

Funding public services through
religious and charitable foundations
in the late-medieval Low Countries

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Funding public services through religious and charitable foundations in the late-medieval Low Countries

De financiering van publieke dienstverlening door religieuze en liefdadige
stichtingen in de Nederlanden tijdens de late middeleeuwen
(met een samenvatting in het Nederlands)

Proefschrift

ter verkrijging van de graad van doctor aan de Universiteit Utrecht op gezag
van de rector magnificus prof. dr. G.J. van der Zwaan, ingevolge van het
college voor promoties in het openbaar te verdedigen op maandag 21 mei
des middags te 12.45 uur

door

Auke Rijpma
geboren op 1 november 1982
te Spijkenisse

Promotoren: prof. dr. B.J.P. van Bavel
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1 INTRODUCTION

In 1634 the municipal government of the city of Utrecht reassigned the chapterhouse of the Cathedral to house its new undergraduate school (the *Illustre School*), despite strong resistance by the members of the chapter.¹ In this event, three important characteristics of historical societies came together. First, religious and charitable foundations possessed important assets, in this case prime real estate in the heart of the city. Second, these assets could be used to provide public services. Here it concerns education. Third, conflict could exist over control over the use of these resources. This dissertation investigates these three aspects. It is about religious and charitable foundations (hereafter foundations) and how they were used to fund public services in the late-medieval Low Countries.

It is commonly accepted that religion and charity were important, closely intertwined aspects of preindustrial societies. In addition to the basic fact that practically everyone in western Europe adhered to the Christian faith, religion and charity mattered economically and socially as well.² To give some examples: the church was at times and places the most important landowner, it long had a virtual monopoly on the production and use of human capital, it influenced the rules and norms of society, it was supposed to provide most of society's public services, including even public order.³

In a period when not believing was practically inconceivable, religion was in itself an important, widely demanded public service.⁴ Like other services, it fulfilled a consumer demand.⁵ Moreover, in the preindustrial period, social and religious services went hand in hand. Many social services had a

¹ Van Beeck Calkoen, 'Rechtstoestand', p. 5; Muller, *Universiteitsgebouwen*, pp. 9–17. Likewise, the assets of Egmond Abbey were used to fund Leiden's new university after the Revolt, see Van Beeck Calkoen, 'Rechtstoestand', pp. 231–233; Hof, *Abdij van Egmond*, p. 166.

² Bloch, *Feudal society*, vol. I, pp. 81–82, 86 on widespread belief, speaking of the 'age of faith', and of a 'powerful and wealthy Church [...] destined to influence profoundly the general evolution of the West.'

³ Gilchrist, *Church and economic activity*; Hoffman, 'Church in economy' for general observations; Bloch, *Feudal society*, vol. I, pp. 346–347; Duby, *Early growth of the European economy*, pp. 165–166; Herlihy, 'Church property' on landownership; Buringh, *Medieval manuscript production*; Buringh and Van Zanden, 'Charting the "Rise of the West"'; Goudriaan et al., *Education and learning in the Netherlands*, pp. 13–49, 88–113, 253–276; Riché, *Ecoles et enseignement*; Simons, *Cities of ladies*, pp. 80–85 on human capital and education; Epstein, 'Just wage'; Gilchrist, *Church and economic activity*; Munro, 'Medieval origins', pp. 506–509; Zuijderduijn, *Medieval capital markets*, pp. 62–64 on institutions like the interest ban and just wage doctrine; Bloch, *Feudal society*, vol. I, p. 408; Pullan, 'Poverty', pp. 186–191; Rushton, 'Monastic charitable provision'; Tierney, *Medieval poor law on social spending*; Berman, *Law and revolution*; Mann, *Sources of social power*, vol. I, pp. 379–385; Van Zanden, *Long road*, pp. 43–50 on public order.

⁴ Sommerville, 'Religious faith', pp. 153–154 discussing the book by Febvre, *Problem of unbelief*.

⁵ Azzi and Ehrenberg, 'Household allocation'; Ekelund et al., *Marketplace of Christianity*; Iannaccone, 'Economics of religion', pp. 1479–1488; Mol, 'Kruissheren op de Friese zieleheilsmarkt' for religion as a consumable good.

strong religious character.⁶ For instance, the primary purpose of education was to instruct people in matters of faith and to train the next generation of priests and ecclesiastical administrators.⁷ The poverty ideals of Christianity and other religions meant that many religious movements identified with social issues. Generally, this meant that giving to social causes was steeped in religious meaning.⁸

Many of these aspects of religion and charity would today be recognised as the provisioning of public services – non-material goods available for a broad public.⁹ In turn, these services were associated with foundations. This is obviously the case for religious services, but the same holds for social spending. For example, Bloch states that in the early and high Middle Ages, “[e]ducation belonged to the Church, and the same was true of poor relief”.¹⁰ Ecclesiastical (canon) law had also created a legal obligation towards the poor.¹¹ In his survey of poor relief before the welfare state, Peter Lindert argues that social spending in the early modern period was left to private charities.¹² Overall, many authors state that religion, and more specifically, foundations, were the main suppliers of public services, and especially social spending.¹³

In the preindustrial era, many public services were funded through a large number of relatively autonomous organisations. These foundations originated in private initiative and funding. Furthermore, they operated on the returns from shielded assets such as rents from real estate and interest from financial instruments. Providing public services by inalienable assets was common in western and eastern Christendom as well as the Middle East, both before and after the spread of Islam.¹⁴ Taken together, the numerous foundations constituted a potentially large religious and charitable sector.

The funding of social services is worth studying because of their importance to both past and present societies. The benefits of education are uncontroversial. By increasing human capital formation, in turn making people more

⁶ Bloch, *Feudal society*, vol. I, p. 86.

⁷ Post, *Scholen en onderwijs*, pp. 82–88; Riché, *Ecoles et enseignement*, pp. 54–64, 99–110, 137–161; Rupp, ‘Melanchton’, p. 612; Sangalli, ‘Colleges, schools, teachers’.

⁸ Brown, ‘Remembering the poor’, pp. 518–522; Brundage, *Medieval canon law*, p. 84; Cohn, *Cult of remembrance*, p. 32ff; Gilchrist, *Church and economic activity*, pp. 77–82; Little, *Religious poverty*; Ritzerfeld, ‘Pietas – caritas – societas’.

⁹ Swanson, *Church and society*, p. 251 for a similar, if cautious, perspective.

¹⁰ Bloch, *Feudal society*, vol. I, p. 408.

¹¹ Brundage, *Medieval canon law*, p. 84; Tierney, ‘Decretists and the “deserving poor”’; Idem, *Medieval poor law*.

¹² Lindert, ‘Poor relief before the welfare state’, pp. 104–108; Idem, *Growing public*.

¹³ Other examples include Anderson et al., *Sacred trust*, pp. 62–63; Clegg and Reed, ‘Economic decline of the church’, pp. 263–267; Richardson, ‘Prudent village’; Rushton, ‘Monastic charitable provision’; Rushton and Sigle-Rushton, ‘Monastic poor relief’.

¹⁴ Bloch, *Feudal society*, vol. I, p. 408; Borgolte, *Stiftungen in Christentum, Judentum und Islam*; Boyce, ‘Pious foundations of the Zoroastrians’, p. 272; Coing, ‘History of foundations’; Hennigan, *Birth of a legal institution*; Kuran, ‘Public goods under Islamic law’.

productive, education is commonly seen as a key driver of the wealth of societies. Moreover, broad-based educational attainment can also improve the social and economic opportunities of many individuals, thereby increasing their affluence and reducing within-country inequality.¹⁵

Poor relief was probably the largest non-religious public service provided by the religious and charitable sector. Unlike education, welfare has inherent disadvantages as well. The two most important disadvantages are the possibility that income transfers cause disincentives to work and save.¹⁶ After all, employment become less attractive if society compensates people for not working. As for saving, providing a public safety net lessens the need for individuals to save up for their own security.

Nonetheless, there are reasons to believe poor relief has important benefits for society. For one, it makes labour markets more flexible. A safety net allows people to be more mobile by providing unemployment insurance independent from family and other local ties. Moreover, guaranteeing an income allows individuals to take risks in pursuit of improvement of his or her lot.¹⁷ Entrepreneurship, another driver of prosperity, also benefits from such a social safety net.¹⁸ Reducing inequality can also be beneficial to economic development by creating a more stable society.¹⁹

Finally, beyond the ability to support the economic development of societies, alleviating poverty and decreasing inequality are important achievements in their own right. This holds for contemporary societies, but all the more for preindustrial ones.²⁰ Because per capita income was very low, inequality and relative poverty easily translated into outright destitution.²¹ Creating an equitable society was even more valuable when there were far fewer resources to be shared. Moreover, in the preindustrial era welfare programs were not yet so extensive that the disincentive effects discussed for large, present-day programs applied. The poor were living sufficiently close to the subsistence income level, that the incentive to work was not greatly diminished by the modest contributions from preindustrial poor relief. Behaviour during famines in the preindustrial period can serve as an example of the importance of social transfers in low-income societies. Kelly

¹⁵ Cohen and Soto, 'Growth and human capital'; Glaeser et al., 'Do institutions cause growth?'; Hanushek and Woessmann, 'Role of cognitive skills'; Lucas Jr, *Lectures on economic growth* for examples of the contemporary importance of human capital; Becker and Woessmann, 'Was Weber wrong?'; Boucekine et al., 'Early literacy achievements' on the importance of educational institutions in historical societies.

¹⁶ Danziger et al., 'Income transfer programs'; Moffitt, 'Welfare programs'.

¹⁷ Solar, 'Poor relief and English economic development'.

¹⁸ Greif et al., 'Risk, institutions, and growth'.

¹⁹ Persson and Tabellini, 'Is inequality harmful for growth?'.

²⁰ Sen, *Development as freedom*, pp. 36–49.

²¹ Allen, 'Great divergence', pp. 428–429 shows that wages were often at or below the subsistence income level.

and Ó Gráda present evidence that preindustrial poor relief reduced mortality by curtailing migration in case of famine.²²

All this explains why public services play a role in some of the most prominent historical explanations of economic development. Institutional economics and economic history frequently points to public goods as an intermediate outcome of good institutions. For instance, in their authoritative overview of institutional economics, Acemoglu *et al.* state that ‘some ways of organizing societies encourage people to innovate, to take risks, to save for the future, to find better ways of doing things, to learn and educate themselves, solve problems of collective action and provide public goods.’²³ Greif even links public goods directly to corporate actors, speaking of ‘corporation-based institutions to mitigate problems of cooperation and conflict’, later specified to have ‘provided safety nets, secured property rights (from the grabbing hand of the state, pirates, and each other), provided public goods, supported markets, and fostered innovation and training.’²⁴

Given the importance of public services in development and their association with religious and charitable foundations, this dissertation takes a public service perspective on the subject of religion, charity, and economy. Specifically, it investigates the funding of public services through the religious and charitable sector. What did the sector look like? How was it funded and what consequences did this have? To what extent did the sector provide religious and social services? Did this vary by region? In short, this dissertation aims to map the religious and charitable sector. Beyond this descriptive effort, it also tries to give explanations for the regional variation in the levels of funding of public services by the religious and charitable sector.

Given the importance of the religious and charitable sector in general, and foundations in particular, we would expect that much economic and social history has already been written about this topic. Some authors approach the subject by studying religious and charitable factors as outcome variables, phenomena that need to be explained by economic and social developments; and there are studies that consider religion and charity explanatory variables, something that explains economic and social outcomes.²⁵ We can also distinguish broad, top-down approaches, trying to link large outcomes to equally large explanations on the scale of regions, countries or continents;

²² Kelly and Ó Gráda, ‘Poor law of old England’.

²³ Acemoglu *et al.*, ‘Institutions as the fundamental cause’, p. 397; similar statements on public goods in Kuran, ‘Public goods under Islamic law’, pp. 841–842.

²⁴ Greif, ‘Family structure’, pp. 308, 310, see also De Moor, ‘Silent revolution’; Richardson, ‘Prudent village’ on public good provision by corporate actors.

²⁵ McCleary and Barro, ‘Religion and economy’, pp. 50–51.

versus bottom-up approaches that try to understand the workings of one or a few cases.

Weber's thesis on the Protestant ethic is the most famous example of a top-down approach of a religious factor bringing about economic development. Specifically, Weber claimed that their religious doctrine caused Calvinists to work harder and save more.²⁶ There have been considerable challenges to his thesis.²⁷ Nonetheless, the underlying idea that religious thought and practice influence economic outcomes has proven enduring, in studies of both historical and present-day economies.²⁸

Another body of work has analysed the economic laws and norms the church and its intellectuals gave western Europe. Much of it is on usury, but also on subjects such as the just price and the just wage.²⁹ Besides historians considering this subject from the perspective of intellectual history, economists have investigated the reasons for the existence of these rules from a theoretical perspective.³⁰ Other scholars have considered the subject of religion, charity, society, and economy from the perspective of the interaction between church and state. Generally, this is an older line of work describing the competition between state and church sovereignty.³¹ Another strand of literature treats religion as a consumable good and the church as a business. At first, scholars trying to explain organisational and doctrinal aspects of religious and charitable practice from this perspective only studied contemporary cases.³² However, later efforts investigated prominent historical cases as well.³³

The opposite of the top-down approach are the detailed case studies that exist on religious and charitable foundations. Many consider their religious

²⁶ Weber, 'Protestantische Ethik'.

²⁷ Samuelsson, *Religion and economic action*.

²⁸ Andersen et al., 'Religious orders and growth'; Becker and Woessmann, 'Was Weber wrong?'; Blum and Dudley, 'Religion and economic growth'; Ekelund et al., *Marketplace of Christianity*, pp. 189–231; White, 'Technology and invention' on historical economies; Alfonso, 'Cistercians and feudalism' for a critical survey of the literature the impact of the Cistercians; Guiso et al., 'People's opium?'; McCleary and Barro, 'Religion and economy' for examples on present-day societies.

²⁹ For example, Epstein, 'Just wage'; Noonan, *Scholastic analysis of usury*; De Roover, 'Concept of the just price'. A lot of this literature is summarised in Gilchrist, *Church and economic activity*.

³⁰ Ekelund et al., 'Economic model of the medieval church'; Glaeser and Scheinkman, 'Neither a borrower nor a lender be'; Munro, 'Medieval origins'; Reed and Bekar, 'Religious prohibitions against usury'; Rubin, 'Interest bans'.

³¹ Becker, 'Conflict between church and state'; Idem, 'Church and state'; Berman, *Law and revolution*, pp. 423–440; Jones, *Italian city-state*; Jongkees, *Staat en kerk*; Van Uytven, 'Wereldelijke overheid en reguliere geestelijkheid'.

³² Azzi and Ehrenberg, 'Household allocation'; Iannaccone, 'Economics of religion'.

³³ Allen, 'Order in the church'; Anderson et al., *Sacred trust*; Clegg and Reed, 'Economic decline of the church'; Davidson, 'Medieval monastery'; Ekelund et al., 'Economic model of the medieval church'; Idem, 'Economic analysis of the Protestant Reformation'; Idem, *Marketplace of Christianity*; Mol, 'Kruissheren op de Friese zieleheilsmarkt'.

activities; others social and economic aspects, often estate management.³⁴ Case studies are very valuable because they unearth new detailed information and facilitate a close understanding of a complex subject. It is, however, very difficult to say anything about how representative the findings of these are. Generalising is problematic without knowing whether the phenomena were important.

All in all, many good case studies into religious and charitable foundations exist. These studies are vital to our understanding of how foundations worked and what they were used for. Taken together they constitute a good, if disaggregated, survey of the religious and charitable sector. At the same time, large, top-down studies should be commended for their ambitious questions and their attempt to consider the whole picture. However, they are necessarily somewhat removed from the gritty world of what actually went on at a lower level.

The research presented in this dissertation has more in common with the top-down approaches, but wants to keep the advantages of the bottom-up perspective. It starts by considering individual foundations, thus staying close to the evidence. However, the public services-angle allows us to analyse the many foundations at an aggregate level as well, in effect examining the religious and charitable sector as a whole. Moreover, the public service perspective ensures that the approach to the subject is also relevant from a social-economic perspective. Trying to explain variation in the composition of the religious and charitable sector adds to this relevance.

As this dissertation analysed the social services provided by foundations, the literature on this subject is relevant as well. The landmark studies of Lindert on the history of public services and specifically social spending concentrate on the modern, industrial era.³⁵ In order to say something about the preindustrial antecedents of social spending, he analysed the closing decades of the eighteenth century, presumably because the reliable, countrywide statistics only became available by that time.³⁶ However, this approach is not without its share of problems as it becomes difficult to know whether conclusions on the preindustrial period apply to the preceding centuries as well. Consequently, it becomes less clear what makes the modern rise of the social spending unique.

³⁴ A substantial amount of literature has looked the role of foundations as great landowners and feudal lords: Van Bavel, *Mariënweerd*; Dameron, 'Patrimony and clientage'; Epstein, *Origini della fattoria toscana*; Kappelhof, 'Hoeven van het Bossche Geefhuis'; Mol, *Friese huizen van de Duitse Orde*; Osheim, *Italian lordship*; Idem, *Tuscan monastery and its social world*; Palmboom, *Kapittel van Sint-Jan*; De la Roncière, 'Monastic clientele?'; Verhoeven, *Devotie en negotie*; Verhulst, *Sint-Bataafsabdij*; Vroom, *Onze-Lieve-Vrouwekerk*.

³⁵ Lindert, 'Rise of social spending'; Idem, *Growing public*.

³⁶ Lindert, 'Poor relief before the welfare state'; a similar approach in Van Leeuwen, *Bijstand in Amsterdam*, p. 12.

Some valuable progress has already been made on social spending in the early modern period for the northern Low Countries.³⁷ The medieval period has also been studied extensively for the southern Low Countries.³⁸ However, only few studies are concerned with the medieval period in the northern Low Countries. These works frequently examine a single town, which means there is room for progress by comparatively investigating multiple towns.³⁹ Moreover, many studies in this literature have become quite old and rarely bring a socioeconomic perspective to the subject.⁴⁰ The exceptions are yet to employ a quantitative approach that encompasses the whole sector, thus potentially missing important information.⁴¹ This means that important lacunae exist in the knowledge of social spending in the period when many important features of the Low Countries' society and economies developed (*e.g.* their high urbanisation rates).⁴²

This dissertation not only wants to describe the religious and charitable sector, it also wants to explain its structure and composition. Moreover, it wants to do so from an social-economic point of view. As a prominent strand of research, theories from institutional economic history serve as the inspiration for this explanation. The gist of the institutionalist argument is that the laws, rules, and norms (institutions) of a society ultimately determine economic and social outcomes.⁴³ Research in institutional economics lays great emphasis on the legacy of the past for current institutions, as well as on historical case studies in their own right.⁴⁴ Strong empirical support exists for this line of explanation.⁴⁵

The origins of good institutions are an important issue in the institutionalist research program. One view on this issue is the efficient institutions-view, which states that institutions originate to address the economic needs

³⁷ For example, Van Leeuwen, *Bijstand in Amsterdam*; Idem, 'Amsterdam en de armenzorg'; Idem, 'Guilds and middle-class welfare'; McCants, *Civic charity*; Parker, *Reformation of community*; Prak, 'Armenzorg 1500–1800', pp. 49–90.

³⁸ *E.g.* Blockmans and Prevenier, 'Openbare armenzorg'; Idem, 'Armoede in de Nederlanden'; Idem, 'Poverty in Flanders and Brabant', pp. 20–57; Boone, 'Openbare diensten'; Galvin, 'Credit and parochial charity'; Haemers and Ryckbosch, 'Public services'; Maréchal, *Sociale en politieke gebondenheid*; Idem, 'Openbaar initiatief'; Smith, 'Through the eye of the needle'; Tits-Dieuaide, 'Tables des pauvres'; Uytendaele, 'Organisation de l'enseignement'.

³⁹ Bogaers, *Cultuur en religie*; Brand, 'Sociale omstandigheden en charitatieve zorg'; Engels, 'Sociale en medische zorg'; Goudriaan et al., 'Rijk liefdeswerk'; Kossmann-Putto, 'Armen- en ziekenzorg'; Tervoort, 'Developments in social care'.

⁴⁰ Ligtenberg, *Armenzorg te Leiden*; Oosterbaan, *Zeven eeuwen geschiedenis*; Post, *Scholen en onderwijs*.

⁴¹ Lis and Soly, *Poverty and capitalism*; Smith and Solar, 'Old poor law for the new Europe?', pp. 463–477; Solar, 'Poor relief and English economic development', pp. 1–22.

⁴² Van Bavel and Van Zanden, 'Jump-start'.

⁴³ North, *Institutions*.

⁴⁴ *E.g.* Acemoglu et al., 'Colonial origins of economic development'; Idem, 'Rise of Europe'; Engerman and Sokoloff, 'History lessons'; Greif, *Institutions*; North, *Institutions*, pp. 92–140; North and Weingast, 'Constitutions and commitment'.

⁴⁵ *E.g.* Acemoglu et al., 'Colonial origins of economic development'; Idem, 'Rise of Europe'; Rodrik et al., 'Institutions rule'.

of society.⁴⁶ Another strand of the literature view stresses coincidence. It holds that unintended consequences of past choices or events shape later institutions.⁴⁷ Third, there is a cultural view on institutional development. In it, the beliefs that people hold about good institutions determine institutions and economic outcomes.⁴⁸ All three perspectives have trouble explaining why bad institutions persist. Why do societies not at some point exchange their poor institutions for better ones to reap the gains? Even mistaken cultural beliefs about good institutions should eventually yield to this pressure.⁴⁹

The most promising interpretation of institutions looks at social conflict. In this framework bad institutions exist because narrow interests prevail over those of society as a whole. Briefly put, this view states that institutions should be understood as the outcome of a struggle between social groups.⁵⁰ The distributional consequences for social groups are key to understanding how economic and social outcomes came about. Political institutions and economic resources also matter in this interpretation because they determined the wealth and power of social groups.⁵¹

Explaining the extent to which the religious and charitable sector provided public services takes its inspirations from this social conflict view. The institutional research programme and particularly the social conflict framework should be useful for the subject of foundations. It has already been noted above that public services are important intermediate outcomes in the institutionalist framework. Moreover, the wealth transfers accomplished by foundations had important distributional consequences that in turn are a component of the social conflict interpretation.

The preindustrial period also provides an environment with high political inequality and variation. This means the framework's social conflict was likely. This matters because the power politics of the social conflict view are not easily recognised in the developed, democratic polities of the modern world in which bad institutions should not survive a popular vote.⁵² Furthermore, the corporatist environment implied that social groups were formally organised to assert their interests, be it merchants or artisans in guilds,

⁴⁶ Glaeser and Scheinkman, 'Neither a borrower nor a lender be'; North and Thomas, 'Manorial system'; Posner, 'Theory of primitive society'.

⁴⁷ For example, La Porta et al., 'Economic consequences of legal origins'.

⁴⁸ Greif, 'Cultural beliefs'.

⁴⁹ Overviews of these interpretations and some of their problems in Acemoglu, 'Why not a political Coase theorem?', pp. 620–621; Ogilvie, "'Whatever is, is right'?".

⁵⁰ A social group is defined as a group of people sharing social and economic characteristics that makes them share interests.

⁵¹ Acemoglu et al., 'Institutions as the fundamental cause'; North, *Institutions*; Ogilvie, "'Whatever is, is right'?"; Olson, *Rise and decline of nations*.

⁵² Wittman, 'Why democracies produce efficient results'.

villagers in their communities, and so forth.⁵³ This allowed them to organise more effectively, avoid free-riding, and bundle resources to achieve their goals.⁵⁴

To recap, this dissertation aims to provide a systematic analysis of religious and charitable foundations in the Low Countries. It is situated between broad, top-down analyses and case studies. Furthermore, it aims to embed this analysis in the institutional economic history. This has consequences for how the research is carried out.

Assessing possible explanations requires both variation in the religious and charitable sector as well as the political, social, and economic factors. This calls for a comparative approach. Such an approach allows us to generalise results by investigating whether the findings are similar elsewhere. Furthermore, it addresses issues of causality as best as possible because multiple cases allow us to reject inconsistent causes.⁵⁵ For this reason, the focus of this dissertation is mainly on the Low Countries, a region displaying much social, economic, and political diversity within a relatively small geographic area. This means it provides great causal variation for comparisons on a manageable scale.⁵⁶ Occasionally, when the variation in the Low Countries does not suffice to answer questions, additional evidence is taken from elsewhere in Europe or the Middle East

To stay grounded in solid evidence, the research starts with individual foundations. To make, say, a fourteenth-century hospital in Hulst comparable with an Utrecht chapter from the eleventh century, we need to focus on a shared characteristic of religious and charitable foundations. Above, it was argued that the provision of religious and social services are a shared characteristic of foundations that are at the same time relevant to the institutionalist framework.

The research also aims to move beyond individual foundations so as to investigate whether consequences and explanations apply to the sector as a whole. This means we also need concepts with which to aggregate our organisations and identify the total sector. This subject is taken up at length in chapter two. Briefly, what makes religious and charitable foundations unique is that they were ultimately all funded voluntarily by pious donations. Another important point is their legal construction. We would today recognise these organisations as foundations, or trusts-like devices, meaning that these were relatively autonomous organisations whose property was

⁵³ Blicke, *From the communal Reformation*; De Moor, 'Silent revolution'; Reynolds, *Kingdoms and communities*.

⁵⁴ Acemoglu et al., 'Institutions as the fundamental cause', p. 391; De Moor, 'Silent revolution'.

⁵⁵ Ragin, *Comparative method*; Skocpol and Somers, 'Comparative history'.

⁵⁶ Van Bavel, *Manors and markets*; Prevenier, 'Low Countries'.

separated from their beneficiaries. In addition, foundations operated on the returns from their asset endowment.⁵⁷ Essentially, the preindustrial landscape was littered with designated money jars, giving out small returns, the result of years of saving.⁵⁸ Given this savings-to-transfer mechanism, a focus on funding and resource flows structures the research. Where did the funding come from and where did it go?

Studying individual foundations from the perspective of public services and analysing them as a whole sector also imposes data requirements. The focus on the funding of public services requires data on the financial management of the foundations, in other words, their accounts. To confront this sample of foundations with the religious and charitable sector as a whole, we also need to be able to create an overview of the foundations.

These demands are not too stringent, but do call for a period with enough data while maintaining some unity of subject. Although the early and high-medieval period may have been the most interesting for religious and charitable foundations, systematic data on funding and expenditures (accounts) do not appear until the end of the fourteenth century. Consequently, there is not sufficient data on the finances of foundations the proceeding centuries. After the Dutch Revolt (1568) the religious and charitable landscape in the Dutch Republic became exceptionally fragmented.⁵⁹ These data limitations (too little at first, too much later) restricts our investigation to the period after *ca* 1500. It ends at the beginning of the early modern period in the Low Countries, *ca* 1570.

The dissertation is structured as follows. The next chapter discusses what foundations were and how they together constituted a religious and charitable sector. It discusses how they were created and managed as well as the theoretical consequences of providing public services through this type of organisation. The third chapter introduces a sample of religious and charitable foundations that are at the basis of the analyses of the funding of public services in the rest of the dissertation. Chapter four analyses the revenues of foundations. After giving an outline of their sources of income, it analyses land in detail as the most important income-generating asset. It also tries to find explanations for variation in levels of landownership by foundations. Chapter five investigates the consequences of the large-scale ownership of assets by foundations. Specifically, it analyses lease and credit markets.

⁵⁷ Berman, *Law and revolution*, pp. 238–240; Coing, ‘History of foundations’; Coopmans, *Rechtstoestand van de godshuizen*, pp. 46, 59–69; Feenstra, ‘Foundations in continental law’.

⁵⁸ Hansmann, ‘Why do universities have endowments?’.

⁵⁹ Israel, *Dutch Republic*, pp. 653–660 mentioning Jews, Remonstrants, Mennonites, Lutherans, and other ‘new “sects”’ in addition to the Reformed and Catholic churches. Many of these would have had their own schools and poor relief provisions.

Chapter six looks at the expenditures of foundations. It studies in detail the social and religious services provided by the foundations in the sample, their efficiency in doing this, and how the sector developed over time. Chapter seven tries to go beyond the sample of foundations and presents estimates of the level of public services provided by the entire religious and charitable sector in the urbanised parts of the Low Countries. Moreover, this chapter tries to find explanations for the level of social spending in the political, social, and economic characteristics of the towns of the Low Countries. Chapter eight concludes.

2 DEFINITIONS & DEMARCATION

In the previous chapter, it was argued that religious and charitable foundations are a good lens through which to study institutions, religion, and the provision of public services in the preindustrial era. This chapter now defines and circumscribes religious and charitable foundations. What were they? What were their defining characteristics? Which organisations should be included and which should be excluded? After all, a lot of pre-industrial institutions had some religious or charitable quality – chapters, monasteries, beguinages, parishes, rectories, other benefices, church fabrics, poor tables, hospitals, confraternities, guilds, universities, schools, and a host of other informal arrangements.¹

This chapter first considers the possible demarcations around the organisations by exploring the legal history of corporations, legal personhood, and property. This literature provides information on the way religious and charitable organisations were governed.² However, present-day historians as well as contemporary observers, jurists, and legislators rarely used clear-cut definitions for the subject. A compromise definition is therefore suggested, comprising the most salient characteristics, among other legal personhood, asset shielding through earmarking, and funding based on asset returns.

Next, the creation and governance of the types of foundation included in the research are discussed. In this context, the theoretical costs and benefits of providing public services through foundations are considered as well. Finally, the findings in this chapter are used to evaluate some of the arguments in institutional economic history about the advantages of corporate institutions.

2.1 Ecclesiastical jurisdiction over assets

One distinction is between organisations formally belonging to the church and those that did not – ecclesiastical and secular or charitable. The logic underlying this system lies in the legal status of their assets. Assets could be placed under ecclesiastical jurisdiction, after which they were referred to as *bona ecclesiastica*.³

¹ These organisations from Berman, *Law and revolution*, p. 126; De Blécourt and Fischer, *Oud-vaderlands burgerlijk recht*, p. 60; Kuys, *Kerkelijke organisatie*, pp. 57–82, 210–271; Richardson, ‘Prudent village’, pp. 390–396; Simons, *Cities of ladies*, pp. 61–80; Tierney, *Conciliar theory*, p. 97.

² Kuys, *Kerkelijke organisatie*, p. 34.

³ Rengers Hora Siccama, *Geestelijke en kerkelijke goederen*, pp. 17–18, 59.

However, this definition is problematic. First of all, assets of organisations with a seemingly clear religious purpose did not necessarily fall under ecclesiastical jurisdiction. A prime example was the church fabric;, responsible for the maintenance of the exterior and interior of church buildings which were consecrated spaces. Furthermore, church fabrics had probably split off from the original parish church fund together with the rectory. While the ecclesiastical status of the latter is uncontested, church fabrics were generally not considered to have fallen under canon law.⁴ For similar reasons, the origin of poor tables as either ecclesiastical, civic, or confraternal is also a contested issue.⁵

A further problem is that there were even differences in ecclesiastical status within one type of organisation. Hospitals were the best example of this. After the Council of Vienne (1311–2), a distinction was made between ecclesiastical (*loca religiosa / publica*) and civic, secular (*loca profana*) hospitals. The nursing staff of ‘ecclesiastical’ hospitals’ often lived according to a religious rule, typically that of Augustine.⁶ However, the practical lines were a lot less clear. Control of the hospitals quickly came into the hands of urban governments regardless of ecclesiastical status. Conversely, secular hospitals had multiple connections to the clergy and ecclesiastical hierarchy. Furthermore, indicators of the ecclesiastical status of hospitals (amortisation taxes and excise exemptions, for example) were not consistently applied.⁷ Monastic rules for staff could also be found in originally secular hospitals.⁸ Moreover, the distinction was not made in the diocese of Utrecht.⁹ In sum, although some hospitals were ecclesiastical, practical differences between the two types were insignificant. Similar ambiguities applied to the ecclesi-

⁴ Kuys, *Kerkelijke organisatie*, p. 157; Idem, ‘Parish church buildings’, p. 86 on rectories; Rengers Hora Siccama, *Geestelijke en kerkelijke goederen*, p. 39 on church fabrics.

⁵ Coopmans, *Rechtstoestand van de godshuizen*, p. 53; Maréchal, ‘Openbaar initiatief’, pp. 513–4; De Melker, ‘Metamorfose van stad en devotie’, pp. 53–6 for differing views on the origins of poor tables; Guillardian, ‘Tables des pauvres’, pp. 261–4 for an overview of the debate.

⁶ Coopmans, *Rechtstoestand van de godshuizen*, pp. 95–99; Drossbach, ‘Hospital’, pp. 510, 516; Maréchal, *Sociale en politieke gebondenheid*, p. 18; Rengers Hora Siccama, *Geestelijke en kerkelijke goederen*, pp. 41–2 on the distinction; Maréchal, *Sociale en politieke gebondenheid*, pp. 86ff, 167ff on rules for hospital staff. To clarify the meaning of the words secular, regular, religious, and ecclesiastical. Regular and secular can distinguish between clergy living by a rule (*regula*, regular clergy like monks and Augustinian canons) and clergy not living by a rule, often with pastoral tasks (secular clergy). At the same time, secular can be contrasted with religious, as in profane, not sacred. Unless explicitly stated otherwise, secular is used to refer to non-religious. It is contrasted with religious and ecclesiastical, with *ecclesiastical* referring to formal aspects of the Church and *religious* to general spiritual and devotional aspects.

⁷ Jongkees, *Staat en kerk*, pp. 228–229 on the wardens of Leiden’s hospitals and church fabrics protesting against amortisation; Westerink, *Elburg en Doornspijk*, pp. 135–138 showing episcopal permission to aldermen to build a hospital in 1335; Coopmans, *Rechtstoestand van de godshuizen*, p. 139ff.

⁸ Maréchal, *Sociale en politieke gebondenheid*, pp. 76–79, 101–103.

⁹ Goudriaan, ‘Frühgeschichte’, pp. 223–224.

astical statutes of tertiary houses in the diocese of Utrecht.¹⁰ Resolving these issues is difficult, because it amounts to applying the modern separation between church and state to a period when this distinction was rarely made.¹¹

A further problem with a definition based on the ecclesiastical status of assets is that it resulted in few practical differences. Canon law status of assets in practice came down to fettered ownership, meaning the assets had a purpose attached to them and therefore permission of the church government was required for asset transactions (*e.g.* alienation, mortgaging).¹² Ecclesiastical organisations were also exempt from secular taxes until the fifteenth century.¹³ For organisations owning non-ecclesiastical assets differences would have been insubstantial. Their assets also had purposes attached to them and tax exemptions were also frequent. Moreover, mortmain legislation (laws limiting inalienable ownership) applied to other assets than those strictly under canon law.¹⁴ Finally, similar transactions by church fabrics or poor tables required local government consent.

Similarities between organisations inside and outside ecclesiastical jurisdiction are to be expected as the boundary between the two spheres was less clear than today. Furthermore, the legal form and governance of non-ecclesiastical charities was inspired by canon law. The canonists had extensively explored the organisational options for durably providing public services. Because judicial and governmental elites would have been familiar with these examples, many aspects found their way into secular practice.¹⁵

In sum, there are a number of problems with using a definition based on whether an organisation's assets fell under ecclesiastical jurisdiction. First, some organisations with clearly religious purposes would be excluded. Second, the definition was not consistently applied to hospitals and religious houses. Third, the practical differences between ecclesiastical and other organisations were limited.

¹⁰ Van Engen, *Derde orde*, pp. 297–338.

¹¹ Guillardian, 'Tables des pauvres', p. 265.

¹² Feenstra, 'Development of the concept foundation', p. 124; Idem, 'Foundations in continental law' on fettered ownership and asset purposes. On changes to assets, Plöchl, *Geschichte des Kirchenrechts*, vol. II, pp. 396–397.

¹³ Jongkees, *Staat en kerk*, pp. 69–70, 146–159, 187–205; Plöchl, *Geschichte des Kirchenrechts*, vol. II, pp. 355–356 on taxes, noting that exemptions had eroded from the fifteenth century onwards; Jongkees, *Staat en kerk*, p. 19; Prevenier, 'Verhouding van de clerus', pp. 10–26 on the merely theoretical nature of the exemptions.

¹⁴ Coopmans, *Rechtstoestand van de godshuizen*, pp. 121–122.

¹⁵ Berman, *Law and revolution*, pp. 163, 254, 274ff; Brundage, *Medieval canon law*, pp. 96–7; Witte Jr., 'Plight of canon law', pp. 136, 139–141.

2.2 Development of legal personhood

Looking at their legal form allows us to identify the characteristics of the relevant organisations had in common, ecclesiastical and otherwise. Scholars see legal personhood as an important development of the Western legal system in the medieval period, and especially for the governance of organisations.¹⁶ This concept was worked out after the Gregorian Reform in the twelfth and thirteenth century, and eventually found its way into the authoritative legal sources making up the *Corpus iuris canonici*: Gratian's *Decretum* (ca 1140), the *Decretals* or *Liber Extra* by Gregory IX (1234), and the many comments (glosses) on these works.¹⁷ There always remained some reservation in proclaiming the existence of legal persons.¹⁸ In actual fact, it concerned organisations acting as if they had legal personhood and the existence of a body of rules developed that in effect established legal personhood.¹⁹ Nonetheless, these tentative rules did have regulating power and reflected common practice.

The development of legal personhood revolved around church legislation concerning ecclesiastical offices (benefices) and clerical communities.²⁰ Following the struggle against the proprietary church system, founders and lay church owners were no longer deemed suitable to hold substantial rights in churches.²¹ At the same time, it was critical for the church to make sure that the assets intended for the office were not confused with the officeholder's property.²² To achieve this, the rights were attributed to the office and its assets, while the holders of the office became mere representatives.²³ The resulting benefices were aggregates of goods meant to support the clergy. The beneficiary enjoyed the income of these goods and in exchange provided the services belonging to the benefice (e.g. pastoral care) and represented the office in courts or contracting. However, the rights, obligations, and property of the benefice existed regardless of the office holder.²⁴

Legal personhood also developed to regulate clerical collectives. They also needed to protect their property from the claims of its members. Further-

¹⁶ Berman, *Law and revolution*; Michaud-Quantin, *Universitas*, p. 80.

¹⁷ Berman, *Law and revolution*, p. 203; Kuys, *Kerkelijke organisatie*, pp. 34–37; Van de Wiel, *Geschiedenis van het kerkelijk recht*, pp. 122–137.

¹⁸ Feenstra, 'Foundations in continental law', pp. 312–314; Plöchl, *Geschichte des Kirchenrechts*, vol. II, p. 362.

¹⁹ De Blécourt and Fischer, *Oud-vaderlands burgerlijk recht*, pp. 61–62; Coopmans, *Rechtstoestand van de godshuizen*, p. 46; Reynolds, *Kingdoms and communities*, pp. 59–64; Southern, *Making*, p. 124.

²⁰ Plöchl, *Geschichte des Kirchenrechts*, vol. II, pp. 361–2 on benefices; Michaud-Quantin, *Universitas* on collectives.

²¹ Feenstra, 'Histoire de fondations', p. 430; Wood, *Proprietary church*, pp. 884–927.

²² Hansmann and Kraakman, 'Organizational law', pp. 812–813; Hansmann et al., 'Law and the rise of the firm', pp. 1335–1342 on corporate law (specifically legal personhood) in relation to entity shielding.

²³ Michaud-Quantin, *Universitas*, pp. 80, 288–289.

²⁴ Plöchl, *Geschichte des Kirchenrechts*, vol. II, pp. 361–362.

more, decision-making, contracting, and the distribution of responsibilities between the members and the collective had to be regulated.²⁵ Out of these challenges the corporation emerged. Again the solution was not vesting any of the rights in the members or the officers of the corporation, but to make them merely its representatives and beneficiaries.²⁶

The invention of legal personhood meant that other entities besides human beings (natural persons) could make legal transactions. Legal persons could sue and be sued, hold property, receive bequests, make contracts, and so forth. They did this independent of their members or representatives; these were only caretakers. As a result, legal persons could exist indefinitely.²⁷ These characteristics also applied to the organisations studied here.

Through these developments, the canonists formalised the church as a decentralised system of representatives and beneficiaries. Rights, obligations, and property were vested in many abstract entities. These were not part of ‘a single, uniform monolithic institution’ that we call the Church.²⁸ Rather, it was a ‘federation of semi-autonomous units, a union of innumerable lesser or greater corporate bodies’: bishoprics, abbeys, monasteries, colleges, chapters, church fabrics, benefices, chantries, guilds, religious orders, congregations, poor tables, hospitals, confraternities, and so forth. All these practiced considerable self-governance, some had their own hierarchies (orders), and many developed legal personhood.²⁹ Such a federation could also include many organisations that were formally outside ecclesiastical jurisdiction, but were nonetheless associated with it in many respects.

²⁵ Weber, *Economy and society*, pp. 706–707.

²⁶ Michaud-Quantin, *Universitas*, p. 216; Tierney, *Conciliar theory*, pp. 117–119.

²⁷ Michaud-Quantin, *Universitas*, pp. 215–216; Tierney, *Conciliar theory*, pp. 96–131 on management; Brundage, *Medieval canon law*, pp. 99–100; Coopmans, *Rechtstoestand van de godshuizen*, pp. 46–51; Feenstra, ‘Development of the concept foundation’, pp. 127–130; Idem, ‘Foundations in continental law’, pp. 310–317; Plöchl, *Geschichte des Kirchenrechts*, vol. II, pp. 174–5; Weber, *Economy and society*, pp. 706–7 on the other characteristics.

²⁸ Brundage, *Medieval canon law*, p. 86.

²⁹ Quote from Tierney, *Conciliar theory*, p. 97. Plöchl, *Geschichte des Kirchenrechts*, vol. II, p. 175 mentions as legal persons the church as a whole, bishoprics, parishes, church fabrics, *mensa episcopalis*, prebends, (cathedral) chapters, universities, monastic orders, monasteries, and *kirchlicher Stiftungen*.

2.3 Institutional asset ownership

For the funding of public services, asset ownership was an important characteristic of these legal persons. In theory, two legal persons could be distinguished, both called *universitas*, but differing in what they incorporated. There was a corporation of people, a *universitas personarum* (corporation, *vereniging*, *Verein / Gesellschaft*). It roughly corresponded to clerical collectives. There was also a corporation of assets, a *universitas bonorum* or *universitas rerum* (foundation, *stichting*, *Stiftung*, *foundation*).³⁰ Foundations lacked an organised body of members with self-governance rights and roughly corresponded to the benefices.

At first sight, it seems that any organisation with multiple members and some self-governance could be classified as corporations, and the others as foundations. This would mean a distinction between organisations like monasteries, chapters, universities, and confraternities on the one hand (as corporations); and benefices, church fabrics, poor tables, and hospitals on the other (as foundations).

However, the literature does not support this classification wholeheartedly. One such example is the Dutch literature on the fate of religious assets after the Reformation.³¹ Here it is argued that all organisations were foundations and corporations of people were merely their beneficiaries.³² This allowed scholars to argue that there was no outright appropriation because the States succeeded the ecclesiastical government and they only modified the purpose of the assets (to Reformed liturgy). This view has consequently found its way into the general legal history of the Netherlands.³³ However, in the apparent desire to legitimise the actions of the new governments, scholars were also eager to downplay ownership by clerical collectives since this would have made the governments' actions look like confiscations.

Another example of the literature not quite in accord with the neat distinction between foundations and corporations is the German social history

³⁰ Berman, *Law and revolution*, pp. 239–240; Coopmans, *Rechtstoestand van de godshuizen*, pp. 46–47; Plöchl, *Geschichte des Kirchenrechts*, vol. II, p. 175; Rengers Hora Siccama, *Geestelijke en kerkelijke goederen*, pp. 46–47; Weber, *Economy and society*, p. 707. Since common law only recognises corporations of people, there is no direct English equivalent to continental corporation of goods, the foundation, see Feenstra, 'Development of the concept foundation', pp. 123–124. The translator of Weber, *Economy and society*, p. 746 notes that the term *charity* or *charitable trust* is close. Following Berman, *Law and revolution*, p. 239 and Feenstra, 'Foundations in continental law', the term *foundation* is used here to avoid the implied trustee of the trust.

³¹ Rengers Hora Siccama, *Geestelijke en kerkelijke goederen*, pp. 167–170 on this *kirchliche Institutentheorie*; other authors include Van Apeldoorn, *Kerkelijke goederen*; Van Beeck Calkoen, 'Rechtstoestand'; Maris, *Reformatie*.

³² Rengers Hora Siccama, *Geestelijke en kerkelijke goederen*, p. 45 on the interpretation of corporations as foundations.

³³ De Blécourt and Fischer, *Oud-vaderlands burgerlijk recht*, pp. 60–62.

of *Stiftungen*. The examples it gives suggest the term is reserved for alms provision, chantries, chapels, masses; that is, mostly in connection with commemorative religious services.³⁴

More recent histories of canon law consider the corporation mostly from the perspective of the bishop and his chapter or the pope and general councils.³⁵ The corporation is mostly seen as a way for canonists to discuss the governance of the whole church. It is rarely discussed whether the same legal forms applied to lower tier organisations as well.

Finally, institutional economic history hardly regards the foundation at all. Rather, it focuses nearly exclusively on the corporation to conceptualise legal persons and charities.³⁶ Part of this stems from a language problem. English only needs to accommodate the one legal person of common law, the corporation.³⁷ Hence, the corporation and other entities with legal personhood can easily become blurred.

Given this confusion, it pays to think about what the difference between the corporation and the foundation is. The first thing to note is that the canonists rarely distinguished between corporations and foundations. According to Tierney, the difference between an institution (*Anstalt*, *instelling*) and a corporation (*Genossenschaft*) was not clear to canonists.³⁸ In his analysis of legal personhood, Weber speaks of a gradual transition from foundation (*Stiftung*) to his intermediate entity of the ‘institution’ (*Anstalt*), and finally to the corporation, claiming there were no clear-cut legal criteria to distinguish between the three.³⁹ Feenstra asserts that jurists did not explicitly make a distinction between corporations and foundations, but that both were simply referred to as *persona ficta*.⁴⁰ Berman discusses the similarities between ownership of foundation and that of corporations, noting that a corporation was at once owner, beneficiary, and trustee of an asset.⁴¹ Michaud-Quantin discusses how the various theories on who owned the church’s property reflected an unfinished conceptualisation of the legal persons constituting the church. He gives the example of the *Decretals* of Gregory IX (1234) in which the ultimate ownership question is left all but

³⁴ Borgolte, ‘Stiftung, I’; Lusiardi, *Stiftung und städtische Gesellschaft*, p. 178ff; an similar older view in Plöchl, *Geschichte des Kirchenrechts*, vol. II, p. 375, noting however that the boundaries with other organisations were vague.

³⁵ Michaud-Quantin, *Universitas*; Tierney, *Conciliar theory*, pp. 106–153.

³⁶ E.g. Harris, ‘Institutional dynamics’, p. 613; Kuran, ‘Public goods under Islamic law’; Idem, ‘Corporation in Islamic law’; Van Zanden, “‘Road to the Industrial Revolution’”, p. 356.

³⁷ See note 30 above.

³⁸ Tierney, *Conciliar theory*, p. 101.

³⁹ Weber, *Economy and society*, p. 708.

⁴⁰ Feenstra, ‘Development of the concept foundation’, p. 130; Idem, ‘Foundations in continental law’, p. 137.

⁴¹ Berman, *Law and revolution*, p. 239, citing Plöchl, *Geschichte des Kirchenrechts*, vol. II, p. 362.

unresolved.⁴² Likewise, vesting property rights in the patron saint of organisations reflects unease about ownership by legal persons.⁴³ Lastly, Feenstra and Michaud-Quantin also refer to Innocent IV, who equated church offices such as prebends with ‘un évêche, une abbaye, un hôpital, ou toute autre maison, dignité ou service (*administratio*)’; essentially, organisations that ought to be corporations.⁴⁴

Contemporaries had a point in not making too much of the difference between corporations and foundations. There were some very important similarities, mostly revolving around the issue of fettered asset ownership.⁴⁵ This meant only predefined activities could be financed from the assets. Moreover, for both the corporation and the foundation, spending the assets themselves was undesirable. Rather, the returns on the assets, above all land, were supposed to fund the activities.⁴⁶

Protecting assets (asset or entity shielding) in this way was a crucial aspect of ecclesiastical legal persons. In the case of foundations, the legal personhood of the assets themselves gave considerable inviolability. Alienating assets could only happen for predefined reasons and required permission from the ecclesiastical hierarchy.⁴⁷ The impression can arise that corporations could more freely dispose of their assets because of their extensive self-governance. Nonetheless, even when we try to interpret the case of a corporation such as a monastery as if the members were joint owners, they could not freely dispose of their assets because these were still earmarked for a purpose.⁴⁸ The members could not simply decide they no longer liked being monks and use the assets for something else. And even if there were good reasons for alienating corporate assets, the consent of the church hierarchy was still required.⁴⁹ The core characteristics of a foundation – earmarked,

⁴² Michaud-Quantin, *Universitas*, pp. 287–9; citing *Decretals lib. 3 tit. 12ff*, especially *tit. 25* and *26*, also available online at <thelatinlibrary.com/gregdecretals3.html> (September 2011).

⁴³ De Blécourt and Fischer, *Oud-vaderlands burgerlijk recht*, pp. 61–62; Michaud-Quantin, *Universitas*, p. 80; Plöchl, *Geschichte des Kirchenrechts*, vol. II, p. 174; Weber, *Economy and society*, p. 714. Examples in Berman, *Cistercian evolution*, pp. 177–178; Rosenwein, *Neighbor of Saint Peter*, pp. 1, 4.

⁴⁴ Feenstra, ‘Histoire de fondations’, p. 430; Michaud-Quantin, *Universitas*, p. 99, referring to Innocent’s *Apparatus* (a commentary on the *Decretals*) 2.19.3: “*Sed dices, quomodo aget nomine prebende, cum prebenda nihil habeat vel possideat. Respondeo: immo hec prebenda potest habere iura sua et possessiones, sicut episcopatus, abbatia, hospitale vel quecumque alia domus vel dignitas vel administratio.*”

⁴⁵ Feenstra, ‘Foundations in continental law’, p. 310.

⁴⁶ Byrne, ‘Investment of church funds’, pp. 33–39, relying mostly on the legislation in the 1918 *Codex*, but Plöchl, *Geschichte des Kirchenrechts*, vol. II, pp. 396–397 cites him for the medieval period as well.

⁴⁷ See note 13 and Plöchl, *Geschichte des Kirchenrechts*, vol. II, pp. 398–9. The (rather broad) grounds for alienation were necessity, usefulness, piety, and misfortune (*necessitas, utilitas, pietas*, and *incommoditas*).

⁴⁸ Berman, *Law and revolution*, p. 239, calling it a *Zweckvermögen*.

⁴⁹ Ligtenberg, *Armezorg te Leiden*, pp. 78–9; Oosterbaan, *Zeven eeuwen geschiedenis*, pp. 144–148 for two sixteenth-century examples of episcopal and papal permission; Van Bavel, *Mariënweerd*, pp. 190, 538–539 on the role of monastic orders. See also p. 46, note 147.

shielded assets separated from management and beneficiaries – was also present at corporations.

Other practical similarities between foundations and corporations followed from their shared desire to shield their assets from their beneficiaries and members. The purpose attached to the assets restricted their potential to be used for anything else; in effect preventing alienation. Limiting corporate members to the role of beneficiaries and representatives meant that their heirs or creditors could not make claims on the organisation's assets.⁵⁰

In sum, at least two types of legal persons existed, foundations and corporations. However, the practical differences between the two were limited, and consequently contemporaries did not make a clear cut distinction either.

2.4 Working definition

Overall, the literature on canon law gives useful information on the organisational forms and governance in the religious and charitable sector. However, there were no neat definitions which will suffice for our research. Instead, the literature discusses the ambiguities and disagreements found in the writings of jurists, legislators, and so forth.

Hence, a compromise definition is used here by focusing on organisations that had many, though not necessarily all, of the following characteristics. The core feature of a foundation was an aggregate of assets that was earmarked for a purpose. The assets could be supplemented by other rights to income, but the purpose of the foundation was to a large extent financed by the asset endowment. This was done by spending the asset returns, rather than the assets themselves. These characteristics and the legal separation between ownership, management, and beneficiaries accomplished strong entity (asset) shielding.

The combination of the funds and their purpose were usually vested with legal personhood, giving them some autonomy. However, it remained ambiguous as to who owned the assets. A corporation could be the beneficiary of a foundation, in which case the boundaries between a corporation and a foundation became exceedingly vague. However, regardless of whether it was a corporation or a foundation, ownership of assets was fettered. There were substantial restrictions on what could be done with them. This applied especially to alienation of the assets, but also to the spending of the returns. For these reasons, the term foundations is used as a way of referring to all organisations discussed in this dissertation.

⁵⁰ See note 22, p. 28 above on the concept of entity shielding; Tierney, *Conciliar theory*, pp. 119–127 on conceptualising heads of corporations as proctor (*procurator*), who merely represented the body.

Foundations were supposed to be non-profit organisations as well. They could not redistribute their accounting surplus to the owners. In fact, foundations went so far as to make sure there were no real owners to speak of, only a charitable or religious purpose.⁵¹ Like non-profits today, foundations also frequently benefited from tax exemptions, sometimes due to a general theoretical legal immunity, sometimes due to special privileges of governments.

The assets making up the endowment represented a substantial saving effort by the founders and donors. Rather than using resources directly, assets had to be set aside so they could provide future services through their investment returns. It was deemed desirable to expand the endowment during the operational lifetime of a foundation.⁵² Furthermore, initiative and funding were overwhelmingly private. This meant that the wealth of the religious and charitable sector was distributed over many independent saving jars which had been earmarked.

Given this definition, which organisations are included? The crucial characteristic is the presence of an asset aggregate at its core and that the organisation was funded from its returns. This means that benefices, chapters, church fabrics, monasteries, hospitals, and poor tables are included. Confraternities are excluded since they were mostly funded from member contributions instead of asset returns.⁵³ The subject of parish schools shall be taken up in detail when the provision of education is discussed in chapter six. There were no universities in the research area (the closest one was in Louvain).

A disadvantage to this definition is that it misses out on the sort of small-scale local services funded from informal, running contributions. Although the institutionalisation of social and religious services at the end of the medieval period mattered greatly in guaranteeing their regular provision, we would do well to remember the importance of informal funding in the early and high Middle Ages.

⁵¹ Glaeser, *Governance of not-for-profit*; Glaeser and Shleifer, 'Not-for-profit entrepreneurs'; Hansmann, 'Role of nonprofit enterprise' on non-redistribution; cf Kuran, 'Corporation in Islamic law', p. 819. Chapters may have been an exception to the non-profit rule. Their prebend systems meant accounting surpluses went to the members of the chapter. In his discussion of the offices within a chapter, Van den Hoven van Genderen, *Heren van de kerk*, p. 125 compares the chapter to a business corporation, though he does not explicitly discuss the redistribution of accounting surpluses in this context. See also Bijsterveld, *Laverend tussen kerk en wereld*, p. 73 for a similar analogy.

⁵² Hansmann, 'Why do universities have endowments?', pp. 14–39 on the saving mechanism. In the case of benefices, incentives were created to augment the endowment by giving its representative a lifetime right to the added revenues, regardless of continued occupancy, see Plöchl, *Geschichte des Kirchenrechts*, vol. II, pp. 396, 398–399.

⁵³ Kuys, *Kerkelijke organisatie*, pp. 33, 76; Van Luijk, 'Zorg voor de doden', pp. 235–8, 241–2; Trio, 'Middeleeuwse broederschappen', pp. 102, 108 on most confraternities being funded through member contributions.

There are also advantages to this definition. For one, it consists of a group of roughly similar and numerous organisations. Moreover, the management of the assets at the core of the foundation provides a lot of source material. Finally, the wealthiest and most durable organisations are especially likely to feature prominently.

2.5 Funding, governance, beneficiaries

To understand the working of the religious and charitable sector, the parties involved in the creation and governance of foundations need to be discussed. First of all, the founder made the first funds available. His or her initiative and preferences determined whether there were foundations at all. He also defined the purpose and regulations by stating the conditions for the use of these funds. This often meant that the founder and his heirs retained some control over the foundation, for instance in appointing management, designating beneficiaries, or a right to alimention. Over time, these rights could end up at secular and ecclesiastical governments.⁵⁴ Some foundations, however, had less clear beginnings. This may be because the documentation on the origins has been lost, but a foundation could grow out of informal arrangements like regular almsgiving.⁵⁵ The decisions of the founder were extremely important because a foundation was often meant to be perpetual. Only with good reasons could the authorities dissolve them or change the statutes.⁵⁶ Founders could in principle stipulate a variety of purposes, provided it was at least nominally pious.⁵⁷ However, in reality they chose between a number of pre-existing types (see p. 37 onwards).

Donors contributed additional funds to the foundation, but founders were responsible for the better part of the patrimony. Without sufficient starting capital, the activities of the new foundation could not be financed from the start.⁵⁸ However, the future success of the foundation also depended on its ability to attract more funds. New donations could come with conditions, for instance the obligation to pray for the donor's soul, adding further sub-purposes to the foundation.

⁵⁴ Coopmans, *Rechtstoestand van de godshuizen*, pp. 66–74 on the foundation process. Plöchl, *Geschichte des Kirchenrechts*, vol. II, p. 371 on the patronage rights replaced proprietary churches; Wood, *Proprietary church*, pp. 888–890, however, does not mention alimention.

⁵⁵ Coopmans, *Rechtstoestand van de godshuizen*, p. 14.

⁵⁶ Plöchl, *Geschichte des Kirchenrechts*, vol. II, pp. 73–74. On similar, but stronger mechanisms in Islamic foundations, see Kuran, 'Public goods under Islamic law', pp. 861–865.

⁵⁷ Barrois, 'On medieval charities', p. 71 gives the examples of travelling lodges and maintaining bridges.

⁵⁸ Rengers Hora Siccama, *Geestelijke en kerkelijke goederen*, p. 59.

Besides the founder and donors, the conditions set by ecclesiastical and secular governments mattered as well. Purposes defined at the moment of founding would have to accord with their rules and they would have to consent to the founding. Afterwards, governments were the parties that could modify foundations. Ecclesiastical governments consisted of pope, bishops, and in the case of monasteries, orders. Local urban governments were the most important secular parties, though territorial and local lordships mattered as well. Their roles varied by type of foundation and will be discussed below.

Finally, the assets also needed to be managed. This could be a task of the beneficiaries, as was the case with monasteries and benefices, although they could hire a steward to do this for them.⁵⁹ If the beneficiaries were by definition unable to manage the assets, outside wardens would have to be appointed to fulfil this task. This could apply to the poor in case of hospitals and poor tables, and buildings in the case of church fabrics. Their appointment could be arranged by the founder, but often this task came down to local governments. Wardens in turn could also hire stewards to do the asset management for them.

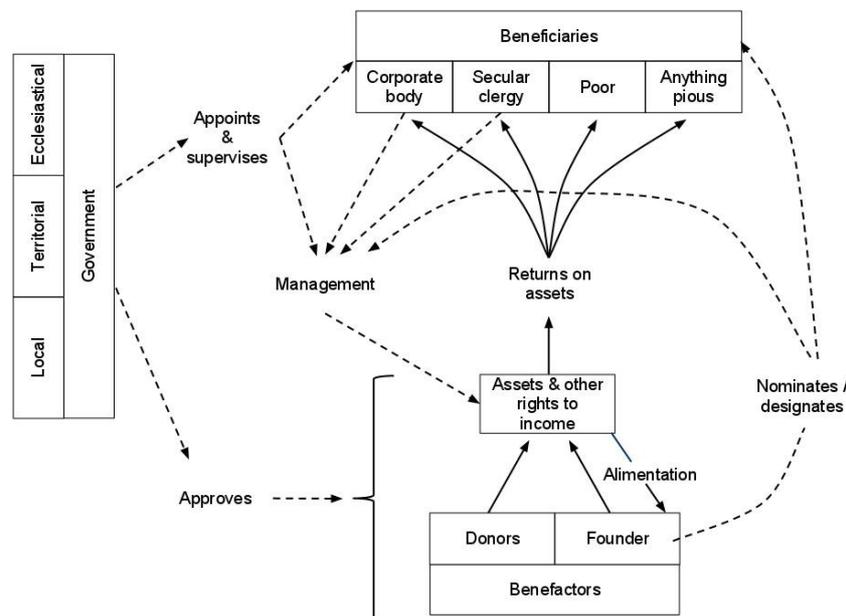


Figure 2.1. Scheme of a foundation and the relevant parties.

Figure 2.1 summarises the resource flow from benefactors to beneficiaries (solid lines) and the control structure (dashed) of a foundation. Benefactors

⁵⁹ Plöchl, *Geschichte des Kirchenrechts*, vol. II, pp. 391–392; Rengers Hora Siccama, *Geestelijke en kerkelijke goederen*.

gave assets, the returns of which went to a predefined service, often by paying someone. A foundation often required permission of local, territorial, as well as ecclesiastical governments. The founder defined the purpose and also arranged the appointment of the exact beneficiaries. Later donations often had stipulation on the purpose as well. Over time, the right to appoint beneficiaries often devolved to heirs or, eventually, a government. The management of the foundations was often specified by the founder. Over time, the right to appoint the management would often devolve to secular or ecclesiastical governments. The beneficiaries could also manage the foundation and its assets themselves. This was the case in benefices, monasteries, and chapters. In the latter two cases, we could speak of a corporation. The parties involved in foundations varied by type. Examining the numerous case studies on religious and charitable foundations in the Low Countries reveals differences in who governed, funded, and benefited from them.

Hospitals were generally founded by private citizens of the towns of the Low Countries.⁶⁰ A few were founded by the nobility and fewer still by other foundations. Overall, governments had only a limited role in the establishment or financing of hospitals.⁶¹ However, the Counts of Holland stimulated the development of a small number hospitals.⁶²

Most donations came from local citizens.⁶³ Often, there were conditions to these donations in the form of lifetime support in the hospital or commemorative services under the supervision of the hospital wardens.⁶⁴ The earliest hospitals were large, general hospitals, open to the wider public, including itinerants.⁶⁵ Their foundation acts are usually lost and it is very

⁶⁰ Bogaers, *Cultuur en religie*, p. 510ff; Goudriaan, 'Frühgeschichte', pp. 213–215; Maréchal, *Sociale en politieke gebondenheid*, pp. 37–54; Tervoort, 'Developments in social care', pp. 94, 96–97.

⁶¹ Bogaers, *Cultuur en religie*, pp. 510ff, 860–861 stating this explicitly for Utrecht hospitals; Maréchal, *Sociale en politieke gebondenheid* for Bruges; Kossmann-Putto, 'Armen- en ziekenzorg', p. 256; though Boone, 'Openbare diensten', pp. 96–97 for a different view; another counterexample in Westerink, *Elburg en Doornspijk*, pp. 135–138 on Elburg. In none of the other towns mentioned in notes 60–85 was there any suggestion that urban governments did this.

⁶² Goudriaan, 'Frühgeschichte', pp. 225–226 on the Counts of Holland; Engels, 'Sociale en medische zorg', pp. 187–191 on St Nicholas' in Den Haag probably being founded by the Counts of Bavaria (successors to the Counts of Holland); Delft's Old Hospital may have been a subsidiary of Koningsveld Abbey, see Oosterbaan, 'Oude en Nieuwe Gasthuis', pp. 11–14, 86. However, in both cases direct proof of founding is missing. Goudriaan, 'Frühgeschichte', pp. 216–218 only mentions St Catherine's in Utrecht and Egmond's hospital as clearly having connections to nearby religious foundations.

⁶³ Whenever donators are mentioned, this is observed for all hospitals referred to in notes 60–85. Parker, *Reformation of community*, p. 51 specifically mentions urban patricians.

⁶⁴ Ligtenberg, *Armezorg te Leiden*, pp. 36–38 on St Catherine's in Leiden; Goudriaan et al., 'Rijk liefdeswerk', pp. 143–144, 153, 168 on the supervision of hospitals by the poor table wardens (*Heilige Geestmeesters*) of Gouda.

⁶⁵ Blockmans and Prevenier, 'Armoede in de Nederlanden', p. 522; Goudriaan, 'Frühgeschichte', pp. 201–202; Parker, *Reformation of community*, p. 50 for general observations. Examples; Coopmans, *Rechtstoestand van de godshuizen*, pp. 16–18 on the Great Hospital in 's-Hertogenbosch; Engels, 'Sociale en medische zorg', pp. 187–191;

well possible they never had one. They developed as independent legal persons from informal practice.⁶⁶ Later foundations were smaller in scale and focused on specific groups (*e.g.* widows, the elderly, or the insane).⁶⁷ The statutes of general hospitals were regularly revised by urban governments, whereas the specialised ones seem to have stuck more closely to the founders' original intentions.⁶⁸ Often, younger hospitals were organised as permanent places available to the citizens of their respective towns, with the founder specifying who could bestow them.⁶⁹ However older hospitals also saw a gradual restriction of their clientele. Citizens could also buy a living in most of the hospitals. They were called prebendaries (*proveniers, prebendarii*) and were especially prevalent in the Southern Low Countries.⁷⁰

Hospitals were characterised by strong involvement by local secular government. As a rule, urban governments appointed the wardens of the hospitals, as well as the rest of the staff. Though stewards often managed the asset endowment on a daily basis and someone else was in charge of the hospital household, the wardens were responsible for the hospital's finance and staff affairs. Wardens were usually recruited from urban governing circles and were accountable to the town's aldermen. Large decisions concerning the finance of the hospital required the approval of the town. This strong control was found for urban governments in Flanders, Brabant, and Holland.⁷¹ In the Nedersticht's capital, Utrecht, control was less direct. Governing confraternities were a common intermediary body between the hospitals and the

Goudriaan et al., 'Rijk liefdeswerk', pp. 141–143, 173; Ligtenberg, *Armezorg te Leiden*, p. 19; Maréchal, *Sociale en politieke gebondenheid*, pp. 220–276; Idem, 'Armen- en ziekenzorg', pp. 271–2; Oosterbaan, 'Oude en Nieuwe Gasthuis', p. 63.

⁶⁶ Coopmans, *Rechtstoestand van de godshuizen*, p. 58 on informal beginnings; De Melker, 'Metamorfose van stad en devotie', p. 65 on missing foundation acts in Amsterdam; other examples in Goudriaan et al., 'Rijk liefdeswerk', pp. 141–143; Kossmann-Putto, 'Armen- en ziekenzorg', pp. 255–256; Ligtenberg, *Armezorg te Leiden*, p. 26; Maréchal, *Sociale en politieke gebondenheid*, p. 37; Oosterbaan, 'Oude en Nieuwe Gasthuis', p. 3.

⁶⁷ Goudriaan, 'Frühgeschichte', pp. 201–202 in general Goudriaan et al., 'Rijk liefdeswerk', pp. 148–149 on St George's in Gouda.

⁶⁸ Goudriaan et al., 'Rijk liefdeswerk', pp. 145–146, 149–151, 154 on Gouda's Leprosarium and on limited interest in small hospitals; Ligtenberg, *Armezorg te Leiden*, p. 284 for similar relations in Leiden. The Zinnelooshuis in 's-Hertogenbosch is an exception as the caring for the insane required the involvement of the town's judiciary: Coopmans, *Rechtstoestand van de godshuizen*, pp. 20–21, 105–107.

⁶⁹ Haemers and Ryckbosch, 'Public services', p. 222 on restricting to citizens in Ghent; Goudriaan et al., 'Rijk liefdeswerk', pp. 145–146, 154 on Gouda's Leprosarium; Engels, 'Sociale en medische zorg', pp. 197–199 on The Hague's Leprosarium being restricted to locals; Coopmans, *Rechtstoestand van de godshuizen*, pp. 20–21, 105–107, 109–113 on the priority for family members of the founder of 's-Hertogenbosch's Zinnelooshuis. The founders of the smaller hospitals there also bestowed control upon local religious dignitaries.

⁷⁰ Blockmans and Prevenier, 'Armoede in de Nederlanden', pp. 521–522; Maréchal, *Sociale en politieke gebondenheid*; examples for the Northern Netherlands in De Melker, 'Metamorfose van stad en devotie', p. 69.

⁷¹ This was found for all hospitals referred to in notes 60–85. General observations in Kossmann-Putto, 'Armen- en ziekenzorg', pp. 266–267; Kuys, *Kerkelijke organisatie*, pp. 80–81; Maréchal, *Sociale en politieke gebondenheid*; Tervoort, 'Developments in social care', p. 95.

city. Nonetheless, these confraternities were typically staffed by the same people as the city's government.⁷²

Ecclesiastical control over hospitals was limited, but present. For some of the earliest hospitals, ecclesiastical control was due to the nursing staff living according to religious rules, which often placed them under episcopal supervision.⁷³ For some of the earliest hospitals, their assets were under ecclesiastical jurisdiction, a position the hospitals were eager to defend because of the additional tax privileges this could bring.⁷⁴ As towns established control over their hospitals, ecclesiastical authority was curtailed, if it ever existed at all. However, following the growth of church government and legislation in the twelfth and thirteenth century, bishops tried to gain control over hospitals.⁷⁵ The church hierarchy needed a point of entry to do this. The care of souls provided in the hospital's chapel or parish was one such point. The religious rules for the nursing staff provided another way in. By issuing statutes for the staff, bishops could begin to supervise part of the hospital's affairs. However, some separation of the spheres continued to exist, with urban governments retaining control over the hospitals' finances. At some hospitals, the end result was even a split between a religious nursing community under ecclesiastical control, and a patients' section under the authority of the urban government.⁷⁶ In the late Middle Ages, such 'ecclesiastical' hospitals existed throughout southern parts of the Low Countries.⁷⁷ In Holland, things were different: there, one of the few hospitals with strong ecclesiastical links (the Old Hospital in Delft) was severed from the church hierarchy over the course of the fourteenth century.⁷⁸ The Nedersticht showed yet another, rare possibility with its earliest hospital. St Catherine's in Utrecht was a monastic hospital run by the Hospitallers of St John and as such was under control of a monastic order.⁷⁹

Almshouses were organisations similar to hospitals, but they also had characteristics of beguinages and monasteries.⁸⁰ They resembled urban monasteries of the *Devotio Moderna* and beguinages because they mainly provided housing and because their budgets were insufficient to provide full support for their inhabitants. However, they were much more like hospitals as far as their beneficiaries were concerned. These were the elderly and the poor, not religious inspired middle and upper classes. Two types of

⁷² Bogaers, *Cultuur en religie*, p. 530.

⁷³ Coopmans, *Rechtstoestand van de godshuizen*, pp. 18–19.

⁷⁴ *Ibid.*, pp. 101–103.

⁷⁵ Maréchal, *Sociale en politieke gebondenheid*, p. 176 on the bishop of Tournai in fifteenth-century Flanders.

⁷⁶ Coopmans, *Rechtstoestand van de godshuizen*, pp. 151–153.

⁷⁷ Goudriaan, 'Frühgeschichte', pp. 218–222.

⁷⁸ Oosterbaan, 'Oude en Nieuwe Gasthuis', pp. 94, 116.

⁷⁹ Muller, *Geschiedenis der fundatiën*, p. 5; Van Winter, 'Heren van Sint-Catharijne', p. 353 on the hospital function of this monastery.

⁸⁰ Leermakers and Donkersloot, *Wonen om Gods wille*, p. 9.

almshouses exist in the literature: *cameren* (room almshouses) and *hofjes* (court almshouses, or almshouses-in-court).⁸¹ The former was often a single house that was made available as rent-free accommodation. The latter consisted of newly built small houses around a central garden. The vast majority of court almshouses were built after the Reformation, although a few were founded as early as the fourteenth century.⁸² Almshouses were forms of permanent relief – more specifically, it were often retirement homes. Almshouses, even the larger court almshouses, were not very wealthy.⁸³ The main social service provided by almshouses with such modest budgets was free housing.

The founders of almshouses were nonetheless of considerable wealth and often part of the governing classes.⁸⁴ Medieval almshouses could be under the control of other poor relief institutions. As they were usually not wealthy organisations, room almshouses were especially likely to be part of another foundation. This was definitely the case in Gouda, Utrecht, and the Hague. Court almshouses were more likely to be administered independently.⁸⁵

Poor tables are not as well-documented as hospitals. As most of the literature investigates tables in the southern Low Countries, information on the northern part is somewhat scant. Especially the poor tables of Holland suffer from a lack of documentation.

The naming of poor tables was uniform – often after the Holy Spirit (*Heilige geest*), after the table the distributions took place (*tafel, dis*), or sometimes after their target group, the domestic poor (*huiszitten armen*). In some cases the latter may have been a successor to the Holy Spirit tables.⁸⁶ In some cases the *huiszitten armen* or the *dissen* were not a different name for the same thing, but separate, complementary foundations. At least one town had neighbourhood poor relief funds (the *blokken* in 's-Hertogenbosch).⁸⁷ However, generally speaking there was a one-on-one relation with each urban parish and most rural ones having a poor table.⁸⁸

⁸¹ Engels, 'Sociale en medische zorg', pp. 209–210; Looijesteijn, '“Many and various hospitals”: almshouses in the Netherlands, ca. 1350–1800', pp. 7–8.

⁸² Looijesteijn, 'Funding and founding'.

⁸³ St Anna's in Leiden, generally seen as one of the wealthier almshouses, had an annual budget of only fl. 70, see the 1551–2 budgets from RAL 318 Hofjes no 138-1a and the relative wealth of St Anna's in Leermakers and Donkersloot, *Wonen om Gods wille*, p. 151.

⁸⁴ Van den Hoven van Genderen, *Heren van de kerk*, p. 402; Looijesteijn, 'Funding and founding'.

⁸⁵ Bogaers, *Cultuur en religie*, p. 865; Engels, 'Sociale en medische zorg', pp. 209–210; Geselschap, 'Hofjes', pp. 219–221.

⁸⁶ Guillardian, 'Tables des pauvres', p. 258; Parker, *Reformation of community*, pp. 48–49 and the first chapter there for an overview on late-medieval poor relief in Holland.

⁸⁷ Blockmans and Prevenier, 'Openbare armenzorg', pp. 40–41; Kappelhof, *Armenzorg in Den Bosch*.

⁸⁸ Guillardian, 'Tables des pauvres', p. 259 in general; Derville, 'Alphabétisation du peuple', p. 763 on the villages of the Southern Low Countries; Tits-Dieuaide, 'Tables des pauvres', p. 565 on Brussels; Ten Boom, *Reformatie in Rotterdam*, pp. 35–36 on Rotterdam's poor table. In a

Three theories exist on the origins of the poor tables of the Low Countries.⁸⁹ One states they were part of a wave of confraternal foundations.⁹⁰ According to another theory they were founded by laymen.⁹¹ Since the confraternities in turn could be entirely civic in composition, this theory need not clash with confraternal origins. The third theory suggests ecclesiastical origins. It claims that the poor tables originated from the original parish endowment, which got split into separate funds: a rectory, a church fabric, and a poor table.⁹²

The origins of poor tables remain unresolved because their founders are generally unknown.⁹³ If they existed at all, few founding acts have survived.⁹⁴ The first references to poor tables by and large stem from the thirteenth century in the southern Low Countries and from the fourteenth in the north. It is possible they were informal foundations, where a full legal person developed without ever having a formal founding act.⁹⁵ Urban governments may occasionally have coordinated founding.⁹⁶ Only the Holy Spirit table of 's-Hertogenbosch likely had ecclesiastical origins.⁹⁷

More is known about the donors to poor tables. Tits-Dieuaide claims middling citizens were the main donators.⁹⁸ However, there is also evidence that wealthier citizens frequently donated.⁹⁹ Either way, local citizens, often from the poor table's parish, were the main donators.¹⁰⁰ As with hospitals, donations could come with conditions; perhaps in the form of commemorative services, stipulations on distributions (for instance on anniversaries or feasts), and sometimes restrictions on eligibility for support.¹⁰¹

town like Leiden, the Holy Spirit covered the entire town, but it was founded when there was only one parish (St Peter's), see Brand, 'Sociale omstandigheden en charitatieve zorg', pp. 133–134. Where old Holy Spirit tables came to cover multiple parishes, separate poor tables usually arose at a later date, e.g. Maréchal, *Sint-Janshospitaal*, pp. 269–270 on the *dissen* of Bruges; Bogaers, *Cultuur en religie*, pp. 512–515 on the *potten* of Utrecht.

⁸⁹ Guillardian, 'Tables des pauvres', pp. 261–265.

⁹⁰ *Ibid.*, p. 261. See also above, note 5.

⁹¹ E.g. Maréchal, *Sociale en politieke gebondenheid*; *Idem*, 'Openbaar initiatief'.

⁹² Tits-Dieuaide, 'Tables des pauvres' in general; De Melker, 'Metamorfose van stad en devotie', pp. 53, 56, especially note 32 on Amsterdam's poor tables; Coopmans, *Rechtstoestand van de godshuizen*, p. 53 on 's-Hertogenbosch.

⁹³ All poor tables referred to in notes 86–113 had no known founder, with the exception of Utrecht (f. 1307, Bogaers, *Cultuur en religie*, p. 497) and Gouda (f. 1391, Goudriaan et al., 'Rijk liefdeswerk', pp. 143–144, 153, 168).

⁹⁴ Engels, 'Sociale en medische zorg', pp. 181–186; Ligtenberg, *Armezorg te Leiden*, pp. 159–160; Parker, *Reformation of community*, p. 53; Tits-Dieuaide, 'Tables des pauvres', p. 563.

⁹⁵ Coopmans, *Rechtstoestand van de godshuizen*, treating this idea of gradual institutionalisation of parish poor relief as a confirmation of ecclesiastical origins.

⁹⁶ Boone, 'Openbare diensten', pp. 96–97, though his example concerns a hospital.

⁹⁷ Coopmans, *Rechtstoestand van de godshuizen*.

⁹⁸ Tits-Dieuaide, 'Tables des pauvres', pp. 559–561.

⁹⁹ Some examples in Ten Boom, *Reformatie in Rotterdam*, p. 37; Engels, 'Sociale en medische zorg', pp. 181–186; Goudriaan et al., 'Rijk liefdeswerk', pp. 143–144.

¹⁰⁰ Parker, *Reformation of community*, p. 55.

¹⁰¹ Blockmans and Prevenier, 'Armoede in de Nederlanden', pp. 528, 532 in general; Van Zeir, 'Inrichting van de armen', p. 107 on Bruges; Engels, 'Sociale en medische zorg', pp. 181–186; Ligtenberg, *Armezorg te Leiden*, pp. 161–164; Maréchal, 'Armen- en ziekenzorg', pp. 277–278.

The beneficiaries of the poor tables were by and large the domestic poor (*huiszitten armen*) – those with inadequate incomes, but who did not reside in a hospital or had resorted to begging. More specifically, it probably concerned downwardly mobile middle class craftsmen, tradesmen, and labourers.¹⁰² Prebendary systems were a common form of relief at poor tables, especially in Flanders, Brabant, and Utrecht.¹⁰³ This meant that support happened through regular distributions to a fixed list of recipients. Women were more frequent on the prebendary lists, suggesting a focus on the ‘deserving poor’ (they would likely have been widows).¹⁰⁴ Usually only parishioners or citizens were eligible for relief by poor tables, especially from the fifteenth century onwards.¹⁰⁵

Poor tables were simpler than hospitals. At the outset, most did not have a house, except perhaps some room for storage and administration. Consequently, poor tables required only few staff at first.¹⁰⁶ However, later on, some Holy Spirit poor tables turned into hospitals, often specialising in orphan care.¹⁰⁷ The organisation became more complex as this happened.

Poor tables were similar to hospitals in that there was strong local government control. Urban governments always appointed the wardens from at least the fourteenth century onwards, and probably earlier. These laymen were in turn recruited from the same circles as the government itself.¹⁰⁸ The board of wardens could also have a supervisory function over other poor relief foundations.¹⁰⁹ By the sixteenth century, towns even issued new statutes for poor tables.¹¹⁰ However, little evidence has been found of local governments making substantial financial contributions, even in a dearth.¹¹¹ Despite the strong role of towns, ecclesiastical authorities were not completely out of the loop – they were found to have had supervisory roles as

¹⁰² Guillardian, ‘Tables des pauvres’, pp. 269–272; Tits-Dieuaide, ‘Tables des pauvres’, p. 582 on the Southern Low Countries in general; Parker, *Reformation of community*, p. 49 on the towns of Holland; Galvin, ‘Credit and parochial charity’, pp. 131–132 on Bruges; Bogaers, *Cultuur en religie*, p. 497; Kossmann-Putto, ‘Armen- en ziekenzorg’, p. 265; Ligtenberg, *Armezorg te Leiden*, p. 134; Maréchal, ‘Armen- en ziekenzorg’, p. 277; Van Zeir, ‘Inrichting van de armendissen’, pp. 134–138.

¹⁰³ Guillardian, ‘Tables des pauvres’, p. 270.

¹⁰⁴ Blockmans and Prevenier, ‘Armoede in de Nederlanden’, p. 532 in general; Blockmans, ‘Armenzorg en levensstandaard te Mechelen’, p. 149 on Mechelen.

¹⁰⁵ Guillardian, ‘Tables des pauvres’, pp. 269–270; Tits-Dieuaide, ‘Tables des pauvres’, p. 582.

¹⁰⁶ Bogaers, *Cultuur en religie* on lacking commemorative services in Utrecht; Guillardian, ‘Tables des pauvres’, p. 272 on Mechelen; Coopmans, *Rechtstoestand van de godshuizen*, pp. 52–54, 99.

¹⁰⁷ Goudriaan, ‘Frühgeschichte’, pp. 210–211; Ligtenberg, *Armezorg te Leiden*, p. 135.

¹⁰⁸ Kossmann-Putto, ‘Armen- en ziekenzorg’, pp. 266–267; Tervoort, ‘Developments in social care’, pp. 95–96 for a general observation; Brand, ‘Sociale omstandigheden en charitatieve zorg’, p. 146; Coopmans, *Rechtstoestand van de godshuizen*, p. 12; Tits-Dieuaide, ‘Tables des pauvres’, p. 565. Ten Boom, *Reformatie in Rotterdam*, pp. 65–66 states that Rotterdam’s government only appointed wardens from 1555 onwards, claiming the parishioners must have exercised control before.

¹⁰⁹ Goudriaan et al., ‘Rijk liefdeswerk’, p. 144.

¹¹⁰ *Ibid.*, p. 168.

¹¹¹ Explicit statements on their lack of financial support in Haemers and Ryckbosch, ‘Public services’; Ligtenberg, *Armezorg te Leiden*, p. 146.

well.¹¹² In villages it was more common for locals (*buren*) and parish rectors to control poor tables by hearing its accounts and functioning as wardens.¹¹³

Monasteries should be distinguished into old and new monasteries. The first were prestigious, often rural houses of the older orders (mostly Benedictines, Cistercians, Premonstratensians, and some early Augustine canons) founded before *ca* 1200, closely associated with the nobility and often in possession of seigniorial rights and immunities. New monasteries were smaller houses, closely tied to urban society as a source of funding and belonging to newer orders and informal religious congregations.¹¹⁴

Old monasteries were founded by high nobility, mainly territorial lords and their associates.¹¹⁵ In the early Middle Ages, it does not yet make sense to distinguish between territorial lords making these foundations as private individuals or in their capacity as government officials. They were also involved by confirming foundations, thus guaranteeing its property and rights and taking the monastery into their protection. Orders played no role in the oldest, Benedictine foundations, but from the Cistercians onwards, founding requires permission from the Order.¹¹⁶ Often, episcopal and papal confirmation was also sought.¹¹⁷ However, initiative lay with local founders. They also provided the substantial dotations consisting of large landed estates.

Many of the new monasteries in the diocese of Utrecht originated in the *Devotio Moderna*. These foundations were often characterised by very informal beginnings of local citizens beginning a religious community in their house. Formal founding acts are often absent, and when they are found, their dotations often consisted only of the house the community lived in.¹¹⁸

¹¹² Van Zeir, 'Inrichting van de armendissen', p. 110 on the hearing of accounts by the provost of Our Lady's chapter in Bruges in 1542; Coopmans, *Rechtstoestand van de godshuizen*, p. 116 on the bishop's official; Bogaers, *Cultuur en religie*, p. 497 on the supervision of the cathedral chapter's dean in Utrecht; Ten Boom, *Reformatie in Rotterdam*, p. 36 on the theoretical competence of the deacon of Schieland in 1522–3 in matters pertaining to poor relief; Fockema Andreae, 'Middeleeuwsch Oegstgeest' on the role of *buren* in Oegstgeest.

¹¹³ Tits-Dieuaide, 'Tables des pauvres', pp. 575–576 on the Southern Low Countries; Parker, *Reformation of community*, p. 56 on Holland; Ten Boom, *Reformatie in Rotterdam*, p. 35 on rectors in the villages of Hillegersberg and Capelle; Fockema Andreae, 'Middeleeuwsch Oegstgeest' on pre-Revolt Oegstgeest.

¹¹⁴ Such a distinction in Little, *Religious poverty*; Post, *Scholen en onderwijs*, p. 156; Southern, *Western society and the church*, pp. 270–358; Wood, *Proprietary church*, p. 922, though some consider all post-Benedictine houses new. However, the social origins of founders, donors, and monks of the earliest Cistercian and Premonstratensian houses did not differ that much from earlier foundations. In these respects, the founding period has much more predictive power. An application of the scheme in Van Bavel, *Transitie en continuïteit*, pp. 28, 299–302.

¹¹⁵ Janse and Van Veen, 'Kerk', p. 216 on Loosduinen Abbey; Hof, *Abdij van Egmond*, pp. 24–25 on Egmond Abbey; De Moor, *Verborgten en geborgen*, p. 371 on Leeuwenhorst Abbey; Prevenier, 'Verhouding van de clerus', p. 34 on the Counts of Flanders as benefactors.

¹¹⁶ Janse and Van Veen, 'Kerk', p. 216.

