The eradication of poverty.

History's teachings

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Chapter one: Introduction.

Nowadays, the on-going discussion about poverty, and how to fight it, is framed in a world-wide perspective. Historically, this is a singular development, especially in Europe where until the Second World War the focus on poverty was framed in a national discourse. In many countries prosperity has reached such levels that we are in the luxury position to be able to focus on fighting poverty in other, less developed countries. The first of the millennium goals, declared in 2000 by the United Nations, plays an important role in the contemporary poverty debate. It dictates that “extreme poverty and hunger” should be eradicated: by 2015, the number of people living on less than a dollar a day should be halved.[1] This millennium goal is, without a doubt, the biggest endeavour in history to beat poverty once and for all. Interestingly, in the pursuit of this ambition an historical understanding of fighting poverty is often lacking, this is all the more remarkable since recent Western European history is a true treasure box filled with information concerning the battle against poverty, which should not be overlooked. With the teachings of history in mind it appears that many of the contemporary weapons to fight poverty claim to be new, innovative and revolutionary, while they actually are far from that.

The best-known example of the ambitious aim to eradicate once and for all poverty is the microfinance-promise, which started in the 1970s. Success stories from countries like India, Bangladesh and Indonesia were based on the achievements of ‘new’ strategies such as group loans, which made lending of small amounts of money cheaper, these had a flywheel effect. A growing disillusion with traditional development aid[2], combined with the promising results of

[1] United Nations, *The Millennium Goals Report* (New York 2010), 6.

[2] See for instance the debate between Jeffrey Sachs, 'The end of poverty: Economic possibilities for our time', in: *Global Public Health* (2) 2007-2, p. 206-209 and William Easterly, *The white man's burden: why the West's efforts to aid the rest have done so much ill and so little good.* (New York 2006). Sachs believes that extreme poverty in Africa could be eradicated in twenty years if the money reserved for development aid is multiplied by four. If that money is then spent on relevant subjects, such as education, safety, democratization and financial infrastructure, this will help poor countries grow durable. Easterly is at the other side of the spectrum, in his view development aid disrupts the internal markets of third world countries. The only thing we can do is remove our protectionist trade barriers, after that the markets will develop on their own.

several strategies raised the popularity of microfinance immensely.[3] The foundation of financial institutions such as Accion International, Grameen Bank and Bank Rakyat in the 1970s has often been described as the birth of microfinance. However, the ideas and principles of microfinance already existed in the nineteenth century. In the nineteenth century institutions that resembled contemporary microfinance existed: special savings and loan banks and insurance companies were used as tools to combat poverty.[4] Put differently: it would be more correct to characterize the 1970s as the renaissance of microfinance.

The (contested) microfinance narrative.

In the past few years the microfinance narrative has proven to be extremely strong. Its strength lies in sympathetic characteristics such as the promise of female emancipation and all kinds of other positive social effects. The narrative, however, has been coming under increased pressure since the late 1990s: its critics chide microfinance, for instance, for its lack of scientific proof backing the presumed social benefits.

In an article for the World bank, economist S.R. Khandker describes, for example, how microfinance "contributes to poverty reduction, especially for female participants" and reduces of the general level of poverty in villages too. "Microfinance thus helps not only poor participants but also the local economy."[5] Khandker's positive conclusions have been scrutinized severely: in academic circles, microfinance institutions are coming under increasing pressure. Scholars raise their eyebrows on the omission of those institutions to tailor their products to the financial needs of poor families, as well as the lack of convincing evidence that supporting the poor in this way is an effective measure.[6] "Microfinance,"

[3] In 2006 Muhuamma Yunus, founder of the Bangladesh based Grameen Bank (1976), was awarded the Nobel Peace Prize for "their efforts to create economic and social development from below." Nobel Prize Committee 2006, 'The Nobel Peace Prize 2006', http://www.nobelprize.org/nobel_prizes/peace/laureates/2006/grameen.html, last updated unkown, last visited 19 June 2012.

[4] Deneweth, Gelderblom, Jonker, 'Microfinance and the decline of poverty: evidence from the nineteenth century Netherlands' (version 20 may 2012).

[5] S.R. Khandker, 'Microfinance and poverty: evidence using panel data from Bangladesh', *The World Bank Economic Review* (19) 2005-2, p. 263.

[6] D. Roodman & J. Morduch, 'The impact of microcredit on the poor in Bangladesh: Revisiting the evidence', *Center for Global Development* (2009), p. 1-47: 44.

Thomas Dichter writes, “is an almost perfect case of a phenomenon that has become to characterize much of development assistance – a widening gap between reality and propaganda.”[7]

In his article for the world bank Khandker puts forward the rather controversial claim that microfinance is more effective in dealing with extreme poverty than with modest poverty.[8] However, in his *Microfinance and public policy: outreach, performance and efficiency* (New York), B. Balkenhol argues that the literature provides sufficient evidence to conclude that microfinance is not able of helping the poorest of the poor.[9] In addition to this Dichter argues that political correctness should be set aside.[10] Microfinance should not be seen, prominent development economic Jonathan Morduch explains, “a panacea nor a magic bullet and it cannot be expected to work everywhere or for everyone.”[11] He holds that the “microfinance promise”[12] – low income households lift themselves from poverty aided by financial institutions, such as small loans, previously inaccessible for them because they were considered “unbankable” – has not been fulfilled: “the programs that are breaking even financially are not those celebrated for serving the poorest clients.”[13] David Roodman, senior fellow at the Center for Global Development states on his Microfinance Open Book Blog that it is really difficult to show that “A causes B instead of B causing A. If prosperity and borrowing go hand in hand, which causes which? … Bottom line: the academic evidence that microcredit reduces poverty is very weak.”[14]

An example of this lack of scientific knowledge is group liability: this is often regarded as the key to growth in lending markets for the poor: its purpose is to improve repayment rates through peer screening, the enforcement of each other’s loans and to secure proper

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[7] T. Dichter, 'Hype and hope: the worrisome state of the microcredit movement', in: *The Microfinance Gateway* (2006).
[8] Khandker, ‘Microfinance’, 285.
[9] B. Balkenhol, *Microfinance and public policy: outreach, performance and efficiency.* (New York 2007), 50.
[10] Dichter, ‘hype and hope’.
[11] B. Armendáriz & J. Morduch, The Economics of Microfinance second edition (London 2010), 5.
[12] J. Morduch, ‘The Microfinance Promise’, in: *Journal of Economic Literature Vol. XXXVII* (December 1999), 1569-1614.
[13] Ibidem, 1571.
[14] D. Roodman, ‘New challenge to studies saying microfinance cuts poverty’ (June 18 2009 Version), http://blogs.cgdev.org/open_book/2009/06/roodman-morduch-2009.php (accessed February 5 2011)

investment.[15] Khandker holds that microfinance's so-called "spill over-effect" – the idea that not just microfinance participants benefit but an entire community – is highly significant, especially when the money is lend to women.[16] By employing social control mechanisms microfinance institutions were envisioned to cushion the risk of damaging personal ties. Roodman and Morduch state, however, that the "decisive critical statistical evidence in favour of them is absent."[17] Morduch and Armendariz emphasize the diversity in the performance of group liability in developing countries[18] and Gine and Karlan note that "after following participants in the study for three years, we find no change in repayment for those centres converted to individual liability."[19] Pitfalls of group liability are the excessive tension among members which can harm social capital; bad clients can become free riders, and thus become more costly for good risks clients; over time clients will diverge in their demands for credit. Although repayment may improve, the client base may be smaller, so it remains unclear whether the lender's overall profitability and the poor's access to financial markets improves.[20] The lack of scientific evidence for the *presumed* social benefits, however, has not hampered public belief in the microfinance promise.

Recent research has shed new light on the practice of microfinance. Researchers like D. Collins, J. Morduch, S. Rutherford and O. Ruthven and A.V. Banerjee and E. Duflo showed that the difficulties the poor result from low, irregular incomes and a lack of sufficient financial instruments. Collins *et al* called this in their *Portfolios of the Poor, how the world's poor live on $2 a day* (Princeton 2009) the triple whammy. Put differently: the poor's main problem is managing their cash flow, making sure that their expenses match their earnings. The researchers intensively studied the earnings and expenses of poor households: over the

[15] X. Gine & D. Karlan, 'Peer monitoring and enforcement: Long term evidence from microcredit lending groups with and without group liability', January, Yale University Department of Economics, working paper 2008.
[16] Khandker, 'Microfinance and poverty'.
[17] Roodmand and Morduch, 'impact of microcrdit', 40.
[18] Gine and Karlan, 'peer monitoring', 3.
[19] Ibidem, 4.
[20] Ibidem, 6.

course of a year more than 250 families were interviewed on each and every financial transaction.[21]

Collins *et al* concluded that poor families deal with their cash flow problem in a highly sophisticated and complicated way. This means that they often have to live on an irregular income of casual jobs, such as seasonal work, occasionally they hold a regular job. Another source of income are various sorts of subsidies. One might expect that the poor live "hand-to-mouth", which means that they consume their earnings immediately, but the research by Collins *et al* shows that the families they investigated actually built up several reserves, by using their network.[22] As a result financial actions should not be judged solely on economic costs, but on social benefits too. This is an important fact: it appears poor households managed their finances almost entirely through their personal and informal network. Money was, for instance, stored with other people, or they lent it to friends, family or neighbours. Sometimes poor households acted as informal bankers, or money guards, themselves: holding money at home that belonged to someone else, for instance a neighbour.[23] These kinds of informal systems help to protect its members of collectively from sudden and sharp declines in earnings. In a way, it is a complex system of savings and loans, built and based on reciprocity.[24]

However, the financial possibilities of such a network are limited. It often prevents its participants to build up significant financial reserves. In practice this means that a poor family is unable save enough money to start up their own business, or to save for school fees. Leaving the network is not an option because they need its security to stay afloat. Furthermore, a poor family risks damaging the personal ties – on which the network primarily rests – if they make use of options outside the network, a risk poor families cannot afford to take. Such internal network-mechanisms limit the choices of poor families to borrow, and the

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[21] D. Collins, J. Morduch, S. Rutherford and O. Ruthven, *Portfolios of the Poor. How the world's poor live on $2 a day* (Princeton 2009); A.V. Banerjee and E. Duflo, *Poor Economics. A radical rethinking of the way to fight global poverty* (New York 2011).
[22] Collins, *Portfolios*, 8.
[23] More often, employers are used as money guard.
[24] Collins, *Portfolios*, 9.

'pond' was not too big to start off with: households who are living of a few dollars a day do not have a lot of possessions they can pawn for money, for instance.[25] So, if researchers, or poor relief workers, want to understand the rationale behind the economic dealings of poor households, they should take their social motives into consideration too.

The main problem of microfinance, Collins *et al* emphasize, are the fixed schemes of lending and repaying of microfinance that do not fit the irregularity and unpredictability that is characteristic for the way a poor household's cash flow works. As a result of this inflexibility microfinance does not offer most poor households a serious alternative to their existing network. Collins *et al* argue that poor families have more need of insurance schemes to deal with contingencies. In *Portfolios of the Poor* they found that in South Africa, where insurance programs were spliced onto existing social structures, this worked extremely well.[26] Furthermore, Banjeree and Duflo expressed that the poor often lack essential information: they are simply unaware of the benefits of microfinance or vaccinations and good education or of the dangers of HIV.[27]

Interestingly, the research methods and insights of Collins *et al* and Banerjee and Duflo are neither revolutionary nor new. Already in the late eighteenth century scientists and poor relief workers studied the household budgets of the poor. They visited a handful of households for a week and then tried to calculate their yearly expenses and earnings. In this period some scientists and poor workers already reached the conclusion that the wages of the poor were simply not high or regular enough to save even a small amount of money. In the course of the nineteenth century, surveyors started to monitor poor households for long periods, standardized their methods and visited an higher amount of poor families, so that their information would be more reliable. The number of families, for example, increased explosively to several hundred thousands. Nineteenth century scientists and poor relief workers also knew about the lack of information awareness that hampered poor families when

[25] Ibidem, 3-27, 65-94.
[26] Collins *et al, Portfolios,* 35-94. See also H. Deneweth, J. Jonker and O. Gelderblom, 'Microfinance and the decline of poverty: evidence from the nineteenth-century Netherlands', concept paper, version 20 may 2012.
[27] Banerjee, *poor economics*.

they made (financial) decisions. All in all this resembles the conclusions and methods of Collins *et al* and Banerjee and Duflo, who refer to the triple whammy and lack of information awareness as main causes of poverty. Several historians, such as Auke van der Woud in his books on nineteenth century Dutch slums and E.J. Yeo in the *Cambridge History of Science*, wrote about the historical budget research – interestingly, none noticed the similarities with contemporary financial diaries.

Nowadays the poverty debate is firmly in the hands of scientists. The main question of this research is what the role of science was in the nineteenth century Dutch poverty debate. At the beginning of the nineteenth century the social sciences were starting to develop into the disciplines we now know today. It has been argued in historiography that the focus of these disciplines had always been society – therefore dubbed "sciences of society and man"[28] – but that the changing modern society, forced them to rediscover, reformulate and reinvent itself over and over again. Professor on the history of science, John Heilbron describes the emergence of social science as a distinct field as "an important feature of the process of intellectual and institutional differentiation"[29] in the nineteenth century. UCLA professor on the history of science Theodore Porter characterizes the social sciences as "a tool for managing as well as for understanding the problems of this new era."[30] Amongst these problems was poverty.

Helga Nowotny argued that the social sciences were born out of the overall angst for the negative consequences of industrialization, urbanization and capitalization. In periods of uncertainty the validity of the social sciences had been challenged, which forced them to reinvent themselves. The societal context, Nowotny maintained, was decisive for the reorientation of the social sciences, it was a natural sequence of events: if the context changed, the social sciences had to adapt likewise. As a result there were three possible types of statistical discourse: administrative or political, socially inspired and academic. These

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[28] Heilbron, 'Rise', 3.
[29] Ibidem.
[30] T.M. Porter, 'Genres and objects of social inquiry, from the Enlightenment tot 1890', in: T.M. Porter & D. Ross (eds.), *The Cambridge History of Science Volume 7 The Modern Social Sciences* (Cambridge 2003), 13-39: 14.

continuous adaptations and reinventions have led to varying "organization and utilization of factual knowledge"[31] in the social science.

The increase in demand for social scientists occurred not only inside the universities, but society also called out for more. Jobs were created, for instance, at welfare agencies, schools, (colonial) governments, prisons, hospitals, etcetera. This mix of private and public sector applications allowed disciplines to create an autonomous working sphere in which "scientific and practical activities" could be pursued.[32] The downside of this was the discourse became bogged with technicalities. In the early and middle nineteenth century, the discussion had been amazingly broad and a great number of people and groups took part in it, but later in the century this became increasingly difficult due to this phenomenon. As a result, academics and scholars withdrew, in a way, from the discourse of "public reason."[33]

The relationship between social science and the nineteenth century poverty debate is best described as a gradual change in attitude towards the sciences. Basically, the sciences needed time to develop more sophisticated tools to better understand poverty and make its knowledge of it more profound – to gain more in-depth knowledge, as it were. Due to economic and educational factors this development happened later in the Netherlands than in Great Britain, France and Belgium – industrializing countries, in other words. As the sciences tried to falsify their hypotheses with loads of experiments, tests and surveys, society needed time to get used to these new techniques to understand social phenomena. Gradually governments started to use the tools the social sciences provided them with – such as calculations of probabilities – to satisfy their increasing appetite for figures. Dutch historian of statistics Paul Klep describes this as the period in which society had to get used to the "technologies of governance".[34] In order to emphasize the main premise of this research – the changing attitude towards science, in which the increasing sophistication of techniques and

[31] Nowotny, 'Knowledge', 23-41: for discourses see page 26; quote: p 38.
[32] Ibidem, 212.
[33] Porter, 'Statistics', 40 and T.M. Porter, 'How science became technical', in: *ISIS vol 100* (2009), 292-309.
[34] P.M.M Klep, 'Governmentality, statistics and state power. Dutch labour and agricultural inquiries (1840-1914)', in: Van Maarseveen *et al, The Statistical Mind in Modern Society. Volume i* , 261-287: 262-264.

insights played an important part – it is necessary to first paint a general picture of poverty in the nineteenth century. Therefore, the second chapter is a mix of historiographical accounts of poverty, a description of the change in concepts concerning poverty and a short overview of how the practice of poor relief changed in the nineteenth century in the Netherlands. The focus of the third chapter is specifically on social science. Consequently the attention shifts to the historical development of the history budget research from the late sixteenth century till early twentieth century. This chapter shows the evolution of a basic research strategy to one far more complex, elaborate and sophisticated. The fifth chapter consists of a case study of the Dutch dignitary family De Bosch Kemper, whose generations show a gradual parting of the old ways of perceiving society and an embracing of the new. Sometimes this results in a confusing mix of conservationism and reformism.

Chapter two: poverty in 19th century Netherlands.

Various sources indicate that the findings of Collins *et al* are relevant for the understanding of poverty and poor relief in recent history. Interestingly, the financial activities of the poor in Amsterdam in the late eighteenth century, for instance, suggest that they acted in a similar manner as the households recently studied by Collins and his researchers. Their difficulties correspond with the ones described in books like *Portfolios of the Poor* and *Poor Economics*, predominantly, low, irregular and unpredictable earnings. Poor families in the nineteenth century also tried, supported by their network, to deal with these instabilities and uncertainties. Their problems could be worsened by personal circumstances such as old age, illness, or their unawareness of relevant information, but also by economic factors such as considerable inconstancies in the price of necessities.[35] As a result of the combination of the continuous pressing presence of poverty, the influence of the Enlightenment and the ensuing (perceived) failure of the poor relief institutions, a lively debate on poverty and its relief engaged in the nineteenth century. Poverty had become something that could, should and ought to be battled and wiped out. Around the same time, also under the influence of the Enlightenment, sciences aimed at understanding society and its mechanisms came into being too. Through experiments and tests science was able to reformulate the ideas of the Enlightenment into firm laws of society.

One of the results of this lively debate on poverty and poor relief still visible in the twenty-first century is, amongst other things, an enormous amount of historiography. Another big legacy, as has been argued by the Utrecht-based professor of historical sociology Marco van Leeuwen, is that the results of the nineteenth century form the basis of our welfare state.[36] Therefore the aim of this chapter to first give a global account of the historiography on the

[35] See for instance: Van Leeuwen, *Bijstand in Amsterdam*, 28, 253-271; M.H.D. van Leeuwen, ‘Surviving with a little help: the importance of charity to the poor of Amsterdam 1800-1850, in a comparative perspective’, in: *Social History 18* (1993), 319-338: 330; and C. Lis, *Social change and the labouring poor. Antwerp, 1770-1860* (New Haven 1986) and J.P Smits, E. Horlings and J.L van Zanden, ‘Dutch GNP and its components, 1800-1913’, 21. Smits, Horlings and Van Zanden argue: “The most serious distortion is caused by fluctuations in the cost of living: in years of high food prices poverty will have reflected a lack if income rather than a lack of employment.”

