a few coins. In Delft, the proclamations often even stated that those who could not be home at the time the collectors made their rounds through town, would have to ask a neighbour or family member to donate on their behalf. Another tactic used to instigate people to fulfil their civic and religious duty towards the poor was by collecting with open plates instead of closed boxes, or by letting burgomasters or other high-ranking persons go door-to-door. As a result, social pressure in giving to charitable collections was high and donations were not as voluntary as one might expect.<sup>16</sup>

### 3 'Coin chaos' and sources

Source material on coins people put into collection bags and boxes is scarce. However, for both Delft and Zwolle, financial administrations of poor relief institutions have been preserved that gives a breakdown of collection revenues per type of coin. But before discussing the monetary donations to charities and analysing what they reveal about giving behaviour as well as about the level of monetization of early modern Dutch society, a brief introduction on coin production and circulation is necessary. The monetary system in the Dutch Republic was far from straightforward, and has been described as a 'coin chaos'.<sup>17</sup> Not only were coins produced in six different provincial minting houses, namely in the provinces of Holland, Zeeland, Utrecht, Gelderland, Overijssel and Friesland, also several cities and regions had the privilege to mint their own coinage. Moreover, due to the open character of the Dutch economy, a multitude of foreign coins could be found in the Northern Netherlands. The States-General tried to create order from this chaos by supervising coin production, regulating the circulation of foreign coins, and issuing coin books and

<sup>16</sup> For a more elaborate discussion of the strategies used by civic and religious authorities to maximize collection revenues, see Teeuwen, 'Collections for the poor', 277-282.

<sup>17</sup> See e.g. M.S. Polak, *Historiografie en economie van de 'muntchaos'. De muntproductie van de Republiek (1606-1795)* (Amsterdam 1998).

ordinances which gave insight into the value of the different coins, their appearance and origin.<sup>18</sup>

In the major part of the Dutch Republic, the *gulden*, divided into 20 *stuivers*, while a *stuiver* equalled 16 *penningen*, formed the basis of the monetary system. However, when interpreting account books, it is important to bear in mind the difference between the money of account and real coins. In the early modern Northern Netherlands, no real *guldens* were produced until the 1680s and the penny was an imaginary coin during the whole period studied here.<sup>19</sup> The unit of account system was aimed at standardising the large number of coins in circulation and linking them to a central coin. During the seventeenth century, mainly smaller coins, such as *dubbele stuivers* and *schellingen* were produced. In the eighteenth century, the *gulden* came to be the most minted coin.<sup>20</sup> Table 1 gives an overview of some of the main coins that circulated in the Dutch Republic, and that appear in the sources studied here. Also a breakdown is given of the coins in material, namely gold, silver or copper, which will be used for the analysis of the monetary donations to early modern Dutch poor relief institutions. To enable a more thorough analysis, a further distinction is made between small and large silver coins.

What kind of information does the financial administration of poor relief institutions in Zwolle and Delft give? In Zwolle, the almoners of the City Poor Chamber wrote down how many *duiten*, *stuivers*, *guldens* and other coins were donated every time they went door to door. These registers are available for the period 1689 to 1747, in which at first twelve times a year, and from 1691 onwards every four weeks money was collected at the houses of the town's inhabitants. Sometimes next to the number of collected coins, the names of different coins were registered, but more often the value was noted down. Bigger coins, of which smaller amounts were donated, were registered individually. Smaller coins were often counted as *worp*, which was a unit of account of four or five coins. For example, when it was recorded

18 On the monetary system in the Dutch Republic see e.g. H.E. van Gelder, *De Nederlandse munten* (Utrecht/Antwerpen, 1965); Polak, *Historiografie*; E.J.A. van Beek (ed.), *Encyclopedie van munten en bankbiljetten* (Alphen aan den Rijn 1986); Jan Lucassen, 'Wage payments and currency circulation in the Netherlands from 1200 to 2000', idem (ed.), *Wages and currency. Global comparisons from antiquity to the twentieth century* (Bern 2007) 221-263; Willem G. Wolters, 'Heavy and light money in the Netherlands Indies and the Dutch Republic: dilemmas of monetary management with unit of account systems', *Financial History Review* 15:1 (2008) 37-53.

19 Wolters, 'Heavy and light money', 38-40; for information on the history of coinage in the Dutch Republic, see: Van Gelder, *De Nederlandse munten*.

20 Lucassen, 'Wage payments', 253. The data only concern the production of silver coins.

Table 1. Coins in the Dutch Republic

	Coin	Value in stivers
Gold coin	Gouden dukaat	100/105*
Large silver coins	Zilveren rijder	63
	Driegulden	60
	Zilveren dukaat	50
	Halve zilveren rijder	31.5
	Daalder	30
	Florijn	28
	Halve zilveren dukaat	25
	Gulden	20
Small silver coins	Dertiendehalf	12.5
	Schelling	6
	Zesdehalf	5.5
	Vijf groot	2.5
	Dubbele stuiver	2
	Stuiver	1
Copper coins	Oord	1/4
	Duit	1/8

\* The value of coins could differ over time: in Delft in 1687 coins were mentioned with a value of 100 stivers, in 1749 ducats with a value of 105 stivers were registered.