¹¹⁷ *Ibid*; De Moor, *Verborgten en geborgen*, p. 29.

¹¹⁸ Van Engen, *Derde orde*, pp. 67–84 on tertiary houses in the diocese of Utrecht; Van Luijk, 'Bruiden van Christus', pp. 17–22 on women's monasteries in Leiden; Goudriaan, 'Fervente vroomheid' on Gouda's monasteries; Palmboom, 'Kerkgeschiedenis', pp. 194–197 on

Only later did these religious houses adopt strict religious rules, usually becoming Franciscan tertiaries or Augustine canons.¹¹⁹ These informal houses were similar to the thirteenth century beguinages of the southern Low Countries. At first, beguinages were also little more than lay houses converted for religious use which became more regulated afterwards and, again, the dotation consisted mainly of this residence.¹²⁰ There were also more formal new monasteries, often showing strong involvement of the orders, as with Carthusian and mendicant monasteries.¹²¹ Their founders were again from noble circles, though the urban patriciate featured as well and by the late fifteenth century there is evidence of some initiative by urban communities.¹²² Confirmation by parish rectors, bishops, and popes was frequently sought for new monasteries.¹²³ In some later cases, foundations required the permission of urban and territorial governments.¹²⁴

Donators to old monasteries came from the same group as the founders: territorial lords and the nobility linked to their governments. The family of the founder often continued to favour the monastery, thus building up the core of the endowment in the first centuries after founding.¹²⁵ Besides gifts of land, these monasteries were also the beneficiaries of the laity returning parish churches and tithes after the Gregorian Reform.¹²⁶ Endowments were also expanded by purchasing assets. After the first few centuries, the family of entering monks and nuns became the most important donators, but by then, the growth of the patrimony had slowed down.¹²⁷

Donations to new monasteries often came from local citizens, though the nobility also contributed.¹²⁸ Despite prohibitions, entrants from the eco-

Amersfoort; De Melker, 'Metamorfose van stad en devotie', pp. 109–110, 140, 186 on Amsterdam.

¹¹⁹ Janse and Van Veen, 'Kerk', pp. 235–242.

¹²⁰ Simons, *Cities of ladies*, pp. 105–08 on the beginnings of beguine communities; Koorn, 'Women without vows' on the similar religious ideals of the two movements.

¹²¹ Mol, 'Kruisheren op de Friese zieleheilmarkt', pp. 332, 337, 339, 345 on the Order of the Holy Cross in Friesland; Sanders, *Kartuizerklooster*, pp. 21–24 on the Carthusians at Geerttruidenberg; Janse and Van Veen, 'Kerk', p. 258 on the Dominicans in The Hague; De Melker, 'Metamorfose van stad en devotie', p. 102 on the Amsterdam Carthusians.

¹²² Goudriaan, 'Fervente vroomheid', p. 199; De Melker, 'Metamorfose van stad en devotie', pp. 114, 115; Mol, 'Kruisheren op de Friese zieleheilmarkt', pp. 338–340; Sanders, *Kartuizerklooster*, pp. 21–24.

¹²³ Van Luijk, 'Bruiden van Christus', p. 17; De Melker, 'Metamorfose van stad en devotie', p. 113; Sanders, *Kartuizerklooster*, p. 24.

¹²⁴ Goudriaan, 'Fervente vroomheid', p. 199 on late fifteenth century Gouda; Ten Boom, *Reformatie in Rotterdam*, p. 75 on Rotterdam; De Melker, 'Metamorfose van stad en devotie', p. 114.

¹²⁵ Hof, *Abdij van Egmond*, pp. 414–417; Janse and Van Veen, 'Kerk', p. 216; De Moor, *Verborgten en geborgen*, p. 303.

¹²⁶ Constable, *Monastic tithes*, pp. 109–118.

¹²⁷ De Moor, *Verborgten en geborgen*, pp. 300–307, 335.

¹²⁸ Prevenier, 'Verhouding van de clerus', pp. 36–37 on the granting of tax exemptions to Flemish urban monasteries; Simons, *Cities of ladies*, pp. 105–106 on territorial lords and urban elites founding beguinages; other examples in: Janse and Van Veen, 'Kerk', p. 233; De Melker, 'Metamorfose van stad en devotie', p. 122; Palmboom, 'Kerkgeschiedenis', pp. 196, 198; Sanders, *Kartuizerklooster*, p. 68.

conomic elites of towns brought in assets for the more prestigious among the new monasteries.¹²⁹ Gifts could be dependent on conditions such as commemorative services.¹³⁰ The *Devotio Moderna* houses did not always attract many donations at first, relying instead on manual labour by the conventual for their initial viability.¹³¹ However, the shift to a more regulated life as tertiaries and especially as regular canons required an endowment as the liturgical demands left them with less time. Similarly, beguinages overcame the limitation of small endowments by relying on labour income and even maintained private property to support the inhabitants.¹³²

Both types of monasteries had two groups of beneficiaries. First, there were the conventuals (monks and nuns) providing liturgy for benefactors and society. Besides these, there were supporting inhabitants (lay brothers, staff, prebendaries).¹³³ The members of old monasteries were by and large recruited from the nobility. Although they were easily the majority, people of more modest descent could also enter.¹³⁴ By the fifteenth and sixteenth century, some of the old monasteries could become a refuge for impoverished nobility.¹³⁵ New monasteries show a more varied recruitment pool. Those that are identifiable often came from the local patriciate and the property-owning urban elites.¹³⁶ Downwardly-mobile nobility were also found among them. However, the significant number of unidentifiable members (because of their patronym) suggests lower social groups were also recruited.¹³⁷

Lacking an order, extensive self-governance was an important feature of the oldest Benedictine monasteries. Only in the fifteenth century did they begin joining reforming congregations that involved visitations (Bursfeld).¹³⁸ In Cistercian and later monasteries, the monastic order also had a role in governance. The houses were placed under the supervision of motherhouses, which made visitations and their consent could be needed for important

¹²⁹ Ten Boom, *Reformatie in Rotterdam*, p. 33; Goudriaan, 'Fervente vroomheid', p. 201; Janse and Van Veen, 'Kerk', p. 237; De Melker, 'Metamorfose van stad en devotie', p. 130; Sanders, *Kartuizerklooster*, p. 67.

¹³⁰ Goudriaan, 'Fervente vroomheid', p. 200.

¹³¹ Van Luijk, 'Bruiden van Christus', pp. 17–22, 102; Janse and Van Veen, 'Kerk', p. 262 on The Hague.

¹³² Simons, *Cities of ladies*, pp. 112–113.

¹³³ Hof, *Abdij van Egmond*, p. 186; Kuys, *Kerkelijke organisatie*, pp. 246–247.

¹³⁴ Hof, *Abdij van Egmond*, p. 182; Van Kalveen, 'Adelijke vrouwenkloosters', p. 152; Koch, *Kloosterpoort als sluitpost*, p. 5; De Moor, *Verborgten en geborgen*, p. 61; Ursmer et al., *Monasticon belge*, vol. VII.

¹³⁵ De Moor, *Verborgten en geborgen*, p. 162.

¹³⁶ De Melker, 'Metamorfose van stad en devotie', pp. 125, 126, 215, 217; Sanders, *Kartuizerklooster*, p. 136.

¹³⁷ Koorn, *Begijnhoven in Holland en Zeeland*, pp. 105–106 on beguinages; Ten Boom, *Reformatie in Rotterdam*, p. 33; Goudriaan, 'Fervente vroomheid', pp. 200–201; Van Luijk, 'Bruiden van Christus', p. 161; De Melker, 'Metamorfose van stad en devotie', pp. 110, 195, 199–200, 215; Palmboom, 'Kerkgeschiedenis', p. 195.

¹³⁸ Hof, *Abdij van Egmond*, p. 361; Kuys, *Kerkelijke organisatie*, p. 249; Simons, *Cities of ladies*, p. 117.

decision like alienating assets.¹³⁹ The conventuals of old monasteries elected their head (the abbot), who in turn had authority over most of its affairs, including property management and the disposal of income.¹⁴⁰ His extensive authority was a cause for concern among the conventuals, which could result in a legal separation of convent and abbot.¹⁴¹ At first, the founder as proprietor of the house had great influence. Advocates (guardian, *advocatus*), a function that often devolved from founding, figured in the governance of the old monasteries. He fulfilled the role the monks could not because they were outside in secular jurisdictions. As such, he represented them in secular courts, provided physical protection, and exercised some aspects (physical punishment) of the monastery's jurisdiction. However, usurpation of these rights by advocates was a real risk and where their function became hereditary, they could come to exercise considerable influence over the monastery.¹⁴² Secular influence on the old monasteries diminished following the investiture struggle in the eleventh and twelfth centuries, after which there is evidence of free elections of the abbot by the conventuals.¹⁴³ By the fifteenth and sixteenth century, outside influence by territorial governments had become very important again. Papal control, sometimes in service of local, secular governments, also asserted itself.¹⁴⁴ The bishop had a theoretical role in the supervision of the old monasteries in his diocese, but in practice his influence was limited.¹⁴⁵ This was partly caused by the habit of exempting monasteries by placing them directly under papal jurisdiction.¹⁴⁶

Newer monasteries were also often strongly embedded in their order hierarchy. Carthusian, military and mendicant orders made central governance effective by giving authority to central houses, subdividing the order in provinces, and holding regular general chapters. Important decisions required consent of the order.¹⁴⁷ Informal houses ending up as tertiary or Augustinian convents were often in one of the regional chapters with similar authority

¹³⁹ Van Bavel, *Mariënweerd*, p. 477; De Moor, *Verborgen en geborgen*, pp. 161–175, 356–360.

¹⁴⁰ Van Herwaarden, *Geschiedenis van Dordrecht*, vol. I, p. 323 on the Cistercians of Heisterbach; Hof, *Abdij van Egmond*, p. 171.

¹⁴¹ Hof, *Abdij van Egmond*, pp. 48, 171, 193. Similar developments occurred in chapters, see p. 49 below.

¹⁴² *Ibid.*, pp. 39, 51; De Moor, *Verborgen en geborgen*, p. 373.

¹⁴³ Hof, *Abdij van Egmond*, pp. 48, 195, 1351; De Moor, *Verborgen en geborgen*, pp. 29, 84–85.

¹⁴⁴ Hof, *Abdij van Egmond*, pp. 37–39, 48, 51, 73, 175–177; Van Kalveen, 'Adelijke vrouwenkloosters', pp. 161–163. Jongkees, *Staat en kerk*, p. 286 also notes Burgundian influence on the election of abbots, though rarely in Holland. Prevenier, 'Verhouding van de clerus', pp. 31–32 however shows comital influence in thirteenth-century Flanders.

¹⁴⁵ De Moor, *Verborgen en geborgen*, p. 363.

¹⁴⁶ Hof, *Abdij van Egmond*, pp. 355–356, noting however that local influence remained more important than papal jurisdiction.

¹⁴⁷ The orders in Kuys, *Kerkelijke organisatie*, pp. 250–268; examples in Ten Boom, *Reformatie in Rotterdam*, pp. 71–72; Goudriaan, 'Fervente vroomheid', pp. 197, 199; Sanders, *Kartuizerklooster*, pp. 30–34.

(*e.g.* the Chapter of Utrecht, the Windesheim Congregation).¹⁴⁸ Local religious dignitaries were often involved in the supervision of urban female monasteries, but they could also be clerics from elsewhere.¹⁴⁹ Bishops had the right to make visitation and issues statutes.¹⁵⁰ Government influence was often indirect, with issues like taxes, competition with urban industries, and mortmain being resolved through negotiation and general legislation within their jurisdiction, rather than direct influence on the monasteries' decision making process.¹⁵¹ In some towns, seemingly those with late monastic foundations, the urban government had more direct authority, for instance by issuing statutes for the foundations.¹⁵² Governance within new monasteries came down to an elected head.¹⁵³ Usually there was a separate officer to manage financial affairs.¹⁵⁴

Chapters had unclear origins. Cathedral chapters originated from the communal life of the earliest bishops with their clergy and were not yet distinguishable from monasteries.¹⁵⁵ Even relatively young chapters from the eleventh century have rarely left us foundation acts. The earliest chapters in our area were founded by bishops, standing at the basis of the five large Utrecht chapters. They were succeeded as main founders by territorial lords (for instance in The Hague and Dordrecht by the Counts of Holland) and local lords (IJsselstein, Gorinchem, Culemborg), though urban elites could also be involved (Leiden, Amersfoort).¹⁵⁶ In Flanders and Brabant territorial

¹⁴⁸ Van Engen, *Derde orde*, pp. 168–190; Janse and Van Veen, 'Kerk', p. 260; Van Luijk, 'Bruiden van Christus', pp. 133–138; De Melker, 'Metamorfose van stad en devotie', p. 115; Palmboom, 'Kerkgeschiedenis', pp. 200–201.

¹⁴⁹ Van Luijk, 'Bruiden van Christus', pp. 25–26, 44–47; De Melker, 'Metamorfose van stad en devotie', pp. 110–111, 150–151, 156, 180, 190.

¹⁵⁰ Janse and Van Veen, 'Kerk', p. 263; Van Luijk, 'Bruiden van Christus', pp. 216–219.

¹⁵¹ Ten Boom, *Reformatie in Rotterdam*, pp. 33–34; Goudriaan, 'Fervente vroomheid', pp. 195, 198, 203; Janse and Van Veen, 'Kerk', p. 262; Van Luijk, 'Bruiden van Christus', pp. 183–213; Palmboom, 'Kerkgeschiedenis', pp. 196, 201.

¹⁵² Ten Boom, *Reformatie in Rotterdam*, pp. 73, 75; Goudriaan, 'Fervente vroomheid', pp. 194, 199, 202–203.

¹⁵³ Van Luijk, 'Bruiden van Christus', pp. 40–42; De Melker, 'Metamorfose van stad en devotie', p. 190; Sanders, *Kartuizerklooster*, p. 33.

¹⁵⁴ Van Luijk, 'Bruiden van Christus', pp. 43–44; Sanders, *Kartuizerklooster*, p. 34.

¹⁵⁵ Hermans, 'Kapittel van Sint Walburgis', p. 111; Van den Hoven van Genderen, *Heren van de kerk*, pp. 29–31; Kuys, *Kerkelijke organisatie*, p. 218; Van Vliet, *Kringen van kanunniken*, pp. 16–17, 83; Vroom, *Financing cathedral building*, pp. 33–34; on the unclear origins of early chapters in Brabant and Flanders, see Lanen, *Kerkelijk en godsdienstig Brabant*, p. 288; Meijns, *Kanonikale instellingen in Vlaanderen*, pp. 207–8.

¹⁵⁶ Palmboom, *Kapittel van Sint-Jan*, pp. 19, 98–99, 484 on St John's in Utrecht and chapters in general; Van Vliet, *Kringen van kanunniken*, pp. 279–282 on Utrecht; Palmboom, 'Kapittel van Culemborg', pp. 245–246 on Culemborg; Idem, 'Kerkgeschiedenis', pp. 175–176 on St George's in Amersfoort, which appears to have been a joint initiative of bishop and town; Leverland, 'Kapittel van St. Pancras', pp. 69–71 on St Pancras' in Leiden. Kuys, *Kerkelijke organisatie*, pp. 217, 277–280 in general; Janse and Van Veen, 'Kerk', pp. 222–223 on The Hague's court chapter; Van Herwaarden, *Geschiedenis van Dordrecht*, vol. I, p. 313 on Dordrecht, noting involvement of the urban government as well; Maris, 'Vorming van kapittelen' on Guelders; Dekker, *Onze-Lieve-Vrouwekapittel*, p. 39.

and local lords were also the most important founders of chapters.¹⁵⁷ Chapters required substantial dotations so as to support a body of canons from the go. If a chapter was founded in a pre-existing church, the dotation usually included the assets of its benefices.¹⁵⁸ In the diocese of Utrecht, the cathedral chapter had to consent to the founding of new chapters.¹⁵⁹

Donors to chapters were closely linked to the founders. The bishop, other prelates, and social groups associated with their government were the most important benefactors of the early episcopal foundations.¹⁶⁰ Similarly, the Count and his circles continued to be the main donators of comital foundations.¹⁶¹ Later, the canons and their families became the most important donors, though by then the core endowments of landed estates, parishes, and their tithes were already in place.¹⁶² Commemorative services drew in donations from urban elites.¹⁶³ Other than that, from the twelfth century onwards, laymen no longer donated to chapters.¹⁶⁴

New members (canons) of the older chapters were usually recruited through cooptation, either by capitular elections or taking turns nominating. However, outside influence was possible by pressuring the canons, especially in turn-based systems where only one individual needed convincing.¹⁶⁵ Popes could reserve positions in the chapters.¹⁶⁶ Sovereigns did the same and were of course collators of the canonries in the chapters they or their predecessors had founded.¹⁶⁷ Although upward mobility through chapters was a possibility, the recruitment pool typically consisted of (local) nobility and urban patriciates.¹⁶⁸ Prebends (rights to a part of the total income) at chapters were a source of patronage and wages for religious and secular

¹⁵⁷ Lanen, *Kerkelijk en godsdienstig Brabant*, pp. 289, 294; Meijns, *Kanonikale instellingen in Vlaanderen*, pp. 598–605.

¹⁵⁸ Van Herwaarden, *Geschiedenis van Dordrecht*, vol. I, p. 313; Janse and Van Veen, 'Kerk', pp. 224–225; Maris, 'Vorming van kapittelen', p. 165; Palmboom, 'Kerkgeschiedenis', pp. 176–177.

¹⁵⁹ Kuys, *Kerkelijke organisatie*, p. 219; Leverland, 'Kapittel van St. Pancras', p. 72.

¹⁶⁰ Van den Hoven van Genderen, *Heren van de kerk*, p. 49 on St Salvator's (*Oudmunster*) in Utrecht; Palmboom, *Kapittel van Sint-Jan*, p. 102; Idem, 'Kerkgeschiedenis', p. 177.

¹⁶¹ Janse and Van Veen, 'Kerk', pp. 224–225, 231.

¹⁶² Hermans, 'Kapittel van Sint Walburgis', pp. 113–115; Palmboom, *Kapittel van Sint-Jan*, p. 490; in the case of Leiden, the first canons were themselves responsible for their prebends' dotations: Leverland, 'Kapittel van St. Pancras', p. 75.

¹⁶³ Palmboom, 'Kerkgeschiedenis', p. 180.

¹⁶⁴ Kuys, *Kerkelijke organisatie*, p. 228.

¹⁶⁵ *Ibid.*, p. 222; Moore, 'Cathedral chapter', pp. 52–53; Palmboom, *Kapittel van Sint-Jan*, pp. 37–38. Leiden's chapter was an exception to this system, see Leverland, 'Kapittel van St. Pancras'.

¹⁶⁶ Kuys, *Kerkelijke organisatie*, p. 223; Palmboom, *Kapittel van Sint-Jan*, pp. 37–38.

¹⁶⁷ Janse and Van Veen, 'Kerk', p. 231; Jongkees, *Staat en kerk*, p. 271; Prevenier, 'Verhouding van de clerus', p. 32.

¹⁶⁸ Bijsterveld, *Laverend tussen kerk en wereld*, p. 111; Van den Hoven van Genderen, *Heren van de kerk*, pp. 692–693; Lanen, *Kerkelijk en godsdienstig Brabant*, p. 310; Leverland, 'Kapittel van St. Pancras', p. 76; Moore, 'Cathedral chapter', pp. 85–98; Palmboom, *Kapittel van Sint-Jan*, p. 35.

governments.¹⁶⁹ They were all the more attractive by the freedom canons had compared to monks: there was no enclosure, they could have their own residence, private property, and from the thirteenth century onwards the restrictions of common life were also a thing of the past. Residence was mandatory for part of the year, but exceptions were possible.¹⁷⁰

Chapters were characterised by self-governance and independence. Although they were supposed to be under the jurisdiction of bishops, in the case of the Utrecht chapters, he had little influence.¹⁷¹ On the contrary, the five chapters had a considerable say in the government of the diocese and the prince-bishopric. Furthermore, their right to elect the bishop could give them substantial leverage.¹⁷² Brabant's chapters also tried to minimise episcopal interference.¹⁷³ Ownership of parishes added to this influence.¹⁷⁴ In a few cases, papal exemptions increased the independence of a chapter.¹⁷⁵ There were also no supervising orders as in monasteries and chapters could have their own jurisdictions.¹⁷⁶ From the eleventh century onwards chapters could often make their own statutes.¹⁷⁷ Internal governance was done by the provost and the dean. The provost was the original head of the foundation and responsible for the management of its assets. Later, they might obtain roles in church governance for the bishop.¹⁷⁸ Provosts were often appointed by the higher echelons of the church hierarchy and could have a seat in the cathedral chapter.¹⁷⁹ Their influence (including voting rights) within the chapter was however quickly limited in favour of the dean, probably because the canons considered the outside responsibilities of the provosts detrimental to their own interests. Deans were found in chapters from the eleventh and twelfth centuries onwards. They were supposed to be elected by the canons and represented their interests first and foremost. However, from thirteenth century onwards, popes and sovereigns began influencing the ap-

¹⁶⁹ Burger, 'Peter of Leicester'; Wood, *Proprietary church*, pp. 925–926 for general observations on ecclesiastical positions as a way of paying bureaucrats; examples in Van den Hoven van Genderen, *Heren van de kerk*, p. 695; Janse and Van Veen, 'Kerk', pp. 223–224, 231.

¹⁷⁰ Van den Hoven van Genderen, *Heren van de kerk*, pp. 687–688; Kuys, *Kerkelijke organisatie*, pp. 221–222, 225–227; Palmboom, *Kapittel van Sint-Jan*, p. 28; Van Vliet, *Kringen van kanunniken*, pp. 411–414.

¹⁷¹ Van Herwaarden, *Geschiedenis van Dordrecht*, vol. I, p. 313; Kuys, *Kerkelijke organisatie*, p. 241; Palmboom, 'Kerkgeschiedenis', pp. 179–180.

¹⁷² Van den Hoven van Genderen, *Kapittel-generaal*; Idem, *Heren van de kerk*, pp. 48, 686.

¹⁷³ Lanen, *Kerkelijk en godsdienstig Brabant*.

¹⁷⁴ De Melker, 'Metamorfose van stad en devotie', p. 186 on The Hague's chapter's parish ownership in Amsterdam.

¹⁷⁵ Janse and Van Veen, 'Kerk', p. 225; Leverland, 'Kapittel van St. Pancras', p. 78.

¹⁷⁶ Van den Hoven van Genderen, *Heren van de kerk*, pp. 47–48; Palmboom, 'Kerkgeschiedenis', p. 178.

¹⁷⁷ Van Herwaarden, *Geschiedenis van Dordrecht*, vol. I, p. 313; Kuys, *Kerkelijke organisatie*, pp. 218, 220.

¹⁷⁸ Kuys, *Kerkelijke organisatie*, p. 235; Palmboom, *Kapittel van Sint-Jan*, pp. 31–33.

¹⁷⁹ Kuys, *Kerkelijke organisatie*, pp. 216, 234; Leverland, 'Kapittel van St. Pancras', pp. 72–73.

pointments of deans.¹⁸⁰ Due to conflicts between the provost and the rest of chapter, the assets could be partitioned between these two parties in the thirteenth and fourteenth centuries, with some of the goods managed by the provosts becoming explicitly earmarked for the support of the canons. The canons and dean also acquired their own funds.¹⁸¹ Until the last decades of the medieval period, actual management of capitular assets was done by the *camerarius*; usually this was one of the canons.¹⁸² Besides the appointments mentioned above, influence of secular authorities on chapters was limited.

Church fabrics may in some cases have been separated from the original parish church funds. In the proprietary church system, founders were supposed to maintain the entire church: building, liturgy, clergy, and so forth.¹⁸³ After the Gregorian Reforms, this church endowment, the *dos*, was split into at least two portions: the benefice for the rector, and the fabric for the building and inventory. From the late twelfth century onwards references to fabric funds are found in the southern Low Countries.¹⁸⁴ Later, creation of new parishes and fabrics was instigated and funded by prominent parishioners.¹⁸⁵

If the story of splitting from the original parish church's *dos* is correct, some assets of the fabric must be traced to the original founders of parishes, mostly secular and ecclesiastical lords.¹⁸⁶ After that, however, donations overwhelmingly came from parishioners. Their numerous small gifts were also important for fabrics.¹⁸⁷ Gifts could come with strings attached and commemorative services were often a responsibility of the church wardens. Similarly, there were gifts of stained glass or other status-enhancing items.¹⁸⁸ Unlike the other types of foundations, local (urban) governments supported the fabric financially through loans, taxes on urban services,

¹⁸⁰ Van den Hoven van Genderen, *Heren van de kerk*, pp. 50–51; Kuys, *Kerkelijke organisatie*, p. 238; Lanen, *Kerkelijk en godsdienstig Brabant*, pp. 277, 286–287; Leverland, 'Kapittel van St. Pancras', pp. 73, 79; Palmboom, *Kapittel van Sint-Jan*, pp. 33, 38; Idem, 'Kerkgeschiedenis', pp. 179–180; Van Vliet, *Kringen van kanunniken*, pp. 402–408.

¹⁸¹ Hermans, 'Kapittel van Sint Walburgis', p. 113; Van den Hoven van Genderen, *Heren van de kerk*, pp. 52, 56; Kuys, *Kerkelijke organisatie*, p. 229; Palmboom, *Kapittel van Sint-Jan*, pp. 487–488.

¹⁸² Kuys, *Kerkelijke organisatie*, pp. 229–230.

¹⁸³ Post, *Eigenkerken en bisschoppelijk gezag in het diocees Utrecht*, pp. 110–111.

¹⁸⁴ Kuys, 'Churchwardens' accounts', p. 99; Idem, 'Parish church buildings', pp. 111–112; Idem, 'Urban parish', p. 86.

¹⁸⁵ Vroom, *Onze-Lieve-Vrouwekerk* on St James' in Antwerp; Leverland, 'Kapittel van St. Pancras', pp. 69–71; Idem, 'Pastoors van St Pancras' on St Pancras' in Leiden. Plöchl, *Geschichte des Kirchenrechts*, vol. II, p. 375 in general.

¹⁸⁶ Van den Hartog, *Oudste kerken*; Wood, *Proprietary church*, *passim*.

¹⁸⁷ Bogaers, *Cultuur en religie*, pp. 399–401; Goudriaan, 'Fervente vroomheid', p. 179; Janse and Van Veen, 'Kerk', p. 221; Kuys, 'Churchwardens' accounts', p. 101.

¹⁸⁸ Bogaers, *Cultuur en religie*, pp. 403, 407 on the Buurkerk in Utrecht; Hoppenbrouwers, *Middeleeuwse samenleving*, p. 552 on fabrics in the Heusden region; Kuys, 'Churchwardens' accounts', p. 104; Idem, 'Parish church buildings', p. 115.

finances, or other regular urban revenues.¹⁸⁹ Territorial lords rarely supported church fabrics.¹⁹⁰

The direct beneficiaries of fabrics were the church buildings and their interior. The indirect beneficiaries were the parishioners who attended services there.¹⁹¹ Priests responsible for commemorative services also had a stake in the fabric. Finally, the rector or his replacement would benefit from a well-looked after church building. At the same time, the rector and the fabric competed for the same donations, so their interests did not always align.¹⁹²

Church patrons seemingly had no duties or rights in respect to the church building, only to the benefices of a parish church.¹⁹³ The more far-reaching incorporation of parishes into monasteries or chapters show little evidence of obligations towards fabrics either, although some prestigious organisations might have responsibilities as tithe owners.¹⁹⁴ However, generally speaking, fabrics were for the parishioners to manage.¹⁹⁵ Through them, control often ended up in the hands of local governments. Their main tool for this was the appointments of church wardens. In the countryside, the representatives of territorial lords, local lords, or the community itself appointed and controlled them.¹⁹⁶ In the towns, urban governments did this from at least the fourteenth century onwards.¹⁹⁷ These wardens typically came from the governing elite.¹⁹⁸ Urban governments furthermore had direct control over the direction of the construction efforts and could be joint contracting parties with the church wardens.¹⁹⁹ Despite substantial local lay influence, the ecclesiastical hierarchy should not be ignored. Bishops had issued statutes on the governance of individual fabrics and were nominally entitled to inspect the accounts.²⁰⁰ Moreover, chapters were often

¹⁸⁹ Ten Boom, *Reformatie in Rotterdam*, pp. 25, 60–62 on Rotterdam; Goudriaan, ‘Fervente vroomheid’, p. 187 on Gouda; Kuys, *Kerkelijke organisatie*, pp. 59–60, 75; Idem, ‘Parish church buildings’, pp. 120–122; Idem, ‘Urban parish’, p. 87.

¹⁹⁰ Kuys, ‘Parish church buildings’, p. 123.

¹⁹¹ Idem, ‘Churchwardens’ accounts’, pp. 103–104.

¹⁹² *Ibid.*, p. 103 on separating fabric income from the clergy working in the church; Idem, ‘Parish church buildings’, p. 119; Idem, ‘Urban parish’, p. 86.

¹⁹³ Kuys, ‘Parish church buildings’, pp. 112, 115, see also p. 52 below on collatorship (*ius patronatus*).

¹⁹⁴ Dierick-van Pottelberghe, ‘Parochiekerk van Hulst’, p. 121 on Hulst; Plöchl, *Geschichte des Kirchenrechts*, vol. II, pp. 384, 388, 392–393 on fabrics, patrons, and tithes.

¹⁹⁵ Swanson, *Church and society*, p. 217 for a similar situation in England.

¹⁹⁶ Janse and Van Veen, ‘Kerk’, p. 228 on the Count’s bailiff in The Hague (technically not a town); Hoppenbrouwers, *Middeleeuwse samenleving*, pp. 552–554; Kuys, ‘Urban parish’, p. 87.

¹⁹⁷ Kluit, ‘Kerkmeesters’, p. 217; Kuys, *Kerkelijke organisatie*, pp. 73–74; Idem, ‘Parish church buildings’, pp. 114–116; Idem, ‘Urban parish’, pp. 85–86. For appointments by parishioners themselves: Bogaers, *Cultuur en religie*, p. 376; Ten Boom, *Reformatie in Rotterdam*, p. 60, though the wardens still came from the same elite as the urban government.

¹⁹⁸ Ten Boom, *Reformatie in Rotterdam*, p. 26; Dierick-van Pottelberghe, ‘Parochiekerk van Hulst’; Kuys, ‘Parish church buildings’, p. 116.

¹⁹⁹ Kuys, ‘Parish church buildings’, pp. 118–119.

²⁰⁰ Idem, ‘Churchwardens’ accounts’, pp. 199–200; Idem, ‘Parish church buildings’, p. 113.

one of the controlling parties in the fabrics of collegial churches.²⁰¹ Rectors and other clergy could also serve as church wardens or auditors.²⁰² Finally, alienation of fabric goods officially required episcopal permission, though in practice the consent of the rector and parishioners was often sufficient.²⁰³

Benefices are the final type of foundation included here. Parishes founded before the implementation of the Gregorian Reform had their origins in the proprietary church system. This meant founders appointed and controlled the rectors of the parishes. In the diocese of Utrecht, most parishes appear to have been founded in the period *ca* 1150–1250.²⁰⁴ Back then, bishops and the nobility would have been the groups with the means to found parish churches.²⁰⁵ The initiative in the late Middle Ages usually lay with parishioners who wanted a church closer by, though local lords too might have been interested in vesting the tithe rights in nearby parishes under their control.²⁰⁶ Chantries (benefices exclusively meant for commemorative services) were founded later on by lower nobility and urban elites as well. Founding a benefice required permission from the bishop, as well as the patron and the rector of the parish it was created in.²⁰⁷

Besides the assets and tithes making up the part of the original parish *dos*, rectors also received donations, fees for services (baptism, burial, and so forth), and bequests from the parishioners. Vicars and chaplains could also enjoy *accidentalialia*. Many of these had a quasi-mandatory character.²⁰⁸

In the late-medieval period, staffing of rectories and other benefices was governed by the law of patronage (*ius patronatus*), meaning the patron (collator) could appoint someone to the benefice. There were some conditions, but if the nominee qualified, the bishop or archdeacon had to invest him. Few refusals are known, so patrons must have been fairly free in their choice.²⁰⁹ The practical difference with the proprietary church was therefore not significant and being collator was an important source of power and influence.²¹⁰ Most patrons came from a limited number of groups. First, many of the churches were once owned by the bishop, but later ended up in the

²⁰¹ Kuys, 'Parish church buildings', pp. 112–113; Vroom, *Onze-Lieve-Vrouwekerk on Mechelen and Antwerp*.

²⁰² Kuys, 'Parish church buildings', pp. 113–114. However, the absenteeism of rectors would have limited their practical control over parish affairs: Idem, 'Urban parish', p. 85.

²⁰³ Hoppenbrouwers, *Middeleeuwse samenleving*, pp. 552–553; Kuys, *Kerkelijke organisatie*, p. 59.

²⁰⁴ Kuys, *Kerkelijke organisatie*, p. 44.

²⁰⁵ Goudriaan, 'Fervente vroomheid', p. 177.

²⁰⁶ Hoppenbrouwers, *Middeleeuwse samenleving*, pp. 542–543, 545–546; Kuys, *Kerkelijke organisatie*, p. 45; Wood, *Proprietary church*, pp. 462–467.

²⁰⁷ Kuys, *Kerkelijke organisatie*, p. 146.

²⁰⁸ *Ibid.*, pp. 68–69.

²⁰⁹ *Ibid.*, p. 51; Mulders, *Archidiakoniat*, pp. 75–81, 127; Post, *Eigenkerken en bisschoppelijk gezag in het diocees Utrecht*, p. 149.

²¹⁰ Kuys, *Kerkelijke organisatie*, p. 53; Post, *Eigenkerken en bisschoppelijk gezag in het diocees Utrecht*, pp. 71–72; Wood, *Proprietary church*, pp. 924–925.

hands of the five chapters of Utrecht.²¹¹ Old monasteries were also important patrons. The central government also appointed beneficiaries, but did so mainly as collator. For instance, about a third of the Holland churches were at the disposal of the Count of Holland.²¹² A few village communities, mostly located in Friesland, had collation rights, probably because they had founded the churches.²¹³ Finally, papal reservations to appoint beneficiaries became important from the thirteenth century onwards.²¹⁴ The fact that the majority of the benefices were at the disposal of elite groups like territorial lords, noble families, and prestigious religious foundations gives an indication of the social distribution of their benefits. Most beneficiaries must have had access to these elite networks and hence have belonged to the nobility and urban patriciates.²¹⁵ Indeed, when they can be identified, rectors mostly came from wealthy elites.²¹⁶ Nevertheless, some benefits trickled down since the rectors were often absent and appointed replacements (vicars), who could be paid a wage.²¹⁷ Their characterisation as a ‘spiritual proletariat’ suggests recruitment from lower social groups.²¹⁸ Because chantry benefices were almost family property, relatives were important beneficiaries there.²¹⁹

Outside control of benefices thus mostly came from patrons and the ecclesiastical government. Unlike the other parish foundations (fabrics and poor tables), local secular governments had little influence over rectories. This is seen in the difficulties urban governments experienced in their struggle against absenteeism and inadequate vicars. Negotiating with collators was one option, but did not guarantee success.²²⁰ The best way seems to have been to found new religious offices next to the rectory – benefices of which local citizens did own the right of patronage.²²¹ All in all, this did not amount to much direct authority over the pre-existing benefices. Benefices were therefore a source of great certainty in the livelihood of the beneficiary.²²²

²¹¹ Jongkees, *Staat en kerk*, p. 270; Kuys, *Kerkelijke organisatie*, p. 50.

²¹² Kuys, *Kerkelijke organisatie*, p. 56.

²¹³ *Ibid.*, p. 55; Plöchl, *Geschichte des Kirchenrechts*, vol. II, pp. 392–393.

²¹⁴ Kuys, *Kerkelijke organisatie*, pp. 171, 222.

²¹⁵ Hoppenbrouwers, *Middeleeuwse samenleving*, pp. 548–549; Leverland, ‘Pastoors van St Pancras’, p. 66.

²¹⁶ Bijsterveld, *Laverend tussen kerk en wereld*, pp. 106–110 on the North of Brabant; Van den Nieuwenhuizen, ‘Kapelaniewezen’, p. 230 on recruitment from the patriciate of Antwerp for chantry benefices.

²¹⁷ Bijsterveld, *Laverend tussen kerk en wereld*, p. 264 showing that 50–70 per cent of the rectors were absent. See also Ten Boom, *Reformatie in Rotterdam*, pp. 49–50; Kuys, *Kerkelijke organisatie*, p. 66. Vicars sometimes leased the parish for its *accidentalia*, see Bijsterveld, *Laverend tussen kerk en wereld*, p. 251.

²¹⁸ The term in Kuys, ‘Churchwardens’ accounts’, p. 95 and Bijsterveld, *Laverend tussen kerk en wereld*, p. 62, citing Binz, *Vie religieuse*, p. 330 for *prolétariat ecclésiastique*; see Bijsterveld, *Laverend tussen kerk en wereld*, pp. 107, 110 on the different social origins of rectors and their replacements.

²¹⁹ Van Beeck Calkoen, ‘Rechtstoestand’, pp. 159–162.

²²⁰ Ten Boom, *Reformatie in Rotterdam*, pp. 51, 59; Kuys, ‘Urban parish’, p. 88.

²²¹ Ten Boom, *Reformatie in Rotterdam*, p. 52; Kuys, *Kerkelijke organisatie*, p. 67; *Idem*, ‘Urban parish’, p. 91.

²²² Kuys, *Kerkelijke organisatie*, p. 58.

The beneficiary was supposed to manage the assets of a benefice himself. Substantial changes in the endowment (alienation, mergers, splits) did require the permission of the bishop or the archdeacon.²²³ In the case of incorporation, other foundations owned the rectory and merged the assets with their own. This meant that a significant part of the income could accrue to the monastery and that the conventuals supplied the pastoral services.²²⁴

This overview of the different type of religious and charitable foundations has identified four main regulating parties: local governments, territorial governments, ecclesiastical government, and the founders. However, the initiative to create and finance new foundations rarely, if ever, resided at one of the governing parties. Finance was in the hands of founders and donors, with the latter often coming from the same social groups as the founder.

This does not mean there was no government role. Founding might be stimulated by governments and the founders and donors came from the same social groups that staffed the territorial, local, and ecclesiastical governments: the nobility and patriciates, making foundations an elite enterprise. However, a social scale from high (territorial lord and high nobility) to medium (patricians, local lords, wealthy and middling parishioners) corresponded to a prestige scale from chapters, monasteries, and benefices to hospitals, church fabrics and poor tables. Because the beneficiaries by and large originated from these same elites, many foundations formed a closed circle of benefactors, governance, and beneficiaries. Because they supported people who could not contribute to them, poor tables and hospitals were the exception to this rule.

2.6 Costs and benefits of the foundational form

Funding public services through foundations had both costs and benefits. The main alternatives to a sector consisting of foundations would have been funding through current voluntary contributions (club goods) or taxation.²²⁵ First we discuss some of the disadvantages of the foundation compared to these alternatives.

For one, foundations were inflexible by design. Founders and donators could stipulate the way services were provided for a long time to come. Making changes to one foundation was difficult, let alone making coordinated changes to many simultaneously. Such inflexibility was of course not

²²³ Ibid., pp. 146–147.

²²⁴ Ibid., pp. 62–65.

²²⁵ Hansmann, 'Role of nonprofit enterprise', pp. 894–895; Idem, 'Economic theories of nonprofit', pp. 28–29, 34–35 on the taxation (government) alternative to non-profit organisations.

absolute. Substantial changes to the assets or management of a foundation were possible, but had to go through the church hierarchy (episcopal, papal, orders) or the secular government (territorial or local). Moreover, a conservative mentality surrounded foundations that made change difficult.²²⁶ Such inflexibility need not have been a substantial problem in slow changing economies.²²⁷ Moreover, the aggregate services provided by foundations could be changed by founding new ones. Overall though, it is clear that foundations limited the ability to change services, more so than providing them centrally through taxation.

Creating a foundation also required a substantial saving effort. Since it operated on asset returns, much more starting capital was required than just the annual expenditures on the service. This added to the inflexibility as the constraints on individual foundations could not be easily overcome by adding new ones.

Foundations could also limit the scope of asset markets. Funding service this way required a substantial amount of assets to be earmarked and shielded, making them unavailable to be allocated to new, potentially better purposes via the market. If the assets re-entered factor markets through leasing or lending, this disadvantage could be circumvented. That foundations did this to an extent is the subject of chapter four.

Economies of scale and coordination were difficult to achieve in this system.²²⁸ Though again not impossible, foundations, as shielded asset entities, were unlikely to merge. This meant that providing high-cost services or economising on administrative costs was difficult to achieve.²²⁹ The subject of scale and efficiency shall be taken up in chapter six.

Finally, the voluntary nature of privately funding foundations gave scope to free-riding. It was possible to benefit from public services without paying for them. This problem may have been countervailed by the religious connotations of all foundations. Not only was the mere existence of religious and social services good, but giving itself was supposed to benefit the soul. Moreover, the association of the two could draw in benefactors that had were more interested in religious than social services (and vice versa) than if there were no such positive externalities. At the same time, religious prescripts could shape the way in which the non-religious public services were pro-

²²⁶ Coing, 'History of foundations', p. 274 in general; examples in Ten Boom, *Reformatie in Rotterdam*, p. 75; Ligtenberg, *Armezorg te Leiden*, pp. 78–9; Oosterbaan, *Zeven eeuwen geschiedenis*, pp. 144–148, showing a system of local initiative in combination with permission by order, episcopal, and papal authorities.

²²⁷ Kuran, 'Public goods under Islamic law', pp. 865–866.

²²⁸ Prak, 'Overvloed of onbehegen', pp. 15–16 on coordination issues.

²²⁹ Kuran, 'Public goods under Islamic law', p. 865 on mergers; Hansmann, 'Role of nonprofit enterprise', pp. 894–895 on scale.

vided, for instance by concentrating them on feast days or by circumscribing potential beneficiaries.²³⁰

Of course, the foundational form had advantages as well. For one, the provision of services was local, small-scale, and decentralised. The inherent small scale of foundations meant that local knowledge and conditions could be taken on board and that there was room for experimentation.²³¹ Moreover, in cases of local, low, or very specific demand, taxing everyone would be unfair.²³²

Foundations also avoided some of the other disadvantages of taxation. The higher prices caused by taxation could have led to deadweight costs due to foregone consumption. Moreover, taxation had incentive effects by making production with the taxed factor more expensive. Because assets needed owners anyway, funding public services from the returns could avoid these two disadvantages. However, in chapter five it is shown that foundations also caused price distortions.

Furthermore, the saving effort required for a foundation increased the savings rate allowing more investments, a relevant contribution given the low capital accumulation in preindustrial economies.²³³ For their savings to have this effect, foundations had to lend them out on credit markets. Chapter five shows that to a limited extent, this was the case.

Some of the most significant benefits to using foundations to provide public services were specific to the period in which they emerged. The early and high Middle Ages were a period of low liquidity, political chaos, and unreliable communication.²³⁴ This prevented taxing and redistributing centrally to pay for public services. Rather, when the foundation emerged in Christendom, land was the most important asset available. This was an immobile form of wealth that was not easily transferable. As a result, there was little choice but to use the produce of the land to finance local activities. Since land produced annual crops, this system was a precursor to funding with asset returns.

Probably the most important benefit of the strong asset shielding at the core of the foundation was that it prevented mixing public with private funds and thus encouraged donating. Appropriation of public funds by lords occurred frequently up until well into the twelfth century.²³⁵ For instance, taxes meant for religious and social services, tithes, frequently ended up in

²³⁰ See note 101 on donations coming with such restrictions.

²³¹ Kuran, 'Public goods under Islamic law', p. 862; List, 'Market for charitable giving', pp. 275–276.

²³² Hansmann, 'Role of nonprofit enterprise', pp. 894–895.

²³³ Williamson, 'British growth', p. 687688.

²³⁴ Bloch, *Feudal society*, vol. I, p. 86; Herlihy, 'Treasure hoards' on the lack of movables and especially specie in the early Middle Ages. McCormick, *Origins of the European economy* only revises this for the Carolingian period and later nor does he question a lack of European minting.

²³⁵ Bisson, "'Feudal revolution'", pp. 34–42; Idem, *Crisis of the twelfth century*, pp. 280–424.

lay hands.²³⁶ Public funds not only needed to be protected from outsiders, but also from ownership claims by their beneficiaries (see p. 29). Since centralised funding was difficult, the limiting of ownership rights to assets should also be seen in this light.

Donors also needed reassurance because the quality of religious services like prayers is difficult to verify. Many religions hold that charitable works and religious rituals benefit the soul of the deceased, but the buyer of the services could not verify their correct provision. This gives the producer room for exploitation by raising prices or lowering quality. Buyers could be reassured by committing to the soft incentives of a non-redistribution constraint (non-profit status, meaning the rents of cheating cannot be appropriated).²³⁷ Providing a destination for the accounting surpluses was where the earmarking of a foundation came in. This interpretation is supported by the existence of the basic outlines of the foundation in other religions and civilizations.²³⁸

Religious ideals also played a role in the emergence of the foundations because the poverty ideals of Christianity stifled outright ownership. Critique of a moneyed church was common from the twelfth century onwards.²³⁹ The attitude of mendicant orders (most notably the Franciscans) towards even handling money was only an extreme example of this. Nonetheless, the church needed resources. Vesting ownership in abstract legal persons rather than directly in church staff was one solution to this paradox. For instance, through this configuration, a monk could claim to be individually poor, even though his monastery was wealthy.²⁴⁰

A final contribution to the rise of the foundation came from inheritance law. To enable bequests to the church, canonists developed an intricate body of inheritance law. An important element of this was the development of the will, an instrument to dispose of goods after death.²⁴¹ By giving assets, defin-

²³⁶ De Blécourt and Fischer, *Oud-vaderlands burgerlijk recht*, p. 218; Bloch, *Feudal society*, vol. I, pp. 251–252; Constable, *Monastic tithes*, pp. 109–118; Hoppenbrouwers, *Middeleeuwse samenleving*, pp. 410–418; Kuys, *Kerkelijke organisatie*, p. 51; Wood, *Proprietary church*, pp. 462–505.

²³⁷ Hansmann, 'Role of nonprofit enterprise', pp. 838–844 and a model based on it in Glaeser and Shleifer, 'Not-for-profit entrepreneurs'.

²³⁸ The lemmas on foundations in the *Lexikon des Mittelalters* discuss the European *Stiftung*, the Byzantine *κρίζειν*, and the Islamic *waqf*: Borgolte, 'Stiftung, I'; Faroqi, 'Stiftung, III'; Schreiner, 'Stiftung, II'. On these and similar devices in Judaism and Zoroastrianism, see also Borgolte, *Stiftungen in Christentum, Judentum und Islam*; Boyce, 'Sacred fires of the Zoroastrians', p. 56ff; Idem, 'Pious foundations of the Zoroastrians', pp. 272–283; Duff, 'Charitable foundations'; Hennigan, *Birth of a legal institution*; Kuran, 'Public goods under Islamic law'.

²³⁹ Little, *Religious poverty*, pp. 38–41, 70ff; Swanson, *Church and society*, pp. 191–192.

²⁴⁰ Berman, *Law and revolution*, p. 238; Little, *Religious poverty*, pp. 146–169.

²⁴¹ Berman, *Law and revolution*, pp. 230–235; De Blécourt and Fischer, *Oud-vaderlands burgerlijk recht*, p. 352ff; Plöchl, *Geschichte des Kirchenrechts*, vol. II, pp. 401–402.

ing a purpose for them, and regulating this, testamentary instruments directly contributed to the development of the foundation.²⁴²

In sum, a system that provided public services through foundations had important benefits. Above all, its strong entity shielding mattered when there was limited scope for central taxation and redistribution and the decentralised assets need protection against appropriation. The limits of the system (inflexibility, limiting asset markets, high up-front costs) became apparent when states and markets credibly enforced property rights and began providing these services themselves.

2.7 Origins of corporate institutions

Scholars working in the field of institutional economic history have shown a keen interest in the corporation. It is commonly suggested that this institution is one of the unique advantages of Western Europe. One strand of literature looks at self-governing communities providing public goods for their members, such as guilds (security) or universities (education). These authors see it as a flexible, democratic framework for cooperation, stressing the importance of the legal recognition of collective action and club goods.²⁴³ Another strand of the literature investigates the origins of the business corporation. It is considered a superior organisational form for business because of its ability to pool resources, protect its shareholders and capital, adapt by changing its statutes, and simplify contracting through legal personhood.²⁴⁴

Given the institutionalist literature's emphasis on legal personhood, resource pooling, and governance, the connection to the ecclesiastical corporation and foundations needs to be explored. Authors in both strands consider the canon law corporation an important step towards their corporations.²⁴⁵ The investigation of the organisational devices of the medieval church above can be used to evaluate the claim that ecclesiastical developments were important for the development of corporations in Europe.

Canon law corporations were problematic predecessors for corporations providing bottom-up public goods. It was shown above that there was no

²⁴² Coopmans, *Rechtstoestand van de godshuizen*, pp. 14, 60–78.

²⁴³ Greif, 'Family structure'; Huff, *Rise of early modern science*, pp. 119–161; De Moor, 'Silent revolution', pp. 193–202; Putnam et al., *Making democracy work*; Van Zanden, "Road to the Industrial Revolution", pp. 354–357; a non-economic perspective in Reynolds, *Kingdoms and communities*.

²⁴⁴ Harris, 'Institutional dynamics', p. 613; Huff, *Rise of early modern science*, pp. 160–161; Kuran, 'Corporation in Islamic law', p. 787.

²⁴⁵ Greif, 'Family structure', pp. 309–310; Harris, 'Institutional dynamics', pp. 613, 616; De Moor, 'Silent revolution', p. 208; Skeel Jr., 'Large-scale corporation'.

hard line between foundations and corporations. In both cases, top-down governance seems at least as important as bottom-up control. Even the organisations with most room for member involvement, corporations of people, had limitations to their agency. Above all, they had fettered ownership of their funds, much like a foundation. This would not have been a good starting point for bottom-up, self-governed public good provision. At best, canon law corporations merely helped by familiarising people to legal personhood, or more accurately, ownership by others than natural persons. If the canon law corporation was more a general inspiration than a precursor, however, ecclesiastical developments were less than decisive.

The authors seem to realise this by drawing evidence mainly from confraternities, guilds, commons, and universities.²⁴⁶ However, looking at these corporations as public good providers does not tell the whole story as many were in fact provided by foundations that lacked member involvement. This is very salient in Kuran's work on the Islamic *waqf*. He compares it to self-governing and scalable corporations and municipalities in Europe. The fact that public services in preindustrial Europe were mostly provided by foundations gets scant attention.²⁴⁷

All this is not to say there was no difference between public service provision in Christendom and elsewhere. Kuran correctly points to the lack of changeability of the *waqf* as its most significant problem. Although limitations like those in the Middle East applied to foundations and corporations in Europe as well, there was an extensive body of legislation on how changes could be made from above. On the other hand, *waqf* governance seems focused on how to circumvent laws that did not allow for changes. Strikingly, they lacked the necessary hierarchy and went further in protecting the founder's wishes.²⁴⁸

There are also problems with locating the origins of the business corporation in canon law. For instance, Harris considers the roots of the corporation to be in the Roman Catholic Church and consequently notes it to have been an important factor in the development of the business corporation.²⁴⁹ Kuran also discusses the origins of the business corporation. He notes that the Islamic charitable institution, the *waqf*, could not function as a precursor to the corporation as it lacked self-governance and flexibility. Conversely, European charities could stimulate the development of the profit-maximising corporation because they did have self-governance.²⁵⁰

²⁴⁶ Huff, *Rise of early modern science* on universities; De Moor, 'Silent revolution' on guilds and commons; Richardson, 'Prudent village' on confraternities.

²⁴⁷ Kuran, 'Public goods under Islamic law', pp. 878–881.

²⁴⁸ *Ibid.*, pp. 865, 883–884.

²⁴⁹ Harris, 'Institutional dynamics', p. 616, citing Berman, *Law and revolution*.

²⁵⁰ Kuran, 'Corporation in Islamic law', p. 832.

Again, ecclesiastical corporations made for poor precursors as there was no real distinction between corporations of people and foundations. Even in corporations there were limits to self-governance by members and no possibility of owner shares. Only chapters and monasteries might be characterised as corporations with the ability to change their own statutes. However, as explained above, even their asset ownership (an important characteristic of business corporations) was ambiguous. The ownership of assets in the case of the ecclesiastical corporation was unclear and rarely perceived to have resided in the joint members of the corporation. Furthermore, foundations and corporations were above all concerned with entity shielding and non-redistribution constraints. This creates some distance between canon law corporations and business corporations, with their focus on stockholders and profit. The *commenda*, family partnerships, and similar Islamic partnerships are more important precursors to business corporations.²⁵¹

2.8 Conclusions

This chapter has discussed the literature on canon law for a suitable circumscription of the subject of religious and charitable organisations. Inclusion in ecclesiastical jurisdiction was first explored. The concept of legal personhood provided a better starting point. As this research looks at funding, the issue of asset ownership by legal persons was considered next. Two types of legal persons were distinguished; corporations of people (proper corporations) and corporations of goods (foundations). The practical differences between the two were insignificant, however. Most importantly, both had strong asset shielding and operated on asset returns. Therefore, a working definition of a foundation was proposed that included both legal persons. A religious or charitable foundation was essentially a wealth-transferring saving jar. Its assets were heavily shielded and the returns were given a purpose.

Next, the creation, funding, governance, and beneficiaries of foundations were investigated. It was found that secular (local as well as territorial) and ecclesiastical authorities had a substantial say in the governance of foundations. Initiative and financing was however squarely in the hands of private individuals, though they were likely to have come from the same circles as those in government. Most of the wealthy and prestigious foundations like chapters, monasteries and benefices were an elite affair in turns of funding,

²⁵¹ Boerner and Ritschl, 'Economic history of sovereignty'; Gilchrist, *Church and economic activity*, pp. 24–5 on alternative precursors. In their historical section, Hansmann et al., 'Law and the rise of the firm', pp. 1355–1374 does not even mention the role of church in development of entity shielding, neither does Greif, 'Study of organizations'.

governance, and enjoyment. Hospitals, church fabrics, and poor tables benefitted the lower echelons of society as well, though funding and governance usually remained with higher social groups.

The most important benefits of providing public services through foundations were the ability to allocate resources to public services in a period when low liquidity, poor communication, and political breakdown made this difficult to achieve via centralised taxation and distribution. Above all, the strong asset shielding at the core of foundations protected public funds from expropriation by beneficiaries and unaccountable potentates. Once alternatives became available, the limitations of the system (inflexibility and limiting the scope of asset markets) started to weight more heavily.

Finally, this chapter has examined the debate on corporate institutions from the perspective of canon law corporations, arguing that key aspects of the foundation, asset shielding, fettered ownership, and earmarking, do not get enough attention in the scholarly literature.

3 A SAMPLE OF FOUNDATIONS

This chapter introduces a sample of 51 foundations that will serve to analyse the wealth transfers and activities of the religious and charitable sector in the chapters to come. First, the sources needed for a systematic analysis of foundations are discussed. The second section presents the regions from which the foundations were selected and discusses the characteristics of the resulting sample. Analysing the budgets of a wide array of religious and charitable foundations within the same analytical framework requires a consistent classification which is presented in the third section. The fourth section discusses the subsample from the perspective of the revenues of foundations.

3.1 Sources

The underlying sources for this investigation are financial accounts. They have already been relied on extensively for research into religious, social and economic history.¹ Selection bias is the reason accounts are preferred over other sources such as prescriptive rules in foundation acts, charters, secondary literature, or anecdotal evidence. The problem with these sources is that it is difficult to know how representative their data is of the actual activities of the foundations, making it hard to base quantitative analysis on them. Were rules actually adhered to? How large a share of all the activities were contractual obligations recorded in charters? As for secondary sources, how do we know which aspects they did not focus on?

To obtain a representative picture of all the things a foundation did, its accounts are the best source material. Besides an income statement, they provide all the activities with the same inclusion criteria for all foundations (whether it cost money in a given year). This makes accounts sufficiently consistent for comparative and quantitative analysis.

Accounts are also relatively reliable sources. They were usually written for the purpose of controlling (auditing) a foundation by an authoritative institution such as aldermen or the head of a monastic congregation. In some cases the auditors were the members of the foundation such as the canons of a chapter or the monks of a monastery.² Accounts had to accurately represent the foundation to be useful for controlling purposes.³

¹ Examples in Hoppenbrouwers, 'Rekeningen als bron'.

² For instance, the hearing of the accounts by the dean and chapter in the case of St John's in Utrecht from Utrechts Archief (UA) 222 Kapittel Sint Jan *no* 155-12; by conventuals in St

Despite these advantages compared to other sources, there are also problems with accounts. For one, few medieval foundations in the Low Countries have left behind accounts in substantial numbers. True serial (year-to-year) observations are therefore not a realistic option for each type of foundation we want to investigate. This is especially true of the northern Low Countries. For many types of foundations it was difficult to obtain accounts at all. To alleviate this problem, the ledgers (*blafferds*, *registers*) that were kept to prepare the final accounts have been used as well.

A second problem was the method of accounting. Without exception, the accounts used single entry bookkeeping.⁴ All the income was accounted for first, followed by all the expenditures. There were no separate accounts for liabilities, assets, and so forth. This means the accounts cannot provide the net wealth of the foundation. However, they can give us the annual budgets, that is, the annual income and the expenditures.

Another problem was that some accounts included capital transactions, such as the redemptions, sales, and purchases of assets. Surpluses were also commonly included in the income statements. Such entries are not problematic as long as the analysis stays descriptive. They are all easily distinguishable and are discussed wherever relevant. However, once the analysis moves to an aggregate level, capital transactions need to be excluded. Their distortions were too significant to be included in an analysis of a foundation's normal operations. Moreover, capital transactions do not reflect the regular income from assets and donations.

At times it is clear that parts of the accounts were written in advance or copied from previous years. In part, this was caused by the stability built into foundations. Each year, they were supposed to get the same income and make the same expenditures. However, it is clear that not all entries reflected actual revenues and expenditures. For instance, many early fifteenth century accounts entered all income regardless of whether the money was received. Sums that was not received were entered again in the expenditures (called *afterstal*, arrears). Some accounts even went so far as to include the arrears of many years, thus inflating the apparent budgets by substantial amounts. Of course, only the actual income and expenditures for a particular year are of interest here. Arrears were therefore subtracted from both the income and the expenditures of the accounts. When arrears were eventually paid to the foundation, we have included them. These were typically not substantial revenues, but do even out some of the income left out in other years.

Ursula's in Warmond in 1552 Regionaal Archief Leiden (RAL) 503 Kloosters *no* 1130; and in Mariënweerd abbey Van Bavel, *Mariënweerd*, p. 480.

³ Lee, 'Historical development of internal control' on accounting as a controlling device.

⁴ Yamey, 'Accounting and the rise of capitalism' for a history of accounting.

The opposite of inflating the budgets also happened by keeping some revenues or expenditures out of the accounts. Potential asset income that was not received could be left completely out of the account. As we are interested in the actual revenues of the foundations, this is not very problematic. Another possibility is that revenues were entered net of tax.⁵ Where such entries were encountered, they were corrected. However, the possibility exists that such sums were not mentioned anywhere in the account. Unfortunately, there is often no way of knowing this.

The problem of missing expenditures was more significant if important subaccounts existed.⁶ Examples of subaccounts included those of stewards (*rentmeesters*) and the managers of granges (*uithoven*). They might have made expenses for the management of the endowment. However, these expenses would not show up in the main account if stewards only handed in their net income. This does not appear to have been the case in the sampled foundations. Whenever stewards were mentioned, there were usually expenditures on estate management as well.⁷ Moreover, most foundations in our sample were not so wealthy that they were likely to have contained many subaccounts. Only the Utrecht chapter in the sample (St John's) had been split up. These accounts have been processed accordingly.

Another problem with accounts are activities without visible monetary costs. For instance, if monks provided a service without directly getting paid for it, this activity is underestimated. This is problematic, but given the focus on the funding of public services by foundations, the financial bias of accounts should nonetheless provide most of the relevant activities. However, it is well to remember that pertinent activities may have been missed.

A final issue is that some of the accounts contained income in kind, usually grain. Some foundations even kept a separate grain account (*e.g.* Nevele's poor table, the Great Hospital of 's-Hertogenbosch). Foundations doing this were usually located in the southern Low Countries and were responsible for providing people with a livelihood.⁸ Since they received some of their rents in this kind, it made sense to use this grain directly rather than selling it and buying it again later. Good bookkeeping should nonetheless show these transactions on the income and expenditures side. Entries in

⁵ For instance the 1569 *100e penning* tax in the accounts of Merelbeke church fabric, Rijksarchief te Gent (RAG) 020/r Kerk Merelbeke no r-972.

⁶ This issue has also turned up in scholarly editions of accounts where the subaltern offices underlying the main accounts needed to be published for a few years as well, see Smit, 'Editie en ontsluiting', pp. 22–3.

⁷ Out of 51 foundations, four mentioned stewards, but no endowment management costs: Oegstgeest's church fabric, the poor table of St Nicholas' in Ghent, the poor table of Boskoop, and St Pancras' chapter in Leiden. In the case of the former three, the small budget made it likely that there were no management costs in a year.

⁸ Especially in Brabant, see Maréchal, 'Armen- en ziekenzorg', p. 275.

kind have been converted to their monetary value, preferably with prices from the same account although external prices were also used.⁹

In sum, like all historical sources, the accounts of religious and charitable foundations are imperfect. They have some strange inclusions, notably arrears and capital transactions. As an artefact of previous accounting years, arrears have been left out. The more problematic capital transactions have been dropped as well, except for analyses at the foundation level when they are easily distinguished. There is also the possibility that accounts excluded relevant expenditures. Some management costs might be missed if stewards or grange managers only booked their net results or if these costs devolved to the tenants, though this was probably not a significant problem. Finally, unremunerated activities would also be missed.

Accounts are nonetheless the best sources available to systematically investigate the religious and charitable sector. For one, the problems discussed above occurred only infrequently. Most accounts are straightforward sources with few anomalies. Furthermore, they are uniform sources. The consistency of the inclusion criteria (whether it cost money in an accounting year) makes them a useful source for comparing activities across foundations. Finally, the financial character of accounts make these sources very fitting for an investigation into funding public services through foundations.

3.2 Sampled regions and foundations

In choosing regions, there were two considerations. One was regional diversity, that is, whether the regions include social, economic, and political variation. The other was whether there was sufficient archival material. Very few towns in the Netherlands have left behind accounts of religious and charitable foundations going back to the fourteenth century. Leiden, Utrecht, and 's-Hertogenbosch had the most extensive medieval religious archives. Of these, only the first two were used because little archival material on monasteries was available for 's-Hertogenbosch. Some towns in the east such as Zwolle also have ample material, but could not be used because the north-eastern principalities (the Oversticht and Gelre) were not included in the taxation systems that form the basis of chapter seven.

In present-day Belgium much more medieval material is available. Extensive archives of foundations have survived in towns like Ghent, Bruges, Antwerp, and Mechelen. Ghent was chosen because of its extensive collec-

⁹ Prices were used from Posthumus, *Prijsgeschiedenis*, vol. II, pp. 61–69, 412–418, 70–73, 141–146, 243–246; Verhulst, 'Prices of cereal'; Van der Wee, *Growth of the Antwerp market*, vol. I, pp. 173–198.

tions. The resulting research area is presented in figure 3.1. It covers the western, urbanised part of the Low Countries: Holland, the Nedersticht, the north of Brabant, and the north of Flanders.

Urban as well as rural foundations were included. Foundations were considered urban if they were located in an urban parish, even if they were outside the town walls. Having more than 2000 inhabitants was the practical cut-off point for towns to be classified as urban. The town archives stored most of the accounts of rural foundations as well. Exceptions were Oegstgeest, a village close to Leiden, which still has its own archive; Rijnsburg and Boskoop, villages near Leiden whose archives were stored in Rijnsburg Abbey's archive; and Montfoort, located a few kilometres from Utrecht which has some of its archives stored in Woerden. They needed to be consulted because archives of medieval rural foundations are rare in the Netherlands.

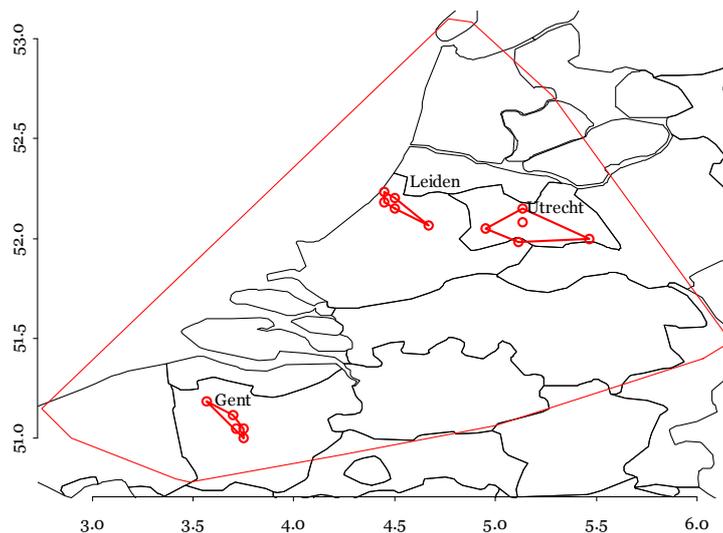


Figure 3.1. Sample regions in the research area projected on a map of the present-day Low Countries.

In the late-medieval period, most of the Low Countries were unified under Burgundian-Hapsburg, rule. Despite political unity at the top, there was great local diversity in economic, social, and political conditions.¹⁰ High urbanisation levels were, however, a common feature, so centring the sample regions on Leiden, Utrecht and Ghent captures one important characteristic of the Low Countries. Furthermore, by choosing these three cities, though in

¹⁰ Van Bavel, *Manors and markets*; Blockmans and Prevenier, *Bourgondiërs*.

part motivated by archival constraints, some of the Low Countries' diversity is captured. The sampled regions included early and late developers, trade and industry centres, as well as guild democracies and oligarchies.

The first sample region is centred on Ghent. Located at the confluence of the Leie and Scheldt rivers, this town had developed early, as demonstrated by the presence of the seventh-century abbeys of St Bavo and St Peter. By the end of the fifteenth century, Ghent had some 60 000 inhabitants, making it one of the most populous towns of the Low Countries.¹¹ The town's size and prosperity were primarily based on textile production, especially wool. Trade in goods other than textiles was becoming more important for the economy from the fourteenth century onwards, no doubt helped by extensive staple privileges and other forms of authority over the surrounding countryside.¹² After the Battle of the Spurs (1302), the guilds had displaced the landowning elite in the urban government. Although the weavers and the fullers had most power, the 53 smaller guilds incorporating gained an important role as well.¹³ The town's influence grew as the power of the Counts of Flanders weakened in the thirteenth and fourteenth centuries. The fourteenth century had been a politically tumultuous period for Ghent, with many external wars as well as conflicts within. With the incorporation of Flanders in the Burgundian state in 1384, political and social conflict in the town became less frequent, though the town unsuccessfully rebelled against the centralising tendencies of the Burgundians and Hapsburgs in 1477 and 1540.¹⁴ It remained one of the most influential towns in the Low Countries throughout the period. Ecclesiastically, Ghent consisted of five urban parishes and two suburban ones. The religious landscape was dominated by the two ancient abbeys which had rights over many churches in the town and its surroundings. Diocesan authority from Tournai, on the other hand, was distant and ineffective.¹⁵

Based on its role as the episcopal see for an extensive diocese after the missionary work of Willibrord, Utrecht grew from a Roman fort (*castellum*) on the Rhine border into a prominent city. The bishops of Utrecht were also territorial (secular) lords of the prince-bishopric of Utrecht, divided in a western part (the Nedersticht, roughly the present-day province of Utrecht),

¹¹ Stabel, 'Demography and hierarchy', pp. 210–211.

¹² Van Bavel, *Manors and markets*, p. 108; Blockmans and Prevenier, *Bourgondiërs*, p. 37; Dijkman, *Shaping medieval markets*, pp. 82–83, 164–165; Nicholas, *Metamorphosis of a medieval city*, pp. 196–197, 291–292; Idem, *Medieval Flanders*, pp. 211–212; Idem, *Town and countryside*, pp. 117–141; Stabel, *Dwarfs among giants*, pp. 159, 163–165, 82–83, 89–93.

¹³ Stabel, 'Guilds in late-medieval Flanders', p. 190.

¹⁴ Nicholas, *Metamorphosis of a medieval city*, p. 16 on Ghent's conflicts; Blockmans and Prevenier, *Bourgondiërs*, pp. 124–125, 147–152 on the difficult creation of the *pax Burgundica* in general.

¹⁵ Parishes from De Moreau et al., *Histoire de l'Église*, vol. I; Haemers and Ryckbosch, 'Public services', pp. 213–4, citing Vleeschouwers-Van Melkebeek, 'Officialité de Tournai' on the bishops of Tournai.

and an eastern part (the Oversticht, now Overijssel and Drenthe). Although the prince-bishopric remained nominally politically independent until its incorporation in the Hapsburg Low Countries in 1528, the secular position of the bishop deteriorated from the late thirteenth century onwards, losing power to neighbours like Holland, Guelders, the Burgundians, as well as internal competitors like the chapters and city of Utrecht. In the city, guilds had obtained a prominent position after the turmoil following the Battle of the Spurs. However, the region's nobility retained a strong influence by becoming nominal guild members. Economically, the city slid from a long-distance to a regional trade centre from the twelfth century onwards. This trade role, together with small-scale luxury production for the government elites, was the economic base of the city. At 20 000–30 000 inhabitants in the sixteenth century, Utrecht was much larger than other towns in the Nedersticht. Because of this and its role as the see of both the secular and religious government, Utrecht easily dominated its surroundings, albeit in a haphazard way.¹⁶ Despite the presence of the bishop, much ecclesiastical power was in the hands of the five chapters in Utrecht. They held the patronage over many churches and staffed the bureaucracy. The citizens themselves went to four fairly old parish churches.¹⁷

Leiden grew around a fortified mount (*Burcht*) of the Counts of Holland near the river Rhine. These origins explain the comital connections of the town, such as a comital court, a parish church originating from a comital chapel, and a castellan (*burggraaf*). Leiden's economy was all about textile production, making it one of Holland's most populous towns at 15 000 inhabitants in ca 1480.¹⁸ By the 1480s the sector had stagnated and declined from the 1520s onwards until the Revolt.¹⁹ As in most other Holland towns (Dordrecht being the exception), guilds had very little political and economic power in Leiden. They were supervised by the town government, which in practice meant that guilds did little else than provide training. Politics were

¹⁶ Rommes, 'Bevolking en bestaansmiddelen' on population and economics; Van den Hoven van Genderen, *Kapittel-generaal*, pp. 39–44; Kaplan, *Calvinists and libertines*; Maarschalkerweerd, 'Steden', pp. 259, 279; Vijlbrief, *Anti-aristocratie*, pp. 19–29, 48–49 on the governments of Utrecht and the Nedersticht; on the fragmentary nature of urban (capitular) jurisdiction over the countryside, see Van den Hoven van Genderen, 'Jurisdictie', pp. 226–227; UA 58 Staten van Utrecht Landsheerlijke Tijd no 369.

¹⁷ Muller and Joosting, *Kerkelijke indeeling* on parishes; Van den Hoven van Genderen, *Kapittel-generaal*, pp. 117–141; Kuys, *Kerkelijke organisatie*, pp. 130–137 on the authority of chapters and their dignitaries.

¹⁸ Van Bavel and Van Zanden, 'Jump-start', p. 506.

¹⁹ Kaptein, *Hollandse textielnijverheid*, pp. 236–242, 260 argues that the mid sixteenth-century crisis in Holland textile production claimed by Posthumus, *Leidsche lakenindustrie*, vol. I did not occur. That part of Kaptein's argument based on textile production outside Leiden is irrelevant here. His revision of a crisis in Leiden is questionable. His own production figures clearly show stagnation in the 1480s and strong decline from the 1520s onwards. The fact that woollen imports declined less strongly than previously believed only nuances the decline. His claims of increased quality and higher diversity can also be interpreted as a restructuring of the sector in times of crisis.

dominated by a small elite organised in a co-optative body called *Vroedschap*. By the fifteenth century, this political and economic elite consisted mostly of drapers (*drapeniers*), woollen manufacturers-cum-traders, though the patriciate was also active in upcoming industries such as brewing and brick production.²⁰ Leiden consisted of three parishes. The oldest, St Peter's, was owned by the Teutonic Order, which had a commandry there to exploit the church. Desire for more ecclesiastical autonomy due to conflicts with this house and the growing population prompted the rather late creation of two new parishes. As for monasteries, Leiden experienced a boom of new monastic foundations in the fifteenth century, with a substantial role for female convents.²¹

Chapter two has identified church fabrics, poor tables, benefices, hospitals, old and new monasteries, and chapters as the foundation on which the investigation would focus. Ideally, the sample contains all these foundations in the same proportions as in the total population of foundations. In practice, however, constraints in the archival material have left their mark on the sample.

A relative scarcity of account material in Leiden meant that nearly all foundations with useable accounts were included. Accounts were more abundantly available in Ghent and Utrecht. In these cities, foundations were selected at random, though an attempt was made to avoid overlap with existing studies using account material.²² Although the conclusions in the literature are very useful, it could not be used because it did not classify the entries in the accounts in a way that was consistent with our goals.

Sample years for the foundations were selected at random as well, with the caveats that the earliest useable accounts were often included and some archives left us with little choice. Furthermore, two consecutive accounts occasionally had to be used to make sense of the entries. Table 3.3, table 3.4, and table 3.5 in the appendix to this chapter present the 51 foundations, the 153 sampled years, and the sources used. Unless noted otherwise, the data in the following chapters comes from these sources.

Despite the effort to obtain a representative sample, the restrictions in archival material meant this was not fully achievable. Generally speaking, the foundations in the sample are biased towards foundations that were somehow supervised by secular governments. Therefore, hospitals, church

²⁰ Brand, *Over macht en evenwicht*; Van Kan, *Sleutels tot de macht*, pp. 17–19, 93–94, 206–207; Idem, 'Élite and government', pp. 65–67; Lamet, 'Men in government'; Idem, 'Vroedschap of Leiden', p. 20; Van Maanen et al., *Leiden*, vol. I; Posthumus, *Leidsche lakenindustrie*, vol. I, pp. 360–367.

²¹ Van Luijk, 'Bruiden van Christus', passim; Verbij-Schillings, 'Kerk en cultuur', pp. 151, 153–154, 160, 166–167.

²² E.g. Bogaers, *Cultuur en religie*; Nicholas, *Metamorphosis of a medieval city*, pp. 48–66; Vroom, *Financiering van de kathedraalbouw*.

fabrics, and poor tables feature heavily. With the exception of wealthy abbeys, monasteries have however not left much material, especially in the Nedersticht and Flanders (table 3.1).

	Leiden	Utrecht	Ghent
chapter	2	1	0
church fabric	18	18	18
hospital	10	5	11
new mon.	13	4	1
old mon.	5	3	10
poor table	9	15	10

Table 3.1. Observations in the expenditures sample by type of foundation and region.

As far as the size of the foundations is concerned, the far ends of the scale are underrepresented. Only a few accounts of small foundations have been preserved. Although a fair number of these foundations has been included, their number in the sample is still low relative to their high prevalence in the total population. The very wealthiest foundations, the biggest among the chapters and abbeys, are also underrepresented because of their complex administrations. They often consisted of many separate funds, which made them very labour intensive to process. Although large foundations like St John's chapter, and the abbeys of Rijnsburg, Oudwijk, and Oostbroek are in the sample, they are second-tier compared to the true juggernauts like the abbeys of St Bavo and St Peter in Ghent, and Utrecht's cathedral chapter.

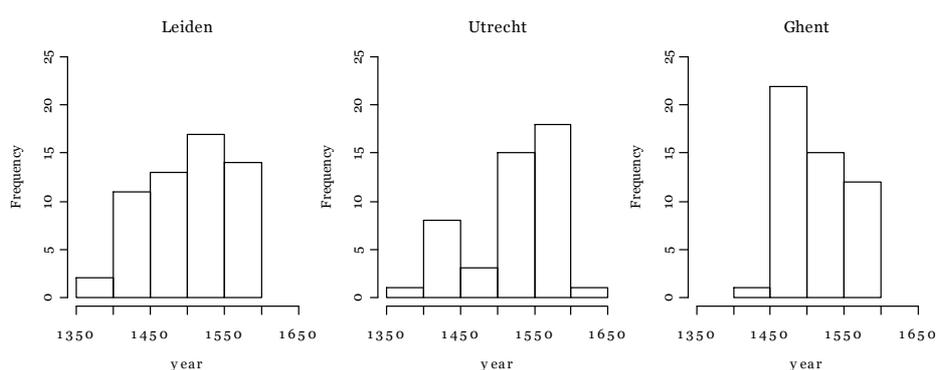


Figure 3.2. Distribution of sample years for the three regions, 1382–1608.

Figure 3.2 presents the distribution of the three samples over time. Whereas the Leiden sample is fairly evenly distributed over the period 1400–1600,

the Utrecht and Ghent samples are biased towards the late fifteenth and sixteenth century. This was in part a choice in research design. The results in expenditure and income patterns did not change significantly over time in the Leiden region. Preliminary results for Utrecht pointed to the same pattern. Therefore, the samples for Utrecht and Ghent were focused on *ca* 1500, as this made it easier to include small foundations. Still, the sample includes 153 observations from more than two centuries. To allow comparisons of the budgets across different years and regions, all amounts have been converted to guilders of 40 *groot* (20 *stuivers*) at 1500 purchasing power (see the appendix on deflators for details).

3.3 Classification of expenditures

The wide variety of revenues and expenditures of religious and charitable foundations had to be categorised in order to be analysed. Because the income statements were fairly similar for all foundations and because this subject has been studied intensely by other scholars, classifying revenues was straightforward. This classification will be presented in the discussion of the income subsample (p. 80 below).

The classification of expenditures, on the other hand, posed serious challenges. Expenditures were much more diverse and have received much less attention in the academic literature. Studies that did study expenditures either traced the purchase of a selected set of commodities over time or relied on the classification of the original source material.²³ Both these methods have substantial disadvantages. The categories of the original accounts were different for each foundation and could change over time within the same foundation. To compare the activities of different foundations, consistent categories are necessary that cover the whole range of expenditures. Tracking a selected group of expenses is only useful if the focus of the research is on these particular expenditures.

In his study on the financing of cathedral and church building, Vroom has investigated revenues as well as expenditures of church fabrics.²⁴ His classification was designed with church fabrics in mind, but contain more widely applicable categories as well. He distinguishes building expenses (on materials, wages, interior), administration costs (travel and legal expenses), religious services in the churches (wages for priests and provisions such as

²³ Commodities in McCants, *Civic charity*, pp. 41–48, 120–133; De Moor, *Verborgten en geborgen, passim*; following source material is apparently done in Henderson, *Piety and charity*, pp. 101–112; Ultee, *Abbey of St. Germain des Prés* p. 96.

²⁴ Vroom, *Financiering van de kathedraalbouw*, pp. 353–359; Idem, *Onze-Lieve-Vrouwekerk*, pp. 97–99; Idem, *Financing cathedral building*, pp. 397–399, also used in Kuys, ‘Churchwardens’ accounts’, pp. 100–108.

candles), financial transactions (credit and annuities), and payments to other foundations.

Despite this helpful starting point, a new classification scheme has been made from scratch to accommodate a wider range of foundations. This classification was made by first staying close to the concepts in the source material for a manageable number of foundations.²⁵ An initial sample was examined, consisting of the accounts of the Rijnland foundations of St Catharine's hospital, St Peter's church fabric, and Mariënpoel monastery. All entries were placed into detailed categories, while keeping in mind the public services that the literature associates with religious and charitable foundations. The long list of categories was then consolidated by merging smaller categories with more important ones. Since we are interested in whether religious and charitable foundations provided public services other than religion, all of these categories were also included, even when they were marginal in financial terms (*e.g.* education).

(1) Poor relief	(Social spending)
(2) Education	
<hr/>	
(3) Public religion	(Religious services)
(4) Private religion	
<hr/>	
(5) Building	
(6) Taxes	
(7) Transfer payments	(Running costs)
(8) Investments	
(9) (Other) overhead	
<hr/>	
(10) Debts	(Finance)
(11) Capital transactions	

The first two categories consisted of poor relief and education – the social expenditures usually associated with religious and charitable foundations. The category of education included wages to teachers, support of the students, and expenditures on educational materials. Poor relief included all provisions in kind and money to the poor. At first glance, hospitals may be presumed to have provided health care. However, these expenditure have been subsumed in the poor relief category. One reason for merging health care and poor relief is that the two subjects are often discussed jointly in the

²⁵ Carus and Ogilvie, 'Qualitative into quantitative evidence', pp. 898–904, 914, 919 for a similar, widely used, method of classifying qualitative and quantitative material by sticking close to concepts in the source material for eventual use as standardised categories for quantitative analysis.

historical literature.²⁶ This makes sense as many patients receiving medical care were poor. More important, however, was that before the invention of effective medical treatments in the nineteenth century, a hospital was unlikely to actually improve anyone's health in any other way than letting nature run its course. Although historians nowadays value the public health measures of the preindustrial period (quarantine, sanitation, though mostly for the early modern period) and the view of the medieval hospital as a death-trap has also been revised, few cures were effected in these institutions since diagnoses were based on insufficient knowledge and few effective procedures were available.²⁷ In line with these observations about preindustrial medicine, only very few expenditures in the hospitals can be identified as health care (*e.g.*, medication, wages for (barber-)surgeons and apothecaries). Most of the expenditures were simply on providing food and shelter. This is not to say that these expenditures were not beneficial to the patients' health, but they are indistinguishable from what hospitals did if the inhabitants were poor, but otherwise healthy.

The third and fourth categories were two types of expenditures on religion. First, public religious services were supposed to benefit the general public. Examples are the purchase of liturgical supplies or payments to priests or other religious personnel for services that everyone could attend. Private religious services make up the second type of religious expenditures. These were to an extent exclusive to the buyers or founders, such as private altars (also owned by corporations) and chantries. From a modern perspective there is a clear difference between the beneficiaries of the two types of services. Moreover, the administrators sharply distinguished between the two. Private religious expenditures, especially commemorative services, could be identified unambiguously if terms like *memorie* or *jaergetide* were used. Classification was also straightforward if the founder of the mass was mentioned in the entry. However, if no further information was provided, it is difficult to ascertain the purpose of a priest's annual wage, a payment for a mass, or a supply of candles. Because the makers of the accounts were usually anxious to distinguish private services, all religious entries were classified as public unless the entry or the heading explicitly suggested otherwise. Any bias between the two is therefore in favour of public religious services.

Monasteries had a potentially tricky position in the scheme of public and private religious services. Arguably, many monasteries provided private re-

²⁶ For instance, Kossmann-Putto, 'Armen- en ziekenzorg'; Idem, 'Armen- en ziekenzorg'; Ligtenberg, *Armezorg te Leiden*; Maréchal, 'Armen- en ziekenzorg'; Tervoort, 'Developments in social care'.

²⁷ Colgrove, 'McKeown thesis'; Henderson, *Renaissance hospital*, pp. 281–2, 297–335, 339; McKeown, 'Medical issues in historical demography'. Even authors such as Mackenbach, 'Contribution of medical care' who argue that curative medicine did matter early on, do so for the nineteenth and early twentieth century, not the preindustrial period.

religious services. After all, the earliest orders (Benedictines, Cistercians, Carthusians) had no pastoral functions. Moreover, medieval society tried to enforce the enclosure of the many female monasteries, leaving fewer monasteries to directly serve the wider public.²⁸ Finally, there was often a close link between a monastery and its inhabitants on the one hand, and founders and donators on the other.²⁹ However, a strong case can also be made for the public character of monastic religious services. For one, some of the monasteries and their churches did provide local pastoral care.³⁰ Above all however, contemporaries believed the intercession and divine favour obtained by their exemplary life and prayers benefited all of Christianity.³¹ Although it is important to keep in mind that a different interpretation of monastic religious services was possible, the choice has been made to classify the religious expenditures of monasteries as public. Only commemorative service clearly specified for a limited clientele (such as a *memorie* within the monastery) were classified as private.

Funerals also posed some challenges. If hospitals or poor tables paid for them, funerals were expenditures on health care and poor relief (disposing of bodies and saving a poor family the associated costs respectively). However, they also had a religious aspect, as demonstrated by the accompanying fees to the clergy.³² Unfortunately, the accounts were usually not detailed enough to allow us to distinguish between these two aspects. Crude proportions could however be derived from the hospital of SS John and Paul in Ghent. Its account for 1493 showed that coffin and the digging of the grave came to 32 *groot vlaems*, the mass (candles and a priest) amounted to 59 *gr.*, and a further 4 *gr.* was spent on alms at the funeral. The Alexians, an order specialising in the care of the sick and burials, got 12 *gr.* as well. Whether the Alexians' role was secular or religious is difficult to ascertain.³³ Leaving them out of the calculation means that about 60 per cent of the expenses on a funeral were religious, and the remainder of a secular nature. The poor table of Nevele gave roughly similar proportions for 1557. Since

²⁸ On the enclosure of women's monasteries, see the discussion of the 1298 papal bull *Periculoso* in Makowski, *Canon law and cloistered women* and Van Luijk, 'Bruiden van Christus', pp. 129–144; Strocchia, *Nuns and nunneries*, pp. 147, 166 in general. On pastoral activity in old and new monasteries, see Constable, *Monastic tithes*, pp. 167–187; Idem, 'Religious communities', pp. 336–337, 351–352; Kuys, *Kerkelijke organisatie*, p. 260; Little, *Religious poverty*, p. 162; Southern, *Western society and the church*, pp. 243, 280.