[36] See: Gerwen, J. van & M.H.D. van Leeuwen, *Studies over Zekerheidsarrangementen: Risico’s, risicobestrijding en verzekeringen in Nederland vanaf de Middeleeuwen* (Amsterdam 1998).

poverty in nineteenth century Netherlands. Second, the life of the needy in the Netherlands are sketched briefly. Then, the poverty debate is discussed shortly, to show how the tone of the debate changed over the course of the century. Finally the emphasis is on poor relief policy: how did it change in the course of the century?

Historiographical poverty.

One of the canonical works on poor relief is Van Leeuwen's study of nineteenth century Amsterdam.[37] In various studies he has established which percentage of the population received poor relief on a structural basis, and how this group was structured in age, gender, confession and occupation. Van Leeuwen concluded that the Amsterdam charity was "wide in scope": at least a quarter of the city's population was helped on a regular basis. The relief, however, was "supplementary in nature (for all groups of paupers on average less than 10 per cent of working-class wages)."[38] Poor families, for instance, often had credit with local shopkeepers, or asked their employers for an advance if they needed money. As it is now, poor relief was just one of the ways to deal with irregular or too little wages.[39]

Relief, in other words, was multifunctional and had to be used "in combination with other survival strategies." It was essential for the Amsterdam's sick, disabled, infirm, widows and elderly. Van Leeuwen cyphered that sixty per cent of all the city's elderly were on poor relief.[40] All in all "roughly one fifth of the total male labour force was assisted. Poor relief sustained, and was intended to sustain, a large labour reserve of underemployed workers who were of vital importance to the local economy […]. Without help the assisted would have had to migrate, face starvation or resort to illegal survival strategies such as petty theft or prostitution."[41]

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[37] M.H.D. van Leeuwen, *Bijstand in Amsterdam, ca. 1800-1850. Armenzorg als beheersings- en overlevingsstrategie* (1992).
[38] M.H.D. van Leeuwen, 'Surviving With a Little Help. The Importance of Charity to the Poor of Amsterdam 1800-1850, in a Comparative Perspective', *Social History* 18 (1993), 319-338: 337.
[39] Van Leeuwen, 'Armenzorg 1800-1912', 303-304.
[40] Van Leeuwen, 'Surviving', 332-333.
[41] Ibidem, 337. See also: Leeuwen, M.H.D. van, & F. Smits, 'Bedeling en arbeidsmarkt in Amsterdam in de eerste helft van de negentiende eeuw' in: *Tijdschrift voor Sociale Geschiedenis* (1989), 431-457,

When Van Leeuwen first put forward these ideas he was writing against the academic communis opinio. Many historians before the 1980s, such as H.F.J.M van den Eerenbeemt, painted a picture quite different from his: poor relief, they maintained, had made people lazy because the amounts they received were more than enough in order to survive without having to work. In a way very similar to the eighteenth and nineteenth century sources they had been studying, these historians argued relief was distributed basically to everyone who applied for it, therefore it strained the labour market and hampered economic growth.[42] Van Leeuwen showed, however, that before as much as after 1800, poor relief was not something anyone could live off from. Additional sources of income were paramount for survival. And what is more, poor relief was also not always easily accessible for everyone. Depending on the poor relief organization someone applied at, a list of requirements had to be met, and all kinds of procedures were put in motion in order to attain it on a structural basis, and then other requirements existed in order to retain it.[43]

In addition to Van Leeuwen, who has emphasized the supplementary nature of nineteenth century poor relief, historian Anne McCants studied the property and debts of various households in Amsterdam. Her articles also show that the financial behaviour of the poor was remarkably similar to households who nowadays have structural financial problems. The lower classes of Amsterdam had a high level of debt, and no savings. Their indebtedness often resulted of credit they had at shops – allowing poor households to pay their bills when they had enough income. Furthermore, the poor had strong financial ties to their relatives and neighbours. Similar to the research by Collins *et al*, the results of McCants suggest a high

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Leeuwen, M.H.D. van, *Bijstand in Amsterdam, ca. 1800-1850. Armenzorg als beheersings- en overlevingsstrategie* (1992), Leeuwen, M. H. D. van, ‘Armenzorg 1800-1912: Erfenis van de Republiek’, in: Gerwen, J. van & M.H.D. van Leeuwen, *Studies over Zekerheidsarrangementen: Risico's, risicobestrijding en verzekeringen in Nederland vanaf de Middeleeuwen* (Amsterdam 1998), 276-316.

[42] H.F.J.M. van den Eerenbeemt , ‘Armoede in de “gedrukte” optiek van de sociale bovenlaag in Nederland, 1750-1850, *Tijdschrift voor Geschiedenis* 88 (1975), 408-50For a résumé, and authors who have maintained these ideas see Siffels, N., & Spijker, W. van, ‘Haarlemse paupers. Arbeidsmarkt, armoede en armenzorg in Haarlem in de eerste helft van de negentiende eeuw’ in: *Tijdschrift voor Sociale Geschiedenis* (1987) 458-493: 458-60.

[43] Van Leeuwen, *Bijstand*, 165-70.

level of dependency of poor households on their networks in the eighteenth and nineteenth century.[44]

The historiography of poor relief reflects the decentralized character of the poor relief system in the Netherlands: this was the result of the federative organization of the Dutch Republic. Cities and regions had the right to develop their own laws and provisions, for instance on poor relief. As a result, the local relief systems were fitted to meet local demands and were very flexible. However, it was also highly susceptibility to economic disruptions: there was no state that could back the system and cushion the blows.[45] The local organization of poor relief is reflected by the amount of historical and sociological accounts of localities that deal with poor relief in this period.[46] The historiographical trend to approach poor relief locally became popular at the end of the 1980s. In 1987, N. Siffels and W. van Spijker, and M. van Leeuwen and F. Smits noted that existing studies on poor relief at that point were too general, "detailed local research was needed".[47] Though the researchers ignored earlier works – for example by Adriaens, Douwe and Kappelhof[48] – their call for more decentralized

[44] A. McCants, 'inequality among the poor of eighteenth century Amsterdam', in: *Explorations in Economic History* (2007), 1-21 and ibidem, 'Goods at pawn: the overlapping worls of material possessions and family finance in early modern Amsterdam', in: *Social Science History 31* (2007), 213-238. Interestingly, the poor also had remarkable little access to pawn credit in Amsterdam.

[45] Leeuwen, M. H. D. van, *Armenzorg 1800-1912: Erfenis van de Republiek*, in: Gerwen, J. van & M.H.D. van Leeuwen, *Studies over Zekerheidsarrangementen: Risico's, risicobestrijding en verzekeringen in Nederland vanaf de Middeleeuwen* (Amsterdam 1998), 276-316, there: 271-7. Prak, M., *Armenzorg 1500-1800*, in: in: Gerwen, J. van & M.H.D. van Leeuwen, *Studies over Zekerheidsarrangementen: Risico's, risicobestrijding en verzekeringen in Nederland vanaf de Middeleeuwen* (Amsterdam 1998), 49-90, there: 50.

[46] For some comments on , and examples of these differences, see: Prak, M., 'Armenzorg 1500-1800', in: Gerwen, J. van & M.H.D. van Leeuwen, *Studies over Zekerheidsarrangementen: Risico's, risicobestrijding en verzekeringen in Nederland vanaf de Middeleeuwen* (Amsterdam 1998), 49-90, there: 52-3, 70, Van Leeuwen, M. H. D., *Sociale Zorg. Cahiers voor Lokale en Regionale Geschiedenis 12* (Zutphen 1994), 14, Spaans, J., 'Kerkelijke en Publieke Armenzorg Voor en Na de Scheiding tussen Kerk en Staat', in: J. de Bruijn et. al. (ed.), *Geen heersende kerk, geen heersende staat. De verhouding tussen Kerken en Staat 1796-1996* (Zoetermeer 1998), 127-144, digital version available at: http://www.xs4all.nl/~pvrooden/Jo/beginjo.htm, there: 7.

[47] Leeuwen, M.H.D. van, & F. Smits, 'Bedeling en arbeidsmarkt in Amsterdam in de eerste helft van de negentiende eeuw' in: *Tijdschrift voor Sociale Geschiedenis* (1989), 431-457, there: 432-3, Siffels, N., & W. van Spijker, 'Haarlemse paupers. Arbeidsmarkt, armoede en armenzorg in Haarlem in de eerste helft van de negentiende eeuw' in: *Tijdschrift voor Sociale Geschiedenis* (1987) 458-493, there: 458-60.

[48] F. H. M. C. Adriaens', *De Magistraat van Nijmegen en de Armenzorg (1750-1800). Bijdragen tot de Sociale en Economische Geschiedenis van het Zuiden van Nederland II* (Nijmegen 1956), P. A. C. Douwe's *Armenkerk. De Hervormde diaconie te Rotterdam in de negentiende eeuw* (Schiedam 1977) and Kappelhof, A.C.M., ,Armenzorg *in Den Bosch: de negen blokken, 1350-1810* (Utrecht 1983) as an early exception to their rule.

research was responded to widely.[49] In recent years Van Leeuwen and others have attempted to get a new synthesis on poor relief in the Netherlands: through describing local functions of poor relief they try to paint a national picture that takes the local differences into consideration.[50]

Besides the decentralized nature, another reflection of the past is visible in the historiography: the relationship between church and state. In the course of the nineteenth century, the Dutch government several times tried in vain to gain control over the decentralized organization of poor relief. From its first constitution in 1798 onward the Dutch government described care for the poor as the utmost importance for the state. However, every attempt to bring the private and religious relief associations under state influence were met with fierce, and successful resistance. During the second half of the nineteenth century the government played a secondary role, and basically served only the poor who fell through the holes of the decentralized system.[51] In historiography this has been called the reverse *schoolstrijd*.[52] Only when in the early twentieth century when politics, policy and attitude towards the poor changed the Dutch government took the lead in creating all kinds of welfare provisions for the lower classes. The slow pace of the process resulted from the dominance of other ideas concerning poverty until the end of the eighteenth century: poverty was seen as

[49] Gras, H., *Op de grens van het bestaan: armen en armenzorg in Drenthe 1700-1800 (Poor people and poor relief in the Dutch province of Drenthe between 1700 and 1800)* (Zuidwolde 1989), Kort, A., *Geen Cent te veel: Armoede en armenzorg op Zuid-Beveland 1850-1940* (Hilversum 2001), Kruijf, J. de, 'De prijs van de armenzorg. De financiering van de armenzorg in Den Bosch 1750-1900' in: *Tijdschrift voor Sociale Geschiedenis* (1994), 24-51, Pot, G.P.M., *Arm Leiden. Levensstandaard, bedeling en bedeelden, 1750-1854* (Hilversum 1994), Spaans, J., *Armenzorg in Friesland 1500-1800: publieke zorg en particuliere liefdadigheid in zes Friese steden: Leeuwarden, Bolsward, Franeker, Sneek, Dokkum en Harlingen* (Hilversum 1997), Wijngaarden, H., *Zorg voor de kost: armenzorg, arbeid en onderlinge hulp in Zwolle, 1650-1700* (Amsterdam 2000), Zondergeld-Hamer, A., *Een kwestie van goed bestuur: twee eeuwen armenzorg in Weesp (1590-1822)* (Hilversum 2006).
[50] Gerwen, J. van & M.H.D. van Leeuwen, *Studies over Zekerheidsarrangementen: Risico's, risicobestrijding en verzekeringen in Nederland vanaf de Middeleeuwen* (Amsterdam 1998), Leeuwen, M.H.D. van, *De eenheidsstaat: onderlinges, armenzorg en commerciële verzekeraars 1800-1890* (Den Haag 2000), Leeuwen, M.H.D. van, *De rijke Republiek: gilden, assuradeurs en armenzorg 1500-1800. Zoeken naar zekerheid: risico's, preventie, verzekeringen en andere zekerheidsregelingen in Nederland 1500-2000* (Amsterdam 2000), Loo, L. F., *Arm in Nederland 1815-1990* (Meppel 1992).
[51] Spaans,'Kerkelijke en Publieke Armenzorg', 3-5, Van Leeuwen, *Bijstand*, 81-84, 89, Gouda, *Poverty*, 99-100.
[52] "Op onderwijs gebied had de centrale overheid de macht, welke ze schoorvoetend zou moeten gaan delen met de confessionelen. In de armenzorg hadden de laatsgenoemden de macht, welke ze slechts moeizaam zouden gaan delen met de staat. In dezelfde periode als waarin een eerste compromis in de schoolstrijd werd bereikt (1857) kwam ook een compromis rond de armenzorg tot stand: de armenwet van 1854." P. de Rooy, 'Armenzorg in Nederland', 97.

part of the social order God had created, it could not be alleviated but only relieved slightly. It was the perfect chance for the better-to-do to show their kindness and piety. As a result, religious institutions dominated the poor relief sector. However, in historiography this has not been the only explanation. In his seminal research into the state of poor relief in the Netherlands in the early nineteenth century P.B.A. Melief concluded that most Dutch dignitaries did not favour the "legal" or pragmatic approach required to develop a central and nationally organized system of poor relief. As many argued from either a philanthropic, or a religiously inspired charitable mentality, the will to come to fundamental changes in the existing practice of poor relief was absent. What was more, as the government's financial means, however, were decreasing while the poverty problem was expanding, reformists seem to have had no choice but to maintain the decentralized poor relief system.[53] Only at the beginning of the twentieth century, when the British initiated their liberal welfare reforms (1906-1914) the policy of governments towards poverty changed for good.[54] These developments were the upbeat to the creation of the European welfare states of the twentieth century.[55]

Poverty in the Netherlands.

The ideas and insights of Collins *et al* and Banerjee and Duflo place microfinance in a new light, but are also relevant for historians of the so-called "long nineteenth century" (1789-1914).[56] In this period twenty five to fifty per cent of the European population lived in poverty.[57] In his book on slums in the Netherlands in this period, Auke van der Woud calculated fifty per cent of the four million inhabitants of the Netherlands belonged to the

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[53] Melief, *De Strijd om de armenzorg*, 213-6, Haan, *Het beginsel*, 35, 47.
[54] J.R. Hay, *The origins of the liberal welfare reforms, 1906-1914* (London 1975), Gallery by National Archives: The Liberal Welfare Reforms 1906-11, http://www.nationalarchives.gov.uk/education/britain1906to1918/g1/gallery1.htm, (published unkown), last updated unknown, last visited 1 August 2012, The Liberal Reforms 1906-1914, http://www.bbc.co.uk/schools/gcsebitesize/history/mwh/britain/liberalreformsrev1.shtml (published unkown), last updated 2012, last visited 1 August 2012.
[55] G. Esping-Andersen, *The three worlds of welfare capitalism* (Cambridge 1990).
[56] E. Hobsbawm, *The age of revolution, 1789-1848* (New York 1962), Ibidem, *The age of capital, 1848-1875* (London 1976), Ibidem, *The age of empire, 1875-1914* (New York 1987).
[57] C. Lis and H. Soly, *Poverty and capitalism in pre-industrial Europe* (Hassocks 1979).

lower classes. Five hundred thousand of them lived on strict rations and received poor relief. Using budget research done in the late nineteenth century Van der Woud shows that Dutch workers needed eight guilders a week to survive. However, most families did not even reach this amount. In Leeuwarden, for instance, seventy percent of the family heads earned less than ten guilders a week, but most of them had a weekly income of hardly six guilders.[58]

Half of the Dutch population in the nineteenth century belonged to the working class. This group was not homogeneous: it existed of many different gradations and 'colours'. Schooled workers (*meesterknechten*), the highest sub-group in the lowest class, were reasonably well paid: if they lived thriftily enough they could try and transgress into middle class and start their own small business.[59] There were many types of poor in the nineteenth century. One of these were the so-called home-sitting poor, their nickname originated from their situation: they owned their a house or shack, but at times needed relief in order to survive. Generally, these people were able to care of themselves, but sometimes lacked the necessary income to make ends meet. Put differently: the home-sitting poor did not need relief all year round, but used it intermittently. The lowest sub-group of workers were the day-labourers.

There were also various types of needy that did receive relief all year, these were for instance the elderly or widows. In the early 19th century, state reports on poverty in the Dutch kingdom did not distinguish between home-sitting poor and the needy who received relief all year long, which makes it difficult to assess the meaning of their total number. On the other hand, if someone had to rely on poor relief, of course, even if this was a few times a year, then that is an indication that the family lived close to, or on the brink of poverty for at least a certain part of year.[60] In other words, not all members of the working class were part of the

[58] Van der Woud, *Koninkrijk*, 69.Here he uses the work of R. Van der Woude, *Leeuwarden 1850-1914. De modernisering van een provinciehoofdstad* (Leeuwarden 1994).
[59] The chance that these higher workers succeeded, however, was very small: even they were very susceptible to economic shocks.
[60] A report published in 1828 speaks of 1.333.748 poor people, 780.000 of whom were home-sitting poor. In a report of 1840 it was noted that of the 301.907 home-sitting poor, 150.373 received poor relief structurally throughout the year – on a population of 2.902.807. The total amount of people, who assisted in some way by an institution seen as a poor relief association, is 561.162. There are a few problems, however, first of all, the data set is incomplete and it is unclear how many home-sitting poor

so-called *lumpenproletariat*, but a large majority of them needed relief to stay afloat. Most of these people received no formal training but had experience and we sometimes able to stay for longer periods at the same job, that was often their only hope of a little upward mobility.[61]

Dutch society was highly susceptible to downward mobility. Even without economic disruptions, many people earned just enough for a paltry piece of bread[62]: it did not need much upheaval for workers and the lower middle class to prolapse into poverty. If a factory closed, for instance, working class families – including the better paid ones – almost immediately fell into abject poverty.[63] This indicates that the lower classes were unable to save in order to survive times of economic hardship. It also shows that if an entire network failed, families were immediately unable to deal with the economic misery at all, with hunger as a dangerous consequence.

Illustrative for this period is the work of the socially committed writer Multatuli[64] (1820-1887). In his *Idee 451* (1864) Multatuli considered the situation of the Dutch lower class; which according to him was deplorable.[65] Multatuli illustrated this with the budget[66] of a labourer at a saw mill, Klaas Ris. Ris who had a wife and three children in the ages from seven to ten.[67] He earned six guilders a week and lived in a "*vrye woning*" and had "vry

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were counted in the government report. Moreover, the count is based on the male family heads and does not take into account what the other family members earned. See: M.H.D. van Leeuwen, *Armenzorg 1800-1912: Erfenis van de Republiek*, in: J. van Gerwen and M.H.D. van Leeuwen, *Studies over Zekerheidsarrangementen: Risico's, risicobestrijding en verzekeringen in Nederland vanaf de Middeleeuwen* (Amsterdam 1998),276-317.

[61] Van der Woud, *koninkrijk*, 57-58.

[62] A. van Akerlaken, *De banken van leening in Nederland in het algemeen en de bank van leening te Hoorn in het bijzonder* (Hoorn 1862), 91.

[63] *Enquête staatscommissie 1890 verhoren 2-29 juni* (Nijmegen 1890), answer number 3661. "De eerste dag nadat de fabriek gesloten was, had men reeds een gebrek aan voedsel."