Source: for the value of the coins as well as the period they were minted see: Van Gelder, *De Nederlandse munten* and Van Beek (ed.), *Encyclopedie van munten en bankbiljetten*.

that 50 *worpen* of *stuivers* had been donated, this meant a total of 250 of these coins. *Schellingen* and *dubbele stuivers* were also counted as units of five coins, *zesdehalven* as units of four. For the *duit*, this method was not used in these account books, but for these small coins only the total revenues were noted down, without specifying the number of collected coins. In total for more than 750 collections an analysis can be made of the coins donated to the city's indigent. Here, a sample is used of the collections that took place every four weeks in the years 1695, 1705, 1715, 1725 and 1735.<sup>21</sup>

For the Delft Chamber of Charity comparable registers have unfortunately not been preserved for the almoners' regular door-to-door collections, but lists specifying the revenues per type of coin are available for two one-off collections. In November 1687, a collection was organized for the

21 Historical Centre Overijssel (further HCO), City Poor Chamber, inv. nos. 238-240. The first as well as the last years of the account books could not be included in the sample, due to a lack of detailed information, because no clear distinction was made between several smaller types of coins.

Waldenses, a group of persecuted protestants in the Northwest of Italy, and in June 1749 money was raised for the rebuilding of churches in Bergen op Zoom and Sas van Gent as well as for the assistance of victims of the War of the Austrian Succession in Brabant and Flanders.<sup>22</sup> In both cases collection proceeds were registered per district as well as per type of coin, which enables an analysis not only of charitable giving in the city as a whole, but also on a town district level. By linking the collection lists to tax registers in which the same breakdown is given, it becomes possible to examine the influence of wealth on charitable giving.<sup>23</sup> Also in these sources, however, the smaller types were not always registered separately. Often *duiten* and *stuivers* were lumped together as *payment*, as a result of which for Delft no distinction can be made between copper coins and smaller silver coins. Yet, the sources do enable a comparison over time.

In 1816, the decimal currency system was introduced, which divided the *gulden* into one hundred cents, and put an end to the above described monetary system. A year earlier, the mathematician and physicist Jean Henri van Swinden (1746-1823) had written an advisory report on the implementation of the new currency system, in which he dissuaded the authorities from introducing the half cent, a coin with a lower value than the formerly smallest coin, the *duit*. He argued that people who would normally donate a *duit* to charitable collections would henceforth give a half cent, which would be detrimental to the income of poor relief institutions.<sup>24</sup> However, in spite of this advice, in 1818 the half cent was brought into circulation. How did these changes in coinage influence charitable giving? Unfortunately, no account books are available for this period that give a breakdown per collected type of coin, but the total revenue from collections in the 1810s, which are known for collections held in the Dutch Reformed churches in Zwolle, can be used to examine the impact of the new currency system on collection gifts. All these sources combined will be used to demonstrate the ubiquity of monetary charitable donations in the Dutch Republic, and enable an analysis not only of giving behaviour, but also of the extent to which monetization played a role in daily urban life.

22 Archives Delft (further AD), Old City Archives I, inv. nos. 1229 and 1727.

23 For the Delft tax registers from circa 1749, see: AD, Old City Archives I, inv. no. 602.

24 J.H. van Swinden, *Bedenkingen over het muntwezen* (Utrecht 1997; first edition 1815) 37 (with thanks to Marcel van der Beek for bringing this report under my attention).

## 4 Collection gifts

Which types of coins were donated to poor relief institutions? Were specific types of coins put into collection bags and boxes? According to the Japanese historian Akinobu Kuroda, currencies behave in a heterogeneous way. Gold, silver and copper coins were used for different purposes and in distinct socioeconomic contexts, as a result of which also the velocity of circulation differed per type of coin.<sup>25</sup> Research on Limburg has demonstrated that indeed for different types of transactions different types of coins were used. Copper and smaller silver coins were mainly used for everyday transactions, such as payments to retailers, while currencies of higher value were used to save or for large transactions, such as loans or the purchase of real property.<sup>26</sup>

In the period studied here, every four weeks the almoners of the Zwolle City Poor Chamber collected approximately 250 *guldens*, with some outliers down to about 200 and up to some 350 *guldens*. On a yearly basis, the income from these door-to-door collections amounted to some 3,000 to 4,000 *guldens*. These sums were not only donated by the rich upper class of Zwolle, but presumably by a large number of families. In the year 1695, in total almost 70,000 coins were collected, with an average of over 5,000 coins per door-to-door collection. In 1705, 1725 and 1735, the number of donated coins per collections was a bit under 4,000, and in 1715 on average 2,962 coins were collected every four weeks. The number of households in Zwolle in the early eighteenth century has been estimated at about 2,400,<sup>27</sup> which means that on average about 1.5 coins per house were donated every time the almoners went door to door.