²⁹ The link between benefactors and monasteries in Bijsterveld, *Do ut des*, pp. 191–192; DUBY, *Early growth of the European economy*, pp. 232–233.

³⁰ For instance at Oostbroek / St Lawrence's abbey, see van Kalveen et al., 'Inventarissen'.

³¹ Intercession in Bijsterveld, *Do ut des*, p. 190; Bloch, *Feudal society*, vol. I, p. 86; Mol, 'Friezen en het hiernamaals', p. 48; Idem, 'Kruissheren op de Friese zieleheilmarkt'.

³² On funerals and especially the ecclesiastical and financial aspects, see Harding, *Dead and the living*, pp. 208–219; Houlbrooke, *Death, religion, and the family*, p. 255.

³³ Leupen, 'Cellebroeders en -zusters', p. 62 on the Alexians not doing care of souls; Kuys, *Kerkelijke organisatie*, pp. 272–3 mentions no pastoral licence either. This means they were probably not responsible for liturgy at the funeral, yet the secular costs (coffin and burial) were already accounted for.

these are very crude estimates, all funeral expenditures have been split in half over these two categories.

A final issue concerning social and religious expenditures is that many foundations spent a substantial share of their income on providing for their inhabitants, for example nuns in the case of monasteries or paupers in the case of hospitals. These expenditures belong in different categories depending on the type of foundation, poor relief in the case of hospitals (it benefited the patients), or religion in the case of monasteries (it benefited the conventuals providing religious services). All instances of providing for inhabitants were classified in this way.

Building expenditures made up the fifth category, including regular maintenance work as well as entire reconstruction projects.³⁴ These were substantial in many of the foundations. For foundations like poor tables, building was overhead, an expenditure that distracted from the primary purpose. However in the case of liturgical building it was more a religious expenditure. Church fabrics were especially set up for this task and if building expenditures were considered overhead they would seem to have done little of use. Because they were substantial and frequent, building expenditures are kept in a separate category in the first descriptive chapters. At a more aggregate level, the building expenses by fabrics are treated as religious expenditures.

The sixth category consisted of lay taxes. These included water management taxes such as *morgengeld*, government land taxes such as the *tiende penning* and amortisation payments to the government. Excises were not included, but categorised together with the provisions they were levied on. This was done because many accounts simply included any excises in the purchase price.³⁵ Income from land and other components of the endowment might also be reported net of taxes if these burdens devolved to tenants or stewards. Since many foundations were tax exempt, it is not self-evident when this was the case. However, most important taxes (*dijcagen*, *geschoten*, *morgengeld*, *tiende penning*, and *oudschildgeld*) tended to get a prominent place in accounts in all regions, making it likely that the most important taxes were reported.

The religious counterpart to lay taxes made up the seventh category. Because the Church is seen not only as a hierarchical organisations but also as a loose federation or foundations, these are called transfer payments.³⁶ After

³⁴ Spending on clocks and organs was included under this heading. Provided they were not positive (portative), organs would have been so large and integrated with the building that they were effectively part of it. Given that large organ building was a flourishing industry in the late-medieval Low Countries, large ones would have been common in all but the smallest churches. See De Hen, 'Low Countries', pp. 308–9; Kirby, *Keyboard music*, pp. 8–9.

³⁵ Exemption from excises was common, but not the norm, see Goudriaan et al., 'Rijk liefdeswerk', p. 146; Prevenier, 'Verhouding van de clerus', pp. 25–26.

³⁶ Vroom, *Financiering van de kathedraalbouw* used a similar category; see p. 72 above.

all, genuine taxes payable to institutions higher up the hierarchy were hard to distinguish from payments at the same hierarchical level. These transfers included payments to monastic orders during visitations, episcopal and papal taxes, compensation fees for incursions on established rights of other foundations such as the pastoral monopoly, and a lot of minor payments to other foundations for unspecified reasons.³⁷ These expenditures could not be classified according to the foundations they went to (for instance a transfer to a poor table as poor relief) because that amounted to counting the same expenditures twice, once in the expenditures of the sampled foundation, and once in the income (and thus expenditures) of another foundation. A similar problem existed with expenditures on subordinate foundations. This especially concerned minor foundations like room almshouses (*cameren*). For example, the accounts of St Bartholomew's hospital in Utrecht contained distributions to *godscameren*.³⁸ These payments were like transfer payment to another foundation. If these room almshouses are included in the sample, we again run the risk of counting expenditures twice: once on their own and once in the administration of the supervising foundations. Because it is very difficult to find consistent evidence on room almshouses, these organisations were excluded from the sample. Court almshouses were larger and to an extent practiced self-governance and an independent financial administration. They therefore warrant inclusion in our analysis.

Many of the small perpetual annuities to the benefit of other foundations were also included in the transfer payments category. These annuities (*renten*) were different from the clearly identifiable debt instruments discussed below. These small, perpetual annuities were called *wisse renten* (fixed, certain annuities) in Holland and typically involved only very minor payments. More often than not, they went to other foundations. Some of those must have been debts financed by perpetual annuities that had lost their value due to inflation. In many other cases, it is clear that these were probably not debts contracted by the foundations themselves. In those cases, two interpretations of these expenditures remain. The first is that some of these were arrangements between foundations to compensate for lost income.³⁹ The other interpretation is that *wisse renten* were debts of previous owners secured on the assets in the endowment.⁴⁰ As such, these expen-

³⁷ Swanson, *Church and society*, p. 225.

³⁸ The accounts of 1538 and 1588 (f. 3) sample document these expenditures (see appendix).

³⁹ Such compensation in Constable, *Monastic tithes*, pp. 127–129.

⁴⁰ Oosterbaan, *Zeven eeuwen geschiedenis*, pp. 138–9 has a similar interpretation of these annuities. For example, in the case of St Catherine's hospital in Leiden, RAL 504 Gasthuizen no 334, account of 1422: '*heer Pieter van Leyden van renten die siin cappelrie toehoren ende staende op 10 morgen lands die joncfou Aliit Heynric Tiers ende Pieter Hugenz. den gasthuus ghave*'. This is an annuity payment to a chapelry standing on land that was donated the hospital by a Lady Alijt Heynric Tiers and Pieter Hugenz. That the donators of the land were mentioned in the accounts suggests that the annuity came with the land itself, either because the previous owners had borrowed money, or because the donator wanted to give

ditures were incurred due to the way foundations were organised. Those paid to secular persons were therefore categorised as overhead (see below). Those expenditures that went to other foundations were categorised as transfer payments, again to prevent counting income and expenditures twice.

Investments were the eighth category. These were the expenditures required to increase or sustain the income from the endowments, like some monasteries and hospitals undertaking their own agricultural activities. The purchase of animals or grain for sowing was only included in this category when it was clearly meant for farming rather than immediate consumption. Investments were also required for manufacturing activities at foundations. For instance, textile production by conventuals was very common in the monasteries of the Low Countries. Indeed, in some of the monasteries in the sample weaving was undertaken to supplement regular sources of income. The raw materials and equipment required for this were also considered investments.

Another form of investment was the upkeep of assets. Land, mills, and houses required maintenance to be able to rent them out. Whether this responsibility devolved to the tenant or the proprietor depended on the lease contract. Although the literature on leasing cannot definitively settle the issue, it seems the division of responsibilities between landlords and tenants was similar in the three regions.⁴¹ However, because these expenditures were less prominent in the accounts of Holland's foundations compared to those in Flanders and the Nedersticht, there is a possibility that Holland's tenants paid a larger share of the investments.

The entries on building expenses could be very similar to investments. Both activities could use the same materials and labourers. This was especially the case when the upkeep was on houses in the endowment. When it was not specified whether construction expenses were for the foundation's own building or on their endowment, they were classified as building. Expenditures on dikes were not included under investments. Because of their

part of the revenue of the land to another foundation. These small *renten* were often accounted separately from the larger ones which they had contracted themselves. Furthermore, the small *renten* never disappeared from the accounts because they could not be redeemed. Unfortunately, not many of the charters about outgoing annuities have survived (the lender kept the contract), so it is very difficult to ascertain precisely what happened.

⁴¹ See Van Bavel, *Mariënweerd*, pp. 356–7; Kappelhof, 'Hoeven van het Bossche Geefhuis', pp. 89–90, 96, 103–104, 111; Kuys and Schoenmaker, *Landpachten in Holland*, pp. 27–30; Thoen, *Landbouweconomie en bevolking*, pp. 575, 602, 879 on the upkeep and investments by tenants and landlords. In Flanders and Brabant, and presumably in most surrounding regions, landlords were responsible for large investments and tenants for small maintenance. See. In Holland, *vrijgeld* leases devolved maintenance investments to the tenant, but there was no information on large investments, suggesting a similar division of responsibilities. Kuys and Schoenmaker, *Landpachten in Holland*, p. 28 further suggests that most taxes were paid by the tenants, but some of the Holland accounts included here suggest otherwise. For similar issues, see p. 65 above on stewards.

public good character, they were categorised as taxes instead, as most of these expenditures were in this form (*e.g. morgengeld* in Holland).

The ninth category of overhead captured the remaining running costs of the foundation. Administration costs like wages for stewards and legal fees were an important part of these. The renting of buildings or land, the purchases of inventory, wages for all sorts of errands, and a host of other minor expenses made up the rest. In the case of foundations with seigniorial rights (usually the older abbeys and chapters), the expenditures on holding court were included in this category as well.

Expenditures on debts made up the tenth category. This included all debt service payments, usually instalments on annuities. Payments on specified expenses and the unspecified deficits from the previous accounting year were also included. These expenditures had in common that they contributed to a previous accounting year. They were nonetheless an important part of the expenditure patterns of the year under consideration. After all, some activities were foregone due to debts and shortages.

The final category consisted of capital transactions. These were nearly all asset purchases to augment the endowment. Like the investments category, they too had the goal of increasing or sustaining the income of the foundation. However, unlike investments, they did not directly improve the productivity of assets, but were only transfers of ownership. For instance, whereas draining land increased the productive capacity of the land and society as a whole, purchasing land only changed who benefited from it. Another reason to classify these transactions separately was that they could become very large. This meant that they could have a substantial impact on the expenditure patterns that needs to be analysed separately.

3.4 Subsample for incomes

Although the revenues of religious and charitable foundations are mainly studied through taxations sources, a sample of accounts is used to explore incomes as well. This sample of foundations used to analyse incomes is somewhat different from the expenditures sample. For the sake of consistency, we tried to stick as much as possible to the same foundations and accounting years as we did for the expenditure sample. However, some accounts had to be left out because medieval income accounting was often underspecified. For example, many accounts simply noted that income came from a piece of real estate (or worse, a location), but not whether this income came from a rack rent, a perpetual lease, or a financial instrument secured on it. Close scrutiny of the posts and other archival material could only sometimes resolve the issue. To resolve this, the income sample was supplemented with administrative material that only concerned income.⁴² Table 3.2 presents the income sample of foundations by type and region, confirming that it has become much thinner compared to the expenditures sample (table 3.1).

	Leiden	Utrecht	Ghent
church fabrics	6	3	13
hospitals	15	2	6
new mon.	7	0	0
old mon.	0	1	4
poor tables	3	2	7
Mean	6.2	1.6	6.2

Table 3.2. Observations in the income sample by type of foundation and region. The number of observations differs from the expenditure sample in table 3.1 because some accounts had to be discarded and additional sources have been used.

The classification of revenue sources was more straightforward since they displayed greater similarities across foundations and because the extensive literature on the subject could serve as a starting point.⁴³ Most important

⁴² The 1568 chartulary of the church fabric of Oegstgeest from Gemeentearchief Oegstgeest (GAO) Ambachts- en dorpsbestuur, 1395–1813, no 854; the income statements of of St Elisabeth's (1594, 1595, 1596, 1597) and Our Lady's (1580, 1583, 1585, 1586, 1591) hospitals in Leiden from the late sixteenth century from RAL inv. 302 nos 969, 1131,1154-2; and the income register of Our Lady's church fabric (1565) from RAL Kerkvoogdij Nederlands Hervormde Gemeente no 2038.

⁴³ For instance: McCants, *Civic charity*; Vroom, *Financiering van de kathedraalbouw*.

were asset returns. These could come from land, houses, mills, woods, and financial instruments (mostly annuities). The sale of products was closely related to asset returns, as these often came from land in the endowment. Next were regular rights to income such as tithes, collections, members' contributions, transfer payments by other foundations, and the sale of services such as burials.⁴⁴ Donations were another separate category. Because gifts were at the base of the endowments of foundations, nearly all their income ultimately derived from this source. However, small offerings also funded current expenditures. Government subsidies were a distinct category as well, though they were very rare in the medieval period. Loans, arrears, and sale of assets made up a final category of financial transactions.

Surpluses were left out of the budgets. For one, they were muddled by fictitious arrears, making it difficult to determine how much actually came from the previous accounting year. Furthermore, since these surpluses were in cash, they could be spent only once, making them very different from the returns on assets and other regular rights to income. Finally, this source of income was usually not spent immediately, but carried over to the next accounting year. This would continue until enough had been accumulated to make large expenditures, often the purchase of new assets. The propensity of foundations to save by means of surpluses is discussed separately in chapter six. However, surpluses could have a prominent place in the budgets of foundations in Holland and Flanders, making up some ten per cent of the total budget. Poor tables and hospitals were the foundations most likely to work with such budget surpluses. Leaving these surpluses out increased the shares of other revenue sources in Holland and Flanders by a few percentage points, but did not significantly alter the general patterns.

⁴⁴ To contemporaries, these could be very similar to assets, see De Blécourt and Fischer, *Oudvaderlands burgerlijk recht*, pp. 92–93, 189–190.

3.5 Conclusions

This chapter has described the gathering and processing of accounts of late-medieval religious and charitable foundations. A sample was gathered of 51 foundations from Leiden, Utrecht, Ghent, and their surrounding countryside. Together, these regions capture part of the economic, social, and political diversity in the urbanised part of the Low Countries. The sample consists of roughly three observations for multiple years for each foundation, resulting in a total of 153 observations. In total, they cover the period 1382–1608, though the sample focuses on *ca* 1500, especially in the Utrecht and Ghent regions.

Although a substantial effort has been made to make the sample representative of the total population of foundations, some biases exist. Most importantly, small foundations are underrepresented compared to their high prevalence in the population. Furthermore, the sample contains many foundations that were close to urban governments.

To analyse the wealth transfers to public services and other activities, the sample had to be processed in such a way that it can be used compare revenues and expenditures between foundations. To this end, a classification system has been proposed. In the case of income, this was relatively straightforward, but in the case of expenditures a novel scheme had to be constructed. Because income accounting was lacking in details, only part of the sample has been used to analyse the income of religious and charitable foundations.

The sample of religious and charitable foundations that has been constructed in this chapter will be used extensively in some of the chapters to follow. Chapter four starts with an exploration of incomes, before turning to a detailed discussion of institutional landownership. Chapter six provides descriptive statistics on the activities religious and charitable foundations undertook with their incomes. These results are in turn used to convert total incomes into estimates of regional public service provision by foundations in chapter seven.

3.6 Appendix: foundations in the sample

Name	Type	Location	Data period exp.	Period for incomes	Source
Rijnsburg abbey	Old monastery, rural	Rijnsburg	1382–1531		Hüffer, ‘Abdij Rijnsburg’; Nationaal Archief (NA) 3.18.20 Abdij van Rijnsburg <i>no</i> 221
St Peter’s	Church fabric, urban	Leiden	1398–1428	1398, 1399, 1407, 1428	RAL 502 Kerken <i>no</i> 323; Van der Vlist, ‘Pieterskerk’
Commandry Teutonic Order	New monastery, urban	Leiden	1416–1593	1441	Archieven Duitse Orde, Balije Utrecht (ADOU), Oud Archief (OA), <i>nos</i> 335, 2047
St Catherine’s	Hospital, urban	Leiden	1425–1569	1425, 1432, 1468, 1485	RAL 504 <i>nos</i> 302, 334, 335, 343, 356
St Willibrord’s	Church fabric, rural	Oegstgeest	1479–1580		GAO <i>nos</i> 880–5, 722
Holy Spirit	Poor table, rural	Oegstgeest	1488–1537	1534, 1537	GAO <i>no</i> 913
Holy Spirit	Poor table (hospital), rural	Noordwijk	1511–28		RAL 900 Oud Archief Gemeente Noordwijk <i>no</i> 860
Marienpoel	New monastery, rural	Oegstgeest	1520–28	1520, 1525	RAL 503 <i>nos</i> 901, 902, 905
Elfduizend Maagden/St Ursula’s	New monastery, rural	Warmond	1524–51	1524, 1525	RAL 503 <i>no</i> 1130
St John Baptist’s	Church fabric, rural	Boskoop	1527		NA 3.18.20 <i>no</i> 687.
St Pancras’	Chapter, urban	Leiden	1546–69		RAL 502 <i>no</i> 481
St Anna’s court	Hospital, urban	Leiden	1551–58	1552, 1555	RAL 318 Hofjes <i>no</i> 138-1a
Holy Spirit	Poor table/ confraternity,	Rijnsburg	1552	1552	NA 3.18.20 <i>no</i> 637.

Name	Type	Location	Data period exp.	Period for incomes	Source
	rural				
Our Lady's	Hospital, urban	Leiden	1552		RAL 504 no 966
Our Lady's	Church fabric, urban	Leiden	1553-8		RAL 511 no 2037
[St Lebwin's / St Anthony's]	Hospital, rural /	Leiden / Zoeter- woude	1556		RAL 504 no 1431
Leprosarium St Pancras' 'beguinage'	New monastery, urban	Leiden	1560-64	1560, 1564	RAL 503 no 522

Table 3.3. Religious foundations and records underlying the sample in the Rijnland region, 1382-1539.

Name	Type	Location	Data period exp.	Income sample	Source
St James'	Church fabric, urban	Utrecht	1395-1427		UA 709-2 Kerkvoogden Nederduitsche Hervormde Gemeente <i>nos</i> 423-1-2
Holy Spirit	Poor table, urban	Utrecht	1417-1536		UA 216 Domkapittel 2491-1
St Nicholas'	Church fabric, urban	Utrecht	1429-68		UA 709-3 <i>nos</i> 706-1-2
Bailiwick of the Teutonic Order	New monastery, urban	Utrecht	1434-9		ABU OA <i>no</i> 335
St Bartholomew's	Hospital, urban	Utrecht	1462-1588		UA 709-11 Gods- en gasthuizen <i>nos</i> 1623-1-7
Franciscans	New monastery, urban	Utrecht	1504		UA 708-13 Kloosters <i>no</i> 719
St Steven's/ Oudwijk abbey	Old monastery, rural/ suburban	Utrecht	1518-1538	1538	UA 1005-1 Adellijke vrouwenkloosters <i>no</i> 951
Carmelites	New monastery, urban	Utrecht	1532		UA 708-15 <i>nos</i> 722, 723, 721
St Gertrude's	Church fabric, urban	Utrecht	1530-51	1530	UA 709-3 <i>no</i> 797-1
St John's	Chapter, urban	Utrecht	1538		UA 222 <i>nos</i> 149-5, 155-12
St James', St Gertrude's, and St Nicolas' <i>potten</i>	Poor table, urban	Utrecht	1543-54, 1538-50, 1562-78.	1543, 1558	UA 709-2 <i>no</i> 659-2; UA 709-4 <i>no</i> 830-1; UA 709-3 <i>no</i> 741-1
Hagestein	Church fabric, rural	Hagestein	1561-84		UA 216 <i>no</i> 849-1
St Lawrence's/ Oostbroek abbey	Old monastery, rural	De Bilt/ Utrecht	1573		UA 85-2 S. Laurensabdij <i>no</i> 85
SS Crux & Andreas	Fabric, rural	Amerongen	1578-80		UA 232 Hervormde Gemeente Amer-

Name	Type	Location	Data period exp.	Income sample	Source
Mary Magdalene's	Hospital, rural	Montfoort	1582-3	1572	ongen no 202 Streekarchief Rijnstreek en Lopikerwaard (SRL) m042 Armenfundaties, no 1694
Westbroek	Church fabric, rural	Westbroek	1583-4	1578, 1579	UA 223 Kapittel Oudmunster no 2791
Amerongen Hospital	Hospital, rural	Amerongen	1608	1608	UA 232 no 202

Table 3.4. Religious foundations and records underlying the sample in the Nedersticht, 1395-1608.

Name	Type	Location	Data period exp.	Income sample	Source
Holy Spirit at St Nicholas'	Poor table, urban	Ghent	1400–1477	1477	RAG 020 Niklaaskerk <i>nos</i> s-172, s-207
St James' (Jacobus)	Hospital, urban	Ghent	1451–1531	1451, 1455, 1474, 1478, 1499, 1527	Stadsarchief Gent (SAG) LXIV Sint-Jakobshospitaal <i>nos</i> 16, 17, 46.
Holy Spirit at St Martin's	Poor table, suburban	St-Maarten-Ekkerghem	1472–86	1472, 1473	RAG 004 Sint-Maartens-Akkerghem te Gent <i>no</i> 120
Doornzele abbey	Old monastery, rural	Evergem	1475–1530		RAG 027 Abdij Doornzele <i>nos</i> 8–9
[Beate Marie de] Nieuwenbosch Abbey	Old monastery, rural	Heusden/Gent-brugge	1479–1497	1497	RAG 050 Abdij Nieuwenbosch te Gent <i>no</i> 160
SS. John & Paul / St John at the Waalbrug	Hospital, urban	Ghent	1479–1498		SAG LXVI Godshuis Sint Jan & Sint Pauwel <i>no</i> 202.
St Martin's church	Church fabric, suburban	St-Maarten-Ekkerghem	1485–96	1485, 1490, 1496	Rijksarchief Gent (RAG) 004 Fonds Bisdom <i>no</i> 49
St Nicholas'	Church fabric, urban	Ghent	1503–1530	1502	RAG 020 Niklaaskerk <i>no</i> sn-1
Oosteeklo abbey	Old monastery, rural	Oosteeklo	1504–1524	1504, 1514, 1524	RAG 031 Abdij Oosteeklo <i>no</i> 19.
Holy Spirit at St Salvator's/ Heilig Kerst	Poor table, urban	Ghent	1515–49	1515	RAG Parochie Heilig Kerst te Gent 016 <i>nos</i> 259–60
[Our Lady of] Galilea Priory	New monastery, rural	Elzegem	1541–52		RAG 020 Elzegem klooster <i>nos</i> ns-108
St Maurice's	Church fabric, rural	Nevele	1547–1571	1547	RAG 004/NE Kerk Nevele <i>no</i> 24
St Salvator's/ Heilig kerst	Church fabric, urban	Ghent	1549–1558	1549, 1554, 1558	RAG 016 <i>no</i> 12.
Holy Spirit at St Maurice's	Poor table, rural	Nevele	1557–1572	1557, 1565, 1572	RAG 004/NE <i>no</i> 147

Name	Type	Location	Data period exp.	Income sample	Source
Merelbeke	Church fabric, rural	Merelbeke	1557–69	1557, 1558, 1559, 1568, 1569	RAG 020 <i>no r-</i> 972

Table 3.5. Religious foundations and records underlying the sample in Ghent and its surroundings, 1400–1569.

4 INCOMES OF FOUNDATIONS

This chapter investigates the first step in the wealth transfer accomplished by religious and charitable foundations: the way they obtained their income. By examining the sample of accounts introduced in chapter three, an outline of the revenue streams of foundations in the regions around Leiden, Utrecht, and Ghent is established. Foundations could be funded by a variety of assets such as land and financial instruments, tithes, small donations, service fees, and subsidies. Which sources of income were the most important? Did this differ by type of foundation, by region, or over time? Each source of income gave rise to different opportunities and restrictions (flexibility, reliability) and this is an important part of understanding the working of the religious and charitable sector.

It is shown that landownership was the most important source of income. Therefore, this aspect is studied in more detail for a number of regions in the Low Countries. Using taxation sources covering the land of both religious and secular owners, landownership by religious and charitable foundations is expressed as a percentage of all the land. Such a systematic overview can alleviate the biases of the sample of accounts used to explore the portfolios of the foundations. We find differences in landownership by foundations between regions of up to a factor three.

Next, the chapter will try to explain differences in landownership patterns by investigating the social and political makeup of the regions. Specifically, the strength of three centres of wealth and power – regional states, urban centres, and the nobility – are investigated. Because landownership needs to be investigated at the level of principalities, comparisons are also sought outside the main research area of the Low Countries. We investigate landownership patterns elsewhere in Europe, especially Italy, to put the findings into a comparative perspective.

4.1 Outline of income sources

A great variety of income sources were available for religious and charitable foundations to fund their activities. Landed property was the traditional and largest source of revenue of the church.¹ Furthermore, many preindustrial portfolios contained land as a secure component.² Finally, the emphasis on land-based wealth of early and high Middle Ages further stimulated the use of land as the basis for church endowments. Besides land, there was other real estate, especially houses. There were also lesser rights to land than full ownership, such as perpetual leases (e.g. *erfpacht*).³ Tithes were supposed to be an important revenue as well, but many had fallen in lay hands.⁴ Annuities (*renten*) and other financial instruments also supplied a steady income. Foundations were ultimately funded from donations, solicited or otherwise. Donations went straight into the endowment, smaller offerings were also used to meet current expenditures. Finally, foundations charged fees for their services such as funerals.

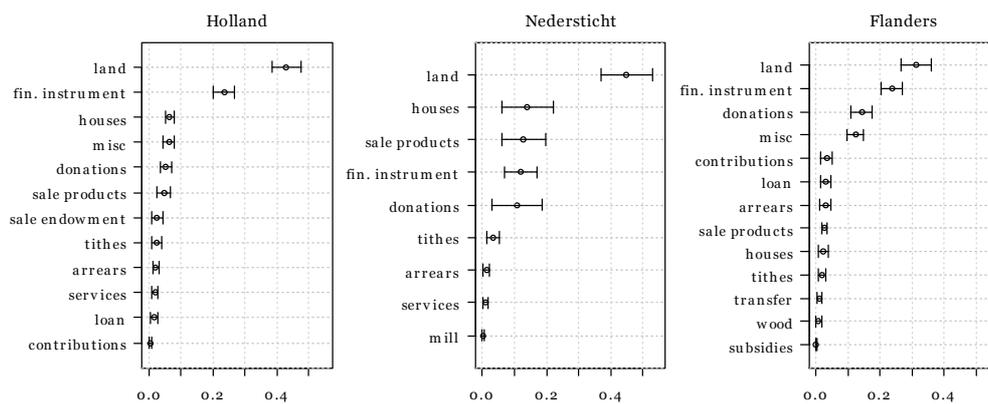


Figure 4.1. Average portfolio composition of foundations by region, horizontal bars indicate \pm one standard error.

First, the average composition of portfolios by region. To prevent the wealthier foundations overwhelming scarcer data on smaller foundations,

¹ Watson, 'Ecclesiastical organization', pp. 532–3; Wood, *Proprietary church*, pp. 438, passim.

² Emigh, *Undevelopment of capitalism*, p. 92; Gelderblom and Jonker, 'Institutional investors', p. 71; Goldthwaite, *Private wealth*, pp. 243–249; McCants, *Civic charity*, p. 151ff.

³ De Blécourt and Fischer, *Oud-vaderlands burgerlijk recht*, pp. 92–93.

⁴ *Ibid.*, pp. 218–220; Boyd, *Tithes and parishes*; Plöchl, *Geschichte des Kirchenrechts*, vol. II, pp. 383–388; Wood, *Proprietary church*, pp. 462–517 on tithe income for bishops, rectors, and church fabrics; Constable, *Monastic tithes* on tithe ownership by monasteries. De Blécourt and Fischer, *Oud-vaderlands burgerlijk recht*, pp. 218–220; Boyd, *Tithes and parishes*, pp. 92–102, 177; Burns, 'Medieval income tax', pp. 440–441; Tracy, 'Emigré and ecclesiastical property', pp. 256, 261; Wood, *Proprietary church*, pp. 923–924 on lay ownership of tithes.

plain unweighted rather than weighted averages have been used. However, this also means that the types of foundation which provided the greatest number of the observations are skewing its patterns. Consequently, church fabrics and poor tables in Flanders are overrepresented. For Holland, the data contains a disproportionate number of hospitals and new monasteries. On the other hand, the very wealthiest foundations were also underrepresented in the sample. The latter could cause the importance of tithes and, above all, land to be underestimated.

Land was the most important source of income everywhere and above all in the Nedersticht. On average, nearly half the income is derived from land, almost completely by means of leasing. The sale of products-category in the Nedersticht existed largely of monasteries selling agricultural products. This also stemmed from landownership, thus increasing its actual share of revenues. Other forms of real estate, houses especially, were much more important in the Nedersticht as well, making for a very traditional portfolio. Land was also important in Holland (40–50 per cent of income), but the large number of hospitals, most of which were reliant on land, skew this figure. The actual difference with Flanders (25–35 per cent) was probably smaller.

Financial instruments, mostly consisting of annuities, substituted for landownership in Holland and Flanders. These accounted for circa 20–30 per cent of the total revenues in these two regions against 5–20 per cent in the Nedersticht. A number of small sources of income made up the remaining difference with the Nedersticht. Foundations in Holland and Flanders relied on more diverse portfolios.

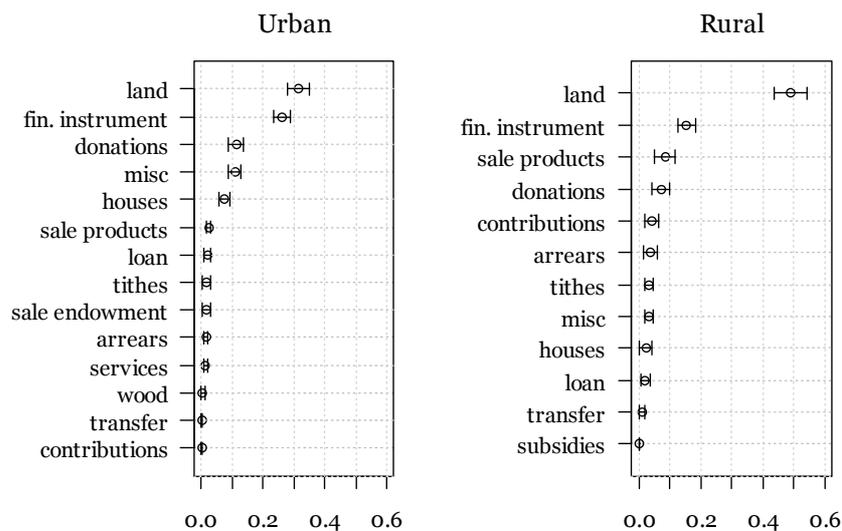


Figure 4.2. Average portfolio composition in urban and rural areas, horizontal bars indicate \pm one standard error.

The sources of income of urban and rural foundations are shown in figure 4.2. Landownership (the combination of leases and direct exploitation) was a more important source of income for rural foundations (50 *vs* 30 per cent). For their urban counterparts, financial instruments were the main substitute (10–20 *vs* 20–30 per cent). The sources of income in urban areas were also slightly more diverse, as seen by the importance of miscellaneous income. Furthermore, urban foundations on average had five sources of income whereas a rural foundation had four. As far as the income sample of foundations shows, selling endowment assets and fees for the services of the foundations did not happen in rural areas. These patterns fit the idea that only the large populations of urban areas could support foundations such as mendicant monasteries that were dependent on fees for services and modest offerings rather than income from assets.⁵ Smaller rural foundations like rectories and chaplaincies also relied on payments for sacraments and funerals.⁶ However, the low number of rural parishioners made this revenue source less important relative to foundations in densely populated urban areas. However, the sample enough lacks budget statements for these types of foundations to assess the idea further.

⁵ *E.g.* Mol, 'Kruisherer op de Friese zieleheilsmarkt', pp. 343–344, 347; Southern, *Western society and the church*, pp. 241–8, 286ff.

⁶ Kuys, *Kerkelijke organisatie*, pp. 68–69; Plöchl, *Geschichte des Kirchenrechts*, vol. II, pp. 385–388 on these *iura stolae*.

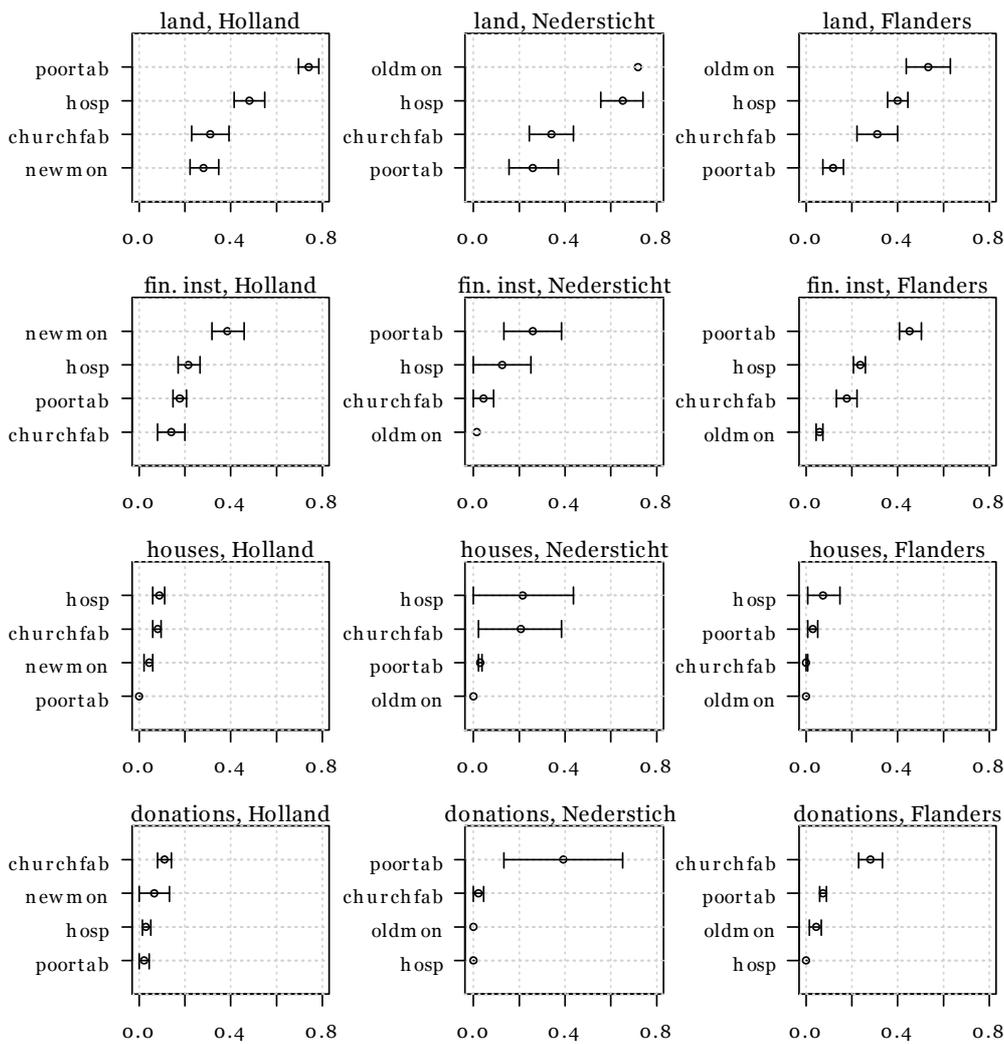


Figure 4.3. Average shares of most important sources of income of foundations by type and region, horizontal bars indicate \pm one standard error.

Figure 4.3 presents the most important sources of income (the top items in figure 4.1) by type of foundation. Land came out as the top income source overall; especially for old monasteries and hospitals (well over 40 per cent of income). Financial instruments on the other hand were hardly used by old monasteries. Rather, they were found among all hospitals, Flanders' and Utrecht's poor tables, and Holland's new monasteries. Houses were found in the portfolios of poor tables and hospitals, that is, poor relief foundations and above all urban ones (figure 4.2). Donations were only a significant source of revenues in the case of church fabrics. The high share for Utrecht's poor tables was driven by one outlier.

4.1.1 Developments over time

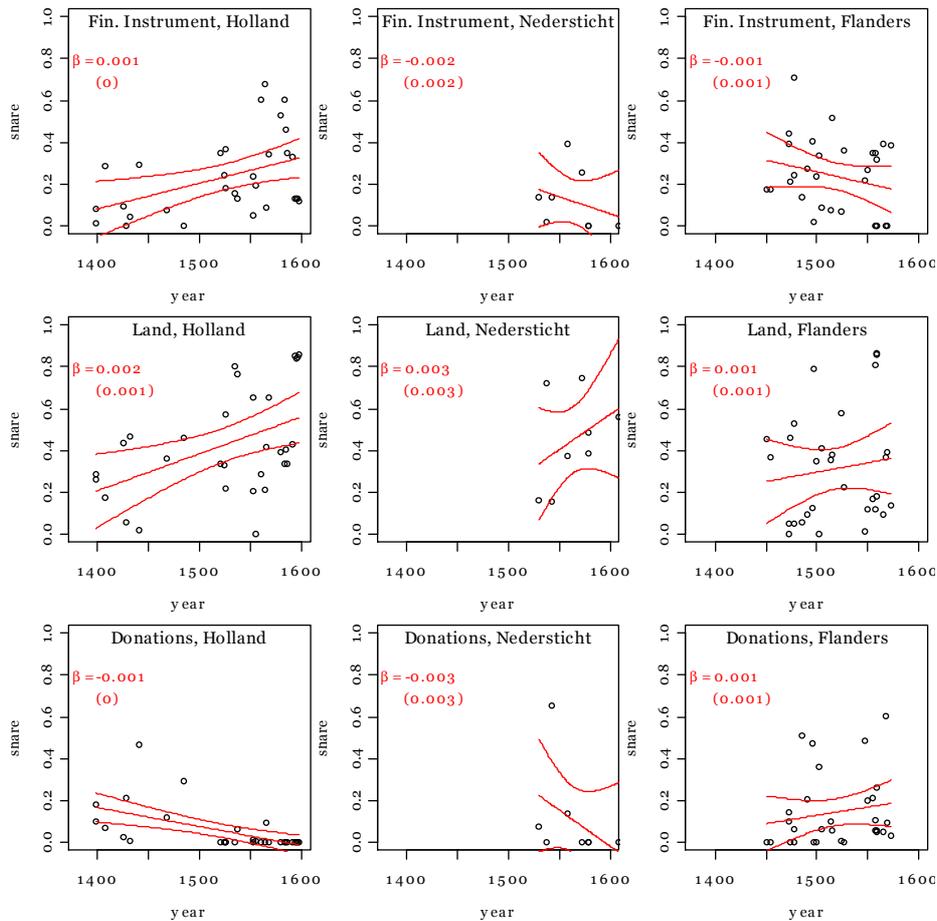


Figure 4.4. Shares of most important sources of income over time, by region. The lines indicate linear trends and 90 per cent confidence intervals. Slope coefficients (β) reported with standard errors between parenthesis.

Figure 4.4 shows developments over time for the most important income categories. Since all observations are pooled, it only tells us something about the overall likelihood of a foundation relying on asset at that time, not the development for each individual foundation. The changes were not profound, at best a change of 1–2 percentage points per decade. Furthermore, most developments were statistically insignificant, implying that the average trend did not apply to many foundations. Reliance on financial instruments in Holland was observed more often at the end of the 1400–1600 period, but this did not hold in the other regions. At the same time, higher land shares

were observed in all regions as time progressed. Donations declined in Holland and the Nedersticht.⁷

It might be instructive to analyse developments over time of one foundation. As an example, figure 4.5 presents the shares of revenue sources for the hospital of St Catherine in Leiden. The income is net of surpluses, but if included, they made up the bulk of the gross income in all but the last year (1485) – saving was very important for this hospital.

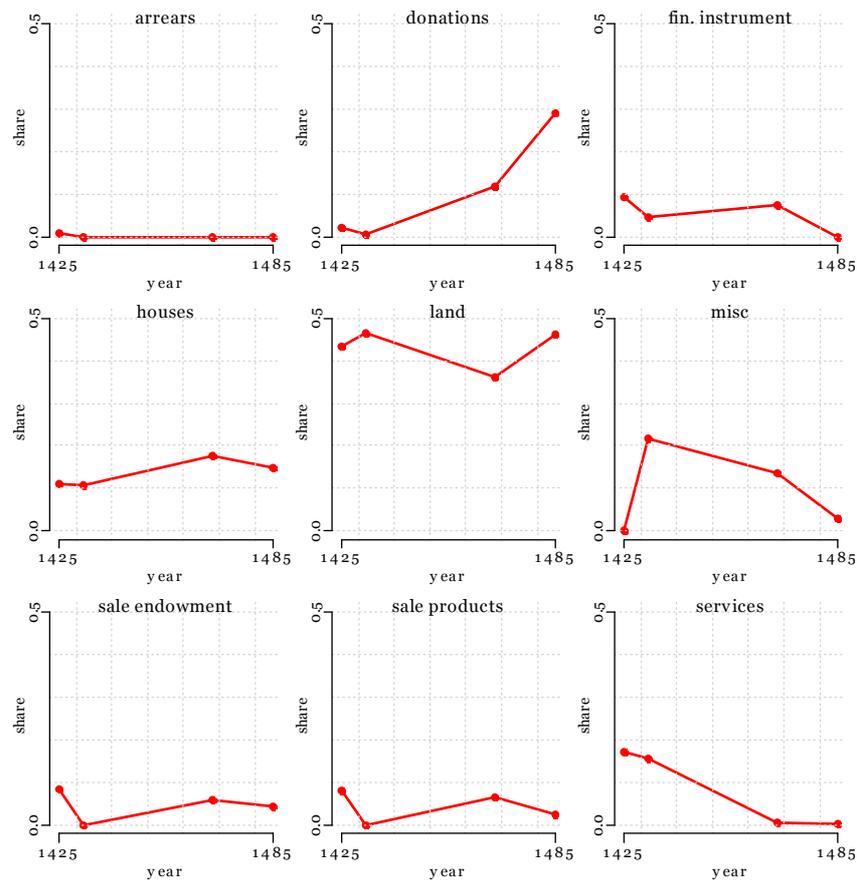


Figure 4.5. Shares of revenue sources of St Catherine's hospital in Leiden, 1425-1485.

The income from asset returns was stable over a sixty year period. Annuities, leases, and houses only moved a few percentage points. Non-asset revenues were more volatile. The sale of services declined, consisting of memorial services and prebendaries (*proveniers*) paying entrance fees. The miscellaneous category declines, reflecting in part better accounting, but also an actual end to many modest revenues. Donations had gone up sharply as

⁷ Generally, the few available serial data of incomes for individual foundations do not corroborate these trends. Only St Salvator's church fabric and Akkergem's poor table in Flanders showed increasing shares of revenues from land, whereas St Catherine's, St Peter's, Our Lady's, St Elisabeth's in Leiden; St James' and the Nevele poor table did not.

collections at the parish churches had become very important. In sum, this foundation had a steady revenue core in the assets making up its endowment, around which numerous volatile income sources fluctuated.

Other regions might place these findings in perspective. The administration of the Premonstratensian abbey of Mariënweerd has been studied in detail.⁸ Over the period 1437–1492, the weighted average share of income derived from landownership stood at 85 per cent, most of it from leases in money or in kind. Once revenues based on land are taken together, the shares are stable. Abbeys in Holland and the Nedersticht had similar revenue sources. For instance, the Cistercian abbey of Leeuwenhorst obtained some 88 per cent of its income from leasing in 1553.⁹ Likewise, the Benedictines of Oudwijk near Utrecht obtained 72 per cent of their income from landownership.

4.1.2 Budget size and landownership

The substantial share of landownership in the income of, St Elisabeth's in Leiden and the abbeys of Mariënweerd, Oudwijk, and Leeuwenhorst suggests that larger foundations were more reliant on land. They had the financial means to put up the investments in land. Moreover, the dotation of some of the older foundations was often based on large manors.¹⁰ However, the income sample gives little support for this idea. Figure 4.6 shows that the relation between the total income and the share derived from landownership was practically flat in the cases of Holland and the Nedersticht, and just about positive for Flanders. A one per cent increase in income in Flanders was associated with a one percentage point increase in the revenue share from land. The weakness of the relationship is in part explained by very small foundations owning equally small landed possessions that nonetheless made up a substantial share of their total budget.

⁸ Van Bavel, *Mariënweerd*, p. 485.

⁹ De Moor, *Verborgten en geborgen*, p. 327ff.

¹⁰ E.g. Palmboom, *Kapittel van Sint-Jan*, pp. 121–144, 283–294; Verhulst, *Sint-Bataafsabdij*, pp. 145–154, 582–583.

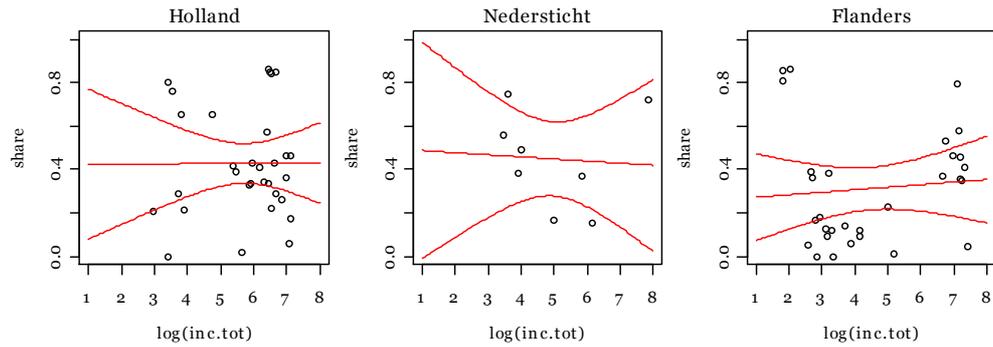


Figure 4.6. Share of income from land ownership against log of total income in 1499/1500 guilders, Holland, the Nedersticht, and Flanders.

The income data for the Low Countries is probably too thin to test ideas about landownership and budget size. What is needed is more detailed data on asset ownership in a late-medieval well-developed economy. As it also included a survey of religious and charitable foundations, the famous Florentine Catasto tax property survey of 1427 can be used to this end.¹¹ In the diocese of Florence, assets ownership was recorded for 935 foundations.

The full survey results of the Catasto specified landholdings. Unfortunately, the online data available to us did not. By comparing the data with the detailed published data for the port town of Livorno, it appears that Herlihy and Klapisch-Zuber themselves approximated the value of landholdings by subtracting public investments (*Monte* shares) and private investments (loans) from the total assets, leaving immovable property from which the household's residence was already subtracted.¹²

¹¹ Herlihy and Klapisch-Zuber, *Tuscans and their families*, pp. 11, 24–5. Some caution in interpreting the results is warranted since not as much care had gone in preparing the ecclesiastical version of the Catasto as in the secular one.

¹² The Livorno records are published in Casini, *Catasto di Livorno*.

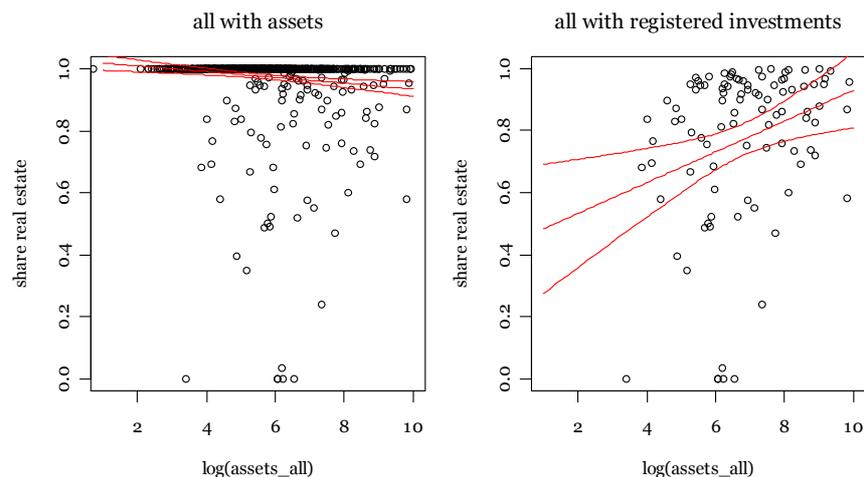


Figure 4.7. Share of real estate in the portfolios of foundations against log of all assets, in florins, diocese of Florence, 1427–9.

Because the result was very sensitive to the interpretation of the missing investment observations, the results are presented with and without the missing investment observations (figure 4.7). If the missing observations are considered cases of zero investments (a portfolio consisting entirely of land), the relationship is negative. However, if there were indeed missing observations, the relationship for the remaining foundations becomes positive, that is, a one per cent richer foundation had five percentage points more real estate on average.

Overall, there are some indications that wealthier foundations had larger shares of land in their portfolios, but the results are not very consistent. Old monasteries – some of the wealthiest foundations – did depend more on landownership. The emphasis on landownership in the histories of the more illustrious foundations is essentially correct.¹³

However, these findings are not necessarily representative of religious and charitable foundations in general. Instead, most other foundations relied on a mix of revenues, some from assets, some from other sources such as donations and the selling of services. Though definitely second to real estate, financial instruments were important assets throughout the period 1400 to 1600 as well. In urban environments, selling services and attracting many small donations together constituted an important contribution to the financial health of the religious and charitable sector.

¹³ E.g. Van Bavel, *Mariënweerd*; Jones, ‘Tuscan monastic lordship’; De Moor, *Verborg en geborgen*; Osheim, *Tuscan monastery and its social world*; Palmboom, *Kapittel van Sint-Jan*; Verhulst, *Sint-Bataafsabdij*.

The cause of these diverse income streams probably lay in the haphazard nature of the voluntary donations that were the ultimate source of all foundations' wealth. The managers only had limited control over donations and because of the restrictions on selling assets. Although such sales were not impossible, transaction costs on selling assets were high for foundations. This meant the portfolios of the foundations were determined by whatever donors chose to give. Moreover, land may have been the preferred asset, but it was in limited supply. Donors owning enough land to give a substantial part of it away were becoming rarer as the Middle Ages progressed. Already by the eleventh century the willingness to donate large estates was diminishing.¹⁴ Mortmain legislation aimed against the acquisition of real estate by foundations was also being introduced from the thirteenth century onwards.¹⁵ Nonetheless, diversification could also have been a conscious choice, a way to spread risk. This was an important aspect of portfolios. For instance, a failed harvest was bad for directly and indirectly exploited land (if the tenant could not pay his rent). However, the damage was less catastrophic for foundations that drew income from houses and annuities as well as land.

4.2 Top-down view on landownership

Though income revenues were diverse, land was the most important source of wealth for religious and charitable foundations. For this reason, the rest of this chapter will focus on landownership. Doing so will provide a perspective on the incomes of foundations which avoids the biases in the sample described in chapter three. The sources used here (mostly tax records) are external to the foundations themselves. Hence, they encompass all of the land in a region and provide a systematic overview one income source for foundations. Furthermore, because land was an important source of tax income for most states, there are abundant sources and literature available.

There are further reasons for studying the income of foundations through the lens of landownership. Agriculture was the largest sector of the economy.¹⁶ Focusing on landownership also serves as a counterweight to the urban focus of the final chapter that analyses causes of religious and social spending in the towns of the Low Countries.

¹⁴ Duby, *Early growth of the European economy*, p. 169.

¹⁵ Oosterhoff, 'Law of mortmain', pp. 267, 271 in thirteenth-century France and England; Jongkees, *Staat en kerk*, p. 21 on Holland in 1328; Koerperich, *Lois sur la mainmorte*, pp. 18–30 on the thirteenth-century Southern Low Countries.

¹⁶ Van Zanden, 'Taking the measure', pp. 138, 147 on agriculture as 39 per cent of the workforce and 30 per cent of GDP even in a highly urbanised county like Holland. In the other regions, these figures would be higher.

The data on landownership has to be as systematic as possible. This implies considering the type of lease contracts, reconstructing all the land owned by foundations and the total surface area under consideration. Some data could not be processed in this manner and is therefore reported separately in the text. Wherever possible, the landownership shares were disaggregated by type of foundation.

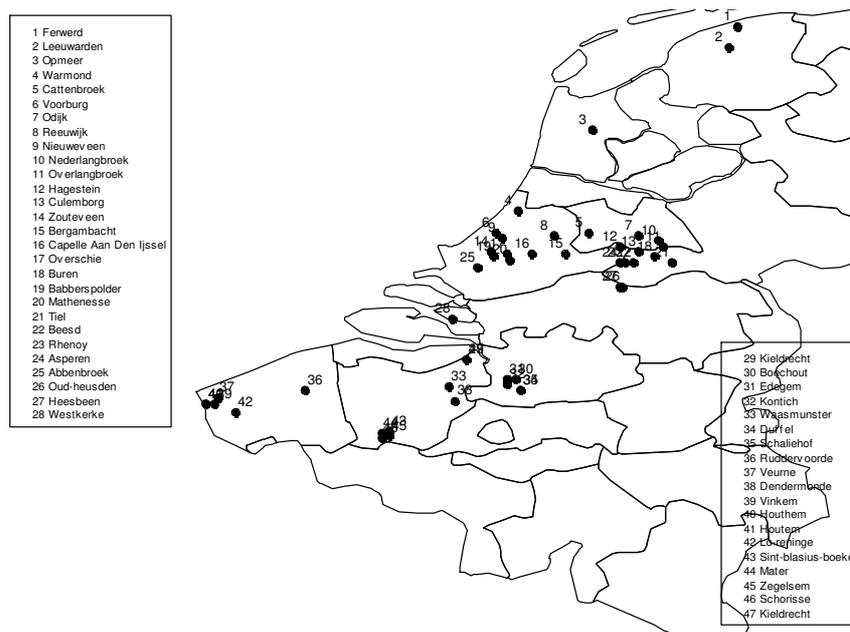


Figure 4.8. Locations of observations on landownership.

The data collection is described in detail in the appendix to this chapter (p. 126). All published primary sources were taxation records and most of the secondary literature was based on these sources as well. For the Nedersticht, comparable tax records were retrieved from the archives. As a result, most of the estimates come from the sixteenth century, when these records become widely available. A few records date from around and after the Revolt. The few estimates for the period before 1500 come from reconstructive efforts made in the literature. Because these were based on more difficult source material, these figures have a larger margin of error.

Region	Share institutional landownership	Sample size (ha)
Friesland	0.40	13 977
Nedersticht	0.39	3 882
Guelders	0.33	20 646
Brabant	0.33	3 040
Flanders	0.18	37 052
Holland (1543–)	0.15	18 770
Holland, 1514 <i>Informacie</i>	0.12	10 911
Namur	0.10	5 987
Total	0.24	103 552

Table 4.1. Landownership by religious and charitable foundations in the Low Countries, 1511–96. The 1514 Informacie estimate is not included in the totals. Sources: see appendix. Unless mentioned otherwise, tables are based on the data presented in the appendix.

We start by breaking down total landownership by region in the sixteenth century (table 4.1). Although such aggregated figures allow only for crude observations, by owning around a quarter of the total land, religious and charitable foundations certainly had a significant presence in the rural economy. There was also considerable variation by region in institutional landownership for the individual principalities. It is striking that Holland had so little. The same holds for Flanders, despite the presence of some of the wealthier abbeys of the Low Countries.

Friesland had a very high percentage of institutional landownership. This fits with the high density of monasteries found there, especially rich Premonstratensian and Cistercian abbeys.¹⁷ At the same time, Friesland was a very rural region with a low population density.¹⁸ The contrast with urbanised and prosperous regions like Holland and Flanders is striking. The higher wealth and population density of these urbanised regions should have resulted in a larger presence of religious and charitable foundations. Therefore, landownership by foundations must have been driven by more than just local demand. Instead, some foundations benefited from being located within sparsely populated regions. Indeed, orders like the Cistercians and Premonstratensians emphasised isolation from society.

¹⁷ Mol, *Friese huizen van de Duitse Orde*.

¹⁸ Prevenier, 'Low Countries', p. 591.

Furthermore, if these monasteries practised direct exploitation they benefited from the availability of land in less densely inhabited regions.¹⁹

The high share of institutional landownership for the Nedersticht is not surprising. The principality was essentially the countryside of the diocesan see of Utrecht and accordingly had many churches and monasteries. The Nedersticht estimate is however based on a limited sample of six villages. To boost confidence in the figures, they are compared to the figures collected by Rommes from the registers of the same sixteenth century taxes, the *Oud-schildgeld*.²⁰ The unweighted average of fifteen villages spread over the province shows foundations owning 40 per cent of the land as well.

With a little over 30 per cent, Guelders and Brabant displayed above average levels of landownership by foundation. Guelders was a rural region by the Low Countries' standards.²¹ Brabant on the other hand, especially the region around Antwerp used here, was highly urbanised.²² It is therefore an outlier, probably attributable to the small sample size for this region.

In the County of Namur institutional landownership stood at ten per cent of the land. Tax exemptions for land directly exploited by abbeys meant that figure probably underestimates the real share.²³ Statements on institutional landownership in Namur by scholars are not in agreement, so this figure should be treated with care.²⁴

Slicher van Bath investigated landownership in Salland, a region in the west of the present-day province of Overijssel.²⁵ In the sixteenth century, it was part of the north-eastern lands of the prince-bishopric of Utrecht, the Oversticht. This was the most rural region in the Low Countries included here. He used tax registers very similar to the ones used in the other provinces. However, because the figures were based on land value rather than land surface, the results were not incorporated into table 4.1. Religious and charitable foundations accounted for 18 per cent of the total lease value of the land in this area.

¹⁹ Mol, 'Kruisherer op de Friese zieleheilsmarkt', pp. 334, 347 on the substitution of local demand for land exploitation; Burton, 'Material support', p. 109; Constable, 'Religious communities', p. 354 on the ideal of isolation among Cistercians and Premonstratensians.

²⁰ Rommes, 'Bevolking en bestaansmiddelen', p. 24. His estimates were not included in table 4.1 because he reported the shares of landownership without the surface areas of the villages.

²¹ Van Bavel, *Transitie en continuïteit*, p. 79.

²² Limberger, *Sixteenth-century Antwerp*, pp. 25–6, noting however that the region around Antwerp had few secondary towns.

²³ Van Gelder, *Nederlandse dorpen*, pp. 99–100.

²⁴ Génicot, *Économie rurale Namuroise*, vol. I, p. 40 quotes Brouwers, "Aides" dans le comté de Namur that the church owned 10–11 per cent of the wealth, and at the same time characterises this as 'globalement [...] réellement imposant'. Comparing total aide figures with an ecclesiastical tax from Baelde, 'Kerkelijke subsidies', pp. 1251, 1255 shows that wealth owned by foundations was larger in Flanders, Brabant, and Holland than in Namur.

²⁵ Slicher van Bath, *Samenleving onder spanning*, p. 618.

Identifying which types of foundations were important landowners in each region helps to further understand the broad patterns established so far. In chapter two, we already presented an overview of the different types of foundations; however, since a lot of estimates come from secondary sources, the typology will have to closely follow the literature. These social and rural histories are not primarily interested in religious and charitable foundations, but rather in how much land belonged to villagers. Therefore, most of the authors emphasise differences between parish foundations and monasteries.²⁶ The former (rectories, church fabrics, poor tables, confraternities) were often administered by the parishioners who directly benefited from their religious and charitable services. Monasteries on the other hand were frequently closed off from the villagers. Besides monasteries and parish foundations, some typologies also distinguished hospitals. Chantries (*vicariën*) and similar foundations for the provision of regular private masses were another separate category because they were practically family property.²⁷

Region	Share monasteries	Share other foundations	Other foundations/ monasteries	Sample size (ha)
Brabant	0.27	0.05	0.19	3 040
Flanders	0.13	0.05	0.38	37 172
Utrecht	0.28	0.12	0.43	3 882
Friesland	0.27	0.13	0.48	13 977
Holland	0.08	0.07	0.88	14 196
Guelders	0.18	0.16	0.89	15 315
Total	0.16	0.09	0.56	82 885

Table 4.2. Landownership by monasteries and other foundations in the Low Countries, 1450–1600.

Table 4.2 breaks down landownership by monasteries and other foundations, the most common distinction. The total figures differ from those in table 4.1 because not all authors disaggregated their data and accordingly the sample is now smaller. As far as landownership is concerned, monasteries were by far the most important landowners, accounting for nearly 65 per cent of all religious and charitable landownership in the Low Countries. Monasteries made the greatest impact in the Flanders, Brabant, Utrecht, and Friesland. For the regions of the southern Low Countries there is the

²⁶ See the appendix to this chapter for the typologies used by the authors.

²⁷ Van Bavel, *Transitie en continuïteit*, 306; Van Beeck Calkoen, 'Rechtstoestand', pp. 159–161; Rengers Hora Siccama, *Geestelijke en kerkelijke goederen*, p. 582.

caveat that some of the secondary sources tend to focus on the great abbeys of the region. This could have biased the results.²⁸ With few monasteries and a fifty-fifty split between monasteries and other foundations, Holland is the exception to the pattern. Guelders had a similar ratio, but it still had a high share of landownership by monasteries. In sum, even while keeping in mind the composition of portfolios of different types of foundations (see figure 4.3), monasteries were the most important element of the religious and charitable sector in the Low Countries from a financial perspective.

However, to say anything definitive about the relative importance of the various foundations, more detail is required. Unfortunately, sample size rapidly dwindles once the figures are broken down by foundation.

Region	Sample size (ha)	Old monast.	New monast.	Parish org.	Hospitals	Chantries
Guelders	15 315	0.09	0.09	0.08	0.01	0.07
Holland	14 196	0.03	0.05	0.06	0.01	0.003
Friesland	13 977	0.23	0.04	0.12	0.01	–
Nedersticht	3 435	0.24	0.03	0.06	0.02	0.02
Brabant	1 089	0.17	0.06	0.02	0.02	0.04
Total	48 211	0.13	0.06	0.08	0.01	0.02

Table 4.3. Institutional landownership broken down by type of foundation in the Low Countries, 1450–1600.

Friesland and the Nedersticht were outliers in the Low Countries because of their high shares of institutional landownership in general and by monasteries in particular (table 4.1, table 4.2) were driven by old monasteries. Most of Friesland’s monasteries had already been created by the thirteenth century (figure 4.9). In the Nedersticht the importance of landownership by old monasteries was mostly driven by Utrecht’s five chapters, though abbeys such as Oudwijk, Oostbroek, and St Paul’s had extensive landholdings as well. Nonetheless, the five chapters owned five times as much land as the other old monasteries combined.

Friesland and the Nedersticht were also somewhat unusual in respect to landownership by parish foundations. Friesland’s parishes owned a lot, presumably because tithing, the original funding for parish churches, was rare in Friesland.²⁹ Parish landownership was below average in Brabant. Elsewhere, landownership by parish foundations fell in a *ca* 5–10 per cent range

²⁸ *E.g.* Limberger, *Sixteenth-century Antwerp*, pp. 162–167.

²⁹ De Blécourt and Fischer, *Oud-vaderlands burgerlijk recht*, p. 220; Bloch, *Feudal society*, vol. I, pp. 251–252; Plöchl, *Geschichte des Kirchenrechts*, vol. II, pp. 392–393.

in all the regions. This is unrelated to the overall size of the religious and charitable sector. The parish infrastructure thus seems similar across most of the Low Countries. Likewise, new monasteries accounted for just under five per cent of landownership in all regions except Guelders. The Holland figure was quite low given the many monasteries there (figure 4.9). Hospitals were remarkably insignificant landowners everywhere, owning a little more than two per cent of the land in the Nedersticht and Brabant, and never more than one per cent elsewhere. This amounted to 5–10 per cent of the whole religious and charitable sector’s landownership.

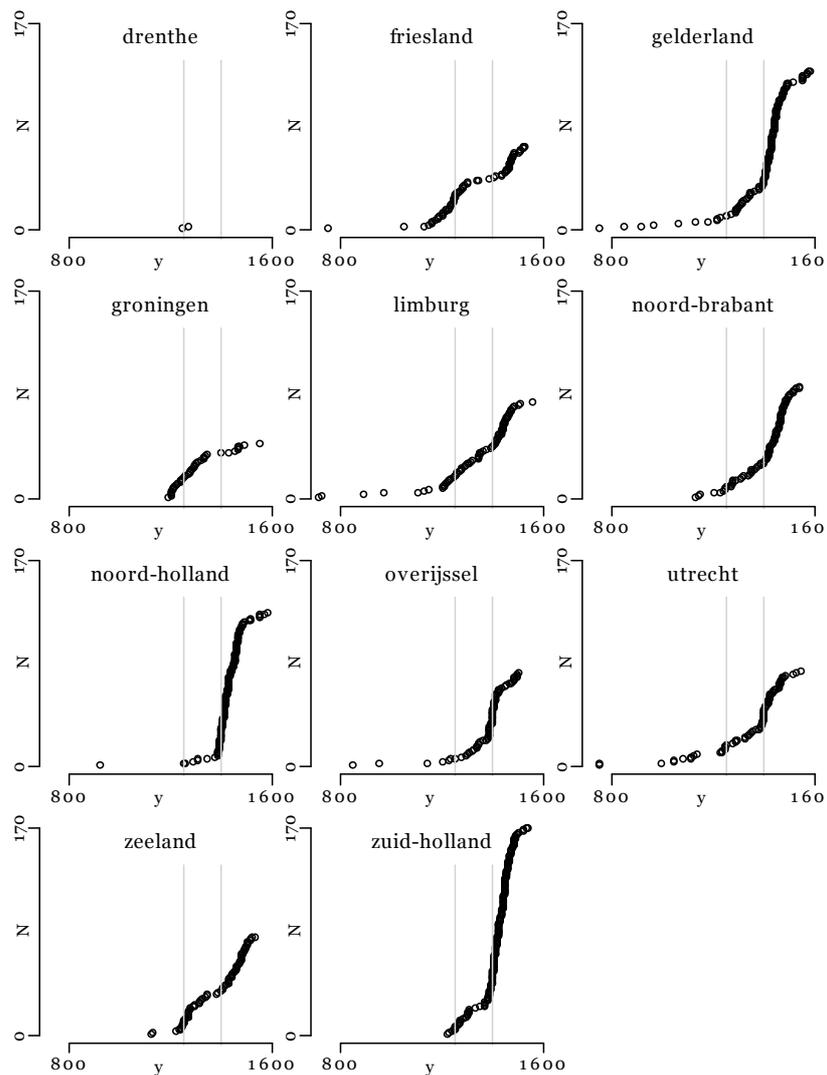


Figure 4.9. Total number of monasteries over time in the Netherlands by present-day province, 714–1585. Vertical reference lines at 1250 and 1400. Source: Goudriaan, ‘Monasticon, Goudriaan, ‘Kloosterlijst’.

How these patterns developed over time might give further insight into the broad patterns established so far. Unfortunately, very little of the data collected contains this sort of information. Only for Guelders has the development of landownership been reconstructed in detail.

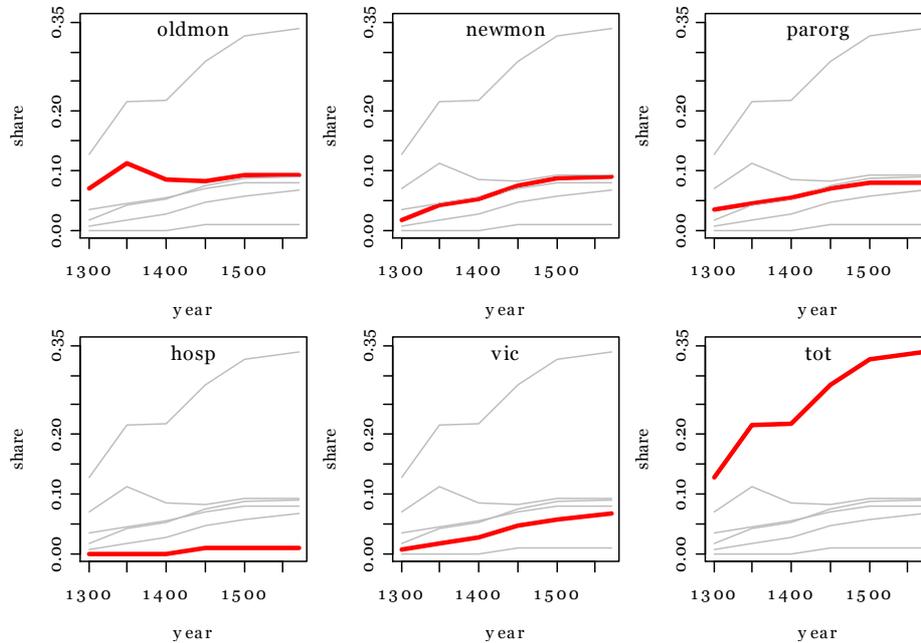


Figure 4.10. Development of institutional landownership in Guelders, by type, 1300–1570.

Source: Van Bavel, *Transitie en continuïteit*, pp. 101–287, 299–336.

Total landownership by foundations is seen to increase throughout the period, with the strongest growth at the start of the fourteenth century and during the fifteenth century (figure 4.10). After *ca* 1500 the growth of institutional landownership slowed down. It was coming from a low in the tenth and eleventh centuries, when Carolingians order disintegrated. Appropriation of religious property through advocacy (the powerful position of representing clergy in secular courts) and by less subtle means was rampant in this period.³⁰ Only well into the twelfth century did the combination of church reforms to protect property and the return of public order of nascent territorial states allow foundations to acquire land without quickly losing it again in the merry-go-round of donation and expropriation by the nobility.³¹

³⁰ Ganshof, 'Medieval society in its prime', pp. 302–307.

³¹ Examples of expropriation in Bisson, "Feudal revolution", pp. 29–33; De Blécourt and Fischer, *Oud-vaderlands burgerlijk recht*, p. 55; Braeckman, 'Moelijkheden van de Benedictijnerabdijen', p. 40; Constable, 'Nona et decima'; Herlihy, 'Church property', p. 93; restoration of public order from the late twelfth century in Bisson, "Feudal revolution", pp. 34–42; Idem, *Crisis of the twelfth century*, pp. 280–424; on the ecclesiastical drive for property protection, Berman, *Law and revolution*, pp. 237–240; Wood, *Proprietary church*,

The combination of a low starting point and a secure environment allowed for steady growth of religious and charitable endowments after 1200. After stagnation in the late fourteenth century, growth resumed in the fifteenth century.³² Finally, the levelling of growth over the course of the sixteenth century is familiar. Donations to religious causes have been seen to stagnate throughout the Low Countries at that time.³³

Hospitals, parish foundations, and chantries all showed a steady growth, with some acceleration over the course of the fifteenth century. Hospitals built up their property exclusively in the period 1400–50. This result is probably caused by the low number of hospitals in this part of Guelders, thus increasing the likelihood of outlying results.

The stagnation of old monasteries and the growth of new monasteries were in part a consequence of how these two groups were classified. New monasteries were by definition founded after 1200, so they could only grow in the period afterwards. There are however other processes at play. The fact that old monasteries did not continue to grow fits well with a rise and fall in popularity of religious orders following their foundation. Foundations would have obtained their endowment early on in their life or remain poor.³⁴

Only a limited number of observations are available to see if the Guelders results hold up for other regions. For a few villages around Heusden in Holland, fifteenth- as well as sixteenth-century estimates exist. For Friesland, there are observations for 1511 and 1700.

Location	Type	1467	1498	1556
Heesbeen	Parish foundations	0.037	–	0.058
	Other foundations	0.110	–	0.142
Oudheusden	Parish foundations	–	0.015	0.040
	Other foundations	–	0.302	0.278

Table 4.4. Development of institutional landownership in two Holland villages, 1467–1556, by type of foundation.

Source: Hoppenbrouwers, *Middeleeuwse samenleving*, pp. 824–827.

The Heusden region in the south of Holland provides some confidence in the results. Parish foundations were indeed still expanding in the late fifteenth century. Growth in other foundations was less strong. The decline found in

pp. 879–927. In the Nedersticht and its direct surroundings, the reclamation undertaken by Utrecht's foundations from the eleventh century onwards contributed as well, see Dekker, 'De ontginning', p. 141.

³² Persoons, 'Vormen van religieus leven', p. 404 for a monastic revival starting at the end of the fourteenth century.

³³ Goudriaan, 'Einde van de middeleeuwen'; Verhoeven, *Devotie en negotie*; Vroom, *Financiering van de kathedraalbouw*; Idem, *Onze-Lieve-Vrouwekerk*.

³⁴ Examples in Génicot, *Économie rurale Namuroise*, vol. I, pp. 44ff, 824–827.

the category of other foundations for Oudheusden can probably be attributed to a substantial loss of land by the Abbey of Berne.³⁵ The other foundations showed some growth at the end of the fifteenth and beginning of the sixteenth century, as in Guelders.³⁶

Region	Type	1511	1606–7/ 1644	1700
Leeuwarderadeel	Old monasteries	0.167	0.125	–
	New monasteries	0.076		0.052
	Parish foundations	0.149		0.086
	Hospitals	0.012		0.019
Ferwerderadeel	Old monasteries	0.308	0.234	–
	New monasteries	0.001		–
	Parish foundations	0.074		0.086
	Hospitals	0.007		0.016
	Chantries	0.001		–

Table 4.5. Development of institutional landownership by type in Leeuwarderadeel and Ferwerderadeel, 1511–1700.

Data on landownership from Friesland presents both difficulties and opportunities. Because it concerns the period 1511–1700, the effects of the Revolt and Reformation on institutional landownership are included. Although the authorities tried to avoid the appearance of outright expropriation and dissolution, Catholic foundations, and above all monasteries, lost assets at the hands of the Reforming governments. However, Mol and Noomen identified landownership by monasteries through the land sale records of 1638–44.³⁷ This means most of the monastic land was observed just before it was sold by the government, giving a crude snapshot for *ca* 1580. Nonetheless, it is likely that some assets had gone missing in these turbulent years.

Indeed, there was a substantial cut in the amount of land owned by old monasteries. Most of the loss should probably be ascribed to the first round of sales in 1624–5 as well as some embezzlement, but the drop is too large (over twenty per cent) to suggest any growth in the 1511–80 period.³⁸ Whichever way the seventeenth century records are interpreted, the even-

³⁵ Hoppenbrouwers, *Middeleeuwse samenleving*, p. 340, also noting small differences in the taxation records, however.

³⁶ *Ibid.*, p. 831.

³⁷ Mol and Noomen, 'Floreenkohieren', p. 392.

³⁸ www.hisgis.nl/hisgis/gewesten/fryslan/Kaartinformatie/copy_of_kloostergoederen (May 2011); Mol, 'Kloostergoederen', pp. 95–7; Mol and Noomen, 'Prekadastrale atlas van Friesland'.

tual effects of the Reformation on institutional landownership are obvious. The Reformation ended monastic landownership. The new pious causes assigned to them by the States were dubious in this case, as monastic assets were sold to pay off the provincial debt.³⁹

For the other foundations in Friesland, developments between 1511 and 1700 were less problematic as their goods were not subject to outright confiscation. This suggests there was substantial growth in landownership by hospitals during this period, though they remained the foundations with the lowest share in landownership. Finally, the growth of landownership by parish foundations varied, but was never high. For example, their landownership in Ferwerderadeel increased by an altogether unimpressive one percentage point. There was a substantial decline in parish foundations' share of landownership in Leeuwarderadeel, nearly six percentage points. Explaining this difference is difficult, as the 1511 figure for Leeuwarderadeel was based on De Boer's aggregate figures, making the details behind the drop intractable.⁴⁰ The decline was substantial enough to suggest that parish property too experienced some substantial changes after the Reformation, despite the ideal of the continued existence of the various foundations that owned the land.

Finally, for the Nedersticht we have data on the Langbroek region in 1470 and its two constituent villages Overlangbroek en Nederlangbroek in 1548 for the two. Over this period, the total size of the village increased from 1661 ha to 2157 ha, suggesting that either the village boundaries had grown or that the more modern 1548 *Oudschildgeld* tax of the Hapsburgs was more inclusive than the 1470 *Morgengeld* tax. In these years the share of institutional landownership increased from 34 per cent to 42 per cent. The difference between the two taxes meant there is some uncertainty to the former estimate, but this growth was higher than expected for the late fifteenth and early sixteenth century.

Where did late medieval landownership patterns come from? How did the Low Countries compare to the rest of Europe? These questions can be answered with Herlihy's count of contiguous (neighbouring) owners in eighth–twelfth century land deeds.⁴¹ By counting landowners in regional charter collections in this way, he arrived at an approximation of the distribution of landownership.

A potential problem with this method is that large landowners might have tried to consolidate their holdings by buying their neighbours' land. If that

³⁹ Van Apeldoorn, *Kerkelijke goederen*; Van Beeck Calkoen, 'Rechtstoestand', pp. 37–38, 121, 132; ; Maris, *Reformatie*; Mol, 'Kloostergoederen', pp. 95–6.

⁴⁰ De Boer, 'Friesche grond'; see the appendix on Friesland, p. 135.

⁴¹ Herlihy, 'Church property' is still the key reference, see for instance Wickham, *Framing the Middle Ages*, p. 575.

happened, land purchases ending up in deeds were likely to adjoin land of the new owner. The church, as an institutional landowner with a long time horizon might be especially sensitive to this effect.⁴² Herlihy has tried to counter this effect by discarding land deeds in which the principal is also a contiguous landowner.⁴³

The biggest remaining problem are the discrepancies in the number of deeds from the regions. The southern regions with a Roman law tradition had many more surviving deeds than the northern regions.⁴⁴ We have tried to solve this by calculating confidence intervals (\pm two standard errors). These show that the data is most reliable for the later periods. Southern Europe however showed remarkable accuracy over the entire period; while estimates for Germany and northern France should be considered broad indications only.

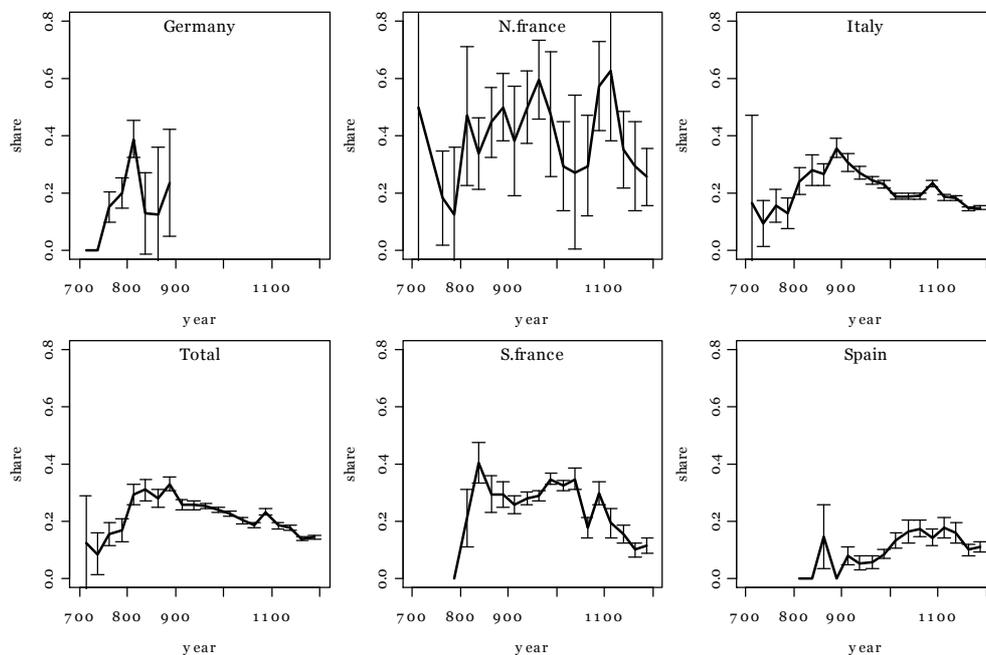


Figure 4.11. Share of institutional landownership in Europe by region, according to neighbouring owners in land deeds, eighth–twelfth centuries. Approximate 90 per cent confidence intervals have been added.

Source: Herlihy, 'Church property', p. 83.

⁴² E.g. Berman, *Medieval agriculture*, p. 31ff.

⁴³ Using the data with all land deeds indeed gives ten percentage points more landownership by the church.

⁴⁴ Herlihy, 'Church property', p. 83.

Herlihy himself already points to the rapid overall increase in the share of institutional landownership in the Carolingian period.⁴⁵ This happened everywhere except in Spain. The relative security of the period, the substitution of ineffective faraway dominion for more closely managed manors, and the role of the church in the administration of the Carolingian empire paid dividends. The total shares of institutional landownership rose to around 30 per cent. During the subsequent political fragmentation, there was a consistent decline of the share of institutional landownership. Possible causes were the colonisation of new lands (increasing total land under cultivation faster than foundations acquired it) and laymen helping themselves to religious lands.⁴⁶ However, the shares at the end of the decline were still slightly higher than at the beginning.

The Low Countries are unfortunately impossible to separate from northern France, though we do know that present day Belgium only made up a small part of the land deeds and that the northern Netherlands were excluded altogether, making it difficult to say much about landownership there. Either way, the *ca* 20 per cent observations for the late-twelfth century northern Europe are substantially higher than the earliest observations for the fourteenth century Low Countries. Presumably, the decline that had begun in the ninth and tenth centuries probably had continued before growth recommenced after 1300.

In sum, large-scale institutional landownership had its origins in the Carolingian period. However, the strong drop in tenth and eleventh centuries, and continuing decline even in the twelfth century, up to half of the landownership may have had their origins after the twelfth centuries. In the northern Low Countries, growth of landownership by wealthy foundations such as the chapters and the bishopric of Utrecht in this period was stimulated by their participation in the reclamation of peat lands.⁴⁷

⁴⁵ Ibid., pp. 87–89; Innes, *State and society*, p. 13ff; Wood, *Proprietary church*, p. 180 on the growth of outright land donations under the Carolingians.

⁴⁶ See above, p. 106, note 31.

⁴⁷ Van Bavel, *Manors and markets*, pp. 38, 40–41. Contrary to claims in some of the literature, abbeys were probably not involved in these reclamations on a large scale, see Alfonso, 'Cistercians and feudalism', p. 8; Van Bavel, *Mariënweerd*; Berman, *Medieval agriculture*.

4.3 Explaining landownership patterns

This section searches for explanations in the regional variation of institutional landownership. Because their principalities provide readily comparable regions, the Low Countries are discussed first. A broader perspective is then obtained by comparing the results to medieval Italy. When searching for causal explanations, it is important to include a substantial number of cases so that we are sure that the explanations have wide applicability and take into account as many outside influences as possible. Because landownership statistics are only reliable at a sufficiently large research area, we need to work with sizeable units of analysis. This means it is difficult to find many suitable cases in the Low Countries alone. For these reasons as well as the widespread availability of quantitative information on landownership, additional cases are taken from late-medieval Italy.

We begin by recapping on some observations to focus the investigation. First of all, the monasteries, especially the older abbeys, are an important part of any explanation. They were the driving force behind most of the differences between the regions of the Low Countries. Other foundations covered either an insignificant share (hospitals, chantries), or displayed little variation by region (parish foundations).

Next, the development of landownership over time provided helpful clues on which period we should focus on. Detailed trends found for Guelders held up when compared with other fifteenth and sixteenth-century data. Overall, the data suggested that landownership by the religious and charitable sector was nearly halfway to its apex by 1300. Nonetheless, most of the growth happened after *ca* 1300 point, but well before 1500. Subsequently, stagnation set in and hints of decline are occasionally found. These developments suggest that explanations should look at both the high and the late medieval period.

A third point is the extent to which the proximate cause of portfolio composition can explain differences in institutional landownership levels between the regions. It matters whether the differences were driven by the number and wealth of foundations in a region or only by the type of assets the foundations held. How much more land needed to be in the portfolios to account for the differences? Foundations owned 40 per cent of all the land in a region with high levels of institutional landownership like the *Nedersticht*. In areas with low levels like Holland and Flanders, this was around fifteen per cent. Hence, the difference between regions with high and low shares of institutional landownership was about a factor two to three. To explain all of this difference, portfolios of foundations in regions like the *Nedersticht* would have to contain two to three times as much land as well. However, the difference in the share of land was about 1.3 at best (see figure

4.2 and figure 4.3). This means that the size of the sector should come first in an explanation.

Broadly state, the ultimate cause of the size of the sector had its origin in founding and donating. Chapter two has shown that the wealthy and powerful were mainly responsible for both. This especially applied to monasteries. Therefore, the roots of high levels of institutional landownership are sought in the three centres of wealth and power in the high and late-medieval Low Countries: the nobility, urban centres, and the states being built by territorial lords.

Investigating nascent territorial states is necessary for a number of reasons.⁴⁸ First, the heads of medieval principalities (dukes, counts, bishops) were important benefactors of some of the wealthiest monasteries. To them, foundations were important means of patronage. Control over them was also a way for territorial lords to solidify their power.⁴⁹ Furthermore, territorial lords interacted with the other two centres of wealth and power, the towns and the nobility, constraining or enabling their roles through regulation, taxation and even outright hostility.⁵⁰ Mortmain legislation was another very important linkage.⁵¹ Finally, regulation of the land market and taxation of assets were other significant roles that states fulfilled.⁵²

For one, the power of urban centres can be determined from the continuous negotiations of territorial lords with towns in their lands. For example, medieval towns lobbied the state for legislation curbing the expansion of foundations in exchange for tax concessions. What is more, the decision making power in the Low Countries was to an extent located in towns. Time and again we find urban governments legislating and controlling religious and charitable foundations.⁵³ Neither the position of territorial states nor the legislation and control relevant to foundations can be understood without taking into account the position of urban centres. However, most important is that towns were centres of wealth. This meant they contained many potential founders and donors.

Finally, there are reasons to investigate the role of the nobility. The presence of monasteries, especially old monasteries, was the driving force of

⁴⁸ The word state is used to refer to the central authorities of regions even in this time, following authors like Van Bavel, *Manors and markets*, p. 6; Epstein, 'Cities, regions'; Idem, *Freedom and growth*.