[64] The alias of Eduard Douwes Dekker.

[65] Multatuli, *Idee 451*. Multatuli wrote that his "pen is moê van walg", when he compared the situation of the lower classes with that of the upper echelons of society. See: J.M. Welcker, 'Douwes Dekker, Eduard', in: *Biografisch Woordenboek van het Socialisme en de Arbeidersbeweging in Nederland 5* (1992), 45-58.

[66] Multatuli was influenced by the French researcher Frédéric Le Play, see chapter four. Multatuli described Le Play's work as "*schoon*", which means good. To emphasize the difference between his work and that of Le Play, Multatuli wrote that Le Play and his fellow researchers had no special goal with their work. They did not try to influence politics, "Zy noemen 't goede en 't kwade, zoo-als zed at vinden, en laten de conclusien over aan lezers en…regeringen." This is of course not entirely true since Le Play wanted more than anything to go back to the society he envisioned, built on patronage. In *1dee 829* Multatuli provided his audience with a new budget, this time from a teacher.

[67] Multatuli recorded in his publication not just the costs of living, but also the answers the head of the house hold gave on questions posed by him. These were Q and A's like: "*Gevraagd:* Gy hebt op uw

brandstof". His expenses ranged from bread, potatoes, peas and coffee to oil, soap, school fees and contributions to the funeral fund. The sole fact that the Ris family was able to pay for funeral funds and school fees is in itself an indication that they did not belong to the lowest of society. Furthermore, they did not have to pay any rent or fuel expenses. Almost seventy per cent, however, of Klaas Ris' income was spent on food, and at the end of each week the Ris family had 22,5 cents left to pay for "*kleeding, schoeisel, onderhoud van de meubelen, geneeskundige hulp*...Het spreekt vanzelf dat die 22½ cts daartoe niet voldoende zyn."[68]

In order to substantiate his claim that the surplus of each week was too little, Multatuli calculated that if Ris needed a new shirt the family had to cut the food cost. In practice this meant that instead of 5 *kop* of potatoes the family could only pay for three, and they also could buy less peas and flour until the deficit was replenished. Unfortunately Multatuli did not explain how the family managed to pay their bills when they had a cash flow problem.[69]

When combined with the information of Van Leeuwen, the story of the Ris family seems to indicate that poor families used their network to stay afloat. Often families made just enough money to spend on food and clothes, but were not in the luxury position to save any money. In order to survive they needed not just their neighbours or family, but also the help of shop owners, who gave them credit. Other ways to stay alive besides poor relief were temporary suspending of rent payments or pawn credit. [70] Put differently: like the poor today, the needy in the nineteenth century used every means available to them to stay afloat

begrooting 40 centen 's weeks gebracht voor sigaren, scheren, borrels en tabak… Antwoord: *Ja. Maar zeer dikwyls doe ik deze uitgaaf niet. Ik gebruik zeer zelden, en dan nog weinig, jenever. Veel zou ik ook niet kunnen betalen. Maar ik beken dat ik soms voel een opwekking noodig te hebben om niet moedeloos te worden.*"

[68] Multatuli, *Idee*.

[69] This is what Ris told Multatuli when he asked him about cash flow problems: "*Als er byv. een hemd noodig is, wordt dat gekocht op Zaterdagavend. Dan moeten de daarvoor uitgegeven* 90 *cts. worden bezuinigd op de voeding van de volgende week. In plaats van* 5 *kop aardappelen, worden er* 3 *kop daags gebruikt. In plaats van* 2 *kop erwten,* 1½ *kop, in plaats van* 2 *ponden meel,* 1½ *pond. Dit moet zoolang worden volgehouden tot het tekort aangezuiverd is*."

[70] Van Leeuwen, 'Armenzorg 1800-1912', 303-304.

The poverty debate in 19th century Netherlands.

Poverty had always been part of society. For a long time it was considered a god-given fate: it was part of the world god had created and thus it could not be solved, only alleviated. In the course of the late eighteenth and nineteenth century this started to change: poverty came to be seen as the result of specific economic and/or personal circumstances. In other words, in the course of the eighteenth century the belief emerged that pauperism should, and could be, wiped out. A good example of this transformation in thinking and perception of poverty in Dutch society is the establishment of societies such as the *Oeconomische Tak der Hollandsche Maatschappij van Wetenschappen* (1777) and the *Maatschappij tot Nut van 't Algemeen* (1784), both founded on humanitarian ideas of elevating the lower classes from their social and economic misery.[71] Ingrained in both societies was the idea that the poor needed assistance, because they were unable to save themselves. All the poor needed, the higher echelons of society believed, was a proper education and the right upbringing, if that was taken care of, everything would be alright. To put it differently: these concepts were highly morally based, but they were not the only concepts around. Another colloquial explanation to the causes of poverty in the nineteenth century, were those beyond someone's own influence. This meant that opinion leaders perceived that circumstances such as illness or reaching a certain age could be a cause for a lapse into poverty.

It was very rare, however, that a commentator identified only one cause for poverty. Opinion leaders usually emphasized that poverty was the result of an interplay of factors. Some, for instance, believed that poverty was caused not *only* by overpopulation amongst the lower classes, but *also* that too little work was available to them, moreover, it was signalled that wages were often too low and the living costs too high, so that the poor could not save a penny. The focus, or emphasis, however, of the commentators was often on the poor's lack of

[71] J. Bierens de Haan, *Van oeconomische tak tot Nederlandsche Maatschappij voor Nijverheid en Handel 1777-1952* (Haarlem 1952); N. Kreuwels, *De Maatschappij tot Nut van 't Algemeen: twee honderd jaar jong* (Lelystad 1984) and W.W. Mijnhardt and A.J. Wichers (eds.), *Om het algemeen volksgeluk: twee eeuwen particulier initiatief, 1784-1984: gedenkboek ter gelegenheid van het tweehonderdjarig bestaan van de Maatschappij tot Nut van 't Algemeen* (Edam 1984).

moral civilization as one of the main causes. [72] In the package of different causes they used, this concept would be dominant for a significant part of the nineteenth century.

In the second half of the nineteenth century, the dominance of the moral cause lost ground: gradually, the idea that poverty resulted from a lack of sufficient income became popular. Basically, this meant that giving the poor the right education or upbringing was still an issue, as well as the hope to morally alleviate the poor in other to defeat poverty. If we take a look at the *Handboek voor Armbezoekers*, written by C.W. De Vries in 1916, moral causes such as “drankzucht”, “zwakheid van karakter”, “tegenzin in den arbeid” and “gebrek aan energie en het zich neerleggen bij ongustige omstandigheden waarin verbetering ware te brengen” still figure and for which the primary solution “intellectueele, industrieele en moreele volksontwikkeling” is.[73] However, the major cause of poverty is, according to De Vries, a lack of sufficient income.[74] This occurs often in works on poverty – back then as well as now – the commentator does not list just one cause, but an entire packet of causes of differing importance. As said, in the course of the nineteenth century the dominance of the moral explanation was transferred to the more economic factor of a lack of sufficient wages.

In the early nineteenth century there were three types of explanations that often figured in in combination with each other the poverty debate. As said, the concept that the poor were morally degenerate figured prominently, to put it more plainly: the communis opinio was that the poor were poor mainly as a result of their *drankzucht*, gambling habits or other wasteful behaviour.[75] Professor of theology, Ysbrand van Hamelsveld (1743-1812), who was fired in 1787 from Utrecht University for being a Patriot, wrote for instance that the lack of *zeeden* was the main cause for the occurrence of poverty in the Netherlands. Van

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[72] D.N.E. Donkersloot, *Gedachten over armoede, hare oorzaken en voorbehoedingsmiddelen* (Schokland 1849), 10-20.
[73] De Vries, *Handboek*, 184-185.
[74] Ibidem, 189.
[75] See for instance a pamphlet of the lawyer Pieter Pous, who was born in Middelburg in 1777. In 1801 he published a pamphlet on the increasing amount of poor in the Republic. On page 1 he wrote that a “verwaarloosde opvoeding in welke zy [the poor] geenerhande ambacht geleerd of eenigherande kunde hebben verkregen of door luiheid en afkeerigheid van den arbeid” the main cause was of poverty. P. Pous, *Beschouwing van de mogelykheid om de zoo schadelyke en thans zoo algemeen toenemende bedelary in de Bataafsche Republiecq geheel uittreroeijen en van het voordeel 't geen daardoor aan de inwooners van dezelve zoude kunnen worden toegebragt* (Middelburg 1801).

Hamelsveld's opinion on poverty: "*het is met het zedenbederf en de ondeugden juist gesteld als met de kanker, deze kwaal breidt zich steeds verder uit, en houdt niet op haare verwoestingen voort te zetten, tot dat zij den dood heeft veroorzaakt.*"[76] Lack of a good upbringing, and the resulting moral decay, is, in Van Hamelsveld's view, the main cause for poverty in the Netherlands. He explained the immorality: "*De gemeene man bijkans geheel zedenloos, en alleen door de zinlijkheid geleid, en door vrees, maar niet door pligt gestuurd.*"[77]

An important factor towards this line of thought were the writings and publications of Robert Malthus (1766-1834). The British scholar had been influenced by the development of statistical research in the beginning of the nineteenth century. His own research had led him to the discovery of the natural laws of population, which had their own dynamic. In his representation of the figures lay an universal claim, which was contrary to the positive evaluation of progress in the Enlightenment Malthus interpreted his numbers negatively: his laws of nature showed that the population grew faster than the food supply. A disaster would take place if the population growth was not impeded soon. If the poor would be able to control their carnal needs, Malthus argued, perhaps all would be well.[78] He, however, did not hold the poor in high esteem and stated that if someone could not control himself sexually, and also did not have the money to feed his offspring, nothing else remained but that "they must starve."[79] In the end Matlhus' concept[80] of the limitedness of the world's food supply was superseded by the coming of the Industrial Revolution and its radical improvement of the means of production.[81]

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[76] Y. van Hamelsveld, *De Zedelijke toestand der Nederlandsche natie, op het einde der achttiende eeuw* (Amsterdam 1791), 253.
[77] Ibidem, 535.
[78] Yeo, 'Social Surveys', 87.
[79] T.R. Malthus, *An essay on the principle of population* (London 1797), 7.
[80] Malthus was not alone in his pessimistic views. Others like David Ricardo (1772-1823) and Adam Smith (1723-1790) agreed with his views. P. Vries, 'Hoe Malthus, uiteindelijk, ongelijk kreeg. De Industriële Revolutie in Engeland als het doorbreken van het Malthusiaans plafond.', in: *Leidschrift 18, 2* (September 2003), 110-167: 120.
[81] Vries, 'Malthus', 153. It should be noted that lately his views are getting popular again. 'The revenge of Malthus' (6 August 2011), http://www.economist.com/node/21525472.

Many in Europe agreed with the ideas of Malthus. In the Netherlands Cornelis Vollenhoven was one of them. According to him, only mindless animals reproduced themselves more than the available supply of food allowed them to do; thus, they eventually destroyed themselves. However, Malthus reasoned, man is a reasonable animal and should use his brain to prevent self-extermination. This idea, to put it bluntly, revolved round the concept that poor people were unable to control their bestial instincts, which would lead to dangerous overpopulation, in turn provoking food shortages, with poverty and death as ultimate consequences.[82]

Causes that were beyond someone's own influence were also part of the usual repertoire when it came to explaining poverty. These were needed to account for people who had, for instance, been part of the middle class, but whose luck had run out when an accident that paralyzed them or war or natural disasters had reduced them to beggars.[83] In an "aanspraak" for the Rotterdam department of the *Maatschappij tot Nut van 't Algemeen*, Baptist pastor N. Messchaert, not only referred to the immoral roots of poverty – "liederlijkheid, zedeloosheid, onregtvaardigheid en Goddeloosheid"[84] – but also acknowledged there were people who were poor beyond faults of their own. He explained: "Er zijn ware ongelukkigen onder hen. Blinden, doofstommen, verminkten, kreupelen, lammen, grijsaards, kinderen, verlatene en hulpelooze menschen, al is het, dat velen onder dezen, door vroeger ligtzinnigheid en misstappen, zichzelve in de ellende stortten, hebben en behouden niettemin allemaal eene wettige aanspraak op deernis en hulp."[85]

In the early nineteenth century only a few Dutch authors signalled that the poor needed higher wages in other to survive. And if they did, it was often nothing more than a

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[82] C. Vollenhoven, *Iets over het Aelmoesseniers Weeshuis te Amsterdam en eenige bedenkingen over de Armoede* (Amsterdam 1815), 37.

[83] For social mobility see for instance: Van der Woud, *Koninkrijk*, 57-58 and Van Leeuwen, 'Armenzorg 1800-1912', 276-317.

[84] N. Messchaert, *Proeve tot wering der Bedelarij in Rotterdam in eene aanspraak aan het departement der Maatschappij tot Nut van 't Algemeen aldaar.*(Rotterdam 1817), 14

[85] Ibidem, 10. For another example of this kind of reasoning see H.W.C.A. Visser, *Redevoering over het lot der armen en de middelen welke-in onzen kring liggen om door het aanwenden derzelve de armoede te weren en maatschappelijk en bijzonder geluk te bevorderen. Uitgesproken den 18 februarij 1818 in eene winteravond vergadering van het departement Sneek der Maatschappij tot nut van ';t Algemeen* (Ysbrechtum 1818).

minor point that got lost in the focus on immoral behaviour and 'acts of god'. A good example of this is the work by Grand Pensioner L.P. van de Spiegel (1736-1800). He was an important politician, an Orangist – a supporter of Stadholder Willem V – who fiercely resisted the Patriots – who believed the Dutch Republic should be reformed like France after the French Revolution. When in 1795 the Batavian Revolution took place Van de Spiegel was immediately imprisoned for three years. Two years after his release he died.[86]

Van de Spiegel was one of the many dignitaries who felt compelled to comment on poverty and poor relief. Already in 1780 he wrote a pamphlet titled: *Over de armoede en bedelaary, met betrekkinge tot de provintie van Zeeland en byzonder tot de stad Goes en eiland van Zuid-Beveland*. Interestingly, it was reprinted in 1805. The publisher did so, because he believed he was doing his fellow countrymen a favour by bringing them (at a time of an increasing number of poor people) into contact with the convictions of the Grand Pensionary.[87]

Van de Spiegel first identified high age or disease as potential causes of poverty. However, he also underlined that a lack of sufficient income as a cause of poverty, to solve this, Van de Spiegel came up with a solution that would also be an incentive for the poor to lead an honest and "ruim bestaan"[88]: higher wages.[89] In the end, however, he identified the moral degeneration of the poor as the most important cause that needed to be battled immediately.

Fifty years after Van de Spiegel, in the 1830s, *De Star*, a magazine focussed on poor relief, published an article in which it was claimed that poverty was in part caused by a "gebrek aan genoegzamen winstgevende arbeid."[90] To put it differently: a lack of sufficient work that generated sufficient income. As was common, the author also identified old age and

[86] For more see: G. Snel (ed.), *Zeven eeuwen gevangenenpoort. Van voorpoort van het hof tot museum* (Leiden 2007).
[87] L.P. van de Spiegel, *Over de armoede en bedelaary, met betrekkinge tot de provintie van Zeeland en byzonder tot de stad Goes en eiland van Zuid-Beveland* (1805 edition), first page of introduction.
[88] Ibidem, 3.
[89] Ibidem, 5.
[90] J.G. van Nes, 'Iets over de maatschappij van weldadigheid', in: *De Star VI* (1824), 499-529: 501.

immorality as important causes of poverty.[91] This article, however, is actually characteristic for the gradual loss of dominance of morality in the perception of poverty. Though the author still identified immoral behaviour and old age or other circumstances beyond one's control, his solution for poverty was completely aggravated on what he considered the one of the three primary causes – a lack of sufficient work. A lack of work and income, in other words, was in this article no longer a minor explanation, but one of the three major ones. In order to solve poverty, the author argued the poor had to be put to work in specially created colonies in the East of the Netherlands: "in den landbouw op woeste gronden, ondersteund door fabrijkmatigen arbeid." This would allow colonists to take care of themselves and be self-reliant.[92]

This idea was part of the perception of poverty, voiced by General Johannes Count Van den Bosch (1780-1844) – one of the founders of the *Maatschappij van Weldadigheid.* He was an high official who served quite successfully in the army, reorganized agriculture at Java and was secretary of state for a while. Van den Bosch was highly socially moved. The fact that poverty still existed, he maintained, was due to the fact that its solutions had been sought in the wrong direction. This was a referral to earlier solutions in which the poor only performed simple tasks in the factories: they produced textile and clothes, things that were easy to manufacture and did not require much skills in the process. However, these were products "*die ook juist daarom overvloedig in de maatschappij voorhanden waren*."[93] This resulted in a lack of finances for most poor relief institutions that tried to alleviate poverty by encouraging the poor to manufacture textiles. Still these experiments had not been totally in vain, Van den Bosch stated. The trials in the workhouses had proven – contrary to popular belief – that the poor were willing as well as fit to work.[94] In other words, Van den Bosch

[91] Ibidem.
[92] Ibidem, 505.
[93] J. van den Bosch, 'Verhandeling van den Generaal-Majoor J. van Den Bosch, tweeden assessor der kommissie van weldadigheid, over den werkelijken staat der kolonie Frederiksoord, - de proefondervindelijk bewezenene uitvoerbaarheid van het kolonisatiestelsel op de aangenomene grondbeginselen, - en de middelen, om aan dat stelsel verders eene spoedige en aanzienlijke uitbreiding te geven', *De Star I.1* (p 18-88), 19.
[94] Ibidem, 20. The "*proeven hadden intusschen overtuigend doen zien, dat de behoefitgen over het geheel niet zoo ongeschikt noch onwillig waren, om te arbeiden, als men te voren onderstelde, en dat*

wanted the poor to work, preferably in the colonies he had founded in the east of the Netherlands. He thought this would help defeat poverty once and for good.

Van den Bosch thought poverty could be solved by colonisation, but his initiative failed only a few years after it had started. However, he was a skilful politician and managed to persuade the government to take control of, and financial responsibility for, the worker colonies. Thus, Van den Bosch made sure that his agricultural colonies were maintained for several decades more. Gradually, however, they evolved into a penitentiary system.[95] The initiative mainly failed because it sought to place the solution of poverty in the creation of sufficient work, instead of making sure the income of poor households was plenty to live off. Moreover, the evolution into a prison was not a big one, because the residents of the worker colonies were often treated like criminals and they were not allowed to leave at will.