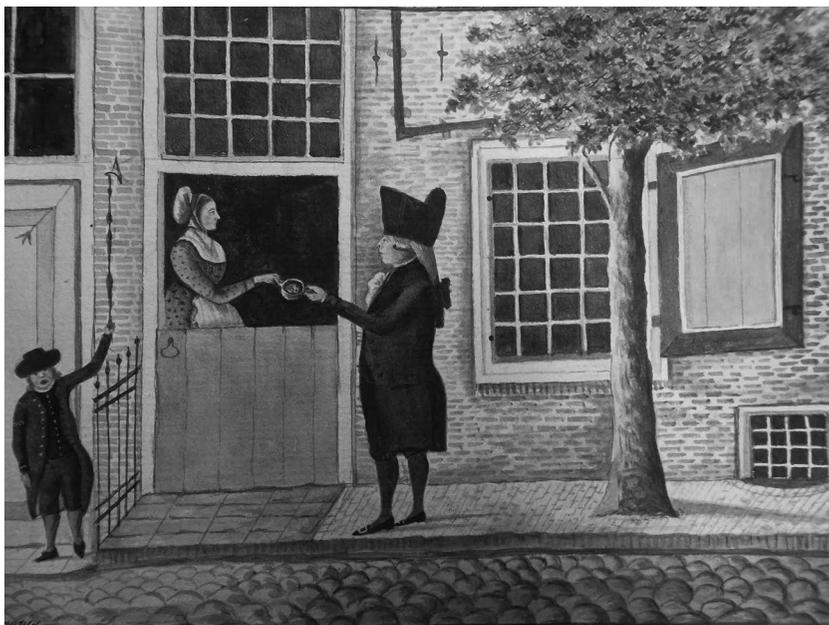
Usually, the majority of the collected coins were copper coins, namely *duiten*. Often also a substantial number of *stuivers* were donated.<sup>28</sup> In 1735, for example, 61 per cent of donated coins consisted of *duiten* and 22 per

<sup>25</sup> Akinobu Kuroda, 'What is the complementarity among monies? An introductory note', *Financial History Review* 15:1 (2008) 7-15; Idem, 'Concurrent but non-integrable currency circuits: complementary relationships among monies in modern China and other regions', *Financial History Review* 15:1 (2008) 17-36.

<sup>26</sup> Joost Welten, *Met klinkende munt betaald. Muntcirculatie in de beide Limburgen, 1770-1839* (Utrecht 2010).

<sup>27</sup> N.D.B. Habermehl, 'De bevolkingsontwikkeling in Zwolle van 1628-1748', *Zwols Historisch Jaarboek* (1984) 71-87, there 73.

<sup>28</sup> In 1695, 1705, 1725 and 1735 more than half of the collected coins were *duiten*. In 1715 this was only some 38 per cent, for which no explanation could be found. On the production and circulation of these small coins see Jan Lucassen, 'Degrees of monetization: the case of the Netherlands 1200-1939', in this special issue.



*Illustration 2. A collector and his assistant going door-to-door. Drawing in an account book of the Zwolle City Poor Chamber from 1799*

Source: Historical Centre Overijssel, City Poor Chamber, inv. no. 127.

cent of *stuivers* (see Table 2).<sup>29</sup> Other coins that were frequently put into the collection boxes of the Zwolle almoners were *dubbele stuivers*, and *zesdehalven* which were devaluated *schellingen* with a value of 5.5 *stuivers*. A small number of households donated larger coins, such as *guldens*, *florijnen* and *driegulden* pieces. The largest coin donated in the five years examined here were *zilveren ridders*, which had a value of 63 *stuivers*. In these years no gold coins were donated to the City Poor Chamber.<sup>30</sup> Also no *oorden* could be found on the collection lists, as these were only minted until 1669.<sup>31</sup>

29 To give an idea about the real value of these coins: the daily wage of an unskilled labourer in the Eastern part of the Netherlands, where Zwolle was located, in the period around 1735 was approximately 12 *stuivers*, a master's wage was about 20 *stuivers*: De Vries and Van der Woude, *The first modern economy*, 612-613.

30 In contrast, especially in the seventeenth century, gold coins were frequently donated to the Zwolle City Poor Chamber by means of testamentary bequests: in about a third of one hundred wills that have been studied for the year 1600, charitable bequests with gold coins were mentioned: HCO, City Archives, inv. no. 2118 (with thanks to Elise van Nederveen Meerkerk for providing me with these data).

31 Van Gelder, *De Nederlandse munten*, 245.

The larger coins could, for example, be used to pay the personnel's wages, for rent or maintenance of buildings, to purchase bread or clothing for the poor, the *stuivers* for the weekly monetary charitable distributions, but the majority of the enormous amounts of *duiten* collected were of no use to the relief administrators. Only for the Delft Chamber of Charity an example has been found of *goede deytten* (good *duiten*) being exchanged for larger coins, but it must have been common practice.<sup>32</sup> For the Amsterdam civic orphanage, the *Burgerweeshuis*, it is known that packages of 48 *duiten*, which had a total value of six *stuivers*, were made, from which even wages were paid.<sup>33</sup> By these means, the *duiten* were brought back into circulation.

The preference of many givers to donate the smallest coin available, or perhaps several of these coins, also becomes clear when studying the developments after the introduction of the decimal currency system in 1816. In 1817, when no longer the *duit*, but the cent, which had a value of almost 40 per cent more, had become the smallest coin, collection revenues of the Dutch Reformed Churches in Zwolle, which had been fairly stable in the first part of the 1810s, increased with almost 20 per cent. In contrast, when a year later the half cent was brought into circulation, the collection proceeds gradually diminished, and in 1820, they had reached a lower level than in the early 1810s (see Figure 1). Although numerous factors could have caused this development, such as changes in the size of the church population, in the frequency of collecting, or in the extent to which social pressure was exerted, the collection revenues in the Zwolle churches seem to suggest that the new monetary system, just as Van Swinden had predicted, did have an impact on collection revenues. More research is necessary to establish whether this development can also be detected for other types of collections and other localities.