⁴⁹ Wood, *Proprietary church*, p. 211ff on the early MA, Bloch, *Feudal society*, vol. I, p. 407; Mayer, 'Geschichte der Vogteipolitik'; Meijns, *Kanonikale instellingen in Vlaanderen*, pp. 620–626; Wood, *Proprietary church*, pp. 925–926 on the high MA; Hoffman, 'Church in economy', pp. 73–4 on the early modern period. As an example of the potential for patronage at the end of the Middle Ages, see the benefices at the bestowal of the Charles V as the head of state of Holland and the Nedersticht: UA 88 OKN Verzamelde Stukken no 78.

⁵⁰ Jongkees, *Staat en kerk*, *passim*.

⁵¹ See p. 99, note 15 above.

⁵² Van Bavel, 'Organization', p. 22.

⁵³ Blockmans and Prevenier, *Bourgondiërs*, p. 254; Van Uytven, 'Beroering', pp. 172–173 on the strong position of towns; and chapter two for examples.

many observations of high shares of institutional landownership. Chapter two has shown a close relation between monasteries and the nobility. The post-Reformation struggle over the fate of the monasteries demonstrated that the noble estates (*Ridderschappen*) of Holland and the Nedersticht considered these monasteries as effectively theirs, arguing that they created these foundations to support their families.⁵⁴ Exclusive recruitment from noble circles by the most prestigious monasteries also showed the close links between the two.⁵⁵ Moreover, a monastery could solidify a local power base, much like it could for territorial lords. In other words, supporting prestigious monasteries was a very ‘noble’ thing to do. On the other hand, the nobility was also the main culprit as far as expropriation of the possessions of foundations was concerned.

Because territorial states, urban centres, and nobility could influence the growth of foundations in many ways, it is difficult to predict the direction of anyone’s strong position. To illustrate, strong territorial lords had the means to support foundations financially. On the other hand, in the high stakes game of state building, only weak states would rely on foundations to project power and dispense patronage. Likewise, weak states would be unable to curb the erosion of its tax base by the growth of tax-exempt foundations. The direction of the effect of large and strong towns is also difficult to predict beforehand. The legislation that the towns desired seemed to discourage the growth of monasteries, yet at the same time, the reservoir of wealth suggests potential for founding and donating.

Interactions between the three centres complicate matters further. For instance, projection of power through foundations was unnecessary if there were no rival power centres. Whether a town was strong enough to impose its will mattered as well – did it need to lobby the territorial government or could it just make its own legislation? Generally, a social group could be strong when considered on its own, but weak when the counterbalance of the other centres is considered.

To account for such interactions, a comparative method is used that explicitly allows for causal combinations (conjunctural causation). A further advantage of this method here is that it can work with fewer cases than statistical methods such as regression models.⁵⁶ It does this by aggregating cases, while keeping the causal combinations intact and then simplifying the causal factors of similar outcomes.⁵⁷ This happens by discarding causes that

⁵⁴ Van Beeck Calkoen, ‘Rechtstoestand’, pp. 235–40; Rengers Hora Siccama, *Geestelijke en kerkelijke goederen*, pp. 645–60.

⁵⁵ Koch, *Kloosterpoort als sluitpost*, p. 5; De Moor, *Verborgen en geborgen*, p. 31ff; Moore, ‘Cathedral chapter’, pp. 85–98.

⁵⁶ Ragin, *Comparative method*, pp. 82–84.

⁵⁷ *Ibid.*, pp. 85–124.

vary for the same outcome. If a potential cause is present and absent for the same outcome, it is deemed unnecessary to explain those cases.

The comparative method is used to determine which combinations of strength of territorial states, nobility, and urban centres resulted in high levels of institutional landownership. First, we discuss the outcome and explanatory variables – the strength of the three centres – for each region.

Holland was a region with below-average institutional landownership. Monasteries especially owned little land. From the thirteenth century onwards, Holland became a highly urbanised region. Though most of the towns never obtained extensive coercive privileges over the countryside, together they contained a substantial share of the population. At the beginning of the sixteenth century, the urbanisation level stood at 45 per cent.⁵⁸ The reclamation of large peat lands (*fens*) created a frontier society where many were under the unfettered jurisdiction of the territorial lord or his agents (bailiffs and sheriffs). The Counts of Holland relied on direct forms of taxation from an early date onwards and even began using public debt.⁵⁹ Conversely, the nobility never obtained a strong position. They were an insignificant presence in the peat areas, and fairly weak everywhere else.⁶⁰

Flanders was in similar to Holland from this perspective. It too had little institutional landownership, though monasteries were more important. The coastal part of the county was a frontier society as well, allowing the territorial lords (the Counts of Flanders) to build a solid power base. Manorialism was never strong, what was there disappeared early, and the nobility consequently never had a very strong position.⁶¹ Despite its reputation as an urban hotspot, Flanders did not have a high urbanisation rate by the standards of the Low Countries. Around 1400, urbanisation stood at a respectable 33–6 per cent. A century later, it had dropped to 25. If a 5 000 inhabitants threshold is used to identify urban locations instead of urban charters, the urbanisation rate for *ca* 1470 even dipped below 20 per cent.⁶² However, due to its very early urban development, it was the region of the Low Countries where large towns (Ghent, Bruges, Ypres) had most political clout. This included coercive powers over their rural surroundings.⁶³

Guelders, and especially the western river area was very different from the coastal provinces. Landownership by foundations was above average, with a

⁵⁸ Van Bavel and Van Zanden, 'Jump-start', p. 505; Hoppenbrouwers, 'Town and country in Holland'.

⁵⁹ Van Bavel, *Manors and markets*, pp. 72–3; Van der Linden, *De cope*, pp. 334, 348–349; Tracy, *Financial revolution; Zuijderduijn, Medieval capital markets*.

⁶⁰ Van Nierop, 'Hollandse edelen', pp. 433, 443; De Vries, *Dutch rural economy*, p. 36; De Vries and Van der Woude, *Nederland 1500–1800*, pp. 199–204.

⁶¹ Van Bavel, *Manors and markets*, pp. 34, 40, 72, 83–86.

⁶² Chittolini, 'Urban population', pp. 234–5.

⁶³ Epstein, 'Town and country in Europe', p. 15; Stabel, *Dwarfs among giants*, pp. 82, 87, 89–92.

substantial share for monasteries. At only 25 per cent, the urbanisation rate was relatively low. Even this was mostly driven by the towns located on the borders of the region.⁶⁴ Although the Duchy had a fairly stable dynasty, the state formation process, especially in terms of taxation, was not as advanced as elsewhere in the Low Countries.⁶⁵ As one of the areas of earliest habitation, manorialism was strong and disappeared relatively late, resulting in the presence of a strong noble group.⁶⁶

Brabant also showed high institutional landownership, again largely driven by monasteries. A reasonably centralised regional state with a judicial hierarchy and uniform taxation (*beden*) had developed by the early fourteenth century. However, succession issues had made the ducal policy dependent on urban approval.⁶⁷ As in Flanders and Holland, manorialism was weak and had declined early.⁶⁸ The nobility did not have a strong position, but its influence grew somewhat after 1430.⁶⁹ For the entire Duchy, the urbanisation rate stood at 34 per cent. Most towns were located in the southern core of Brabant and not the less densely populated north.⁷⁰ However, since the observations of landownership were around the metropolis of Antwerp, the region is characterised as urban.

Unlike the previous principalities, Friesland was a peripheral region of the Low Countries. It saw some of the highest landownership by foundations, most of it by monasteries. It was hardly urbanised.⁷¹ A territorial state had never really developed there. Though not legally a nobility, the *hoofdelingen* were a very strong group of powerful local men on the basis of their landownership and judicial influence.⁷²

As the missionary base of Willibrord and later the episcopal see, the Nedersticht was one of the earliest inhabited regions of the Low Countries. It had some of the highest institutional landownership, in turn driven by its monasteries and chapters. As a modest principality surrounding a large city (Utrecht), the Nedersticht was highly urbanised (60 per cent).⁷³ The state built by the bishops was quickly eclipsed by its neighbours, even temporarily

⁶⁴ Van Bavel, *Transitie en continuïteit*, p. 79.

⁶⁵ Prevenier, 'Low Countries', p. 590. According to Van Schaik, *Belasting, bevolking en bezit*, pp. 120, 246ff, the Dukes of Guelders were still largely dependent on their domains in 1300. There was little centralisation and general taxes, aids (*beden*), came only relatively late, and domains were still being pawned. The first solutions to these problems only came after 1459.

⁶⁶ Van Bavel, *Manors and markets*, pp. 78–9, 82, 85–6, 90; Van Winter, 'Ministerialiteit en ridderschap', pp. 179–80, 194, 223–4.

⁶⁷ Prevenier, 'Low Countries', pp. 576, 587; Van Uytven, 'Vorstendom'; Idem, 'Gewicht'.

⁶⁸ Van Bavel, *Manors and markets*, p. 86; Limberger, *Sixteenth-century Antwerp*, p. 167.

⁶⁹ Van Uytven, 'Kern', pp. 223–226.

⁷⁰ Limberger, *Sixteenth-century Antwerp*, p. 25, using a 5000 inhabitants urban threshold.

⁷¹ Faber, 'Drie eeuwen Friesland', appendix II.1.

⁷² Van Bavel, *Manors and markets*, pp. 74, 79; Bloch, *Feudal society*, vol. I, p. 247; De Vries, *Dutch rural economy*, pp. 37, 40.

⁷³ Rommes, 'Bevolking en bestaansmiddelen'.

becoming a Holland protectorate after 1301.⁷⁴ Although the nobility as a whole had little bargaining power, individual members of the *Ridderschap* had a strong position. They had independent territories at the fringes of the Nedersticht and were members of the urban government of Utrecht as well as the powerful chapters in the city.⁷⁵

To analyse these cases, the comparative method suggest the causal combinations associated with high shares of institutional landownership should be taken together. High levels of institutional landownership were found in regions with weak urban centres and weak regional states, but with a strong nobility (Friesland and Guelders).

Another important case of high institutional landownership was displayed when the absence of a strong state coincided with high urbanisation rates and a strong position of the nobility. This was found in the Nedersticht. The final case of high landownership was Brabant, an urban society without a strong central state and a weak nobility for most of the period. Because the Brabant state is difficult to assess and the sample for the outcome variable of institutional landownership is very small, this is the most problematic combination.

Overall, regions with a combination of a strong nobility and a weak state had high institutional landownership regardless of the degree of urbanisation (compare Friesland and Guelders with the Nedersticht). This means that the joint existence of a strong nobility and weak central state authorities were sufficient causes. This causal combination is also associated with the clearest outcomes (Nedersticht, Friesland, Guelders).

Regions also had high institutional landownership when they were highly urbanised and lacked a strong state, regardless of the position of the nobility (Nedersticht *vs* Brabant). In other words, the combination of high urbanisation and a weak state was a sufficient cause regardless of the position of the nobility.⁷⁶

Both causal combinations contain the factor of weak territorial states. Therefore, the evidence suggests that the absence of strong central authority was a necessary condition for high shares of landownership by foundations.

⁷⁴ Van den Hoven van Genderen, *Kapittel-generaal*, p. 39; Prevenier, 'Low Countries', pp. 489–90.

⁷⁵ Van der Linden, *De cope*, p. 362; De Vries, *Dutch rural economy*, p. 37 for general statements; a more nuanced view in Van den Hoven van Genderen, *Kapittel-generaal*, pp. 47–48; Idem, 'Staten', pp. 254–255.

⁷⁶ In the Boolean terminology of Ragin, *Comparative method*, letters are used to denote the causal factors, upper and lower case indicating presence and absence respectively. Here, *U*, *N*, and *S* are used for the strength of urban centres, nobility, and the state. The combinations of weak urban centres and regional states, but a strong nobility is *uNs*. The other outcomes are denoted *UNs* (Nedersticht) *Uns* (Brabant). This means *High* = *uNs* + *UNs* + *Uns*, simplified to *High* = *Ns* + *Us*. Discarding the Brabant case would mean that only *Ns* would be associated with high institutional landownership.

A statement for the cases of low institutional landownership is simple to make as it only concerns Holland and Flanders. These were regions with an important role for regional states and urban centres, but without a strong position for the nobility.

Looking back at the linkages between institutional landownership and the centres of power and wealth (p. 113), the role of territorial states on institutional landownership is unambiguous. Weaker states were consistently associated with high levels of institutional landownership, stronger states with low levels. This suggests that foundations responded to state formation. They could function as sources of power, jurisdiction, patronage, and legitimacy, meaning foundations could even substitute for the state bureaucracy.⁷⁷ In the case of strong territorial states, the ability to make legislation that discouraged the growth of foundations, for instance, to avoid the erosion of the tax base, seems a relevant mechanism. The same holds for the reverse mechanism: states with many foundations undermining their tax base had more difficulty to develop into strong territorial states.

Some of the strongest outcomes were associated with a strong nobility. Their most important influence (donations) worked in one direction only, so their positive influence on religious and charitable landownership is an unsurprising result. However, their ability to do so was associated with weak territorial states. This indicates that either their strength depended on an underdeveloped state, or that the prospect of only few rivals for their enduring control over these foundations weighed in as well.

The influence of urban centres of wealth and power is ambiguous. However, in part this is due to the outlier case of the Nedersticht. As Utrecht was the see of the bishopric, it was always likely to have high levels of institutional landownership. Likewise, the intermediate Brabant outcome was problematic because it was based on a very small sample. If these two cases are left out, strong urbanity was always associated with low levels of institutional landownership. Since strong urban centres always coincided with strong states, the most important linkage could be their combined legislation to discourage the growth of foundations, especially monasteries.

⁷⁷ The best example is the bishop and chapters of Utrecht (and Liège) functioning as a territorial state, see Van den Hoven van Genderen, *Kapittel-generaal*.

4.4 *A broader perspective: Italy*

The rich archives of city states in Italy make them a useful source of material for broader comparisons. Although religious and charitable foundations were nominally tax exempt, in practice they had lost this status in many Italian city states from at least the fourteenth century onwards.⁷⁸ As another heavily urbanised society consisting of relatively small, independent regions nominally part of a larger Empire, Italy can serve as a test for the results obtained for the Low Countries.

⁷⁸ Becker, 'Church and state', p. 521; Pullan, *Rich and poor*, pp. 134–135, though papal permission was nominally required.

region	year	share	measure
Dioc. Florence, Italy	1427–9	0.075	assets
Dioc. Florence, Italy	1427–9	0.16	immovables, approx. (assets – priv. inv. – pub. inv.)
Dioc. Florence, Italy	1498	0.218 (0.253)	land value (incl. hosp. & confr.)
Dioc. Fiesole, Italy	1498	0.219 0.196	land value
Prato and <i>contado</i> , Italy, dioc. Pistoia and Florence	1428–9	0.288	land value
Pistoia and surroundings, Italy, diocese Pistoia	1427–9	0.15–0.20	land (value)
San Gimignano and surroundings	1318–36	0.120	rents in kind from land
San Gimignano and surroundings,	1427	0.257	assets value
Orvieto and surroundings, dioc. Orvieto, Chiusi, and Bagnoregio	1292	0.097	number of land holdings from tenants in cadastre
Sieneese <i>contado</i> , Italy	1320	0.115	land surface

Table 4.6. Ownership shares of various assets by foundations in central Italy, 1292–1498.

Sources:⁷⁹

The detailed statistics from the Catasto allow us to explore for the city of Florence the role of cities discussed earlier (p. 118). Looking at asset ownership by regular as well as institutional parties, a little under 95 per cent of all the wealth in the diocese of Florence was concentrated in urban hands. For real estate this figure was 90 per cent. The church on the other hand did not have an equally strong urban bias. It had purposely built a network of par-

⁷⁹ Prato: Fiumi, *Demografia*; diocese of Florence 1427 approximated by taking roughly the quarters of St Spirito and St Maria Novella west of the city: Catasto dataset from <disc.wisc.edu/catasto>; Casini, *Catasto di Livorno*; Herlihy and Klapisch-Zuber, *Tuscans and their families*; Florentine *contado* 1498: Conti, *Formazione della struttura agraria*, pp. 396–411; Pistoia: Herlihy, *Pistoia*, pp. 268–90; San Gimignano: Fiumi, *San Gimignano*; Orvieto: Carpentier, *Orvieto*; Siena: Cherubini, 'Proprietari di beni immobili'.

ishes in the countryside. Moreover, some of the wealthiest monasteries (for instance Vallombrosa or St Michele a Passignano) were located away from urban life. As a result, only 68 per cent of the assets (66 per cent of the real estate) was owned by foundations in the city. Truly large cities like Florence were growing centres of wealth, whereas religious foundations kept a focus on the countryside.

Overall, the level of landownership by foundations in Italy at the closing of the Middle Ages lay somewhere in between the lowest and highest observations of the Low Countries. At the end of the fifteenth century, the figures for central Italy (15–25 per cent) are near the Low Countries' sixteenth-century average of 24 per cent.

As was the case in the Low Countries, levels of institutional landownership in Italy increased over time. It was substantially higher in the fifteenth century than in the early fourteenth century (from *ca* 10 to 20 per cent of all land). For San Gimignano, this growth can even be observed in one and the same place. A substantial increase was also observed in the diocese of Florence between 1427 and 1498. A great deal of the fifteenth century growth was concentrated in the expansion of hospitals and confraternities undertaking poor relief.⁸⁰ A comparison with Herlihy's data (figure 4.11) is also suggestive of growth in the high and late medieval period. According to him, Italy had lower levels of institutional landownership in *ca* 1200, so there must have been growth afterwards. Most of Herlihy's land deeds came from northern and central Italy, so these low levels are for the same regions discussed earlier.⁸¹

For a few of the city-regions it is also possible to say something about the asset ownership by type of foundation. The types of foundations differed from those in the Low Countries. The main difference lay in the collegial churches. Whereas these were included in the monasteries category in the Low Countries, Italian collegial parish churches were different. These churches were widespread, but usually did not feature a full-blown chapter. Although they had some remnants of capitular organisation, they were also an important part of the pastoral system in Italy and are therefore difficult to disentangle from other parish churches.⁸²

To begin with Orvieto in 1292, the largest part of the religious and charitable sector consisted of parish churches. Including collegial churches, they made up 42 per cent of the sector. Owning 41 per cent of the land, monasteries were equally important. The bishop also had a significant patrimony that

⁸⁰ *E.g.* Becker, 'Lay piety in early Renaissance Florence', pp. 186–189; Herlihy, *Pistoia*, pp. 272–3, though Cohn, *Cult of remembrance*, pp. 67–70 nuances these trends.

⁸¹ Herlihy, 'Rural seignury in Italy', appendix on the underlying deed collections.

⁸² Boyd, *Tithes and parishes*, pp. 158–159; Michaud-Quantin, *Universitas*, p. 91; Wood, *Proprietary church*, pp. 86–9.

made up 16 per cent of the sector. Hospitals only accounted for two per cent of the religious property titles in Orvieto.

The other observation of religious and charitable landownership broken up by type of foundations comes from the 1427 Florentine Catasto. With 45 per cent of all the foundations' assets, monasteries were easily the largest part of the sector. Churches, this time excluding the collegial churches, came second. For the first time, hospitals were a significant part of the religious and charitable sector. The chapters and the bishopric were only an insubstantial presence.

Type	Assets (fl)	Share
Monasteries	374 227	0.446
Churches	211 865	0.252
Hospitals	135 302	0.161
Confraternities	58 951	0.07
Chapters	39 376	0.047
Bishopric	19 745	0.024
Total	839 466	1

Table 4.7. Asset ownership by type of foundation in the diocese of Florence, 1427, by type.

Source: as table 4.6.

Data on northern Italy comes from Cipolla and was in turn based on a land cadastre made in 1555 by the new Spanish government of the Duchy of Milan. Given the Hapsburg origins, these sources are probably similar to the tax sources used for the Low Countries. Since the Spanish crown changed little in its newly acquired territory except for taxation, the figures also reflect the situation as it had existed at the end of Sforza rule.⁸³

⁸³ Belfanti, 'Town and country', p. 306; Chittolini, 'Cities', p. 701.

region	total surface (ha)	share
Duchy of Milan	405 318	0.158
Cremona	107 456	0.163
Pavia	313 403	0.176
Lodi	64 401	0.191
Novara	103 036	0.118
Alessandria	55 553	0.16
Total	1 049 167	0.16

Table 4.8. Share of landownership by foundations in northern Italy, 1555.
Source: Cipolla, 'Crise ignorée', p. 326.

Overall, all the shares of institutional landownership are substantially lower than in central Italy. Before placing this in the context of our own explanations, Cipolla's argument that landownership by the church had decreased since the fourteenth century in the north should be considered. He sees the rich and powerful who held church estates in fictitious tenures as the main culprits responsible for this decline. They started out as middlemen between foundations and the true tenants of ecclesiastical estates. Eventually these middlemen became *de facto* owners.⁸⁴ Such tenures no doubt occurred, but there is no fourteenth-century data to substantiate the actual drop in institutional landownership. In fact, the scant evidence on developments over time presented here suggested that rising institutional landownership was more in line with expectations.

To recapitulate, the urbanised regions of Flanders and above all Holland showed low levels religious and charitable landownership in the Low Countries. This pattern was also found in the urbanised regions of Lombardy and Tuscany in Italy, usually somewhere in between ten and twenty per cent. As in the Low Countries, there was strong variation in levels of institutional landownership in Italy. Tuscany had regions with intermediate levels of institutional landownership, but also low levels. The more rural regions of Guelders and Friesland displayed very high levels of institutional landownership. Similar results were suggested for the south of Italy and locations further away from urban centres in central Italy. Shares of well over twenty per cent were not uncommon around third-tier towns such as Prato and San Gimignano. Regions with very high shares, such as the Nedersticht

⁸⁴ Cipolla, 'Crise ignorée', though Pullan, *Rich and poor*, p. 133 questions these figures for the Veneto. In the more southern kingdom of Naples, shares remained much higher at about two thirds of all immovables by the eighteenth century, see Cipolla, 'Crise ignorée', p. 317.

and Friesland in the Low Countries, were not found in northern and central Italy, however.

In all regions, high shares of landownership by foundations were largely driven by the presence of monasteries, especially the older orders. On the other hand, parish foundations and hospitals were generally not substantial landowners. Only in fifteenth-century Florence were hospitals a significant presence.

The three centres of wealth and power in the preindustrial era (cities, nobility, and the state) were explored for links with high institutional landownership. First, there was a positive association with a strong position of the nobility. Weak states were also repeatedly connected with high levels of institutional landownership. Taxing and regulating religious and charitable foundations was more difficult for them. Moreover, exercising jurisdiction and obtaining legitimacy by means of foundations was an alternate, but seemingly inferior way of state building.

Comparing the potential causes in Italy with the Low Countries is difficult because of the complexity there of the three explanatory variables, especially cities. In Italy, cities themselves had become states, whereas cities existed in opposition to or in cooperation with nascent territorial states elsewhere in Europe. In northern and central Italy, regional states grew out of the cities of Milan, Florence, and Venice (the latter two in opposition to the expansion of the former) and smaller city states were absorbed into territorial states. Likewise, Italy's nobility was usually urban. Its influence was channelled through the city and its political institutions.⁸⁵ For this reason, the Italian observations were not directly included in the comparative analysis above (p. 112).

Nonetheless, two points can be made. First of all, the Duchy of Milan had some of the lowest institutional landownership of the peninsula. As in the Low Countries, this coincided with a strong state. In the north a regional state formed earlier and became more far-reaching than in Tuscany.⁸⁶ The second point concerns the role of the urban system. Though strong urban centres did not preclude high levels of institutional landownership in the Low Countries, two of the lowest observations in the Low Countries were in the most urban regions. In central Italy too, higher observations were further away from an urban centre like Florence. Part of the explanation lay in the fact that cities were a source of anti-ecclesiastical legislation. The evidence on Florence also pointed to the possibility that cities were concen-

⁸⁵ Chittolini, 'Cities', pp. 690, 2, 3–5; Idem, 'Urban population', pp. 237–8.

⁸⁶ Green, 'Florence', pp. 476, 486; Law, 'Italian North', p. 465ff; Siella, 'Milan', pp. 708, 712–715.

trated points of secular asset ownership that came to dwarf religious and charitable owners.⁸⁷

4.5 Conclusions

In this chapter, the first stage in the wealth transfers accomplished by religious and charitable foundations (obtaining an income) has been investigated. A great variety of revenue sources were available (seventeen were identified here), but three stood out. In order of decreasing importance they were: land and other real estate, financial instruments, and finally, direct donations.

The importance of an asset such as land points towards organisations aimed at stability. Indeed, during the two centuries observed here, the income structure of foundations was not subject to great changes. However, certain foundations preferred certain income revenues. Monasteries, especially older ones, had a lot of land, as did chapters and hospitals. Despite this stability, some shifts had taken place over very long run. Abbeys and chapters relied on land and were some of the oldest foundations in the research area. Financial instruments were most popular among hospitals and poor tables. Many of these were relatively young foundations under strong urban control. This hints at a change in revenue sources between older and newer foundations. Though there were slow developments over time and some differences between the types of foundations, the portfolios of foundations were similar in the regions of the research area.

Given the importance of land, the rest of the chapter focused on this asset. The landholding patterns of religious and charitable foundations in the Low Countries were reconstructed with tax records. Substantial differences were found, with some regions like Holland and Flanders having institutional landownership shares of less than twenty per cent, while it stood at some 40 per cent Friesland and the Nedersticht. The differences was traced to the net worth of the religious and charitable sector, especially the presence of monasteries, rather than the composition of portfolios. The share of total land owned by foundations had grown steadily in the fourteenth and fifteenth century and reached a plateau in the sixteenth century. Indirect evidence suggested that growth was slow, but continuous since the late twelfth century, when increased stability allowed for an expansion of the religious and charitable sector.

Finally, the causes of regional differences in the level of institutional landownership were explored. Since land was such an important asset, this also

⁸⁷ Becker, 'Church and state'.

mattered for the explanation of the size of the religious and charitable sector as a whole. The most consistent cause was the absence of strong, centralised territorial states, reflecting that power projection through foundations was a thing of weak states rather than strong ones. Although it was not a one-on-one relationship, the absence of strong urban centres had a similar effect. The regulation of territorial states and urban centres to the disadvantage of foundations, and above all monasteries, mattered. The same held for the reverse causal path: many tax-exempt foundations hindering the fiscal development necessary to create a strong territorial states.

4.6 Appendix: sources on landownership in the Low Countries

Data mostly came from secondary literature and published sources, both largely based on sixteenth century taxation records. The few estimates for the period before 1500 are based on reconstructive efforts in the literature. For this, they often relied on source material other than taxes, such as loan registers (*leenregisters*) or the administrative records of the landowners themselves. The definition of property is a practical one. Perpetual and hereditary leases (*cijnzen-*, and *erfpachten*) were considered full property, as were fiefs. The authorities treated them as such for the purpose of taxation and came with many of the rights today associated with full ownership, such as the right to inherit, divide, and encumber the land.⁸⁸

4.6.1 Holland

Hoppenbrouwers studied the medieval Heusden region in the south of the County.⁸⁹ He provided landownership patterns for nine of the sixteen villages there. The Premonstratensian abbey of Berne was located in the region. The underlying sources were mostly the *Tiende Penningkohieren*. Hoppenbrouwers supplemented these registers with data from the foundations themselves and checked the data against the *Informacie* questionnaire. For two villages earlier estimates existed as well, based on other taxation sources: the *Hoebetel* (1498) and the *Dijkcedelen* (1467).

Van Gelder also relied on the *Tiende penningkohieren* to reconstruct his property structures in sixteenth-century Flemish and Holland villages.⁹⁰ He also provided less detailed figures based on the 1514 *Informacie*. It generally

⁸⁸ De Blécourt and Fischer, *Oud-vaderlands burgerlijk recht*, p. 93; Herlihy, 'Church property'; Hoppenbrouwers, *Middeleeuwse samenleving*, pp. 287–292.

⁸⁹ Hoppenbrouwers, *Middeleeuwse samenleving*, pp. 820–830.

⁹⁰ Van Gelder, *Nederlandse dorpen*.

confirmed the picture for Holland obtained from other sources. Institutional landownership was low, with a relatively high presence of parish foundations and new monasteries. The exceptions to this rule were villages close to the Holland's few prestigious abbeys (Egmond, Loosduinen, Leeuwenhorst, Berne, Rijnsburg, and Koningsveld).

Data from the published *penningkohieren* have been added for Oud-Mathenesse, Nieuw-Mathenesse, Babberspolder, Nieuweveen, Voorburg, and Zouteveen.⁹¹ Furthermore, data has been collected from studies of the villages Capelle a/d IJssel, Opmeer, Assendelft, Abbenbroek, Reeuwijk, Warmond, Asperen, Warmond, and Overschie. These were also based on *penningkohieren*. Occasionally, the registers noted that foundations were excluded from taxation or taxed at a lower rate. Nonetheless, their landownership was nearly always specified.

In the *Tiende penningkohieren*, the land exploited directly by the foundations was excluded from taxation, as was the case for the abbey of Berne, for example.⁹² As this situation was rather exceptional by the sixteenth century, it probably did not account for much land. Many of the authors seem aware of this possibility and attempt to include this land if possible.

For Holland, the 1514 *Informacie* tax questionnaire was also used directly.⁹³ It was originally made to distribute the tax burden over the villages and towns. It was therefore advantageous for the villagers to overstate the amount of land owned by non-resident owners which included many foundations. This means it may underestimate total landownership by foundations.

Region	Region Surface (ha)	Year	Type	Share	Source
Heesbeen	311	1467	Parish foundations	0.037	Hoppenbrouwers
			Other foundations	0.11	
		1556	Parish foundations	0.058	
			Other foundations	0.142	
Oudheusden	935	1498	Parish foundations	0.015	
			Other foundations	0.302	
		1556	Parish foundations	0.04	
			Other foundations	0.278	
Land van Heusden	4574	1544–53	Parish foundations	0.039	
			Other foundations	0.109	

⁹¹ De Cock-van Meer, 'Capelle aan de IJssel'; Ham, 'Kohier van de tiende penning'; Lans, '10e penning Bergambacht'; Voskuil, *Kohieren van de tiende penning*.

⁹² Hoppenbrouwers, *Middeleeuwse samenleving*.

⁹³ Fruin, *Informacie up den staet*.

Region	Region Surface (ha)	Year	Type	Share	Source
Zouteveen	425	1561	New monasteries	0.068	Ham
			Parish foundations	0.103	
			Hospitals	0.024	
Capelle a/d IJssel	1034	1561	Parish foundations	0.035	Cock-van Meer
Opmeer,	478	1561	Parish foundations	0.018	Van Gelder
Assendelft	2360	1560	Old monasteries	0.007	
			New monasteries	0.007	
			Parish foundations	0.011	
			Hospitals	0.002	
Abbenbroek	661	1560	Monasteries	0.272	
			Parish foundations	0.077	
Reeuwijk	2230	1514	Monasteries	0.029	
			Parish foundations	0.033	
Warmond	1089	1514	Old monasteries	0.247	
			New monasteries	0.069	
			Parish foundations	0.064	
Asperen	1134	1514	Parish foundations	0.104	
			New monasteries	0.102	
			Other foundations	0.033	
Overschie	315	1561	Old monasteries	0.005	
			New monasteries	0.048	
			Parish foundations	0.038	
			Hospitals	0.073	
			Vicariën	0.127	
Oud-Mathenesse	137	1558	New monasteries	0.261	Gordijn, <i>Ons Voorgeslacht</i> 45 (1990).
			Parish foundations	0.215	
			Hospitals	0.089	
Nieuw-Mathenesse	97	1557	New monasteries	0.37	
			Parish foundations	0.127	
			Hospitals	0.052	
			Vicariën	0.013	
Babberspolder	95	1561	New monasteries	0.124	
Nieuweveen	240	1569	Old monasteries	0.088	Kwakkelstein, <i>OV</i> 49 (1994).
			New monasteries	0.004	

Region	Region Surface (ha)	Year	Type	Share	Source
Voorburg	565	1565	Old monasteries	<0.001	Gordijn, <i>OV</i> 49 (1994).
			New monasteries	0.053	
			Parish foundations	0.061	
			Hospitals	0.005	
Bergambacht	2270	1553–61	Parish foundations	0.028	Lans
			New Monasteries	0.095	
			Old Monasteries	0.018	
			Vicariën	0.003	
			Hospitals	0.004	

Table 4.9. Institutional landownership in Holland, by location, year, and type. Land surface of the location and the underlying source are given in the two right columns.

4.6.2 Southern Low Countries

Van Gelder's study on villages in the Low Countries has also been used for the southern Low Countries.⁹⁴ Another source was Vandewalle, who has done a detailed investigation into landownership in the kasselrij Veurne in *ca* 1570, a region 20 km from the Flemish coast.⁹⁵ The taxation records of the *tiende penningkohieren* were again the main source, supplemented by *terriers* for 1600. Vandewalle distinguished abbeys and monasteries (including chapters) from other foundations (parish foundations and hospitals). The data has been included, but because it concerns such a small area compared to the data for the earlier period, it could not say much about the evolution of property in the kasselrij Veurne as a whole.

Another study for the southern Low Countries was done by De Rammelaere for the Land van Schorisse, some 20 km south of Ghent.⁹⁶ Based on taxation records (the *100e en 20e penning*) he gave a description of landownership for 1569–72 focusing on large-scale holdings (over 15 ha). De Rammelaere tries to track how this ownership changed over the following centuries, concluding that institutional landownership was stable, and that *burgers* expanded their ownership at the expense of nobility and peasants. He is unfortunately only able to do this for two of the six villages, representing only 15 per cent of the total area.

⁹⁴ Van Gelder, *Nederlandse dorpen*.

⁹⁵ Vandewalle, *Geschiedenis van de landbouw in de kasselrij Veurne*.

⁹⁶ De Rammelaere, 'Bijdrage tot de landbouwgeschiedenis'.

Limberger studied landownership in villages surrounding Antwerp.⁹⁷ The most detailed data is for Kontich in *ca* 1450, based on a local history. Data is given per foundation. Most of them are monasteries and chapters, which suggests something of a bias towards large landowners at the expense of smaller ones. More villages are treated based on the 1569/70 *honderste penning kohieren*, another tax source.⁹⁸ At this late date the possibility of distortions due to the unrest at the start of the Revolt is present. Sometimes only the lease value and not the size of a holding was known. Limberger recalculated these according to average lease prices.

Region	Region Surface (ha)	Year	Type	Share	Source
Flanders					
Ruddesvoorde	140	1572	Monasteries Parish foundations	0.38 0.02	Van Gelder
Kieldrecht	2326	1572	New monasteries Parish foundations	0.043 0.005	
Waasmunster	2041	1569	Monasteries Parish foundations	0.126 0.009	
Parishes Lo & Reninge	3165	1555	Monasteries Other foundations	0.138 0.078	Vandewalle
Kasselrij Veurne, polders	9165	1569–78	Monasteries Other foundations	0.196 0.098	
Kasselrij Veurne, sandy regions	10676	1569–78	Monasteries Other foundations	0.069 0.044	
Kasselrij Veurne, Houtem & Vinkem	1801	1600	Monasteries Other foundations	0.040 0.019	
Mater	1152	1569–72	Old monasteries Other foundations	0.138	De Rammelaere
Schorisse	1132	1569–72	Old monasteries Other foundations	0.063 0.031	
St Blasius	383	1569–72 1785	Old monasteries Other foundations All religious property	0.198 0.046 0.288	

⁹⁷ Limberger, 'Sixteenth-century Antwerp'.

⁹⁸ Idem, *Sixteenth-century Antwerp*, pp. 245–51.

Region	Region Surface (ha)	Year	Type	Share	Source
St Kornelis-Horebeke	326	1569–72	Old monasteries	0.046	
			Other foundations	0.015	
			1577 All religious property	0.064	
			1664 All religious property	0.057	
			1786 All religious property	0.074	
St Maria-Horebeke	695	1569–72	All religious property	0.064	
Zegelsem, Flanders	810	1569–72	Old monasteries	0.125	
			Other foundations	0.019	
Land van Dendermonde	3239	1571–2	Monasteries	0.205	Pee.
			Parish foundations	0.041	
			Hospitals	0.008	
Brabant					
Kontich	1135	1450	Monasteries	0.208	Limberger (2000)
			Parish foundations	0.014	
			Hospitals	0.001	
Schoten	641.4	1569	Monasteries	0.44	Limberger (2002, 2008)
			Other foundations	0.07	
Duffel ter Elst	174	1569	Old monasteries	0.4	
			Other foundations	0.05	
Edegem	455	1569	Old monasteries	0.02	Limberger (2002)
			New monasteries	0.13	
			Parish Foundations	0.04	
			Hospitals	0.05	
			Vicariën	0.07	
Boechout	634	1569	Old monasteries	0.27	
			New monasteries	~ 0	
			Parish Foundations	0.01	
			Hospitals	~ 0	
			Vicariën	0.02	
Maire de Feix	5987	1500–1600	All foundations	0.104	Van Gelder

Table 4.10. Institutional landownership in the southern Low Countries, by location, year, and type. Land surface of the location and the underlying source are given in the two right columns.

4.6.3 West Guelders.

Van Bavel has produced an in-depth study of landownership in the Guelders river area.⁹⁹ The method employed was to get a reliable bench-mark by using sixteenth-century taxation records. These results were extrapolated backwards in time by looking at the landowners own records. The information is presented for four sub-regions and broken down by the type of landowner. Unfortunately, not all of the earlier estimates are this detailed.

Region	Region surface (ha)	Year	Type	Share
Land van Culemborg	3003	1300	Old monasteries	0.10
		1542	Old monasteries	0.03
			Parish foundations	0.02
			Urban foundations	0.16
Ambt van Beesd & Rhenoy	2328	1300	All foundations	0.35
		1450	All foundations	0.42
		1520	Old monasteries	0.36
			Young foundations	0.05
			Parish foundations	0.05
		1570	All foundations	0.47
Tielerwaard	10700	1300	Old monasteries	0.04
			New monasteries	0.02
			Parish foundations	0.04
			Hospitals	0
			Vicariën	0.01
		1350	Old monasteries	0.08
			New monasteries	0.05
			Parish foundations	0.05
			Hospitals	0
			Vicariën	0.02
		1400	Old monasteries	0.08
			New monasteries	0.06
			Parish foundations	0.06
			Hospitals	0
			Vicariën	0.03
		1450	Old monasteries	0.08
New monasteries	0.08			
Parish foundations	0.08			

⁹⁹ Van Bavel, *Transitie en continuïteit*. The total area given in the book differs from the actual area obtainable from the various subsections by some 255 ha (300 morgen).

Region	Region surface (ha)	Year	Type	Share
			Hospitals	0.01
			Vicariën	0.05
		1500	Old monasteries	0.08
			New monasteries	0.09
			Parish foundations	0.09
			Hospitals	0.01
			Vicariën	0.06
		1570	Old monasteries	0.08
			New monasteries	0.09
			Parish foundations	0.09
			Hospitals	0.01
			Vicariën	0.07
Land van Buren	4615	1300	Old monasteries	0.14
			New monasteries	0.01
			Parish foundations	0.02
			Hospitals	0
			Vicariën	0
		1350	Old monasteries	0.19
			New monasteries	0.02
			Parish foundations	0.03
			Hospitals	0
			Vicariën	0.01
		1400	Old monasteries	0.10
			New monasteries	0.03
			Parish foundations	0.04
			Hospitals	0
			Vicariën	0.02
		1450	Old monasteries	0.09
			New monasteries	0.06
			Parish foundations	0.05
			Hospitals	0.01
			Vicariën	0.04
		1500	Old monasteries	0.12
			New monasteries	0.08
			Parish foundations	0.06
			Hospitals	0.01
			Vicariën	0.05
		1550	Old monasteries	0.12
			New monasteries	0.08

Region	Region surface (ha)	Year	Type	Share
			Parish foundations	0.06
			Hospitals	0.01
			Vicariën	0.05
		1550	Old monasteries	0.12
			New monasteries	0.09
			Parish foundations	0.06
			Hospitals	0.01
			Vicariën	0.06
		1570	Old monasteries	0.12
			New monasteries	0.09
			Parish foundations	0.06
			Hospitals	0.01
			Vicariën	0.06

Table 4.11. Institutional landownership in the West of Guelders, by location, year, and type. Land surface of the location is given in the right column.

4.6.4 Friesland

For the Dutch province of Friesland data was available from a historical geographic information system (HISGIS).¹⁰⁰ Data on size, owners, and rental value was taken from this source for the administrative regions (*grietenijen*) Ferwerderadeel en Leeuwarderadeel. These two regions together make up a strip of land including the rich coastal areas to the more backwards inner areas. The GIS in turn is based on taxation records, the *Floreenkohieren* of 1700, a taxation similar the *Aanbreng* of 1511 (see below). This leaves one problem, namely that the monastic lands were sold at the time of the *Floreenkohieren*, meaning that the better part of the monastic land were absent. However, because monastic lands were identified with the records of the sale of these lands in 1638–44. The makers of the GIS have linked these holdings to 1700 parcels. Leeuwarden, though located in the region, has been excluded because the monastic lands were not yet included.

For the two *grietenijen*, data from 1511 is also available through another taxation record, the *Register van den Aanbreng*.¹⁰¹ It is very similar to the 1700 tax records, thus providing data comparable to the HISGIS. Unfortunately, it proved impossible to link up the parcels between 1511 and 1700, so the developments over time could only be analysed at a parish level.

¹⁰⁰ Mol and Noomen, 'Prekadastrale atlas van Friesland'. Similar systems exists for Groningen and are being prepared preparation for the regions around the Dutch cities of Utrecht and Nijmegen, but were not yet available when data was being collected. All can be found at <www.hisgis.nl>.

¹⁰¹ De Boer, 'Friesche grond'; Friesch Genootschap van Geschied- Oudheid en Taalkunde, *Register van den aanbreng*.

Region	Region surface (ha)	Year	Type	Share
Leeuwarderadeel	7812	1511	Old monasteries	0.167
			New monasteries	0.076
			Parish foundations	0.149
			Hospitals	0.012
	10 541	1700	Old monasteries	0.125
			New monasteries	0.052
			Parish foundations	0.086
			Hospitals	0.019
Ferwerderadeel	6165	1511	Old monasteries	0.308
			New monasteries	0.001
			Parish foundations	0.074
			Hospitals	0.007
	7657	1700	Vicariën	0.001
			Old monasteries	0.234
			Parish foundations	0.086
			Hospitals	0.016

Table 4.12. Institutional landownership in Friesland, by location, year, and type. Land surface of the location is given in the right column.

4.6.5 Utrecht

Few useable studies exist on landownership in Utrecht. One is an MA thesis by Hokke on landownership in the region of Langbroek.¹⁰² This is a region some 15–20 km to the southeast of the city of Utrecht, consisting of two parishes: Nederlangbroek and Overlangbroek. The land was reclaimed in the twelfth century, mostly under the control of the bishop of Utrecht. He and the cathedral chapter of Utrecht had domains there. The figures are based on a land tax, the *Morgengeld*, mainly the register (*manuaal*) of 1470. The institutional landowners were distinguished between chapters and others. Another study is by Horstens on the small village of Kattenbroek, some 15 km to the east of Utrecht.¹⁰³ It was also reclaimed in the twelfth century. The data is again based on a land tax, the *Oudschildgeld* of 1536.

Because these two studies can only give a limited sample, archival material was also used. Five villages were selected at random from the registers of the *Oudschildgeld*, a 1548 land tax by the new Hapsburg rulers and similar

¹⁰² Hokke, *Bezitsverdeling in 15e eeuw Langbroek*.

¹⁰³ Horstens and Van der Linden, 'Grondeigenaars'.

to the *Tiende Penning* used elsewhere.¹⁰⁴ It gives the size of land holdings, their owners, tenants, and an assessment based on the rental value of the land.

Region	Region surface (ha)	Year	Type	Share
Langbroek	1665	1470	All foundations	0.337
Cattenbroek	447	1536	All foundations	0.53
			Old Monasteries	0.322
			Parish Foundations	0.21
Overlangbroek	879	1548	All foundations	0.518
			Old Monasteries	0.402
			New Monasteries	0.029
			Parish Foundations	0.046
			Hospitals	0.041
			Chantries	–
Nederlangbroek	1278	1548	All foundations	0.356
			Old Monasteries	0.233
			New Monasteries	0.036
			Parish Foundations	0.032
			Hospitals	0.025
			Chantries	0.03
Odijk	592	1548	All foundations	0.451
			Old Monasteries	0.233
			New Monasteries	0.053
			Parish Foundations	0.127
			Hospitals	0.019
			Chantries	0.019
Hagestein	885	1548	All foundations	0.235
			Old Monasteries	0.122
			New Monasteries	0.012
			Parish Foundations	0.068
			Hospitals	0.006
			Chantries	0.027

Table 4.13. Institutional landownership in the Nedersticht, by location, year, and type. Land surface of the location and the underlying source are given in the two right columns.

¹⁰⁴ UA 58 no 399.

The previous chapter established that religious and charitable foundations, their assets, and especially their landownership, were a substantial presence in some regions of the Low Countries. But did their asset ownership have any economic impact? If so, how?

Chapter two argued that foundations essentially transferred wealth to a predefined purpose, among other things public services. Foundations could have a social and economic impact through these services and this is the focus of the rest of this dissertation after this chapter.

However, in this chapter the focus is on the impact of the other side of the transfer mechanism through foundations – the obtainment of their funding. The economy must have been influenced by the extraction of wealth from assets on such a significant scale. This chapter first investigates the agricultural sector. Since leasing out land was the most important means of obtaining funds from landownership, lease markets receive most attention. The next section investigates the other major asset, financial instruments. It investigates the scale and forms by which foundations provided credit through their ownership of annuities.

5.1 Landownership by foundations, agriculture and lease markets

Land has been identified as the most important source of revenue of religious and charitable foundations. In some places, they owned nearly half the land. Did it matter at all whether such large players were present in the agricultural sector?

Three hypotheses about the role of foundations on the agricultural sector are to be investigated. The first is a classic one. Foundations, and especially monasteries were supposed to be more productive and efficient landowners. As corporatist owners they were able to make large investments, pool resources, consolidate scattered landholdings, and exploit economies of scale.¹ Moreover, with a much longer time horizon than natural persons, corporate owners could wait for these actions to come to fruition. In short, foundations were supposed to practice better management.²

¹ Consolidation especially in Berman, *Medieval agriculture*, pp. 42–50, 118–119.

² *E.g.* Andersen et al., ‘Religious orders and growth’; Dameron, *Florence and its church*; Silber, ‘Monasticism and the “Protestant ethic”’; Wood, *Proprietary church*, pp. 453–454; on consolidations, see Berman, *Medieval agriculture*.

This sort of argument often focuses on the High Middle Ages, and especially the extensive estates of monasteries of the Cistercian order.³ Unfortunately, this period does not coincide with the sixteenth century tax data analysed here. Nonetheless, there is little reason why the core of the argument should not survive into the later Middle Ages.⁴ For one, the majority of the foundations themselves survived. Furthermore, advantages of institutional ownership compared to smallholders should still hold. The idea of more efficient management of land becomes more difficult if it no longer directly exploited. Leasing became important from the fourteenth century onwards and there was little direct exploitation by large landowners afterwards.⁵ However, if land had been consolidated or if it had somehow been improved earlier (for example, by irrigation), tenants would still pay more for this than for land that never benefited from these advantages.

The second hypothesis concerns the consequences of institutional landownership on lease markets. This could have two effects. First, the presence of foundations as large landowners could increase the importance of lease markets.⁶ Second, the switch to leasing could create monopsonistic lease markets. Wealthy tenants obtained market power because only they could afford sizeable holdings and make them profitable by using large capital inputs and hiring temporary labour.⁷ The large tenancies in turn promoted inequality, thus creating a positive feedback loop. Institutional landownership gave an impetus to this process for a number of reasons: foundations had large plots to lease out; they had much to gain from administrative ease; their estates showed continuity from land once exploited directly; and finally, a close association of some of the elite foundations with the top-end of the lease market existed.⁸

The third hypothesis considers problems in the lease contracts foundations had to enter into as major landlords. The agency problem in a lease means that the actions of the tenant (agent) are relevant to the benefits of the landlord (principal). However, control is difficult for the principal because closely monitoring the agent is very expensive. A solution is to give the

³ Such claims in Andersen et al., 'Religious orders and growth'; DUBY, *Early growth of the European economy*, pp. 219–221; Lekai, *Cistercians*; a sceptical survey in Alfonso, 'Cistercians and feudalism', based on the revisions in for example Berman, *Medieval agriculture*; Roehl, 'Plan and reality'.

⁴ Andersen et al., 'Religious orders and growth' even go so far as to claim effects lasting until the nineteenth century.

⁵ Van Bavel, 'Emergence'.

⁶ Wilkin, 'Role of the secular canons', pp. 59, 66, quoting Delmaire, 'Origine du bail à ferme'; Verhulst, *Sint-Bataafsabdij*, p. 587 on the introduction in the fourteenth century by St Bavo's in Ghent.

⁷ Monopsonistic lease markets have been observed in various regions, for instance Grantham, 'Agricultural supply'; Hoffman, 'Land rents and agricultural productivity'; Postel-Vinay, *Rente foncière in France*; Van Bavel, 'Land, lease and agriculture', p. 32 in Guelders.

⁸ Curtis, 'Settlement development' on the example of Mariënweerd; Galvin, 'Credit and parochial charity', p. 143 on administration.

tenant incentives to behave in the way the landlord desires. For instance, by offering a lower lease price in one period, the tenant would behave in the interest of the landlord so as to get a contract on similar good terms in the next period.⁹

To give an example of the problem: as the contract comes to an end, the tenant has an incentive to overexploit land since he only reaps the short term benefits, not the long term costs. For instance, he can skip fallow or omit nitrogen restoring crops in the rotation in favour of profitable harvests. Over the long periods foundations had practiced leasing, this process could decrease the quality and value of the land. Although the landlord will want to try to avoid this by monitoring the tenant or paying for the costs, there are always difficulties and costs associated with this. Such problems are seen as a reason to adopt sharecropping contracts elsewhere in Europe where perennial crops were especially sensitive to short term overexploitation.¹⁰

A related issue with leasing by foundations is the possibility of poor management. Like many public functions in the preindustrial era, managing parish foundations and hospitals was not a reimbursed task. Most of the parish foundations were in small villages and had only a limited recruiting pool.¹¹ This exacerbated the incomplete contracting problem as management needed to make a substantial monitoring effort. Moreover, a lack of knowledge on lease prices, or perhaps collusion with other villagers could also have resulted in land being leased out for less than the market price.¹²

The expectations following from the hypotheses are as follows. If superior management by foundations existed, their land was more productive than that of regular, non-institutional landowners. This should especially be the case for old monasteries. If lease market monopsonies were present, foundations received lower lease prices than other landowners. Foundations with large landholdings should especially suffer from this. Finally, if incomplete contracting and poor management characterised institutional landholding, lease prices should also be lower than land owned by non-institutional landowners. This would especially be the case for small foundations that lacked the means for monitoring.

⁹ Bowles, *Microeconomics*, pp. 235–236, 249–256.

¹⁰ Akerberg and Botticini, 'Choice of agrarian contracts'; Bowles, *Microeconomics*, p. 252; Hoffman, 'Economic theory of sharecropping'; Pudney et al., 'Econometric model of farm tenures'. Prevention of underinvestment was also stipulated in non-sharecropping lease contracts, see Kappelhof, 'Hoeven van het Bossche Geefhuis', p. 90.

¹¹ Monopsonistic lease markets have been observed in various regions, for instance Grantham, 'Agricultural supply'; Hoffman, 'Land rents and agricultural productivity'; Postel-Vinay, *Rente foncière* in France; Van Bavel, 'Land, lease and agriculture', p. 32 in Guelders.

¹² Hoppenbrouwers, *Middeleeuwse samenleving*, pp. 553–554.

5.1.1 Method and data

To say something about these hypotheses, data on productivity and leases is required. However, only data on leases is available. Fortunately, this data can also be used to make inferences about the productivity of land. The link of leases with productivity lies in the fact that more productive land fetched higher lease prices. More precisely, in a competitive lease market, prospective tenants should bid on the lease of a piece of land until the price equals its marginal productivity. As long as this point was not reached, it made sense for tenants to lease additional land, as they could make a profit from the difference in lease and expected return. Of course, the marginal product of land is determined jointly with other factors of production. The quantity of labour and capital matters as well. For instance, increasing labour inputs increased the marginal productivity of land and decrease the marginal productivity of labour.¹³ These complications will feature in the interpretation of the results below. For now though, we start from the useful perspective that more productive land fetches a higher price.¹⁴

Another problem is that lease markets were not always competitive in the preindustrial era. For now, we treat the markets as if they were, but imperfect markets are obviously part of the hypothesis featuring monopsonistic lease markets. Because they act in opposite directions, it is of course difficult to disentangle productivity and market functioning. For this reason, it is important to find additional evidence by analysing additional variables. Below, we do this by examining plot sizes and the prevalence of leasing.

The outcome variable of interest is the lease price of the land per hectare. The data comes from a selection of the sixteenth century taxation records used for the landownership description above (see the appendix to chapter four). The tax records provide for each plot of land the size, value, presence of a house, owner, and user. Holland's *Tiende Penning* (1553–1561) is used for the Holland villages of Voorburg and Bergambacht. The Nedersticht's *Oudschildgeld* (1548) tax covers the villages of Langbroek, Odijk, and Hagenstein. Finally, the Friesland *Register van aanbreng* (1511) and its continuation, the *Floreenkohieren* (1700) provides Benthum, Blija, Ferwert, Marrum, and Hallum, a cluster of villages about 10 km to the north of Leeuwarden and 10 km to the east of the town of Dokkum. All in all, we have 2897 observations of plots, spread over twelve villages, three provinces, and a period of 189 years.

¹³ Mankiw, *Principles of economics*, pp. 404–7.

¹⁴ Similar interpretations in Allen, 'Eighteenth century enclosures', p. 938; Idem, 'Price of freehold land', p. 49; Clark, 'Land rental values and the agrarian economy', p. 305; Hoffman, *Growth in a traditional society*, p. 84, some in the context of total factor productivity calculations.

Though four distinct sources were used, they were all real estate taxes. All taxed the yearly income from land, usually by the lease price, otherwise the tax assessors had to estimate it themselves.¹⁵ The different surface measures were all converted to hectares and the different moneys of account were all converted into guilders of 20 *stuivers* at 1500 prices.¹⁶

Ideally, lease prices and productivity are measured at a farm level. After all, many of the decisions affecting land productivity were made at the level of these consolidated holdings (*e.g.* the number of workers hired, capital investments, technological choices, actions affecting sustainability). However, because some farms consisted of plots leased from multiple owners, it was not possible to use consolidated farms as the unit of analysis. Only the intersection between owner and user was observed. Moreover, data on landowners should be kept intact to be able to say anything about the effects of institutional landownership. Therefore, the data was not disaggregated to create farm-level data. However, it was possible to construct a variable that indicates when the plots were part of a larger, coherent farm. In Holland and the Nedersticht, this was the case when the tax recorded the same tenant multiple times in a row. In Friesland, no instances have been found of this or even of the same tenant leasing multiple plots anywhere in the village. Presumably, the larger holdings leased out to a single tenant obviated the need to lease multiple plots to create one large farm (see figure 5.1 below, p. 147).

The data is analysed with simple linear regression models. It gives the size of the effect an explanatory variable had on the outcome variable, holding the effect of all other included variables constant (partial correlation). By testing these estimates for statistical significance with their standard errors, this method forces us to account for the quality (variance) of the data as well as the number of observations. To register as a significant effect, it has to be supported by data with limited noise and enough observations.

However, it is good to keep in mind that regression analysis does not necessarily demonstrate causation, but only correlation. In this respect, it is no different from more descriptive methods. Causal statements can only be obtained if all variables influencing the outcome are included in the model, that is, if it is fully specified.¹⁷

In the analysis of productivity and lease prices, the biggest omission is probably the inherent quality of the land. In the Low Countries, the soil type

¹⁵ The introductions to the source publications for Holland and Friesland make this clear. For the Nedersticht, see UA 58 Staten van Utrecht: landsheerlijke tijd *no* 402, a 1553 order by Charles V to complete (*volmaecken*) the registers of the Oudschildgeld by registering goods and their annual price, that is, the lease value (*dat zij ende eenyegelijck van hen huere goederen ende den jaerlijcschen prijs van dien behourlijcken aenbringen ende te boecke laeten stellen*).

¹⁶ Holland and Nedersticht *morgens* at 0.85 *ha*; Friesland *pondematen* at 0.37 *ha*; *oudschilden* in the Nedersticht at 42 *stuiver*; *florenen* in Friesland at 28 *st*; see the appendix on the CPI.

¹⁷ Gelman and Hill, *Data analysis*, p. 169ff.

is one such variable, especially in its relation to the influence of water levels. The land of foundations was likely to have consisted of good soil. The core of the endowment of many of the old, prestigious foundations consisted of land that was reclaimed early. It was suitable for arable agriculture and less vulnerable to the constant subsiding of land that plagued the coastal areas of the Low Countries.¹⁸ This means that any effect due to the sort of land that had been donated to foundations, is attenuated upwards. When this happens, positive effects are overestimated and negative effects underestimated.

The problem of soil types is countered by including indicator variables for villages that consisted mostly of fertile land. The chronology of reclamation was used to approximate soil quality on a village level. The villages that reported arable agriculture in the 1504 *Informacie*, were coded as fertile (Voorburg and the western part of Bergambacht). In the Nedersticht, the villages that were largely brought under cultivation before the tenth and eleventh centuries were coded as fertile (that is, they were not former peat bogs). Dekker reports that all our villages except Hagestein consisted of newly reclaimed land.¹⁹ Therefore, Hagestein was coded as fertile. Finally, for Friesland, the land located on a strip of clay soil a few kilometres from the coast was the most fertile. This strip was identified by means of the land values in the cadastre of 1832 included in the HISGIS system.²⁰ The villages of Marrum and Blija had the most land on this strip and were accordingly coded as fertile.

¹⁸ Van Bavel, *Mariënweerd*, p. 286; Mol, 'Kloostergoederen', p. 94; Palmboom, *Kapittel van Sint-Jan* on endowments; Van Bavel and Van Zanden, 'Jump-start'; De Boer, *Graaf en grafiek*, p. 211ff on subsiding soils.

¹⁹ Dekker, *Kromme Rijngebied*, pp. 189ff, 223ff. Nederlangbroek and Overlangbroek were some of the few completely new villages in the reclamations east of Utrecht; Odijk was an older, partial reclamation compared to these villages and the Holland-Nedersticht fens to the West of Utrecht.

²⁰ See the appendix to chapter four on the Friesland HISGIS.

5.1.2 The basic model

Table 5.1 shows the basic results by province to get an understanding of the patterns before discussing more complex mechanisms. These models have as the outcome variable the natural logarithm of the land value (guilders per hectare). This means that the coefficients on the untransformed explanatory variables within the 0–1 range can be interpreted as roughly the percentage change in the outcome variable (the lease price) brought about by a one unit increase of the explanatory variable with all other variables held constant. Explanatory variables that are also expressed as a natural logarithm are interpreted as elasticities: the percentage change in the outcome variable due to a one per cent increase in the explanatory variable with all other variables held constant.

	Holland		Nedersticht		Friesland	
	coef.	std. er.	coef.	std. er.	coef.	std. er.
constant	0.92***	0.06	0.65***	0.17	0.99***	0.03
log(land)	-0.03	0.02	-0.15***	0.04	-0.05***	0.01
lease	0.54***	0.03	0.23***	0.05	0.07***	0.03
consolidated	-0.07	0.04	-0.02	0.04	–	–
oldmon	-0.16	0.1	-0.05	0.07	-0.04	0.03
newmon	-0.18***	0.06	-0.27***	0.09	-0.04*	0.02
parorg	-0.37***	0.08	-0.23***	0.07	0.02	0.04
hosp	0.17**	0.07	-0.07	0.1	-0.37	0.31
vic	-0.04	0.21	-0.3***	0.09	0.05	0.17
prox_city	0.04***	0.01	-0.01	0.01	0	0
house	0.24***	0.05	1.23***	0.23	1.03***	0.04
year1556	0.09***	0.03	–	–	–	–
year1561	0.49***	0.03	–	–	–	–
year1700	–	–	–	–	-2.38***	0.02
fertile	–	–	0.56***	0.05	-0.06**	0.03
	n = 1293		n = 593		n = 1011	
	k = 1280		k = 581		k = 999	
	res. sd = 0.39		res. sd = 0.47		res. sd = 0.32	
	R ² = 0.37		R ² = 0.42		R ² = 0.93	

*Table 5.1. Models of land value in Holland, the Nedersticht, and Friesland, 1511–1700. Significance at the ten, five, and one percent levels indicated by *, **, and *** respectively, using heteroscedasticity robust standard errors.*

Before proceeding to the effects of institutional landownership, the control variables are worth discussing. Whether they confirm the expectations of how lease markets should have worked, gives an indication of the reliability of the models. First, the lease indicator consistently has a positive and statistically significant coefficient. Holding all other variables equal, leased land in Holland was worth roughly 50 per cent more than land that was not leased out. In the Nedersticht it was worth 23 per cent more and in Friesland only seven per cent. The main reason for this effect lies in the importance of lease values for the tax assessment. If land was not leased out, there was scope to get a lower assessment. Another explanation at work might have been that the best land was on the lease market.²¹ The house indicator is also consistently positive and significant. This makes sense as it was real estate value not captured by the size of the plot.

Turning now to the variables of interest for the hypotheses, the idea that foundations were somehow more efficient managers of their estates than lay landowners is not corroborated. Many foundations have negative or insignificant coefficients. Only the land of Holland's hospitals was more valuable. In Holland and the Nedersticht, land owned by new monasteries and parish foundations was much less valuable than that of other owners (between 20 and 40 per cent less). The negative coefficients on land owned by foundations point give support to the lease market monopsony and incomplete contracting hypotheses. These are the focus of the rest of this section.

The variable indicating plots that were part of a consolidated holding shows up negative. The plots were worth 2–7 per cent less, though neither is statistically significant. This is a first hint that wealthy tenants, who had the means to lease multiple plots, possessed some market power in respect to their landlords.

The next thing to inspect for the lease market hypothesis is the land variable. It is consistently negative and significant. Its coefficient is between -0.03 and -0.15, which means that a one per cent smaller plot decreased the lease price by 0.03 to 0.15 per cent. In other words, larger plots of land were valued at less per hectare. The effect may not seem impressive, but the differences in plot sizes were substantial (see p. 147 below), resulting in large total effects.

However, the model presented in table 5.1 looks at the influence of the plot size or the lease price for all land, not specifically at the land owned by foundations in particular. This means that it is possible that the effect for land owned by foundations is wrongly inferred due to the plot sizes and lease values of the other land. To observe whether their land was special in respect to plot size, the model should include interaction terms.

²¹ Bos-Rops, 'Kohieren van de tiende penning', p. 355.

5.1.3 Including plot size

Before proceeding to the interactions, it is worth examining the distribution of the size of holdings for the various provinces and owners to know where the effects of large holdings are expected. After all, it matters whether foundations had the large plots to lease out in the first place. Chapter four has established that institutional landholding varied strongly by region and type of foundation. Figure 5.1 gives histograms of the plot sizes in the three regions. The mean plot sizes did not differ that much (3.3 ha in Holland, 3.7 ha in the Nedersticht and Friesland). However, the Nedersticht and especially Friesland had more large plots, even resulting in a bimodal distribution in Friesland.

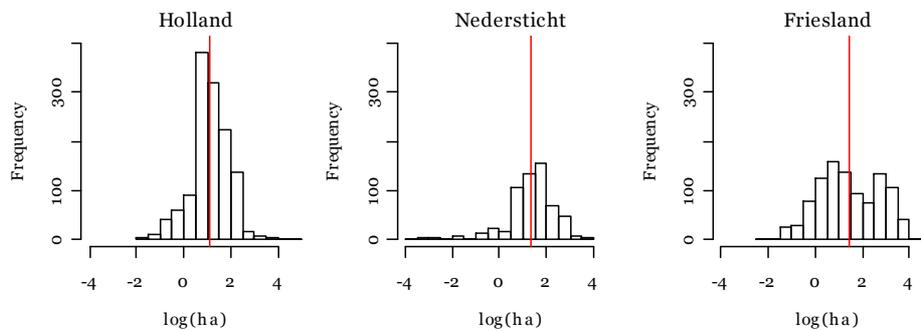


Figure 5.1. Distribution of log plot size in hectares by region in Holland, the Nedersticht, and Friesland, 1511–1700. Red vertical lines indicate mean plot sizes at log 3.3 (Holland) and log 3.7 (Nedersticht and Friesland).

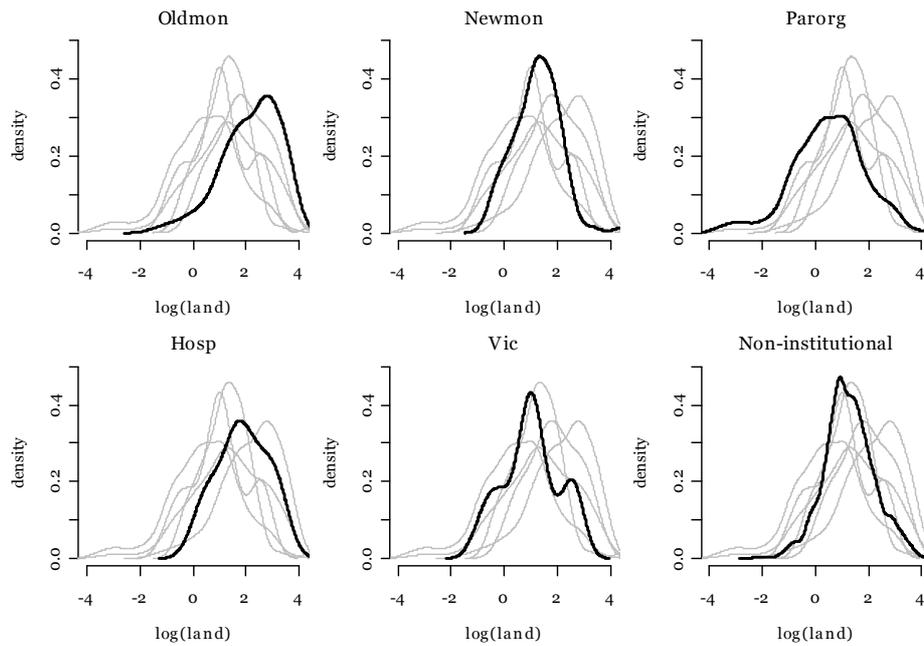


Figure 5.2. Distribution of log plot size by type of owner in Holland, the Nedersticht, and Friesland.

Figure 5.2 gives the distribution of plot sizes by type of owner. Old monasteries and hospitals leased out the largest plots. On average, their plots were fourteen hectares in size, compared to six hectares for all owners, and 3.5 for parish foundations, the owners of the smallest plots. A simple regression model of plot size on the owners verifies these findings in a single framework (table 5.2).

	Holland		Nedersticht		Friesland	
	coef.	se	coef.	se	coef	se
constant	0.44***	0.1	0.03	0.21	1.32***	0.11
newmon	0.16	0.11	-0.11	0.16	0.47***	0.09
oldmon	0.57	0.4	0.32***	0.1	1.03***	0.12
parorg	-0.62***	0.12	-0.56***	0.13	-0.62***	0.14
hosp	0.18*	0.1	0.2	0.17	0.92**	0.39
vic	-0.13	0.08	-0.14	0.23	-0.68	0.67
	n = 1293		n = 593		n = 1011	
	k = 1281		k = 583		k = 1001	
	res. sd = 0.74		res. sd = 0.83		res. sd = 1.22	
	R ² = 0.15		R ² = 0.4		R ² = 0.12	

*Table 5.2. Models of plot size in Holland, the Nedersticht, and Friesland, 1511–1700. Control variables of Table 5.1 were included, but omitted from the table. Significance at the ten, five, and one percent levels indicated by *, **, and *** respectively, using heteroscedasticity robust standard errors.*

The indicator variables for old monasteries and hospitals turn up positive in all three provinces. In Holland and the Nedersticht, old monasteries' plots were 57 and 31 per cent larger than land plots owned by others (keeping all other variables constant), in Friesland their plots were even 280 per cent larger (exp 1.03). These effects are statistically significant in the Nedersticht and Friesland, but not in Holland. In all three regions, hospitals leased out larger plots. New monasteries in Holland also owned larger land plots. Parish foundations on the other hand show up negative in all provinces, with plots less than half the size of other landowners. In sum, old monasteries and hospitals are the most interesting foundations for the lease market hypothesis.

In the model with the interactions (table 5.3), the coefficients on the indicator variables for religious and charitable foundations remain by and large negative. However, their interpretation has changed. To get the total effect of a foundation variable, its interactions term should also be included. For example, the effect for parish foundations is no longer the coefficient of *parorg*, but *parorg + log(land) × parorg*. To get the total effect, a reasonable value is entered for the land variable. Using the mean plot size for Holland gives $-0.5 + \log 3.3 \times 0.29 = -0.15$, or a fifteen per cent lower value for the land of parish foundations. The log value of the mean plot size is a little over one (log 3.7, figure 5.1), so for a quick calculation of the total effect, the coefficient on the interaction can be added to the original indicator variable. This means that in most cases, the indicator variables for

foundations have smaller coefficients (closer to zero), but their effect has the same sign. Taking plot size into consideration does not change the general outlines of the model.

	Holland		Nedersticht		Friesland	
	coef.	std. er.	coef.	std. er.	coef.	std. er.
constant	0.99***	0.06	0.66***	0.17	0.97***	0.03
log(land)	-0.06***	0.02	-0.14***	0.04	-0.04***	0.01
newmon	-0.28**	0.11	-0.25	0.21	-0.03	0.02
oldmon	0	0.13	0.07	0.33	0.09	0.06
parorg	-0.49***	0.08	-0.21**	0.11	0.03	0.06
hosp	0.39***	0.11	-0.4***	0.16	-0.13	0.29
vic	-1.76***	0.13	-0.45***	0.12	0.1	0.23
lease	0.53***	0.03	0.23***	0.05	0.07**	0.03
consolidated	-0.03	0.04	-0.03	0.04	–	–
house	0.21***	0.05	1.2***	0.2	0.91***	0.06
prox_city	0.03***	0.01	-0.01	0.01	0	0
year1556	0.09***	0.03	–	–	–	–
year1561	0.49***	0.03	–	–	–	–
year1700	–	–	–	–	-2.37***	0.02
fertile	–	–	0.56***	0.05	-0.06**	0.03
log(land) × newmon	0.09	0.07	-0.01	0.12	–	–
log(land) × oldmon	-0.08	0.08	-0.07	0.16	-0.06**	0.02
log(land) × parorg	0.29***	0.07	-0.02	0.08	-0.01	0.04
log(land) × hosp	-0.18**	0.08	0.2**	0.09	-0.1	0.17
log(land) × vic	1.97***	0.17	0.12	0.08	-0.06	0.1
	n = 1293		n = 593		n = 1011	
	k = 1275		k = 576		k = 995	
	res. sd = 0.38		res. sd = 0.47		res. sd = 0.32	
	R ² = 0.39		R ² = 0.43		R ² = 0.93	

*Table 5.3. Models of land value with plot size interactions in Holland, the Nedersticht, and Friesland, 1511–1700. Significance at the ten, five, and one percent levels indicated by *, **, and *** respectively, using heteroscedasticity robust standard errors.*

Old monasteries were identified as the most interesting foundations because they leased out the largest plots. Table 5.3 shows that the negative effect for old monasteries now almost wholly resides in the interaction term. This means a significant part of the lower lease values obtained by old monasteries is explained by factors related to the large plots they leased out.

Another way to interpret the results in table 5.3 it is that the negative plot size effect still exists and that it is generally stronger for old monasteries than for other landowners. Table 5.4 presents the combined effects for old monasteries, the most relevant subgroup. Though the effects are present in Holland (0.14 per cent less value for each per cent more land), the effect is not statistically significant. The effect in the Nedersticht is -0.21 per cent and in Friesland it is -0.10 per cent and both are statistically significant. The combined effects for hospitals in Holland and Friesland were negative as well (as expected from their large holdings), but they were not statistically significant.

	Holland		Nedersticht		Friesland	
	coef	se	coef	se	coef	se
log(land)	-0.06	0.02	-0.14	0.04	-0.04	0.01
log(land) × oldmon	-0.08	0.08	-0.07	0.16	-0.06	0.02
combined effect	-0.14	0.10	-0.21	0.06	-0.10	0.03

Table 5.4. Marginal effects for plot size of old monasteries in Holland, the Nedersticht, and Friesland, 1511–1700.

The effects for old monasteries are more substantial than they may appear at first. The distribution and models in figure 5.2 and table 5.2 showed that land plots of old monasteries were on average 50, 31 and 280 per cent larger than that of other landowners in Holland, the Nedersticht, and Friesland respectively. Multiplying these plot difference with their marginal effects results in a 28 per cent discount in Friesland (280×-0.10). In Holland and the Nedersticht the plots were leased out for seven and four per cent less.

So far, the results give some support to the monopsony hypothesis. Some foundations, especially Frisian old monasteries, leased out larger plots of lands. They did this for significantly lower lease prices. This suggests the tenants possessed market power in respect to the monasteries.

Another aspect of the monopsony hypothesis is that lease markets were more important where levels of institutional landownership were high. There are two aspects to this expectation. First, the share of the land leased out needs to be larger in these regions in general for the hypothesis to hold at all. However, this is a trivial observation as foundations leased out nearly all their land. Therefore, the second measure of interest is whether the presence of foundations increased leasing among other landowners in the region as well. In other words: did they promote lease markets beyond their own land?

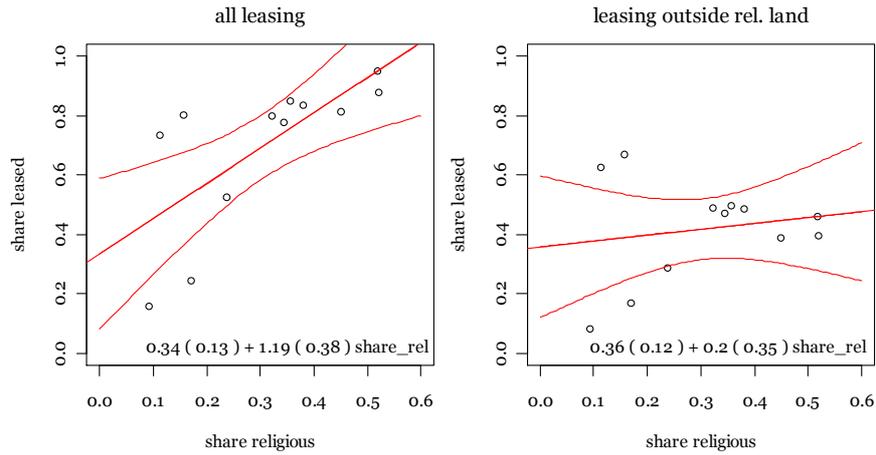


Figure 5.3. Leasing ratios against shares of institutional landownership in Holland, the Nedersticht, and Friesland, 1511–1700. Estimates of fitted models (standard errors between parentheses) in bottom of plot.

Figure 5.3 presents the share of land leased against the share of institutional landownership. For all land, a positive relationship is present, as expected. A one percentage point increase in the share of institutional landownership is associated with 1.2 percentage points more land being leased out. The fact that the coefficient is more than one already suggests that the influence of foundations on lease markets extended beyond their own land. There is indeed some evidence that their presence increased leasing outside their own land. Every percentage point by which institutional landownership was higher increased the leasing ratio for land not owned by foundations by 0.2 percentage points. The result is however not statistically significant. This is due to two outliers, Blija (Friesland) and Voorburg (Holland). These villages had deep lease markets without high levels of institutional landownership. Presumably, the great weight of foundations in Blija’s surroundings contributed, whereas in the case of Voorburg the proximity of the urban centres of Delft and The Hague may have played a role.²² Foundations influenced lease markets, both within and beyond their own property. However, it was not the sole explanation of the depth of the lease market.

²² The high levels of civic landownership emanating from towns could also stimulate leasing, see Van Bavel, ‘Landownership in Holland’.

5.1.4 Discussion

To recap, like most other foundations, the land of old monasteries was worth less money per hectare on the lease market. This effect grew stronger (more negative) at larger plots of land. For other foundations, the effect is not as strong if we look at their large holdings, probably because they did not have many large plots to begin with. The lower returns for these small foundations probably lay in the agency problem of leasing. Little support has been found for foundations practicing better management.

The fact that we see an extra decrease in the case of large land plots of old monasteries, confirms the expectations of the monopsonistic lease market hypothesis. Lease markets were distorted by the presence of foundations. The lower leases could have drawn more resources into agriculture. The lease market theory is also supported by the strong increase of leasing in regions where foundations owned larger areas of land.

The rise of leasing is subject of some scholarly debate, pointing either to external factors like the declining labour force and demand from urban markets or internal factors such as the landowners' preferences.²³ Given the impact of the presence of foundations on leasing, the results here emphasise the role of the landowners themselves, especially if they were institutional landowners.²⁴

As for the monopsonistic lease markets, the question remains why these arose. After all, foundations got less per hectare and the powerful old monasteries should not readily have accepted this. It could have been conscious policy. Economising on management by having fewer tenants made sense for foundations with large endowments. It was easier to control a limited number of nearby tenants and middlemen rather than a large number of tenants, potentially spread over the entire endowment. Another possibility is that changing agricultural practice and increasing inequality amongst farmers limited the number of prospective tenants.²⁵ Land was immobile, so a landlord had little to choose if there were few prospective tenants in a given region. Moreover, powerful tenants were a common problem of foundations.²⁶ Old, prestigious monasteries had soft power, working with patronage and prestige, rather than simply dictating their will.

²³ Summarised in Idem, 'Emergence', pp. 206–207, arguing especially for external factors like the development of capital markets, the decay of manorialism, and subsequent development of property rights.

²⁴ Swanson, *Church and society*, pp. 200, 202 observes that English ecclesiastical landowners in the fourteenth century were slow to abandon demesne agriculture. The English situation might vary with the Low Countries, but our results suggest that over the longer term, institutional landownership stimulated the development of lease markets.

²⁵ Curtis, 'Settlement development'.

²⁶ Cipolla, 'Crise ignorée'.

What the consequences were for agricultural output is difficult to say. Total productivity and labour productivity could change in different directions than land productivity. The large holdings found in the monopsonistic lease markets had as their purpose to enrich their wealthy tenants. Surplus was created by leasing more land, increasing capital inputs, and economising on labour. Conversely, in regions with small plots, the goal was to attain a subsistence income for poorer tenants in a land-scarce, densely populated environment. This was most likely obtained by labour-intensive agriculture. In this environment, land productivity was very high, whereas labour and per capita total productivity were low. The reverse held in the case of land-intensive agriculture.²⁷

5.2 Foundations and financial markets

Religious and charitable foundations made frequent use of financial instruments. With a lot of capital in their endowment that needed to be profitably employed, foundations could have made an impact on financial markets in a number of ways. For one, foundations represented a significant saving effort by society. If financial instruments were used to invest these savings, this increased the supply of credit. Furthermore, information was paramount to the functioning of financial markets.²⁸ With the managers of the funds coming from elite economic and governing circles, their expansive networks allowed the managers of foundations to obtain information on potential investments. Finally, their substantial wealth, longevity, and reputation made foundations very creditworthy.²⁹ By concentrating financial instruments, capital, information, and reputation, foundations could (inadvertently) function as banks *avant la lettre*.

Indeed, there are many works claiming just this. Madden presents the archetypical view in claiming that English monasteries had “the financial status of agricultural banks” through their use of the *vif gage* and *mortgage*.³⁰ He continues: ‘[t]he [tax] exempt Cistercian monasteries formed corporate land wealth within medieval rural areas and therefore were able to mobilize credit for the surrounding farmers, knights, and for the king of England.’ Likewise, the Templars, Hospitallers, and other monasteries are

²⁷ Van Bavel, ‘People and land’; Boserup, *Conditions of agricultural growth*; Turner and Fischer-Kowalski, ‘Ester Boserup’.

²⁸ See Hoffman et al., ‘Overcoming asymmetric information’, pp. 499–502; Idem, ‘Information and economic history’, p. 79 on the importance of information on historical financial markets; Stiglitz and Weiss, ‘Credit rationing’ for a theoretical view.

²⁹ McCants, *Civic charity*, p. 172; Rosenthal, ‘Credit markets and economic change’, pp. 144–148.

³⁰ Madden, ‘Business monks’, p. 347, quoting Delisle, *Classe agricole*, p. xxxix for the term *banques agricoles*.

seen as international financiers.³¹ For late-medieval England, Swanson claims that the clerical contribution to the provision of credit was considerable.³²

Généstal notes the many mortgages from abbeys in eleventh- and twelfth-century Normandy. This practice ended in the thirteenth as the instrument was declared usurious.³³ Van Werveke however sees no end in mortgages in the thirteenth-century Low Countries. Monasteries and all sorts of churches circumvented the usury ban through the loopholes for buying back tithes and only lost popularity once they were replaced by annuities and commercial credit. Mortgages were a popular income revenue because they gave high returns (a little under ten per cent) and provided liquidity through their frequent redemption. The early mortgages were high finance, that is, aimed at princes and nobility.³⁴ Spicciani observes the same customer base for the credit of religious foundations in twelfth-century Lucca.³⁵

In another example, Galvin notes that the surplus funds of the parochial poor tables in Bruges, as well as other places, were invested in redeemable annuities from the early fifteenth century onwards. He claims that as an intermediate form of finance (between high finance and consumer credit), their annuities were aimed at the entrepreneurial middle class.³⁶ Similarly, Tits-Dieuaide claims poor tables in the southern Low Countries were important providers of credit.³⁷

Kusman observes hospitals in Brabant's towns using perpetual annuities as early as the thirteenth century and making fictitious sales in order to lend at interest in the fourteenth century. At the same time, his view on the impact of hospitals is not very positive. The urban oligarchies used the hospitals' endowments to buy public annuities (thus assisting urban finance) and those of other religious and charitable foundations.³⁸ For hospitals in Westphalia, Blaschke claims they were the most important providers of credit in the city, especially to other foundations.³⁹ Pohl-Resl also sees a Viennese hospital as very successful on the credit market due to its high credit worthiness.⁴⁰

Gaulin and Manant claim that priests were important moneylenders in the Italian medieval countryside. Likewise, monasteries there frequently lent

³¹ Madden, 'Business monks', pp. 348, 354.

³² Swanson, *Church and society*, pp. 236–7.

³³ Généstal, *Rôle des monastères*.

³⁴ Van Werveke, 'Mort-gage et son rôle économique', pp. 54–55, 57, 60, 65–72, 87–88.

³⁵ Spicciani, 'Prestiti su pegno fondiario'.

³⁶ Galvin, 'Credit and parochial charity', pp. 134, 143, 145–147. On the other hand, Baum, 'Annuities', pp. 35–38 has some reservations about the use of annuities as business loans.

³⁷ Guillardian, 'Tables des pauvres', p. 266; Tits-Dieuaide, 'Tables des pauvres', p. 571.

³⁸ Kusman, 'Tables des pauvres', pp. 365, 367–368, 372–373.

³⁹ Blaschke, 'Bedeutung kirchlicher Institutionen'.

⁴⁰ Pohl-Resl, *Rechnen mit der Ewigkeit*.

to their dependents. The wealthiest urban foundations such as St Maria della Scala in Siena, were the centre ‘*d’un vaste système de crédit*’.⁴¹

Overall, the literature frequently assigns an important role to religious and charitable foundations in medieval financial markets. However, these views can suffer from the double bias in the study of institutional investors on medieval financial markets. First, much of the material on financial markets comes from the archives of foundations. Second, they were especially keen to keep their records on property and finance. Therefore, their role on financial markets is easily overstated. For instance, the repossession of a mortgaged asset by a foundation had a much higher likelihood of surviving than a contract between two individuals.⁴²

How to assess whether foundations had any impact, be it positive or negative, on financial markets? Institutional economic history provides a starting point. It is frequently claimed that interest rates are a measure of the institutional quality of the economy, and financial markets in particular.⁴³ This means that the contribution of foundations might be gauged by examining the interest rates they were charging. Specifically, examining interest rates helps in assessing the efficiency of lending through foundations, their amassing of capital, their information networks, and their charitable roles. The expectation is that their significant supply of capital, trustworthiness, good information on debtors, and charitable ideals caused them to lend at lower interest rates. Moreover, if foundations really pioneered finance, they did this earlier than other market participants.

The other way to assess the impact of foundations on financial markets is to investigate the volume of their financial transactions. Did they provide the economy with significant amounts credit? Did they have had a real impact at all or were they marginal players? These two measures need to be complemented by the lending patterns of foundations. Which were important creditors? Where were they located? When did they do this?

⁴¹ Gaulin and Menant, ‘Endettement paysan’, p. 49, basing the Della Scala assessment on Epstein, *Origini della fattoria toscana.*, chapters two and eight.

⁴² Hoppenbrouwers, *Middeleeuwse samenleving*, p. 403 for repossession examples.

⁴³ North and Weingast, ‘Constitutions and commitment’, pp. 824–832; Van Zanden, *Long road*, pp. 23–25 on the economy in general; De Moor et al., ‘Small is beautiful’, p. 3; Zuijderduijn, *Medieval capital markets*, pp. 242, passim on capital markets.