From the middle of the nineteenth century emphasis started to shift decisively from moral explanations to more economic ones. The problem was not necessarily the lack of work, but the lack of income, combined with its fickleness. In a correspondence, for example, two Amsterdam based deacons discuss the various causes of poverty: bad education, immorality but above all a lack of sufficient income. The two wrote that it was necessary for the poor to be educated properly, so they would behave better and less animal-like, but these measures, they realized, would not be sufficient unless the needy had a sufficient income.[96]

At the end of the century the Dutch secretary of state, De Savorin Lohman, sent a *Verslag over de verrichtingen aangaande het armbestuur* (1892) to parliament. Though not proposing a solution for the problem, the reports per province gave a pretty good and emphatic insight in the situation of poverty and poor relief of these provinces as a whole. The

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hunnen verwaarloosde krachten, op eene gepaste wijze, zeer wel tot den arbeid waren op te leiden; en juist dit verdubbelde het onaangename der teleurstelling, daar men menschen aan hun noodlot scheen te moeten overlaten, die een beter verdienden."

[95] See for instance the novel on poverty and poor relief throughout four generations of poor family. The book by S. Jansen, *Pauperparadijs een familiegeschiedenis* (2010) is a research into the family history of the author, who is a journalist. The book gives a perfect account of the way poverty, poor relief changed in practice and theory.

[96] *Brieven over de diakonie-verdeling* (Amsterdam 1847) (KB VA_02566). For another example see: W.A. Suringar, *Redevoering over degepastheid en noodzakelijkheid van een patronaat over de armenen de wijze waarop deze behoort te worden uitgevoerd* (Amsterdam 1842) in which it is said that the wages are too low and therefore households have to survive, in part, on poor relief.

report described a lack of jobs as a result of the harsh winter. This means, the reports explained, that many poor unemployed were hanging around large factories, looking for a job. The abundance of available workforce made the salaries drop, in turn resulting in an overburdening of a municipality to provide poor relief, because more people needed the relief on top of their wages to stay afloat.[97] Here a lack of sufficient income has been identified as the main cause of all kinds of other problems.

Changes in poor relief policy.

Gradually the moral tones had lost their dominance in the Dutch poverty debate to more economic considerations in the nineteenth century. As showed with the *Handboek* for poor relief workers De Vries published in the early twentieth century, moral ideas still remained part of the package that explained poverty. But, how did these debates affect poor relief policy? The main theme of poor relief policy in nineteenth century Netherlands was the battle over responsibility between the government and religious and private organizations. Throughout the century the government tried to bring relief under its influence, but it took until 1912 for them to deal the decisive blow to their opponents. Like the developments with the concepts of poverty the ways to battle it were changing too. Gradually a financially inspired way of dealing with the poor started to emerge. A good example of this are the house calls made by the middle class. At first these visits were aimed at making sure the poor deserved to get the relief they received, but soon they started to realize that the poor simply did not make enough money to get themselves out of poverty's claws.

As discussed, prior to the late eighteenth century, the system applied to accommodate the poor was highly decentralized. It was based on a type of charitable hand-outs and donations mainly by the churches, and sometimes also by rich individuals. This system was flexible and versatile[98], the downside, however, was that due to its provisional nature was extremely susceptible to unpredictable economic upheavals. There was no national organization that was

[97] *Verslag over de verrichtingen aangaande het armbestuur* (1892).
[98] Van Leeuwen, 'Armenzorg 1800-1912', 271-7. The following is paraphrased from this article.

able to provide a basic structure for subsidies to poor relief.[99] As a result of the federative system of the Republic, each province had its own tax system, as did the municipalities. Poor relief, therefore, was financed locally and leaned heavily on charity: collecting-boxes, for example, could be found everywhere, not just in churches, but they also appeared in public places, such as shops and cafes, too.[100] The local way of financing poor relief made the whole system rather fragile, and when times of economic hardship occurred, the "demand and supply in the realm of care slid into structural imbalance", this worsened in the decennium after that. The number of people who depended on charity increased, but the "capital and income of those who had previously been largely unaffected by the economic problems" eroded. As a result new financial means needed to be found in order to take "care for the growing army of destitute citizens."[101] Local elites had a great deal of influence on poor relief. Personal and religious motivations could play a role, but were also used as an instrument to sustain a local labour reserve. Thus, they exercised an enormous control over the labour market, as well as the migration of people in general, of a city or region.[102] This local character changed gradually.

The first Dutch national organizations established with the aim to reverse the economic decline of the Republic, emerged at the end of the 1770s, when the economic situation became critical during the Fourth Anglo-Dutch War (1780-1784). These were the *Maatschappij tot Nut van 't Algemeen* and the *Oeconomische Tak der Hollandsche Maatschappij van Wetenschappen*, two private organizations.

In the course of the 1790s, the context of thinking about poor relief changed drastically when the federal Republic was transformed into something resembling a unitary state. The cautious beginnings of the Dutch nation state changed the direction of the discussion on the

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[99] Also see M. Prak, 'Armenzorg 1500-1800', in: J. van Gerwen and M.H.D. van Leeuwen, *Studies over Zekerheidsarrangementen: Risico's, risicobestrijding en verzekeringen in Nederland vanaf de Middeleeuwen* (Amsterdam 1998), 49-90: 50.

[100] A. de Swaan, *Zorg en de Staat. Welzijn, onderwijs en gezondheidszorg in Europa en de Verenigde Saten in de nieuwe tijd* (Amsterdam 1989), 30-50. Also see:J.L. van Zanden and A. van Riel, *Nederland 1780-1914: staat, instituties en economische ontwikkeling* (2000), 48-57.

[101] J. Kloek and W. Mijnhardt, *1800: Blueprints for a National Community. Dutch Culture in a European Perspective Volume 2* (English translation 2004), 270.

[102] Van Leeuwen 'Surviving´: 332-333, 337. Ibidem and Smits, 'Bedeling en arbeidsmarkt in Amsterdam', Van Leeuwen, *Bijstand*, ibidem, 'Armenzorg 1800-1912: Erfenis van de Republiek'.

system of social care, which was failing more obviously every day. The debate was not only inspired by economic and political changes, but also by the concept rooted in the Enlightenment that poverty could and should be eradicated. From then on, poverty was perceived as something that could be actively battled and erased: it was a war fought nationwide, for which the state would eventually become primary responsible.[103]

Apart from the at times disproportionate economic pressure, dissatisfaction with the existing practice of poor relief had been growing steadily during the eighteenth century for other reasons as well. But, as we discussed above, it was only towards the end of this century the discontent, voiced in all kinds of texts, *changed in character*. Most criticism dealt with the *perceived* problems caused by immorality or the existing poor relief practice: many commentators emphasized the unfairness of the system. Criteria to become eligible for relief differed per organization, and were mostly based on religious conviction instead of the severity of the condition of the people affected. Moreover, contemporaries perceived poor relief as having negative effects: many thought poor relief made people lazy and in fact dependent upon poor relief.[104] The opposite was true, however: prior to and after the turn of the century, poor relief was something no one could live off. Additional sources of income were paramount for survival.

Furthermore, poor relief was not something that could be easily obtained. Depending on the organization, a list of requirements had to be met, and all kinds of procedures were put in motion. If a family was assigned relief, other requirements had to be met in order to retain the assistance.[105] So, families had to give an overview of their expenses and income. In a way, this resembles the focus of poor relief workers later in the nineteenth century on budgets. There was, however, one big difference: the goal of investigators in the late nineteenth century was to gain insight in the financial situation of the needy, not determine the height of the relief, but in order to fundamentally change their situation.

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[103] Kloek, Mijnhardt,*1800,* 271-275; Melief, *De Strijd,* 7-9; De Haan, *beginsel,* 20-21.
[104]Kloek, Mijnhardt, *1800*, 268-270.
[105] Van Leeuwen, Bijstand, 165-70.

When the moral tones of the poverty debate seemed to fade away, several particular initiatives concerning the financial actions of the needy commenced. The *Maatschappij tot Nut van 't Algemeen* thought that the key to solving poverty was getting the poor to save. So, they founded savings and loan banks. The emphasis of their discourse was on saving, rather than borrowing. The initiators were afraid that the poor might put themselves in deeper financial trouble if they were allowed to get their hands to easily on loans.[106] In 1850, over thirty years after the introduction of the nineteenth century version of a microfinance institute, less than one per cent of the Dutch population was served by the savings and loan banks. With a poverty-rate of twenty-five per cent of Dutch households it is highly questionable that the savings and loan banks helped battle poverty at all. It seems poor households preferred informal, flexible loans that they could obtain from their informal network.[107] Furthermore, initiatives such as loan banks, savings banks and insurance companies needed to adapt to the situation of the poor, not the other way around.

Inspired by the combination of moral and financial explanations of poverty, the bourgeoisie started to make house calls. With this personalized approach the benefactors hoped to teach the poor how to deal with money. Though these house calls were in the first place a way to make sure the poor really needed poor relief they produced an important by-product: the Dutch elite discovered that poor households did not have the financial space to save, formal credit was simply not the right answer.[108] This shows that the poverty policy and the instruments to battle it, during the last decades of the nineteenth century, were gradually changing. In 1895 the *Maatschappij tot Nut van 't Algemeen* published a report that is exemplary for the shift in perception. The report uncovered painfully clear which were the faults and bottlenecks of the decentralized system of poor relief. Moreover, it emphasized the complete incapability of religious and private poor relief institutions to meet the demands of

[106] Deneweth *et al*, 'Microfinance'.
[107] Ibidem.
[108] Ibidem.

the needy. The authors of the report reached the conclusion that the state had to take control.[109]

Several committees were formed in which not just politicians but also factory owners and other businessmen took place, as well as scientists. The liberal economist Nicolaas Gerard Pierson (1839-1909) was one of the committee-members, he also held a series of lectures on the prosperity of the lower classes. He did so, for instance, in 1871 for the *Vereeniging voor Staathuishoudkunde en Statistiek*. He demanded to know why the prosperity of the lower classes had not improved over the last hundred years. These kinds of lectures and discussions were characteristic for that era and it was emphasized that there was a dire need of statistical material to study, analyse and solve the problem of poverty.[110]

Another good indication of the gradual change is the success of the Elberfeld system, established by the German banker Daniel von der Heydt and named after the Elberfeld-quarter in the German city of Wupperthal. The poor had been coached by so-called *armbezoekers* who visited the families at least once every fortnight. It is important to remember that house visits were not new: religious relief organizations had used them for centuries. Initially, the religious house calls had deepened the understanding of the financial predicament of the poor. The moral intentions, however, had been dominant.[111] With the Elberfeld-system that had changed, putting financial-practical goals first.[112]

The best known example of the implementation of a similar system in the Netherlands was in Amsterdam in 1870. "The mission of the Amsterdam charity *Liefdadigheid naar Vermogen* testified to a distinct change in appreciation of the target household's situation, economic insights coming first, moral considerations second."[113] When the *armbezoekers* visited a poor household, they had to pay attention to the economic position

[109] Mr. H. Goeman Borgesius, Mr. A.F.K. Hartogh, J.F.L. Blankenberg, Dr. H.J. De Dompierre De Chaufepie en Mr. R.J.H. Patijn, *Het vraagstuk der armenverzorging, in opdracht van de maatschappij tot nut van 't algemeen* (1895).
[110] Mooij, *Denken over welvaart*, 88, 99, 103, 114-115.And De Rooy, *Werklozenzorg*, 15, 18.
[111] A. de Regt, *Arbeidersgezinnen en beschavingsarbeid. Ontwikkelingen in Nederland 1870-1940* (Meppel 1984), 147.
[112] Ibidem.
[113] Deneweth, *et al*, 'Microfinance'.

of the family. Their judgement was based on various factors such as the make-up of the family, their earnings and debts, their expenses, school attendance and the moral and physical conditions of all family members. During every meeting the surveyor discussed the financial diary with the household. And the poor were paid in cash, rather than in goods.[114]

Until 1912 poor relief remained the main responsibility of private and religious organizations. The government's task was to assist when either of the two institutions failed to provide a family with poor relief. "This axiom," wrote Gouda, "in fact, was formally in effect until the early 1960s, even though... the financial resources [of the parishes] were... inadequate to fulfil the needs of the poor".[115] In 1912 the government finally took poor relief in its own hands. The various institutions were not abolished, but forced to work together in *armenraden*. More importantly, the government also gained insight in the numbers of the poor, what their overall earnings were; how they spent it and what relief they received.

Put shortly, poor relief policy changed gradually, like the concepts of poverty, throughout the nineteenth century. In both cases the moral tones slowly, but definitive, gave way to more financial considerations. This meant, for instance, that the idea that the poor were in their deplorable state *mainly* as a result of their drinking and gambling habits (put differently: they were throwing their money away) was replaced by the thought that their wages simply were not high enough. In poor relief a similar transformation was visible: House calls were initiated as a way of checking if the poor deserved the relief they were receiving, but soon the elite discovered through these visits that the poor did not squander their money: the wages were simply too low. the end of the nineteenth century was very similar to that of microfinance workers today. They started to realize that the combination of low, irregular earnings and a lack of information was the major cause of poverty. As said, this is an interesting similarity with the work of Collins *et al.* Ironically, "it also had become clear that no purely financial solution from outside could help lift households out of poverty.

[114] De Regt, *Arbeidersgezinnen*, 154, 158, 160-161.
[115] Gouda, *Poverty*, 257-8.

Financial services, whether or not using the reciprocity of social networks, were a palliative, a stopgap, only higher and more regular wages could provide a full solution."[116]

[116] Deneweth *et al*, 'Microfinance'.

Chapter three: a short history of the social sciences.

Nowadays science is divided along institutionalized lines. In the late eighteenth century, "the knowledge base, was rather broad". As a result it is "hardly possible" to "distinguish a specific social scientific knowledge from other kinds."[117] The debate on poverty and pauperism was very wide during the late eighteenth, nineteenth and early twentieth century. Philosophy and political economy, for instance, were dominating in the discourse on poverty all this time. Important additions were made by medicine, with for instance studies on hygiene and nutrition. Information provided by statistical publications and surveys documented the lives of the poor.

The authors of the book *De sociale wetenschappen in Utrecht, een geschiedenis* (Hilversum 2005) attributed the rise of the social sciences to developments in epidemiology. In England, doctors started to record information on epidemics, and when they applied their data to the city plans they found that a cholera epidemic started as result of bad water supply and faulty pipes.[118] This mix of medicine, statistics, city-planning and social activism is a good example of the extent of the poverty debate over several scientific disciplines.

The period from the 1870s to the early 1900s was characterized by increasing institutionalization of the (social) sciences. Historians of social science dubbed this period the "classical era" and identified the likes of Max Weber (1864-1920) and Emile Durkheim (1858-1917) as its main luminaries. Proponents of this discipline-oriented view, known as the classicists, defined this as "the formative period for the 'modern' social sciences as disciplines."[119] According to the classicists, who focussed on the institutionalization of the social sciences – in departments at universities, official periodicals and professional groups –

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[117] H. Nowotny, 'Knowledge for Certainty: Poverty, Welfare Institutions and the Institutionalization of Social Science', in: P. Wagner, B. Wittrock & B. Wihitley (eds.), *Sociology of the Sciences Yearbook vol. XV: Discourses on Society* (1991), 23-41; 29-30.

[118] W. Koops, H. van Rinsum, J. van Teunenbroek (eds.), *De sociale wetenschappen in Utrecht, een geschiedenis* (Hilversum 2005). See also T.M. Porter, 'Statistics and the Career of Public Reason', in: T. Cook and G. O'Hara (eds.) *Statistics and the Public Sphere: Numbers and the people in Modern Britain, c 1800-2000* (New York 2011), 32-47: 40: "Statistical inquiries and results were used to chart the progress of cholera epidemics and to locate centres of ignorance and thievery."

[119] P. Wagner, *A History and Theory of the Social Sciences* (London, Thousand Oaks, New Delhi 2001), 2, 7-10.

social sciences only started to develop at the end of the nineteenth century.[120] As a result, however, they struggled to make sense of scientists and thinkers whose sphere of activity was society, but preceded the times of Weber and Durkheim.

In the course of the second half of the twentieth century a revisionist approach gained ground. It was argued that the rise of the social sciences was the result of a long-term process: "far too long to be spoken of as a sudden break and perhaps too long and complicated to be described as a 'great transition' at all."[121] In its most extreme form this proposition even led some proponents all the way back to Ancient Times where Aristotle is identified as one of the fathers of social science.[122]

Within the revisionist school it is a largely accepted view that "the human and the social sciences, or at least a certain number of them, emerged during the eighteenth century." Its birth was proclaimed in a "flood" of publications. From this 'tsunami' the idea surfaced that progress was impossible without knowledge of and understanding humanity.[123] Historical literature as well as travel accounts played a big part in the emergence of the social sciences. During this period travel accounts of strange and exotic countries spread over Europe like wildfire. It incited interest in different, strange and exotic cultures. The number of ethnographical accounts, based on comparative analysis, soared.[124] Thinkers like Montesquieu used the comparative method to construct ideal types of societies – republic, monarchy or

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[120] J. Heilbron, L. Magnusson and B. Wittrock, 'The rise of the social sciences and the formation of modernity', in: J. Heilbron, L. Magnusson and B. Wittrock (eds.), *The Rise of the Social Sciences and the Formatiaon of Modernity: Conceptual change in context, 1750-1850* (Dordrecht, Boston, London 1998)1-33; 4-6, and D. Carrithers, '8 The Enlightenment Science of Society', in: C. Fox, R. Porter and R. Wokler (eds.) *Inventing Human Science: eighteenth-century domains* (Berkeley/Los Angeles/London 1995), 232-270; 233.

[121] Heilbron, 'rise', 11-12.

[122] See for instance: L. McDonald, *The Early Origins of the Social Sciences* (Quebec 1993).

[123] Men such as Adam Smith (1723-1790) and Thomas Robert Malthus (1766-1834) are good examples of this kind of thinking. They analyzed the needs and desires of human life. Though the works of Smith and Malthus differed a lot they both considered man in an historical perspective. Interestingly, both reached a similar conclusion: the "proliferation of needs" played an important role in the course a civilization took. Furthermore, society was thrust forward by the desire to fulfil "insatiable" longings. This was for instance visible in the desire to be like the rich and wealthy, not for the want of possessions, but for "the admiration and deference bestowed" on the upper groups. S. Tomaselli, 'Political Economy. The desire and needs of present and future generations', in: C. Fox, *et al* (eds.) *Inventing Human Science: eighteenth-century domains* (Berkeley/Los Angeles/London 1995), 292-325; 292. See also: C. Fox, 'Introduction', in: C. Fox, *et al* (eds.) *Inventing Human Science: eighteenth-century domains* (Berkeley/Los Angeles/London 1995), 1-30; 1.