Both the large amounts of coins donated as well as the high number of small coins collected for the Zwolle City Poor Chamber in the late seventeenth- and early eighteenth-century indicate that a large number of households contributed. It seems unlikely that a small, wealthy minority

32 AD, Chamber of Charity, inv. no. 5, 4 August 1702.

33 A.A.J. Scheffers, *Om de kwaliteit van het geld. Het toezicht op de muntproductie in de Republiek en de voorziening van kleingeld in Holland en West-Friesland in de achttiende eeuw* (PhD thesis Leiden University, 2013) I-179-180.

Table 2. Number of different types of coin collected during 13 door-to-door collections for the City Poor Chamber in Zwolle in 1735

Type of coin	1	2	3	4	5	6	7	8	9	10	11	12	13	Total	% of total coins	% of total value
Zilveren rijder	1	1	1	1	1	1	1	1	1	1	1	1	1	13	0.03	1.39
Driegulden	2	2	3	2	2	2	1	1	1	2	1	2	1	22	0.04	2.24
Zilveren dukaat	6	4	4	4	4	3	6	4	3	4	4	4	5	55	0.11	4.67
Halve zilveren rijder	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0.00	0.05
Daalder	3	1	5	2	1	2	2	2	3	2	3	3	2	31	0.06	1.58
Florijn	17	18	11	13	14	13	13	14	11	14	14	15	19	186	0.37	8.84
Halve zilveren dukaat	2	1	1	3	2	2	1	3	3	0	1	3	3	25	0.05	1.06
Gulden	26	23	23	23	21	24	25	20	23	21	24	21	26	300	0.60	10.18
Dertiedehalf	1	4	4	3	6	5	2	3	1	2	5	3	1	40	0.08	0.85
Zesdehalf	226	236	235	242	234	257	249	213	216	240	208	220	263	3,039	6.11	28.36
Dubbele stuiver	400	430	405	375	368	370	330	350	327	320	400	325	355	4,755	9.56	16.14
Stuiver	790	820	845	810	765	770	897	880	830	820	815	855	805	10,702	21.51	18.16
Duit	2,496	2,288	2,384	2,240	2,288	2,384	2,432	2,496	2,288	2,256	2,352	2,352	2,320	30,576	61.47	6.49
<b>Total</b>	<b>3,970</b>	<b>3,828</b>	<b>3,921</b>	<b>3,718</b>	<b>3,707</b>	<b>3,833</b>	<b>3,959</b>	<b>3,987</b>	<b>3,707</b>	<b>3,682</b>	<b>3,828</b>	<b>3,804</b>	<b>3,801</b>	<b>49,745</b>	<b>100</b>	<b>100</b>

Source: HCO, City Poor Chamber, inv. no. 240.

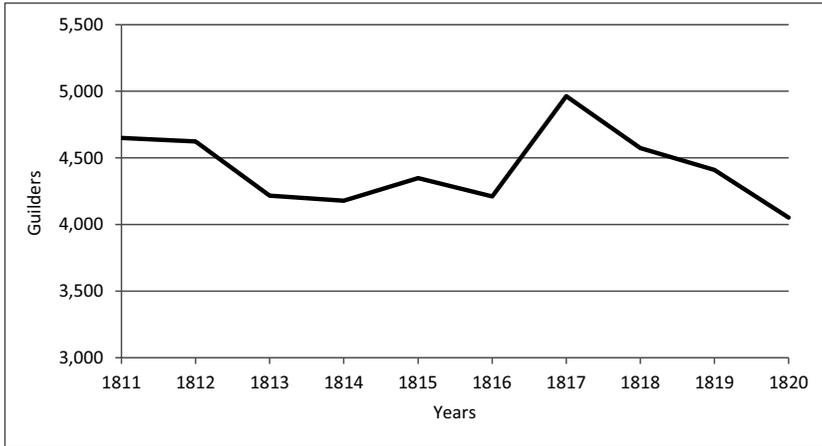


Figure 1. Revenues from church collections in Zwolle, 1811-1820

Source: HCO, City Poor Chamber, inv. no. 241.

of the town population used a large number of small coins to make a donation. For example, if a rich merchant wanted to donate a *gulden*, he would rather give a *gulden* piece than use 160 *duiten* or 20 *stuivers* to do so.<sup>34</sup> The stability of the number of coins that were collected every four weeks confirms this assumption. For example in the year 1735, every four weeks one *zilveren rijder*, three to six *zilveren dukaten*, about 23 *guldens*, some 800 *stuivers* and between 2,200 and 2,500 *duiten* were donated (see Table 2). Since the almoners went door to door on a regular basis, people knew when they would appear on their doorstep and presumably kept some coins at hand. If donations were only made by higher middling groups and elites, who all put a large number of coins into the collection boxes, this would have increased the variety of collected coins. Then at one time perhaps about 500 *stuivers* would have been donated, while at other moments more than a thousand. Collection registers for the building of a new orphanage in Zwolle in the 1660s, the *Holdehuis*, in which donations were listed per household, also demonstrate that the majority of the population contributed to charitable collections. Of the households present at the time the lists were made, over 80 per cent made a donation.<sup>35</sup>

34 This line of reasoning can also be found in Welten, *Met klinkende munt betaald*, 23. Considering that *guldens* were the most minted silver coins in the eighteenth century, they were probably widely available. On the minting of silver coins in the Dutch Republic see Lucassen, 'Wage payments', 253.