5.2.1 Interest rates

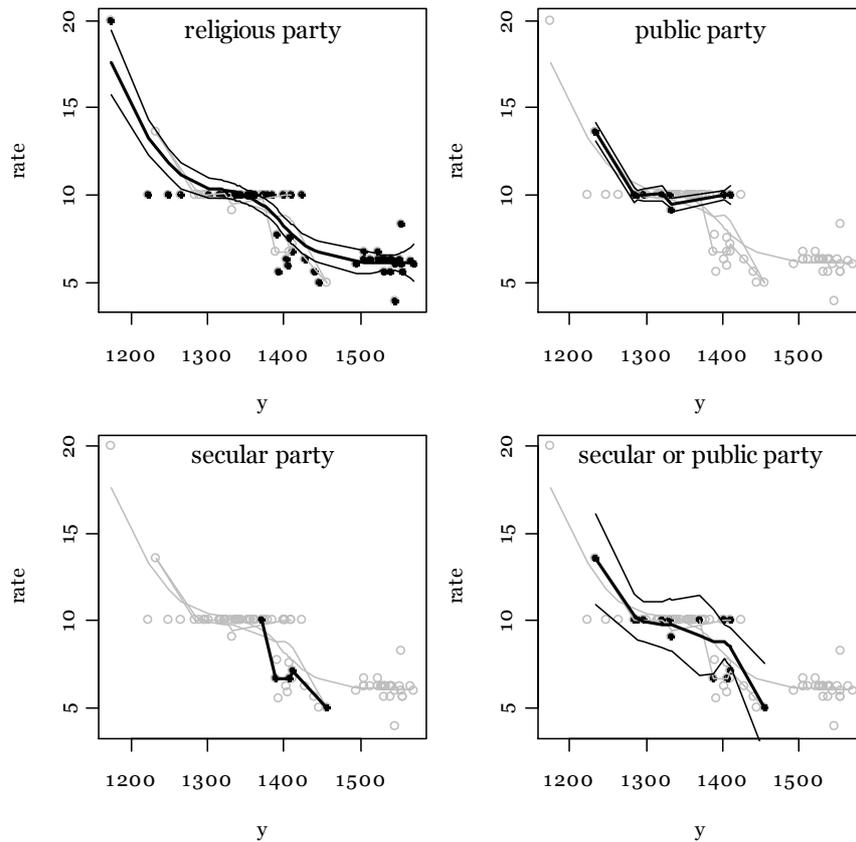


Figure 5.4. Interest rates on redeemable annuities in Holland by contracting party, 1174–1570. A smoothed fit with approximate 90 per cent confidence intervals is overlaid.

Source: Zuijderduijn, Medieval capital markets, pp 283–5.

Some of the literature allows us to directly compare interest rates charged by foundations with those of other parties. Zuijderduijn has collected interest rates on redeemable annuities for the period 1174–1570. He finds a decline from over 10 per cent to 5 per cent. Although the majority of these are based on archival material of foundations, some of the interest rates are for secular parties. Fortunately, the secular observations are concentrated just in the period of declining interest rates. All observations of contracts between two secular parties point to an earlier and steeper drop in the secular, non-public market. This suggests that foundations followed the market, rather than leading it.

The data from other studies of interest rates by itself does not allow a distinction between foundations and secular parties. It is however possible to compare their general interest rates to those charged by the sample of foundations introduced in chapter three. The interest rates are presented in table

5.6 in the appendix (below, p. 169). Figure 5.5 presents the rates and their trends. Crudely speaking, foundations nearly always charged a 6.25 per cent interest from 1450 onwards. The only observations for the early fifteenth century (from parish poor tables in Bruges) show rates as low as five per cent, but also a strong upswing in the 1410s and 1420s, presumably due to monetary instability.⁴⁴

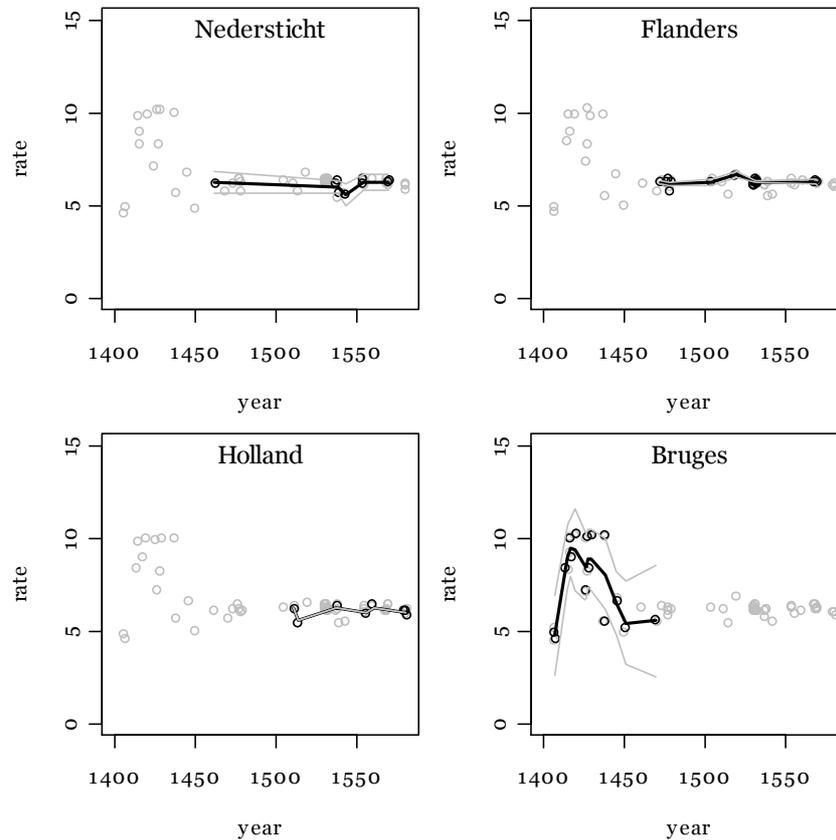


Figure 5.5. Interest rates charged by foundations, broken down by region, 1460–1580. Sources: Galvin, ‘Credit and parochial charity’, p. 145 for Bruges; the rest from table 5.6, in turn based on the sample chapter and its appendix.

De Moor, Zuijderduin and Van Zanden report average interest rates in Edam and De Zeevang of 6.1 per cent in 1461, 5.7 in 1514, and 5.6 in 1563.⁴⁵ In other words, by 1461, interest rates in the market as a whole were already lower than those charged by foundations in the early sixteenth century. The difference would only increase as the market rate continued to drop and the rate charged by foundations remained the same. Comparing the sample with

⁴⁴ Galvin, ‘Credit and parochial charity’, p. 146.

⁴⁵ De Moor et al., ‘Small is beautiful’, table 6.

data from Edam and De Zeevang confirms the idea that secular parties led the markets and foundations followed or lagged.

Assessing interest rates in Flanders is somewhat more problematic than in Holland. The instrument that allows us to calculate interest rates in Holland, the *losrente*, is rarely explicitly encountered in Flemish sources. Instead, all were called *erfrentes*. Although this name implies that the annuities were not redeemable, some nonetheless were.⁴⁶ Unlike the *losrente*, identifying a principal to interest relation is difficult in *erfrenten* because debt service payments could be indefinite.

However, urban authorities made the *erfrente* redeemable from the fourteenth century onwards, and by 1529 this had become mandatory throughout Flanders.⁴⁷ Moreover, a secondary market in perpetual annuities existed, giving the debtor the possibility of buying back his own annuity.⁴⁸ However, we would do well to keep in mind that the low interest rates on Flemish annuities might reflect an irredeemable character.⁴⁹

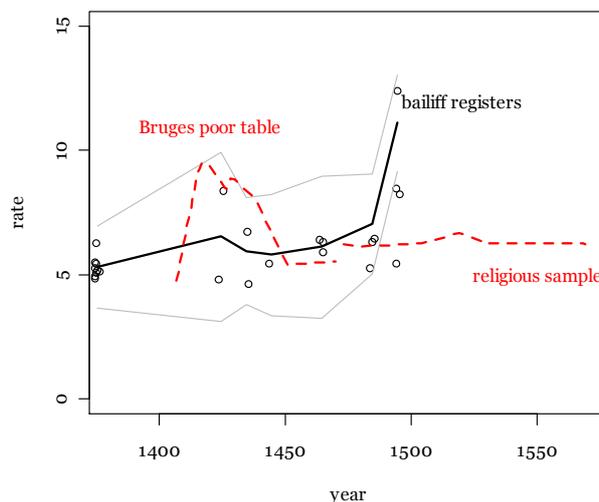


Figure 5.6. Interest rates from Flemish bailiff registers in the *kasselrij Oudenaarde* and the *Land van Aalst*, 1372–1499, compared with those in the Flemish part of the sample, 1473–1569.

Source: Thoen, *Landbouweconomie en bevolking*, pp 911–2.

⁴⁶ Nicholas, *Metamorphosis of a medieval city*, p. 218 on *erf* referring to collateralised land; Dambruyne, *Mensen en centen*, pp. 113–114 considers it a redeemable annuity; the *Middel-nederlandsch* dictionary at considers it a hereditary annuity, see <<http://gtb.inl.nl/iWDB/search?actie=article&wdb=MNW&id=09025&lemma=erfrente>>.

⁴⁷ Van Bavel, *Manors and markets*, p. 187, citing Godding, *Droit foncier*; Thoen, *Landbouweconomie en bevolking*, p. 897 noting that this varied by region.

⁴⁸ Hoppenbrouwers, *Middeleeuwse samenleving*, p. 404.

⁴⁹ However, even the earliest annuities with a redemption clause had low interest rates. Thoen, *Landbouweconomie en bevolking*, p. 900 reports an annuity from 1377 found a register of the Carthusian priory of St Martin-Bos in Sint-Maarten-Lierde was redeemable at a rate of 1:24, making for an interest rate of only 4.2 per cent.

Thoen collected rates for the rural regions of Oudenaarde and Aalst in Flanders. The upswings of the interest rate stand out in figure 5.6. Both the Bruges poor tables and the secular market display these. Thoen notes that the rise was temporary, due to the turmoil of the Flemish rebellion against Maximilian of Austria at the end of the fifteenth century.⁵⁰ Beyond this spike, it appears that the Bruges poor table followed the lowest secular rates in these rural regions. At some moments, average rates charged by foundations in the late fifteenth and sixteenth century were even higher than the lowest secular rates of the 1480s (when the redemption clauses were already introduced).⁵¹ The best rates on secular markets were lower than those of foundations and average rates were about the same.

Research on financial markets in the Nedersticht is scarce. Fortunately, there are plenty of redeemable annuities (*erfelicke losrenten*) in Utrecht's archives. However, the earliest annuity contracts between private parties are all from the early sixteenth century. In 1506, the interest rate noted in the aldermen's register (*plecht- en procuratieboek*) consistently stood at 6.25 per cent.⁵² For 1519 and 1533, the same interest rates are found in the registers (*protocollen van willekeuren*) of the Hof van Utrecht.⁵³ Only for the years 1531 and 1532 are two redeemable annuities mentioned at a lower rate of five per cent.⁵⁴ Overall, the interest rate on annuities for secular parties at the beginning of the sixteenth century stood at 6.25 per cent, though rates as low as five per cent were also possible. This matches the rates found for religious and charitable parties (figure 5.5). Interest rates, then, do not show foundations to have been more efficient lenders in the Nedersticht either.

5.2.2 Market shares

Secondary literature is used to assess the share of annuity market in the hands of religious and charitable foundations in the medieval Low Countries. Genicot has examined uniquely preserved records of a rural court in Namur (Bossière, 1316–1430). It showed no ecclesiastical lenders. A caveat was that they might have considered their own records secure enough not to bother with secular courts' registers.⁵⁵

Dambryne found that clerics bought (lent out) 16.6 per cent of the annuities in sixteenth century Ghent.⁵⁶ These were however individual clergymen

⁵⁰ *Ibid.*, p. 913.

⁵¹ *Ibid.*, pp. 901–902, 910–913 on *erfrenten* often being unredeemable until the 1480s.

⁵² UA 701-3 Stadsarchief I Utrecht: schepenen tot 1577 no 703-10, the entries 6, 11, 14, 19, 22, 253, and 269.

⁵³ UA 239 Hof van Utrecht no 227-1, f5v.

⁵⁴ *Ibid.*, f7v–f8v.

⁵⁵ Génicot, *Économie rurale Namuroise*, vol. I, pp. 193–194.

⁵⁶ Dambryne, *Mensen en centen*, pp. 138–139.

acting in private capacity, not institutional investors. The same holds for Antwerp, where Soly finds the clergy made up 12.7 per cent of the annuity buyers and 12.3 per cent of the market volume in 1545. By 1555, the Antwerp figures had dropped to 5.3 and 4.8 per cent respectively.⁵⁷ This would imply that in both these towns, foundations were completely absent as buyers (creditors) on the annuity market.

However, a third study of sixteenth-century urban annuity markets gives a starkly different picture. In 's-Hertogenbosch, Hanus finds that foundations accounted for 11.1 per cent of the volume of the private annuity market in the early sixteenth century, with clergy acting in private capacity adding a further 18.3 per cent. On the public annuity market, foundations were all but absent.⁵⁸ The difference compared to Ghent and Antwerp is sufficiently large to suspect that Soly and Dambruyne either included foundations in their clergy category (though their texts suggest otherwise), or they were left out for another reason.⁵⁹ The importance of annuities in the portfolios of foundations in the southern Low Countries also makes it difficult to believe they were wholly absent (see chapter four).

Volumes of the private annuity market in medieval Holland are unknown. However, the public market (annuities of the States of Holland and other public bodies) has been studied in depth by Tracy.⁶⁰ He finds that foundations (institutions) and clergy constituted respectively four and two per cent of the buyers registered in the largest towns in Holland in 1553–1565, somewhat more than Hanus found for 's-Hertogenbosch.

Finally, Desama has studied the annuity market of Liège for 1670–9.⁶¹ The period differs too much to attach great weight to the figures. For what it is worth, it turns out that his category of ecclesiastics, probably including both foundations and clergy acting in private capacity, were responsible for 38 per cent of the volume of annuity purchases. This made them the most important creditors on the market, followed by widows and rentiers, nobility, and merchants. Although it was rare, it was possible for religious and charitable foundations to be key players on the Low Countries' financial markets.

To get a better idea of the participation of foundations in financial markets, a wider net has to be cast. Baum has done a detailed study of the advanced annuity markets in late medieval Hanse towns for the period 1371–1410. Religious and charitable foundations (*kirchliche institutionen*, which included hospitals) bought 2–3 per cent of the public annuities issued by the city of Hamburg (5–6 per cent if all foreign institutions were foundations). On the combined private and public market, they bought (lent) 7 per cent of

⁵⁷ Soly, *Urbanisme en kapitalisme*, pp. 81–82, 97.

⁵⁸ Hanus, 'Publiek krediet, privaat kapitaal', p. 88.

⁵⁹ Soly, *Urbanisme en kapitalisme*, p. 83, referring to the category as '*personen*', persons.

⁶⁰ Tracy, *Financial revolution*, p. 145.

⁶¹ Desama, 'Renten en argent', p. 28.

all the annuities (including the secondary market), and sold (borrowed) 0.24 per cent.⁶² There is one important caveat however. In these early financial markets, some foundations kept their own annuity registers. This means they may have found municipal registration unnecessary, resulting in an understatement of their total participation.⁶³ Finally, Baum himself doubts whether the lending resulted in commercial or business credit. Most of it was used to buy real estate.⁶⁴

Guerreau has looked at the owners of annuities in 1386 Mâcon, a town of 850 houses, or less than 4000 inhabitants, 70 km above Lyon. According to the records of a real estate tax there, religious foundations possessed 64 per cent of the total value of annuities secured on houses.⁶⁵ This is a much higher figure than found so far. The fact that donated annuities show up in these statistics but not in the records of sales explains some of the difference, but probably not all of it.⁶⁶

Herlihy and Klapisch-Zuber published the records of the Florentine Catasto of 1427.⁶⁷ Foundations in the diocese of Florence were responsible for a mere 0.4 per cent of all commercial investments and loans. This value is so exceedingly low, more must be going on. The main problem is that annuity instruments (*rendite perpetue*) were probably included under the immovable property they were secured on, not as private investments.⁶⁸ Looking at immovables in this way places their share at about 8–16 per cent of the annuities in the region. This is an upper limit to the extreme, since a substantial part of these assets were actual land, rather than annuities secured on it.

Looking at south-eastern France in the seventeenth-century, Rosenthal found that after the nobility, religious foundations were the second most important lenders in the registers of notaries. On average, they provided 20 per cent of the collateralised loans. Their most important borrowers were nobility and clergy. Additionally, Rosenthal found foundations borrowed at lower interest rates.⁶⁹

Overall, studies on medieval private financial markets find a very wide range of participation shares by religious and charitable foundations. Outliers were as low as zero and as high as 60 per cent of the volume of the

⁶² Baum, *Hochkonjunktur*, pp. 124, 175; Idem, 'Annuities', p. 40.

⁶³ Baum, 'Annuities', p. 29.

⁶⁴ Ibid..

⁶⁵ Guerreau, 'Rentés', p. 962.

⁶⁶ The annuities owned by mendicant houses (12 per cent the total), suggest many of these were donated as orders practicing communal poverty were unlikely to be major direct buyers and sellers of annuities.

⁶⁷ Herlihy and Klapisch-Zuber, *Tuscans and their families*.

⁶⁸ Herlihy, *Pistoia*, pp. 160–162 on the lively trade in *rendite* and their inclusion in the Catasto; De Blécourt and Fischer, *Oud-vaderlands burgerlijk recht*, pp. 93–94 on the classification of annuities as immovables in the pre-industrial Netherlands.

⁶⁹ Rosenthal, 'Credit markets and economic change', pp. 137–138.

market. However, the most recurring and credible estimates lie between ten and twenty per cent of the market. In a few cases, clergymen acting in private capacity added to this. This figure, though far from negligible, did not make them key players in financial markets. That role was taken by the economic and political elites of the cities such as craftsmen in Ghent or merchants in Antwerp and Florence.⁷⁰ Curiously, the social groups preceding religious and charitable foundations on the market participation rankings coincided with the ones donating to them (the wealthy and the powerful). The only missing donors (albeit in a much earlier period) are the nobility and territorial lords. This suggests that financial markets would do equally well without religious and charitable foundations. After all, the people giving them capital in the first place were likely to put these funds on the financial market in the absence of foundations.

5.2.3 Annuity purchases

Participation in financial markets can also be examined from the perspective of the foundations themselves. Above (pp 157ff), the expenditure sample of foundations was used to obtain the interest rates charged. The sample can also be used to track the number of purchases of financial instruments. Because inclusion in this data no longer depends on whether the entry specified an interest rate, there are more observations than in figure 5.5 and table 5.6.

⁷⁰ Dambruyne, *Mensen en centen*, pp. 138–139; Hanus, ‘Publiek krediet, privaat kapitaal’, p. 88; Soly, *Urbanisme en kapitalisme*, pp. 81–82, 97.

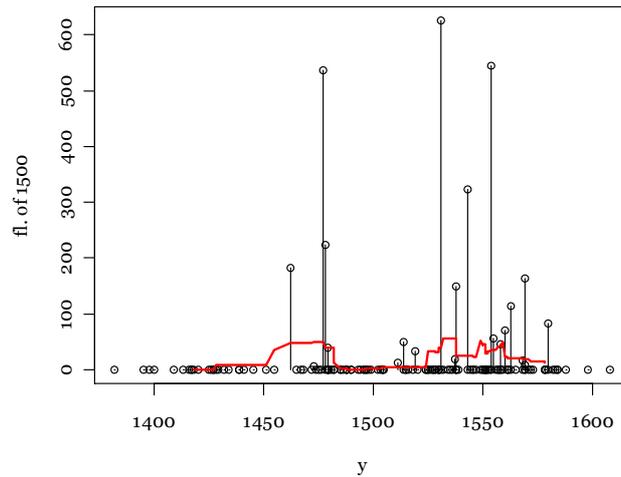


Figure 5.7. Annuity purchases by religious and charitable foundations, 1382–1608, in fl. of 1500, with a twenty-year moving average.

Figure 5.7 shows that foundations in the sample began purchasing redeemable annuities only in 1462. This is after church legislation in 1416–1455 definitively established them as non-usurious.⁷¹ However, foundations in the advanced commercial and financial centre of Bruges were found to have used these instruments already in the first decades of the fifteenth century.⁷²

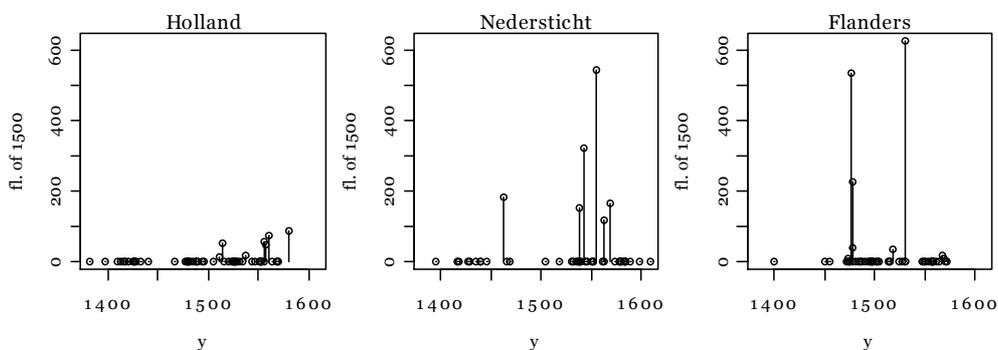


Figure 5.8. Annuity purchases by foundations, broken down by region, 1382–1608 in fl. of 1500.

Figure 5.8 shows that Holland’s foundations were hesitant to begin buying financial instruments. Not only was Holland a latecomer, the total sum spent was a paltry fl. 334 compared to Flanders’ and the Nedersticht’s fl. 1500. This happened despite the sum of the total budgets in the Holland

⁷¹ Baum, ‘Annuities’, pp. 27–30; Munro, ‘Medieval origins’, p. 524, the 1425 council specifically looked at the question of whether foundations could hold annuities, see Zuijderdijn, *Medieval capital markets*, p. 63.

⁷² Galvin, ‘Credit and parochial charity’, pp. 136, 143–145.

sample exceeding those of Flanders and the Nedersticht. Given the advanced institutions for financial markets that were supposed to have existed in Holland, this is an unexpected finding.⁷³

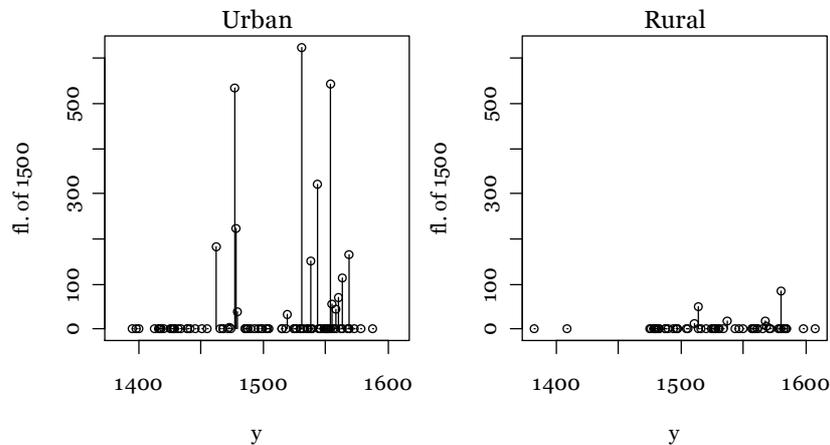


Figure 5.9. Annuity purchases by foundations in city and countryside, 1382–1608, in fl. of 1500.

The idea of religious foundations as rural banks runs counter to the distribution of loans over urban and rural foundations (figure 5.9, figure 5.10). Urban foundations were far more important lenders. Moreover, the suggestion that foundations followed the habits of the social groups donating to them is corroborated. The nobility was the one substantial social group that was a less important player on financial markets than foundations (pp. 160–163). Their favoured foundations in terms of donations were old monasteries.

⁷³ Zijderduijn, *Medieval capital markets*, pp. 183–225.

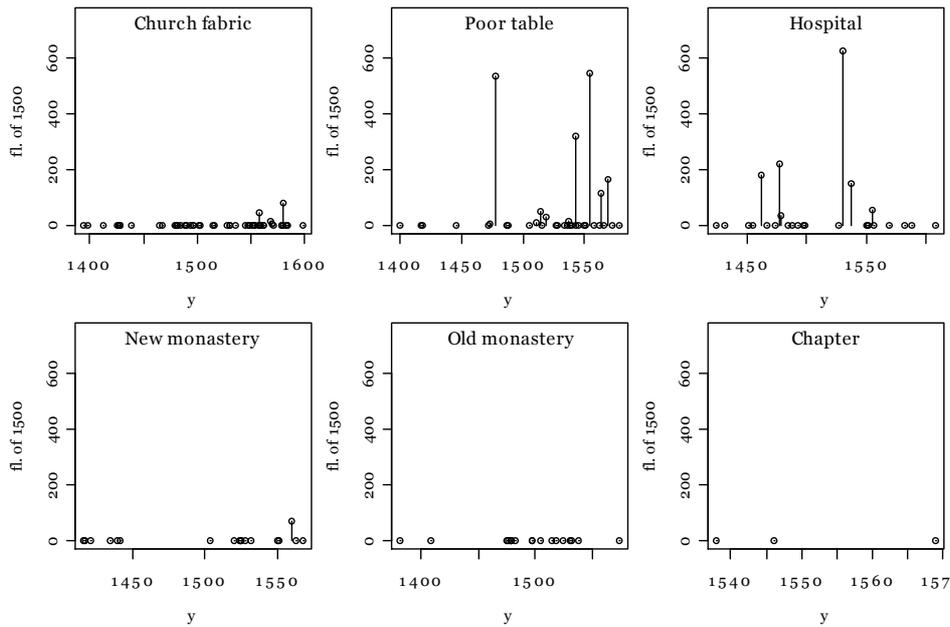


Figure 5.10. Annuity purchases by foundations broken down by type, 1382–1608, in fl. of 1500.

type	Holland		Nedersticht		Flanders	
	share	exp	share	exp	share	exp
poor table	0.07	79.35	0.31	1146.63	0.2	575.64
church fabric	0.01	128.93	0	0	0.01	26.12
new mon.	0.01	70.78	0	0	0	0
hospital	0.01	55.44	0.12	331.98	0.14	887.88
chapter	0	0	0	0	—	—
old mon.	0	0	0	0	0	0

Table 5.5. Annuity purchases by foundations broken down by type and region, 1382–1608.

Figure 5.9, figure 5.10, and table 5.5 give part of the explanation why financial instruments were rarely used in Holland. This was the sample region for which it was possible to include the most rural foundations and new monasteries, two groups that were least likely to purchase these instruments. Rather, this was done by poor tables and hospitals. Nonetheless, given the size of the difference with Flanders and the Nedersticht, the conclusion is inescapable that Holland’s foundation generally bought fewer annuities.

In all the accounts of all foundations in the sample, annuity purchases were found in 14 per cent of them. This represented 3 per cent of all the expenditures accounted for. In the subset of foundations that did invest in an-

nunities, we find that they did this in about 40 per cent of the years. In these years, this represented 20 per cent of their total expenditures.

It also becomes apparent that old monasteries and chapters only very rarely bought annuities. Their involvement in the financial market of all foundations taken together must have been less than was possible given the substantial wealth of these types of foundations. Insofar as new monasteries got involved in financial markets, they were late and did so on a very small scale. A lot of capital was withdrawn from the market by donating to religious and charitable foundations. Looking back at who donated to these types of foundations (the nobility), it is remarkable that they also ranked low on participation in the secular annuity markets. Foundations followed the behaviour of their most important donors. This suggests that the impact of foundations on financial markets was secondary to secular parties on the market, rather than the other way around.

5.2.4 Discussion

In sum, the scant evidence on involvement in the fifteenth and sixteenth century points to religious and charitable foundations following and lagging behind secular parties on financial markets, rather than leading them. The interest rates they charged were equal or higher. They also shared in the volatility of the early annuity markets. Their share of the market volume was reasonable, but not so high as to suggest that they were a crucial part of the credit markets. This impression is reinforced by the fact that their donors were more important players on the market.

Of course, this need not invalidate the claims in the literature. Most, though not all, of these works focus on the centuries preceding our data, especially the high Middle Ages. In this period, financial market institutions may very well have been less developed than the services foundations offered. At the same time, comparing to the secular market is very difficult for this period. However, once such a comparison becomes possible, the evidence points in the other direction. If foundations were ever important providers of credit in the early and high middle ages, they had been dwarfed by the development of secular annuity markets.

5.3 Conclusion

Given the substantial asset ownership by the religious and charitable sector, its impact on the economy warranted examination. First, the impact of land-ownership by religious and charitable foundations on the agricultural sector was assessed, above all the consequences for lease markets. The idea of efficient management by foundations was quickly disproven. Instead, foundations nearly always owned land that fetched lower lease prices than non-institutional landowners did. In the case of the wealthiest foundations, the combined evidence of plot sizes and low prices pointed towards a monopsony for their large holdings. In the case of small foundations, poor management and incomplete contracting were likely causes.

Finally, the impact of the ownership of financial instruments by foundations on financial markets was investigated. Through the lens of institutional economic history, interest rates were investigated as a measure of the foundations' role on financial markets. It was found that foundations charged the same rates as the secular part of the market. As for the development of interest rates, foundations lagged behind the rest of the market. Their modest shares of the volume of annuity markets suggested likewise. Most of the involvement came from hospitals and poor tables, while monasteries played only a modest role. The social groups that donated to foundations were themselves important players on the financial market, suggesting that had foundations not existed, the supply of credit would not have suffered.

5.4 Appendix: interest rates in the sample of foundations

To obtain interest rates from the sample, the income side was of little use. Late-medieval income accounting rarely mentioned interest rates. However, the expenditures sample did contain the purchase of annuities, often with the interest rate. Most were redeemable annuities. Some, however, were simply called *rente*. There were a few hereditary or perpetual annuities (*erfrenten*).

region	year	rate	cost	foundation	counter-party	type	transaction
Fla	1466	5.5	324 [n]	hg st salvator ⁷⁴	private	rente	purchase
Fla	1473	6.25	5.52	hg akkerghem	private	erfrente	purchase
Fla	1477	6.25	429.02	hg niklaaskerk	public	erfrente	purchase
Fla	1477	6.25	107.25	hg niklaaskerk	private	erfrente	purchase

⁷⁴ Galvin, 'Credit and parochial charity', p. 145.

region	year	rate	cost	foundation	counter-party	type	transaction
Fla	1478	5.88	223.32	jacobsgasthuis	religious	rente	purchase
Fla	1479	6.25	39.56	ssjanetpauwel	guild	erfrente	purchase
Fla	1504	6.25	23.63	oosteeklo	private	erfrente	redemption
Fla	1519	6.67	33.84	hkerst hg		rente	purchase
Fla	1531	6.25	228.96	jacobsgasthuis	private	erfrente	purchase
Fla	1531	6.25	19.08	jacobsgasthuis	private	erfrente	purchase
Fla	1531	6.25	38.16	jacobsgasthuis	private	erfrente	purchase
Fla	1531	6.25	19.08	jacobsgasthuis		erfrente	purchase
Fla	1531	6.25	57.24	jacobsgasthuis		erfrente	purchase
Fla	1531	6.25	38.16	jacobsgasthuis		erfrente	purchase
Fla	1531	6.25	57.24	jacobsgasthuis	private	erfrente	purchase
Fla	1531	6.25	104.94	jacobsgasthuis	public	erfrente	purchase
Fla	1531	6.25	9.54	jacobsgasthuis		erfrente	purchase
Fla	1531	6.25	19.08	jacobsgasthuis		erfrente	purchase
Fla	1531	6.25	30.53	jacobsgasthuis	private	erfrente	purchase
Fla	1568	6.25	9.2	kerk merelbeke	private	rente	purchase
Fla	1568	6.25	8.46	kerk merelbeke	private	rente	purchase
Fla	1569	6.25	8.45	kerk merelbeke	private	rente	purchase
Hol	1511	6.25	11.46	hgnoordwijk		rente	purchase
Hol	1514	5.56	50.04	hgnoordwijk		losrente	purchase
Hol	1528	10.44	23.28	hgnoordwijk		losrente	redemption
Hol	1537	6.25	17.85	hgoestgeest		rente	purchase
Hol	1555	6	55.44	annahof		losrente	purchase
Hol	1558	–	45.06	olvkerk	private	rente	purchase
Hol	1560	6.25	70.78	pancrasbegijnhof	private	losrente	purchase
Hol	1580	6	41.93	kmoestgeest		rente	purchase
Hol	1580	6	20.97	kmoestgeest		rente	purchase
Hol	1580	6	20.97	kmoestgeest		rente	purchase
Nederst.	1462	6.25	182.09	sbart	private	erfrente	purchase
Nederst.	1538	6.25	37.1	sbart		rente	purchase
Nederst.	1538	5.56	65.3	sbart	private	losrente	purchase
Nederst.	1538	6.25	47.49	sbart	private	losrente	purchase
Nederst.	1543	5.56	322.22	armen jacobs		losrente	purchase
Nederst.	1554	6.25	256.08	armen jacobs		losrente	purchase
Nederst.	1554	6.25	289.09	armen jacobs		losrente	purchase
Nederst.	1569	6.25	124.42	armen nikolaas	private	losrente	purchase
Nederst.	1569	6.25	39.88	armen nikolaas	private	losrente	purchase

Table 5.6. Interest rates on annuities bought by foundations, 1460–1580, with cost, counterparty, type of annuity, and type of transaction.

6 EXPENDITURES ON PUBLIC SERVICES

This chapter provides a close-up of the expenditures on public services by the religious and charitable foundations in the sample. Having examined their revenues in the previous two chapters, the activities that they funded are scrutinised here.

By investigating the budgets of foundations in detail, this chapter provides a counterweight to the bird's-eye perspective taken in the next chapter. The generalisations and analyses at an aggregate level may fail to do justice to specific cases, as any generalisation about a society, historical or otherwise, will do. However, to know what the basis and context of these generalisations are, the details behind them deserve attention as well. Therefore, this chapter focuses on the descriptive statistics and details of the expenditure side of the sample of foundations. Specifically, it shows the extent to which foundations were committed to public services, the form these public services took, and their beneficiaries. Furthermore, whereas the next chapter does a cross-sectional analysis for *ca* 1532, this chapter also considers developments over time.

The chapter is structured as follows. The first two sections discuss the secular public services of poor relief and education. Next, the provision of religious services is investigated. The fourth section examines the efficiency of foundations. The fifth section considers budgetary developments over time.

6.1 Poor relief

This section discusses poor relief as the form of social spending most closely associated with religious and charitable foundations. To what extent was it provided by the foundations in the sample and in what form? And what was the impact of poor relief on the livelihood of the poor in late-medieval society?

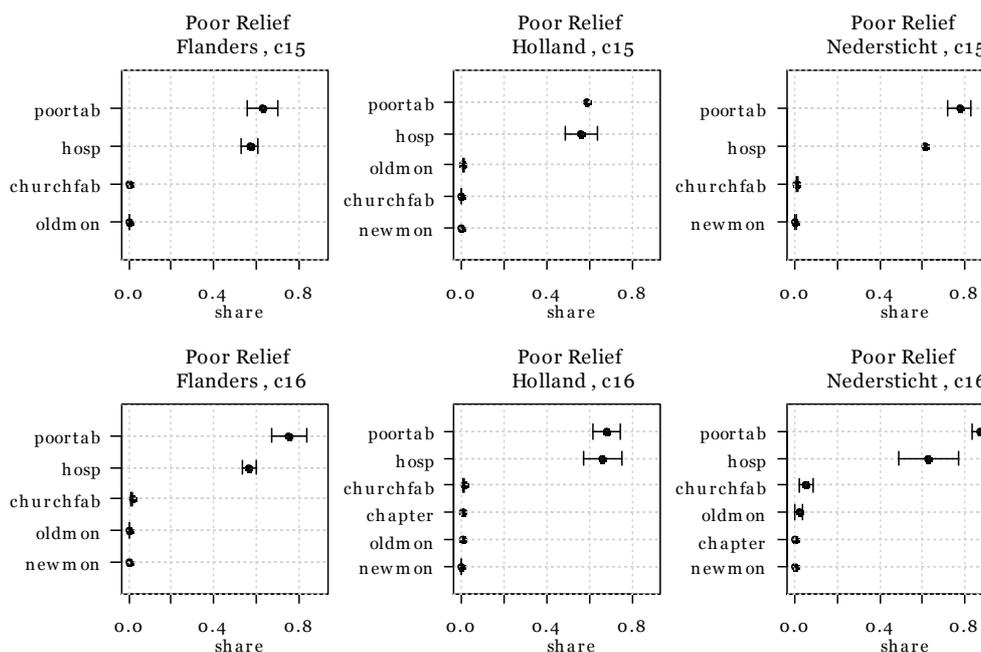


Figure 6.1. Average shares of poor relief expenditures in the budgets of foundations, by type of foundation, region, and period. Horizontal bars indicate \pm one standard error.

Figure 6.1 shows that poor tables and hospitals spent most of their budgets on poor relief. With some 60–80 per cent of their budgets going to relief, some poor tables were very efficient providers, especially in the Nedersticht and Flanders. The efficiency of poor tables increased during the sixteenth century, with some tables spending over 90 per cent of their budget on relief. At 50–70 per cent of their total budgets, hospitals were the other significant spenders on poor relief.

All others foundations spent only a modest part of their budget on relief. Church fabrics spent up to five per cent of their budget on poor relief in the Nedersticht and around one per cent in the other regions. With an average two per cent of their budget spent on poor relief, the priorities of old monasteries also clearly lay elsewhere.¹ However, by virtue of their substantial total budgets, this still amounted to a substantial sum. For instance, Oostbroek abbey's poor relief expenditures of five percent on its budget of over fl. 2800 made for more than a small rural poor table like that of Oegstgeest or Nevele could muster (fl. 35 in 1557). To a lesser degree, this held for all foundations. Though they were highly specialised, the relatively modest expenditures of foundations on non-primary activities amounted to significant sums if their

¹ This is much less than the 7–8 per cent Rushton and Sigle-Rushton, 'Monastic poor relief', p. 215 found for English monasteries on the basis of the *Valor ecclesiasticus* (1535) of Henry VIII.

total budget was large enough and if there were many foundations. This implies that when assessing poor relief (or any public service) all foundations in a region should be taken into account. This challenge is taken up in chapter seven.

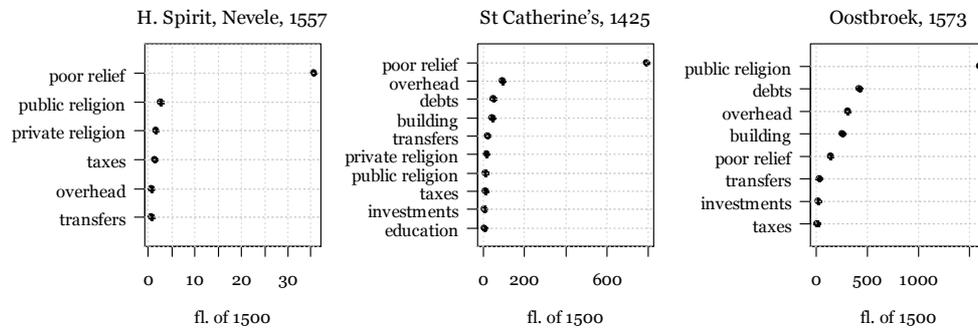


Figure 6.2. Example budgets of three foundations providing poor relief (net of capital transactions): Nevele's Holy Spirit poor table, St Catherine's in Leiden, and Oostbroek abbey, 1425, 1557, and 1573.

The review of the literature in chapter two suggested that the main beneficiaries of poor tables and (younger) hospitals were not necessarily the very poorest of society. Rather, the literature identified the downwardly mobile urban middle classes such as craftsmen, tradesmen, and labourers as the main recipients. However, this literature focused on the towns and villages of the southern Low Countries.² In this light, the sample data on Holy Spirit poor tables from Oegstgeest, Nevele, and Utrecht is of interest because they shed light on rural and northern practices.

Although the accounts of the tables provide the names of the recipients, this information is difficult to interpret since the sort of people helped by poor tables rarely feature in other archival sources. However, the lists of beneficiaries do give general characteristics of the recipients and how much the poor tables contributed to their subsistence. In turn, this information provides clues about the purpose of poor tables.

² See for example Kuijpers, *Migrantenstad*, pp. 288–320; Van Leeuwen, 'Amsterdam en de armenzorg'; Parker, *Reformation of community*; Spaans, *Armenzorg in Friesland*.

	Utrecht	Nevele		Oegstgeest		
	1537	1557	1488	1505	1534	1537
female	143.50 (136)	9.73 (9)	1.38 (4)	0.50 (2)	0.53 (1)	5.79 (2)
widows	–	4.73 (5)	–	–	–	–
male	56.98 (54)	29.93 (22)	3.27 (11)	7.30 (5)	33.8 (10)	27.67 (9)
child	–	1.15 (1)	–	–	–	1.38 (2)
unknown	27.43 (26)	102.51	–	5.275	14.68	6.97 (1)
average	1.05	1.49	0.42	1.11	3.12	2.99
incl. unknown		4.25		1.87	4.46	

Table 6.1. Distributions by Holy Spirit poor tables in Oegstgeest, Utrecht, and Nevele by type of recipient, 1488–1557, in nominal guilders of 40 groot. The number of recipients is in parentheses; absence of parentheses indicates entries for unspecified recipients in accounts.

At Utrecht's Holy Spirit poor table, women were the most frequent recipients, outnumbering men by at least 70 per cent (1:1.7). Although women were also more frequent recipients at many other preindustrial poor tables, these are very high proportions.³ Female predominance is usually explained in three ways: by the fact that there were more women than men in preindustrial towns, by their employment in low-wage trades (especially textile production), and by their vulnerability to widowhood.⁴ Although women were active in the Low Countries' labour market, it is unlikely that we are looking at a poor table focused on (temporarily) unemployed labourers, because Utrecht's economy was guild-dominated and geared towards local production.⁵ These women could of course have represented households, though the fact that the distributions were all the same amount at Utrecht's

³ Van Leeuwen, *Bijstand in Amsterdam*, pp. 178–179 for nineteenth-century Amsterdam; Blockmans, 'Armenzorg en levensstandaard te Mechelen', p. 149 on the late-medieval period, showing women more prominent than men in Ypres (39 women : 6 men : 6 unknown), Oostburg (16 : 13), Ghent (4 : 1), and Mechelen (109 : 18, 10 : 1, and 5 : 1).

⁴ Van Leeuwen, *Bijstand in Amsterdam*; see Blockmans and Prevenier, 'Armoede in de Nederlanden', pp. 504, 532; Pullan, 'Poverty', p. 191 on widows' status as deserving recipients.

⁵ The position of women in Van Bavel, *Manors and markets*, pp. 292–3; Kloek, 'Arbeidsdeling', p. 75; De Moor and Van Zanden, 'Girl power', pp. 14–15; Van Nederveen Meerkerk, *Vrouwen en loonarbeid*, pp. 110–111, although direct evidence on the late-medieval situation in the northern Low Countries is rare. Quast, 'Vrouwen in gilden', pp. 29, 30, 32, 37 shows that women had a place in guilds, but usually as wives or widows of the men.

poor table does not suggest any difference between the recipients in this respect. Likewise, Blockmans also suspects the women at Mechelen's poor table were not collecting relief for their husbands.⁶ Since women were considered a vulnerable, deserving group in medieval society, it is very likely many of the distributions went directly to women. Moreover, if Utrecht's women did represent households, the fact that the men did not collect the assistance means it probably supplemented their labour income as they apparently did not have the time to collect it themselves. The prebendary system (*armenproven* – regular and permanent distributions to a fixed list of beneficiaries) of the poor table also does not point to a system meant to support the temporarily unemployed. After all, leaving the table after a short while was not expected.⁷ Furthermore, access to the prebends of this poor table in part depended on advocacy by Utrecht's elite.⁸ This means that someone wanting to benefit needed at least indirect access to the city's elite networks. All in all, Utrecht's poor table indicates that the unemployed were not the main beneficiaries, but rather the employed who had insufficient incomes.⁹

The poor table of Nevele near Ghent also specified some of the recipients in its accounts. However, the largest entries on poor relief were on clothing (*pijen en ander laken*) to unspecified beneficiaries. From what can be observed, it seems that Nevele's poor table distributed to nearly twice as many men as women. Furthermore, there is little evidence of a prebendary system. Although the same names do recur in the accounts, no list of names is recorded. Furthermore, the amounts were not the same for all recipients and some of them only received intermittent assistance. Although the table probably looked after people permanently unable to secure a sufficient income as well, there was more room for temporary assistance than there was in Utrecht.

Oegstgeest shows a similar picture to Nevele. A prebendary system is unlikely and men were much more frequent recipients than women. Of course, like the Utrecht women, these men could also have been represented households, but a remarkable difference with the sex ratio of Utrecht's poor table remains. Since the recipients in Oegstgeest and Nevele were more likely to be breadwinners with time to collect their distributions (unemployed men who received a larger dole), these rural cases fit better with how

⁶ Blockmans, 'Armenzorg en levensstandaard te Mechelen', pp. 149–150.

⁷ Ibid., pp. 146, 162–163, showing that prebendary systems were also common at the poor tables of the southern Low Countries. In exchange for all the goods of the prebendary (after death), she was supported by the poor table for the rest of her life. There were no indications of these prebendaries in the sample, but Guillardian, 'Tables des pauvres', p. 271 observes them in Antwerp.

⁸ Bogaers, *Cultuur en religie*, p. 131.

⁹ Van Leeuwen, *Bijstand in Amsterdam*, p. 181 for a similar situation in nineteenth-century Amsterdam.

we expect a poor relief system to be organised if it provided temporary unemployment insurance.¹⁰ Similar rural-urban patterns have been found by Blockmans in the southern Netherlands, with women more commonly found as recipients of poor tables in towns (Mechelen, Ypres) than in villages.¹¹ This pattern fits the idea that one of the purposes of rural poor relief institutions was to compensate for the seasonality of employment. It has been argued that towns with export-oriented industries had seasonal unemployment due to trade becoming difficult in winter. Conversely, in towns lacking this seasonality, support was permanent, for instance to make labour costs competitive with rural industries.¹² The same held for rural regions where agriculture slowed down in the same months.¹³ Indeed, The two rural tables (Oestgeest, Nevele) seemed most flexible, whereas Utrecht, a local service centre, was less so.

For some of the poor tables it is possible to gauge the impact of its distributions on the livelihood of the poor. The Oegstgeest poor table was the only one in the parish, allowing us to say something about the total support there (Mariënpoel monastery made no poor relief expenditures, neither did any of the other foundations in the village).¹⁴ On average, the Holy Spirit table in Oestgeest distributed about fl. 3.7 per recipient in 1537. Allen's data on prices and the standard of living suggests that in 1537, a basket of goods to sustain one person for one year cost about fl. 9–10, excluding rent.¹⁵ Therefore, if the recipients were individuals, the poor table of Oegstgeest could have provided its beneficiaries with nearly a third of their annual subsistence minimum – a substantial contribution. The recipients could also have been representatives of households consisting of multiple people. In that case, the figure was about a factor three lower.¹⁶

Coming from a peak of 200 inhabitants at the end of the fifteenth century, Oegstgeest had a population of about 100 in the early sixteenth century.¹⁷ At 100 inhabitants, the poor table could have assisted at least 14 per cent of the population assuming all those helped were individuals or 63 per cent assum-

¹⁰ With 193 hearths making for nearly 900 inhabitants, Nevele was however large for a village, see the 1469 Flemish hearth count in De Smet, 'Dénombrements des foyers'.

¹¹ Blockmans, 'Armenzorg en levensstandaard te Mechelen', p. 149.

¹² Prak, 'Overvloed of onbehagen', pp. 10–12 for a summary of the debate; examples in Van Leeuwen, *Bijstand in Amsterdam*, pp. 28, 53–55; Lis and Soly, *Poverty and capitalism*; competition with rural industries in Prak, 'Overvloed of onbehagen', p. 34.

¹³ Boyer, 'Old poor law', p. 132.

¹⁴ Chapter seven presents a database that accounts for all religious and charitable foundations in this village and other locations.

¹⁵ Allen, 'Great divergence' and the online datafiles on economics.ox.ac.uk/members/robert.allen/WagesPrices.htm.

¹⁶ Children needed less food than adults, so the 4.5 multiplier for the average household from for example Mertens, 'Brugse vrije'; De Vries, *Dutch rural economy*, p. 82 should not be used, but rather the factor three from Allen, 'Great divergence', p. 425.

¹⁷ The 1514 *Informacie* questionnaire published in Fruin, *Informacie up den staet* gives 25 hearths, 18 of which were fiscally classified as poor.

ing all recipients were representatives of households and using the 4.5 hearth counts multiplier. This gives two useful ranges for the amount of assistance provided by the poor table. It either gave a modest part of the population (10–15 per cent) a substantial contribution to their livelihood (a third), or a significant part of the population (over half) a small part towards a subsistence income (about 10 per cent). Given that 18 of the 25 hearths were fiscally defined as poor, the latter set of estimates seems the more likely one. Either way, the poor table of Oegstgeest had a real impact, either because it helped a substantial share of the population or because it made a substantial contribution for a modest part.

The poor table in Nevele was also the only foundation providing substantial poor relief in the village. In 1557, it spent fl. 148 on poor relief. Since there were many generic entries on poor relief, the account probably left many recipients unspecified. Nonetheless, interpreting this number as if it only went to the specified recipients gives an indication of the impact of poor relief. Nevele had some 900 inhabitants.¹⁸ At the very least, 37 people were being assisted in 1557, making up four per cent of the population. Including the generic entries, they received fl. 4.25 per recipient, or about 28 per cent towards the subsistence minimum, which by this time had risen to about fl. 15.¹⁹ If these 37 people represented households, the figures change to 20–25 per cent of the population receiving nine per cent towards the subsistence minimum. Since the general poor relief entries were so large, it is likely that there were more recipients left unspecified in the accounts. This means that the actual figures were probably closer to the latter estimate: a significant number of people only getting a modest amount. Though lower than the distributions of the Oegstgeest table, this means that the figures for Nevele are in the same order of magnitude.

Interpreting the support provided by Utrecht's poor table is difficult because the many other foundations in the city should be taken into account as well. What we can say is that a recipient of Utrecht's Holy Spirit poor table in 1537 received a little over a guilder per year. At best, this poor table contributed some ten per cent towards subsistence.

Comparing these estimates to those in the literature is difficult because the lack of CPIs prevented previous authors from expressing subsistence income levels and support in money. Rather, they had to work with energy requirements. Taking the energy content of bread relative to a nutritional subsistence minimum of 8.3–14.6 MJ (2000–3500 kcal), Blockmans and Prevenier calculated that prebendaries of poor tables (defined as individuals, not households) obtained somewhere between 10–50 per cent towards the

¹⁸ See note 10.

¹⁹ Average prices for the 1552–1562 were used because 1557 was an unusually expensive year and the poor table's income was stable.

subsistence income level. Since this included only bread and there were other poor relief foundations active in most of the towns, total per capita support could have been substantially higher. However, the recipients could again be households rather than individuals. In that case, this figure would have been lower.²⁰ Generally, their estimates are roughly the same as those found in the sample, though the highest figures exceed it.

As for the beneficiaries of hospitals, chapter two identified several types of medieval hospitals. Generally, the literature distinguishes between earlier, general hospitals, large and open to a wide public, and later hospitals catering for a special subgroup, often operating on a prebendary system of regular distributions to a permanent group of beneficiaries (*proveniers*, prebendaries / corrodians).

Whether a hospital provided for prebendaries mattered greatly for the sort of relief these foundations provided. The prebendary system took two forms. In the first, someone bought a living in a hospital. This was more akin to old-age insurance than straightforward poor relief. In exchange for a single payment, the prebendaries were insured of a livelihood until death. Without pooling their resources with the hospital, they could have encountered problems if they were to live a long life. Although allowing people to insure themselves against the risks inherent in old age is a useful service as well, we have to remember that when the hospitals housed prebendaries, they were serving an entirely different public than the poor. In 1511, a prebend in Leiden cost fl. 150 and in 1536 it cost fl. 100. By comparison, a person could subsist on *ca* fl. 10 yearly in 1536 and skilled annual wages stood at less than fl. 50.²¹ The ability to come up with multiple annual wages suggests prebendaries possessed some wealth.²² This is in stark contrast to the poor the hospital would have served otherwise. Hospitals could over time come to cater almost exclusively for prebendaries, closing themselves off to the genuine poor in the process.²³

These prebendaries are commonly encountered in hospitals in the southern Low Countries.²⁴ They also existed in the north, but seem less prevalent there, especially in Holland.²⁵ For instance, only one hospital in Leiden (the Leprosarium) documented substantial numbers of prebendaries before the

²⁰ Blockmans and Prevenier, 'Armoede in de Nederlanden', pp. 525–526.

²¹ Allen, 'Great divergence'; see also p. 176.

²² Maréchal, *Sociale en politieke gebondenheid*, pp. 183–185 on the status of prebendaries in general. The Leiden prices in RAL 504 nos 1322 (1536); 1356 f. 23v, f. 53 (1511).

²³ *Ibid.*, p. 180.

²⁴ Blockmans and Prevenier, 'Armoede in de Nederlanden', p. 522; Maréchal, *Sociale en politieke gebondenheid*, pp. 179–188.

²⁵ Compare Kossmann-Putto, 'Armen- en ziekenzorg', pp. 261–262 and Maréchal, 'Armen- en ziekenzorg', pp. 278–279.

sixteenth century.²⁶ Similarly, St Catherine's, a very large hospital, had a legal limit of only four prebendaries.²⁷ Likewise, the number of prebendaries in St Elisabeth's hospital in Gouda was limited to four, though their number increased in the sixteenth century.²⁸ Hospitals in Utrecht only began taking in prebendaries and other permanent residents in the late sixteenth and early seventeenth centuries.²⁹ In places like Bruges in the southern Low Countries on the other hand, the wealthiest hospitals (St John's, the Holy Spirit, the Leprosarium, and St Julian's) all had prebendaries as prominent beneficiaries, numbering 10–13 in St John's and all 54 inhabitants of the Leprosarium.³⁰ Prebendaries figured much less prominently (if at all) in the accounts of the sampled hospitals of the northern Low Countries, whereas they were prominent beneficiaries in the accounts of many of the Ghent hospitals.

Prebendaries and poor inhabitants are nearly impossible to distinguish in most accounts.³¹ Therefore, spending on regular patients and prebendaries was taken together as poor relief in this and the following chapter. This means that the amount of relief hospitals delivered to the most impoverished people may have been overestimated in our analysis. At the same time, the insurance functions of hospitals cannot be easily disentangled from their poor relief functions. It is however worthwhile to keep in mind that providing insurance for the well-to-do was also an important task of medieval hospitals.

The second type of prebendaries were poor people with clearly defined, permanent rights to sustenance from the hospital. They are especially found at the specialised hospitals created in the late-medieval period. Prebends at these hospitals were usually not bought, but were instead bestowed by the founders, their heirs, or the institution that took over the management of the foundations, often the urban government.³² By providing for a steady group of beneficiaries, hospitals using this kind of prebendary system had become stable, yet selective foundations, much like some of the poor tables discussed above.

As an example from the sample, the hospital of SS John and Paul's in Ghent for elderly women gave 60 per cent of its income as distributions to the prebendaries, one per cent went to the poor in general, and forty per

²⁶ Ligtenberg, *Armezorg te Leiden*, pp. 28–30, 98, 122, 137.

²⁷ RAL 504 nos 1–2.

²⁸ Goudriaan et al., 'Rijk liefdeswerk', pp. 152, 167.

²⁹ This holds for most of the Utrecht hospitals reviewed by Muller, *Geschiedenis der fundatiën*, pp. 14–15; Idem, 'Stichtingsbrieven', p. 82 except SS Lawrence and Barbara's, and St Mary Magdalena's.

³⁰ Maréchal, *Sociale en politieke gebondenheid*, pp. 182–185, 188.

³¹ Blockmans and Prevenier, 'Armoede in de Nederlanden', p. 522 for a similar observation.

³² Coopmans, *Rechtstoestand van de godshuizen*, p. 26; Kossmann-Putto, 'Armen- en ziekenzorg', p. 260.

cent went to unspecified recipients. This and the fact that the prebendaries were present at the hearing of the accounts suggests that these specialised hospitals were aimed at permanent residents.³³

Overall, poor relief was an important responsibility of religious and charitable foundations. Most of them spent at least part of their budget on it and two types of foundations were set up exclusively for social spending. Poor tables and hospitals both spent substantial parts of their budgets on poor relief. Many did this in a stable, but selective way by operating with prebendary systems. Other foundations, such as old monasteries, took on this responsibility as well, albeit in a much more modest fashion. Nonetheless, their potentially large budgets meant they had a significant impact that should be accounted for when trying to assess the total poor relief provided by the religious and charitable sector.

An assessment of the poor relief expenditures and the number of people supported by it suggested that poor tables had a modest, but significant impact on the livelihoods of the poor. The tables were found to either help a significant share of the local population with a modest step towards their subsistence, or a modest share of the population with a substantial contribution. At many of the urban poor relief foundations, prebendary systems were used. This gave these institutions stable finances, but seems to have come at the cost of selectivity and inflexibility in the provision of relief. In these respects, medieval poor tables are similar to later ones. Poor tables at the end of the preindustrial period are often observed to have given permanent relief, and emergency relief only if conditions called for it.³⁴ Although evidence of emergency relief has not been found, the permanent distributions were already in place at the end of the Middle Ages.

³³ For instance, they were present at the hearing of the accounts together with the aldermen of Ghent: “doen ende overgheven [...] mitsgaders voor de meesterigghe ende provengiengghen” (account of 1494).

³⁴ Prak, ‘Overvloed of onbehagen’, pp. 11, 22.

6.2 Education

Did religious and charitable foundations make substantial contributions to the provision of education? The late-medieval and early modern Low Countries were supposedly remarkable for their high levels of human capital, specifically in the widespread attainment of literacy and numeracy. Although there are claims this occurred as early as the fourteenth century, there is reason to believe most of the growth took place only in the sixteenth century.³⁵ Either way, the close link between church and education in this period make foundations a natural place to start the search for the funding of education.³⁶ Since widespread literacy and numeracy are what made the Low Countries special, this is the outcomes of interest here. Educational attainment in the whole population needs explaining. While benefices such as chantries and rectories (*in absentia*) served as scholarships for clergymen pursuing a higher education, benefices cannot explain the most striking aspects of human capital formation in the Low Countries.³⁷ To explain widespread educational attainment, funding needs to be aimed at students from diverse social backgrounds. Moreover, primary and secondary education instead of higher education require funding to explain the outcome. Therefore, this sections focuses on widespread primary education. Finally, we focus on institutionalised education. Without this, permanent and widespread progress was difficult to achieve.

³⁵ De Moor and Van Zanden, 'Gender-analysis of numeracy', pp. 192–196 on numeracy. The literacy claim for the fourteenth–sixteenth centuries is in Van Bavel, *Manors and markets*, pp. 318–319. Whether high literacy rates were widespread and already attained in the Middle Ages is however questionable, see De Moor and Van Zanden, 'Gender-analysis of numeracy', p. 207). In one of the works at the base of the idea of high levels of literacy in the fourteenth century, Derville, 'Alphabétisation du peuple', pp. 365–366 merely claims that most boys were enrolled in schools in the town of Valenciennes in Hainaut. The example of only a small number of rural Flemish schools in Toussaert, *Sentiment religieux*, pp. 62–63 shows that schooling in the Low Countries varied, so this is hardly conclusive evidence. In the end the literacy claims rest on late sixteenth-century data from Hart, *Geschrift en getal*; Van der Woude, 'Alfabetisering' and above all, Kuijpers, 'Lezen en schrijven', p. 507. She gives a literacy rate of 43.4 per cent for 1585, which was indeed high, but does not say much about the fifteenth century, let alone earlier periods. Post, *Scholen en onderwijs*, pp. 21–30 shows that two-thirds of the schools in the research area only came into view in the sixteenth century and De Ridder-Symoens, 'Sécularisation de l'enseignement', p. 731 states that schoolmasters professionalised in the same period, making it likely that the literacy gains in the northern Low Countries occurred in the sixteenth century.

³⁶ Berman, *Law and revolution*, p. 126; Ferzoco and Muessig, *Medieval monastic education*; Kuys, *Kerkelijke organisatie*, pp. 76–79; Post, *Scholen en onderwijs*, p. 156; Riché, *Ecoles et enseignement, passim*. Most of the references in notes 39–67 reveal links between schools and religion.

³⁷ Van Beeck Calkoen, 'Rechtstoestand', p. 163; on bursaries; Pegues, 'Ecclesiastical provisions' on the bull *Super Speculam* (1219) and subsequent legislation making higher education a ground for absenteeism.

	Flanders	Holland	Nedersticht	Total
Church fabric	6 / 18	1 / 18	10 / 18	17 / 54
Old monastery	1 / 10	5 / 5	0 / 3	6 / 18
Hospital	1 / 11	2 / 10	1 / 5	4 / 26
New monastery	1 / 1	0 / 13	1 / 4	2 / 18
Poor table	2 / 10	0 / 9	0 / 15	2 / 34
Chapter	0 / 0	0 / 2	1 / 1	1 / 3
Total	11 / 50	8 / 57	13 / 46	32 / 153

Table 6.2. Number of foundations providing education and total number of foundations in the sample, by region and type.

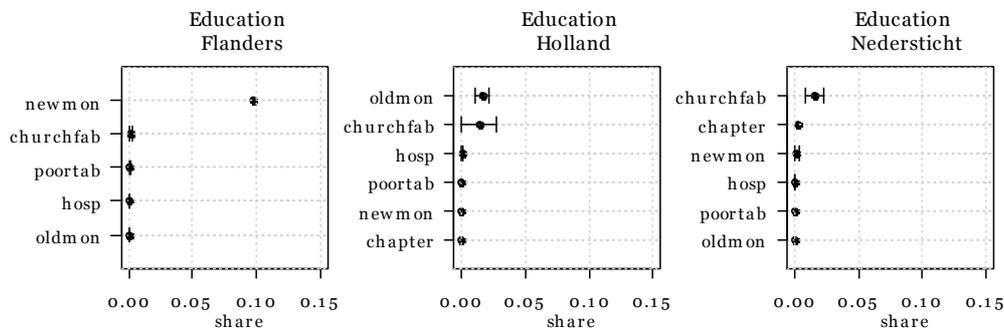


Figure 6.3. Average shares of educational expenditures in the budgets of foundations, by type and region. Horizontal bars indicate \pm one standard error.

In the sample, a few of the foundations made educational expenditures. Most important were the church fabrics, though not in Holland. Its expenditures in figure 6.3 were driven entirely by one outlay in Oegstgeest, and even that only occurred after the Revolt.³⁸ Clearly, education was not a responsibility of medieval church fabrics in Holland. However, in Utrecht and Ghent regions church fabrics did make educational expenses. Sometimes it concerned payments to schoolmasters and their students to assist in the church's liturgy. Other fabrics made direct educational expenditures, for instance on a school building or the parish schoolmaster's wages. Expenditures on education were generally very low compared to the total budget (usually about 1–2 per cent). However, because church fabrics were among

³⁸ After the Revolt, the *Geestelijk Kantoor* (clerical office, GK) of Holland began paying schoolmasters from the funds of rectories, sextonries, and confraternities. If there was a tradition of church fabrics paying for schoolmasters in Holland, this would have been an unlikely move, since it would have made more sense to let the fabrics continue to pay for the schools. On the *Geestelijk Kantoor*, see Van Beeck Calkoen, 'Rechtstoestand', pp. 112–131; Van Beuningen, *Geestelijk kantoor van Delft*, pp. 30–50.

the more numerous foundations, this might still have constituted a substantial difference with Holland. Moreover, the fact that educational expenditures are most frequently encountered in church fabrics suggests that the funding of primary education probably lay in the parish structure. Post's evidence on appointment rights concerning schoolmasters deriving from patronage rights over parishes in the northern Low Countries points to the same.³⁹

Although church fabrics in two of the regions were found to contribute to education, these contributions were usually inadequate fully fund the educational requirements in the parishes. For instance, all but two fabrics provided enough to meet the schoolmaster's livelihood (figure 6.4, the exceptions being St Gertrude's in 1551 and Oegstgeest in 1580) and none of them came close to a skilled labourer's wage (over fl. 40 in 1500). Especially in the urban parishes with large numbers of pupils, it seems unlikely this was a sufficient remuneration to meet the teaching load.

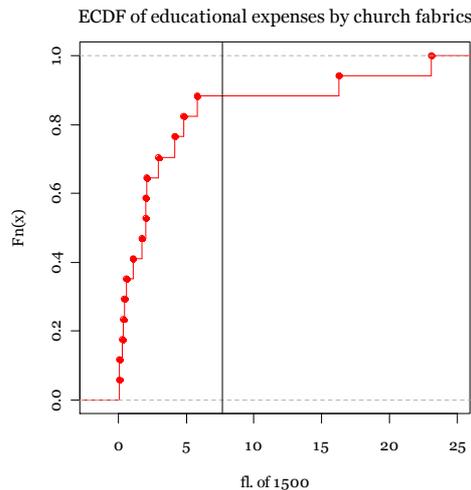


Figure 6.4. Cumulative distribution of educational expenditures by church fabrics in fl. of 1500, vertical reference line at subsistence income level of fl. 7.7 in 1500.

Source: sample data from the appendix to chapter four for the expenditures and subsistence income from Allen, 'Great divergence'.

Other foundations may have compensated for these modest educational budgets. Indeed, educational expenditures are observed relatively often at monasteries and chapters (table 6.2). However, there are important caveats. First, the expenditures were concentrated at a few of the foundations making the same expenditures repeatedly, rather than many foundations doing

³⁹ Post, *Kerkgeschiedenis van Nederland*, pp. 37–45, 156.

so in only in a few years. Two of the wealthiest foundations, St John's chapter and Rijnsburg abbey, regularly made sufficient expenses to provide a teacher with his livelihood. Most other monasteries, however, did not make any educational expenses at all.

The second problem is that the student population of monasteries and chapters was very different from those of the parish schools. For education to be widespread and effective, it should have been more than only elite education. However, insofar as the accounts tell us something about this, they show that once universities had become the main institution of higher education at the end of the high Middle Ages, old monasteries' educational efforts were mainly aimed at their novices. This is not to say that by the late medieval period monastic education exclusively benefited the limited world of the convent. Evidence from other abbeys than those sampled here suggests that not all female pupils eventually took vows.⁴⁰ Therefore, the abbey schools educated not only their (future) inhabitants. Moreover, since entrance ages at women's monasteries were very low, abbey schools could provide a primary education for young women.⁴¹ However, it is important to keep in mind that the beneficiaries nonetheless came primarily from the nobility and the urban elites, not exactly a broad social group.

For chapters, the story is similar to that of the abbeys. St John's employed a schoolmaster, as did the other chapters of Utrecht.⁴² More recent, smaller chapters like St Pancras' in Leiden did not make educational expenses. The sort of education provided by chapters can be investigated by studying the school of the Cathedral chapter.⁴³ Its educational efforts were aimed at the canonical scholars, that is, students destined to become canons themselves. However, because the chapter school had a poor reputation, most future canons opted to get their education elsewhere. Two more groups were eligible for an education at the chapter schools: choirboys and a group called the 'mendicant scholars'. Who exactly constituted the latter group is unclear. The term may simply have been another name for the choir students. We cannot rule out, however, that they were students from poorer social groups.⁴⁴ The aim of the curriculum for all students was aimed at preparing them for services for the chapter. Therefore, singing and reading were the main focus. Like the abbeys discussed above, chapter schools taught

⁴⁰ Constable, 'Religious communities', p. 348 on the high Middle Ages; De Moor, *Verborg en en geborgen*, pp. 408–15; Koch, *Kloosterpoort als sluitpost*, pp. 109–112, 210 states that many noblewomen had no choice in these matters, but that entry was at least supposed to be voluntary and that some women left the monasteries to marry.

⁴¹ Nauwelaerts, 'Scholen en onderwijs', p. 366; Post, *Scholen en onderwijs*, pp. 155–161.

⁴² Post, *Scholen en onderwijs*, pp. 106–111 on chapters schools in general; Van den Hoven van Genderen, *Heren van de kerk*, pp. 242–243 on St Salvator's chapter in Utrecht.

⁴³ Dirks et al., *Dom en onderwijs*, pp. 41–46.

⁴⁴ Post, *Scholen en onderwijs*, pp. 107–111 mentioning choirboys and other children besides the future canons.

foremost for the chapter itself, but some benefits might have spilled over to the rest of society.

New monasteries generally benefited broader social groups than their older counterparts. Therefore, some of the newer monasteries catered to the middle and lower classes as well. Mendicant monasteries were especially associated with broader urban social groups. Nonetheless, the educational efforts of new monasteries cannot unreservedly be said to provide broadly accessible education. The first problem with having new monasteries pick up the slack is that there is no evidence of this in the sample. The only educational expenses were found at Elzegem Priory and these expenditures did not concern teaching, but the production of books. Book production was an activity associated with human capital production, but not education as such.⁴⁵

Of course, new monasteries were one of the underrepresented types of foundations in the sample, so the possibility remains that they provided education, but that it is overlooked here. However, there is a second problem with the sort of education new monasteries provided. In most cases, it is clear that it concerned higher education, not primary education.⁴⁶ The monasteries of the Brethren of the Common Life may have been an important exception.⁴⁷ However, the male houses of the Brethren of the Common Life were overwhelmingly located in the north-eastern part of the Low Countries.⁴⁸ In the south, beguinages may have taught young girls.⁴⁹ However, in the northern provinces, no evidence of this has been found.⁵⁰

In sum, the evidence for monasteries and chapters providing broadly accessible primary education is not overwhelming. When they provided education, it was aimed at the elite, either because it was higher education, or because it was only accessible to the elite groups that donated and staffed the foundations. This means that funding for widely accessible, primary education was lacking in the accounts of the foundations in our sample. Given the evidence for high educational attainments already at the onset of the Dutch Republic, the question of who picked up the bill of broadly accessible education remains.

One solution to the missing educational expenditures is that the foundations in the sample did provide it, but that it was somehow hidden from view. This

⁴⁵ Mokyr, *Enlightened economy*, pp. 46–48 on codifying knowledge in books; Baten and Van Zanden, ‘Book production’; Buringh, *Medieval manuscript production* on book production as a measure of human capital.

⁴⁶ Post, *Scholen en onderwijs*, p. 162 in general; Janse and Van Veen, ‘Kerk’, pp. 259–260 on the Dominicans of The Hague; Van Bavel, ‘Onderwijs’ on mendicants in Utrecht.

⁴⁷ Hamilton, ‘Class and curriculum’, p. 8; Post, *Scholen en onderwijs*, p. 163.

⁴⁸ Goudriaan, ‘Monasticon’; Idem, ‘Kloosterlijst’ showing that half of the houses were from the eastern half, while this figure stood at a third for all monasteries.

⁴⁹ Simons, *Cities of ladies*, pp. 80–85.

⁵⁰ Koorn, *Begijnhoven in Holland en Zeeland*, p. 98.

may have happened when educational expenditures were grouped with other entries in the accounts, for instance when a monk or another religious dignitary taught, but the only entries on him in the accounts are for his general livelihood instead of his educational activities. However, the complete absence of any other expenses on education in most accounts does not make this option likely. Some related expenditures on for instance materials are expected in the accounts as well.

Another solution to absent educational expenditures is more promising, namely that they were provided by other foundations that are missing in the sample. One type of foundation is indeed conspicuous for its absence, benefices. Their beneficiaries simply did not keep the sort of accounts necessary to reconstruct income and expenditure patterns. The recipients of benefices possibly provided education.

To examine this possibility it is necessary to approach the issue top-down rather than bottom-up. The accounts do not resolve the issue, but two other sources may be of help. The first is a 1593 inspection of parishes. Well after the Reformation had formally been introduced in the Nedersticht, the States of Utrecht ordered an inspection of rural parishes.⁵¹ The reason for the inspection was that the reform of religious practice in the countryside was happening too slowly. Since religious instruction was an important part of the curriculum in schools, the question of who provided education in each parish was of great interest to the inspectors. Although the inspection took place after the Reformation, the fact that it was done to correct for the slow implementation of new religious practice suggests that it reflects the pre-Revolt situation as well.

Parish teacher	<i>n</i>
sexton	27
none	14
schoolmaster	7
other	8
total	56

Table 6.3. Schoolmasters in rural parishes in the Nedersticht, 1593.
Source: Historisch Genootschap gevestigd te Utrecht, 'Visitatie der kerken'.

Table 6.3 shows that only one in eight parishes in the Nedersticht had a professional schoolmaster at the end of the sixteenth century. Given the professionalization of teaching in the sixteenth century and the Protestant emphasis on education (arguing that Christians should read the bible in the

⁵¹ Published by Historisch Genootschap gevestigd te Utrecht, 'Visitatie der kerken'.

vernacular), this figure may even have been higher than it was a few decades earlier.⁵² A quarter of the parishes had no schoolmaster of any kind.

Sextons were the most important providers of education in the Nedersticht's countryside.⁵³ They took up this responsibility in almost half the parishes. Teachings was rarely taken up by rectors (by this time including reformed preachers, *predikanten*, as well), vicars (replacements of absent rectors), and chaplains. They were all subsumed in the other category (one vicar, one rector, and in three cases the sexton and the rector were the same person).

However, after the Revolt had ended the practice of commemorative services, chaplains no longer had a direct task in the parish church.⁵⁴ This could explain their absence as teachers in table 6.3. To establish the role of the holders of chantries, another inspection is used. It is less thorough than the previous one, but it does give the picture as it was before the governments reformed the churches after the Revolt. In response to the decrees of the Council of Trent, the archdeacons of the diocese of Utrecht undertook visitations of churches in 1566–71.⁵⁵ Some of the questions concerned the state of education in the parish. Of the 43 inspected parishes in Holland and the Nedersticht, 24 made no report of a school or schoolmaster. Of the remaining nineteen, eleven explicitly mentioned that there was no school, though four of these in turn suggested that the sexton was supposed to do this. In one parish a chaplain traditionally taught the children of the parish. Sextons provided education and were present to do so in another two parishes. There were three professional teachers (called *ludimagister*), two of which resided in urban parishes (Utrecht-*civilis* and Gouda). Finally, one rector served as schoolmaster.

The overall picture resulting from these two inspections is that in urban parishes, professional schoolmasters provided education. In rural parishes, sextons taught in about half the cases and if they did not, there was usually no teacher at all, as other holders of benefices rarely stepped in. A similar pattern turned up in a diocesan inspection of schools in southern Flanders in 1569.⁵⁶

However, identifying the two principal providers of education does not answer the question of how education was funded. Although the sexton po-

⁵² De Ridder-Symoens, 'Sécularisation de l'enseignement', p. 731 on professionalization; De Booy, 'Volksonderwijs' for the post-Revolt northern Low Countries; see also Becker and Woessmann, 'Was Weber wrong?' on the influence of Protestantism on literacy in Prussia, relying on Rupp, 'Melancton'; on Calvinists school requirements in Scotland, see Houston, *Literacy in early modern Europe*, pp. 42–43.

⁵³ See also Van Buuren, 'Stadsschool in de Nederlanden', p. 224; Kuys, *Kerkelijke organisatie*, pp. 76–78; Post, *Scholen en onderwijs*, p. 87 on sextons as teachers.

⁵⁴ Rengers Hora Siccama, *Geestelijke en kerkelijke goederen*, pp. 506–548.

⁵⁵ Muller, 'Kerkvisitatiën'. The archdeaconry of the provostry of St Mary has been omitted because it seems unrelated to the other visitation and never mentions any schools.

⁵⁶ Hoven, 'Écoles primaires', pp. 182–183.

tentially provides a foundation that accounts for the missing educational funding, this only moves the problem forward. Although sextons frequently provided education, their direct incomes were so insubstantial that they could not have been a significant contribution of funding.

Sextons in the Low Countries seem to have had no, or only very poor endowments. The income from benefices can be inferred from a tax of foundations that is discussed extensively in chapter seven. The most numerous and wealthiest benefices were those of rectors and chaplains. Only one schoolmaster was encountered in the tax records – the cathedral chapter's scholaster in the 1543 Nedersticht taxation. Sextonries were also very rare. Only two were found among the 781 foundations in the Holland tax; 29 in Flanders and Brabant from a total of 1334 foundations, and none in the Nedersticht. Of the 906 parishes covered in the taxes of all these regions, only 31 reported sextonries wealthy enough to be taxed. Moreover, the vast majority of these parishes were urban, where the role of teacher was least likely to have been a responsibility of the sexton. For this tax, this means that all the other parishes had no sexton, or that the sexton made less than fl. 24 annually. Since teaching was a secondary responsibility for the sexton, this does not leave much funding for education.

The archidiaconal inspection of parishes of 1566–71 supports this view. Many parishes reported no sexton at all and only nine out of 42 parishes reported an income for their sexton. For these nine parishes, the average income was a mere fl. 7.5. To make this comparable to the incomes at the time of the ecclesiastical tax discussed above, it should be expressed in money of ca 1530–40, meaning the figure was cut in half when expressed at equal purchasing power.

Yet another source confirms that sextonries contributed only little to educational funding directly. After the Revolt, the assets of rural parish foundations in Holland were managed by the *Geestelijk Kantoor* on behalf of the States of Holland.⁵⁷ Its accounts give detailed information on the assets of foundations in the Holland countryside. It mentions only one sextonry among the 161 parish foundations in the account of the assets of the benefices in the regions of Alblasserwaard, Krimpenerwaard, Moerkerckeland, Ridderwaard, the quarters of Haarlem, the quarter of Amsterdam and the Goylandt, Rijnland, and Delfland. This one sextonry was even a joint fund with the rectory of Ridderkerk.⁵⁸ It has already been observed that the *Kantoor* administered no separate schoolmaster funds, but rather paid them from the remaining income of the other endowments after the preachers had

⁵⁷ The accounts in NA 3.01.34 Ontvangers van het Geestelijk Kantoor van Delft no 1; more on the *Geestelijk Kantoor* in note 38.

⁵⁸ At the same time, the *Kantoor* did pay sextons from its income, see Van Beuningen, *Geestelijk kantoor van Delft*, pp. 81–87.

been paid (see note 38). The only references to schoolmasters other than the expenditures in the account were two cases of villages deciding to use the funds of confraternities or chantries to pay them.

The position of schoolmasters and sextons can also be examined with the landownership records that were used in chapter three. Again, sextonries rarely owned land. On a total of 231 plots belonging to religious and charitable foundations in five villages of the Nedersticht – the region with the highest levels of institutional landownership in the Low Countries – only six plots belonged to sextonries.⁵⁹ No plots were owned by sextonries in the villages of Holland and only two in the villages of Friesland.

Finally, sextonries mattered if they funded the sextons' own education, in turn useful for their role as teachers. Their (university) education may have been financed through their benefice (*in absentia*). However, this does not square with the paltry endowment of sextonries. Few would contemplate a move from a benefice substantial enough to fund a university education to a much poorer sextonry.⁶⁰

Direct observations exist about how professional schoolmasters in urban environments were funded. Income statements of schools, as rare as they are brief, give clues about the mix of revenues. In 1536, the rector of the Latin School of Leiden had two main sources of income. Most important were tuition fees, coming to fl. 0.66 per student annually. With 60–100 students, of whom some fifteen per cent were too poor to contribute, this was a decent wage for the school's one teacher (he received fl. 48 that year). Singing at religious services made a modest contribution to the budget as well (six per cent).⁶¹ This was the one source of income that was also encountered as an educational expenditure in the foundations in the sample.

A similar funding structure was found for the Great School of Gouda in 1521–2. It consisted of tuition fees (fl. 119 and a further fl. 100 due in arrears for that year), rents market stands granted by the urban government (fl. 2.85), and singing at masses (the rest). There were no asset returns.⁶² Moreover, to attract a head of the school, the urban government supplemented his income further.⁶³ Such subsidies by local governments were common for

⁵⁹ One in Hagestein, three in Odijk, and two in Nederlandbroek.

⁶⁰ De Ridder-Symoens, 'Social stratification', p. 162, showing that the poverty line making a student eligible for a bursary at universities in 1500 was around fl. 15–20, substantially more than the average sextonry provided.

⁶¹ Coebergh van den Braak, *Leids gymnasium*.

⁶² Kesper, *Gymnasium te Gouda*, vol. I, pp. 20–34, 80–83.

⁶³ *Ibid.*, pp. 19, 118.

urban schools. One final small source of income was the schoolmasters' right to hold a collection in the parish.⁶⁴

A series of accounts from St Jerome's school (the Hieronymusschool) in Utrecht for the period 1578–1584 also reveals sources of revenue very different from the sample of foundations.⁶⁵ The accounts were drawn up after the city had taken control of the school after the Revolt.⁶⁶ Therefore, revenues such as forced contributions by the chapters of the city and the sale of precious metals from churches show up. Nonetheless, these sources reveal something about pre-Revolt funding as well. The only income from assets mentioned in the accounts belonged to the convent that owned the school, not the school itself. This means that the only remaining funding that came to much before the Revolt were the tuition fees, fl. 1.75 for each of the ca 150–300 students. That St Jerome's school depended on tuition fees for the majority of income is also revealed by the fact that the house of the Brethren of the Common Life began leasing out the right to teach in the school to three teachers from 1565 onwards.⁶⁷ Apparently, the tuition fees by themselves provided three men with an income.

So where does all this leave educational funding by the religious and charitable sector? The foundations in the sample did provide funds for education, especially church fabrics in the Ghent and Utrecht regions. However, these were usually insufficient to have provided teachers with their livelihood, especially in populous urban parishes. Little evidence exists of separate endowments for schoolmasters. Old monasteries and chapters also made a contribution by educating their own future members and to some extent these efforts spilled over to the social groups these foundations recruited their members from. New monasteries may even have made more socially inclusive efforts, though the sample did not bear out this suggestion. Moreover, the literature on the subject suggests that many new monasteries were focused on higher education. The one foundation missing from the sample that was likely to have taken up broad educational responsibilities, the sextonry, was severely underfunded and probably often lacked an asset endowment altogether. In sum, the asset returns that were at the core of foundations played only a modest role in funding education. This means that foundations as defined in this study only subsidised education, rather than fully funding it.

⁶⁴ Van Bavel, 'Onderwijs', pp. 83–84; Nauwelaerts, 'Scholen en onderwijs', p. 368; Post, *Scholen en onderwijs*, pp. 130–132; Tervoort, 'Developments in social care', p. 104 on school revenues, showing tuition fees and payments for singing services as well.

⁶⁵ Dodt van Flensburg, *Archief*, vol. III, pp. 65–73.

⁶⁶ Ekker and Brandt, *Hieronymusschool*, vol. I, p. 37.

⁶⁷ De Jong and Marcellis, *Hieronymusschool*, p. 26.

The bulk of educational funding came from tuition fees paid by the students themselves. This is not to say that organised religion was not involved in education. Clearly, it was. In the countryside, clergymen (sextons) were often teachers, schools were closely linked to parishes, and the curriculum had a religious character. However, as far as funding was concerned, the role of foundations was more modest, as was indeed suggested by the sample of foundations.

Education being bought by the customers themselves prompts an important question. How would education have looked in absence of foundations? As far as funding was concerned, it would have been largely the same. The difference would have concerned the staff, students, and curriculum at the schools. Without a clergy in need of an education preparing them for an ecclesiastical career, without that same clergy providing many of the teachers, and without foundations in need of cheap singing services, the curriculum in late-medieval schools would have been very different, above all less religious. At the same time, it should be recognised that religion was the main reason education was provided at all.

6.3 Religious services

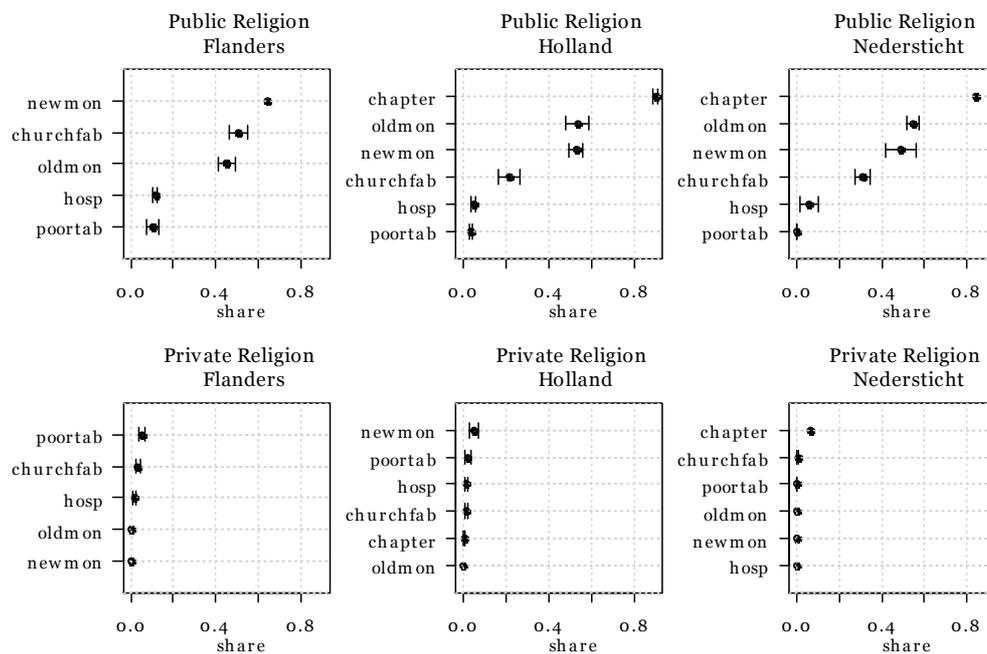


Figure 6.5. Average shares of expenditures on public and private religious services in the budgets of foundations, by type and region. Horizontal bars indicate \pm one standard error.

In providing religious services, chapters were on top, both in Holland and the Nedersticht. Nearly the entire budget (80–90 per cent) went to the prebends. In return for these sums of money, the canons were supposed to meet minimum requirements concerning residency and liturgical participation.⁶⁸ The remainder of the religious expenditures went to other religious officers (vicars, sextons, choir boys, etc.) and supplies for the liturgy in the collegial church. These foundations existed almost exclusively to pay the canons

With a substantial share going to their primary activity, chapters were the most efficient foundations in the sample.⁶⁹ The main reasons for this are that overhead was low (5–10 per cent of the budget) and that debts played only an insignificant role (absent at St John's and negligible at St Pancras'). In turn, this is explained by the internal organisation of the chapters. They simply handed out as prebends whatever was left of the income after other necessary expenditures. This also meant there was little reason to contract any debts. After all, the bulk of the annual expenditures (the prebends) was variable, so they could simply be lowered if necessary. At the same time, the incentive to maximise revenues and minimise other expenses was highest in chapters because of the direct relationship between the chapter's budget and the canons' income.