[124] S. Stuurman, *De uitvinding van de mensheid: korte wereldgeschiedenis van het denken over gelijkheid en cultuurverschil* (Amsterdam 2009).

despotic.[125] The revisionists argued that the institutionalization of the social sciences at the end of the nineteenth century cannot be understood without assessing events during the late eighteenth and nineteenth century, when connections with (governmental) institutions, like political administration, were made. The gradual opening of the public sphere, for example, was an important advancement for the budding social sciences: an informed and ever expanding public emerged.[126] It was a golden age for printers and newspapers, salons, coffeehouses and Masonic lodges came into being and flourished at the same time.[127]

Progress, and especially belief in the progress of mankind, was a trigger for the formation of this science of man. This was put under pressure after the excesses of the French Revolution (1789), and led to a rethinking and reanalysis of modern society, a process in which the science of man obviously played its part. During this period, the "federation of disciplines" which we now recognize as science, was formed.[128] This meant that "general frameworks" such as natural law and moral philosophy were divided into disciplinary structures such as economics, history, anthropology or social mathematics. New terms emerged "which served as general denominators for these discourses, such as 'moral and political science' and, somewhat later, 'social science.'"[129] In other words: the "sciences of society" analysed and explained the modern age – including its excesses, such as the violent spells of the French Revolution.[130] Key figures in this search were Claude Henri de Saint-Simon (1760-1825) and Auguste Comte (1789-1857). Saint-Simon was a French aristocrat who fought in America against the British and supported the French Revolution. Due to his conception of history, which was divided into "organic" and "critical" periods, Saint-Simon

[125] Carrithers, 'science of society', 241-243; C. Fox, 'Introduction', 1-30, Tomaselli, 'Political Economy', 292-325 and Olson, 'Human Sciences', 442.
[126] J. Habermas, *The Structural transformation of the public sphere: an inquiry into a category of bourgeois society* (Darmstadt 1962). The 'liberalization' of the public debate, however, should be nuanced slightly: during the late eighteenth and early nineteenth century the vast majority of people was still illiterate, however, an informed public emerged.
[127] This should not be idealized too much. Academics such as Roger Chartier have shown that the works of Enlightenment big-shots such as Montesquieu, Rousseau and Voltaire were not the only best sellers, early gossip papers, erotic literature and exciting novels hit big selling numbers too. R. Chartier, *The cultural origins of the French Revolution* (Durham 1991).
[128] Cunningham, *Romanticism*, 1.
[129] Heilbron, 'Rise', 3.
[130] Ibidem.

perceived the new order to be inevitable. He identified the French Revolution as a critical period, where the old and organic is destroyed and from its ashes a new organic period arose.

Peter Gay emphasized in his seminal work, *The Enlightenment: an Interpretation*, that "central to the intellectual revolution of the Enlightenment was the ambition of creating a science of man."[131] The social sciences, in other words, were influenced heavily by the Enlightenment. "The social sciences arose", another commentator wrote, "as the discourses of modernity, a modernity that was fundamentally characterized by the dualities of liberty and discipline, contingency and stability, certainty and order."[132] In other words, revisionist historians of the social sciences identified the emergence of the social sciences as an essential part of the development into modernity. Its struggle to institutionalize and uphold the position of social sciences is characteristic for the modern era, which runs roughly from the French Revolution (1789) to the beginning of the first world war (1914); the so-called long nineteenth century.[133]

In this drawn-out birthing process the scientific revolution of the late sixteenth century, in which "new mathematically and experimentally oriented branches of natural philosophy were created", was an important preliminary stage.[134] Peter Gay emphasized the distinctive feature of this revolution, which created a stimulus for eighteenth century thinkers to find an equivalent for the newly formed science of nature: "a science of human nature."[135] Roger Smith illustrated: "To quote references to human nature in the eighteenth century is a bit like quoting references to God in the Bible: it is the subject around which everything else revolves."[136] Characteristic tools to study humankind were observation, experimentation and comparison. The fundamental conviction was that "social phenomena" behaved according to certain patterns: they would lead researchers to the causes of all kinds of social troubles and

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[131] S. Moravia, 'The Enlightenment and the Sciences of Man', in: *History of Science 18* (1980), 247-268, esp. 247 and *The History of the Human Sciences 6* (1993) which is devoted to the origins of the human sciences and also R. Olson, *The Emergence of the Social Sciences, 1642-1792* (New York 1993)
[132] Heilbron, 'Rise', 19-20.
[133] E. Hobsbawm in his trilogy: *The Age of Revolution: Europe 1789-1848* (London 1962); *The Age of Capital: 1848-1875* (London 1975) and *The Age of Empire: 1875-1914* (London 1987).
[134] A. Cunningham and N. Jardine (eds.), *Romanticism and the Sciences* (Cambridge 1990), 1.
[135] P. Gay, *The Enlightenment, an Interpretation* (1966-69), 3.
[136] R. Smith, *The Fontana History of the Human Sciences* (London 1997), 216.

dangers, amongst them poverty and pauperism.[137] Social abnormalities could be explained rationally and comprehended like natural laws: the social realm worked according to a certain order and rationale.

Poverty was high on the list of social phenomena that needed to be explained. People began to notice that "economic change brought economic dislocation."[138] Massive amounts of people migrated from the countryside to the cities: forcing people to squeeze together in small, unhealthy spaces where hygiene standards were extremely low. Epidemics, such as cholera, scourged through Europe. Furthermore, changing work hours put a strain on the customary organization of families. All this seemed to contribute to a general feeling of extreme discomfort and fear that social stability might be threatened. Social science would play an important role here: it was envisioned to provide a solution for the troubles that endangered the "good order."[139] In order to solve the problem, a specific form of social sciences would play an important role: statistics and social surveys. Surveying the poor from above was one of the quintessential goals of the social sciences throughout the nineteenth and early twentieth century. Producing records on the behaviour of the poor might, in turn, lead to an answer on how to make them behave in a more responsible manner.[140]

Nowadays statistics are considered a "hallmark of the modern age".[141] In the twenty-first century statistics, it is viewed as a technology (and a manner of communication) on which businesses, organizations and governments rely to function. At the same time it is a scientific tool, as well as part of everyday life for instance in the form of sports statistics or

[137] Carrithers, 'Science of Society', 243.
[138] Ibidem, 26.
[139] Porter, 'Genres', 25-28.
[140] E. J. Yeo, 'Social Surveys in the eighteenth and nineteenth centuries', in: T.M. Porter & D. Ross (eds.), *The Cambridge History of Science Volume 7 The Modern Social Sciences* (Cambridge 2003), 83-99.
[141] M. Donnelly, 'From political arrhythmic to social statistics: how some nineteenth-century roots of the social sciences were implanted', in: Heilbron *et al* (eds.) *The Rise of the Social Sciences and the Formation of Modernity: Conceptual change in context, 1750-1850* (Dordrecht, Boston, London 1998), 225-239; 225. Donnelly describes statistics as: "at once a technology and basic idiom on which all sorts of administrations and organizations depend; a fundamental tool for much scientific work, in virtually any field of empirical science; a part of everyday consciousness in major and minor ways whenever citizens judge the economic performance of governments, or teachers and parents assess the academic achievement of students, or sports fans scan the charts and tables filled with rankings and percentages in a daily newspaper."

(political) opinion polls. The demand of figures from the state and civil society increased to such an extent that statistics (and analysing them) turned into a full-blown profession. In other words, the current image of a statistician is methodological: he accommodates techniques that assist in authenticating observations.[142] He offers guaranteed data, clarifies them and draws causal connections between phenomena. For us this is normal, but the root of this image lies in late nineteenth century developments. In the nineteenth century the statistician was seen in more general terms: statistics were considered an "empirical science of society." The use of statistics in social issues familiarized people with the idea that groups could be studied through the "frequencies of its collective phenomena"[143]: in other words, it allowed scientists to research society in a cumulative way. The rates were identified as though they represented something real: they were seen as facts: it allowed them identify regularities in society. Thus, the social statisticians created a new mode of reproducing, viewing and looking at the "social universe".[144]

However, it took until well into the nineteenth century before the "quantifying spirit" which had "attached itself to numerous distinct areas, such as mathematics, prosperity, astronomy, mortality, water levels, population, taxation, finances, insurance, trade, crime and so forth", developed into "a generally applicable body of knowledge of statistical methods of measurement and analysis only began to develop."[145] Social science, in other words, and specifically statistics had to make its knowledge more profound and make its techniques more sophisticated before it could be applied to society on a large scale.

In the Netherlands the development of statistics was relatively later than in other countries. This was due, historian of statistics Paul Klep explained, to the "classical" focus of Dutch university: "the general development of the Dutch universities was not a positive

142 Ibidem.
143 Ibidem, 227-229.
144 Ibidem, 227-229, 236. T.M. Porter portrayed the new tool as: "Statistics was in many ways the characteristic social science of the mid nineteenth century." In: Porter, 'Genres', 28.
145 P.M.M. Klep and I.H Stamhuis, 'introduction', in: ibidem, *The statistical mind in a pre-statistical era: The Netherlands 1750-1850* (Amsterdam 2002), 13-27: 15.

factor."[146] This was a result of the rule that only students who had studied at Latin schools could go to Dutch universities. For a long time the "Latin school excluded 'modern' subjects, such as mathematics."[147] The Dutch economy, however, demanded a certain level of "financial and commercial bookkeeping (*arithmatica practica*), surveying (*geometrica practica*) and teaching in these subjects."[148]As the Dutch economy declined relatively[149] in the second half of the eighteenth century and early nineteenth century "no further sophistication of bookkeeping or actuarian theory" were required.[150] Put differently: the situation at the universities as well as the relative economic decline contributed to a stagnating development of Dutch statistics. In the second half of the nineteenth century this changed and the Netherlands passionately joined what is often characterized as "the age of statistical enthusiasm."[151] The Danish statistician, Harald Westergaard (1853-1936), well known for his work on the history of statistics, was the first to use it.[152] He used it to describe the period in which many statistical societies sprang up to fulfil the growing need for quantitative information. In the course of the nineteenth century, some states established statistical offices, which were charged with collecting data on trade, conscription, industry, health etc. In other countries a number of (semi-)private organizations started to flourish.[153]

In the Netherlands this development also happened a little later. In the last third of the nineteenth century, the interaction between mathematical, applied – which included measurement of social phenomena – and governmental statistics began to develop rapidly as the Dutch economy started to grow again and universities changed their attitude towards so-called modern subjects.[154] After several failed attempts, the Dutch government created a

[146] P.M.M. Klep, 'A historical perspective on statistics and measurement in the Netherlands 1750-1850', in: P.M.M Klep and I.H Stamhuis (eds) *The statistical mind in a pre-statistical era: The Netherlands 1750-1850* (Amsterdam 2002), 29-71: 60.
[147] Ibidem.
[148] Ibidem, 61.
[149] Van Zanden and Van Riel, *Nederland 1780-1914*.
[150] Klep, 'perspective', 61.
[151] Yeo, 'Social Surveys', 87.
[152] See: H. Westergaard, *Contributions to the history of statistics* (New York 1932). Many historians of science have quoted Westergaard, such as Yeo, 'Social surveys', Collette, 'Emperical'.
[153] Porter, 'Genres', 29. In Great Britain the London and Manchester based statistical organizations evolved the political discussion on poor relief measures.
[154] Klep, 'perspective', 71.

committee in 1892 whose goal it was to advice departments and ministries on statistical matters, and to collect, create and analyze statistical information. This Central Statistical Committee (CCS, *Centrale Commissie voor de Statistiek*) still exists today. Nowadays, however, only its advising role remains: in 1899 the Central Statistical Bureau (CBS, *Centraal Bureau voor de Statistiek*) was founded whose prime task it became to provide the state with useful statistical information on all kinds of themes varying from economics, to unemployment and education. These developments show how the perception of the role of the State in society changed in the nineteenth century: statistics and the role of the CSS were seen as highly important and necessary for an efficient and well-functioning state that could intervene in society. But it took some time to get there. In the words of historian of statistics Paul Klep: after the academic circles, now the people had to get used to the "technologies of governance."[155]

[155] P.M.M Klep, 'Governmentality, statistics and state power. Dutch labour and agricultural inquiries (1840-1914)', in: Van Maarseveen *et al, The Statistical Mind in Modern Society. Volume i* , 261-287: 262-264.

Chapter four: a short history of budget research.

During the age of statistical enthusiasm, a significant increase in the number of budget researches occurred. Many people, like factory owners, government officials and aristocrats, who were affected by the rapid industrialization and wanted to know what its consequences were for the working classes.[156] For a time the methods of the earliest budget investigators remained unchanged, but during the nineteenth century the methods of research and analysis gradually evolved. Belgian, French and German statisticians played an important role in these developments. They contributed to the systematization of data collection, expanded the scope of the social investigations and deepened the insight in the financial behaviour of the poor. Eventually this led to the formulation of laws on the behaviour and needs of the poor. Their work culminated in the works of two major British social investigators. In between I will try to show how Dutch budget researches were performed quite similar to other countries.

In the course of the nineteenth century efficient organizations for the collection, analysis, and publication of data were founded.[157] This happened first in the United Kingdom, France and in other rapidly industrializing countries such as Belgium, where the Ministry of Interior held a survey into the living conditions of the lower classes in 1844. In this report the financial diary of a family consisting of two adults and four young children, living in Ghent, figured prominently. The budget showed that 75% of their income was used on food, of which more than 40% on bread. The ministry concluded that it was not surprising that many wives and children had to work in order for the family to survive.[158]

Two centuries before, the English economist and philosopher Sir William Petty (1623-1687) made an estimation of the earnings and expenses of the lower classes in England and Ireland. He based this on the annual value of labour and the value of trade, thus deducting the standard of living on the basis of national estimates. Petty was one of the first to develop

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[156]Ibidem, 8 and T.M. Porter, 'Reforming vision: the engineer Le Play learns to observe society sagely', in: L. Daston and E. Lunbeck (eds.), *Histories of Scientific Observation* (Chicago 2011), 281-302.

[157] H.L. Westergaard, *Contributions to the history of statistics* (London 1932), 136-172

[158] Collette, 'Empirical', 11.

political arithmetics, or as we now call it, statistics. His research emphasized the growing idea that society could be studied in the same (empirical) way as the natural world and that social issues could be discussed in numbers, weights and measurements.[159] Petty's work was highly theoretical: mainly based on speculation and estimation. In 1696 Gregory King (1648-1712), who was a surveyor and topographer, performed more practical research into the income and expenses of families in England. In his work King published estimates concerning age, sex, kind of occupation and living quarters of the population in England and Wales. King estimated that England's population was 5.5 million, made up of 1.36 million families. According to him, there were 26 different classes, ranging from the highest lords (both "temporal" and "spiritual") to the lowest classes (such as "cottagers", "paupers" and "vagrants"). For each of the groups King estimated the number of households, as well as the number of heads per household, and the amount of earnings and expenses. According to King a little over half a million English families, 27% of all households, spent less than they earned and therefore contributed to the increase of wealth in the English kingdom. The remaining 850,000 families, 73% of English households, spent more than they earned and received charitable gifts from the churches as well as from the upper classes in order to survive.[160]

Though King's estimates are now considered incorrect and the ways of calculating and counting have been immensely perfected since his time, he still represents an important phase in the development of the social sciences. The works of eighteenth century "political arithmeticians" were a valuable stimulus for the search "for better and more precise information on living conditions of the population."[161] Their work provided social investigators in the nineteenth century with an essential basis: the household surveys of the late eighteenth and of the nineteenth century focussed on smaller portions of society, often the

[159] W. Petty, *The Economic Writings of Sir William Petty Vol. 2* (Cambridge 1899) 244-245. As we discussed in chapter two, this idea was also apparent with Malthus.
[160] Part of the publication: *Natural and Political Observations and Conclusions upon the State and Condition of England* (1696). See also: R. Stone, *Some British Empiricists in the Social Sciences, 1650-1900* (Cambridge 1997), 71-117.
[161] Collette, 'Empirical', 5.

lower classes, but above all they embodied the practical execution of theoretical political arithmetic works.

One of the first to actually study the financial behaviour of the poor was David Davies (1741-1819). During Easter 1787 this clergyman visited six poor labourer families in his parish in Barkham. He was triggered to do so, Davies wrote, when “affairs relating to the poor were under consideration of the Parliament and public.”[162] In this period, Parliament had ordered returns to be made on the poor rates “throughout the kingdom”.[163] Davies criticized these restitutions as being short-sighted: Parliament had taken these decisions without taking into account the “actual circumstances of poor families.” As a result of his investigations “near home” Davies thought he had obtained a truthful “view of the general distress of such families.”[164] He was convinced that his insights concerning Barkham were also valid for the rest of the United Kingdom. In order to substantiate his claim that the situation was similar throughout the kingdom, Davies sent out forms to every county. Only 121 forms, however, were filled in and returned to him.

This research and method of analysis were very basic, however. The surveyors, probably clergymen, recorded the earnings of a family and what they spent on food for a week. They registered local prices and wages, on a form, and the amounts were added up and multiplied by 52. Davies supplemented this with expenses on rent, fuel clothing, sickness, births and burials. He calculated that families were seven pounds short to their annual expenses, or two shillings and eight and a quarter dime a week.