35 HCO, City Archives, inv. nos. 11276-11279. Also see: Teeuwen, 'Collections for the poor', especially 282-283.

Apart from many small coins, also large amounts of inferior currencies were put into collection bags and boxes, such as poor quality coins taken out of circulation or foreign currencies. When open plates were used, it was probably difficult to donate these types of coins without an almoner or deacon noticing, but in case coins were put into bags or boxes the sound of metal would tell collectors that a donations was made, while the actual gift would remain hidden. The account books of the civic charity in Zwolle reveal that every year considerable sums of worthless or poor-quality coins were collected. For the 89 annual accounts from the City Poor Chamber studied from the period 1656-1800, in which the charity's income and expenditure are listed, in 83 years *biljoen* (billon), *kwaad geld* (bad money) or *kwade duiten* (bad duiten) are mentioned, which is in 93 per cent of the available accounts.<sup>36</sup> This indicates that donating these types of coins was common practice amongst the town population.

Using inferior currency for distributions to the poor, to buy goods, or to pay for services was strictly forbidden. For example, in 1707 the States of Holland issued a decree stating that poor relief institutions risked a fine of 24 *guldens* for every single bad coin brought back into circulation.<sup>37</sup> Still, as these coins could be sold, for charities they were far from worthless and did contribute to their income. The accounts of Zwolle's civic charity mention coins being sold to the Master of the Mint as well as to Jewish merchants.<sup>38</sup> In most years bad coins were only mentioned on the income side. When counting the revenues from church and door-to-door collections, they were separated from the other coins and thereafter sold. In some eighteenth-century accounts both on the income and on the expenditure side bad coins can be found. Probably, for some types of collections they were put aside before being counted, while in other cases they were first counted as revenues, then sold, after which the loss was registered as expenditure.<sup>39</sup> When adding up the amounts mentioned on both the income and expenditure side, these coins amounted to a yearly average of

36 Data were used on the years 1656-1683, 1692-1694, 1723, 1743-1793 and 1795-1800, see: HCO, City Poor Chamber, inv. no. 91 and 97 and HCO, City Archives, inv. nos. 10105-10111 and 10124-10125.

37 Scheffers, *Om de kwaliteit van het geld*, I-216.

38 See e.g. HCO, City Poor Chamber, inv. no. 91, the account of the year 1660 and HCO, City Archives, inv. no. 10107, the accounts of the years 1678-1680.

39 In the years 1765 to 1773 the last expenditure item mentioned is 'miscalculations and bad money', as a result of which the precise expenditure on billon and bad *duiten* could not be established. For these years the expenditure side has as a result not been included in the calculations, but as the mentioned amounts were low, and range from 0,75 to 25,35 *guldens*, this hardly influences the calculations.

104 *guldens* in the second half of the seventeenth century and to some 42 *guldens* in the eighteenth century.

In the financial administration of the Delft Chamber of Charity the income from or expenditure on bad coinage could be found less frequently. Here, for the years 1641 to 1800, only 47 accounts mention billon or bad *duiten*, which is less than 30 per cent of the studied years.<sup>40</sup> Especially in the eighteenth century, when the accounts often keep silent about inferior currency, they were probably not always registered separately, and they must have been lumped together with other income or expenditure items.<sup>41</sup> However, the amounts mentioned in Delft were far higher than in Zwolle, namely on average 479 *guldens* a year in the seventeenth century and 323 *guldens* in the eighteenth century. Differences in population size, which were largest in the seventeenth century, can at least partly explain this gap: while Zwolle had a population of some 8-9.000 inhabitants around 1680, the town-dwellers of Delft amounted to some 24.000 inhabitants in this period.<sup>42</sup> Arguably, also more foreign coins found their way to Delft, which as a Holland town was located in the commercial heart of the Dutch Republic, than to Zwolle.<sup>43</sup>

It is difficult to establish which percentage of the donated coins were of inferior quality. In Zwolle in 1660, of approximately 130 *guldens* found in poor boxes, coins with a total sum of about 10 *guldens* were qualified as bad currency.<sup>44</sup> No other examples have been found in which the share of the inferior coinage as part of the total collection revenues were made this specific. However, the relief administrators did sometimes, next to the total amounts, note down the weight of the coins sold, from which, if not already specified, the exchange rate can be calculated and also an estimation of the number of coins can be made. For example, on 28 February 1643 the administrator of the Delft civic charity received 128 *guldens* for *duiten*

40 For the financial administration from the years 1641-1800 see: AD, Chamber of Charity, inv. nos. 287-290.

41 Research on more detailed sources than the charity's yearly accounts could reveal whether bad coins were indeed also collected in years for which no references have been found.

42 Piet Lourens and Jan Lucassen, *Inwoneraantallen van Nederlandse steden ca. 1300-1800* (Amsterdam 1997) 84 and 103.

43 In the Delft accounts sometimes foreign currencies are mentioned, such as Spanish pistols, see AD, Chamber of Charity, inv. no. 1727. Also currencies from other provinces can be found in these sources, such as Brabant *stuivers* and Frisian *oorden*, see e.g. AD, Chamber of Charity, inv. no. 304, 23 February and 8 June 1641. The accounts from Zwolle mention *duiten* from Holland, Frisia and the neighbouring town of Kampen, see HCO, City Poor Chamber, inv. no. 91.