Church fabrics also provided religious services. Given that rectors had an endowment to pay for their services, it was not self-evident that fabrics paid for liturgy. Traditionally, part of the fabrics' expenses nonetheless consisted of liturgical material such as candles, sacramental bread, vestments and so forth. Another part of it went to paying clergymen for their services, such as rectors, vicars, and friars. Many of these clergymen collected only very modest incomes from their benefices, if they had these at all. However, beneficed rectors also received these payments in 9 out of 15 church fabrics.⁷⁰ Remuneration of the clergy was frequently found at church fabrics in Flanders. Because of this and a general lack of building projects in the Flemish foundations in the sample, fabrics in Flanders had higher shares of direct expenditures on public religious services.

⁶⁸ Van den Hoven van Genderen, *Heren van de kerk*, p. 73ff; Kuys, *Kerkelijke organisatie*, pp. 224–228.

⁶⁹ Although chapters spent most of their budget on religious services, the price of these services was a different matter. See pp. 195ff.

⁷⁰ Oegstgeest, Rijnsburg, St Gertrude's in Utrecht, Our Lady's in Leiden, St Salvator's in Ghent, Hagenstein, Nevele, Amerongen, and Westbroek were the nine church fabrics paying their rector. See Bijsterveld, *Laverend tussen kerk en wereld*, p. 251 on priests-for-hire. Curiously, it was actually supposed to work the other way around, with rectors having an obligation to contribute to the maintenance of the church building in times of need, see Plöchl, *Geschichte des Kirchenrechts*, vol. II, p. 388; Rengers Hora Siccama, *Geestelijke en kerkelijke goederen*, pp. 131–9; Swanson, *Church and society*, p. 217. No evidence of this has been found in the accounts.

Private religious services were expenditures on the same items as public religious services, but were a more modest part of the budget and were aimed at a limited public. In the southern Low Countries they made up about four per cent of the budget, in Holland the figure was a little over one per cent, though this figure is kept down by the prevalence of debts in these church fabrics. Although they focused mostly on public religion, church fabrics were, together with hospitals and poor tables, among the most important spenders on private religious services. Expenditures on private religious services were lowest in the Nedersticht and all but absent in most of its church fabrics.

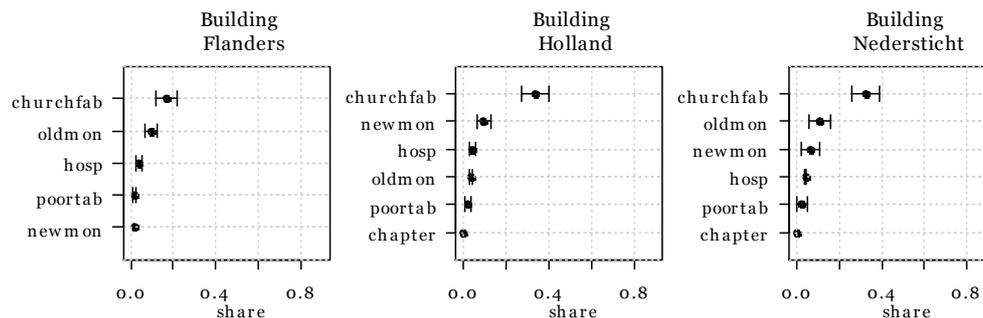


Figure 6.6. Average shares of building expenditures in the budgets of foundations, by type and region. Horizontal bars indicate \pm one standard error.

The building was of course the other major responsibility of church fabrics. Figure 6.6 shows that Holland and the Nedersticht's fabrics spent around 30 per cent of their budget on construction, though it could be as high as 60 per cent. Maintenance work was always required and from time to time large construction efforts were undertaken. The church wardens bought the materials and paid the wages to accomplish this. Since the church building was in itself a liturgical device, there is reason to consider these religious expenditures as well. If this correction is made, church fabrics spent the better part of their budgets on religious services, around the 60–70 per cent mark. Although this is not reflected in figure 6.6, in the following chapter, building expenditures by fabrics are taken together with their spending on other religious services for this reason.

Old monasteries were another important provider of religious services. The core activity of monasteries consisted mostly of providing for their inhabitants, though the expenditures for the liturgy in the abbey churches made a contribution as well. Private religion was all but absent in these foundations. With around 50 per cent of the expenditures classified as religious, the efficiency of old monasteries was not particularly high. High overhead (sometimes exceeding 20 per cent), building expenditures, the maintenance

of the endowment, and a heavy tax burden all contributed to this. The overhead is in part explained by the costs associated with the lordships and courts these foundations sometimes had. Overall, old monasteries were complex foundations with a lot of activities besides their religious services.

New monasteries were another important provider of religious services. These were typically poorer than the old monasteries and had strong ties to the urban environment. As far as their expenditure patterns are concerned, however, these houses were not very different from their older counterparts. They too spent about 50 per cent of their budget on religious services, mostly by providing for the inhabitants of the monastery who in turn participated in the liturgy. For instance, St Pancras' beguinage in Leiden spent some 55 per cent on religious services.⁷¹ The Carmelites in Utrecht assigned only 45 per cent of its budget there. The low figure was largely due to their high debt burden. Expenditures on private religion only amounted to much in Holland. This was driven by high shares at St Pancras' beguinage in Leiden, and even there the absolute amounts were not that high – less than fl. 10.

The most important difference between the old and new monasteries was in their total budgets. For new monasteries it was in the order of fl. 50–500 per annum (sometimes even less), whereas it was in the order of fl. 500–5 000 for old monasteries.⁷² However, the number of inhabitants in new monasteries were not lowered accordingly, as this often easily equalled or exceeded the numbers found in the much wealthier old monasteries.⁷³ Accordingly, the monks and nuns of old monasteries were paid much more for their services.

All hospitals in the sample made some expenditures on religious services as well. Services classified as public religious services were primarily meant for the patients, staff, and patrons, although the chapels of hospitals could be more widely accessible.⁷⁴ Given that hospitals in the Middle Ages strove to care for body and soul, these expenditures were also part of the core task of hospitals.⁷⁵ In most cases, these expenditures lay between 5–10 per cent of the budget. At only a few per cent of the total expenditures in most hospitals (and none in the Nedersticht), private religious expenditures were low.

⁷¹ St Pancras' was not strictly a beguinage as common property was practised. However, given the small budget, the large number of inhabitants (45 at some point, see Overvoorde, *Archieven van de kloosters*, vol. I, p. 82), and the individual housing arrangements, St Pancras' inhabitants probably must have had additional private income as well.

⁷² Based on the income estimates in chapter seven.

⁷³ Compare the figures in Leiden's monasteries (often exceeding 40) with those in nearby Leeuwenhorst (less than 30), which was much wealthier, see De Moor, *Verborgten en geborgen*, p. 100; Overvoorde, *Archieven van de kloosters*, vol. I.

⁷⁴ Henderson, *Renaissance hospital*, pp. 182–184; Ligtenberg, *Armezorg te Leiden*, pp. 48–52, 63 showing that although the priests of the Teutonic Order exploiting the parish church vigorously defended their rights, local parishioners occasionally visited the services in the chapel of St Catherine's in Leiden.

⁷⁵ Henderson, *Renaissance hospital*, p. 113.

However, hospitals were still among the most important spenders on this item. Finally, poor tables spent only modest amounts on religious services, but it was nonetheless encountered among many of the poor tables, especially outside the Nedersticht.

Compared to church fabrics and new monasteries, chapters and old monasteries not only spent the highest shares of their budget on religious services, they also had some of the largest total budgets. At the same time, they did not support more people to provide liturgy; if anything, there were fewer. This means that their religious services were relatively expensive. This fact is amply illustrated by comparing the incomes at a top tier foundation (St John's chapter in Utrecht) to the wages that prevailed on the labour market for the church's mercenary corps.⁷⁶ In 1538 a singer-for-hire in St Gertrude's parish church in Utrecht received an annual wage of fl. 13 to sing at four of the seven canonical hours. In the same year, a canon at St John's was entitled to an annual income of *ca* fl. 255 for which he was also supposed to provide (sing) the canonical hours. The latter was likely to have had some administrative functions in ecclesiastical or secular governments, but this was not mandatory and could be remunerated.⁷⁷ Moreover, prebends at other chapters in Utrecht were more lucrative.⁷⁸ Roughly speaking then, the price difference between the least and most prestigious foundations could easily have been as high as a factor ten.

Interpreting the value of such expensive services is not straightforward. On the one hand, elaborate, lavish liturgy was appreciated by medieval society and even thought to have benefited whole kingdoms with the divine protection it obtained. Especially the old Benedictine monasteries were founded for these purposes.⁷⁹ On the other hand, this was an outmoded type of liturgy. From the eleventh century onwards, monastic life became focused on preaching, the care of souls, and asceticism.⁸⁰ At the same time, the resilience built in to foundations meant that changes in religious tastes did not directly lead to changes in religious services.

The existence of expensive religious services can also be seen less positively. The concept of the church as a monopolist, a profit maximising, or even a rent seeking firm is quite popular in the economic literature and historical works.⁸¹ Price discrimination was supposed to be one of the main

⁷⁶ Bijsterveld, *Laverend tussen kerk en wereld*, pp. 263–4, 270, 286–7 on replacements for church officials.

⁷⁷ Burger, 'Peter of Leicester'; Van den Hoven van Genderen, *Heren van de kerk*, pp. 274–5, 279.

⁷⁸ Van den Hoven van Genderen, 'Lumpen oder Luxus?', p. 397.

⁷⁹ Duby, *Early growth of the European economy*, pp. 214–216; Southern, *Western society and the church*, p. 224; Idem, *Making*, pp. 160–161.

⁸⁰ Constable, 'Religious communities', pp. 351–352; Little, *Religious poverty*; Southern, *Western society and the church*, p. 238ff; Vauchez, 'Religious orders'.

⁸¹ Allen, 'Order in the church'; Anderson et al., *Sacred trust*; Clegg and Reed, 'Economic decline of the church'; Ekelund et al., 'Economic analysis of the Protestant Reformation';

ways of obtaining rents by the church.⁸² Whereas the poorest of society met their religious obligations simply by virtue of being poor, someone with the status of a craftsman was already expected to participate in a confraternity, and society's richest would often have to make substantial donations or create new foundations such as chapelries or even monasteries to meet their obligations.⁸³ Rather than simply being outdated, the expensive services observed here can also be interpreted as the outcome of rent seeking practices.

Without knowing the value the public attached to expensive religious services, it is difficult to say to which side the scale tipped. If the earlier appreciation of elaborate liturgy and an exemplary life was widespread and had remained intact, they would have been very valuable. Their price would have been offset by their wide benefits. If religious preferences had changed since the inception of these expensive foundations or if they were indeed an example of price discrimination, the value of these services was lower than their high prices implied.

To wrap up, all foundations in the sample provided some religious services. Chapters and church fabrics were very focused on religious services. Monasteries also had religious services as their main activity, but were far less efficient. Hospitals and poor tables also paid for religious services, but it was clearly a secondary role. Private religious services were fairly unimportant and mostly found among poor tables, church fabrics and hospitals. However, the caveat applies that the most relevant foundations for these services, chantries, were not in the sample. At some foundations, religious services were very expensive. Whether these services were overpriced depends on the value contemporaries still attached to for their elaborate and lavish liturgy and lifestyle.

The specialisation of foundations had consequences for how increasing social or religious spending happened. Increasing one or the other rarely happened by changing how much a foundation spent on it. Foundations of one type were too alike to have left much room for this. Rather, increasing the provision of a particular type of service was done by increasing the total budget or by making a new foundation altogether. In both cases more funding rather than changing the individual budget shares drove the mix of public services.

Idem, *Marketplace of Christianity*; Galassi, 'Buying a passport to heaven'; Le Goff, 'Usurer and purgatory'; Idem, *Bourse et la vie*; Schmidtchen and Mayer, 'Established clergy' as examples; Swanson, *Church and society*, p. 249; references to historical works in Van den Hoven van Genderen, *Heren van de kerk*, pp. 17–18.

⁸² Anderson et al., *Sacred trust*, pp. 161–3.

⁸³ See the different audiences of foundations in for example Koch, *Kloosterpoort als sluitpost*; Van Luijk, 'Zorg voor de doden'; Mol, 'Friezen en het hiernamaals', p. 58; Trio, *Volksreligie*, pp. 225–30.

6.4 *Efficiency*

Many, religious and charitable foundations spent a great deal of their funds on their primary activity. Therefore, the foundational form may be characterised as an efficient way of providing public services. This section investigates whether this was indeed the case and, if so, what was driving efficiency in foundations.

Efficiency is defined in this study as the share of the budget spent on the primary activities of the foundations. This definition may be problematic because it thrusts aside many other potentially useful activities as inefficient. For instance, investments were useful because they made sure the endowment continued to provide returns and prevented the depreciation of the economy's capital stock. A building was also a necessity for the activities of many foundations and it required maintenance. Debts could be interpreted as spending on the primary activity in a previous accounting year. Moreover, contemporaries did not necessarily see religious expenditures by a foundation focused on poor relief (and vice versa) as wasteful, but rather as two closely intertwined services. Finally, defining some activities as useless is highly problematic in itself. Administrative costs are commonly seen as pure overhead, yet it is difficult to imagine any organisation functioning without it. The key characteristic is not how many useful activities were undertaken, but how much was spent on the public services for which the foundation was intended.

Useful, however, is not the same as efficient. Here we are interested in the public services provided with the funds the religious and charitable sector had at its disposal. How much of the funds ended up at the public they were intended for, is of great interest. Both benefactors and society as a whole would have preferred as much of their money and goods as possible go to the purposes they intended for it. Useful though administration and investments are, foundations that spent more of their funds on what they were created for, were preferable. However, because non-core expenditures are of interest as well, some of them are considered separately.

	Flanders	Holland	Nedersticht
Chapters	–	0.904	0.908
Poor tables	0.692	0.672	0.851
Church fabrics	0.707	0.566	0.641
Hospitals	0.568	0.623	0.624
New monasteries	0.641	0.573	0.49
Old monasteries	0.452	0.535	0.549
Overall	0.621	0.603	0.694

Table 6.4. Average expenditure shares on primary activities by type of foundation and region, net of capital transactions.

On average, some 60–70 per cent of the budgets of foundations went to primary expenditures. By comparison, in 1994–1998, charities in the United States spent 87 per cent of their funding directly on their primary purpose. However, their definition of primary activities includes more expenditures than ours because it only considers how much funding went to their charitable programs, not how much of the expenditures of their programs ultimately reached the public.⁸⁴ Another example for comparison is overhead at Dutch public and semi-public organisations. As a share of supporting staff on total staff, overhead in 2002–2006 stood at 13–44 per cent.⁸⁵ Table 6.4 shows that the medieval counterparts of these semi-public organisations and charities in the Low Countries obtained similar figures.

Efficiency was high at chapters, poor tables, and church fabrics. The former two especially were devoted to prebends and poor relief respectively, while the latter spent most on religious services and the church building. Monasteries and hospitals, on the other hand, were not efficient organisations. More so than the other foundations, they tried to combine many activities in one foundation in order to provide a complete life for the inhabitants in the foundation, rather than only an income. Hospitals and monasteries were also among the wealthiest foundations, meaning they had a significant impact on the overall efficiency of the sector.

Efficiency did not vary much by province. The overall share on primary activities was strikingly similar in the three regions. The efficiency in the Nedersticht was slightly higher than in the other provinces, largely driven by Utrecht's young poor tables on the one hand and low primary spending in Holland's church fabrics and Flanders' old monasteries on the other.

⁸⁴ Bowman, 'Overhead costs', p. 289.

⁸⁵ Huijben and Van Rosmalen, 'Benchmarks overhead'.

The level of efficiency in foundations could be driven by a number of things. First, there was the possibility of economies of scale. Both administration and a single building could be used for a larger volume of primary activities. Conversely, there might be control issues. A sprawling organisation might have had difficulty keeping costs on non-essential activities such as monitoring in check.⁸⁶ The third possible driver of efficiency was specialisation. For instance, hospitals became more focused on one type of inhabitant.⁸⁷ Some monasteries had also moved from being broad foundations that provided many secular as well as religious services, towards becoming specialists in one type of intercession.⁸⁸ Fourth, better institutions in the economy as a whole could increase efficiency. For instance, lower interest rates lowered the burden of debt service and a stable currency made the budget more predictable.

The latter two explanations are investigated by examining trends in efficiency over time. This exploits the higher specialisations of younger foundations and the fact that market institutions improved over the course of the late-medieval period.⁸⁹ The first two explanations are investigated by investigating the relation between the share spent on primary activities and the size of the foundation (as defined by the total budget).

⁸⁶ Chen et al., 'Fund size', p. 1294.

⁸⁷ Suggested in Goudriaan, 'Frühgeschichte', pp. 202–203; Kossmann-Putto, 'Armen- en ziekenzorg', p. 263. See also the general character of early hospitals in chapter two.

⁸⁸ Berman, 'Monastic and mendicant communities', p. 238; Bloch, *Feudal society*, vol. I, p. 408.

⁸⁹ Dijkman, *Shaping medieval markets*; Epstein, *Freedom and growth*; Zuijderduijn, *Medieval capital markets*.

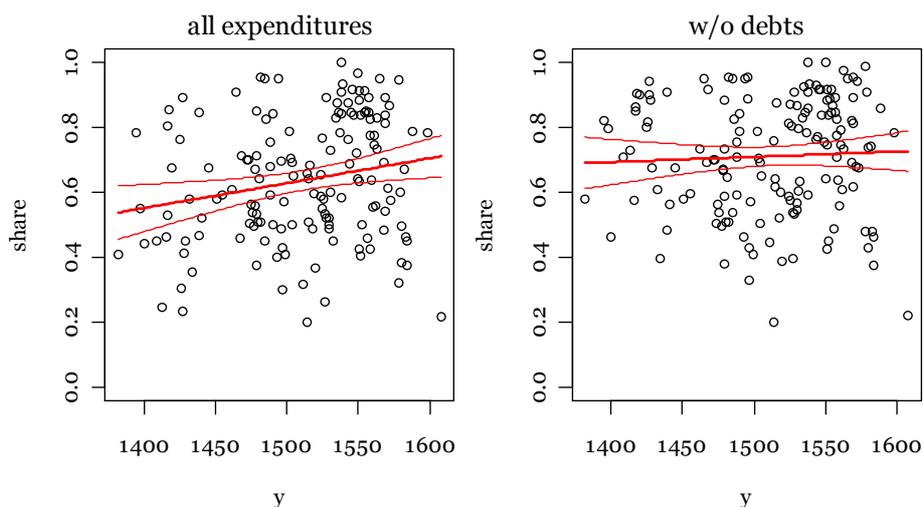


Figure 6.7. Share of expenditures on core activities of foundations over time, 1382–1608, net of capital transactions Expenditures are given with (left panel) without debt service (right panel).

Inspecting developments over time reveals that there were changes over a two-hundred year period (figure 6.7). For each one hundred years that passed, foundations spent eight percentage points more on their core activities. This trend is also statistically significant. Most of this result was driven by the decreasing debt burden. If the trend is examined for the data without debt service expenditures, the increase is a mere two percentage points for each hundred years and has become statistically insignificant. Comparing the two panels in figure 6.7 shows that this result is especially driven by high debt burdens at early fifteenth-century foundations.

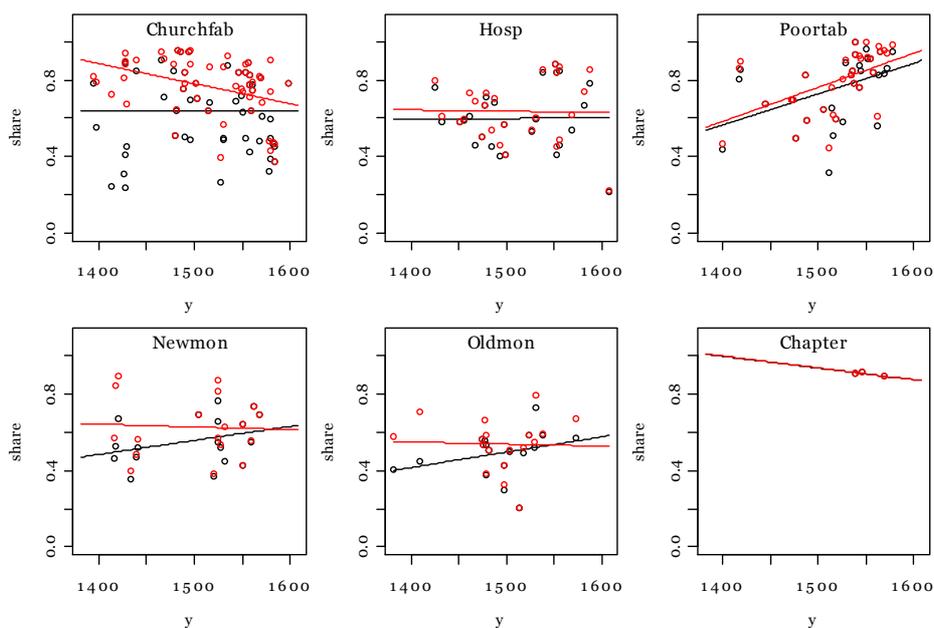


Figure 6.8. Share of expenditures on core activities by type of foundation, 1382–1608, with (dark) and without (light / red) debt service.

Splitting the developments by type reveals that the patterns above are concentrated in a few foundation types. For one, the improvements in efficiency due to lower debts service was concentrated in church fabrics. They actually had deteriorating efficiency once debts are taken out of the budgets. Furthermore, the trend towards more efficient foundations was especially prominent among poor tables. The relatively young tables of Utrecht (only institutionalised in the second half of the fifteenth century) are an important driver of this result.⁹⁰ Strikingly, most, though not all, observations of efficient poor tables originated after the call for improvements in poor relief by humanist Juan Luis Vives in 1526. However, some observations were before the ordinances ordering the implementation of the Vives program in the 1540s, which implies that central government policy was not the only factor at play.⁹¹

⁹⁰ Muller, *Catalogussen*, vol. I.B. on the late institutionalisation of parish poor relief in Utrecht.

⁹¹ Alves, 'Christian social organism and social welfare', pp. 7–8; Blockmans, 'Armenzorg en levensstandaard te Mechelen', p. 154 *cf.* Tervoort, 'Developments in social care', pp. 104–5.

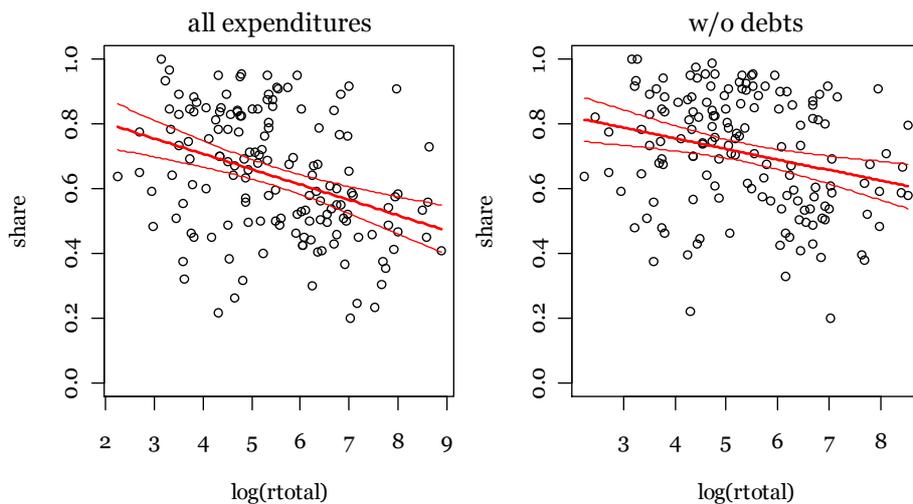


Figure 6.9. Share of expenditures on core activities against log of total budget of foundations, split by expenditures without capital transactions (left panel) and expenditures without debts and capital transactions (right panel).

Inspecting the relation between size (measured by the total budget) and the share of the budget going to primary expenditures reveals a negative relationship (figure 6.9). On average, a one per cent higher budget resulted in five percentage points lower efficiency and this relationship is statistically significant. Again, this result was to an extent driven by debts. However, when debt service is excluded from the data, a one per cent higher budget still resulted in three percentage points lower efficiency. This association is statistically significant as well.

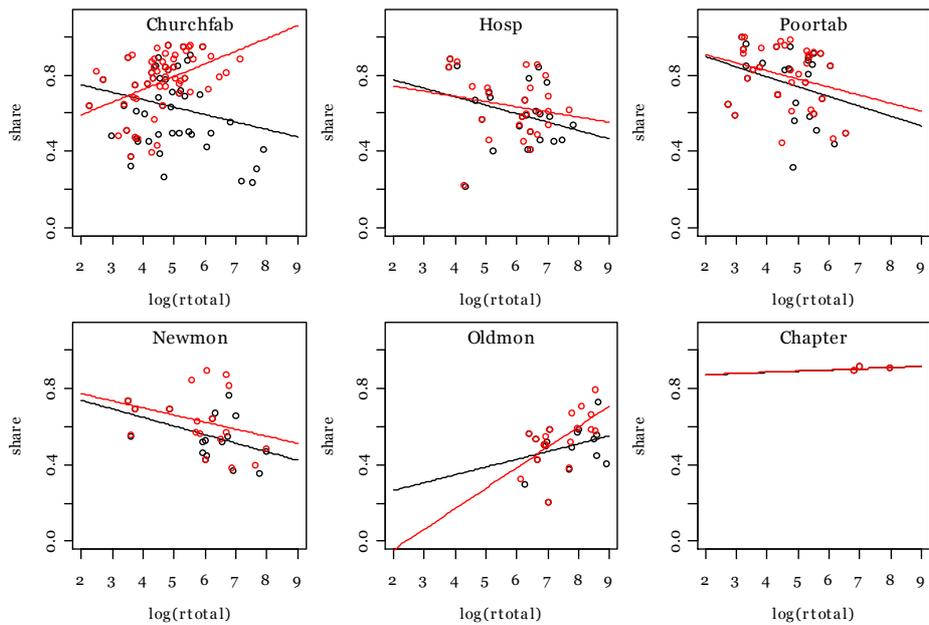


Figure 6.10. Share of expenditures on core activities against log of total budget by type of foundation, with (black) and without (light / red) debt service.

Inspecting the results for each type of foundation shows that the lower efficiency of wealthy foundations was widespread (figure 6.10). It is found at church fabrics, hospitals, poor tables, and new monasteries. At old monasteries however, for the limited data range in which these huge foundations operated, the opposite result applied. Wealthier old monasteries spent more of their budget on their core activities.

Examining all these factors (time, size, type of foundation, region) in a combined framework shows that the time variable is least robust. Once total budget size is accounted for, its effect quickly vanishes. It was mostly caused by there being more wealthy foundations in the early years of the sample. This means that the increasing specialisation of foundations had little impact on their operating efficiency. The time trend had an effect if debts are included in the analysis, although the effect is weaker. Better financial institutions did have an impact.

The size of the budget did have a substantial influence on the efficiency of foundations. From the perspective of value for money, it was better to have funds spread out over many small foundations than over a few wealthy ones. This means that economies of scale were not achieved by religious and charitable foundations. Instead, it seems that it was difficult to control spending in sprawling foundations.

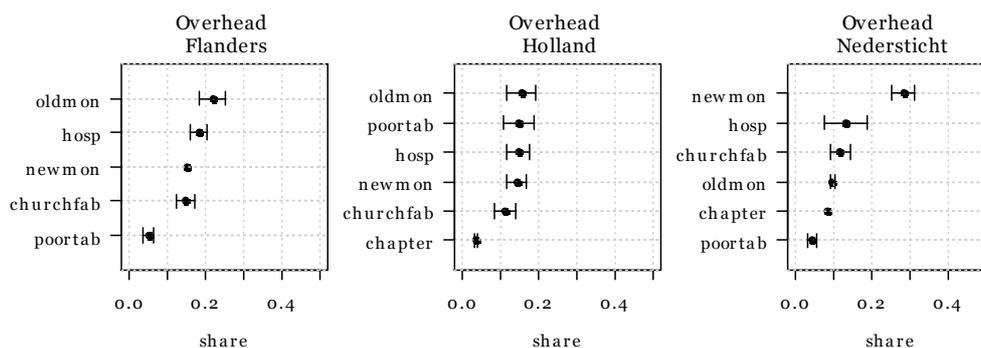


Figure 6.11. Average shares of expenditures on pure overhead in the budgets of foundations, by type and region. Horizontal bars indicate \pm one standard error.

Which expenditures drove inefficiency? To answer this question, we first examine pure overhead costs (figure 6.11). Expenditures on this category were fairly high, often 10–20 per cent of the budget and instances of 30 per cent occurred as well. Overhead was similar for the types of foundation. Only chapters and poor tables, as pure redistributive foundations had low overhead. Monasteries and hospitals had the highest overhead, thus matching the efficiency patterns by type of foundations when all non-primary expenses are included (table 6.4).

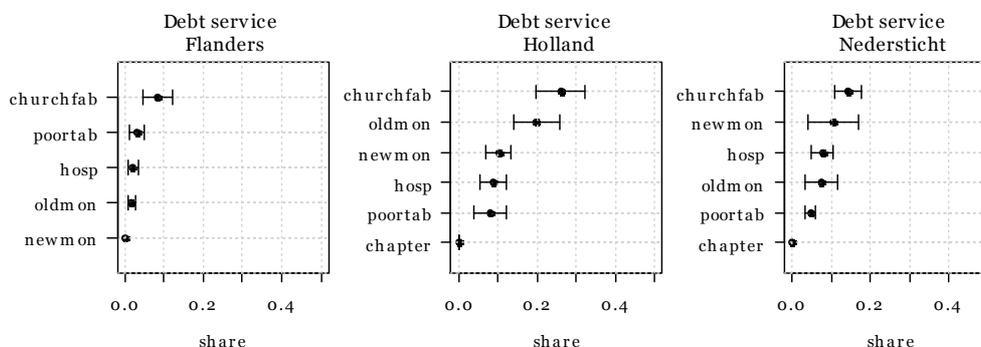


Figure 6.12. Average shares of debt service expenditures in the budgets of foundations, by type and region. Horizontal bars indicate \pm one standard error.

Debt services had a substantial impact on efficiency. They were a substantial part of the budget of many foundations, especially in the Nedersticht and Holland (figure 6.12). Only chapters consistently had very low debt levels. This was caused by their variable expenditures on prebends (see p. 192).

Figure 6.12 also shows why church fabrics caused most of the differences between the efficiency with and without debts found in figure 6.7 and figure

6.9. They had the highest debt burdens. Because regular asset income was often unable to directly meet the high and volatile construction expenditures, access to financial instruments was paramount for the building of churches. Saving for these expenditures was rarely an option, so fabrics often did this by selling part of the endowment or borrowing on the annuity market.⁹² In both cases, shortfalls were spread out over a prolonged period by using future revenues to pay for current expenditures.

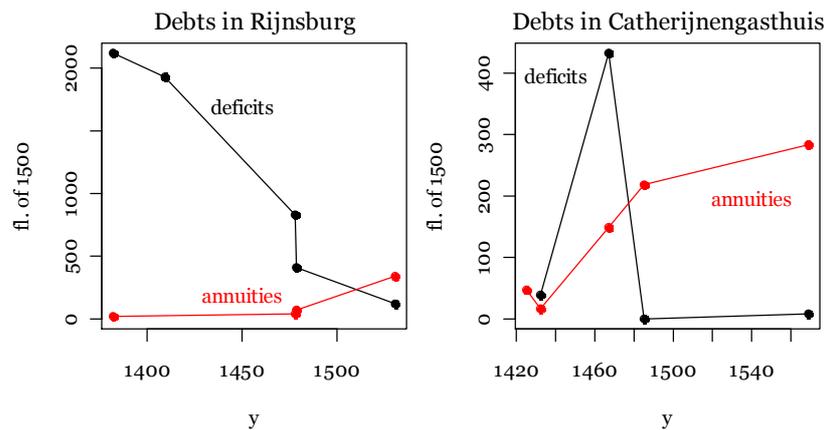


Figure 6.13. Debts in Rijnsburg Abbey and St Catherine’s hospital, 1382–1531, deficits (black / top), annuities (red / grey / bottom), logarithmic scale.

The analysis of efficiency trends over time suggested that the introduction better debt management in the finances of foundations improved their efficiency. Figure 6.13 shows how deficits were replaced by annuities over the course of the fifteenth century. Since starting the accounting year with a huge deficit was a first step towards ending it with an even higher deficit, this was an improvement in the finance of foundations. Annuity instruments spread the burden of a deficit out over a much longer period, making budget shortfalls easier to manage. St Catharine’s and Rijnsburg as well as other foundations already made use of annuities at the beginning of the fifteenth century, but it only took off from *ca* 1450 onwards, echoing their adoption by foundations as revenue instruments (see chapter five).

When foundations made investments, they were not providing the services that have so far been our main interest, but they were nonetheless economically productive. Investments by religious and charitable foundations contributed to the economy’s capital stock. In doing so, they added to the output of the agricultural and industrial sectors.

⁹² Such saving behaviour was only found the very small church fabric of Oegstgeest.

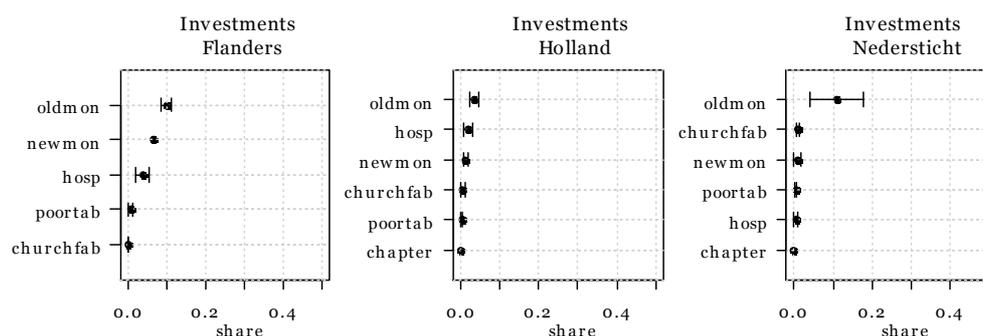


Figure 6.14. Average shares of investments in budgets, by type of foundation and region. Horizontal bars indicate \pm one standard error.

Most foundations made some investments. Hospitals spent on their building and invested in the maintenance of the endowment by means of repairs on land and houses they put on the rental market. Poor tables also made modest investments, mostly on the houses making up their endowments. In each region, such expenditures were in the order of magnitude of a few per cent of the budget, but occasionally amounted to higher shares. Old monasteries made the largest investments, both in an absolute and relative sense. It was roughly ten per cent of their budgets in Flanders and the Nedersticht. In Holland old monasteries were also the most important investors, though they only spent three per cent of their budget. In all cases, Flemish foundations invested more than those in Holland and the Nedersticht.

The foundations that made most investments (monasteries and hospitals) had some characteristics that distinguished them from the other foundations in the sample. First, they both had large endowments, mostly consisting of land and other real estate. Unlike revenue sources like financial instruments, real estate required maintenance. Second, unlike church fabrics, both these foundations were preoccupied with providing for their inhabitants. This meant that there was scope to use the landed endowment directly to provide food. Third, their enclosed ideal meant monasteries tried to create a society closed off from the outside world. An independent supply of food obtained by directly exploiting land could be a part of that. Fourth, the conventuals provided monasteries with a labour force. Because the monastic ideal included manual labour, this could even be complementary to their core task. Poor tables and church fabrics did not have this advantage.

However, for the case of old monasteries, there is a problem with the idea of a monastic labour force. Many of the inhabitants of such monasteries in the sample were noblewomen. Since their families had paid substantial sums to get them into the monastery, it was unlikely that the nuns did the

work themselves. The same was true for their male counterparts. Even the entrepreneurial Cistercians used lay *conversi* to fulfil the ideal of living from the direct proceeds of the land.⁹³ The manual labour alluded to in the rules of old monasteries was usually only a short-lived ideal.⁹⁴

What did investments at old monasteries consist of? At the Nedersticht abbeys of Oudwijk (Benedictines) and Oostbroek (Benedictines) investments were on the maintenance of their mills and wages for agricultural labourers. Oostbroek spent only a modest amount on such items. In Flanders the abbeys of Oosteeklo, Doornzele, and Nieuwenbosch (all Cistercianesses) also maintained their mills and other buildings such as barns. Other than that, there was the purchase of tools, the occasional livestock purchase, and a high wage bill on agricultural tasks such as harvesting. Maintenance of the land (digging moats, planting trees, and so forth) was a substantial part of their investments as well, especially at Doornzele. The level of investments at these three Flemish abbeys did not change during the fifteenth and sixteenth centuries. The low figures at Rijnsburg abbey in Holland matched the limited extent to which Holland's old monasteries exploited their land directly.⁹⁵ Its expenditures mostly concerned wages and tools for farming the abbey's estates.

There are two possible explanations for the low level of direct exploitation in Holland. The first is that the subsiding land had made it impossible. Holland's old monasteries faced the same problems as the entire agricultural sector. Due to the digging of peat, the land was sinking below sea level, making arable farming all but impossible. However, there were alternatives such as switching to animal husbandry.⁹⁶ Indeed, more items related to husbandry appear in later accounts. Moreover, they could join in the peat digging and the monasteries certainly did this, though not to the extent they could have. Holland's abbeys only undertook small-scale, sustainable peat digging, not the hugely profitable, but equally destructive, *slagturven* (essentially dredging) that became prevalent in the sixteenth century. They even further tried to reclaim subsiding land by draining it and planting trees. A sustainable approach was very important for rural abbeys. As one of the causes of the subsiding soil, *slagturven* in the long term destroyed the abbeys' economic basis.⁹⁷ These incentives were fairly unique to foundations. Although rents on fenlands were low (fl. 1–3 per *morgen*), the very

⁹³ Alfonso, 'Cistercians and feudalism', pp. 9–18; Madden, 'Business monks', p. 344.

⁹⁴ Southern, *Western society and the church*, pp. 346–7 making a similar observation for the *Devotio Moderna* houses.

⁹⁵ For Leeuwenhorst abbey, De Moor, *Verborgten en geborgen*, pp. 327–328, 347 shows that after the fourteenth century only nearby land was directly exploited.

⁹⁶ Van Bavel and Van Zanden, 'Jump-start', p. 508.

⁹⁷ *Ibid.*, p. 521; Cornelisse, 'Vervenningsbeleid van de abdijen', p. 192.

long-term perspective of abbeys prevented them from engaging in destructive forms of peat digging.⁹⁸

Nonetheless, durable peat digging was practiced by the abbeys together with animal husbandry, so the subsidizing soil does not completely explain the low level of direct exploitation by Holland's foundations. The highly developed market institutions of Holland are a second explanation. Most of the direct exploitation was for own consumption, but the opportunity cost of land meant that producing for oneself was not necessarily the cheapest way of obtaining supplies. If the endowment could be used more productively by leasing it out, direct exploitation was a more expensive way of obtaining provisions.

Smith's classic division-of-labour argument suggests a monastery was likely to have higher production costs for foodstuffs because other producers were more specialised in agriculture. After all, monks and nuns specialised in religious services, not agriculture. The expertise required to exploit peat lands had to be learned or bought. The abbeys rented expensive overseers (*boumeesters*) for a reason.

Transportation costs were another important factor in the decision to exploit land directly or not. Since they did not accrue to the selling party, transportation costs wedged themselves between the choice to produce or buy provisions. The lower these costs were, the more attractive buying on the commodity market and selling on the lease market became. This fits with the observation that rural monasteries were most likely to practice direct exploitation and that they did so near their residence.⁹⁹ Holland's extensive waterways provided an incentive to forego direct exploitation in favour of market solutions.

Besides transportation, matters like taxation, security, and information also contributed to transaction costs. Even compared to well-developed neighbouring regions, transaction costs on Holland commodity markets were low.¹⁰⁰ Moreover, the same held for lease and capital markets, making leasing land and lending capital out more attractive as well.¹⁰¹ Furthermore, not only was buying provisions cheaper than producing at home, but the degree of specialisation in the economy was high. Other producers were likely to have been more productive because of this, making the choice for market dependence even more profitable.

⁹⁸ Cornelisse, 'Verveningsbeleid van de abdijen', pp. 188, 200–202.

⁹⁹ Van Bavel, *Mariënweerd*, p. 457 on late-medieval Mariënweerd in the Duchy of Gelre directly exploiting only its nearest fields; De Moor, *Verborg en geborgen*, p. 347 on Leeuwenhorst; Van Bavel, *Manors and markets*, p. 172 for a general observation.

¹⁰⁰ Dijkman, *Shaping medieval markets*.

¹⁰¹ Zuijderduijn, *Medieval capital markets* on capital markets; Van Bavel, 'Organization'; Idem, 'Landownership in Holland' on lease markets.

Textile production was another activity requiring investments. Few of these investments have been found in the sampled accounts. The Flemish abbey of Oosteklo regularly bought supplies for weaving. Most of these expenditures were on raw materials and tools such as looms. Given that there were both lay sisters and nuns in Oosteklo, the former of the two probably did the weaving.¹⁰² In Holland, textile production was not undertaken by old abbeys, but by new monasteries. In the sample, only the convent of St Ursula's (Elfduizend Maagden) near Leiden showed signs of involvement in textile production.¹⁰³ However, it is likely that more monasteries were involved in textile manufacturing than the sample suggests. Complaints about manufacturing activities in the tax-exempt monasteries were frequently made.¹⁰⁴ Kaptein even claims that the entire textile production of some of the smaller towns may have been concentrated in convents.¹⁰⁵ Beguinages in the southern Low Countries were also well-known for their involvement in textile production.¹⁰⁶

The logic behind choosing to do textile work was different from the choice to directly exploit land. It was not the opportunity cost of land that mattered here, but only that of the conventuals' time. Since the monastic life emphasised manual labour, this was in line with the religious services the monasteries provided. The monastery could claim to be meeting the exacting standards of a religious life and increase their income at the same time.

The practice of weaving in female monastic communities had counterparts in the male monasteries as well. Book production supplemented their income in a way that was complementary to a religious life, again because it was manual labour, but also because the end products were often liturgical books.¹⁰⁷

Monasteries also sold their religious services directly. Rather than only providing intercession through an exemplary life funded from an asset endowment, Augustinian monasteries began to offer pastoral services, for which they were also supposed to be paid. Mendicancy was yet another variation on this theme: imitating the poor's begging was part of the ideal religious life and provided an income at the same time. Because of this, the huge landed endowments of old were no longer required and monasteries could be set up at a much lower costs. A small endowment of land and annuities was complemented by labour income that was at the same time seen

¹⁰² The income posts for life annuities (*ontfanc van vrouwen ende zusteren lijfrente*) suggests that some of the inhabitants had bought themselves into the monastery. Whether these wealthy inhabitants also engaged in manual labour is questionable.

¹⁰³ Another convent not included in the sample, St Michael's in Haarlem, did so as well, Noord-Hollands Archief (NHA) 2106 Staties en kloosters no 267 states income from weaving activities.

¹⁰⁴ Jongkees, *Staat en kerk*, pp. 91–93.

¹⁰⁵ Kaptein, *Hollandse textielnijverheid*, pp. 209–210, 224–225.

¹⁰⁶ Simons, *Cities of ladies*, pp. 85–87.

¹⁰⁷ Buringh, *Medieval manuscript production* on monastic book production.

as part of the religious vocation. In turn, this made the founding of monasteries affordable to broader segments of society.¹⁰⁸ With these new founders, monasteries also began recruiting from broader social groups.¹⁰⁹

Overall, efficiency at religious and charitable foundations was fairly high, even roughly equivalent to present-day charities and semi-public organisations. However, it varied greatly from one foundation to the next. The evidence from the sample did not bear out the idea that efficiency was driven by specialisation among foundations. No economies of scale were realised either. Rather, controlling spending in sprawling organisations was a problem. Debt was another driver of inefficiency, especially among church fabrics. Improving financial institutions also made a modest contribution to efficiency. Besides pure overhead, foundations also made investments. This shows that inefficiency did not imply uselessness. For instance, investing in the economic productivity of monastic communities was crucial for their viability.

¹⁰⁸ Mol, 'Kruisheren op de Friese zieleheilsmarkt', pp. 343–344, 347; Southern, *Western society and the church*, pp. 241–92.

¹⁰⁹ See chapter two and the works cited there, especially Southern, *Western society and the church*, p. 292ff on older monasteries recruiting from the same social groups as the founders.

6.5 *Developments over time*

This section discusses the development of the expenditures of religious and charitable foundations over time. The main point is to add a temporal perspective to the cross-sectional data analysed elsewhere in this dissertation. One of the questions to be answered is whether the religious and charitable sector was growing in the late-medieval period. To obtain the data required to do this, more easily collectable data on total budgets from the foundations included in the sample was used as well. This was supplemented by additional data from archival and secondary sources.¹¹⁰ Though less detailed, total budgets give insights in the long-term dynamics of the financial resources of foundations. The distribution of observations for this sample of budget totals is presented in figure 6.15. Again, monasteries are underrepresented compared to fabrics and poor relief foundations. Observations of total budgets only become abundant in the late fifteenth century.

¹¹⁰ The sources are discussed in the data appendix to chapter four, supplemented by the Mechelen poor tables in Blockmans, 'Armenzorg en levensstandaard te Mechelen', p. 172; 's-Hertogenbosch's poor tables from Blockmans and Prevenier, 'Openbare armenzorg'; the church fabric of Lier and the fabrics of Our Lady's and St Gummarus in Antwerp, from Vroom, *Onze-Lieve-Vrouwekerk*; the fabrics of the Cathedral and Buurkerk in Utrecht from Idem, *Financiering van de kathedraalbouw*; the collegial church fabrics of St Mary's, St Peter's and St John's in Utrecht in UA 221 Kapittel St Marie no 347-1; UA 222 Kapittel St Jan nos 162-1, 162-11; UA 220 Kapittel St Pieter nos 191-1, 191-3); Utrecht poor tables from Bogaers, *Cultuur en religie*; St Paul's abbey from UA 85-1 Paulusabdij no 408; the Cathedral Chapter from UA 216 nos 626-4, 633-14, 633-15, 701-1, Moore, 'Cathedral chapter', pp. 297-309; and further Leiden hospitals from RAL 504 nos 966, 969, 1145-1, 1342.

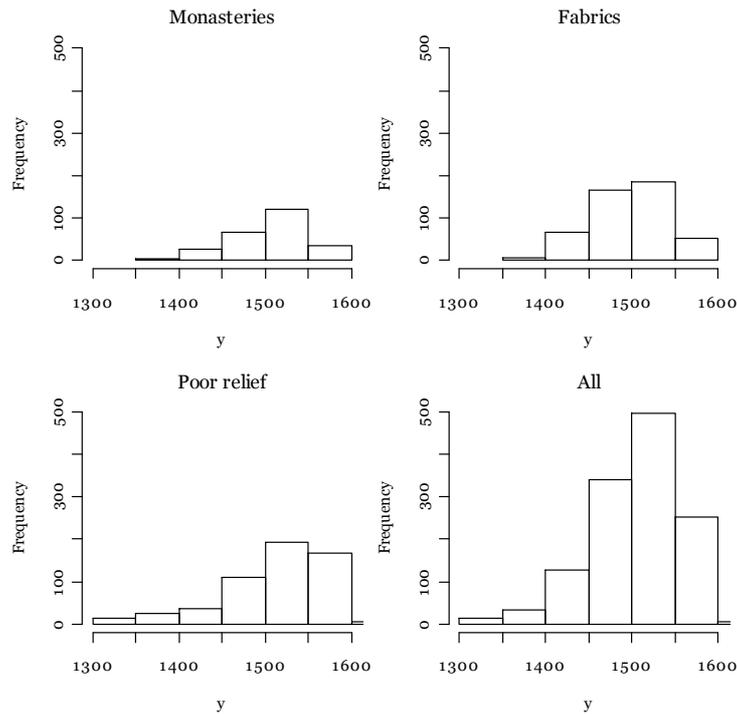


Figure 6.15. Distribution of observations in the sample of total budgets, by type of foundation. Source: see note 110.

When considering the development of expenditures of foundations, accounting for inflation becomes very important, especially for the sixteenth century. A rise in nominal expenditures does not mean that the foundations could actually buy more if prices rose as well.¹¹¹ What mattered was the development of their purchasing power. To compensate for inflation, all expenditures have been expressed in guilders at 1500 prices, meaning one guilder bought the same goods in every year (see the appendix on deflators for details).

Surpluses and capital transactions are additional problems when analysing the series of totals. Capital transactions were removed from the total series wherever possible. However, in some cases they might have been hidden in the miscellaneous expenditures, making them difficult to remove. Furthermore, the series derived from secondary literature was not always clear about how capital transactions had been handled. This means that some of the volatility due to capital transactions remains. Generally, the lower bound observations of the raw, volatile series are a decent approximation of the series without capital transactions.

¹¹¹ Since wages increased more slowly than prices, the commonly used comparison of income with wage developments, e.g. in Bogaers, *Cultuur en religie*, p. 351 and Blockmans and Prevenier, 'Armoede in de Nederlanden', pp. 522, 524, does not suffice for all foundations.

Foundations with a regular accounting surplus seem to display ever higher incomes because the previous years' surpluses kept adding up. This means that at any time t , the surplus from $t - 1$ has to be deducted to get the real income. Though this is the best solution, in some cases this is impossible because data from the previous year is missing and the sources of income were often underspecified. Moreover, for some series taken from secondary literature, we do not know whether surpluses were included. The distortions caused by surpluses is minimised by using expenditures series. Expenditures could not long exceed the regular asset and donation income without the foundation going bankrupt.

The series of budgets could not be used in their raw form. The budgets had to be converted to indices to measure, compare, and aggregate their growth trends. However, not every individual index could start at the value of one because most series began in different years, thus being out of sync with the other indices. By the time the series for the second foundation starts, the index for the first has already grown from, say, 1 to 1.2. Therefore, the series had to be indexed again at appropriate starting values.

t	composite index	index foundation 1	original foundation 2	reindexed foundation 2
1	1	1	—	—
2	1.2	$(1.2 + 1.2) / 2 = 1.2$	1	$1 * 1.2 = 1.2$
3	1.7	$(2 + 1.32) / 2 = 1.7$	1.1	$1.1 * 1.2 = 1.3$
		...		

Table 6.5. Example of calculation of composite index series.

The procedure for making composite indices was as follows. All the individual series for a relevant group (for instance, all foundations in the County of Holland) were ordered by the year for which observations start, the foundation with the earliest observation coming first. This foundation was indexed at one. Next, the series of the second-earliest foundation was indexed at the value of the composite index created so far (at the closest year). For the second foundation, this was simply the index of the first foundation; for the third foundation, it was the combined index of the first and second and so forth. Table 6.5 shows an example of this procedure simplified by leaving out the weighting procedure.¹¹² The weights used were the total budgets of the foundations in the first year the series were observed. Decennial composites were also created to obtain a smoother series. These composite series

¹¹² Scholliers, 'Huishuurprijzen' and Lesger, *Huur en conjunctuur* have used a similar method for their rent indices.

also allowed us to calculate weighted standard errors to get an idea of the variance of the indices that make up the composite series. This was not possible with the annual composite series because there were not enough observations of foundations for each years to calculate meaningful standard errors.

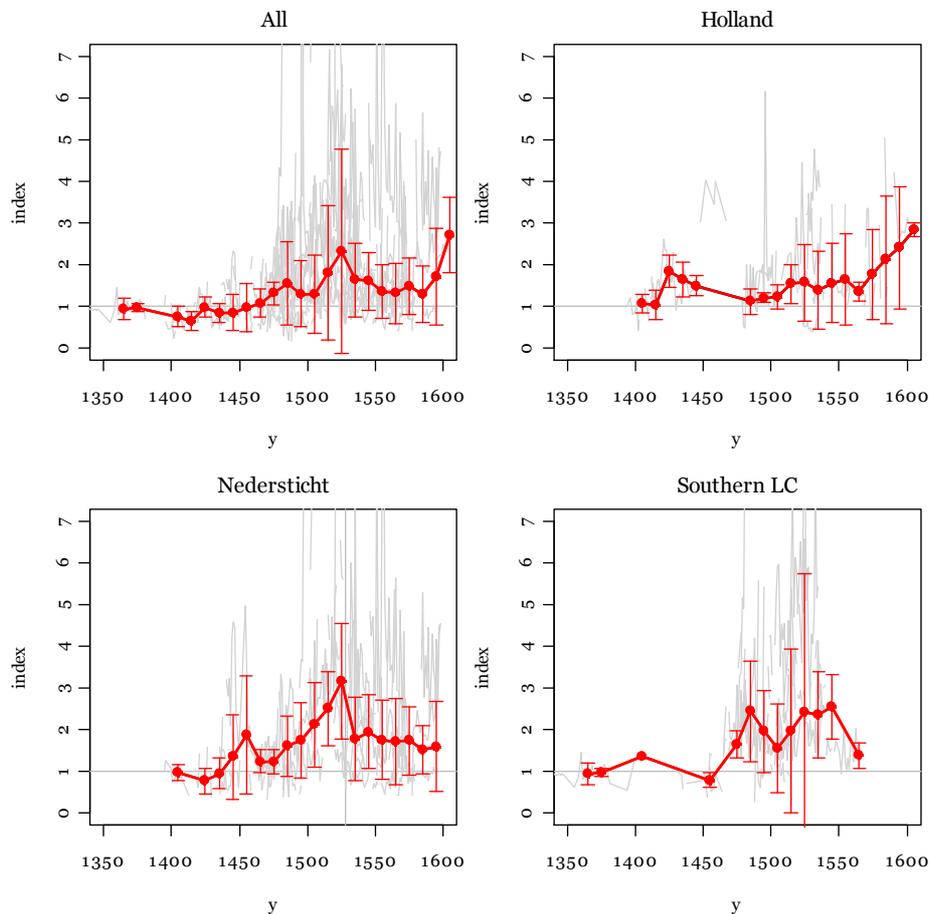


Figure 6.16. Composite growth indices of foundations by region, 1332–1600, with decennial averages (red / solid), individual indices (grey / background), and \pm one standard error (vertical bars).

Sources: as figure 6.15.

Figure 6.16 presents the composite indices for Holland, the Nedersticht, the southern Low Countries (Brabant and Flanders), and all regions combined. The index for the combined regions displays a trend of steady growth over the fifteenth century and stagnation in the sixteenth century. The annualised real growth rate in the fifteenth century was 0.5 per cent; in the sixteenth century (up until the 1570s) it stood at 0.2 per cent. Over the two periods combined it was 0.4 per cent for all regions, meaning the sector’s budgets had roughly doubled in size. Overall, the budgets of foundations expanded in real terms, but not at a particularly fast rate.

However, the indices display great uncertainty. The indices of the individual foundations plotted in the background already show great variation. Some grew vigorously while other could not even maintain the purchasing power of their budget. This variance is reflected in the large standard errors calculated for the decennial averages. These are frequently so large that the averages are not statistically distinguishable from one (the value for no growth).¹¹³ Put simply, the fates of the different foundations varied so much that it is very difficult to obtain a clear overall trend. Figure 6.17 shows that making separate indices for different types of foundations does not resolve this problem. Success and failure were distributed indiscriminately over regions and types of foundations. All the following conclusions on composite developments concern average developments, but a lot of foundations deviated from this average.

Holland's foundations in the early fifteenth century all displayed vigorous growth, on average nearly tripling their budgets. After this, in a period of sparse observations, the sector contracted until *ca* 1500, when growth resumed. The lack of data for the second half of the fifteenth century means that growth in the sixteenth century may have had a higher starting point than indicated in figure 6.17. During the sixteenth century, religious and charitable foundations on average nearly tripled their budgets.

In the Nedersticht, expansions in the mid-fifteenth and early sixteenth century were followed by sharp contractions. The second contraction in the late 1520s is especially pronounced and growth did not resume in the period under investigation. The composite index for the southern Low Countries is flat for the first half of the fifteenth century, but it is based on very few foundations during this period. Once the number of observations increases, the average budget doubled during the second half of the fifteenth century. Again, growth was not durable and the last decades were marked by contraction. Like the other two regions, the sixteenth century started well, but stagnation soon set in, turning into decline in the 1540s.

¹¹³ That is, if we interpret the individual indices as a sample from a complete population of growth indices, there is a 10–50 per cent chance that the population mean was in a range that includes an index of one (no growth).

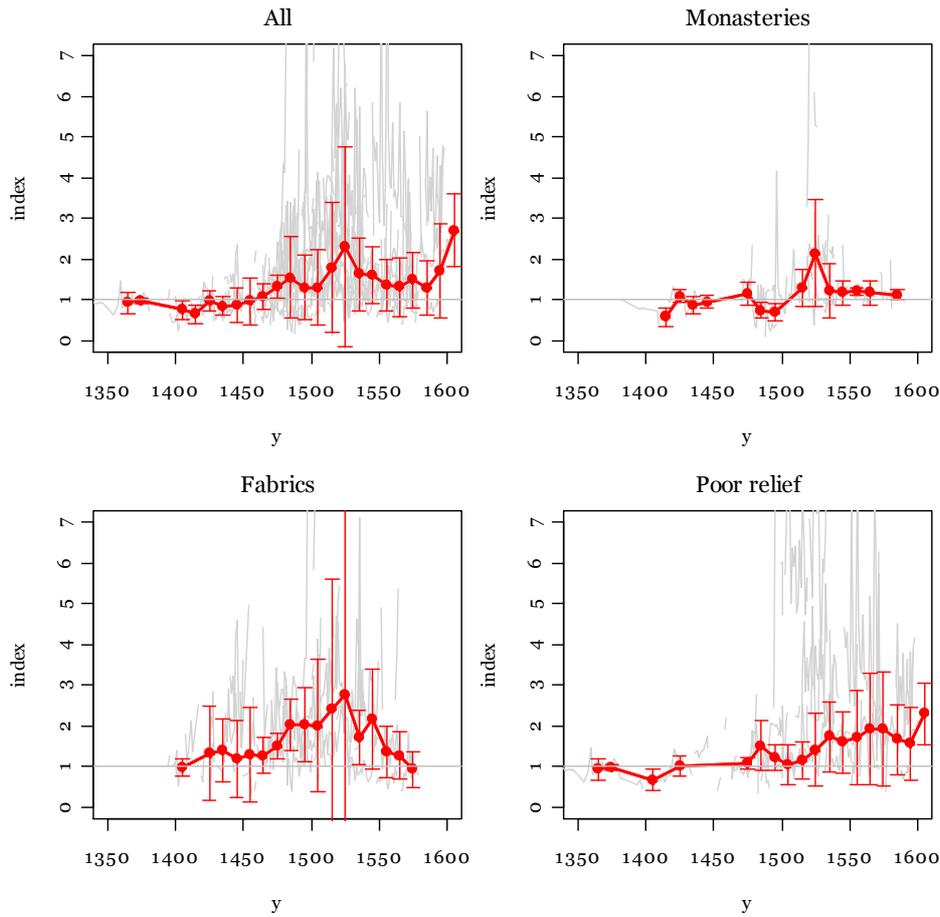


Figure 6.17. Composite growth indices by type of foundation, 1332–1600, with decennial averages (red / solid), individual indices (grey / background), and \pm one standard error (vertical bars). Source: as figure 6.15.

Both the Nedersticht and the southern Low Countries show a marked contraction in the sixteenth century. Asset returns are a poor explanation of this trend. Interest rates did not decline fast enough and leases rose faster than prices after 1500.¹¹⁴ This means other factors must have been at play.

The literature on church fabrics in the late-medieval period suggests that the contraction is due to the spread of Luther’s ideas undermining the willingness to donate to Catholic foundations.¹¹⁵ Though donations were only part of the budget (see chapter four), the continuous budget shortfalls would have to be met in some other way, including taking on debts and selling assets. Supporting this interpretation is the fact that the decline was especially

¹¹⁴ Price trends from the appendix, leases from Kuys and Schoenmaker, *Landpachten in Holland*. Leases also grew strongly in the Nedersticht in the sixteenth century, see Rommes, ‘Bevolking en bestaansmiddelen’, p. 23; Thoen, ‘Landbouwproductie’, pp. 167–175 shows that Flemish leases also grew by a factor three over the period 1500–1565, only slightly less than in Holland.

¹¹⁵ Goudriaan, ‘Einde van de middeleeuwen’; Verhoeven, *Devotie en negotie*, pp. 182–184; Vroom, *Onze-Lieve-Vrouwekerk*; Idem, *Financing cathedral building*, pp. 375–378.

pronounced among church fabrics, whereas monasteries suffered less and poor tables did well during the entire period (figure 6.17). Fabrics were most dependent on many modest offerings, which in turn were very sensitive to changes in religious sentiments. Assets, on the other hand, gave returns regardless of religiosity. Moreover, fabrics were especially prominent in the indices for Nedersticht and the southern Low Countries, thus providing an explanation for their pronounced declines. However, the timing of the contraction suggests some reservations are in order. The Nedersticht stagnation already dates to the late 1520s, more than a decade after the beginning of Lutheran thought. The southern Low Countries are delayed by a further decade (1540), and hardly any decline is observed in Holland. Perhaps Protestant ideas were slow to spread, but the decade between the two regions is a significant period.

It has been noted a few times that the composite series were volatile. What exactly was the volatility of the total budgets of foundations? Were there any changes over time? Which foundations suffered most? To answer these questions, the historical annual volatility of the budgets of foundations was calculated. Volatility is measured by the standard deviation (σ) of the logarithms of the annual proportional expenditure changes over a period T . Using proportional changes means that the volatility between the foundations can be compared. Expenditures were again used as the measure of budgets because incomes could be polluted with surpluses and capital transactions.

The results are presented in table 6.6. The first observation is that income volatility was high. The average annual volatility stood at 0.32. To put this number into present-day perspective, pension funds are the best comparison. The returns of the Dutch civil servant pension endowment had a volatility of 0.15 over the period 1993–2010.¹¹⁶ Even though this included the exceptionally turbulent 2008–2009 period, the volatility is half of that found for late-medieval foundations. Only modern business corporations like Royal Dutch Shell with an income volatility of 0.63 for the period 1951–2001 exceeded that of most foundations.¹¹⁷ However, Shell is a for-profit corporation operating in the extremely fluctuating oil market, not a conservative asset-returns based charity. Finally, price movements provide a medieval perspective. Grain showed the largest fluctuations of all commodities. In Holland, annual grain price volatility was around 0.25 from 1396 to 1600, well below the values found for most foundations. Only in Antwerp (0.38)

¹¹⁶ Returns from www.abp.nl/abp/abp/over-abp/resultaten/rendementen/overzicht-beleggingsrendement.asp (September 2011).

¹¹⁷ Van Zanden et al., *Royal Dutch Shell*, vol. IV, pp. 62–64, data available at <www.iisg.nl/research/shell/>.

was the grain price volatility level above that of the average foundation.¹¹⁸ In sum, budget volatility was a serious problem for religious and charitable foundations.

	Volatility	
	< 1500	> 1500
Monasteries	0.41	0.24
Fabrics	0.42	0.30
Poor relief	0.20	0.40
All	0.33	0.30

Table 6.6. Average budget volatility by type of foundation, before and after 1500.

Sources: as figure 6.15.

Overall, volatility had declined somewhat by the sixteenth century (table 6.6). While it decreased for monasteries and fabrics, it increased for poor relief foundations (hospitals and poor tables). However, the pre-1500 figure for poor tables was based on few observations (see the distribution of this sample in figure 6.15 on p. 212), so this is a somewhat uncertain observation.

¹¹⁸ See the appendix on deflators for the sources for the price data as well as graphical presentations of their volatilities.

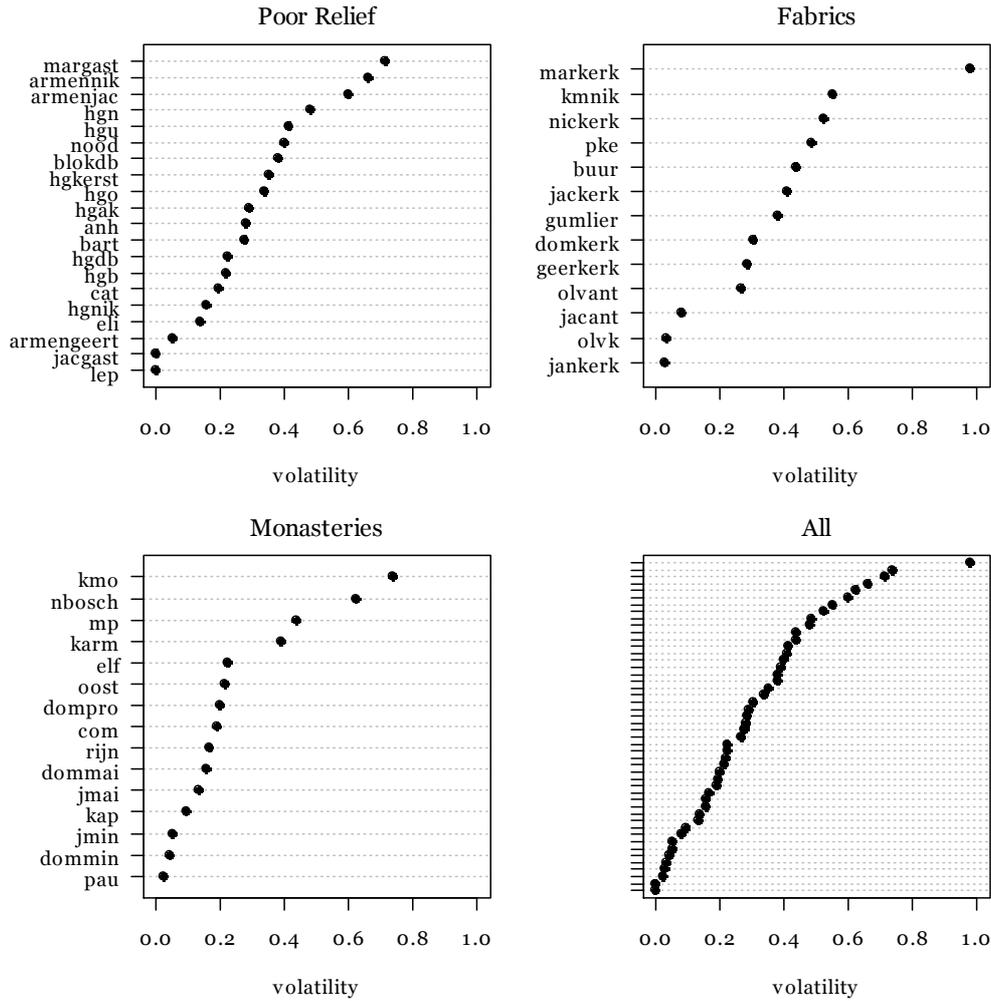


Figure 6.18. Budget volatility by type of foundation.

Source: as figure 6.15.

Figure 6.18 and table 6.6 shows that fabrics had the highest volatility (0.37 on average). Poor relief foundations were next (0.31), with monasteries showing the least volatility (0.25). For the monasteries, the late observations drove this result. However, all types of foundations had some substantial outliers. The high volatility among fabrics is in line with expectations, as building expenditures varied strongly from one year to the next. Poor relief foundations also suffered from high volatility, implying that the foundations looking after the most vulnerable groups in society experienced the greatest fluctuations.

Monasteries had less volatility than others and among them the richly endowed dependent foundations suffered least. Even among the most volatile class of foundations (fabrics), the one with the least volatility was funded

largely from renting out shops on its immunity (Our Lady's in Antwerp).¹¹⁹ Generally, wealthy foundations that relied heavily on real estate in their endowments and could spread the risk over many assets. Therefore, they fared better than foundations with modest endowments.

In sum, religious and charitable foundations grew slowly, but were characterised by high volatility. Budgets fluctuated and growth could differ strongly between foundations. The next section discusses a selection of foundations that displayed substantial growth or decline. The development of their detailed budgets reveal the underlying drivers of budgetary growth and volatility. This also allows an examination of the development of budget shares.

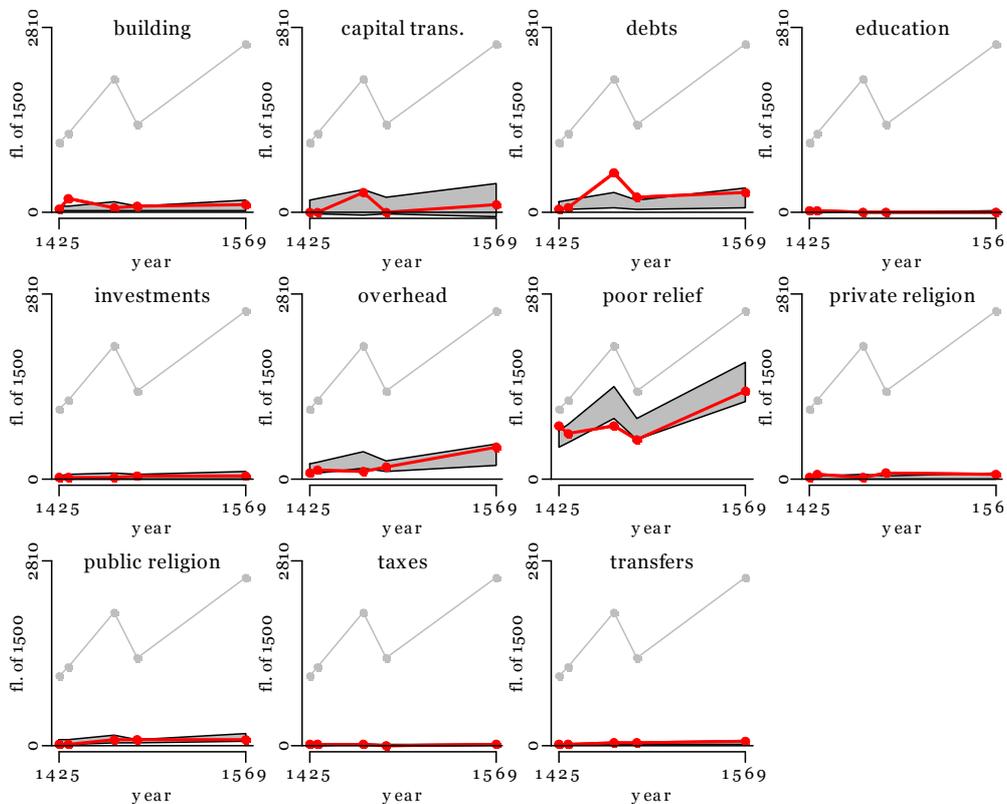


Figure 6.19. Expenditures of St Catherine's hospital, Leiden, 1425–1569, in fl. of 1500. Shaded area indicates expected range of the mean \pm two standard errors for this type of foundation.

Figure 6.19 presents the development of the budget of St Catherine's hospital in Leiden. Most of the observations were within the expected range. Only

¹¹⁹ Vroom, *Onze-Lieve-Vrouwekerk*, pp. 143–152.

the year 1467 was an exception, largely due to capital transactions in that year. This means that most of the other changes in the absolute spending level on a given category were caused by the movement of the total budget, rather than by changes in the shares of this category in the total budget.

Overall, St Catherine's grew in the first half of the fifteenth century and in the second half of the sixteenth century. Over the entire period, the hospital more than doubled its budget from some fl. 1000 to fl. 2500. Part of the growth in the sixteenth century was due to the acquisition of nearby Lopsen monastery in 1526.¹²⁰ However, the first half of the fifteenth century also witnessed substantial growth.

Though it remained roughly within the expected range, poor relief expenditures did not benefit from the growing budget in the early fifteenth century. Their absolute level even declined in the period 1425–85 and did not recover until the sixteenth century. The share of poor relief was kept down by large expenditures on debt service and asset purchases to expand the endowment. Both rose from very low levels at the start of the fifteenth century to peaks in the 1460s and 1480s. After this, the debt burden stabilised at ten per cent of the budget. Asset purchases would not reach such high levels afterwards.

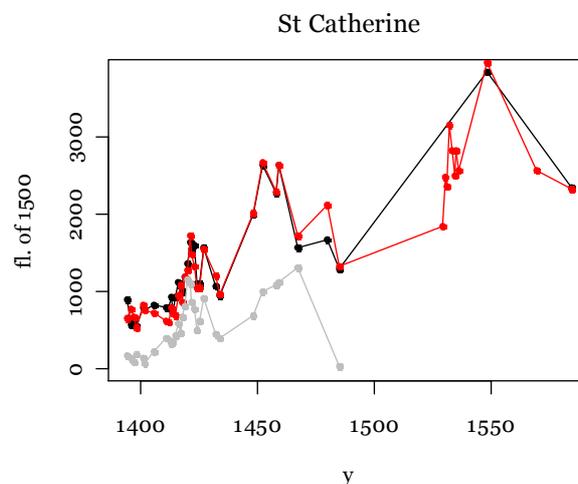


Figure 6.20. Total budget of St Catherine's hospital, Leiden, 1394–1584 in fl. of 1500, purged of surpluses and capital transactions, with income (black / top), expenditures (red / middle), and total arrears (grey / bottom).

¹²⁰ The bad financial health of Lopsen was the reason for the merger. The papal permission for the transfer is in RAL 503 no 212. By 1526, at least the buildings of the monastery were part of the hospital. As early as 1548, the ledgers separately mention income from Lopsen's goods, see RAL 504 no 302.

The series of budget totals for St Catherine's (figure 6.20) confirms the two growth phases in the early fifteenth and late sixteenth century. The hospital grew vigorously in the early fifteenth century because the hospital wardens invested in St Catherine's long-term income. They did this by expanding the endowment at the expense of its core activities – poor relief. These asset purchases were financed with surpluses (figure 6.21). The method of expanding the endowment by saving to buy land suggests a very prudent strategy. However, the rising debt service shows that credit was also used to realise the expansion. These asset purchases allowed St Catherine's to obtain an annualised growth rate of 5–7 per cent in this period.

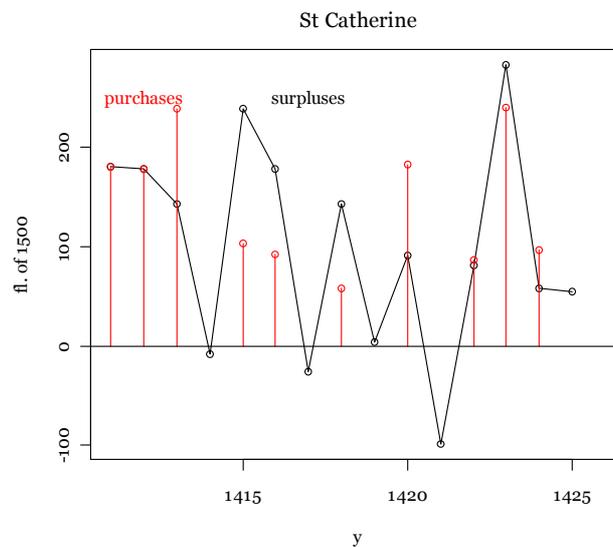


Figure 6.21. Surpluses and asset purchases at St Catherine's hospital, 1411–1425, surpluses indicated by black lines, purchases by red / grey bars.

The series of budget totals in figure 6.20 confirms that the budget of a hospital could be very volatile. The few instances in which the observations are available for several years in a row show that from one year to the next, the budget could fluctuate by 50 per cent (1423–4). This is surprising since foundations like St Catherine's were largely funded from asset returns. The leases, rents, and annuities should have returned roughly the same amount each year. The volatility of grain prices does not explain this, since most rents were not in kind. Furthermore, the budgets were expressed in real prices.¹²¹ Donations and a host of other small revenues could of course vary substantially from year to year. However, the sample data on incomes had

¹²¹ The deflator was also smoothed to prevent these kinds of distortions. See the appendix on prices for more information.

shown that offerings were of minor importance for hospital budgets and St Catherine's was no exception (see chapter four).

The total arrears in figure 6.20 represents the most important cause of volatility. Arrears were high and rising. Not paying the hospital was apparently common among tenants and debtors. So although the expected income from St Catherine's assets was steady, whether it was actually paid was far from sure. Finally, bequests and prebendaries buying themselves into the hospital temporarily boosted the budget on the income side as well.

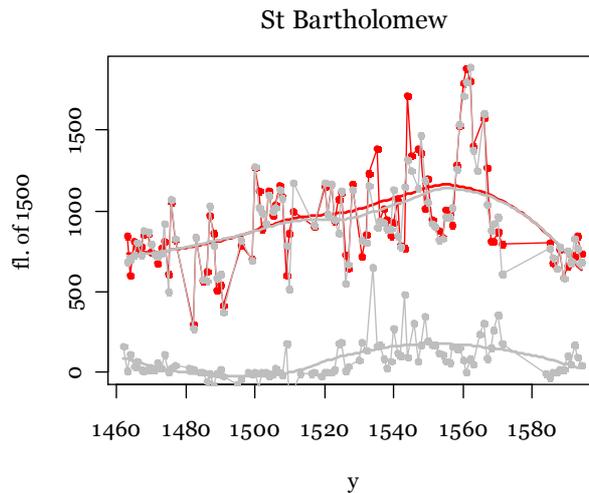


Figure 6.22. Total budget of St Bartholomew's hospital, Utrecht, 1462–1594, in fl. of 1500. The grey (middle) series indicates income purged of surpluses, expenditures are the red series on top; the bottom line shows the surpluses.

Comparing St Bartholomew's in Utrecht to St Catherine's in Leiden is a good example of the diverging fates of foundations. As early as the 1460s, St Bartholomew's grew only very slowly (figure 6.22). The annualised growth rate never exceeded one per cent. This moderate growth turned into decline after *ca* 1555. Wars do not explain this. The great unrest of the Revolt was yet to reach Utrecht at that moment. Moreover, the Guelders Wars in the first half of the sixteenth century seem to have left St Bartholomew's unaffected. Inflation was high by the second half of the sixteenth century and is a likely culprit for the contraction. There were some perpetual leases in the hospital's portfolio that would quickly lose their value in such a climate. Furthermore, the wardens of the hospital had to be very attentive to avoid even short-term lease contracts to lag behind the price trends. This, in combination with harvest problems of 1565/6 meant that the hospital was

unable to do something about the serious problems many of Utrecht's poor faced in this period.

Most of the volatility of St Bartholomew's in figure 6.22 is explained by the number of capital transactions made by the hospital wardens. In the fifteenth century these were not frequent and often involved the purchase of perpetual annuities. However, by the sixteenth century redeemable annuities had become the preferred financial instrument. With some regularity these were redeemed, inflating the income side, while new ones were often purchased in the same year, thus increasing the expenditures in that year.

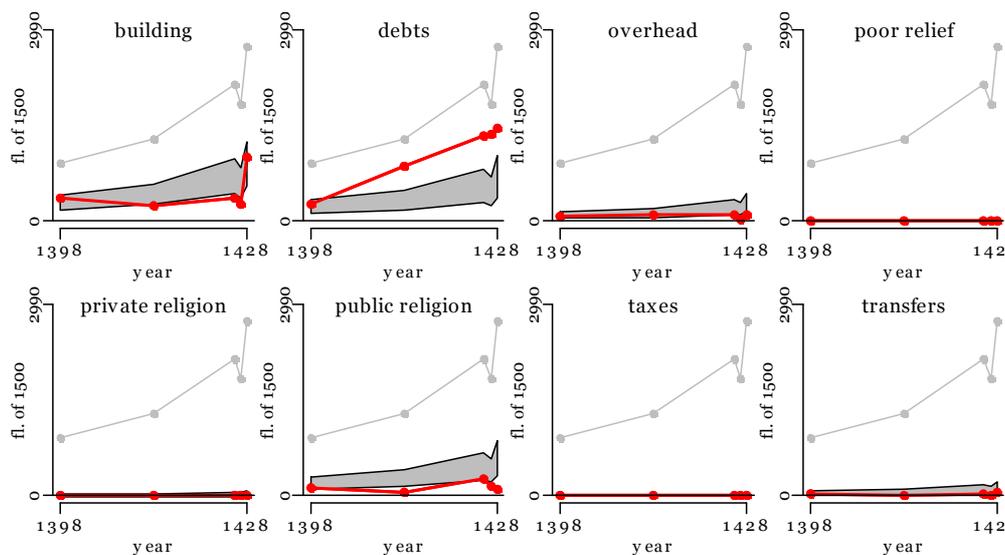


Figure 6.23. Expenditures of St Peter's church fabric, Leiden, 1398–1428, in fl. of 1500. Shaded area indicates expected range of \pm two standard errors.

Finally, we look at the budget of the fabric of St Peter's parish in Leiden in the final years of its reconstruction project around ca 1400. The budget was large and seems to have been growing all the time. However, as shown by the increasing debt burden, it was financed by borrowing money or selling assets (in both cases effectively sacrificing purchasing power later). The primary tasks of construction and providing public religious services took a hit as the debt burden began to consume more and more of the fabric's income.

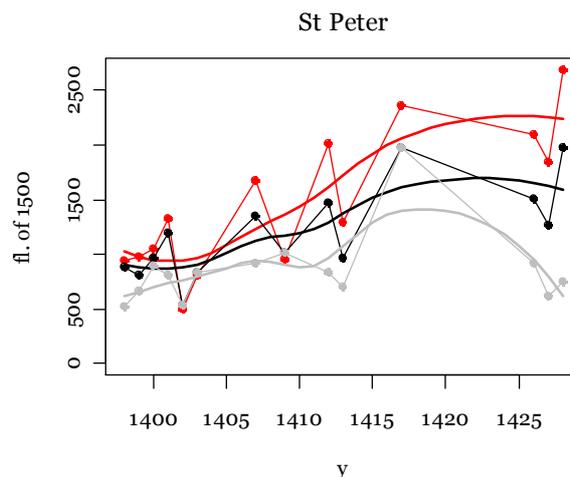


Figure 6.24. Total budget of St Peter's church fabric, Leiden, 1398–1428, in fl. of 1500. Expenditures are red / top, total income black / middle, income net of debt contractions grey / bottom.

In figure 6.24 it is clearly visible that in the 1420s the budget of the church fabric was on its way down following the building campaign of the previous decades. Furthermore, expenditures were again volatile. The cost of constructing a church were very irregular and could easily exceed the regular budget of a church fabric. For this reason, church fabrics are the foundations for which the expenditures are most often outside the expected range.

To wrap up this section, there were indeed many exceptions to the average slow growth of religious and charitable foundations. Though donations must have played an important role, endowment building by buying assets was another characteristic of these foundations. They did this by saving up a surplus, sometimes at the expense of core activities. Most of the time, however, expenditures on these activities stayed within the average budget shares over prolonged periods of time. Strong decline was also possible due to heavy debt burdens. The volatility that was observed was largely due to non-payment of what were supposed to be regular sources of income from assets.

6.6 Conclusions

Religious and charitable foundations were specialised organisations. Most foundations spent the better part (typically over 60 per cent) of their budget on either social or religious services. Expenditures on the other service were often present, but usually only in the order of a few per cent. Nonetheless, the large budgets of some foundations implied such expenditures could make an impact as well. As a consequence of specialisation, there was little difference between foundations of the same type as far as the budgets shares going to public services were concerned. This implied that the best way to get more services was to create new foundations or increase the total budget of existing foundations. In other words, overall funding needed to be increased selectively, rather than reassigning funding that already existed.

Poor relief was found to have been an important public service provided by the religious and charitable sector. Most foundations spent on relief and poor tables and hospitals were set up for this purpose. By investigating villages for which all sources of institutionalised relief could be identified, foundations were found to have had a real impact on the lives of the rural poor. They either provided five to ten per cent of the population with a third of their subsistence, or provided up to half of the population with about ten per cent towards subsistence. However, many relief foundations had opted for steadiness rather than flexibility. Regular provisions to a fixed list of middle class recipients were preferred over more flexible schemes. This especially held for urban foundations. In the countryside, poor relief seemed aimed at mitigating seasonal unemployment.

Expenditures on education were rarely found in the budgets of religious and charitable foundations. The totals sums going to schoolteachers could not have provided them with a livelihood, let alone a wage fitting for skilled labour. Some monasteries paid for education, but it was rarely broad-based, primary education. Sextons did often function as teachers, but they were underfunded. Although religion was important in education in terms of curriculum and staff, foundations provided little funding. Instead, this happened through tuition fees, whereas the asset returns and donations that characterised foundations were unimportant.

Religious services were of course also a important part of the budgets of foundations. Monasteries, church fabrics, and chapters all spent well over half their budget on these services. Chapters and some monasteries had much higher religious budgets than other foundations without having a more liturgical staff, meaning that their services were very expensive. Whether these prices were justified depends on the contemporary valuation of their elaborate services.

Religious and charitable foundations were fairly efficient. The amount of funds that went to their core activities was comparable to that in modern charities and semi-public organisations. However, substantial differences existed, with wealthier foundations generally being less efficient. Since no economies of scale were realised, it was better to have many small foundations rather than a few wealthy ones. The lowering of the debt burden by better financial institutions at the disposal of foundations mattered as well.

The sector was growing at an annualised growth rate of 0.5 per cent. However, there were strongly divergent fates between foundations. Some grew very fast by donations and purchasing assets from savings while others could not even maintain their budget. Moreover, though budget shares were stable, the budget totals were highly volatile, often exceeding the income volatilities found at present-day equivalent organisations like charities and semi-public institutions. The most important cause of volatility was the frequent non-payment by tenants and debtors.

7 EXPLAINING TOTAL PUBLIC SERVICE PROVISION

In assessing what happened with the substantial assets held by the religious and charitable sector, the previous chapter has examined the descriptive statistics of the sector's expenditures on public services. Because it only considered a sample of foundations, the representativeness of these findings remained open to discussion. Moreover, the total spending on public services was only established for small villages with few foundations. This chapter aims to go beyond the limits of a sample of foundations and tries to assess and explain the expenditures of the whole religious and charitable sector of the urbanised parts of the Low Countries.