Calculating the exact earnings of the day labourers proved not an easy task. Since most of their labour was haphazard and done by the piece or task – Davies mentioned “hedging”, “ditching” and mowing grass as examples – it was difficult for them to calculate an exact annual sum of earnings. Davies explained that if a man was employed for four months a year in which he earned eight to twelve shillings a week, “according to

[162] D. Davies, *The case of labourers in husbandry stated and considered* ([electronic source] Cambridge 2011), p 6.
[163]Ibidem, 5.
[164]Ibidem, 7.

circumstances", the average would be ten shillings, and during the rest of the year this was seven shillings. "Then a man's work 35 weeks, at seven shillings comes to twelve pounds and five shillings. And a man's work 17 weeks, at ten shillings comes to eight pounds and ten shillings. The amount *per annum* is twenty pounds and fifteen shillings." To this sum the wife's earnings, at six pence a week were added: one pound six a year. Total amount of earnings was then 22 pounds and one shilling. The weekly average was, according to Davies, eight shillings and six dimes. All the researcher had to do in order to find out if a family was in dire need, was to subtract the expenses from the earnings.[165] Davies made the connection between the dependence on intermittent work and the volume of cash flow, therefore he seems to have realized that the poor needed different financial instruments at different times. He also observed that the bigger the family, the higher the deficiency would prove to be. Almost all of the families he studied had to deal with shortages. Unfortunately, Davies is rather vague about how families stayed afloat if this dire situation existed. He implied that families tried to cut living costs and only used poor relief incidentally. Lack of money, in other words, forced poor households to make choices on where they wanted to spend the little money they had on.[166]

Davies worried about the rising number of poor people – which had been growing progressively for year. He argued this resulted from a lack of sufficient income, coupled with rising prices and other economic and seasonal circumstances. Therefore, he emphasized, the prices of necessities needed to be lowered, and additional employment for men and boys was needed in periods of little work. Davies also wanted more women and girls to work. He knew, however, how difficult this would be: the price of necessities often depended on coincidences, impossible for "human laws to fix or regulate."[167] It would be easier to regulate the height of wages, as the distress of much of the lower classes called "for immediate relief. And the most

[165]Ibidem, 14, 16-19.
[166]Ibidem.
[167]Ibidem, 107.

effectual measure for giving them immediate relief is to raise the price of day-labour."[168] Davies suggested that the level of wages should depend on the size of the family, like a sort of family allowance.[169] In a way, Davies' work was similar to that of Collins *et al*: he tried to understand the poverty of households by investigating their financial behaviour and rationale, but also suggested far reaching policy implications for his observations. Furthermore, Davies demonstrated with his budget research the failings of the British poor laws. The British kingdom, he wrote, was renowned for its "humanity and political wisdom" but the lower classes had been suffering "peculiar hardships" as a result of political failings. "To make their case known, and to claim for them the just recompence of their labour, is the chief purpose of this publication."[170]

In the same period, Sir Frederick Eden (1766-1809), second baronet of Maryland, conducted his own research into the financial organisation of poor households. His three-volumed *State of the Poor* (London 1797) was an attempt to provide the debate on poverty and the poor with a factual basis. "The difficulties, which the labouring classes experienced," the nobleman explained, "from the high prices of grain, and of the provisions in general, as well as of cloathing and fuel, during the years 1794 and 1795, induced me, from motives both from benevolence and personal curiosity, to investigate their condition in various parts of the kingdom."[171]

Other than Davies, Eden was not a man who actually worked with or took care of the poor: he was more the scientist. The founders of communism, Karl Marx (1818-1883) and Friedrich Engels (1820-1895) described Eden in their *Communist Manifesto* (1848), referring

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[168]Ibidem, 106. On page 107 he writes: "The prices of the necessaries of life are, from the nature of things, fluctuating and variable, depending on accidents which it is impossible for human laws to fix or regulate. But it is a matter easily practicable to adapt the price of labour to the plenty or scarcity of the times. Our ancestors were so sensible of this, that they made several laws for the rating of wages; the substance of which is comprised in the stat. 5 Eliz.c. 4."
This was also his initial supposition, on page seven Davies stated that most of the forms that were filled in and returned to him confirmed what he had thought before: that the wages were often too low: ""The few I have received confirm the opinion previously entertained of the general distress of labouring people, and of the insufficiency of their wages for the supply of their wants." (P7)
[169]Ibidem, 114.
[170] Ibidem, 2.
[171] F.M. Eden, *The State of the Poor. Or, an history of the labouring classes in England, from the Conquest to the present period* (London 17970 [Reprint Cambridge 2011), i.

to his work on the poor, as "the only disciple of Adam Smith during the eighteenth century that produced any work of importance."[172] In the original *Palgrave Dictionary* Eden was ranked with "those immediate successors of Adam Smith who best developed the inductive branch of political economy."[173] What that means is a but unclear, but in the new version of the dictionary, which is published online, this remark is explained and Eden's work is described as: "perhaps the most detailed appraisal of social legislation and its actual workings that had appeared, and the findings provided ample material for ensuing debate on the best form of dealing with poverty and pauperism."[174]

Eden was helped by clergymen, other friends and a "remarkably faithful and intelligent person who has spent more than a year in travelling from place to place, for the express purpose of obtaining exact information, agreeably to a set of Queries with which I furnished him."[175] The questionnaires Eden had developed focussed on the diet of the working classes, their annual expenses and earnings, the make-up of the family, and the "price and quantity of their articles of consumption." Eden also wanted to get background information on the county they lived in, how many people lived there, who worked as what, etc.[176]

In the twelfth appendix of his second volume, Eden published 54 budgets, but he seems to have used at least another 25 throughout the other volumes. The method Eden displayed in the three volumes of his book is similar to the one used by Davies: two overviews, one for weekly earnings and the other for expenses on food, both multiplied by 52. Furthermore, an annual estimate was made concerning other expenditures. More than 50 of the accounts collected by Eden showed deficiencies, 19 of which spent more on food than they actually earned. Though food prices were indeed extremely high in 1795, the researchers suspected that these high amounts could have been due to (unwitting) falsification by the interviewed families. More than a fifth of all families dealt with by Eden had to be helped by

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[172] K. Marx and F. Engels, *Communist Manifesto* (1848).
[173] F.Y. Edgeworth, 'Eden, Frederick Morton (1766-1809)', in: *Palgrave Dictionary* (London 1892).
[174] Tribe, K. 'Eden, Frederick Morton (1766–1809).' In: S.N. Durlauf and L.E. Blume (eds.) *The New Palgrave Dictionary of Economics*. (2008) visited on:10 June 2012.
[175] Eden, *State*, ii. Unfortunately it is unclear who this was, M. Stone, 'Sir Frederick Morton Eden.', in: C.C. Heyde and E. Seneta (eds.) In *Statisticians of the Centuries* (New York 2001.), 115–118.
[176] Eden, *State*, iii-iv.

public of private poor relief, and almost all of the researched families spent at least 75% of their earnings on food. This meant that very little money was left for anything else but the bare necessities. At the time many believed that idleness, drunkenness, moral degeneration or improvidence caused poverty, but Eden, as well as Davies, "provided the factual material needed for a more sober assessment of reality."[177] Both analysed the financial rationale of poor households. In other words, the idea that a lack of sufficient income could be the main cause of poverty had already been voiced in England at the end of the eighteenth century.

Eden explained that it was hard to ascertain "the whole annual earnings of the labourer." Often, this was a result of such "habitual" carelessness from the interviewee: the information they provided proved highly unreliable. Apart from the ones that provided the investigators with unintentionally with wrong information, there were those who "think that inquiries concerning them can have no important object in view, and are therefore inaccurate." The third group, by far the most numerous, according to Eden, were sceptical of the motives of the researchers. They were, for instance, fearful that in the end the goal of the inquiries into their financial state will lead to a reduction in wages. As a result Eden described them as "unchangeably mysterious and insincere."[178] This seems similar to the information problem Banerjee and Duflo described. The poor would not be able to imagine the research was meant to benefit them, instead, they were highly suspicious of its motives.

For quite a long time, the methods of Eden and Davies remained unchanged. In part this is explained by the development of the social sciences in the early nineteenth century. As discussed in the previous chapter: the sciences of man and society needed time to make its knowledge more profound and fine-tune its techniques. The Belgian lawyer and social reformer Edouard Ducpétiaux (1808-1868), the French scientist Frédéric Le Play (1806-1882), and the German statistician Ernst Engel (1821-1896), who was a student of Le Play, are "considered the foundation of the 'modern' school of family living investigations."[179]

[177] Collette, 'Empirical', 7.
[178] Eden, *State*, xxvi.
[179] See for instance: Collette, 'Empirical', 12, H. Higgs, 'Frédéric Le Play', in: *The Quarterly Journal of Economics 4* (no.4) (1890), 408-433, Porter, 'Le Play'.

These three would bring the Davies and Eden's ideas, tools and scale of budget research to higher levels. Undoubtedly they stimulated the development of budget research in the nineteenth century. They took the cautious considerations of Eden and Davies, they too started on a modest scale, but they evolved budget research eventually into the formulation of binding laws on the financial behaviour of the poor. These three are the perfect example of Klep's remark, quoted in the previous chapter, that it took a while before social science and statistics had developed into a "generally applicable body of knowledge of statistical methods of measurement and analysis."[180]

Ducpétiaux was the first of the three to publish an article on family budgets.[181] Months after the Belgian revolution of 1830, Ducpétiaux was appointed inspector-general of the prison and relief institutions of the newly formed kingdom. Soon afterwards, he made

name for himself as a social researcher after the publication of two articles on how to reform the penitentiary system in Belgium. Later in his career he also produced some publications on the condition of the lower classes. In 1843, for example, he wrote an essay titled *Condition physique et morale des jeunes ouvriers* and in 1844 and 1850 he published two large studies on pauperism in Belgium and Flanders. His first work on household earnings and expenses saw the light in 1855.[182]

In order to produce figures viable for comparison, Ducpétiaux exclusively studied families with similar characteristics: both parents were alive and they all had three or four children. 48 of the families he visited were classified as 'in need'; 51 families earned just enough to cover their expenses and only 54 families were able to save a little money each year.[183] Ducpétiaux divided their expenditures into three categories. The clustering of expenses – copied from mathematical statistics – allowed him to see at a glance if poor

[180] Klep, 'introduction', 15.
[181] E. Ducpétiaux, 'budgets économiques des classes ouvrières en Belgique', in: *Bulletin de la commission centrale de statistiques 6* (1855).
[182]Ducpétiaux's study on pauperism in Flanders (1850) resulted in an award from the Royal Academy in Belgium.
[183] The medium income of the first group was 595 Belgium francs, that of the middle group 797 and the last group 1198.

families spent too much on the wrong items. Obviously, this was inspired by the then popular belief that the main cause of poverty was moral degeneration.[184]

First, Ducpétiaux ranked all financial transactions of a physical and material nature, such as food, clothing and heating. Then, payments of an intellectual, religious or moral goal were categorized, like, for instance, school fees, mutual societies and insurances, donations to charitable organizations and churches. The final category ranked luxurious and extravagant payments, such as expenses on alcohol, tobacco, theatre visits, recreation, but also loans and expenses at pawn shops. Interestingly, most of Ducpétiaux's surveys featured hardly any expense in the second group, but significant amounts in the third, of these amounts just under five per cent was spent on luxury goods. Budget deficiencies, in other words, were often covered by relief or with earnings from the pawn shop.[185]

So a considerable number of Ducpétiaux's families owned items that were valuable enough to pawn, which indicated that they were not extremely poor, and it also shows that the chance existed that the higher echelons of the lower classes could quite easily lapse fall into poverty. More importantly it shows that survival is the first thing on the minds of the poor: if there were deficiencies these were covered by asking family members or neighbours for assistance. Only if that failed poor families tried to stay afloat using pawn credit or poor relief.[186] Another remarkable feat is the extremely low number of money spent on luxury goods. This is a big difference with the work he published ten years earlier (*De la condition physique et morale des jeunes ouvriers et des moyens de l'améliorer* (1843)): there he disapprovingly spoke of the "amusements et recompenses populaires" which should be stopped before the young generation would be lost.[187] It seems that Ducpétiaux adjusted his opinion because in the results of his budget research the licentious lifestyles of the lower classes nor their dipsomania, against which he wrote so valiantly in the 1840s, was even

[184] T.M. Porter, 'Genres and Objects of social inquiry, from the Enlightenment to 1890', in: T.M. Porter and D. Ross (eds.), *The Cambridge History of Science Volume 7 The Modern Social Sciences* (Cambridge 2003), 13-40.
[185] See: Ducpétiaux, 'budgets', and Collette, 'Empirical'.
[186] C. Lis, H. Soly, *Armoede en kapitalisme in pre-industrieel Europa* (Antwerpen 1980).
[187] E. Ducpétiaux, *De la condition physique et morale des jeunes ouvriers et des moyens de l'améliorer* (1843).

mentioned. He probably saw no other option than abandon his prejudice against the lower classes after it was falsified by his own research. This is an indication of the perceived strength statistical budget research could have: people from the higher echelons of society obliged to rethink their world view as it was checked by hard facts.

Ducpétiaux's work was extremely important for the standardization of social investigations, but Le Play is often identified as the "towering figure of the nineteenth century empirical sociology".[188] The main difference with Le Play lay in the fact that Ducpétiaux actually worked in poor relief, while the latter was a scientist. Between 1829 and 1856 Le Play studied the living standards of lower class families all over Europe. The Frenchman had been originally trained as an mining engineer and had held various positions in the Ministry of Industry. In 1840 he was appointed professor of metallurgy at the *Ecole des Mines*. He would hold this position for sixteen years, but when he was appointed Counsellor of State and Commissioner-General of the Paris world-exhibitions of 1857 and 1867 he stopped teaching.

Le Play's profession as an engineer, and later as a professor, had brought him all over Europe. Just after his graduation, for instance, Le Play visited the Harz mountains and mines, in the heart of Germany. There he got acquainted with the measures mine officials took, for instance obliging their workers to save money to overcome hard times, something he found amazingly praiseworthy.[189] From then on, wherever he went, Le Play tried to study the earnings and expenses of the lower classes. Typically, he wanted to know all he could about the family he was going to observe before he started, and he always explained the necessity of what he did, so that he could win their trust. Beforehand, he would have interviewed local clergy, teachers and other representatives of the local authorities, which enabled him a good view of the circumstances the families lived in. This way he hoped to select typical families only, like for instance a Dutch fisherman's family.[190]

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[188] For quote: Collette, 'Empirical', 12. See also: H. Higgs, 'Frédéric Le Play', in: *The Quarterly Journal of Economics 4* (no.4) (1890), 408-433, Porter, 'Le Play'.
[189] M. Z. Brooke, *Le Play: Engineer and Social Scientist* (London, 1970), 7–9, 42 – 44; F. Arnault, *Frédéric Le Play: De la métallurgie à la science sociale* (Nancy, 1993), 21.
[190] I.J. Brugmans, *De Arbeidende Klasse in Nederland in de 19e eeuw (1813-1870)*(Den Haag 1929),159. "Het eenige Hollandsche budget, dat in Le Play's bekende werk voorkomt, is dat van een

Le Play elaborated the methodology of budget research. Of each family he had interviewed, Le Play comprised a so-called monograph which often contained more than fifty pages. In order to make sure that every document worked the same Le Play developed some fixed themes, such as a description of the town or county, and a list of family members, he recorded the type of work, the property owned and extra benefits, such as right of use of grounds. Central to each monograph was a detailed account of the earnings and expenses, in money as well as in kind. Le Play did not only focus on the material world, but firmly believed that an important part of the living conditions of the lower classes should be immaterial too. So he listed their religion and moral views, but also wanted to know about health, hygiene and how leisure time was spent. In order to record the specific surroundings of each family, Le Play added extra sections where he could note information on social and cultural institutions that aided or supported the family. Here he wrote, for instance, information on inheritance laws or local customs. So, interestingly, in Le Play's definition of prosperity the amount of money a family can consume is not the only important factor: social cohesion as well as stability were equally important. This conviction had been ingrained into Le Play's later battle "to refashion social science as profoundly conservative in its consecration of an imagined social order – which he worked tirelessly to establish as reality – anchored in paternalism, moral faith, and personal bonds of loyalty rather than in labour markets and bureaucratic rationality."[191] In paying attention to immaterial circumstances Le Play also was one of the first who tried to account for the subjective side of budget research too.

Le Play pleaded for direct observation of the poor. According to him, people who fitted that job best would be patrons from the highest class: they had to win the trust of poor households and keep an eye on the family's cash flow. Le Play's view on this matter had been influenced by his work as a mining engineer: what went out had to be equalled by what came in – his method was based on the "conservation principle." In a way, Le Play envisioned a

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Marker visscher, die eigen baas is en zekeren welstand geniet." F. Le Play, *La Méthode Sociale Abrégé des ouvriers européens* (Tours 1879), 220-223

[191] Porter, 'Reforming vision', 282.

sort of "microsociology": the wise patron investigated a few households, which allowed him to extrapolate to a whole.[192] This is comparable with current developments in the study of microfinance.[193]Social science was "a set of pragmatic tools rather than as utopian vision."[194]

RECETTES.	MONTANT DES RECETTES. Valeur des objets reçus en nature.	Recettes en argent.
REVENUS DES PROPRIÉTÉS.		
ART. 1er. REVENUS DES PROPRIÉTÉS IMMOBILIÈRES.		
Intérêt (4 p. 100) de la valeur de cette maison	61f 33	30f 67
Intérêt (4 p. 100) de la valeur de ce jardin	1 60	»
ART. 2. REVENUS DES VALEURS MOBILIÈRES.		
Intérêt (5 p. 100) de la valeur de ces outils	0 25	»
Intérêt (5 p. 100) de la valeur de ces objets	0 35	»
ART. 3. ALLOCATIONS DE CAISSES D'ASSURANCES MUTUELLES.		
(Ce droit ne donne actuellement aucun revenu.)	»	»
(*Idem.*)	»	»
Valeur de l'allocation supposée égale à la contribution annuelle de la famille...4f 80. Cette recette, n'étant que la rentrée d'une somme égale versée à la caisse d'assurances, est omise ici, comme la dépense qui la balance (D. 5e Sen)	»	»
Totaux des revenus des propriétés	63 53	30 67
PRODUITS DES SUBVENTIONS.		
ART. 1er. PRODUITS DES PROPRIÉTÉS REÇUES EN USUFRUIT.		
(La famille ne jouit d'aucun produit de cette nature.)	»	»
ART. 2. PRODUITS DES DROITS D'USAGE.		
Bois (2,000 kil.) évalué sur pied à ... (5).	6f 21	»
ART. 3. OBJETS ET SERVICES ALLOUÉS.		
Remise (0f 065 par kil.) sur le prix marchand de 729 kil. de seigle achetés aux magasins domaniaux	47 38	»
Remise d'intérêt (1 p. 100) sur la somme de 2,300f 00 due à l'administration, pour l'acquisition de la maison ... (3).	15 34	7f 66
Remise (0f 30 par 100 kil.) sur le prix marchand de 1,900 kil. de bois achetés aux magasins domaniaux	5 70	»
Dépense faite par l'administration pour l'école des garçons : par famille d'ouvriers	9 00	»
Contribution de l'administration aux caisses qui allouent des secours médicaux et des subsides en argent aux malades : par famille d'ouvriers	4 20	6 75
Remise d'intérêt (1 p. 100) sur la somme de 40f 00 due à l'administration pour l'acquisition du jardin	0 40	»
Remise d'intérêt sur une somme de 2,340f due à l'administration pour l'acquisition de la maison et du jardin : voir ci-dessus	»	»
Dépense annuelle de l'administration pour secours médicaux et subsides en argent alloués aux malades : voir ci-dessus	»	»
Contribution annuelle de l'administration à la caisse qui alloue des pensions aux ouvriers vieux ou infirmes, aux veuves, aux orphelins jusqu'à l'âge de travail : par famille d'ouvriers	13 20	»
Totaux des produits des subventions	101 43	14 41

One of the budgets assembled by Le Play.[195]

[192] T.M. Porter, 'Reforming vision: the engineer Le Play learns to observe society sagely', in: L. Daston, E. Lunbeck (eds.), *Histories of Scientific Observation* (Chicago 2011), 281-302; 297.
[193] See for instance: D. Collins, J. Morduch, S. Rutherford, O. Ruthven, *Portfolios of the Poor: How the world's poor live on $2 a day* (Princeton 2009).
[194] Porter, 'Genres', 25.
[195] Ibidem, 'reforming vision', 298. "The upper right-hand quarter of Le Play's family budget for a family in the Harz Mountains, from the 1855 folio first edition of his *Ouvriers europeens*. The tables, which include capital and income accounts, assign money values whenever possible. The list calls attention to services governed by custom rather than contract, demonstrating the persistence of a

The publication of budgets as shown above in *Les ouvriers européens*, made him famous over-night in Europe. Over the years he elaborated his work on the monographs into six volumes. Numerous other investigations on financial diaries were also published by scholars of the *Société Internationale des Études Praqtiques d'économie sociale*, a research school Le Play had founded in 1856.[196] When Le Play died in April 1882 Dutch newspapers remembered him in their in memoriam as a great reformer of society who sadly had passed away.[197]

Le Play's – natural – successor was Ernst Engel, a German economist and statistician who had also been educated as a mining engineer. In a way, Engel is the final stage in the development of budget research in the nineteenth century. Where Ducpétiaux and Le Play were cautious in their judgements, Engel felt confident enough that he could translate his research methods into firm economic laws. He had been heavily influenced by Le Play after attending his lectures at the *École des Mines* in 1847.[198] Subsequently, Engel gave up mining and focused on statistics. In 1850 he became the director of the statistical bureau of Saxony and in 1861 director of the statistical bureau of Prussia. In his capacity as director in Prussia, Engel had organized statistical seminars in Berlin for twenty years. Furthermore, he was a founding member of a research association, the *Verein für Sozialpolitik*, to promote research into the economic and social status of Prussia. The group consisted of reform-minded government officials, scientists and journalists.[199] The connection between Ducpétiaux and

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traditional economy." In total Le Play compiunded around 300 monographs. Only 36 of these were published in his initial *Les ouvriers européens*

[196] The research group was founded with the goal to promote and advance the empirical research into household budgets. Le Play's six volume work, *Les ourviers européens* was enlarged into regular publication, which were called *Les ouvriers du monde*. In these studies families living in industries all over the world were investigated and compared. See: H. Higgs, 'Frédéric Le Play', in: *Quarterly Journal of Economics* (1890), 408-484 and ibidem, 'Workmen's budgets', in: *Journal of Royal Statistical Society* (1893).