44 HCO, City Poor Chamber inv. no. 91, 9 May 1660.

with a total mass of 160 pounds, which means that 0.8 *guldens* was paid for a pound of *duiten*.<sup>45</sup> Considering that a *duit* had a mass of about 2 grams, and a pound equalled some 470 grams, it can both be calculated that the enormous amount of about 37,600 *duiten* were exchanged on this date and that the price paid for a single *duit*, was a bit over half of its usual value.<sup>46</sup>

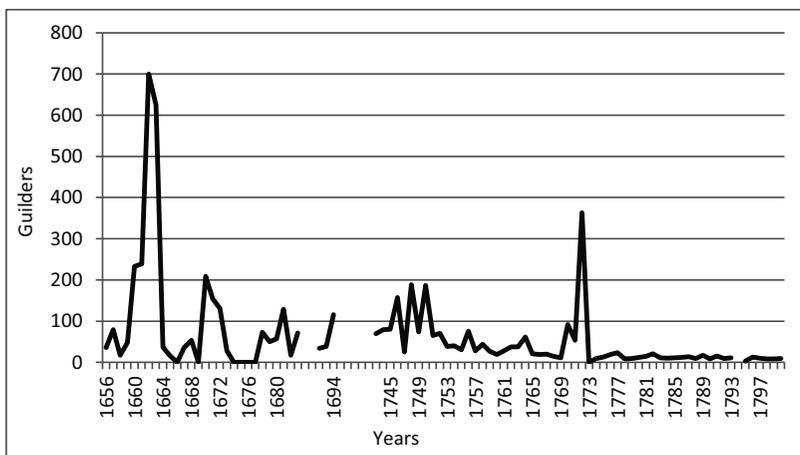


Figure 2. Inferior currency mentioned in the accounts of the Zwolle City Poor Chamber, 1656-1800

Source: HCO, City Poor Chamber, inv. nos. 91 and 97 and HCO, City Archives, inv. nos. 10105-10111 and 10124-10125. Data were used on the years 1656-1683, 1692-1694, 1723, 1743-1793 and 1795-1800.

In some years remarkably more bad currency was donated to charitable institutions than in other years. As can be seen in Figures 2 and 3, which give an overview of the amounts of bad coins mentioned in the accounts of the civic charities in Zwolle and Delft, there were several clear outliers. For Zwolle these were the period 1660-1663 and the year 1772, for Delft the late 1640s and early 1650s and 1702. For some of these years an easy explanation can be given why so much inferior currency was collected. In 1702, for example, the States of Holland prohibited all *duiten* from outside of this

45 AD, Chamber of Charity, inv. no. 304, 28 February 1643. In Delft a pound was 468 grams, see J.M. Verhoeff, *De oude Nederlandse maten en gewichten* (Amsterdam 1983) 17. For both seventeenth century Zwolle and eighteenth century Delft, exchange rates have been found of 0,6 *guldens* per pound of *duiten*, see e.g. HCO, City Poor Chamber, inv. no. 91, 18 December 1660 and 24 January 1661; and AD, Chamber of Charity, inv. no. 5, 4 July 1702 and 1 August 1702.

46 This calculation only holds when indeed only *duiten* were exchanged and no other, heavier, coins. On the weight of a *duit* see Van Gelder, *Nederlandse munten*, 245-250.

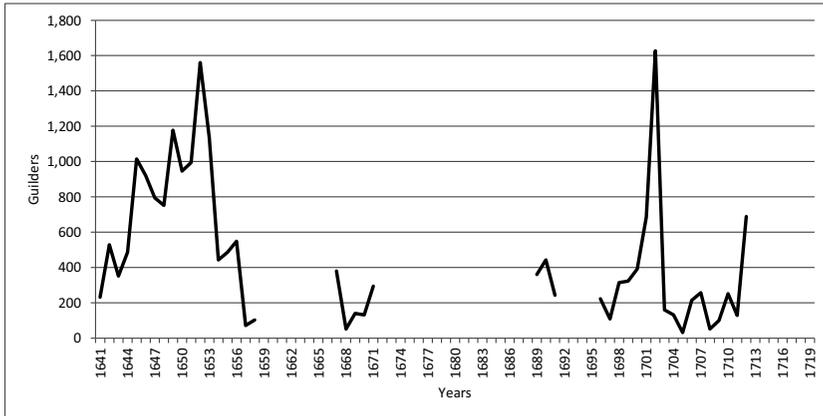


Figure 3. Inferior currency mentioned in the accounts of the Delft Chamber of Charity, 1641-1800

Source: AD, Chamber of Charity, inv. nos. 287-290.

province, decreased the value of the Holland *duit* and introduced a new heavier one.<sup>47</sup> In this year, the account of the Chamber of Charity mentioned over 600 *guldens* on bad coins on the income side and more than 1.000 *guldens* as expenditure. Apparently, many inhabitants of Delft got rid of the now worthless coins by putting them into collection bags and boxes. Also the high amounts of inferior coins in the 1660s can be explained from changes in currency policies, as new coins were introduced in 1659.<sup>48</sup> For the period around 1650 and 1772 no explanations could be found.