The purpose of this chapter is first to present new estimates of social and religious expenditures by foundations in the towns of the late-medieval Low Countries. Specifically, it examines the northern part of the County of Flanders, the northern part of the Duchy of Brabant, the entire County of Holland, and the south-western part of the prince-bishopric of Utrecht (Nedersticht). The novelty of these estimates lies in eschewing detailed data on a relatively small number of poor relief foundations in favour of a cruder approach that encompasses a far greater number of foundations that might have participated in welfare. Although the focus is on social spending by foundations, estimates of religious expenditures are also taken into consideration. The two types of services were highly intertwined in this period and their relationship is therefore also of interest.

The second purpose of this chapter is to find explanations for differences in social spending. These are sought in the political and social environment in which the foundations were created, funded, and managed. Specifically, the interaction between urban politics and labour markets is investigated. Strong effects of corporative politics on social spending in the towns of the Low Countries are found.

The chapter is structured as follows. Section one recapitulates public service provision in the preindustrial era as a starting point, largely based on the preceding chapters. The next two sections introduce general theories on social and religious spending to guide the investigation. In the fourth section it is explained how estimates of the level of social and religious spending were constructed. Section five discusses the relevant explanatory variables and how data on these was collected. Section six presents the results.

7.1 Foundations and public services

The research so far has identified a religious and charitable sector funded by asset returns. Chapter four has shown that the size of the sector (measured by landownership) varied greatly even within the confines of a relatively small region like the Low Countries. The foundations that made up the sector were furthermore found to have provided public services in a highly specialised manner.

For the sake of simplicity, only two public services are distinguished in this chapter. Religious services are the first. They consisted of paying for liturgy, remunerating the clergy, maintaining church buildings, and so forth. In many of the foundations analysed here, these made up the bulk of the expenditures. Social spending makes up the second category of public services, consisting of welfare (poor relief), health care, and education. Welfare was the most important component of social spending, both outdoor (mostly by poor tables) and indoor (by hospitals). These two types of foundation aimed at welfare were outnumbered by those predominantly providing religious services, such as church fabrics, rectories, monasteries, and chapters. Nonetheless, the combined contributions of the latter sort of foundation to the provision of welfare mattered as well. For instance, the modest fraction that a wealthy rural abbey like Rijnsburg or Oostbroek spent on poor relief was still more than many rural poor tables mustered.

Other forms of social spending were far less important than welfare. Chapter six has established that education was only rarely encountered in the accounts of foundations. Chapter three has discussed the problems surrounding health care expenditures. Before the invention of curative medicine there was very little chance of it actually improving anyone's health, making such expenditures of questionable benefit.¹ Because of this and their small size, the choice was made to subsume these two items in the social spending category.

Although foundations were the most important providers of social services, other parties were also involved.² As they have taken up the responsibility in the modern world, territorial and urban governments may seem likely candidates to provide social spending. However, in the medieval period, they rarely funded it.³ Confraternities could also be social spenders,

¹ Colgrove, 'McKeown thesis'.

² Overviews in Gelderblom and Jonker, 'Institutional investors'; Haemers and Ryckbosch, 'Public services'.

³ Examples in Haemers and Ryckbosch, 'Public services', pp. 219, 222–3; Henderson, *Piety and charity*; Ligtenberg, *Armezorg te Leiden*, pp. 293–8; Lindert, *Growing public*, pp. 40–45; Nicholas, *Metamorphosis of a medieval city*, pp. 58–64.

as was the case in late-medieval Italy and Spain.⁴ However, in the Low Countries this appears to have been an insignificant aspect of confraternal activities.⁵ Guilds and mutual funds also provided relief for their members, usually by pooling the guildsmen's resources. Support of their members was a responsibility of medieval guilds in Flanders and Brabant. They could even have their own hospitals, as was for instance the case in Ghent, Dordrecht, and Utrecht.⁶ In most of the northern Low Countries, however, guild support before the early modern period was modest.⁷ In Amsterdam, support only became common from the seventeenth century onwards.⁸ The relationship between guilds and social spending by foundations is taken up extensively below.

Although there was much more to religious and charitable foundations than just social and religious expenditures, focussing on these two categories is nonetheless valid. Chapter six has discussed the activities of foundations in detail from a more disaggregated perspective. One of the observations there was that these two categories nonetheless often capture up to 90 per cent of expenditure. Furthermore, this crude classification does allow us to analyse and compare the situation in many locations, which would be difficult when considering many activities in detail.

7.2 Theories on social spending

Where should theories on social spending be sought? To establish this, we first discuss the mechanisms behind social spending by religious and charitable foundations to determine whose decisions the theories should accommodate. Taking a cue from the patterns discussed in chapter two, the following factors were important: elites, the governments they sat in, and their socio-economic surroundings.

Elites mattered because they made the resources available for foundations to be able to make any expenditures in the first place. Doing so through founding and donating was hugely important as foundations were wholly de-

⁴ Henderson, *Piety and charity*; Pullan, *Rich and poor*; Spicciani, "Poveri vergognosi"; Terpstra, 'Apprenticeship in social welfare'; Idem, 'Confraternal prison charity and political consolidation' on Italian city states; Flynn, *Sacred charity* on Spain.

⁵ Van Luijk, 'Zorg voor de doden'; Trio, 'Middeleeuwse broederschappen', p. 108. UA 708-2 Broederschappen te Utrecht no 375 registered the budgets of Utrecht's confraternities in 1614/5 so as to reassign their income. Their combined poor relief expenditures, which were to be kept intact, came to roughly fl. 100–150 in 1530–50 money – no trifling amounts, but clearly of secondary importance.

⁶ Bos, 'Mutual aid', pp. 174–178; Haemers and Ryckbosch, 'Public services', pp. 221–222; Huys, *Mutualiteit*, pp. 29–37; Koch, 'Sint Eloyengasthuis te Utrecht', p. 49; De Vocht, 'Sociale instellingen van wevers en volders'.

⁷ Goudriaan, 'Gilden en broederschappen', p. 32.

⁸ Gelderblom and Jonker, 'Institutional investors'; Van Leeuwen, 'Guilds and middle-class welfare'.

pendent on private funding. Founding and donating also determined the mix and size of foundations. Since the shares of the budget spent on social services did not differ between foundations of the same type (see chapter six and figure 7.4 below), which foundations were created and how many resources they had were key drivers of social spending. Though the middling classes might also have been involved, the substantial donations could only come from the elites of society.⁹ Only they were wealthy enough to give away their assets. Furthermore, their decisions also had a long-lasting influence because the legal and financial form of the foundation meant their assets were earmarked.¹⁰ The social, economic, and religious surroundings in which elites made their benefactions were important as well. After all, founders and donors were not isolated from the rest of society. Social predicaments and pre-existing foundations influenced their decisions.

Governments are the final element that should be included in theories of social spending by the religious and charitable sector. Although governments themselves provided little poor relief in the late-medieval period, religious and charitable foundations made up a peculiar semi-public sector. Its funding was private, yet control was in the hands of secular and ecclesiastical government. At many foundations, urban magistrates appointed the managers and supervised important decisions. In some case they were indirectly involved in the creation of the foundation.¹¹ Furthermore, the government often consisted of the same elites that privately financed the religious and charitable sector. This meant that funding and control largely resided with the same social groups. Finally, governments imposed taxes and regulated the all-important asset markets. Even foundations otherwise closely associated with the church hierarchy did not escape these regulations.¹²

The next challenge is to find theories that provide predictions how these mechanism resulted in higher or lower per capita levels of social spending. Lacking any substantive theories on social spending by foundations in particular, more general theories will have to do. The social conflict interpretation of new institutional economic history discussed in chapter one is a useful starting point. Its broad ideas should however be made more specific to relate to the causes of social spending.

Three more specific explanations can be distinguished. First, there is the voting explanation which asserts that the poor voted to take from the rich

⁹ Tits-Dieuaide, 'Tables des pauvres', pp. 569–70 on how poor tables in the southern Low Countries relied on the beneficence of middling groups.

¹⁰ See Feenstra, 'Development of the concept foundation', p. 124 on earmarking; though see Hoffman, 'Church in economy', p. 75 quoting Turgot, 'Fondation' on diversions from the foundation's original purpose.

¹¹ See chapter two and the references there, especially Maréchal, *Sociale en politieke gebondenheid*; Idem, 'Openbaar initiatief', pp. 512–3.

¹² See chapter two and pp. 254ff below, especially notes 68, 73.

and give to themselves. In this theory, social spending took off once forms of participatory politics were instituted.¹³

The second theory is the elite control explanation. It claims that the elite in a society used social spending to manage the lower ranks of society. It could for instance prevent unrest or be used to manage labour markets by preventing emigration of workers in times of slack labour demand. Finally, poor relief is argued to subsidise the wages elites had to pay in their role as employers. This theory is especially popular in the social and economic history literature of the past decades.¹⁴

Finally, there is the insurance perspective. It suggests that corporate institutions providing welfare should be understood in terms of the functions they fulfilled for their members. In order to mitigate the ups and downs of the emerging European market economy, people pooled their resources to assist in times of adversity. Guilds and confraternities are the most important corporate actors in this theory, but organisations such as parish churches, monasteries, and poor tables are mentioned as well.¹⁵ More so than in the previous two theories, this theory relates welfare spending directly to the needs it met. Private initiative has a primary role, while governments are of secondary importance.

The three theories suggest two important factors to consider in explaining social spending. The first is political, raising question like whether politics were participatory and whether governments had the power to influence welfare provisions at all. With its emphasis on private initiative, the insurance perspective has the smallest role for political actors. The control explanation has the largest role for political actors since it focuses on elites. Because many late-medieval towns were oligarchic and plutocratic, local government was an important instrument in achieving elite objectives. Finally, the voting explanation has a strong role for participatory politics.

The second factor these theories depend on is the degree of uncertainty in the economy and social environment – were there any risks to be managed? This factor is most important in the insurance perspective. The relation is less direct in the control explanation, but an elite's willingness to press for social spending would still be higher if there was some social problem that needed managing. Since lobbying for more money transfers made sense all

¹³ Lindert, 'Rise of social spending'; Idem, *Growing public* on voting; Acemoglu and Robinson, 'Why did the West extend the franchise?' on increasing redistribution after the extension of the franchise, though elite control also has a role there as they consider it the reason democracy was instituted.

¹⁴ E.g. Becker, 'Lay piety in early Renaissance Florence', p. 189; Boyer, 'Economic model of the English poor law'; Van Leeuwen, 'Logic of charity'; Lis and Soly, *Poverty and capitalism*; Maréchal, 'Openbaar initiatief', pp. 517, 535ff; McCants, *Civic charity*, pp. 6–8.

¹⁵ Clegg and Reed, 'Economic decline of the church', p. 266; Greif, 'Family structure', p. 310; De Moor, 'Silent revolution'; Richardson, 'Prudent village' for historical cases; Dehejia et al., 'Insuring consumption' for a similar idea using present-day data.

the time, an uncertain environment is the least important in the voting explanation.

7.3 Theories on religious spending

Theories on the provision of religious services are more difficult to use. One possibility is a perspective of religious services as a consumable, marketable good. A number of studies on (preindustrial) religion use a framework of mutually beneficial exchange in which religious expenditures were mainly the costs incurred in providing a valuable service. The wellbeing of people was increased in return for which the clergy obtained a livelihood.¹⁶ By donating to religious and charitable foundations, people bought religious services. Because of the non-excludable characteristics of religion, this benefited both the donor as well as others.

In this view religiosity mattered because it increased the willingness to buy religious services. However, it is less clear why there should be much variation in religiosity between regions. In an age when Catholicism really was universal, there is little reason to assume popular piety was stronger in one place rather than the other. This leaves little more than population and wealth to explain variation in religious spending (that is, how many people could spend how much on religious services).

Moreover, assessing the value of religious services is fraught with difficulties. The value cannot be derived from the expenditures made on religious services, because these services had a permanent character in the case of foundations. Once a foundation had been created, the service was in theory provided perpetually regardless of actual demand hundreds of years later. As an example of these difficulties, the previous chapter discussed the problem of determining how much value people attached to lavish religious services.

When the benefits of religious services shifts from the public to the people providing the services, a more exploitative perspective develops. When discussing religious services in chapter six, it emerged that some foundations were paid up to ten times more for similar services. This was suggestive of the view that some foundations were engaged in rent seeking. Substantial though the price difference between similar services was, in most cases it is exceedingly difficult to separate rents from the rest of the service. Simply put, we do not know the market value of religious services and therefore

¹⁶ E.g. Anderson et al., *Sacred trust*; Azzi and Ehrenberg, 'Household allocation', pp. 28, 30; Ekelund et al., *Marketplace of Christianity*, pp. 39–59; Mol, 'Kruisheren op de Friese zieleheilmarkt'; Swanson, *Church and society*, p. 227; Verhoeven, *Devotie en negotie*, p. 190; earlier interpretation on understanding medieval religious orders through their ability to secure livelihoods in Southern, *Western society and the church*, p. 241ff.

cannot know if the price was too high. Even a crude method such as assigning a fair value to the services such as a skilled labourer's wage for the clergy quickly runs into a problem. The number men or women sharing in the income of a foundation are only rarely known. The observations of price differences are therefore limited to a modest number of cases. This avenue can only be pursued by the anecdotal evidence of chapter six.

A more promising angle to analyse religious expenditures lies in the way it interacted with social expenditures. Numerous studies have investigated the role of modern religious organisations in social spending and overcoming adversity. For instance, a literature exists on charity and religion-based insurance substituting for other forms of social spending.¹⁷ Others argue for the direct benefits of religiosity in overcoming adversity through cooperation, psychological benefits, and the creation of social capital.¹⁸ Finally, the purchase of religious services has been interpreted as a fee for access to social services of foundations.¹⁹ In short, it is frequently claimed social and religious services influence each another.

These claims resonate with an important aspect of religious and charitable foundations in the medieval period. The emphasis of Christianity on poverty meant that giving to the poor was steeped in religious meaning. Donations to both religious and social purposes could be motivated by the same pious impulse, both were considered beneficial for the soul, and both enhanced the social status of the benefactor.²⁰ The blurring of the two objectives is also evident from the frequent description of monks as *pauperes christi*, or church property as *patrimonium pauperum*.²¹ Finally, canon law claimed jurisdiction over the poor (*personae miserabiles*).²²

In sum, given the close association of poor relief and religion, donors wishing to do good had two options. This means donating to religious or social causes could be substitutes. In that case, growth of one came at the expense of the other. Alternatively, the close association of religious and

¹⁷ A recent overview of interactions with social spending in List, 'Market for charitable giving', pp. 168–9; examples in Chen, 'Club goods and group identity'; Dehejia et al., 'Insuring consumption'; Hungerman, 'Are church and state substitutes?'; Payne, 'Government crowd-out'.

¹⁸ Scheve and Stasavage, 'Religion' on psychological benefits in times of adversity; Muir, 'Sources of civil society', pp. 388–392; Putnam, *Bowling alone*, pp. 65–69, 319–21, 326–7 on the role of religion in social capital and reciprocity; Henrich et al., 'Evolution of fairness'; Norenzayan and Shariff, 'Origin and evolution of prosociality' giving (experimental) evidence on religion stimulating 'prosociality'.

¹⁹ Clegg and Reed, 'Economic decline of the church', p. 266.

²⁰ E.g. Brown, 'Remembering the poor', pp. 518–522; Cohn, *Cult of remembrance*; Flynn, 'Charitable ritual', p. 336; Gilchrist, *Church and economic activity*, pp. 77–82; Guillardian, 'Tables des pauvres', p. 267; Ritzerfeld, 'Pietas – caritas – societas', pp. 17–52; Tierney, *Medieval poor law*; Tits-Dieuaide, 'Tables des pauvres', p. 570.

²¹ Little, *Religious poverty*, p. 68; Constable, *Monastic tithes*, pp. 169–70, 4, 155, 158 on the term *pauperes christi* as a justification for monastic ownership of tithes; Wood, *Proprietary church*, p. 794 on the term *patrimonium pauperum*.

²² Berman, *Law and revolution*, p. 222; Brundage, *Medieval canon law*, pp. 84–85; Tierney, *Medieval poor law*, p. 18.

social services could mean the two were complementary. In that case, giving to one service would usually be combined with giving to the other, as part of one benefaction. Were religious and social expenditures complementary or substitute goods? Which of these two options prevailed matters because it answers the question of whether association with religious services increased or decreased the level of social services.

7.4 Constructing estimates of public service provision

Scrutinising these theories first requires data on the level of social spending. Constructing these estimates was essentially done in four steps. First, the foundations in the research area had to be enumerated. Second, the incomes of these foundations in each of the settlements of the research area were estimated. Third, these income estimates were converted to expenditures on social and religious services using the budget shares from the sample of foundations discussed in chapter six. Finally, the expenditures for the separate foundations had to be aggregated for each location.

There is no medieval source that can provide income estimates for every foundation in the research area. To compensate for this, we need to know which are missing. This was done by enumerating all foundations in the research area. A list of all foundations with their (approximate) creation and dissolution years in the research area was made from ecclesiastical atlases. In turn, these atlases were largely based on contemporary diocesan administration (*cathedraticum* payments to the cathedral fabric in the diocese of Utrecht and *pouillés*, registers of benefices, in the other dioceses).²³ The result was cross-checked with, and supplemented by, archival inventories and secondary sources on hospitals, monasteries, and church architecture.²⁴ Court almshouses were included in the data as hospitals. The enumeration of court almshouses was drawn from the literature.²⁵ Room almshouses

²³ De Moreau et al., *Histoire de l'Église*, vol. I; Muller and Joosting, *Kerkelijke indeeling*.

²⁴ Bonenfant, 'Hôpitaux'; Goudriaan, 'Frühgeschichte'; Maréchal, *Sociale en politieke gebondenheid*; Mertens, *Geschiedenis van Antwerpen*; Smith, 'Through the eye of the needle' for hospitals; Goudriaan, 'Monasticon'; Idem, 'Kloosterlijst'; Ursmer et al., *Monasticon belge*, vol. VII for monasteries; Kuys, *Kerkelijke organisatie* for a list of chapters.

²⁵ The basic list from Graswinckel, *Nederlandsche hoffjes*, checked with the totals for towns from Looijesteijn, "'Many and various hospitals': almshouses in the Netherlands, ca. 1350–1800", p. 16. Towns that had almshouses according to the latter but were missing in Graswinckel were cross-references with detailed studies of towns in Bogaers, *Cultuur en religie*, pp. 865–866; Driessen, 'Leidse hoffjes'; Engels, 'Sociale en medische zorg'; Geselschap, 'Hofjes'; Kurtz, *Haarlemse hoffjes*; Leermakers and Donkersloot, *Wonen om Gods wille*; Looijesteijn, 'Funding and founding'; Muller, *Geschiedenis der fundatiën*; Turck, *Leidener Wohnstiftungen*; De Wit, *Leven, werken en geloven*, pp. 37, 240; Wouters and Abels, *Nieuw en ongezien*, vol. II, p. 207. Because they are so similar to hospitals and urban religious houses, a number of the almshouses identified in the literature were already in the database under the category of hospitals or monasteries. This was the case for eight out of twenty-five almshouses founded in Holland before 1570.

(*cameren*) were not included because they often fell under the financial administration of supervising foundations and because the evidence for their existence is inconsistent across towns.²⁶

Some foundations in this list merit some extra attention. Parish churches pose the first challenge. The atlases only mention the existence of a parish, not the foundations that constituted it. Most parish churches were actually split into three separate funds: a rectory (the pastor's benefice), a church fabric, and a poor table.²⁷ Accordingly, the parishes in the enumeration were split. Separate funds were also supposed to exist for the sextons (*kosteriën*), but their endowments were usually modest or non-existent (see chapter six).

Beguinaages were included in the enumeration. Though their status as religious houses was ambiguous, contemporaries treated them like other religious houses.²⁸ The same held for the many female houses of the *Devotio Moderna* and tertiary orders in the northern Low Countries.²⁹ The private property of beguines and tertiaries, insofar it was not in the income statements of the houses, could not be included. As discussed in chapters two and six, confraternities and schools were not included. Besides the fact that budget statements of these organisations were very difficult to come by, both were funded from member contribution (and in the case of schools, government subsidies) rather than asset returns.

To assess developments over time it is necessary to know the creation and dissolution years of the foundations. The atlases on which the enumeration was based already provide approximate dates for many of them, especially well-studied wealthier foundations. However, for many of the smaller ones, especially parish churches and chapels, the creation years posed a greater challenge. The missing founding years of the oldest churches were identified using books on church history and architecture.³⁰ Churches founded in the fifteenth century and later were usually directly visible in the better source material of this period. To prevent disturbing any estimates, the remaining

²⁶ Looijesteijn, "Many and various hospitals": almshouses in the Netherlands, ca. 1350–1800', p. 8 on the lack of evidence, stating these houses were likely to disappear without a trace.

²⁷ Kuys, *Kerkelijke organisatie*, pp. 57–60, 65; Idem, 'Urban parish', pp. 86–7 on the split of church fabrics in the thirteenth century; Guillardian, 'Tables des pauvres', p. 260 that most, though not all, parishes in the south of prince-bishopric of Liège had poor tables. Archival records of poor tables suggest even more in Flanders: Van Buyten and Verhelst, *Oostvlaamse kerkfabrieken*.

²⁸ The property of beguinaages was originally at the disposal of the States of Holland after the Revolt: Van Beeck Calkoen, 'Rechtstoestand', p. 219. Some of them were also included in the *Subsidie* tax.

²⁹ Van Engen, *Derde orde*, pp. 82, 337.

³⁰ Van Buyten and Verhelst, *Oostvlaamse kerkfabrieken*; Dekker, *Kromme Rijngebied*; Idem, 'Kerkelijk bestuur'; Demey, *Romaanse kerken*; English, *Romaansche bouwkunst*; Firmin de Schmidt, *Romaansche kerkelijke bouwkunst*; Van den Hartog, *Oudste kerken*. These works often give the foundation year. Where they don't, architectural characteristics were used to crudely date the churches. Romanesque churches, for instance, were usually built before the thirteenth century.

missing foundation years were filled in through resampling (drawing years for each type of foundation from a distribution of known creation years). This way all foundations were included when assessing developments over time without skewing the distributions. Any disturbances caused by this process generally only concerned small foundations.

Next, the incomes of the foundations in the list were estimated. The basis for the income estimates is the first proper tax levied on foundations in the Low Countries. Unlike earlier haphazard taxes, the *Geestelijke subsidie* tax of 1532–3 granted by Clemens VII to Charles V included many of the relevant foundations and clearly stated how they were to be assessed.³¹ The tax was levied in many of the principalities making up the Low Countries. These taxes provided reasonably accurate estimates of the incomes of foundations. Although the incentive to hide wealth means we are dealing with lower bound estimates, the tax is unique in providing income information even for the many foundations of which the administration has been lost.³²

³¹ Baelde, 'Kerkelijke subsidies' gives an introduction to the tax. The tax records with a copy of the papal bull are in: NA 3.01.27.02 Grafelijkheidsrekenkamer nos 3538–41; Rijksarchief te Brussel (RAB), Chambres des comptes, nos 15762 (Brussels) 32716 (Antwerp), 22655 ('s-Hertogenbosch), 41374 (Ghent), 22734 (Bruges), 7414 (Mechelen).

³² Another, even more detailed sixteenth century tax on foundations is the English *Valor Ecclesiasticus* used in Dyer, *Standards of living*, p. 32 and Rushton, 'Monastic charitable provision'; Rushton and Sigle-Rushton, 'Monastic poor relief' to investigate standards of living and charitable provisions. According to Swanson, *Church and society*, p. 222 these sixteenth-century taxes were reasonably complete insofar as the sources of income that were included (for instance, spiritualities), they tend to underestimate total wealth.

Region	Gross receipts (fl)	Archive
Brussels	61 214	Brussels, Chambres des compets, aides et subsides <i>no 15 762</i>
Leuven	30 202	15 755
Antwerp	32 716	15 768
's-Hertogenbosch	22 655	15 776
Limburg-Valkenburg-Overmaas	16 466	15 809
Luxemburg	12 583	15 906
Namur	10 984	16 663
Gent-Aalst-Vier Ambachten	41 374	16 106
Brugge-Vrije-Sluis	22 734	16 107
Mechelen	7 414	16 912
Ieper-Kortrijk-Menen	9 533	Lille Rekenkamer B, <i>no 6 880</i>
Arras-Douai-Valenciennes	58 430	16 798
Bethune	6 278	16 799
Bapaume	5 942	16 800
Lens	4 967	16 801
Noord-Holland	23 731	Den Haag, Rekenkamer 2, <i>no 3 538</i>
Zuid-Holland	8 655	3 539
Kennemerland-Westfriesland	18 851	3 540
Voorne	2 903	3 541
Zeeland-Westerschelde	7 558	Middelburg, Rekenkamer, <i>no 450</i>
Zeeland-Oosterschelde	2 920	450

Table 7.1. Tax receipts of the 1532 Subsidie by region.

Source: Baelde, 'Kerkelijke subsidies'.

The tax required some processing before it could be used. First of all, the *subsidie* used two different tax rates. Foundations with an annual income exceeding 24 ducats (fl. 48) were assessed at 50 per cent of their annual in-

come, those with an income between 12–24 ducats (fl. 24–48) at 20 per cent, and those below 12 ducats were exempt (figure 7.1).³³

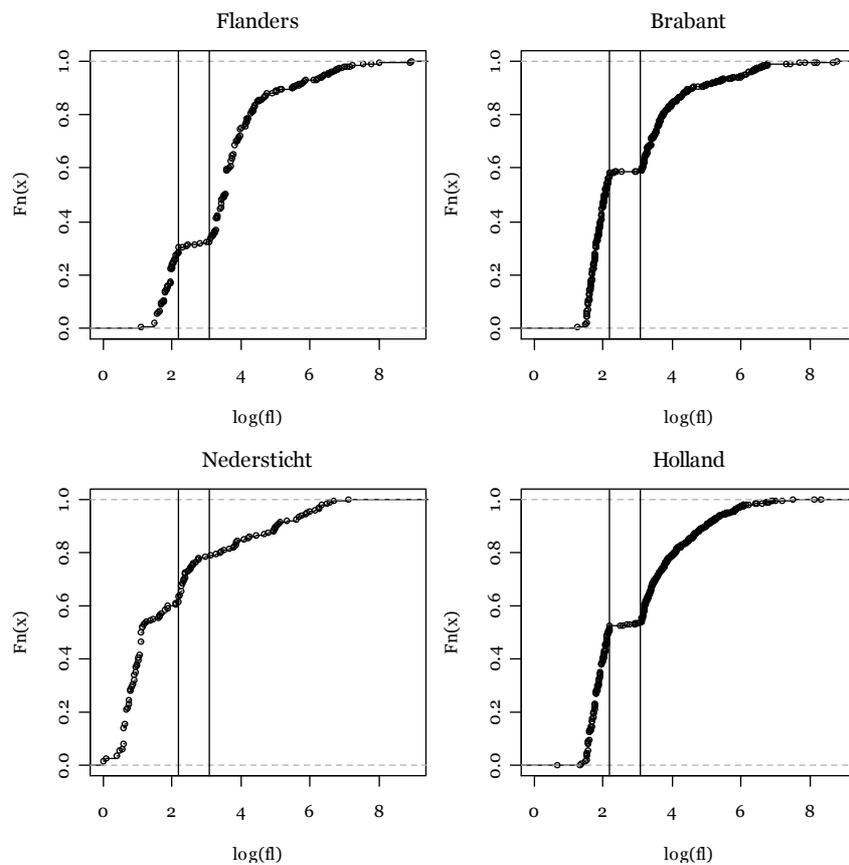


Figure 7.1. Cumulative distributions of tax payments by foundations in the Low Countries, by principality, 1532–53. Note the breaks in the distribution between $\log 8.9$ and $\log 22.2$ (indicated by vertical lines), an artefact of the two tax rates. These breaks are at lower amounts ($\log 8$ and $\log 20$ respectively) and not as pronounced in the Nedersticht, reflecting the less thorough assessment there.

The Nedersticht was at first not included in the *Subsidie* tax. Nonetheless, despite fierce resistance by the five chapters of Utrecht, the former prince-bishopric was eventually taxed three times in the period 1543–53.³⁴ How-

³³ The deductions foundations could make (see below) are the reason the breaks in figure 7.1 are not exactly at the fl. 12 and fl. 24 suggested by the 1:2 exchange rate of ducats to guilders in Munro, ‘Money’; Spufford, *Handbook*.

³⁴ The taxes in Utrechts Archief (UA) 216 Domkapittel no 3351 (1543), 3363 (1547), and 3374 (1553). The chapters complained they had already contributed to other taxes: see the pleas by the chapter of St Peter in UA 216 no 3347, arguing that they had already contributed and suffered from previous wars (*die geestlicheyt mede gecontribueert heeft [...] inder bede [...] boven dat die geestlicheyt bijden voerleden oorloge grotelick bezwaert [...] hoer goederen inden lande van Gelre mit enen gemenen omslach wederom vrijen souden*). Such

ever, instead of the steep tax administered by the central government's financial officers, the Nedersticht's clergy were allowed to collectively buy off the tax and divide the costs among themselves.³⁵ This meant that the clear rules that applied in the rest of the Low Countries need not have applied to the Nedersticht. Negotiations between the various foundations might have mattered as well.³⁶

The Nedersticht only had to partition a lump sum tax over its foundations. The tax rates were also much lower (ten per cent at the highest). Nonetheless, by 1553 the tax was fairly systematic and there are numerous hints that a system was used that was similar to that in the other principalities of the Hapsburg Low Countries. First, as with the *Subsidie* elsewhere, in 1548 and 1553 two different tax rates were used for foundations with incomes above and below 24 ducats.³⁷ And again, there was an elaborate system of deductions, similar to that in the rest of the Low Countries.³⁸ Furthermore, a register containing tax returns of some of the foundations has survived.³⁹ This administrative effort would not have been necessary for a tax that did not really consider the incomes of the foundations. Lastly, the ability to appeal to an outside arbitrator (the provincial court, the *Hof van Utrecht*) meant that significant distortions could and would be challenged. This possibility was reinforced by the threat of the governor Mary of Hungary that in case of internal disagreement over the distribution of the tax, it would be levied as elsewhere in the Low Countries.⁴⁰

However, there are problems with the Utrecht taxation. Most importantly, the records never explicitly mentioned the rate at which the foundations were taxed. Therefore, direct income estimates of 39 foundations were used to retrieve the top tax rate for 1553 (ten per cent).⁴¹ Inspecting the gap in the

contributions by the chapters in UA 291 Hof van Utrecht no 9-1, ff 49-51 (1531) and Van Kalveen, 'Gildenbewegingen', pp. 54-86.

³⁵ The five chapters together with five monasteries administered the tax: UA 216 no 3361, June 1547. The lump sums were fl. 10 000, fl. 15 000, and fl. 11 000 (nos 3530, 3362, 3371, 3373).

³⁶ Van den Hoven van Genderen, *Heren van de kerk*, p. 496.

³⁷ UA 216 no 3363 listing some of the entries under headings like 'vicarien wesende onder den tax van xxiiii ducaten'.

³⁸ UA 216 no 3346. The main difference with the rest of the Low Countries is that life annuities were not deductible, cf Brouwers, *Aides et subsides*, pp. 30-34. More on deductions on p. 244 below.

³⁹ UA 216 no 3363.

⁴⁰ UA 216 no 3361. UA 239-1 Hof van Utrecht, nos 9-2, 70 contain rulings on taxation conflicts on the 1531 forced loan and the 1543 *Subsidie*.

⁴¹ The foundations in the sample in the appendix to chapter three; estimates from a 1534 list of the worth of benefices at the disposal of Charles V: UA 88 no 78, as well as accounts from the following monasteries and chapters: Nieuwlicht from UA 1006-3 nos 265, 270 (1466-7, 1530); St Paul's from UA 85-1 nos 408, 378 (1521-6, 1592); St Mary Magdalene's from UA 708-26 no 1378-1 (1581-3); Jerusalem from UA 708-24 no 1218-1 (1585-8); St Agnes from UA 708-23 no 1188-1 (1586-94); Bethlehem from UA 708-24 no 1276-1 (1586-9); the cathedral chapter from UA 216 nos 626-4, 633-14, 633-15, 701-1, Moore, 'Cathedral chapter', pp. 297-309 (1532-1550). To make these estimates comparable to the tax, all these incomes were expressed in money of 1553.

distribution in figure 7.1 showed the lower rate to be four per cent (like the proportions between the 50 and 20 per cent taxes elsewhere). The 1543 and 1548 taxes were then used to fill in missing observations from the 1553 register. The rates in the 1543 and 1548 taxes were calculated by using the average ratios between present in all taxes.

Incomes missing in the taxes but present in the list of all foundations had to be estimated in other ways. The rules of the tax suggest some of these foundations could only have been excluded because they were too poor to tax. They were accordingly estimated at values in the exempt income bracket. Most of these were benefices in small churches and chapels. The other missing observations were exempt for other reasons. In the papal bull, only the houses of mendicant and military orders were excused from the tax. Income estimates for the latter were obtained from the literature and the extensive archives of these hierarchical orders.⁴² Mendicant houses were more problematic because they have left behind very few administrative records. The mandatory communal as well as private poverty of these institutions meant there was not much to administrate in the first place.⁴³ The mendicant houses were estimated at budgets of the same order of magnitude as the few for which budgets were found.⁴⁴ Since they were poor in assets, this crude approach should not have created great distortions.

Hospitals and poor tables were not exempt in principle, but Holland chose not to tax them anyway. For a substantial number of cases, alternative income estimates were used, either from the literature or from their own accounts.⁴⁵ These foundations were often taxed in Brabant, Flanders, and

⁴² Commandries Teutonic Order in Rhenen, Katwijk, Maasland, Schoonhoven, Schelluinen: ADOU, Oud Archief, nos 335, 2047; Mol, *Friese huizen van de Duitse Orde*, p. 174. The commandries of the Order of St John (Rijswijk, Buren): Van Berensteyn, *Johanniter-orde*; Van Winter, *Sources concerning the Hospitallers*.

⁴³ Brooke, *Coming of the friars*.

⁴⁴ RAL Stadsarchief II no 3384; Van Luijk, 'Bruiden van Christus' for the Dominicanesses of Leiden; the Franciscans of Utrecht from UA 708-13 Minderbroeders no 719; the Carmelites of Utrecht and the Augustinian friars of Elsegem in the data appendix from chapter three.

⁴⁵ All foundations mentioned in the data appendix of chapter three were used. In addition, income estimates were obtain for the following foundations. Dordrecht: H. Spirit poor table Nieuwe Kerk and Heilig Sacramentshuis from Van Dalen, *Geschiedenis van Dordrecht*, vol. II, pp. 936, 942-3 and Stadsarchief Dordrecht (SD / DiEP) 23 Heilige Geest- en Pesthuis ter Grote Kerk nos 174, 190, 201. Den Haag: H. Spirit from Engels, 'Sociale en medische zorg', p. 183. Gouda: H. Spirit from Streekarchief Midden-Holland 0076 Verenigd Wees- en Aalmoezeniershuis te Gouda no 604; St John's from Goudriaan, 'Fervente vroomheid'. Delft: H. Spirit of the parishes of the Oude and Nieuwe Kerk from Archief Delft 201 Weeshuis der Gereformeerden binnen Delft no 138 [old inventory: 75a]; the leprosarium from AD 446 Leprooshuis no 3; the Oude en Nieuwe Gasthuis from Oosterbaan, 'Oude en Nieuwe Gasthuis', p. 157. Haarlem: St Bavo's church fabric from Noord-Hollands Archief 1561 Kerkvoogdij van de Nederlands-Hervormde Gemeente te Haarlem nos 284, 287, 359; St Elisabeth's hospital from 3305 Sint Elisabeths Gasthuis of Groote Gasthuis te Haarlem no 442. 's-Hertogenbosch: H. Spirit and the *Blokken* poor tables from Blockmans and Prevenier, 'Openbare armenzorg', pp. 52-3, 76; the Great Hospital from Stadsarchief 's-Hertogenbosch 393 Groot Ziekengasthuis no 620. Rotterdam: the H. Spirit, leprosarium and St Elisabeth's hospital from Ten Boom, *Reformatie in Rotterdam*, pp. 37, 38. Amsterdam: St Elisabeth's/H.

the Nedersticht. Almshouses were estimated at modest budgets, like the monasteries that were too poor to be included in the taxes. The remaining hospitals were estimated through a single random imputation together with the remaining missing foundations based on a linear model of incomes and a number of characteristics of the foundations, including type and location.⁴⁶

principality	type	tax	direct	indirect	imputed	total
Brabant	ben	317	0	18	0	335
	chapel	13	0	19	0	32
	churchfab	0	1	0	36	37
	chapter	9	0	0	3	12
	hosp	9	2	18	42	71
	newmon	37	0	48	0	85
	oldmon	3	0	0	2	5
	poortab	2	17	0	29	48
	Flanders	ben	110	0	19	0
chapel		1	0	11	0	12
churchfab		0	6	0	26	32
chapter		4	0	0	2	6
hosp		10	3	2	27	42
newmon		17	0	51	0	68
oldmon		4	0	0	1	5
poortab		0	7	0	25	32
Holland		ben	251	0	16	0
	chapel	7	0	60	0	67
	churchfab	0	5	0	26	31

Spirit, St Peter's, St George, St Nicholas' hospitals from De Melker, 'Metamorfose van stad en devotie', pp. 250, 255, 261, 265. Leiden: St Elisabeth's hospital from RAL 511 Gasthuizen no 1131a; H. Spirit of St Peter's parish, later the orphanage from 519 Heilige Geest- of Arme Wees- en Kinderhuis no 1577; all remaining monasteries from RAL 502a Stadsarchief II no 3384. Utrecht: Buurkerk (*Civilis*) and Cathedral fabrics from Vroom, *Financiering van de kathedraalbouw*; fabric of St Mary's chapter from UA 221 Kapittel van Sint Marie no 346; fabric of St Peter's fabric from UA 220 Kapittel van Sint Pieter nos 191-3, 194-2; fabric of St John's chapter from UA Kapittel van Sint Jan no 162-11; St James' fabric from UA 709-2 Sint Jacobskerk 423-4; the bishopric from Heeringa, *Rekeningen*, vol. II; hospitals from 'Staat der gasthuizen binnen Utrecht, ten tijde van de overdracht der temporaliteiten aan keizer Karel den vijfden', . Antwerp: Our Lady' church fabric from Vroom, *Onze-Lieve-Vrouwewerk*, pp. 143-152; St Elisabeth's hospital from Van der Wee, *Growth of the Antwerp market*, vol. I, pp. 499-502. Lierre: H. Spirit from Blockmans and Prevenier, 'Openbare armenzorg', pp. 52-3; Van der Wee, *Growth of the Antwerp market*, vol. I, pp. 489-98. Ghent: St James' and St John's fabrics from Trio, *Volksreligie*, p. 273; St Jan-ter-Dullen hospital from Van de Putte, 'Sint-Jans-ten-Dullen', p. 88; H. Spirit Our Lady's parish from Tits-Dieuaide, 'Tables des pauvres', p. 572. Aalst: H. Spirit from Blockmans and Prevenier, 'Armoede in de Nederlanden', p. 526. Pittem: H. Spirit from Idem, 'Armoede in de Nederlanden', p. 526. Bruges: H. Spirit St Salvator's and St James' from Galvin, 'Credit and parochial charity', pp. 132-3 H. Spirit Our Lady's from Tits-Dieuaide, 'Tables des pauvres', p. 572. Wondelgem: H. Spirit from Idem, 'Tables des pauvres', p. 572. Hulst: fabric from Dierick-van Pottelberghe, 'Parochiekerk van Hulst', p. 83.

⁴⁶ Gelman and Hill, *Data analysis*, pp. 529-543.

principality	type	tax	direct	indirect	imputed	total
Nedersticht	chapter	5	0	0	0	5
	hosp	1	16	0	74	91
	newmon	84	5	67	0	156
	oldmon	1	0	0	1	2
	poortab	0	6	0	22	28
	ben	85	0	10	0	95
	chapel	4	0	7	0	11
	churchfab	2	8	0	1	11
	chapter	7	0	0	0	7
	hosp	17	0	0	26	43
	newmon	21	1	11	0	33
	oldmon	8	0	0	0	8
	poortab	1	3	0	2	6

Table 7.2. Sources of income estimates for urban foundations.

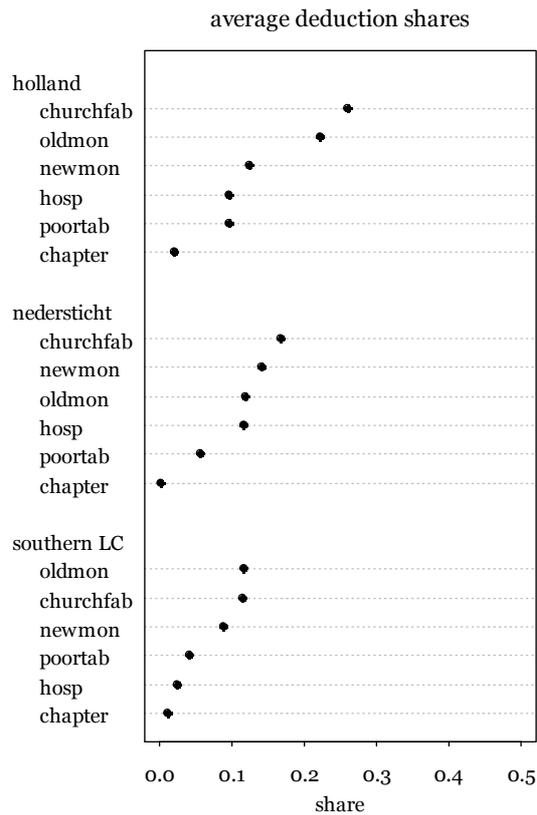


Figure 7.2. Average deductions as share of budget by type of foundation and region.

Source: Chapter three and its appendix.

Another challenge presented by the tax was that deductions from pre-tax income were possible. An instruction to the tax collectors by Mary of Hungary in 1533 provides a list of possible deductions. The foundations could deduct expenditures on annuity instalments, contractual or customary distributions to the poor, lay taxes (*bedes*), water management, and expenditures on the care for patients in hospitals.⁴⁷ The sample discussed in chapters four and six allowed the share of deductible expenditures to be calculated for each type of foundations (figure 7.2). Hospitals could make larger deductions than shown here, often more than 70 per cent of their income. Their actual tax rates (ten per cent) were obtained by directly comparing tax assessments with alternative income estimates for hospitals where both were available. The eventual income estimates resulting from all these procedures are presented in figure 7.3.

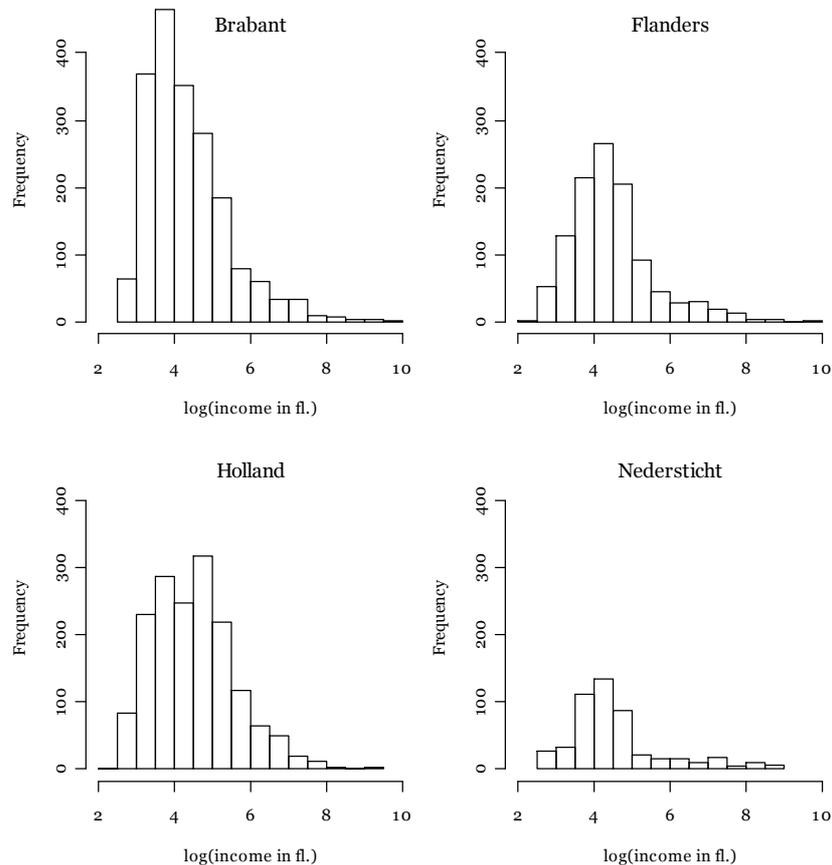


Figure 7.3. Distribution of income estimates of foundations by principality in ca 1532–53, logarithmic scale.

⁴⁷ See p. 241, note 38 above. In the Nedersticht, life annuities were not deductible. All hospitals of the Nedersticht were estimated directly.

The next step was to determine how much of these incomes went to social and religious services. To this end, the sample of religious and charitable foundations from chapter three and the resulting expenditure shares on the two services from chapter six were used. Poor relief and educational expenditures made up the social spending share; public and private religious services and building at church fabrics the religious part. Variation of the shares within each type was low, even amongst foundations located in different principalities (figure 7.4).

No sources existed to reconstruct expenditures shares of benefices (rectories, chantries). Since their income went directly to the clergy holding the offices, they were assumed to go nearly entirely towards provisioning religious services, not unlike the patterns found for chapters.

The expenditure shares were calculated net of capital transactions. Asset sales and purchases were rare, but they could easily inflate the budget to over twice its size. Since they were so rare, it is unlikely such outliers were included in the tax assessments.

Unweighted averages were used to aggregate the expenditures shares. This means the total budget of the individual foundations was not taken into consideration to calculate average expenditures. This was done because the sample had a bias towards wealthier foundations which should not be aggravated by assigning more weight to the wealthier foundations. However, it is important to remember that the smaller foundations can have a distorting influence because of this. Their influence is larger than their purchasing power in the sample warrants.

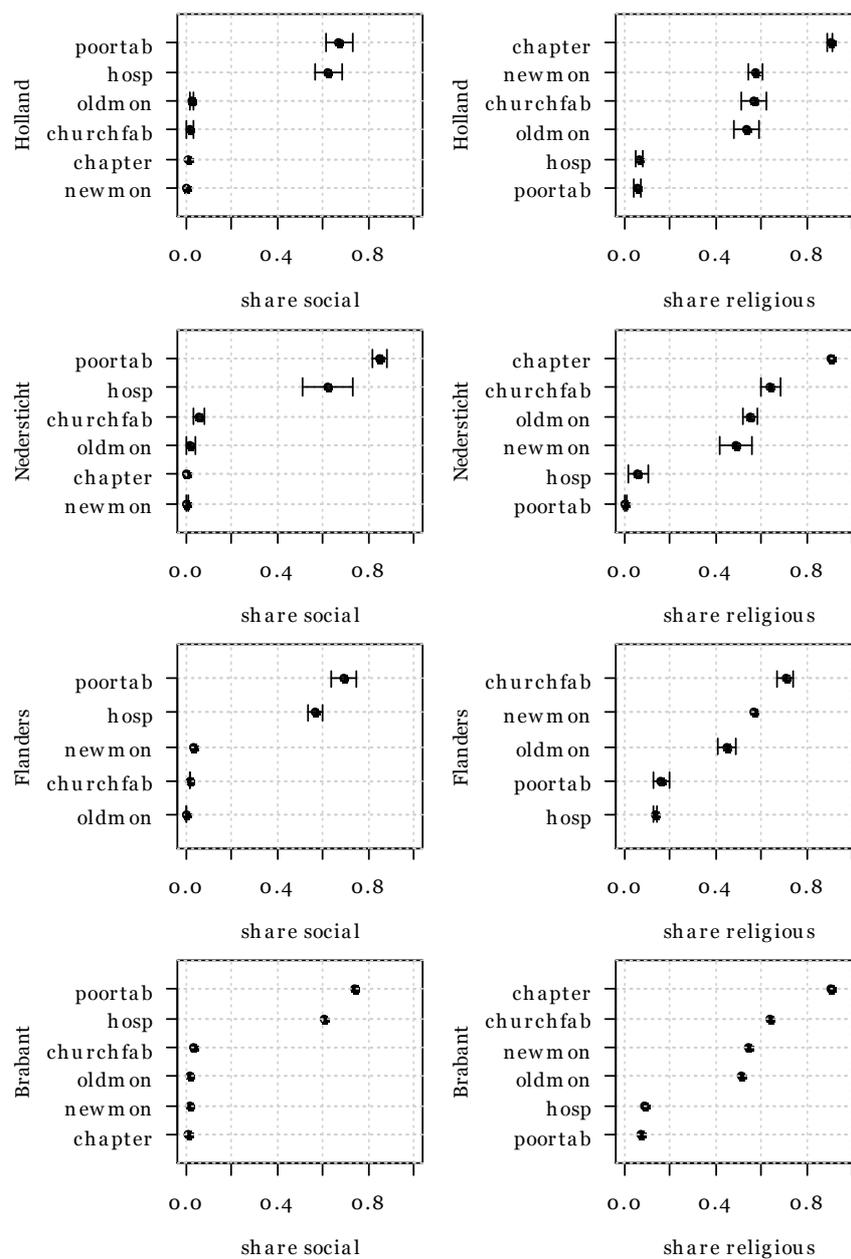


Figure 7.4. Average shares of budget on social and religious services, by region and type of foundation. Horizontal bars indicate \pm one standard error.

Source: chapters six, three and its appendix.

The resulting sample of shares (figure 7.4) was then used to obtain expenditures on the two public services for each foundation by multiplying their pre-tax incomes with the shares for that type of foundation. Next, these expenditures were aggregated for each settlement to obtain the total social and religious spending there. By using the creation and dissolution years of founda-

tions, the data could be compiled for multiple points in time, allowing us to construct very crude growth figures as well.

Aggregating the data on individual foundations could be done on three levels: parishes, contemporary settlements, and present-day settlements. Their coverage varied considerably. For instance, a city might consist of multiple parishes (Utrecht, for example) or one parish might cover a number of settlements (Haarlem and the villages of Heemstede, Berkenrode, Tetrode, Zandvoort all residing under St Bavo's). Wherever possible, contemporary settlements were used and parishes were merged and split accordingly. In some cases, contemporary settlements had disappeared (usually due to flooding). In those cases, nearby present-day settlements were used so geospatial information could be added nonetheless.

Because the expenditures needed to be expressed on a per capita level, population estimates for each settlements in the dataset were required as well. The populations of towns and villages were estimated differently because the source material for the two are very different. The estimates for villages were made on the basis of the detailed hearth counts for Holland, Brabant, and Flanders.⁴⁸ To obtain rural population estimates for each village of the Nedersticht a housing tax (the *huisgeld* of 1530) was related to later similar taxes and population estimates.⁴⁹ This tax was a less accurate source than used for the other regions, but the resulting rural population and urbanisation estimates are similar to the aggregate figures in the literature.⁵⁰ For the towns, superior population estimates were used from secondary literature that correct for the problems with the hearth counts and taxes.⁵¹

The steps described above suggest that these estimates sometimes have a substantial margin of error. Some income estimates for the individual foundations are conjectures at best, with margins of error of 25 per cent or more.⁵² Making these estimates is nonetheless a worthwhile exercise. First of

⁴⁸ Fruin, *Informacie up den staet* for Holland in 1504; Cuvelier, *Dénombrements de foyers* for 1526 Brabant; Mertens, 'Brugse vrije'; De Smet, 'Dénombrements des foyers' for 1469 / 1520 Flanders, using the 4.5 multiplier implicit in Mertens, 'Brugse vrije'; De Vries, *Dutch rural economy*, p. 82.

⁴⁹ *Huisgeld* tax from UA 58 no 369; 1600/1632 population estimates from Vermeulen, 'Bevolking'; De Vries, *Dutch rural economy*, pp. 97–8.

⁵⁰ Our calculation is 21 000 rural inhabitants and an urbanisation rate of 52 per cent in ca 1530. Although Van den Hoven van Genderen and Rommes, 'Rijk en talrijk', pp. 70–71, 79; Rommes, 'Bevolking en bestaansmiddelen', pp. 18–19 come to the same rural population and a higher urbanisation rate for 1577, they include more settlements in their urban population and there was forty years of population growth –mostly concentrated in the city of Utrecht – to account for.

⁵¹ Lourens and Lucassen, *Inwonersaantallen*; Rommes, 'Bevolking en bestaansmiddelen'; Stabel, 'Demography and hierarchy', pp. 210–211; Van Uytven, 'Beroering', p. 173; Idem, 'Triomf', p. 242; Verbeemen, 'Demografische evolutie'. When there was more than one estimate available, the most recent one was used.

⁵² Feinstein and Thomas, 'Plea for errors', pp. 157–158.

all, estimates like these have never been made for the late-medieval period. Although data problems exist, they are still an improvement over nothing. We should try to find out how much we can do with the limited resources available. Second, the wealthiest foundations were the most likely to be estimated directly, so most of the total income is accounted for. Third, it is an improvement over the alternative, count data, because our estimates also take total incomes and expenditure shares into account.⁵³ Finally, expenditures have been aggregated for each settlement. So although there might be uncertainties surrounding some of the individual foundations, the totals for the settlements, especially the ones with many foundations, are much less sensitive to this. Accordingly, they have smaller margins of error.

The total income that comes out of these estimates allows us to calculate the total size of the sector and its expenditures on public services. Moreover, using the results from Van Zanden's historical national accounting efforts, rough shares of the sector's size relative to GDP can be calculated.⁵⁴ No GDP estimates are available for the other regions. Therefore, these were approximated by multiplying Holland's GDP with an index for the total population of the regions in the dataset and an index for real construction wages to proxy for income per head.⁵⁵

Region	Approx. GDP	Share sector	Share social	Share religious
Holland	6 465 193	0.05	0.01	0.02
Brabant	8 244 824	0.04	0.01	0.02
Flanders	7 210 222	0.03	0.01	0.02
Nedersticht	1 082 211	0.15	0.01	0.09
Total	23 002 450	0.05	0.01	0.02

Table 7.3. Size of the religious and charitable sector as a share of approximated regional GDP.

The results of this exercise are presented in table 7.3. The Nedersticht had the richest sector by far and most of its income was spent on religious ser-

⁵³ E.g. Andersen et al., 'Religious orders and growth'; Richardson, 'Prudent village', pp. 396–406.

⁵⁴ Van Zanden, 'Taking the measure', pp. 143, 148, correcting for inflation between 1510/4 and 1532 and the fact that not all of Holland's settlements are accounted for in our data.

⁵⁵ Wages for Utrecht from De Moor, *Lonen en prijzen*; Tenhaeff et al., *Bronnen tot de bouwgeschiedenis van den Dom*, pp. 835–839; De Vries and Van der Woude, *Nederland 1500–1800*, p. 707. Nominal wages were used as the only available CPI is identical to Holland's. For Flanders and Brabant, real wages relative to Amsterdam's from Allen, 'Great divergence', pp. 428–429. Flemish wages were at the same levels as Brabant's, see Jacks and Arroyo Abad, 'Belgium, 1366–1603'; Vandenbroeke, 'Werkinstrumenten', pp. 267, 269; Van der Wee, *Growth of the Antwerp market*, vol. I. The wage proportions were Holland : South : Nedersticht = 1 : 1.02 : 0.8.

vices. In the other regions, the religious and charitable sector is smaller. The larger sector in the Nedersticht corroborates the estimates of landownership by foundations made in chapter four.

Despite the modest size of the sector, these estimates are higher than Van Zanden's. For Holland, our estimate implies Van Zanden's estimate of 4.4 per cent for the service sector consisting of clergy, education, and government is low.⁵⁶ Even without government services, the total spending by the religious and charitable sector exceeded his estimate.

However, table 7.3 generally suggests a modest sector. This result probably held for earlier periods as well. With an annual growth rate of 0.2–0.5 per cent over the course of the fourteenth and fifteenth century, the religious and charitable sector grew at a similar pace as the economy as a whole.⁵⁷ As a comparison, recent research on Holland suggests GDP grew by less than 0.4 per cent annually in the medieval period.⁵⁸ This implies that as a share of the economy, the share of the sector in the entire economy had not changed much or may even have been smaller in the High Middle Ages. Our perception of the importance of church, religion, and charity in the medieval economy may have more to do with the source material they left behind than their actual economic weight.⁵⁹

⁵⁶ Van Zanden, 'Taking the measure', pp. 161, 163.

⁵⁷ The growth of the sector is based on the dataset of this chapter, see p. 259 below for the procedures. The growth in landownership from Van Bavel, *Transitie en continuïteit* and discussed in chapter four suggest similar rates.

⁵⁸ Van Zanden and Van Leeuwen, 'Growth of national income' for Holland; similar medieval growth figures in Broadberry et al., 'British economic growth', p. 39.

⁵⁹ *E.g.* 'princely agglomeration of estates' of monasteries and prelates in Bloch, *Feudal society*, vol. I, pp. 346–347 or that the 'enormous transfer of landed property [...] was the most dynamic change affecting the European economy [which] established the Western Church in a paramount temporal position' in Duby, *Early growth of the European economy*, pp. 165–166; or more recently, Swanson, *Church and society*, pp. 196, 234 cautiously claiming that 'institutional wealth of the medieval English church is undeniable' and that 'the scale of ecclesiastical involvement in the market economy [...] must have been considerable.'

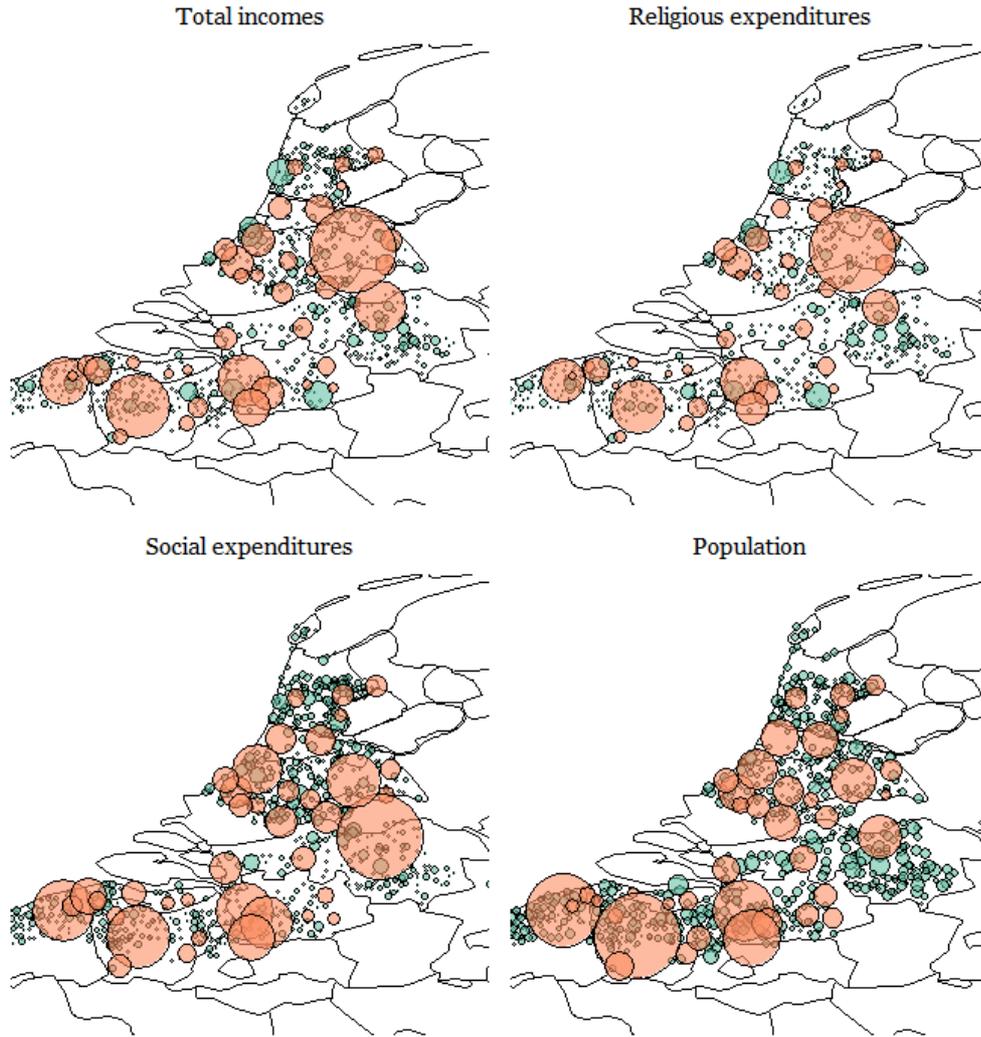


Figure 7.5. Income, expenditures, and population estimates for settlements in the research area, projected on a map of the present-day Low Countries. The surface of the circles is proportional to the largest estimate.

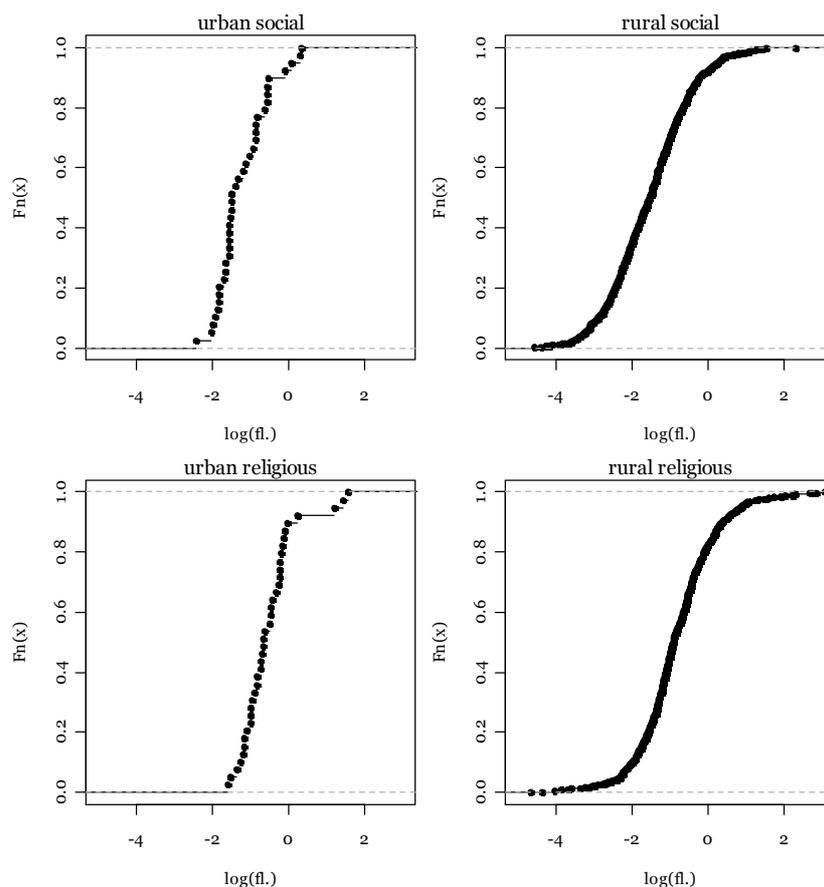


Figure 7.6. Cumulative distributions of social and religious expenditures by foundations in the urban and rural settlements of the Low Countries in ca 1532.

Table 7.3 also shows that despite the differences in the total size of the sector, spending on social services was roughly equal between the four regions. However, despite uniformity at the level of principalities, there were substantial differences at a more local level (figure 7.5 and figure 7.6). Per capita social expenditures in towns ranged from a mere fl. 0.10 to over fl. 1. In terms of the support that reached the poor, if we take the 20 per cent poverty rate from Blockmans and Prevenier, this suggests that the amounts spent per recipient may have varied between 5–50 per cent of the subsistence income level.⁶⁰ These ranges are not that far from the fivefold differences in support found for the late-medieval southern Low Countries.⁶¹ Explaining such differences contributes to our understanding of social policy and the distribution of wealth in the preindustrial era.

⁶⁰ The dependency rate is the lower bound estimate from Blockmans and Prevenier, 'Armoede in de Nederlanden', pp. 513, 515; the subsistence income levels from Allen, 'Great divergence'.

⁶¹ Blockmans and Prevenier, 'Armoede in de Nederlanden', p. 526.

7.5 Constructing explanatory variables

The theories about the causes of social spending suggested that political and social conditions were very important. In this chapter, variation in these two factors is sought at the level of towns. At first sight, ecclesiastical and territorial governments may seem the most pertinent institutions for the religious and charitable sector. Indeed, territorial governments featured in the analyses of chapter four. Although we try to include governments in the analysis as well, the starting point is that the most pertinent explanations for the social spending by foundations will be found at a local level.

The most important reason for analysing society and governance at a local level is that founding and funding was highly dependent on local initiative. Donations were always going to happen near the residence of the benefactor. Not only would they then reap any direct benefits, but the assets which they were supposed to give (often real estate) were local in origin as well.

Although we try to include them in the analytical framework (see p. 258 below), there are reason to pay less direct attention to the ecclesiastical hierarchy and piety. For one, there was little reason to assume that they displayed great differences from one place to the next since all of western Europe was Roman Catholic in the period.⁶² Here, we try to find out what economic, social, and political explanations can add beyond basic religiosity to our understanding of the religious and charitable sector.

Moreover, ecclesiastical governance had deteriorated strongly by the fourteenth century. After the thirteenth-century high point in ecclesiastical hierarchy, the Papal Schism and a sprawling bureaucracy began to seriously undermine the effectiveness of its governance.⁶³ Territorial and local secular authorities stepped in to fill the gap. Furthermore, in the research area, most of the sees of the bishoprics (Cambrai, Tournai, Liège) were outside the principalities. This made enforcement of their jurisdictions difficult, since these clashed with secular ones.⁶⁴ In the remaining diocese, Utrecht, the bishops were distracted by their role as territorial lords of the Nedersticht. Moreover, they were in a constant struggle about ecclesiastical jurisdiction with the chapter provosts (in their role as archdeacons).⁶⁵

The choice to focus on local governments was practical. Nearly all of the principalities included in this analysis had long been united under the Burgundian-Hapsburg government, which in turn was the source of the crucial

⁶² See pp.234–236 above.

⁶³ Southern, *Western society and the church*, pp. 133–169.

⁶⁴ Haemers and Ryckbosch, 'Public services', pp. 213–4, citing Vleeschouwers-Van Melkebeek, 'Officialité de Tournai'.

⁶⁵ Kuys, *Kerkelijke organisatie*, pp. 135–7; Mulders, *Archidiaconat*, p. 61ff; Rikhof, 'Rumor in ecclesia', pp. 260, 267.

taxation sources. It was therefore unfeasible to collect the outcome variable in a way that allowed for state-level comparisons.

Using towns as the unit of analysis is also desirable in its own right. Simply put, for most of the preindustrial period, towns were very important political and social focal points. This holds for substantial parts of Europe and especially for the Low Countries.⁶⁶ Policy concerning religious and charitable foundations had been made at a regional level since the early Middle Ages.⁶⁷ By the late Middle Ages, towns were especially productive in this respect. Some examples include Leiden and Delft striving to merge monasteries with hospitals in the sixteenth century, Leiden's conflicts with its monasteries, 's-Hertogenbosch's successful attempt to limit the number of nuns at the Great Hospital, and the aldermen's regulations for the hospitals of Bruges.⁶⁸

All this leads us to search for variables capturing the effectiveness of governments at a local level, the political decision making process there, and the labour environment they had to deal with. Many of these explanatory variables could however only be collected for towns, not for the villages in the data. Therefore, the following analyses focus on towns. Nonetheless, the rural results are included for the sake of completeness. To link explanatory variables collected at the town level to the countryside, town regions were created. To do this, it was assumed that towns had considerable influence on their surrounding countryside.⁶⁹ Regions were defined based on distance to the nearest town (see the appendix to this chapter, p. 271). Because the analyses of rural and urban settlements are kept separate, the results of this solution are easily distinguished later on.

Turning now to the actual explanatory variables, one important factor to include is the capacity of urban governments – their ability to enforce their decisions. The control and voting explanations suggest a positive effect from this variable. The more influence governments exerted over religious and charitable foundations, the more elites (control explanation) or lobby groups (voting explanations) were able to increase welfare spending to their desired ends.

⁶⁶ Chittolini, 'Cities'; Epstein, 'Town and country in Europe'; Kiesßling, *Stadt und ihr Land* on Europe in general; Blockmans and Prevenier, *Bourgondiërs*, p. 254; Van Uytven, 'Triomf on the Low Countries.

⁶⁷ Constable, *Monastic tithes*, p. 308.

⁶⁸ Tervoort, 'Developments in social care' on Holland towns; Ligtenberg, *Armezorg te Leiden*, pp. 78–9; Oosterbaan, *Zeven eeuwen geschiedenis*, pp. 144–148 on mergers, showing a system of local initiative and episcopal and papal permission; Van Luijk, 'Bruiden van Christus', pp. 190–209 on Leiden, amongst other things on excises; Coopmans, *Rechtstoestand van de godshuizen*, pp. 145–154 on 's-Hertogenbosch; and Maréchal, *Sociale en politieke gebondenheid* on Bruges.

⁶⁹ Epstein, 'Town and country in Europe'; Kiesßling, *Stadt und ihr Land*

However, because capacity is a very broad concept, it is challenging to come up with variables that capture it. One solution is to look at the different periods in which towns came to prominence. To do this, we used the length of time a town had governed itself, approximated by the length of time it had urban liberties. The idea behind this variable is that towns gained the most extensive privileges early on, during the period when central authorities still needed to make bargains to solidify their rule.⁷⁰ Governance institutions of the town were also more mature if there was a longer tradition of self-government.

For the Netherlands, Cox's database on urban liberties was used to collect this data.⁷¹ For Belgium the data had to be collected from a variety of secondary sources. Some of the towns, especially the older ones in Flanders and Brabant, probably had extensive privileges and self-governance before any formal urban charter was granted. Only when their privileges were under threat did they want them put down in writing. Typically, our data indicates such towns to have had some of the oldest charters, but in these cases the actual duration of autonomy might be underestimated.⁷²

Regulations concerning religious and charitable foundations were also made at the territorial level. For example, the towns of Holland lobbied for *mortmain* and other regulations concerning foundations on more than one occasion.⁷³ Increased influence of towns over the religious and charitable sector through the central government is expected to have similar effects as the previous variable on government capacity. A contemporary assessment of the necessity of the central authorities to negotiate with a town has been used to measure the influence at the territorial government. The Estates General of the Low Countries were just the place where such negotiations between the towns and the Burgundian-Hapsburg government took place. If delegates of a town were invited to the Estates General, contemporaries considered the town important enough to include it in the negotiations. Data has been gathered on how often the town was represented at the estates general in the period 1464–1506.⁷⁴

In the theories explaining the prevalence of social spending, the political decision making process and the labour environment had a prominent place. Guilds have a number of characteristics that make them a useful source of

⁷⁰ Van Bavel, *Manors and markets*, pp. 209–13; see Dijkman, 'Commodity markets', pp. 133–4 on the example of the staple privilege of Dordrecht.

⁷¹ Cox, *Repertorium*; available at <www.stadsrechten.nl/stedenalfabet.htm> (accessed 2010).

⁷² Blockmans, 'Oudste privileges'; Steur, 'Franchises du Duché de Brabant'; Van Uytven, 'Stadsgeschiedenis', p. 218.

⁷³ Jongkees, *Staat en kerk*, pp. 145–52 on towns lobbying for regulation concerning excises and monastic industries; Koch, *Kloosterpoort als sluitpost*, p. 188, quoting Godding, *Droit privé*, p. 94 for similar activities by towns in Guelders.

⁷⁴ Data from Wellens, *États Généraux*, pp. 370–2.

variation to analyse these issues. First of all, they were a political force in their own right. Guilds either had an institutionalised position in urban government, or they were at the least a potentially riotous lobby group that had to be taken into account by governments.⁷⁵ Naturally, labour issues were high on the agenda of guilds.

A second characteristic is that guilds were an alternative system of providing security for their members. On the one hand they could have lobbied for more social spending through foundations, but they could also have substituted for it through regulations and their own social safety net.⁷⁶ In other words, guilds either increased social spending in the framework of a voting or control explanation, or they decreased it in the insurance perspective by substituting for it.

Measuring the strength of guilds is not straightforward. Information on their institutionalised position is available for some towns, but far from all. One way around this is to look at the origins of guild strength. A crucial event in the position of guilds was the Battle of the Spurs in 1302. Shortly after the success of the urban militias there, guilds took advantage of the fissures in the traditional urban patriciates to obtain strong positions in many of the towns of the Low Countries. Guild movements started after this moment were usually unable to do the same.⁷⁷

⁷⁵ Lis and Soly, 'Export industries', pp. 113–114; Prak, 'Corporate politics'; Stabel, 'Guilds in late-medieval Flanders', pp. 189–190.

⁷⁶ De Moor, 'Silent revolution', pp. 197–198; Stabel, 'Guilds in late-medieval Flanders', pp. 197–198.

⁷⁷ Lis and Soly, 'Export industries', p. 113; Prak, 'Corporate politics'; Soly, 'Political economy', p. 52; Van Uytven, 'Plutokratie'.

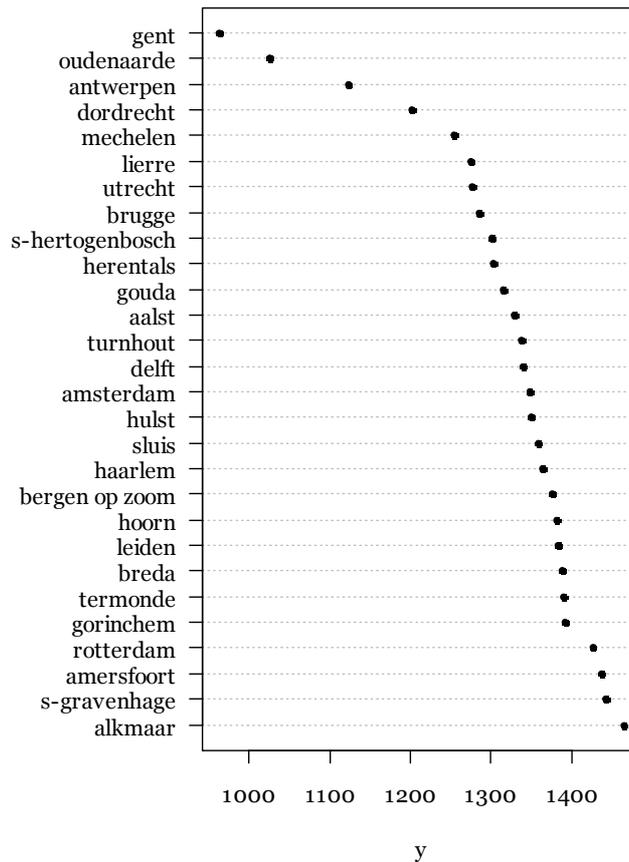


Figure 7.7. Years of earliest recorded guilds in towns in the research area. Towns without any guilds are omitted.

Source: see note 78.

Data on the guilds comes from updated versions of the databases started by Lourens and Lucassen for the Netherlands and De Munck & Soly for Belgium.⁷⁸ From these databases, variables were constructed for each town in the research area on whether or not guilds were already present at an early date (before the Battle of the Spurs), the number of guilds, and the length of time guilds were present.

In two of the theories discussed earlier the exposure of the target groups of social spending to the risks of a specialised and commercialised economy mattered. For instance, in urban environments the presence of a substantial export-oriented manufacturing sector with its reliance on wage labour and sensitivity to the (seasonal) fluctuations of international trade. These factors could cause sharp changes in the income of the workforce.⁷⁹ The control and

⁷⁸ Lourens and Lucassen, 'Ambachtsgilden'; De Munck et al., 'Distribution of craft guilds'. Early versions of the updated databases to appear on <www.collective-action.info> were provided by Tine de Moor. The earliest guild reference for Utrecht was provided by Bram van den Hoven van Genderen.

⁷⁹ Van Leeuwen, *Bijstand in Amsterdam*, pp. 16, 53–55.

insurance explanations assign a particularly significant role to these developments. The existence of an uncertain labour environment was captured by whether the town had an export-oriented textile industry. This was the most important and volatile industry of the preindustrial era and very sensitive to events like disruptions in international trade.⁸⁰

Although the autonomy of foundations and the importance of their local environment has been stressed so far, ecclesiastical authority obviously had some impact on the functioning of religious and charitable foundations. Although our focus is on other explanations, religious and ecclesiastical factors should be controlled for. A very crude way of doing so was to include diocese dummies that capture differences in ecclesiastical government between the four bishoprics in the research area. Another method was to include a variable measuring the distance to the diocesan centre, stemming from the idea that in a period with slow and uncertain communication technology, proximity implied more influence.⁸¹

Another method was to include an indicator variable for the presence of a large religious foundations in a settlement before 1200. In a similar vein, a variable on the age of the parish has been constructed as well. These variables exploit the fact that a local position of power by religious foundations typically had to be obtained early on in the Middle Ages. In this period, founding was mostly done by royalty, nascent territorial lords, and other high nobility. These founders, in turn, were able to bestow great wealth and privileges upon their foundations. Many examples of the strong position of the oldest religious foundations exist. For instance, the five chapters of the city of Utrecht, two of which were founded in the eighth, and three in eleventh century had a commanding position in the Provincial States of the Nedersticht.⁸² Similarly, the prelates with a seat in the estates of Flanders came from wealthy foundations of the seventh (St Bavo's and St Peter's in Ghent), ninth (Torhout chapter), eleventh (St Donatian's in Bruges, St Pharaïlde's in Ghent, Oudenburg, Eekhout), and twelfth centuries (Ter

⁸⁰ Prak, 'Overvloed of onbehagen', pp. 31–32 on the exposure of textile workers; Lis and Soly, 'Guild-based export trades', p. 95 on the importance of this industry. Data from Fruin, *Informacie up den staet* on whether Holland towns reported substantial textile industries in the 1504 *Informacie*; cross-checked with Kaptein, *Hollandse textielnijverheid*; the industries of towns in the Nedersticht from Dekker et al., *Geschiedenis*, vol. I; Flanders from Stabel, *Kleine stad in Vlaanderen*; Idem, *Dwarfs among giants*; Brabant from Van Uytven, 'Kern', p. 174.

⁸¹ A similar variable in Becker et al., 'Trade-off between fertility and education', p. 186; Becker and Woessmann, 'Was Weber wrong?', pp. 555–563.

⁸² Van den Hoven van Genderen, *Kapittel-generaal*.

Doest, Zoetendale).⁸³ Furthermore, these old, prestigious foundations often possessed jurisdictions, adding local powers to their sphere of influence.⁸⁴

Finally, the level of social spending might have grown along with the population and wealth of the settlements and this is something that should be controlled for. Expressing the outcome variable on a per capita basis is already a step in this direction. Thanks to the many studies on the demography of the towns of the Low Countries, it was also possible to include population growth by collecting data for *ca* 1400 and *ca* 1500.⁸⁵

7.6 Results

The dataset described above is analysed with linear regression models. This allows us to estimate the size of effects of the variables capturing the ideas put forth in the section on theories of social spending while controlling for other influences as much as possible. The main specification of the model analyses the growth of social expenditures over the period 1200–1532. Note that growth does not refer to changes in the income of individual foundations. After all, the data is based on an income benchmark for *ca* 1532, not annual income statements. Growth over the period 1200–1532 could therefore only be approximated by removing foundations created before 1200 from the data. Analysing the data without these old foundations is important because the core patrimony of these foundations was often in place before the end of the twelfth century, so the period from which the explanatory variables are derived was of less relevance to the funding of these foundations.⁸⁶ Leaving them out allows us to crudely capture the growth of the sector since 1200, making for a more pertinent outcome variable. For the public expenditures specifications, this procedure made little difference. Nearly all foundations providing substantial amounts of poor relief were created after 1200 (figure 7.8). Of course, it did have an impact on the specifications for religious expenditures, which will be discussed below.

⁸³ Blockmans, ‘Samenstelling van de Staten’, pp. 77–78.

⁸⁴ De Blécourt and Fischer, *Oud-vaderlands burgerlijk recht*, pp. 11–12; Morris, ‘Problems of property’, p. 344. For immunities in the Nedersticht, see the partitioning of capitular jurisdictions in rural villages evident in UA 58 no 369; Mertens, ‘Brugse vrije’ on the Franc of Bruges. Fruin, *Informacie up den staet* on seigneuries of the abbeys of Egmond (f. 889) and Rijnsburg (f.1132) in Holland.

⁸⁵ Van Uytven, ‘Beroering’, p. 173, based on Cuvelier, *Dénombrements de foyers* for Brabant; Lourens and Lucassen, *Inwonersaantallen*; Rommes, ‘Bevolking en bestaansmiddelen’ for Holland and the Nedersticht. Flemish city population estimates for *ca* 1400 were estimated from the *Transport* tax of 1408 from Stabel, *Dwarfs among giants*.

⁸⁶ E.g. Verhulst, *Sint-Bataafsabdij*, p. ix on St Bavo’s in Ghent; Palmboom, *Kapittel van Sint-Jan* on St John’s in Utrecht.

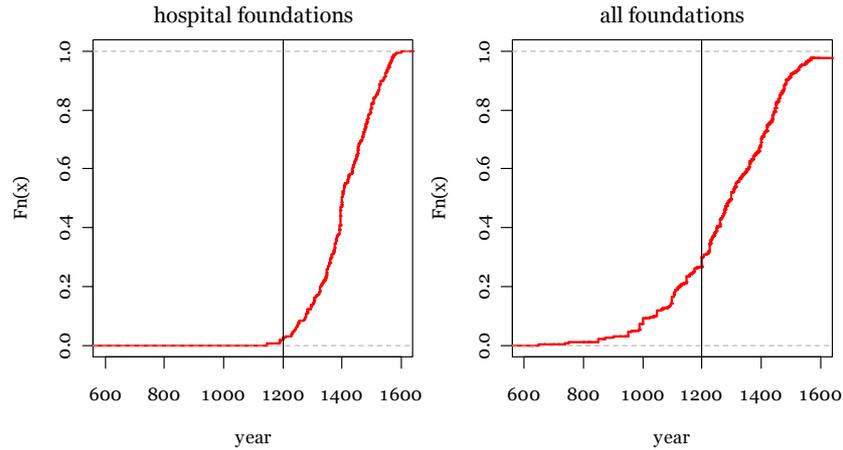


Figure 7.8. Cumulative distribution of founding years of hospitals and all foundations. Whereas only very few hospitals were founded before 1200, more than twenty per cent of all foundations were already set up before that time.

	Log growth social spending per capita, 1200–1532		Log social expenditures per capita, ca 1532	
	Estimate	Std. Error	Estimate	Std. Error
constant	3.664***	1.01	3.953***	0.842
log(pop)	-0.48***	0.123	-0.589***	0.098
town growth	0.029*	0.016	0.025	0.016
town age	-0.092*	0.05	-0.008	0.044
estates	-0.01*	0.006	-0.008**	0.004
large relog. in 1200	0.587	0.391	1.243***	0.378
distance to diocese	-0.008***	0.002	-0.003***	0.001
parish age	-0.088	0.084	-0.027	0.051
utrecht	-0.563	0.67	-0.832*	0.46
textile	0.18	0.302	0.292	0.182
early guilds	0.733**	0.369	0.645***	0.203
textile × early guilds	-0.87**	0.391	-0.864***	0.253
	Rural (difference with urban)			
constant	0.141	1.015	0.002	0.85
log(pop)	-0.31**	0.125	-0.303***	0.103

	Log growth social spending per capita, 1200–1532		Log social expenditures per capita, ca 1532	
town growth	0**	0	0**	0
town age	0.04	0.055	-0.025	0.055
estates	0.014**	0.006	0.009**	0.004
large relog. in 1200	-1.472	1.44	-0.557	0.387
distance to dioc.	0.005*	0.003	0.004***	0.001
parish age	-0.135	0.088	0.051	0.052
textile	-0.148	0.393	-0.213	0.157
early guilds	-0.752*	0.417	-0.736***	0.257
textile × early guilds	0.867*	0.447	0.805***	0.301
	n = 538		n = 719	
	k = 509		k = 690	
	res. sd = 1.207		res. sd = 0.644	
	R ² = 0.357		R ² = 0.624	

*Table 7.4. Estimates and standard errors for regression models of the growth of social expenditures over the period 1200–1532 (left) and level in ca 1532 (right) by religious and charitable foundations in urban (top) and rural (bottom) settlements in the Low Countries. Standard errors are clustered at town-regions. The urban and rural models are estimated simultaneously by interacting all the variables with a rural indicator variable. Diocese dummies were included but not reported. Significance at the ten, five, and one percent levels indicated by *, **, and *** respectively.*

Table 7.4 presents the results of the social spending models. Because it sticks closest to most of the explanatory variables, the urban results for the growth of social spending are discussed most extensively. Looking at the town size effects first, the models suggests that, holding all other variables constant, population levels had a significant effect on growth in per capita social spending over the period 1200–1532. A one per cent larger town was associated with 0.5 per cent less social expenditures per head of the population. Since most of these expenditures consisted of poor relief rather than education, this was not a gain in efficiency. Rather, if we assume that the share of people dependent on poor relief was similar in towns, more populous towns gave less money to each recipient.

The coefficients on the variables measuring government capacity (duration of urban autonomy and representation at the estates general) do

not lend support to any of the three hypotheses. The length of time a town was autonomous has a significant negative effect. Holding all else equal, for every 100 years a town governed itself, the increase in social spending over the period 1200–1532 was 9 per cent lower. This does not fit with the control explanation which suggested a mechanism where strong governments increased welfare to control its population, especially as the private funding of the religious and charitable sector meant that governments did this at little costs to themselves. The other variables meant to capture the strength of town governments were also negative or insignificant.