[197] Unknown, 'Een hervormer op maatschappelijk gebied', in: *De Tijd Godsdienstig-staatkundig dagblad* (25 August 1882), and S.B. Coronel, 'in memoriam'.

[198] A. Oberschall, *Empirical research in Germany 1848-1915* (Den Haag 1965), 44. Oberschall tells his audience here one of Engel's students, recalls how Engel used to call Le Play the "father of the descriptive social-scientific monograph."

[199] Collette, 'Emperical', 16. Among the students of the seminar were the "future prominent economists and sociologists of the younger generation, including L.Brentano, K. Bücher, F. Knapp, F. Tönnies and G. Schnapper-Arndt."

Engel is illustrative for the remarkable transition from an author who primarily worked in the practice of poor relief, to the other who advanced the science of social statistics.

One of the major themes Engel wanted to focus on was how to measure welfare objectively, and in doing so he refined the theory and practice of his teacher Le Play. Engel's hypothesis was: "the degree of well-being of man is manifested as a ratio in which the part of his expenditure which is necessary for physical sustenance is in proportion to that part of his expenditure dedicated to the satisfaction of remaining essential needs."[200] In other words: the poorer a household was, the bigger the relative portion of money they spent on necessities. He tested this theory by re-analysing the household budgets collected by Le Play and Ducpétiaux. Soon Engel formulated what is now known as 'Engel's law': a description of the pattern that the higher the income, the more the family spent on food. This percentage, however, of the total budget became significantly smaller when the income increased. Ducpétiaux had only cautiously referred to the relative amount of money the poor spent on food. Engel later used the standardized investigations of both Ducpétiaux and Le Play, as well as the significantly increased amount of financial logs that had become available to lay down his binding law.

Engel did not just elaborate on the work of his predecessors in household budget research, but the German scholar had been bothered by the static nature of the financial diaries. Even if there had been precautions put into place to account for financial upheavals, the budget research seemed nothing more than a snapshot. In *Der Kostenwert des Menschen* (1886) Engel gave "appropriate weights to persons of different ages and sexes,"[201] in other words, he tried to account for growth within a family.

In 1895 Engel published a paper in the bulletin of the International Statistical Institute, which he had presided over for quite a while, and in which he regarded the situation of Belgian workers retrospectively between 1854 and 1891. Despite a sharp rise in the prices of consumer goods, he concluded that the purchasing power of the lower classes had increased significantly. This was due to a rise in real income, which was mostly spent on meat

[200] Ibidem.
[201] Ibidem.

and fish, instead of vegetables. Saving for hard times was still substandard, Engel complained: the lower classes rather used their additional earnings to satisfy their profane needs by spending it in bars on booze and gambling. His analysis led him to formulate the problem of ignorance and prudence among the lower classes: "increased incomes of those who have suffered material suppression and dissatisfaction are usually followed not by approved and reasonable lines of action but by an extreme and unbalanced reaction in the direction of lack of control."[202] So, instead of doing what would probably benefit them most if they had some money, say putting an amount in the bank or paying school fees, the poor probably lent it to other people in their network, or used it to buy something that is likely to give them some pawn credit.[203]

Budget research in the Netherlands.

The first recorded publication concerning household budgets of the poor in the Netherlands appeared in the *Tijdschrift voor Staathuishoudkunde en Statistiek* – edited and financed by baron Sloet tot Oldhuis (1807-1884).[204], in 1856. Seven household budgets of workers from Amsterdam were printed, as part of a petition presented by the influential industrialist Paul van Vlissingen to the Estates General. He had built a business empire based on his successful, and rapidly growing[205] steam factories in Amsterdam. In his appeal Van Vlissingen argued for the abolishment of excises on necessities.[206] In order to reinforce his claim, Van Vlissingen showed in the budgets that workers had to spend more than half of their earnings on food and

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[202] Ibidem, 17. Citation from: E. Engel, 'Die lebenskosten belgischer Arbeiter-familien früher und jetzt', in: *Bulletin del'institut internationale de la statistique 9* (Rome 1895).

[203] Deneweth, 'microfinance', 5-8.

[204] The baron fulfilled several political functions. When he was only 24 he was appointed mayor of the city Hengelo, Sloet tot Oldhuis also was president of a court, and member of the estates general. True to his liberal ideals Sloet tot Oldhuis repeatedly argued for free trade and lessening of the tax pressure. In 1841 the nobleman founded the magazine of political economy and statistics. Parlement & Politiek, 'mr. B.W.A.E. baron Sloet tot Oldhuis', http://www.parlement.com/9291000/biof/01260, last updated unkown, last visited 12 June 2012.

[204] From 26 (mostly English workers) in 1826, when the factories were started till 1600 in 1856. See: I.J. Brugmans, *De Arbeidende klasse in Nederland in de negentiende eeuw* (Den haag 1929), 22.

[205] From 26 (mostly English workers) in 1826, when the factories were started till 1600 in 1856. See: I.J. Brugmans, *De Arbeidende klasse in Nederland in de negentiende eeuw* (Den haag 1929), 22.

[206] Report of meeting of the Estates General on November 23 1854, *algemeene beraadslaging*, page 95. Accessible via: http://resourcessgd.kb.nl/SGD/18541855/PDF/SGD_18541855_0000085.pdf, last time updated, unkown, last time visited 12 June 2012.

fuel. More often than not, the amount used to buy necessities was more than two thirds of the total expenses. If people could spend less on these items, they would be able to save more, Van Vlissingen reasoned. This was a cautious undermining of the common understanding that the lower classes just did not want to put money in the bank.[207] The compilation of the budgets was very basic though, as Van Vlissingen only mentioned the family expenses and not their income.[208] For the most part he listed the daily expenses and then summed them up make weekly totals.[209]

In the course of the century budget research gained more ground.[210] Interestingly, there is a gap of little over ten years between the publication of Van Vlissingen's budgets and Mutatuli's *Idee 451* in which he discussed the financial diary of the Ris family.[211] Between Multatuli and the next research project, discussed below, is more than twenty years. As explained, the statistical research at was only taught at Dutch universities from the second half of the nineteenth century on. Furthermore, it took some time before society and science had gotten used to each other. As the government started to make more use of these technologies, people became familiar with them. The Dutch government started to use quantitative data to express large scale phenomena, such as poverty in the early 1830s, but at first people did not want anything to do with that.[212] Later in the nineteenth century, governments also started to employ mathematical techniques, such as calculation of probabilities, to process the figures supplied in parliamentary inquiries. In a way society had to get used to the "technologies of governance," of which statistics was a very important

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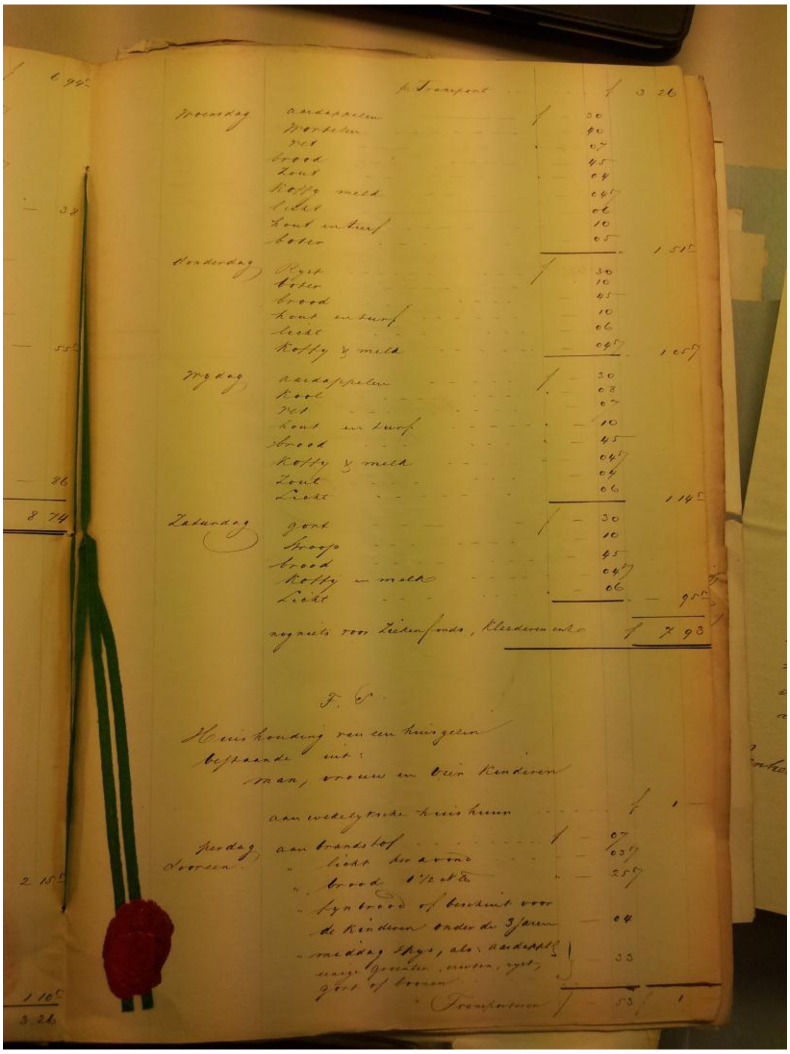
[207] F.H.C. Drieling, 'De toestand der arbeidende klasse vooral ten plattelande in Utrecht', in: *Tijdschrift voor Staathuishoudkunde en Statistiek 8* (1853), 405.
[208] Van Vlissingen founded an obligatory fund in 1843 which his workers had to contribute weekly sums, this is an often recurring item on the budgets. See: Brugmans, *arbeidende klasse*, 146.
[209] B.W.A.E. baron Sloet tot Oldhuis, 'huishoudelijke budjets van gezinnen van werklieden te Amsterdam, behoorende bij een adres van den heer Paul van Vlissingen, aan de Leden der Staten-Generaal, 21 november 1854, ingediend.', in: *Tijdschrift voor Staathuishoudkunde en Statistiek* (1856), 229-234.
[210] It would take until 1935 before the Netherlands would do a mass research into the household budgets of the poor. The United States already performed such a research in the 1890s. Before that time, the research was mainly done by private organizations and institutions.
[211] *Nationaal Budget Onderzoek 1951 Uitgegeven door het Centraal Bureau van de Statistiek in samenwerking met de gemeentelijke bureau's voor statistiek van Amsterdam, Rotterdam, 's-Gravenhage, Eindhoven en Tilburg* (Utrecht 1952-1956).
[212] Stamhuis, 'Beaujon', 340.

branch.[213] The advantage of this slightly slower path was that Dutch statisticians could profit optimally of the experience of foreign statistical investigators: there was no need for them to figure everything out for themselves, they could be taught.



One of the original budgets presented by Paul van Vlissingen. These are the weekly expenses on food, fuel of a household consisting of a man, a wife and four children. Below the expenses listed for Saturday Van Vlissingen wrote: "*nog niets voor ziekenfonds, kleederen enzo.*"

Only at the very dawn of the nineteenth century the Dutch government founded a bureau that was responsible for the generation of statistical information. In the last quarter of

[213] P.M.M Klep, 'Governmentality, statistics and state power. Dutch labour and agricultural inquiries (1840-1914)', in: Van Maarseveen *et al, The Statistical Mind in Modern Society. Volume i* , 261-287: 262-264.

the nineteenth century several private bodies tried to undertake structural household budget surveys – the best known attempt being the one initiated by Anthony Beaujon. Beaujon was born in Den Haag on June 28 1853. He studied law and became a public servant after he obtained his doctorate in 1875. Throughout his career he dealt with a variety of topics, such as the organization of pensions for civil servants, but he also published on other economic subjects, such as the poor relief system. In 1884 he was appointed the first director of the Statistical Institute of the *Vereeniging voor Statistiek* and extraordinary professor at the Municipal University of Amsterdam. Beaujon initiated, two years after his appointment as director of the Statistical Institute, an investigation into the welfare of the "groote massa". He wanted to know whether the prosperity of workers was improving or deteriorating. He intended to periodically survey the state of the welfare of the lower classes by analysing their household budgets.[214]

Since there was only one person employed besides Beaujon and a secretary the institute depended for a large part on information provided by others. For his major research into the state of the Dutch poor Beajon found W.P.J. Bok, who was the first director of the *Eerste Nederlandsche Levensverzekering Maatschappij*, willing to do a preliminary research. Bok, explained in *Bijdragen van het Statistisch Instituut* how the budget research worked: a central position in this research was envisioned by the *Vereeniging* for the *huishoudboekje*.[215] Going by this expenditure book, the researcher had to make an overview of the different expenditures. These items had to be carefully separated so that it would be made clear which amount had to be spent on "het bedrijf van den man" and which were directly benefiting the household. The social investigators had to calculate the weekly average for each of these items, such as bread or fuel. Bok wrote that the purpose of the statistical association was to amass as much *arbeidersbudgets* as possible, which would enable the organisation to calculate average earnings and expenses for every town, occupational field or otherwise. In

[214] A. Beaujon, 'Een dringend verzoek aan de Leden der Vereeniging voor de Statistiek in Nederland', in: *Bijdrage van het Statistisch Instituut 2* (1886) 3-9.
[215] W.P.J. Bok, 'Arbeidersbudgets', in: *Bijdragen van het Statistisch Instituut 2* (1886), 26: Bok described it as: "het huishoudboekje de toetssteen van het door ons beoogde onderzoek."

their view, Bok emphasized, budget research played a pivotal role in the accumulation of economic information.[216]

In the sample report which Bok attached to his article, there was space for the researcher to register where the family lived, how long he had surveyed them, who the family members were, their age and their occupation(s). There were five income options possible: wage earned by husband, by wife, children or other means of income, like letting a room, private resources, and poor relief. Expenditures were divided into six categories that ranged from "woning en kleeding", food and insurance to "intellectueel nut", liquor, leisure and savings. Bok added that if income depended on seasonal work this also had to be registered, so that the surveyor could compile a seasonal budget. All the information should preferably be displayed in weekly amounts.[217]

In the same article Bok listed a number of problems characteristic for budget research. A problem lay in the sincerity of the interviewed households: for a variety of reasons they were reluctant to supply their real income and expenses, and they rather told the interviewer what they thought he wanted to hear. Some even denied they were poor and made the situation appear better than it was in reality. Others hoped they would be supported by relief, and made the situation of their household seem far worse than it actually was. Furthermore, some households were unable to give exact numbers as they did not keep a record of what came in and what went out. Many researchers struggled with the rigid nature of the research and its questionnaires: the spending pattern of a household varied from day to day and week to week, as it often depended on the season.[218] J. Stoffel, for instance, wrote that the research into the wages of the lower classes needed to have the right focus. Just stating that the wages had risen over the years was a mistake, according to him: the figures needed to show what could be bought.[219]

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[216] Ibidem, 30: "En of dit uiterst gewichtig, ja onontbeerlijk hulpmiddel voor de kennis van den economischen toestand van ons vaderland langs een anderen weg, bv. langs dien der officiële enquête, verkregen *kan worden* – dit meenen wij ernstig te moeten betwijfelen."
[217] Ibidem, 33.
[218] Ibidem, 22-33. See also: Stamhuis, 'Beaujon', 342-343.
[219] J. Stoffel, 'De noodlottige dwalingen der heerschende staathuishoudkunde' *Nieuwe gids 3, 5*.

MODEL

WEEKBUDGET VAN EEN ARBEIDERSGEZIN.

1. Gemeente:
2. Loopt over het tijdvak:

NB. Onverschillig hoelang dit tijdvak is, moeten de posten tot het *gemiddeld wekelijksch bedrag* worden herleid.
Het verdient aanbeveling, het tijdvak waarover het budget loopt, niet korter te nemen dan minstens 3 maanden.
Voor winter en zomer zullen natuurlijk, althans in verre de meeste gevallen, afzonderlijke budgets moeten worden opgemaakt.

3. Sterkte van het gezin:
Aantal en leeftijd der kinderen:
Hoeveel schoolgaande kinderen:
4. Bedrijf of kostwinning van man en vrouw afzonderlijk, en c. q. van elk kind, dat verdient.

INKOMSTEN.

I. Gemiddelde verdiensten van den man....................
Af voor bedrijfskosten....... Saldo.
II. Gemiddelde verdiensten van de vrouw...................
Af voor bedrijfskosten....... Saldo.
III. Gemiddelde verdiensten van kind N°. 1.................
" " " N°. 2.................
Af voor bedrijfskosten enz... Saldo.
IV. Andere verdiensten als door:
Onder verhuring.
Winkel (als bijzaak).
V. Onderstand:
Uit openbare kassen, als diaconie, armenkas, liefdadigheidsgenootschappen enz..................................
Van particuliere zijde..................................

UITGAVEN.

A. Voor woning en kleeding.
I. Woninghuur..................................
II. Belasting..................................
III. Kleeding en schoeisel..................................
IV. Verwarming en verlichting..................................
V. Bewassching..................................
B. Voor voeding.
VI. Brood (rogge en tarwe) elk afzonderlijk..........
VII. Aardappelen en zout..........................
VIII. Koffie, thee en melk..........................
IX. Boter, suiker, groenten en dergelijke............
X. Vleesch, visch, reuzel en vet..................
XI. Spek..................................
C. Voor verzekering.
XII. Zieken-, begrafenis- en andere fondsen...........
D. Voor intellectueel nut.
XIII. Schoolgeld en schoolbehoeften..................
XIV. Courant en andere lectuur......................
E. XV. Andere huishoudelijke uitgaven..................
F. XVI. Sterke dranken en bier..........................
XVII. Uitspanning en vermaak........................
XVIII. Sparen (spaarbank enz.)........................

Ad I, II en III. Indien de verdienste bestaat in dag-, uur- of weekloon, gelieve men te vermelden hoeveel dagen of uren in de week gewerkt wordt.
Waar verschil tusschen zomer- en winterverdienste bestaat is het opmaken van afzonderlijke zomer en winterbudgets (zie aan 't hoofd dezes) bepaald noodzakelijk.
Als „bedrijfskosten" uit te trekken het gemiddeld per week betaalde aan: onderhoud en aankoop van gereedschappen, winkelgoederen materialen enz. Vooral met het oog op dezen post is het wenschelijk dat het budget over minstens 3 maanden loope (zie aan 't hoofd dezes).