Due to the large amounts of low value and inferior quality currency donated to collections, revenues from these charitable appeals must have been far from representative for coins in circulation at the time.<sup>49</sup> It should, however, by no means be concluded that the town inhabitants were stingy in their contributions to the poor. Not only did collections take place frequently and were on a total yearly level large amounts given, moreover the bad coins donated were of little or no value to the people themselves, but could by relief administrators be used for the benefit of the poor. Furthermore, as people seem to have given according to wealth, some households in fact gave considerable sums. For the town of Delft sources are available that allow an analysis of the influence of wealth on charitable giving. For the year 1749, collection lists of a one-off collection for the war-affected

47 Van Gelder, *De Nederlandse munten*, 152; Scheffers, *Om de kwaliteit van het geld*, 1-179-214.

48 See e.g. Van Beek, *Encyclopedie*, 55-56 and Van Gelder, *De Nederlandse munten*, 131-135.

49 On this also see Scheffers, *Om de kwaliteit van het geld*, 1-179.

areas of Brabant and Flanders as well as tax registers are available, which both give a breakdown per town district. A comparison of the two sources demonstrates that there was indeed a relation between wealth and charitable contributions per household. In parts of the town where the elites and middle classes were overrepresented, higher donations were made.<sup>50</sup>

Assuming that not only in the case of this extraordinary collection, but more in general people donated according to wealth, the information on the collected coins for the Zwolle City Poor Chamber can be used to analyse which social groups contributed most to these charitable appeals. The large silver coins, which had a minimum value of one *gulden* and which in the years 1695, 1705, 1715, 1725 and 1735 made up only one per cent of the collected coins, on average represented 27 per cent of the proceeds (see Figure 4). Arguably, only the elites were wealthy enough to donate these coins. The smaller silver coins, ranging from *dubbele stuivers* to *dertiende-halven*, accounted for almost half of the revenues, and could have been given both by the elites and higher middling groups. *Stuivers*, which represented some 20 per cent of the total collected amounts, were arguably donated by people from the lower middling groups upwards. Lastly, arguably all layers of urban society, with the exception of the really poor, donated *duiten*, which, although making up 55 per cent of the collected coins, only constituted some 5 per cent of the total proceeds within the studied years.<sup>51</sup> It can thus be concluded that the donations made by elites and middling groups made up the largest part of the collection revenues.

Charitable donations were not always stable and could be influenced by a multitude of factors. Wars, for example, could have a devastating impact on collection revenues. When in the 'disaster year' 1672 the Dutch Republic was attacked simultaneously by England, France, and the bishops of Münster and Cologne, whose soldiers left a trail of destruction in large parts of the country, collection revenues collapsed in many localities. For example, in Zwolle, collection proceeds dropped quite severely, to some 76 per cent of the level of 1671 in 1672, and 59 per cent in 1673. Here, impoverishment made those who did not flee for the violence unable, and some, due to the unstable political situation perhaps unwilling, to donate generously. In con-

50 For the collection registers, see: AD, Old City Archives I, inv. no. 1727; for the tax registers, see: AD, Old City Archives I, inv. no. 602. On this also see: Teeuwen, 'Collections for the poor', 283-285.

51 In case coins of inferior quality were included in the collection registers, the percentage of income from *duiten* was slightly lower, as the value of the bad coins was lower than a *duit*, which were then sold with a loss; in case they were not included, the percentage was a bit higher, as there was also some income from the sale of the coins. However, both scenario's would lead to minor changes.

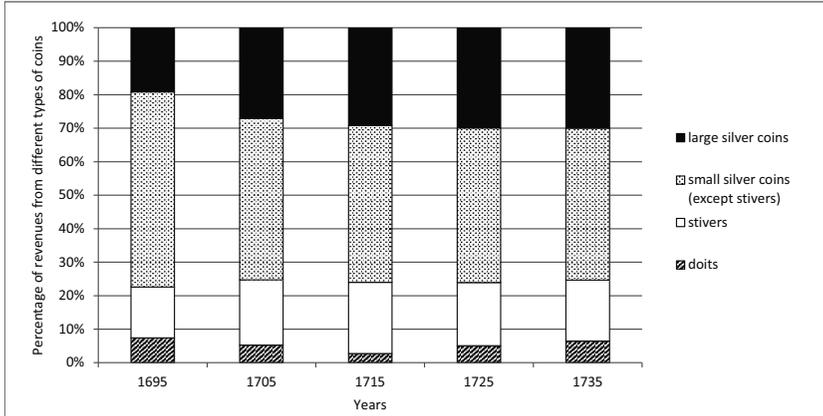


Figure 4. Collected amount per types of coins for the Zwolle City Poor Chamber in 1695, 1705, 1715, 1725 and 1735

Source: HCO, City Poor Chamber, inv. nos. 238-240.

NB: For the division between different types of coins see Table 1.

trast, in Delft, which was located relatively safe behind the Dutch Water Line, the general feeling of anxiety made the population donate more liberally. In 1673, 25 per cent more money was raised than in the year before.<sup>52</sup>

Also the way in which collections were organized could influence the population's generosity. For example, the more frequently collections took place, the smaller the sums of money people donated. Moreover, both when open plates, instead of closed boxes, were used and people of high status, such as burgomasters, went door-to-door, people tended to give more liberally. Even the popularity of the officiating minister could have an impact on the adherents' largesse. People were also more willing to donate when they felt connected to the cause collected for. In the town of 's-Hertogenbosch, where the majority of the population stayed loyal to the Catholic church, considerably more money was raised for a Catholic orphanage than for its civic counterpart.<sup>53</sup>

Donations to one-off collections were usually substantially higher than to regular door-to-door collections. In October 1698, when money was raised for the town of Genemuiden, which had suffered from a fire, some 1,500 *guldens* were donated, and in February 1699, about 940 *guldens* were

52 HCO, City Archives, inv. nos. 10106-10107; AD, Chamber of Charity, inv. no. 287. Also see: Teeuwen, 'Collections for the poor', 289.