Most variables meant to capture the position of the ecclesiastical hierarchy show no significant effects (parish age, the distance to the diocesan centre, the indicator variables for Utrecht). The one exception is the positive impact of the presence of large foundations created before 1200. It hints at a system where high social and religious expenditures existed at the same time. Whether religious spending crowded out social spending is taken up below in more detail when considering the determinants of religious expenditures.

The guild variables stand out. Taken together, the effect of the early presence of guilds was indistinguishable from zero (the combined effect of guilds and the guilds \times textile interaction is roughly 0.9 – 0.8 and not statistically significant). However, once the distinction is made between early guilds in towns with a substantial manufacturing workforce (those heavily involved in textile export), the effect becomes large and significant. Holding all else equal, early guilds in textile producing towns (*e.g.* Ghent, Mechelen) were associated with a much lower increase of per capita social spending over the period 1200–1532 (less than half: $\exp -0.9 \approx 0.4$). Large-scale textile production in towns without early guilds had no significant effect. In towns with an economic base other than textiles (especially trade towns like Dordrecht or 's-Hertogenbosch), the early presence of guilds was associated with a twofold increase in per capita social spending over the same period. The level estimates for *ca* 1532 for these variables are similar.

The fact that there was a positive association between social spending and early guilds in non-textile towns suggests that voting explanations mattered. These were towns with a substantial degree of participatory politics or where there were at least well organised social groups to take into account.⁸⁷ The result that growth in per capita social spending was low in locations with uncertain (export-oriented) labour environments is not supportive of the control explanations. After all, in these locations, managing the labour market would be of even greater importance than elsewhere.

⁸⁷ Thompson, 'Moral economy' on informal pressure in the preindustrial economy.

Where there were both early guilds and a high-risk environment, there was apparently no need to build a large semi-public sector consisting of religious and charitable foundations. An explanation for this is that the guilds' regulations and own support network lessened the need for social spending through the religious and charitable sector. This picture of corporate actors substituting for support gives credence to the insurance perspectives. Guilds operated their welfare system by pooling the resources of their participants, whereas foundations were largely funded with outside wealth and asset returns. The results found here suggest that such collective action was an important way of dealing with the uncertainties of the commercialising economies in the Low Countries.

However, some reservations should be mentioned. First of all, in the specifications with the alternative guild variables, the effects were not of the same magnitude. For instance, the mere presence of guilds did not show equally strong associations with social spending.⁸⁸ This in turn suggests the institutionalised position of guilds in politics gave the edge. In other words, the ability of guilds to provide for their members depended on the political environment as well.

Interpreting the guild effects of these models also depends on who the guilds members were of and above all who wielded power in them. The literature suggests that the importance of power relations within guilds was especially relevant for social and economic outcomes in the early textile guilds.⁸⁹ If the actual power of the guilds was in the hands of a limited group of powerful masters who were also large-scale traders, the presence of early guilds could reflect a strong position of an elite of merchants and employers, not craftsmen. The reintroduction of elites in turn bring the control theories back to the fore. However, the control explanation still gets little support because less social spending is found in export-oriented environments. These were the places where social control and subsidising the wage bill of employers was most valuable. At the same time, the smaller and therefore more equal guilds of towns with local industries did have higher spending, suggesting that self-insurance and voting still mattered. Moreover, the fact that some textile guilds contained a trading and employing elite, need not imply that employers were strongest than in guild-organised industries. The coinciding of large-scale production and trade is most strikingly demon-

⁸⁸ The number of guilds variable could even work the opposite way: an extra guild was associated with slightly more social spending in industrial towns. The number of guilds is however a poor measure of their position, as a high number did not necessarily translate into strong guilds.

⁸⁹ Lis and Soly, 'Guild-based export trades', pp. 82–84; Soly, 'Political economy', p. 54; Stabel, 'Guilds in late-medieval Flanders', pp. 190, 208.

strated by Leiden's drapers, powerful merchants-employers (*drapeniers*) in a town with minimal guild influence.⁹⁰

As for the rural parts of the models, two interesting effects show up. For one, there was a negative population effect, with a one per cent more populous village having 0.3 per cent less social spending per head of the population (0.6 per cent less increase). Larger settlements had less to give each pauper in the countryside as well. Second, the effect of guilds and textile manufacture in the countryside was the opposite of that in towns. Since the rural models measure the difference with the towns, this means that the actual effect in the countryside was about zero. Though textile production did happen in the countryside, guild organisation was a typically urban phenomena.⁹¹

	Log growth religious expenditures per capita, 1200–1532		Log religious expenditures per capita, ca 1532	
	Estimate	Std. Error	Estimate	Std. Error
constant	2.824	1.899	3.604***	0.745
log(pop)	-0.337	0.242	-0.581***	0.092
town growth	-0.053	0.049	0.01*	0.005
town age	-0.253***	0.074	-0.081**	0.033
estates	-0.004	0.016	-0.01**	0.005
large relorg. in 1200	0.513	0.526	1.338***	0.164
distance to dioc.	-0.014***	0.003	-0.006***	0.002
parish age	0.151***	0.044	0.274***	0.029
utrecht	1.544	1.917	0.161	0.481
textile	0.085	0.378	0.223	0.229
early guilds	-1.26	1.393	0.135	0.397
textile × guilds	0.291	1.508	-1.142***	0.364
	Rural (difference with urban)			
constant	0.245	2.008	-0.745	0.876
log(pop)	-0.383	0.264	-0.107	0.117
town growth	0.054	0.05	-0.002	0.008

⁹⁰ Van Kan, 'Élite and government', pp. 65–67; Lamet, 'Vroedschap of Leiden', p. 20; Soly, 'Political economy', p. 65.

⁹¹ Stabel, 'Urban markets, rural industries', p. 153.

	Log growth religious expenditures per capita, 1200–1532		Log religious expenditures per capita, ca 1532	
town age	0.244***	0.069	0.091***	0.034
estates	0.012	0.016	0.007	0.005
large relog. in 1200	-0.739	0.753	0.278	0.628
distance to dioc.	0.014***	0.004	0.004**	0.002
parish age	-0.212***	0.05	-0.184***	0.034
textile	0.098	0.382	-0.053	0.279
early guilds	1.064	1.441	-0.047	0.415
textile × guilds	-0.308	1.55	1.113***	0.419
	n = 601		n = 741	
	k = 572		k = 712	
	res. sd = 0.99		res. sd = 0.796	
	R ² = 0.319		R ² = 0.385	

*Table 7.5. Estimates and standard errors for regression models of the growth of religious expenditures over the period 1200–1532 (left) and level in ca 1532 (right) by religious and charitable foundations in urban (top) and rural (bottom) settlements in the Low Countries. Standard errors are clustered at town-regions. The urban and rural models are estimated simultaneously by interacting all the variables with a rural indicator variable. Diocese dummies were included but not reported. Significance at the ten, five, and one percent levels indicated by *, **, and *** respectively.*

The models on religious expenditures (table 7.5) give similar results to the social expenditures models. For instance, the guild effects are qualitatively similar. This already suggests that one did not come at the expense of the other, giving credence to the bundling of services, of complementary goods rather than a substitution effect. In a system where many religion-focused foundations made some social expenditures and many social-focused foundations made religious expenditures, this is not altogether strange. Nonetheless, substantial specialisation existed among foundations, so founding of and donating to the two groups would also have to keep equal pace to obtain such a result.

Before investigating the relation between religious and social services in more detail, some other variables are worth mentioning. Some of the effects in the specification for the level of religious spending in ca 1532 are driven entirely by the presence of large foundations established before 1200. The level specification includes these foundations and their inclusion makes a

substantial difference. For one, the variable indicating their presence obviously has a very large effect. The level model also had a significant negative population effect. Holding all other variables equal, a one per cent larger town had 0.6 per cent less religious spending in *ca* 1532. Again, the inclusion of pre-1200 foundations is part of the explanation. These were in place well before the population growth of the towns occurred and in that sense do not necessarily take into account support for religious services of towns that had grown substantially by the end of the medieval period.

As expected, there is a positive parish age effect for both specifications, with higher levels of religious expenditures in older parishes. The effect is strongest in the level-specification because the older parishes containing the oldest and largest foundations could weigh in. The distance to the diocesan centre also had a negative effect, meaning locations further away from the see of the bishopric had lower per capita expenditures on religious services.

Population effects are also present in the growth specification of religious expenditures. In this case, old foundations predating population growth in towns has no role in the explanation. An additional thousand inhabitants over *ca* 1400–1500 was associated with four per cent less religious expenditures per head. This does not mean that demand played no role in determining the growth of expenditures religious services. Rather, economies of scale might had a role. Religious services were to an extent a non-excludable good, meaning more people could enjoy the same service, thus satisfying demand without increasing total cost.

Government capacity as measured by town age had a significant negative effect, with each hundred years since the obtainment of urban liberties resulting in a sixteen per cent smaller increase in religious spending (and a six per cent lower level in *ca* 1532). This result resonates with the observation made in chapter four that levels of landownership by foundations (in turn largely driven by the monastic part of the sector) were low in regions with strong urban centres and territorial governments.

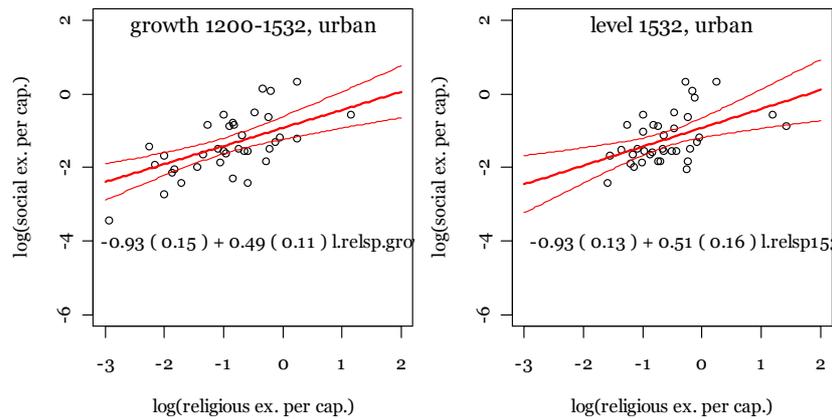


Figure 7.9. Social against religious expenditures per capita in the towns of the Low Countries. The plot is on a logarithmic scale and fitted lines and confidence intervals have been included. The left panel shows the approximated growth over the period 1200–1532, the right panel the levels of expenditures in 1532.

Most interesting, however, is the question of social and religious expenditures competing or being bundled in this period. Plots of religious against social expenditures (figure 7.9) suggest the two had grown together. An increase in religious expenditures over the period 1200–1532 was positively associated with an increase in social expenditures over the same period. The estimate for the effect of the increase of per capita religious expenditures on social expenditures is 0.5. This means that, on average, a town with a one per cent higher increase in per capita religious expenditures over the period 1200–1532 had an increase in per capita social expenditure of 0.5 per cent over the same period. The coefficient is slightly higher if all the variables from the previous models (table 7.4 and table 7.5) are also included in the regression.

To illustrate this, figure 7.10 and figure 7.11 shows the joint development of religious and social expenditures for the twenty largest towns in the dataset. The two services were found to have kept pace in Gouda, Haarlem, Leiden, Oudenaarde, Lierre, 's-Hertogenbosch, and Rotterdam. Strikingly, all but the latter two were industrial centres. In some of the largest towns, that is, Ghent, Bruges, Mechelen, Antwerp, Utrecht, and Dordrecht, the two types of services did not grow at a similar rate.

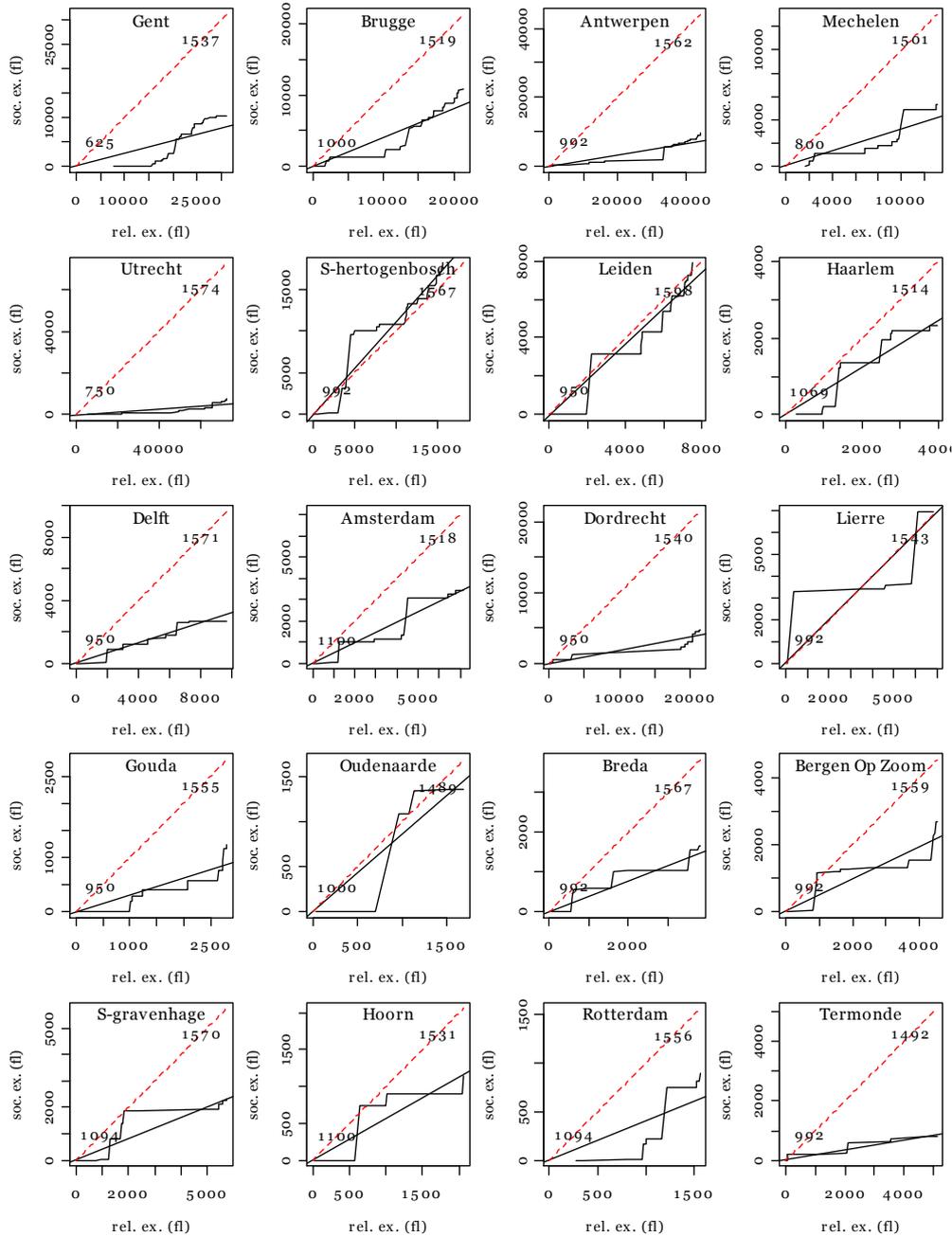


Figure 7.10. Cumulative total religious against social expenditures in the twenty largest towns of the research area. Panels are ordered by population. The stepped black line traces religious and social expenditures. The solid black line is the fitted trend; the dashed red line is at equality, where the two expenditures would keep pace. For most towns the actual expenditures are below this line, meaning that religious expenditures were higher than social expenditures. Note that although each progression in the stepped line represents a later point in time, the development of time differs. The years of the first and last foundation are given in the bottom-left and top-right corners of the panels.

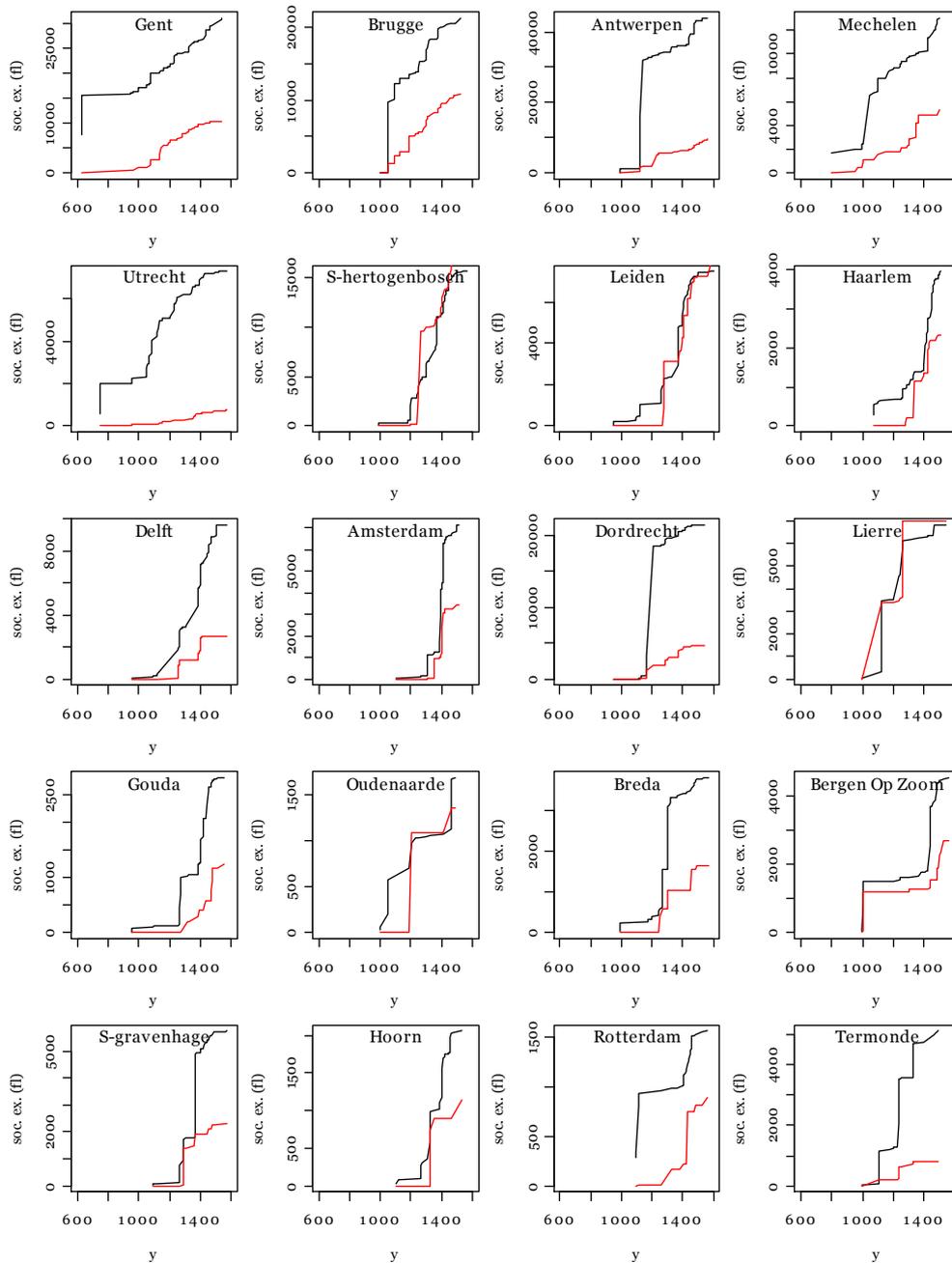


Figure 7.11. Approximated growth of total religious and social expenditures in the twenty largest towns in the research area. Black lines represent religious expenditures (usually on top), red lines social expenditures. By having the foundations enter with all their ca 1532 income at their creation date, the growth process is approximated.

Again, old foundations (chapters and monasteries) are important in understanding the development in the ratio of religious to social spending. In the early years of the existence of the towns, these foundations moved the

balance strongly towards religious services. In the late-medieval period, social spending in these settlements began catching up. Because foundations focused on religious expenditures increased their number as well (figure 7.11), there is nonetheless joint growth. This confirms the positive association observed in the growth specification in the left panel of figure 7.9 as well as the weaker correlation in the level specification in the right panel.

This observation also shows the limitations of the data analysed here. To say anything about developments over time, we not only had to assume the total budget was constant, but also that these old foundations provided the same mixture of religious and social services before the millennium as they did in the fifteenth and sixteenth centuries. The latter assumption is probably incorrect. For this reason, the analyses here have focused on developments after 1200. At the same time, what the earlier developments do show, is that old foundations had a profound impact on the patterns of service provision many centuries later.

7.7 Conclusions

This chapter has presented estimates of public service provision by religious and charitable foundations in the settlements of the late-medieval Low Countries. Estimates of the level of public expenditures by the religious and charitable sector were made by combining enumerations of foundations, tax records, a detailed sample of budgets, and a number of other sources.

The estimates of total public service provision showed a modest sector in all regions but the *Nedersticht*. Although religious expenditures could vary between the four regions, social expenditures were very similar. However, beneath this regional uniformity there was strong variation in per capita social spending at the level of the towns.

Three theories were used to better understand the causes underlying social spending by foundations. One suggested the importance of open politics, the other the importance of elites, and the last looked at social spending from a private insurance perspective. All three had implications for the relative importance of the political and social environment in which social spending happened, especially in relation to labour markets. A common strategy for constructing variables capturing these factors was to exploit the timing of their development in the Low Countries.

The results showed a very strong guild effect. This suggested two things. First, the high level of social spending in towns with strong corporative groups hinted at the importance of open politics, even in the relatively undemocratic preindustrial era. Second, the low level of social spending in manufacturing centres with strong guilds showed a substitution effect. Guild

regulation and their own support networks could replace social spending through foundations. Finally, the result emerged that religious expenditures in the religious and charitable sector did not come at the expense of social spending. Though religious spending grew faster and earlier, both usually grew at the same time. They complemented rather than substituted for each other.

7.8 Appendix: constructing town-regions

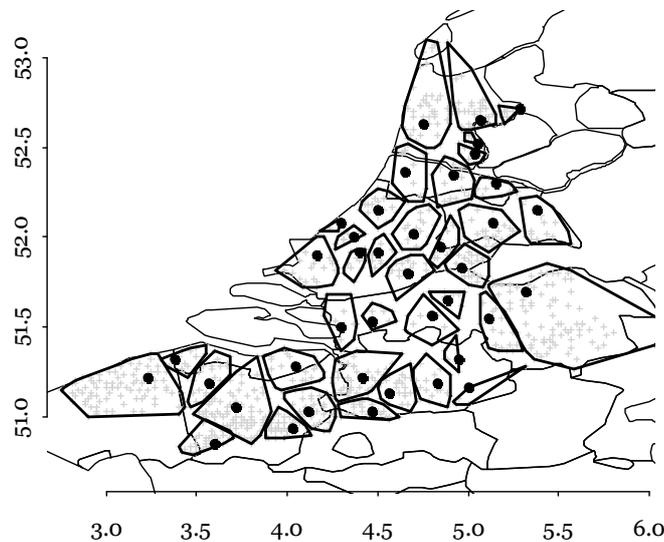


Figure 7.12. Towns and regions in research area projected on a map of the present-day Low Countries.

Defining town-regions was not straightforward. Secular and ecclesiastical jurisdictions did not always bear a relation to the location of towns, especially newer ones. Moreover, such jurisdictions did not provide all towns with a region. Instead, the region of a town was defined to include all locations closer to that town than to any other.

Because it would intuitively not make sense for a town such as Eeklo (2000 inhabitants) to be have a region the same size as as that of Ghent (60 000), the distances were weighted by the town's population. This correction made regions at most 50 per cent larger than they would be if absolute distances were used. Repeating the analysis below for other region definitions did not qualitatively change the results. Experiments with variables

indicating the secular and ecclesiastical jurisdictions were also unfruitful. Figure 7.12 shows the resulting regions.

8 CONCLUSIONS

This dissertation has investigated religious and charitable foundations in the late-medieval Low Countries, specifically the way they were used to fund public services. Besides the public service of religion, foundations have been associated with the provision of poor relief, education, health care, as well as public order. Especially social services are of great importance for our understanding of historical societies and economies. For one, they have an important role in the research agenda of institutional economic history. This literature gives a positive role to public service provision. Furthermore, social security was a valuable service in its own right as it created a more equitable society and alleviate the extreme poverty possible in preindustrial societies.

We have studied the extent to which religious and charitable foundations provided these services, how they were funded, and how this varied between regions. The first objective of this research was to map the semi-public sector made up by foundations. The second objective was to demonstrate the social and economic relevance of this sector by analysing its impact on factor markets and the public services it provided. The final objective was to explain the size and composition of the religious and charitable sector. This explanation took its inspiration from institutional economic history, specifically the social conflict interpretation. This literature suggests that social groups and political factors mattered in explaining institutional, historical, and economic outcomes. Therefore, the final objective of this dissertation was to relate the differences in the size and composition of the religious and charitable sector to local economic, social, and political factors.

The second chapter discussed the organisational forms within the religious and charitable sector. By investigating the common characteristics of foundations, key concepts and players were identified. Moreover, these characteristics allowed us to circumscribe the research population.

The history of church governance and canon law proved unable to identify the subject consistently and with sufficient precision. Classifying organisations as ecclesiastical was rife with inconsistencies. Some overtly religious organisations would have been excluded (church fabrics, for instance) and the distinction was not even consistently applied within one category of organisation (such as hospitals and convents). A further problem was that as far as practical governance was concerned, foundations falling outside the ecclesiastical category were not that different from those inside it.

The legal form of foundations provided a better starting point for a definition. Practical legal personhood was a shared characteristic of many of the

foundations. However, the distinction between corporations and foundations (incorporating people and goods respectively) was too subtle to be of much use. Both shared important characteristics such as strong asset shielding.

Because the definitions in the literature could not be used directly, a compromise definition was employed. The legal form of foundations was an important part of this definition. Religious and charitable foundations were those organisations that had many, though not necessary all, of the following characteristics: (practical) legal personhood; asset shielding; funding from asset returns; saving behaviour; earmarked spending; autonomy; separation of ownership, management, and beneficiaries; private initiative and financing; and non profit constraints. The term foundation was used to refer to all organisations covered by this definition. In essence, religious and charitable foundations were wealth-transferring, relatively autonomous, earmarked saving jars. Because assets and wealth transfers were such important aspects of foundations, the path from assets to beneficiaries provided a structure for the investigation in this dissertation.

Next, the parties involved in the religious and charitable sector were discussed. Who created, funded, controlled, and benefited from the foundations? Usually, the wealthy and powerful funded and managed foundations. Generally, their social position moved from high (territorial lords and high nobility) to medium (local lords, patricians and wealthy parishioners) as we moved down in prestige of foundations from chapters, monasteries, benefices, hospitals, to church fabrics and poor tables. This trend also held for the beneficiaries of foundations, though they came from a broader social spectrum. The most prestigious foundations recruited their members from the same social groups as their founders and donors. Monasteries were the most complex category. In their diversity they included not only rich, prestigious abbeys, but also small urban convents founded by the relatively less well-to-do and staffed even by middling and poor citizens. Hospitals and poor tables catered to the poor as well, though they were often restricted to respectable and downwardly mobile persons. In this sense, hospitals and poor tables extended lower down the social ladder as well. However, poor relief foundations tended not to target the least well-off and it was the elite who governed nearly all foundations. Although the religious and charitable sector covered a large part of society in terms of funding and beneficiaries, the sector was geared towards its higher strata.

What were the costs and benefits of providing public services through foundations? One disadvantage to organising like this was inflexibility due to earmarking. Although changes to a foundation's purpose were possible, they were generally designed to transfer wealth to a given purpose permanently. A related disadvantage was that entity shielding also limited the

scope of asset markets by permanently tying up assets in the provision of public services. These inflexibilities and the autonomy also precluded the merging of foundations to achieve economies of scale. Another disadvantage was the substantial saving effort required to fund a foundations. Because foundations operated on asset returns of only a few per cent of their value, large upfront costs were necessary. Finally, the private and voluntary funding of foundations opened up possibilities for free-riding.

Of course, there were also advantages to foundations. For one, the combination of religious and charitable functions made donating more attractive than it was if foundations had only one of these features. This countered the free-riding problems of voluntary funding. Likewise, asset shielding made founding and donating attractive because it guaranteed that the benefactor's money would be spent on the desired services. Given the unreliability of public authorities in the tenth to twelfth centuries, preventing misallocation and expropriation of public money was a very important feature of foundations. Another benefit of foundations was that they could operate on returns from land. This allowed for the decentralised allocation of wealth to public services in a period when thin markets, illiquidity, and poor communication channels made this very difficult to achieve otherwise. Another favourable aspect of foundations was that they could increase the saving rate. As long as foundations were active on financial markets, this increased the amount of credit in the economy. Finally, by operating on asset returns rather than taxation, foundations could avoid the deadweight costs and incentive distortions associated with taxation.

Overall, foundations should be understood in light of the period in which they grew to prominence. Despite some disadvantages, they provided public services in a period when the underdevelopment of the economy and public order prevented it in other ways. The limits of the system became apparent when new ways of protecting property and separating private from public money emerged (state enforcement) and when higher liquidity and better methods of communication allowed market and state solutions to begin taking the place of foundations.

Finally, chapter two compared corporate organisations to their counterparts outside western Christendom. A claim in the literature is that western societies had an institutional advantage over other societies because self-governing corporations provided public goods. These corporations were also an important institutions to organise trade. Islamic societies, in contrast, would have been at a disadvantage because they did not have true corporate institutions. Rather, they only had *waqfs*, which essentially were permanently earmarked funds. As far as privately funded public services are concerned, this argument proved to be misleading. Public services in preindustrial Europe were often provided by religious and charitable foundations and

they had comparable inflexibilities. The difference, rather, was in the fact that in Christendom there was a substantial hierarchy that could intervene in the foundations. The strength of ecclesiastical or secular governments were the relevant difference, not the organisational form of the institution.

The third chapter introduced a sample of budgets of foundations constructed to analyse the funding of public services. The sample came from the western, urbanised parts of the Low Countries. Besides capturing the importance of towns in the Low Countries, this sample also matched taxation sources used later on. Foundations were drawn from three cities and their surrounding countryside: Leiden in Holland, Utrecht in the Nedersticht, and Ghent in Flanders. These three places combined variation in social, economic, and political characteristics with the availability of sufficient archival material.

Given the archival constraints that come with studying the late-medieval period, the sample inevitably had some biases. It consisted especially of foundations that at some point came to be controlled by urban governments. Furthermore, the smallest foundations were underrepresented relative to their high prevalence in the total population. Finally, although there were enough wealthy foundations in the sample, exceptionally wealthy ones were missing.

To analyse and compare the budgets, revenues and expenditures had to be classified. This was fairly straightforward for the revenues of foundations, but a novel classification had to be made for their expenditures. It distinguished between social services (poor relief and education), religious services, various running costs, and financial transactions. The next step was to use these processed samples to explore the wealth transfers of foundations from resource extraction to expenditures on public services.

The starting point for analysing revenues was an overview of the sources of income of foundations. Ownership of land stood at the top. The income from leasing or direct exploitation of land provided nearly half the revenues of foundations. This especially held for the wealthier foundations: monasteries, chapters, and hospitals (up to 70 per cent of revenues). Rural foundations also showed a penchant for landownership (50 against 30 per cent of the revenues at urban foundations). However, land was an important component in nearly all portfolios. Annuities were the second-largest source of income, especially at urban foundations (20–30 per cent). Poor tables, hospitals, and new monasteries made frequent use of these financial instruments (up to 40 per cent). Income derived from ownership of houses was a distant third, mostly found in urban hospitals, church fabrics, poor tables (10–20 per cent). Numerous modest donations played a significant role in the

budgets of church fabrics and poor tables (up to 20 per cent of the budget), but were unimportant elsewhere. Surprisingly few tithes were in the revenue sample. They were nearly exclusively found at chapters and old monasteries, suggesting that taxation was not a widespread source of income for the religious and charitable sector. Service fees, indicating the direct sale of services to customers, were also rarely encountered. Evidence for this was only found for urban areas, where high demand made this possible. The remaining sources of revenues (subsidies, member contributions, loans, selling assets) were of limited importance.

Stability was a key characteristic of the revenues structure of religious and charitable foundations. Their conservative nature meant changes to the funding of the sector could only come gradually by adding new assets to existing portfolios or by creating new foundations altogether. Differences in revenue structure between foundations of the same type were also limited.

To counter the biases in the income sample, landownership by foundations was also investigated through sixteenth-century land tax records. Significant regional differences in the total level of institutional landownership were found. In Flanders and Holland, foundations owned only fifteen per cent of all the land, while it stood as high as forty per cent in Friesland and the Nedersticht. The most important landowners driving this result were monasteries, while parishes and hospitals contributed only very little. The patchy data on developments over time suggested landownership had grown steadily since the high Middle Ages, with the halfway point being reached before the thirteenth century.

The next objective was to find explanations for the regional variation in the level of institutional landownership and the size of the sector. Weak territorial states (lords) and strong nobilities were consistently associated with high levels of institutional landownership while highly urbanised regions had lower levels. These patterns were confirmed by an additional study of landownership patterns in northern and central Italy. The stronger territorial state of the Sforza in the north showed much less institutional landownership than the more fragmented and younger Florentine state in Tuscany.

The nobility's role in stimulating institutional landownership was easily explained by their wealth and long-standing support of monasteries. The role of territorial states was less straightforward. It was suggested the resources, jurisdictions, and patronage of foundations played a role in alternative paths of state-building. Strong central states, with a broad tax bases and jurisdictions were less compatible with the tax exemptions and other privileges of many foundations. Finally, weak states and towns allowed nobilities to prosper and retain local control over their foundations, thus encouraging donations.

The next step was to assess the extent to which substantial institutional asset ownership influenced the economy. This was done by examining factor markets. As the most important asset, land was analysed first. Two contrasting sets of hypotheses were tested in the Low Countries' lease markets by looking at taxation records. The idea of religious and charitable foundations as efficient managers was tested against hypotheses that foundations suffered from tenant monopsonies and overexploitation of land due to agency problems inherent in lease contracts.

Land owned by foundation had a significantly lower rental value than land owned by other parties. This means that the efficient management hypothesis was not corroborated. On the other hand, monopsonies were found, especially for land owned by old monasteries in Friesland and the Nedersticht. These were also the foundations that leased out the largest plots. At the same time, there was also evidence for contracting problems as smaller foundations leasing out only small plots also obtained significantly lower leases. Finally, deeper lease markets existed in regions with high levels of landownership by foundations.

The presence of religious and charitable foundations thus deepened lease markets, but at the same time lowered lease prices. By lowering the costs of leasing land, this could have drawn more resources into the sector. Although a clear impact on factor markets was thus observed, the results for overall agricultural productivity were difficult to assess. Only the consequences for the individual factors of production could be assessed. The presence of monopsonies pointed land-intensive and capital-intensive production by wealthy tenants. Consequently, labour productivity was high because these tenants economised on labour inputs.

The impact of the ownership of financial assets was assessed through the lens of the 'religious banks'. This idea states that the wealth of religious foundations and their lending made them important credit facilities in the preindustrial economy. Lending through annuities by foundations was found to have taken off after the 1450s when the instrument was explicitly declared not to have been usurious for foundations. However, on late-medieval annuity markets, foundations were found to have been second-rate players. They lagged behind the trends in market rates and usually commanded only a modest share of the market. Strikingly, the social groups that donated to foundations were themselves more important players, suggesting that in the absence of foundations, late-medieval financial markets also had access to the savings of these social groups.

The sixth chapter investigated the next stage in the wealth transfer process: the expenditures by religious and charitable foundations on public services.

The first public service, poor relief, was the domain of poor tables and hospitals, whereas monasteries and others foundations contributed only a few per cent of their budget in this area. By analysing villages where the foundations from the sample were the only providers of social spending, their contribution to subsistence was estimated. Total relief provided either a modest part of the population (*ca* five per cent) with a substantial share of their subsistence income (over 30 per cent), or a significant part of the population (50 per cent) with a modest share of subsistence (10 per cent). Although assistance amounting to a full subsistence income was never found, social spending by foundations had a substantial impact.

Reliability was a common feature in the providing of poor relief. Poor tables were found to frequently work with prebendary systems – lists of permanent recipients who were helped indefinitely. The permanence of support suggested that poor tables aimed more at supporting households that merely had an inadequate income, than at providing a safety net for those who found themselves suddenly without any income at all. A different kind of prebendary was found at hospitals. In this system, people bought a living in the hospital. This was a valuable service in preindustrial society because it was a way of providing old-age insurance. However, the steep prices for a prebend at a hospital implied wealthy buyers, meaning that substantial amounts of a hospitals' budget did not end up at the lower ends of society.

Educational spending was mostly encountered at church fabrics, albeit only in the Nedersticht and Flanders. Their expenditures were inadequate in the sense that they could not have provided a single teacher with the annual income necessary for his livelihood, let alone provide a sufficient remuneration for teaching the many pupils in urban parishes. Monasteries and chapters also provided education. However, this concerned higher education and was therefore predominantly aimed at their own recruits rather than broad segments of the population. Only sextons frequently functioned as schoolmasters, but they were themselves underfunded, having meagre endowments at best. Rather than by the asset returns of foundations, education was mainly funded through tuition fees and government subsidies. Schooling was religious of course as far as staff and curriculum were concerned. However, religious and charitable foundations, as defined here, did not take full responsibility for educational funding; they only subsidised it.

Religious services were the final public service under scrutiny. They were provided by monasteries, chapters, church fabrics, and benefices. Hospitals and poor tables only made a limited contribution to these services. Private religious services, those aimed specifically at the founder, were only a minor part of the total package of services. Religious services in monasteries and chapters were in some cases much more expensive than in parish churches and smaller religious houses. It remained an open question whether the

tenfold mark-up that has been found, was justified by the value placed by society on the lavish services and exemplary life achieved in these prestigious foundations.

Providing public services through foundations was done efficiently as far as the share of the budget that ended up at the intended purpose was concerned. Poor tables and chapters were transfer organisations that spent on little else except their primary purpose. Monasteries and hospitals on the other hand, spent far less on their main services. These generally wealthy foundations tried to provide a full living for their inhabitants, incurred high running costs, and had to make investments just to keep their sizeable endowments profitable. Overall, wealthier foundations were less efficient. No economies of scale were realised; rather it proved difficult to control spending in sprawling organisations. No evidence of improved efficiency was found at foundations due to increasing specialisation. Better financial institutions may have made a contribution to the efficiency of foundations.

Examining the development of budgets over time revealed little variation in the budget shares other than that caused by debt problems and financial transactions. Although the budget shares of foundations were generally stable, their total budgets could be highly volatile. Changes in total income and spending varied by up to fifty per cent of the total budget from one year to the next. This was especially found for small poor tables and church fabrics. These foundations were reliant on many modest running donations. However, wealthy foundations also experienced substantial volatility as rent payments were regularly missed and their large endowments required frequent capital transactions.

By tracking the total budgets of a substantial number of foundations, the development of the religious and charitable sector was assessed. The total sector expanded at an annualised growth rate of 0.4 per cent. This implied a doubling of the average budget over a 200-year period. However, the growth indices were very noisy, indicating great variation in the financial success of foundations. Some of them fared very well, whereas others performed poorly and saw their budget stagnate or even contract. Though donations must have mattered as well, saving with the eventual goal of purchasing new assets was also an important policy among the managers of fast-growing foundations. Decline was especially pronounced at sixteenth-century church fabrics and, to a lesser extent, monasteries. The timing suggests Lutheran ideas were the cause of the decline in the willingness to donate to these foundations.

The final goal of the dissertation was to analyse the total provision of public services by religious and charitable foundations. To achieve this, it was necessary to go beyond the sample as this data did not account for all expen-

ditures made in a given place. The solution was to combine income estimates based on taxation records, accounts and literature, with an enumeration of all foundations. Doing so allowed us to correct for the foundations for which income estimates were missing, resulting in a dataset on the income of the religious and charitable sector as a whole. Combining the income estimates of foundations with the budget shares on social and religious expenditures from the sample provided estimates on the expenditures on these two types of public services in the settlements of the western Low Countries in *ca* 1530.

This dataset showed that the total income of the religious and charitable sector stood at three to fifteen per cent of regional GDP. While total expenditures on religious services in the former principalities of the Low Countries varied, the sector's social expenditures were at a steady one per cent of GDP. However, underneath these estimates there was substantial variation in per capita social spending at the level of towns.

Social expenditures were approached with three theories, stressing participatory politics, the need of elites to control the population of preindustrial society, and the provision of insurance by and for the members of corporate actors respectively. Since giving to religious and social causes were closely intertwined in the medieval period, expenditures on religious services were examined to see whether they substituted or complemented social spending.

To test these theories, a new dataset was created on the economic, social, and political characteristics of the towns of the western Low Countries. To capture the variation in otherwise difficult to measure social and political variables, the dataset made use of the timing of developments such as urban independence and the institutionalisation of guilds.

Analysis the data showed that per capita social spending by the religious and charitable sector was highest in towns without large manufacturing sectors that had institutionalised guild participation in local politics. It seems participatory politics mattered for social spending even before the great extensions of the franchise in the nineteenth and twentieth centuries. Elite control explanations found little support in the results.

However, strong guilds were associated with much lower per capita social spending in towns with substantial export oriented (textile) industries. Curiously, these industrial centres, with large parts of the population exposed to the ups and downs of international trade, must have had the greatest need for social spending. This went against theories suggesting that preindustrial social spending existed to control the population. Rather, results pointed in the direction of a substitution mechanism by guilds. Their own social provisions and regulation of production could have reduced the need for high levels of support through foundations. Such bottom-up initiatives for

their own members were evidence in favour of the private insurance interpretation of social spending in the preindustrial era.

When social and religious spending were considered together, it was found that they were not substitutes of each other. Towns with high levels of per capita religious spending also had high levels of per capita social spending. Since foundations were highly specialised, the creation and funding of both types of foundations must have kept pace. The intertwining of religion and charity made donating to both causes attractive, rather than one or the other.

9 NEDERLANDSE SAMENVATTING

In dit proefschrift zijn de religieuze en liefdadige stichtingen van de laat-middeleeuwse Nederlanden bestudeerd, in het bijzonder de manier waarop zij publieke diensten verleenden. Behalve dat zij religieuze diensten leverden, droegen stichtingen ook bij aan het verlenen van sociale zorg. Dergelijke publieke diensten hebben een rol in de recente institutionele economische geschiedenis. Bovendien draagt sociale zorg bij aan het creëren van een meer gelijke samenleving. Gezien de lage inkomens in het pre-industriële tijdperk was dit een zeer belangrijke bijdrage.

De aandacht ging uit naar de mate waarin religieuze en liefdadige instellingen deze diensten verleenden, hoe ze gefinancierd werden, en welke regionale verschillen hierin bestonden. De eerste doelstelling van dit proefschrift was het in kaart brengen van de semipublieke sector die de stichtingen gezamenlijk vormden. Het tweede doel was het aantonen van de sociale en economische relevantie van deze sector. De derde en laatste doelstelling was de omvang en samenstelling van de religieus-liefdadige sector te verklaren. De institutionele economische en sociale geschiedenis diende als inspiratie voor deze verklaringen. Deze literatuur wijst op het belang van sociale groepen en politieke factoren in het verklaren van institutionele, economische, sociale, en historische uitkomsten.

De organisatievormen in de religieus-liefdadige sector vormden het onderwerp van het tweede hoofdstuk. Door de gezamenlijke eigenschappen van stichtingen te bespreken, kon de onderzoekspopulatie omlijnd worden.

De geschiedenis van kerkelijk bestuur en canoniek recht bevatte te veel tegenstrijdigheden om een nuttige definitie te geven. De juridische eigenschappen van stichtingen zoals rechtspersoonlijkheid en vermogensbescherming waren geschikter als basis voor een definitie. Als religieuze en liefdadige stichtingen werden de organisaties beschouwd die veel van de volgende eigenschappen hadden: praktische rechtspersoonlijkheid; vermogensbescherming; financiering door vermogensopbrengsten; spaarzaamheid; begrensde mogelijkheden om uitgaven te doen (doelvermogens); autonomie; scheiding van eigendom, beheer, en begunstigden; privaat initiatief en private financiering; en het ontbreken van een winstoogmerk. De essentie van stichtingen was dat ze autonome spaarpotten met een doel waren. De weg die de rijkdom uit deze spaarpotten aflegde van vermogen tot begunstigde zal in dit proefschrift nagetrokken worden.

Vervolgens werden de betrokken partijen bij een stichting en in de religieus-liefdadige sector besproken. Wie financierden, beheerden, en waren de begunstigden van stichtingen? Doorgaans was het de sociale en politieke

bovenlaag die stichtingen financierde en beheerde. Naarmate de stichtingen minder prestigieus werden (van kapittel, klooster, beneficie, gasthuis, kerkfabriek naar uiteindelijk de armentafel) zakte de sociale positie van hun belangrijkste weldoeners ook (van landsheren en adel naar stedelijke patriërs en parochianen). Een dergelijke trend bestond ook bij de begunstigen van stichtingen, met als kanttekening dat zij ook uit lagere sociale groepen kwamen. De meest prestigieuze stichtingen rekruteerden uit dezelfde sociale groepen waaruit hun donateurs kwamen. Gasthuizen en armentafels bedienden ook armere sociale groepen; de allerarmsten waren echter doorgaans niet hun doelgroep. Zij deden ook niet mee in het beheer van de stichtingen. Hoewel de religieus-liefdadige sector een groot deel van de maatschappij dekte, was de sector gericht op de hogere klassen.

De theoretische voor- en nadelen van publieke dienstverlening door stichtingen werden ook besproken. Een van de nadelen was een gebrek aan flexibiliteit. Hoewel veranderingen in het doel van een stichting mogelijk waren, was de stichting in eerste instantie ontworpen om permanent middelen naar een vast omschreven doel te verplaatsen. Een gerelateerd nadeel was dat het gebruik van een beschermd vermogen om stichtingen te financieren een beperking van de omvang van land- en kapitaalmarkten met zich meebracht. Ook waren fusies lastig, waardoor schaalvoordelen lastig te realiseren waren. Omdat stichtingen opereerden op de basis van inkomsten uit vermogensbezit, moest er bovendien lang gespaard worden voordat de dienstverlening kon beginnen. Ten slotte betekende de vrijwillige, private financiering dat er ruimte was voor 'zwartrijden' – het gebruiken van publieke diensten zonder er aan bij te dragen.

Er waren natuurlijk ook voordelen aan stichtingen. Ten eerste zorgde de combinatie van religie en sociale doelstellingen ervoor dat donaties aantrekkelijker werden. Deze associatie kon zwartrijden voorkomen. Een tweede voordeel was dat vermogensbescherming en het vaste doel van de vermogensopbrengsten garandeerden dat giften terecht kwamen waar de donateur ze voor bedoeld had. In de elfde en twaalfde eeuw, een tijdperk waarin de openbare orde precair was, kon dit een zeer belangrijke eigenschap zijn. Tevens waren in de vroege en volle middeleeuwen de liquiditeit en communicatiemiddelen nog niet voldoende ontwikkeld om gecentraliseerde financiering mogelijk te maken. Daarom was het voordelig dat stichtingen met landopbrengsten gefinancierd werden. Op voorwaarde dat stichtingen actief waren op financiële markten, zorgden de spaarinspanningen die nodig waren er ook voor dat de spaarvoet hoger werd en er de kredietmogelijkheden in de economie verruimd werden. Ten slotte konden stichtingen het welvaartsverlies door belastingheffing verminderen doordat ze publieke diensten verleenden door middel van vermogensopbrengsten.

Algemeen gesteld was de periode waarin het stichtingsconcept ontwikkeld werd van belang. Ondanks enkele nadelen konden stichtingen publieke diensten verlenen in een tijdperk waarin het gebrek aan openbare orde en de onderontwikkeling van de economie voorkwamen dat dit op andere manieren gebeurde. Pas toen de staat bij machte was om bezit te beschermen en publieke en private middelen uit elkaar te houden, pas toen verbeterde communicatie het mogelijk maakte publieke diensten op andere manieren te verlenen, werden de tekortkomingen van een stichtingsstelsel duidelijk.

Ten slotte heeft het tweede hoofdstuk het belang van verschillen tussen Europese en Islamitische ondernemingsvormen beschouwd in het licht van de kennis die was opgedaan over stichtingen. De literatuur heeft geregeld beweerd dat Europa een voorsprong had omdat publieke diensten verleend werden door flexibele corporaties daar waar bijvoorbeeld het Midden-Oosten het moest stellen met rigide doelvermogens, *waqfs*. Dit bleek een misleidend contrast. De stichting en niet de corporatie was de werkelijke tegenhanger van de *waqf* en deze kende soortgelijke belemmeringen. Het verschil lag waarschijnlijk in het vermogen van kerkelijke en wereldlijke overheden om wijzigingen aan te brengen in stichtingen daar waar Islamitische overheden minder ver konden gaan.

Het derde hoofdstuk introduceerde een steekproef van rekeningen van stichtingen die diende om de financiering van publieke dienstverlening te kunnen bestuderen. De steekproef werd gedaan in steden in het westen van de Nederlanden: Leiden, Utrecht, Gent, en hun omliggende platteland. Hiermee werd recht gedaan aan de verstedelijking van de Nederlanden en nam de steekproef diverse sociale, economische, en politieke omgevingen mee.

Een studie gesitueerd in de late middeleeuwen kent noodgedwongen beperkingen in het archiefmateriaal en de steekproef heeft zodoende enkele vertekeningen ten opzichte van de populatie. De steekproef bestond voornamelijk uit stichtingen die op een gegeven moment onder het toezicht van een stedelijke overheid kwamen. Tevens waren er weinig kleine stichtingen omdat hun archieven zelden bewaard bleven. Hoewel er wel genoeg rijke stichtingen in de steekproef zitten, zijn de allergrootste stichtingen ook afwezig.

Om met de steekproef de begrotingen te kunnen analyseren, moesten de inkomsten en uitgaven in de rekeningen geclassificeerd worden. Voor de uitgaven betekende dit dat er een nieuwe classificatie gemaakt moest worden. Daarin werden onder meer sociale en religieuze diensten onderscheiden, alsmede kosten voor de bedrijfsvoering en financiering.

Het vierde hoofdstuk presenteerde een overzicht van de inkomstenbronnen die stichtingen tot hun beschikking hadden. Landbezit was het belangrijkste. Verpachting en directe uitbating waren verantwoordelijk voor gemiddeld bijna de helft van de inkomsten. Vooral rijke stichtingen zoals kapittels, kloosters, en gasthuizen maakten gebruik van land (ongeveer 70 procent van de totale inkomsten). Ook stichtingen op het platteland hadden een voorkeur voor landbezit (50 in plaats van 30 procent van de inkomsten bij stedelijke stichtingen). Na land waren renten de belangrijkste bron van inkomsten, vooral voor stedelijke stichtingen (20–30 procent). Armentafels, nieuwe kloosters, en gasthuizen maakten het meest gebruik van renten. Het bezit van huizen was al veel minder belangrijk dan renten. Ook hier waren het stedelijke stichtingen zoals gasthuizen, kerkfabrieken, en armentafels voor wie het een belangrijke inkomstenbron was (10–20 procent). De vele kleine giften waren belangrijk voor kerkfabrieken en armentafels (tot 20 procent van de begroting), maar hadden elders geen rol. Tienden werden alleen bij kapittels en oude kloosters gevonden. Dit wijst er op dat belastingheffing geen belangrijke inkomstenbron voor de sector was. De directe verkoop van diensten werd ook zelden gevonden. Deze inkomstenbron was alleen van enig belang in steden omdat er daar voldoende vraag naar deze diensten was. De overgebleven inkomstenbronnen (subsidies, ledencontributies, leningen, en de verkoop van vermogen) waren van beperkt belang.

Stabiliteit was in sommige aspecten een kenmerk van de inkomstenstructuur van de religieus-liefdadige sector. Het conservatieve karakter van stichtingen zorgde ervoor dat veranderingen alleen teweeg konden worden gebracht door het toevoegen van nieuw vermogen of nieuwe stichtingen. Er waren slechts kleine verschillen tussen de inkomstenstructuur van stichtingen van hetzelfde type.

Om mogelijke vertekeningen in de steekproef tegen te gaan, werd het landbezit van stichtingen systematisch onderzocht. Zestiende-eeuwse belastingbronnen lieten zien dat er significante verschillen in het totale landbezit door stichtingen bestonden. Dientengevolge waren de verschillen in de omvang van de sector ook groot. In Vlaanderen en Holland bezaten stichtingen bijvoorbeeld vijftien procent van het land terwijl ze veertig procent bezaten in Friesland en het Nedersticht. Het landbezit van kloosters zorgde voor de grootste verschillen. Hoewel er weinig gegevens beschikbaar waren om iets te zeggen over de ontwikkeling van het landbezit, lijkt het er op dat het gestaag gegroeid was. In de dertiende eeuw was de helft van het maximum van de zestiende eeuw al bereikt.

Het volgende doel was om verklaringen te vinden voor de regionale verschillen in landbezit door stichtingen, en dientengevolge ook voor de omvang van de sector. De aanwezigheid van zwakke landsheren en een

sterke adel bleek te resulteren in veel landbezit door stichtingen. Verstedelijkte gebieden hadden juist weinig institutioneel landbezit. Deze patronen werden bevestigd in Italië. De sterke Sforza-staat in het noorden had minder institutioneel landbezit dan de late, meer gefragmenteerde Florentijnse staat.

De invloed van de adel op landbezit door stichtingen was eenvoudig te verklaren. Zij gebruikten traditioneel hun rijkdom om kloosters te steunen. De rol van landsheren was lastiger. Waarschijnlijk speelden de middelen, heerlijkheden, en de mogelijkheid tot patronage die stichtingen een landsheer gaven een rol in verschillende staatsvormingstrajecten. Sterke landsheerlijke staten, met gelijkheid in belasting en rechtspraak verhieldden zich slecht tot de vrijstellingen en privileges van oude kloosters, die op hun beurt de belangrijkste drijfveer achter regionale verschillen in institutioneel landbezit waren.

In het vijfde hoofdstuk werd gekeken naar de gevolgen van het grootschalig vermogensbezit door stichtingen voor de economie. Hiervoor werden land- en kapitaalmarkten bestudeerd. Als eerste werden de pachtmarkten in de Nederlanden geanalyseerd vanuit twee contrasterende hypothesen. Het idee dat religieuze en liefdadige stichtingen efficiënte beheerders waren werd tegenover de hypothesen gesteld dat stichtingen de nadelen ondervonden van een monopsonie van pachters en van de overexploitatie van land vanwege de inherente problemen van pachtcontracten.

Data uit belastingbronnen gaf aan dat het land van stichtingen voor significant lagere prijzen verpacht werd dan land van niet-institutionele landbezitters. Dit betekende dat de efficiënte managers-hypothese niet bevestigd kon worden. Daartegenover stond dat er vooral lagere prijzen werden gevonden bij grote pachtcomplexen van oude kloosters in Friesland en het Nedersticht. Tevens waren pachtmarkten groter in gebieden met veel stichtingen. Dit alles wees er op dat er een monopsonie van pachters mogelijk was. Tevens hadden de kleinste stichtingen minder succes als verpachters. Dit was een aanwijzing dat ook de inherente informatieproblemen in pachtcontracten een rol speelden.

De aanwezigheid van religieuze en liefdadige stichtingen zorgde voor grotere pachtmarkten en tegelijkertijd verlaagde ze de pachtprizen. Zodoende verlaagde ze de prijs van deze productiefactor en trokken daardoor meer middelen naar de landbouw. Kortom, stichtingen hadden gevolgen voor landmarkten en de landbouw. Het bleek echter moeilijk om de gevolgen voor de totale landbouwproductiviteit in te schatten. Dit was slechts mogelijk voor de aparte productiefactoren. Het monopsonie van kapitaalkrachtige pachters suggereerde het bestaan van land- en kapitaalintensieve

landbouw. Dit zal gezorgd hebben voor arbeidsbesparingen en zodoende voor een hogere arbeidsproductiviteit.

De economische gevolgen van het bezit van financiële instrumenten door stichtingen werd bestudeerd door te kijken naar rentemarkten. Hier werd de hypothese getoetst dat religieuze en liefdadige stichtingen belangrijke kredietverstrekkers waren in de pre-industriële economie. Stichtingen leenden geld uit door middel van de aankoop van renten. Hiermee begonnen ze serieus na ca 1450, toen eenduidig besloten was dat dit geen woeker betrof. Nochtans waren stichtingen slechts tweederangs spelers op de financiële markten van de late middeleeuwen. Ze liepen achter op de dalende rentevoet en waren verantwoordelijk voor een beperkt deel van het totale handelsverkeer in renten. Bovenal was het van belang dat ze achterbleven bij de sociale groepen die de belangrijkste donateurs van stichtingen waren. Dit betekende dat hun vermogen ook zonder stichtingen op de financiële markten was terechtgekomen.

In het zesde hoofdstuk werden de uitgaven van religieuze en liefdadige stichtingen aan publieke dienstverlening beschouwd. Ten eerste werd gekeken naar de armenzorg. Vooral gasthuizen en armentafels waren hierin actief, hoewel een paar procent van een grote kloosterbegroting ook een substantiële bijdrage kon leveren. Door dorpen te bestuderen waarin de steekproefstichtingen de enige armenzorginstellingen waren, werd de bijdrage van stichtingen aan het levensonderhoud van de armen geschat. Stichtingen leverden ofwel aan een beperkt deel van de bevolking (vijf procent) een significante bijdrage aan hun minimuminkomen (30 procent); ofwel aan een significant deel van de bevolking (de helft) een beperkte bijdrage (10 procent). Hoewel stichtingen nooit volledig in het levensonderhoud van de armen in een dorp konden voorzien, zullen ze wel een substantiële bijdrage geleverd hebben aan overlevingskansen van de armen in pre-industriële samenlevingen.

Regelmaat was een belangrijke eigenschap van de armenzorg die stichtingen leverden. Armentafels bleken geregeld met prebenden of proven te werken – een vaste groep begunstigden die permanent ondersteuning kreeg. Dit wees er echter op dat armentafels streefden naar het ondersteunen van huishoudens met een ontoereikend inkomen en niet voorzagen in een verzekering voor groepen die plots zonder inkomen kwamen te zitten. Bij gasthuizen bestond een ander soort prove. Hier kochten (oude) mensen een permanent onderhoud en verblijf. Dit was een nuttig pre-industrieel pensioensysteem, maar de prijzen van een prove in een gasthuis waren dusdanig hoog dat ze impliceerden dat gasthuizen met veel proveniers niet de armste lagen van de samenleving bedienden.

Financiering van onderwijs werd voornamelijk gevonden bij kerkfabrieken in Vlaanderen en het Nedersticht. Hun uitgaven bleken echter onvoldoende om in het levensonderhoud van een leraar te kunnen voorzien. Hoewel kloosters en kapittels ook een bijdrage aan onderwijs leverden, was dit vooral gericht op hun toekomstige leden. Tevens betrof het vaak middelbaar en hoger onderwijs, niet lager onderwijs. Kosteren hadden vaak een taak als onderwijzer, maar kosterijen waren op hun beurt stichtingen met een zeer laag inkomen. Middeleeuws onderwijs bleek niet bekostigd te worden uit vermogensopbrengsten, maar uit lesgeld en overheidssubsidies. Hoewel het lesprogramma en de docenten vanzelfsprekend religieus van karakter waren, was financiering door vermogensopbrengsten – een van de hoofdkenmerken van stichtingen – niet van groot belang voor het onderwijs.

Religieuze diensten waren de laatste vorm van publieke dienstverlening die beschouwd werd. Kloosters, kapittels, kerkfabrieken, en beneficiën verleenden deze diensten. Gasthuizen en armentafels gebruikten slechts een klein deel van hun begroting hiervoor. Private religieuze diensten ten behoeve van de stichter vormden slechts een klein deel van de diensten in de stichtingensteekproef. Religieuze diensten in sommige kloosters en kapittels waren duurder dan de diensten in parochiekerken en kleine religieuze huizen. Dit verschil kon oplopen tot een factor tien. Of dit verschil gerechtvaardigd was hing af van de waarde die de middeleeuwse maatschappij hechtte aan de luxueuze diensten van dit soort stichtingen.

Vanuit het perspectief van de hoeveelheid geld die eindigde bij het primaire doel van de stichting was de publieke dienstverlening over het algemeen efficiënt. De overhead van stichtingen was op eenzelfde niveau als die van hedendaagse liefdadige en semipublieke instellingen. Nochtans waren er verschillen tussen de stichtingen. Kapittels en armentafels waren pure overdrachtsorganisaties die hun vermogen aan weinig anders besteedden. De begrotingen van gasthuizen en kloosters bevatten daarentegen ook veel andere uitgaven. Deze instellingen probeerden volledig in het levensonderhoud van hun inwoners te voorzien, hadden veel administratiekosten, en moesten vaak investeringen doen om hun grote vermogen rendabel te houden. Doorgaans waren rijkere stichtingen minder efficiënt. Dit wees er op dat schaalvoordelen in de sector zeldzaam waren en dat controle over uitgebreide organisaties moeilijk was. Er is geen bewijs gevonden dat de trend in toenemende specialisatie voor hogere efficiëntie zorgde. Betere financiële instituties droegen wellicht bij aan de verbeterde efficiëntie door het schuldenbeheer te vergemakkelijken.

Door te kijken naar de groei van de totale begrotingen van stichtingen, kon de groei van de religieus-liefdadige sector ingeschat worden. Gemiddeld groeide de sector jaarlijks met ongeveer 0.4 procent. Dit impliceerde dat het gemiddelde budget van een stichting in 200 jaar verdubbelde. De groei-

indices kenden echter een zeer hoge variabiliteit. Dit betekende dat financieel succes van stichtingen zeker zo waarschijnlijk was als achteruitgang. Hoewel giften ten grondslag moesten liggen aan de groei van stichtingen, bleken ook spaarzaamheid en investeringen in nieuwe vermogensbestanddelen van belang. Achteruitgang werd voornamelijk gevonden bij zestiende-eeuwse kerkfabrieken en (in minder mate) kloosters. Het moment waarop de achteruitgang begon, suggereerde dat de ideeën van Luther de bereidheid te doneren aan katholieke doelen ondermijnde.

Het uiteindelijke doel van het proefschrift was om de omvang en samenstelling van de religieus-liefdadige sector te verklaren. Hiervoor werd in het zevende hoofdstuk een dataset gepresenteerd die probeerde alle stichtingen in de westelijke Nederlanden te omvatten. Hiervoor werden belastinggegevens, rekeningen, en secundaire bronnen geconfronteerd met een opsomming van alle stichtingen in het onderzoeksgebied. Door deze inkomenschattingen te combineren met de begrotingen in de steekproef, konden de uitgaven aan de religieuze en sociale dienstverlening in steden in de westelijke Nederlanden in *ca* 1530 geschat worden.

Uit de dataset bleek dat het totale inkomen van de religieus-liefdadige sector ongeveer drie tot vijftien procent van het bruto regionaal inkomen betrof. Dit betekende dat er verschillen in de religieuze dienstverlening waren, maar iedere regio gaf naar schatting ongeveer een procent van het regionaal inkomen uit aan sociale dienstverlening. Er bestonden echter wel grote verschillen tussen steden in de uitgaven aan sociale dienstverlening per hoofd van de bevolking.

Drie theorieën dienden als raamwerk om de verschillen tussen steden in sociale uitgaven te verklaren. Deze legden de nadruk op respectievelijk het belang van de controle van de bevolking door elites, open politieke systemen, en de voorziening van sociale zekerheid door de leden van corporatieve organisaties. Religieuze dienstverlening werd benaderd vanuit de interactie met sociale dienstverlening. De vraag was of deze twee diensten substituten of complementaire diensten waren.

Om deze theorieën te testen werden variabelen gecreëerd aangaande de economische, sociale, en politieke eigenschappen van de steden in de westelijke Nederlanden. Omdat deze eigenschappen moeilijk direct te meten waren, werd gebruikt gemaakt van het tijdstip waarop cruciale ontwikkelingen plaatsvonden zoals het verkrijgen van stadsrechten of het institutionaliseren van gilden.

Uit de analyse van de data bleek dat de sociale uitgaven per hoofd van de bevolking het hoogst waren in steden zonder een grote nijverheidssector, maar met een grote politieke rol voor gilden. Dit wees er op dat er al enige

democratische invloed was op sociale dienstverlening voor de invoering van het algemeen kiesrecht.

Steden met zowel sterke gilden als een grote textielnijverheid hadden daarentegen veel lagere uitgaven aan sociale dienstverlening. Dit was een verrassend resultaat, want deze steden zouden de grootste behoefte aan sociale ondersteuning gehad moeten hebben. Dit ondersteunde het idee dat sociale zekerheid door corporatieve organisaties er toe deed. Sterke gilden hadden eigen sociale dienstverlening en de regulering van de arbeidsmarkt beschermd hun leden.

Als religieuze en sociale dienstverlening gezamenlijk beschouwd werden, bleek dat ze elkaar niet verdrongen. Steden met hoge religieuze uitgaven per hoofd van de bevolking hadden ook hoge sociale uitgaven. Aangezien stichtingen gespecialiseerde organisaties waren, betekende dit dat de giften aan religieuze en sociale doelen gelijk op gingen. De verstrengeling van het religieuze en het sociale maakte beide doelen aantrekkelijk.

In order to compare the budgets of religious and charitable foundations over a two-century time span characterised by devaluations and inflation, it is necessary to express their budgets at similar price levels for each year. To this end, deflators were constructed. In doing so, three issues had to be dealt with: determining the best deflators for each of the three sample regions, assessing whether the standard deflators were suited for the foundations, and extrapolating the indices to cover the entire time span.

10.1 Regions

The most advanced deflators for the late-medieval and early modern period are the second generation consumer price indices (CPI). A CPI is built from the prices of a basket of consumption goods. By including the prices of a larger variety of goods and sometimes allowing consumers to substitute expensive goods for cheaper ones, the second generation CPIs are superior to grain prices and first generation indices. Two such CPIs are suitable for the research area: Van Zanden's CPI for the western Netherlands and Allen's CPI for Antwerp.¹

Van Zanden's deflator for the western Netherlands is based on prices from Utrecht and Leiden.² It is therefore the best available deflator for both these regions. For Utrecht, the prices had to be converted back from Holland's *groot*-based coinage to Utrecht coinage based on the silver *albus (wit)*.³

Antwerp was located in a different principality than Ghent and located at a distance of some 50 km. Nonetheless, price developments in towns at such distances were very similar, as shown by the prices of a selection of commodities in Antwerp and Bruges (figure 10.1). Therefore, the Antwerp CPI is used for the Ghent region as well. The prices have been converted with the exchange rates following from the silver content of the Brabant and Flemish *groot*.⁴

¹ Allen, 'Great divergence'; Van Zanden, 'Standards of living'.

² De Moor, *Lonen en prijzen*; Posthumus, *Prijsgeschiedenis*, vol. II.

³ Exchange rates from Dijkman, *Shaping medieval markets*, pp. 393–408.

⁴ Exchange rates from Van der Wee and Aerts, 'Vlaams-Brabantse muntgeschiedenis', pp. 83–85 for the period before 1500; Allen, 'Great divergence' afterwards.

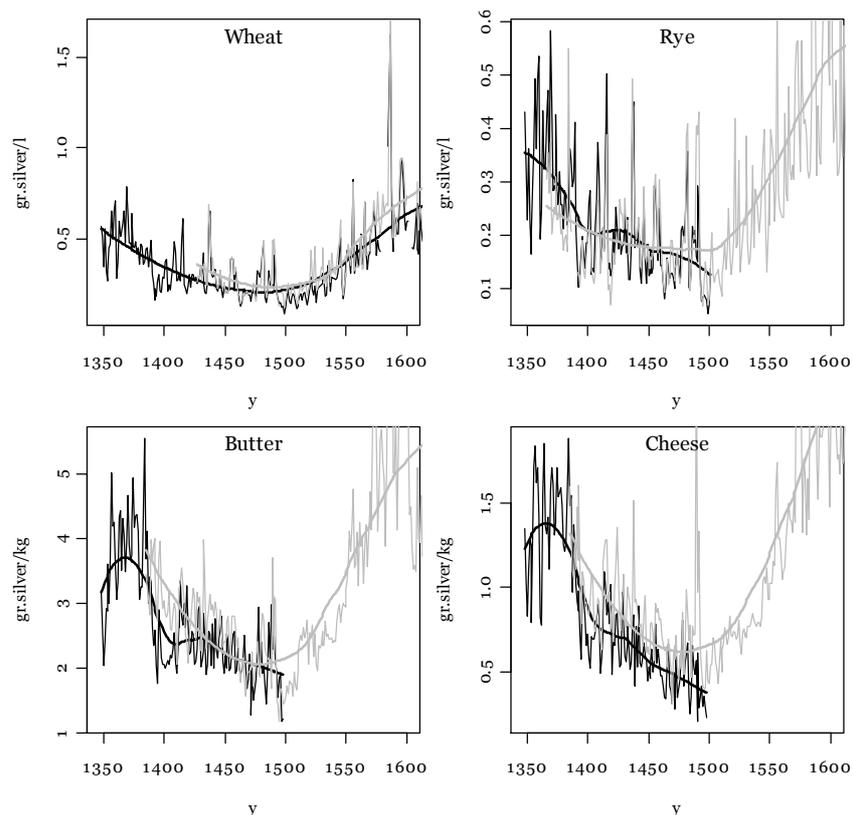


Figure 10.1. Silver prices of wheat, rye, butter, and cheese in Antwerp and Bruges, 1348–1600, showing similar developments in the two towns (Antwerp in grey, right; Bruges in black, left).
Sources: Allen, ‘Great divergence, Verhulst, ‘Prices of cereal’.

10.2 Foundations

Since the CPIs are based on price information and budget weights from foundations (especially hospitals) they are generally highly suited to deflate their budgets.⁵ Because the point of a CPI is to reconstruct the prices faced by a household, they can also be used for monasteries, chapters, and poor tables, since these all had people as their beneficiaries.

However, CPIs are not suited to deflate the budgets of church fabrics. Because their primary task was the construction and maintenance of church buildings, fabrics did not buy food, but wage labour and non-food items (up to 80 per cent of the budget). The price development of these goods differed substantially from those in the CPI. They were less volatile and increased less than the main foodstuffs in the CPI (figure 10.2).

⁵ De Vries and Van der Woude, *Nederland 1500–1800*, pp. 708–709; Van Zanden, ‘Standards of living’.

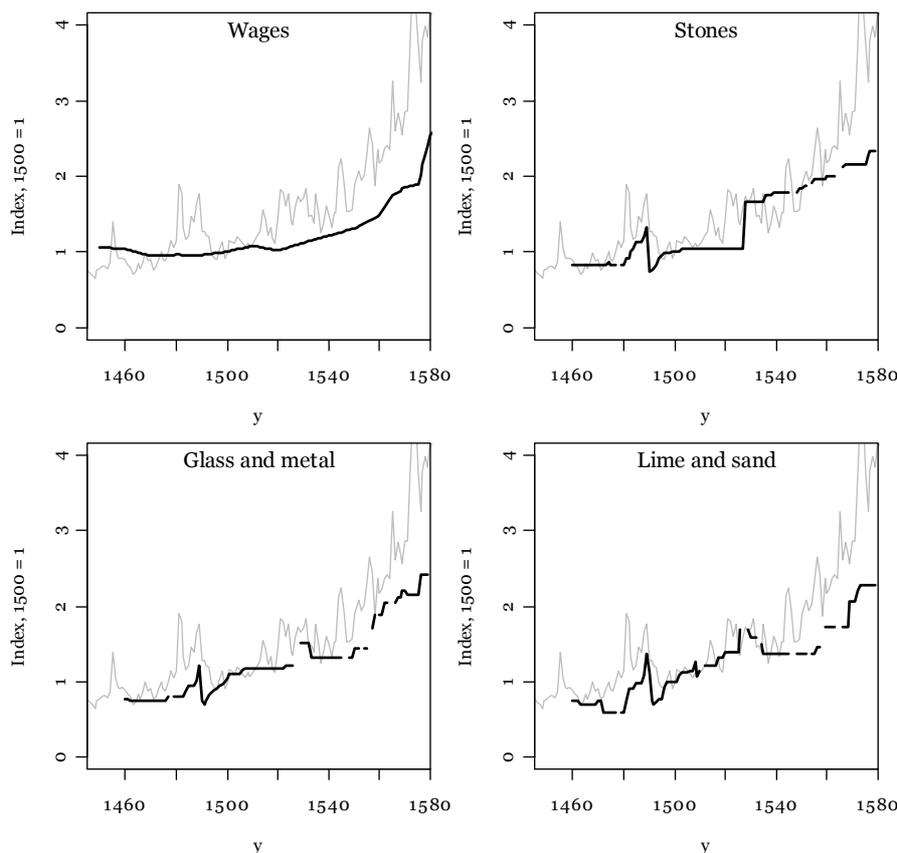


Figure 10.2. Development of prices of construction wages and material at Utrecht's cathedral fabric (black) against the CPI for the western Netherlands (grey), 1450–1580.

Sources: Vroom, *Financiering van de kathedraalbouw*, pp. 524–529; Van Zanden, 'Standards of living'.

Therefore, a separate deflator was constructed for church fabrics. It is based on Vroom's price series for his investigation into Utrecht and Antwerp church building.⁶ For Utrecht, the prices and the weights have been taken from cathedral series, with the exception of his prices in 1464/5.⁷ Since the price data for Utrecht and Holland has been used interchangeably already, the Utrecht construction prices were also used for Holland fabrics. However, instead of Utrecht wages, the wage series from Van Zanden was used for Holland to capture the wage difference between the two regions.⁸ For Ghent, Vroom's Antwerp series has been used. It is very similar to the Holland and Utrecht ones until 1550, after which it starts to rise faster due to diverging wage developments.

⁶ Vroom, *Financiering van de kathedraalbouw*, pp. 524–529; Idem, *Onze-Lieve-Vrouwekerk*, pp. 143–152.

⁷ Posthumus, *Prijsgeschiedenis*, vol. II, pp. 95, 102, 111 presents the same price series but shows no fourfold drop in prices for this year.

⁸ Van Zanden, 'Standards of living'.

10.3 Extrapolating

The deflators do not cover the entire period of interest for the research. Allen's and Van Zanden's CPIs stretch back to 1399 and 1450 respectively, while the data on foundations contains observations going back as far as 1332 in the case of the southern Low Countries and as far back as 1382 in the north. In order to include these observations in the analyses, the price indices had to be extrapolated.

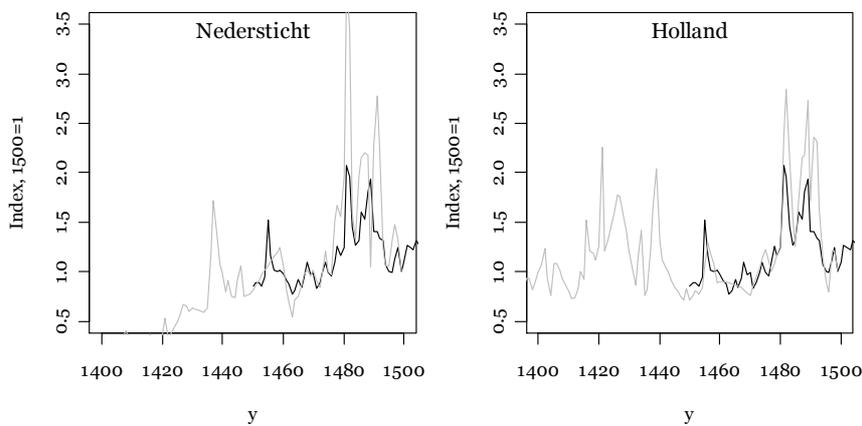


Figure 10.3. Grain prices and CPI in the Nedersticht and Holland, 1400–1500. Because grain (grey / left) is such an important component of the CPI (black / right), they move together.

Sources: Allen, 'Great divergence'; Dijkman, *Shaping medieval markets*, pp. 288–293; Verhulst, 'Prices of cereal'.

In the case of CPIs, grain prices were used. These were available for each region and were by far the most important component of the CPIs (figure 10.3).⁹ Wages were used to extrapolate the fabric deflators in Holland and Utrecht. The fabric deflator for the southern Low countries was extrapolated for the period 1565–1600 with wage data as well.¹⁰ It did not need to be extrapolated before 1431 as there were no fabric observations prior to 1434.

Extrapolating for the earliest period was achieved using the silver content of the coinage.¹¹ It is the least accurate measure of the purchasing power of money used here. However, prior to 1500, devaluations of the coinage drove

⁹ Grain prices from Allen, 'Great divergence'; Dijkman, *Shaping medieval markets*, pp. 288–293; Verhulst, 'Prices of cereal'.

¹⁰ Antwerp wages from Allen, 'Great divergence'; Holland and Utrecht wages from Van Zanden, 'Standards of living'.

¹¹ Grolle, *Muntslag*, p. 223.

most of the inflation. Keeping the silver content stable, grain prices continued to fluctuate, but their trend was stagnant or sometimes even declining (figure 10.4), showing that a substantial amount of inflation was accounted for by devaluations.

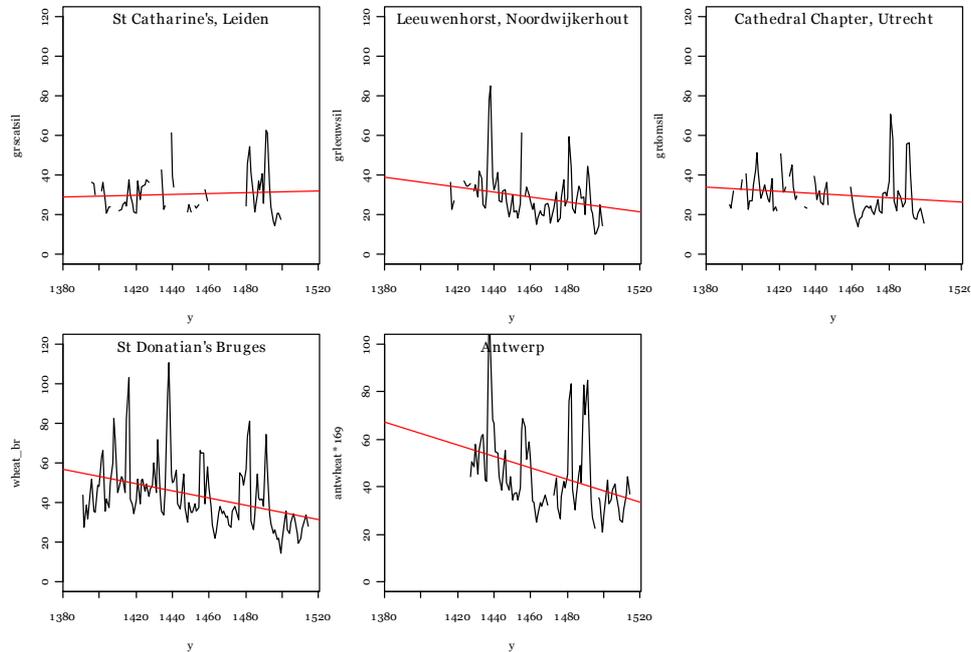


Figure 10.4. Silver prices of wheat in Leiden, Noordwijkerhout, Utrecht, Bruges, and Antwerp, with linear trends, 1385–1515.

Sources: Allen, 'Great divergence'; Dijkman, *Shaping medieval markets*, pp. 288–293; Verhulst, 'Prices of cereal'.

10.4 Resulting price indices

The sources for the deflators are summarised in table 10.1. The six resulting price indices were centred on the year 1500. This means the deflated budgets are all in money worth the same basket of goods in each year. The price indices were also smoothed with a loess procedure to take out the annual fluctuations.¹² This was done to prevent introducing large fluctuations in the budgets themselves. Smoothing also took care of the interpolation for missing observations. Finally, it also circumvented the problem of matching the accounting years of the indices to those of the foundations.

Looking at the resulting indices (figure 10.5), the three CPIs are very similar. However, the prices faced by church fabrics rose less than the consumer prices in the sixteenth century. The Utrecht and Holland fabric

¹² Cleveland et al., 'Local regression'.

indices are similar to each other because they are largely based on the same sources. The fabric price index for the southern Low Counties grew faster than those in the north did. The most important driver was the substantial increase in nominal wages in Antwerp. Note however that this increase was fairly unique to Antwerp. For instance, in nearby Lierre, there was a twofold nominal wages increase over the period 1500–65 compared to a 3.5-fold increase in Antwerp.¹³

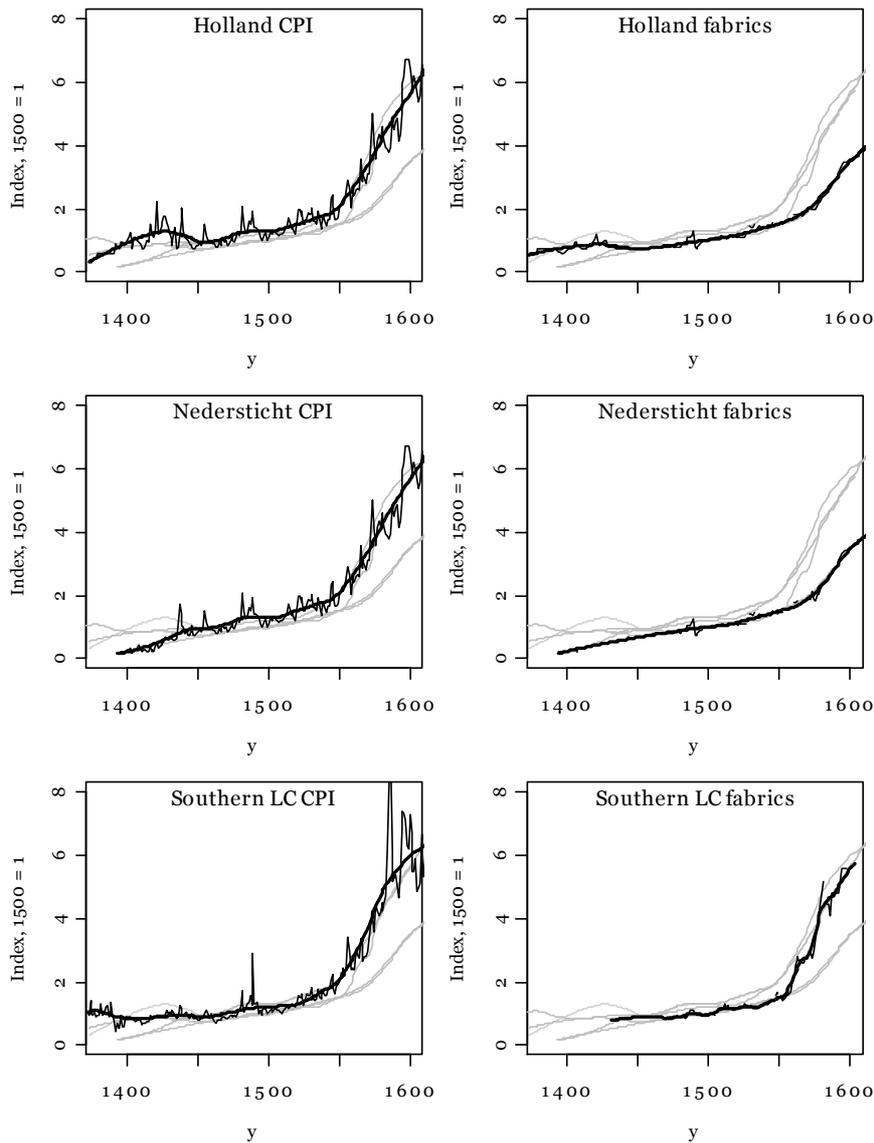


Figure 10.5. Deflators for foundations in Holland, the Nedersticht, and the southern Low Countries, 1380–1600. The smoothed trends are superimposed over the raw indices.

Sources: see text and table 10.1.

¹³ Van der Wee, *Growth of the Antwerp market*, vol. I, pp. 336–349, 421–433.

Index	Period	Source
Holland CPI	> 1450	CPI for the western Netherlands from Van Zanden, 'Standards of living'.
	1392–1450	Grain prices from St Catherine's in Leiden from Dijkman, <i>Shaping medieval markets</i> , pp. 288–93.
	< 1392	Silver content of Holland <i>groot</i> from Grolle, <i>Muntslag</i> , p. 223.
Holland fabrics.	1579–1582	Holland wages from Van Zanden, 'Standards of living'.
	1450–1579	Cathedral fabric prices from Vroom, <i>Financiering van de kathedraalbouw</i> , pp. 524–9 and Holland wages from Van Zanden, 'Standards of living'.
	< 1450	Silver content of Holland <i>groot</i> from Grolle, <i>Muntslag</i> , p. 223.
Utrecht CPI	> 1450	CPI for the western Netherlands from Van Zanden, 'Standards of living'.
	< 1450	Cathedral chapter grain prices from Dijkman, <i>Shaping medieval markets</i> , pp. 288–93.
Utrecht fabrics.	1579–1582	Holland wages from Van Zanden, 'Standards of living'.
	1393–1579	Cathedral fabric prices and wages from Vroom, <i>Financiering van de kathedraalbouw</i> , pp. 524–9.
	< 1393	Silver content Utrecht albus from Dijkman, <i>Shaping medieval markets</i> , pp. 393–408.
Southern LC CPI	1399–1600	Antwerp CPI from Allen, 'Great divergence'.
	1348–1399	Bruges wheat prices from Verhulst, 'Prices of cereal'.
	< 1348	Silver content Flemish <i>groot</i> from Van Der Wee and Aerts, 'Vlaams-Brabantse muntgeschiedenis', pp. 83–5.
Southern LC fabrics	> 1565	Wages from Allen, 'Great divergence'.
	1341–1565	Prices and wages at Our Lady's, Antwerp from Vroom, <i>Onze-Lieve-Vrouwekerk</i> , pp. 143–52.

Table 10.1. Sources for price indices.

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