53 For a more elaborate discussion of some factors influencing donations to collections see Teeuwen, 'Collections for the poor', 282-293.

collected for the Waldenses. Both amounts were considerably higher than what was normally given to the City Poor Chamber. Although also on these two occasions, the types of donated coins were to a large extent similar to the monetary donations to the civic charity, and also here mainly copper and small silver coins were donated, larger coins were given more frequently than usually. In the collection for Genemuiden, the number of donated *duiten* and *stuivers* was quite close to what was common, while the number of donated *guldens*, *florijnen*, *zilveren rijders*, and other larger coins, was far higher. For example, in 1698, during the regular collections, every four weeks between one and six *zilveren rijders* and between two and six *guldens* were donated, while for the one-off collection for Genemuiden 22 *zilveren rijders* and 23 *guldens* were given.<sup>54</sup>

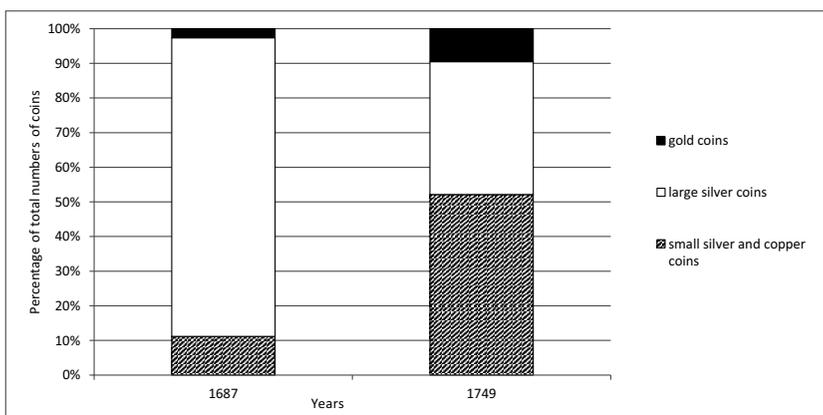


Figure 5. Collected amount per types of coins for extraordinary collections in Delft in 1687 and 1749

Source: AD, Old City Archives I, inv. nos. 1229 and 1727.NB. For the division between different types of coins see Table 1.

The collection registers of the extraordinary collections that were organized in Delft in 1687 and 1749, even mention that some gold coins were donated. These were mainly *gouden dukaten*, with a value of 100 *stuivers* in 1687 and 105 *stuivers* in 1749. Occasionally foreign gold coins were given, such as Spanish pistols, that could have a value of almost 10 *guldens*. Also some smaller coins that could not be found in the Zwolle account books were donated in Delft, such as the *vijf groot* and pieces of three, four and eight *stuivers*. Because often no clear distinction was made between *duiten*

<sup>54</sup> HCO, City Poor Chamber, inv. no. 238.

and some smaller silver coins, it is not possible to make a detailed comparison with the collection gifts in Zwolle. However, the sources do enable a comparison over time. In 1687, large silver coins represented the major part of the collection proceeds, while in 1749 copper and smaller silver coins made up more than half of the revenues (see Figure 5), which may point towards changes in coin circulation, or towards increasing urban impoverishment. For as far as these monetary donations can be used to analyse changes in urban wealth, it could even be argued that by 1749 social inequality had increased, as not only more small coins, but also more gold coins were collected.<sup>55</sup>

## 5 Conclusion

Literature on the level of monetization of early modern societies often emphasizes defective coin circulation and money scarcity. This article poses a different view, by looking at a thus far unexplored source: account books of charitable institutions specifying collection proceeds per type of donated coin. The archival material indicates that a large part of society fulfilled their civic and religious duty towards the poor and contributed to charitable collections. Not only were large amounts of coins donated, these were often also small coins and currency of inferior quality, probably not only donated by members of the wealthy upper-class, but by people from lower social groups as well. For this widespread practice of monetary charitable giving, a large availability of cash money was a precondition, among both rich and less well-off families. In fact, the research presented here indicates that the Dutch Republic was a highly monetized society, in which also poorer households had access to coins.

## About the author

**Daniëlle Teeuwen** (1985) wrote her PhD thesis at the International Institute of Social History (IISH) in Amsterdam. Her research is part of the NWO-project *Giving in the Golden Age* (<http://socialhistory.org/en/projects/giving-golden-age>) on charity in the Dutch Republic, and focuses on

<sup>55</sup> For the year 1749 no direct relationship could be found between taxable wealth and the value of the coins donated in the different districts. In 1687, however, in the poorer districts smaller coins represented a far bigger share of the total revenues than in the wealthier parts of town.

charitable collections in four Dutch towns in the seventeenth and eighteenth centuries. She is currently working as a postdoc researcher for the NWO-project *Industriousness in an imperial economy* at Wageningen University and Research Centre, where her research deals with women's and children's labour in the Netherlands East Indies (1815-1940).

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