Ad. A. V. Onder kosten van bewassching, worden ook verstaan, die voor heet- of koud water, zeep, loog, soda, stijfsel, droog water, bleeken en mangelen.

Ad. B. VI. Onder tarwebrood is ook beschuit begrepen.
IX. Onder dezen post zijn op te nemen ook de kosten voor: kaas, stroop, rijst, meel en grutterswaren, azijn, peper en andere specerijen, tabak, sigaren, en dergelijke uitgaven boven het strikt noodzakelijke.

Ad. C. XII. Ook levensverzekering, voor zoover die in andere vormen voorkomt dan dien van deelneming in een begrafenisfonds.

Ad. E. XV. Daaronder bv. kosten voor: scheeren, porder, medicijnen.

Ad. F. XVI. Het zal zeer dikwijls moeilijk zijn, omtrent deze uitgaven afzonderlijke en juiste opgaven te verkrijgen. Het schijnt echter van veel belang, het te beproeven.
Kosten van aankoop van instrumenten of andere voor het bedrijf of ambacht noodige zaken mogen in dit budget niet worden uitgetrokken. Zij komen in mindering op de verdiensten uit het bedrijf of ambacht.

Model budget by W.P.J. Bok.[220]

In order to overcome some the problems it was suggested that the research had to be done by people who could inspect on the households. The ones best suited for this job had to be frequenting the poor households already on account of their profession: local religious leaders and poor relief officers. That was convenient because the poor already trusted these people.[221] At the same time it was imperious to ensure that households started to keep track of their income and spending: by keeping a household book it would be possible to calculate the average expenditure per week per product. The housekeeping books also served another important purpose: they could be used to signal unjust expense, like wasting it on hard liquors: this absolutely had to be stopped and prevented.[222] In other words: the research had a dualistic character: at the one side it was aimed at collecting enough numbers to work them

[220] Bok, 'Arbeidersbudgets', 33.
[221] Ibidem, 27.
[222] Ibidem, 23.

statistically, but equally important was the educational assignment: bad expenditure had to be identified and put to a stop.[223]

The magazine of the statistical institute, *Bijdragen van het Statistisch Instituut*, published a new research article a few years later in the early 1890s by J.A. Tours, who had been born in 1843 and had studied theology in Leiden and literature in Amsterdam. He became an official of the poor relief society *Liefdadigheid naar Vermogen* and inspector of the Amsterdam schools for the poor. Together with social activist and feminist Helena Mercier (1839-1910) he founded the society *Ons Huis* in 1892, in which the lower classes could work their way up the social ladder. Tours' research focused on the higher echelons of the lower classes, who were often (just about) able to stay afloat – with the help of insurance companies, relief organisations or their own network.[224]

As a supplement to his article Tours published 32 budgets. Only fifteen of these, however, had been fully completed. Eight of the families lived in a city, the remaining seven in a rural area. Contrary to what Bok had done, Tours made a distinction between the urban and rural situation. According to him, this distinction was important, since both groups had different problems and needs.[225] It is interesting to note that Tours started to complain almost immediately about the poor being unreliable: they hesitated to cooperate with social researchers because they mistrusted their objectives and goals.[226] As discussed before with Davies and Eden, it was clear that the process of gathering the required information properly was extremely troublesome. Poor households could not get used to the idea that people like Tours wanted to help them.

The format of the research project was similar to the example provided by Bok a few years earlier, but there were a few important differences. One was the fact that families had been surveyed during an entire year. The amounts of earnings and expenses were published per week, another table provided the annual averages. Furthermore, Tours had made clear

[223] Ibidem 22-33.
[224] J.A. Tours, 'Arbeiders-budgets (met Bijlage en 80 Staten)', in: *Bijdragen van het Statistisch Instituut 7* (Amsterdam 1891), 143-180.
[225] Ibidem, 151-152. It is unknown how many budgets were send by Tours.
[226] Ibidem, 144, 147.

distinctions for the four seasons so that he could see what was earned and spent at what stage of the year.[227] As opposed to Bok's approach, Tours used several mathematical tools in this project. He was one of the first researchers in the Netherlands who did more than just listing the figures he also tried to edit and analyse them. He had calculated, for instance, an "algemeene percentagestaat" of the total average. Furthermore, there were two *verzamelstaten*, one consisting of the weekly averages of income and expense and the second indicating the items on the budgets as a percentage of the total. This allowed researchers to make a "vergelijking tussen de verschillende budgets (...) waardoor o.a. de verschilpunten tusschen de budgets uit de steden en die van het platte land beter in het oog kunnen vallen. En in de tweede plaats wordt de betekenis van ieder budget op zich zelf door deze staten nog duidelijker."[228] Tours believed that the *Vereeniging Voor Statistiek* had a specific goal: "De aard van een instelling als de onze, brengt mede de cijfers zooveel mogelijk voor zich zelf te doen spreken en slechts zooveel; tekst ter toelichting te geven als noodig is om de cijfers op hun juiste waarde te schatten."[229] In other words: others could further interpret the figures which the *Vereeniging voor Statistiek* supplied and use them in a different context.

As a result of the conviction that the numbers speak for themselves Tours does not once refers to immoral behaviour as the main cause of poverty. The dualistic character of the research performed by Bok and Beaujon has vanished. Freed from the almost compulsive focus on immorality Tours remarks "Er zijn gezinnen die in een gansch jaar bijna geen geld zien, en toch niet in een staat van zóó groote armoede verkeeren als men er uit zou afleiden."[230] Tours recognized, in other words, that the (financial) instruments employed by poor households are such that they are able to stay alive, even if they hardly earn any money.

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[227] Autumn: September till November; Winter December till February; Spring March to May and Summer June to August.
[228] Ibidem, 179. The mistrust of information supplied by the poor was an often recurring theme. Often researchers believed that the poor were too ashamed to show their poverty so they pretended to be richer than they were. Others thought that the goal of the poor was to get more relief so they pretended to be poorer than they actually were.
[229] Tours, 'Arbeiders-budgets', 152.
[230] Ibidem, 149.

Tours' research indicates a gradual change: for a long time it was believed that statistical figures represented nothing but the truth. It was thought in the early nineteenth century that everyone would get the same message from the figures.[231] As discussed in the chapter on the development of the social sciences, this started to change and people acknowledged the idea that figures could be manipulated, as well as the story that one could compile on the basis of numbers. An example of this use of statistical budget research is the leader of the Dutch Socialist Party, Ferdinand Domela Nieuwenhuis (1846-1919).[232] He used and interpreted this sort of statistical information to underline his political convictions. He described the budgets of a household which earned eight guilders a week. Sarcastically he called them the lucky ones, as many more families had to live of less income.[233] Nieuwenhuis provided his audience with two lists, on the left he inventoried the expenses of the family, on the right is the list he drew up to hit home the message how low the budget actually was. Apparently Nieuwenhuis thought it necessary to emphasize this point. Gradually politicians, and other representatives, seem to learn how these numbers can enhance their story, they start to understand how the figures can paint a picture that is more appealing and more moving than even the best delivered speech. What is interestingly, it seems that the moral tone of the debate has been transferred from the poor and their so-called immoral behaviour, to the immorality of the higher classes. They should be ashamed, Nieuwenhuis indicated, for there are families in the Netherlands that do not have any money for items that are almost natural for the higher echelons of society.[234]

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[231] J.G.S.J. van Maarseveen, P.M.M. Klep en I.H. Stamhuis (red.), *The Statistical Mind in Modern Society. The Netherlands 1850-1940. Volume i : Official Statistics, Social Progress and Modern Enterprise* (Amsterdam 2008) 9-14; H.P.G. Quack, 'De internationale statistieke congressen en dat van Pesth', in*: De Gids iv* (1876) 18-105, m.n. 19. L. Krüger, L.J. Daston, en M. Heidelberger (red.), *The Probabilistic Revolution. Vol. 1: Ideas in History* (Cambridge, Mass./Londen 1987); T.M. Porter, *Trust in Numbers, The Pursuit of Objectivity in Science and Public Lif*e (Princeton 1995); A. Desrosières, *The Politics of Large Numbers. A History of Statistical Reasoning* (Cambridge, Mass./Londen 1998).

[232] Domela Nieuwenhuis is considered to be one of the founding fathers of Dutch socialism. J.W. Stutje, *Ferdinand Domela Nieuwenhuis (1846-1919): een romantische revolutionair* (Amsterdam 2012).

[233] F. Domela Nieuwenhuis, *Een vergeten hoofdstuk. Blanke slaven. Supplement op het historisch gedenkboek 'eene halve eeuw 1848-1898'*(Amsterdam 1898), 65.See also: Van der Woud, *Koninkrijk*, 66-68.

[234] Ibidem.

Description	Amount	Description	Amount
Rent	1,75	Eggs	0,00
Insurance, medical help	0,20	Cheese	0,00
Fuel	0,50	Fruit	0,00
Petroleum	0,30	Meat	0,00
Patatoes	0,72	Furniture repair	0,00
Bread	1,52	New sheets	0,00
Vegetables	0,27	Curtains	0,00
Butter and grease	0,85	Cleaning material	0,00
Groats, rice, flour, beans, peas	0,30	Kitchen material	0,00
Coffee and tea	0,40	Clothes	0,00
Sugar and syrup	0,20	Shoes	0,00
Milk	0,35	Linens	0,00
Salt	0,02	School fees	0,00
Soap	0,06	Insurances and pensions	0,00
Soda and chlorine	0,05	Reading material	0,00
Starch	0,03	Stamps and paper	0,00
Blue	0,01	Medication	0,00
Tabacco	0,10	Drinks on holiday	0,00
Pepper, oil etc.	0,06	Leisure	0,00
Matches, sowing materials	0,20	Presents	0,00
		Flowers	0,00
		Good music	0,00
		Public transportation	0,00
		Unexpected expenses	0,00
Total:	**7,91**	**Total:**	**0,00**

A little over ten years later the Amsterdam based *Sociaal-Democratische studieclub* provided both the figures and subsequent interpretation. This was the first relatively big research in the Netherlands. The club published in 1913 the annual budgets of seventy worker families. They had been collected once a month by female volunteers of the *Bond van den Vrouwenpropagandaclubs*. This investigation was similar to the one performed by Tours in the 1890s.[235]

The study-club wanted to know what kind of jobs the husband, wife and children held, what wage they received, how old they were and which other people were part of the household. There also was a heading for other sorts of income. All this resulted in a table, consisting of twenty-nine categories, in which the family could indicate what they spent, on which day.[236] After the numbers were accumulated, the researchers posed several questions, like whether the family size mattered for their income, expenses and their balance. They also analysed the nature and amount of expense that varied per family size: rent, the influence of the community they lived in and the relative amount of money that was spent on food.[237]

In the research article published by the *Sociaal Democratische studieclub* no hints were made concerning the immorality of the poor. The researchers analysed their data with a more unbiased look, giving them more understanding of what the poor really need. Not (just) moral training that teaches them to save their money instead of squandering it on booze and

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[235] *Arbeidersbudgets: jaarbudgets van zeventig arbeidersgezinnen in Nederland. Rapport eener enquête der sociaal-democratische studie-club te Amsterdam* (Amsterdam 1913).
[236] The categories being: Potatoes, taxes, beer, butter and margerine, fuel ("cokes, hout, vuurmakers, steenkolen, briketten enz."), bread and biscuits, contributions ("vakbond, SDAP, courant, entrées enz.") eggs, care providers ("verzekering, zieken, begrafenis, enz."), fruit, vegetables, groceries ("grutterswaar (boonen, erwten, gort, havermout, rijst, meel, enz.")), rent, cheese, clothes and sewing materials ("onder- en bovengoed, verstellen, hoofddeksels, garen, band, wol, knoopen, naalden, spelden, naaister, enz."), coffee, "kruidenierswaren (chcolodade, cacao, zout, azijn, mosterd, jam, limonade, koekjes, bakolie, lucifers, enz.") milk, shoes ("klompen, schoenen, reparatie."), liquor, sugar, tabacco and cigars, tea, grease, light ("gas, petroleum, gloeikousjes") meat, washing and cleaning ("soda, zeep bleekpoeder, blauwsel, poetsgoed, boenders, stijfsel, enz waschvrouw") other expenses ("schoolgeld, dokter, apotheek-drogist, tram, postzegels, papier, huisraad, dagmeisjesloon, vermaak, speelgoed, scheren, haarknippen enz.")
[237] *Arbeidersbudgets*, 3. "Hoe de arbeider zijn loon besteedt, in welke verhouding de voor zijn levensonderhoud gedane uitgaven tot elkaar staan, welk deel van het loon heengaat aan het materieele onderhoud en wat er overblijven kan voor ontspanning of spaargeld, hoe het loonsniveau op deze verhoudingen inwerkt, zijn vragen, die naar matye de sociale wetgeving en gemeentepolitiek dieper ingrijpen in het private leven der arbeiders, van steeds grooter belang worden. Algemeen is men het er over eens, dat slechts door middel van systematisch gevoerde huishoudrekeningen het grondmateriaal verkregen wordt, dat de oplissing van deze vraagstukken benaderen kan."

gambling, but instead need wages that allows them to put money in the bank in the first place.[238]

Only gradually the morality tones in the poverty debate lost their dominance in the nineteenth century. They were still present, but were forced into the background by the dominance of financial explanations. These developed from general and cautious remarks that poverty was caused by a lack of money[239] to a more direct appreciation of the cash flow problems of poor families.[240] This was coupled with the idea that the poor should receive money instead of "benefits in kind." People started to doubt the positive results of giving clothes or food; they thought it made a poor household more dependent on the relief and less inclined to save.[241]

The lack of information the poor had at their disposal was another hot topic in the nineteenth century. The level of education had been considered a problem throughout the nineteenth century. Gradually this worry focused on the lack of information of the poor. In his openings speech of the yearly conference of the *Maatschappij tot Nut van't Algemeen* the chairman Opzoomer, for instance, worried that the poor did not understand how society worked. They have too little "kennis van de maatschappij."[242] As a result, the poor depend too much on institutions; thus they struggled to escape from poverty. Education should focus on that, this had been an almost continuous concern of the *Maatschappij* throughout the nineteenth century: at least eighteen chairmen mentioned it in their address to the annual congress of the *Maatschappij*.[243]

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[238] Ibidem.
[239] Theologian, and remonstrant minister, Cornelius Rogge pointed the finger at high prices as a cause for poverty. "*De eene duurte brengt de andere voort van den rijksten tot den armen, gevoelt men die last; maar in een afdaalenden graad drukt hij hoe langer hoe zwaarer, naar mate men in zijne gegoedheid minder tegenwigt vindt, tot dat hij eindelijk de geringste standen geheel verplettert.*" [239] C. Rogge, *De armen kinderen van den staat. Of onderzoek nipens de verpligting van het gouvernement om de armen te verzorgen; en ontwerp van een plan daartoe strekkende* (Leiden 1796), 39-40.
[240] *Commissie tot het instellen van een onderzoek naar spaarbanken, spaarkassen, hulp- en beleenbanken* (Amsterdam 1874).
[241] Deneweth *et al*, 'Microfinance'.
[242] C.W. Opzoomer, *Aanspraak bij de opening van de 85ste algemene vergadering der maatschappij tot nut van 't algemeen, gehouden de 9den augustus 1870 door mr. C.w. Opzoomer, voorzitter der maatschappij.*.(Amsterdam 1870).
[243] See for instance: C.W. de Vries, *Handboek voor armbezoekers* (Haarlem 1916), 137. Other examples: H.W.C.A. Visser, *Redevoering over het lot der armen en de middelen welke-in onzen kring*

The pure pinnacle.

The absolute acme of the developments concerning budget research, social science and poverty are two twentieth century social researchers: Charles Booth and Seebohm Rowntree. As should be apparent from the above described they were not the first to dig deeper into the earnings and expenses of the lower classes, nor were they unique in their idea that poverty was the result of a lack of sufficient income. In contemporary academic literature and textsfrom the times of Rowntree and Booth on the subject of budget research the Welsh clergyman Davies and the English nobleman Eden are the identified as the first to actually take a look at the earnings and expenses of poor households.[244] Ducpétiaux, Le Play and Engel further developed the views of Eden and Davies. In turn, this body of knowledge was truly applied to society by Booth and Rowntree whose investigations would provoke the British liberal welfare reforms.[245]

Charles Booth (1840-1916) was born in Liverpool in a wealthy traders family. At the age of sixteen he started to work in the family business. In the 1860s Booth read some works by the French philosopher Auguste Comte (1798-1857), who emphasized that the study of society should be based on empirical knowledge. In the years that followed he became

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liggen om door het aanwenden derzelve de armoede te weren en maatschappelijk en bijzonder geluk te bevorderen. Uitgesproken den 18 februarij 1818 in eene winteravond vergadering van het departement Sneek der Maatschappij tot nut van 't Algemeen (Ysbrechtum 1818); J.C. Loman, *Redevoering over eenige ongunstige en zorgwekkende verschijnselen des tijds, in betrekking tot de hoofdbedoelingen der maatschappij: tot nut van 't algemeen, naar den invloed dien zijn, bij onze voortgaande werkzaamheid, op ons behoren uit te oefenen; uitgesproken ter opening van de jaarlijkse algemene vergadering* (Amsterdam 1842); J.A. Böhringer, *Redevoering ter gelegenheid van het eeuwfeest der maatschappij tot nut van 't algemeen, uitgesproken door den algemeenen voorzitter der maatschappij* (Amsterdam 1884)

244 See for instance: J.M. Collette, 'Empirical Inquiries and the Assessment of Social Progress in Western Europe: A historical perspective', in: *Social Policy and Development programme paper 3* (New York 2000), 1-93, Centraal Bureau voor de Statistiek, *Nationaal Budget Onderzoek 1963/'65 Vol. 5 Geschiedenis van het budgetonderzoek in Nederland* ('s-Gravenhage 1967), R. Claeys, ´Gezinsuitgaven of boekhoudrekeningen´, in: *De Economist 88, no. 1*, 447-466, J.H. van Zanten, *Leerboek der Statistische Methode* (Alphen aan de Rijn 1927), Sociaal-democratischestudieclub Amsterdam, *Arbeidersbudgets: jaarbudgets van zeventig arbeidersgezinnen in Nederland. Rapport eener enquête der sociaal-democratische studie-club te Amsterdam* (Amsterdam 1913), R.C. Chapin, *The standard of living among workingmen's families in New York City* (New York 1909).

245 J.R. Hay, *The origins of the liberal welfare reforms, 1906-1914* (London 1975), Gallery by National Archives: The Liberal Welfare Reforms 1906-11, http://www.nationalarchives.gov.uk/education/britain1906to1918/g1/gallery1.htm, (published unkown), last updated unknown, last visited 1 August 2012, The Liberal Reforms 1906-1914, http://www.bbc.co.uk/schools/gcsebitesize/history/mwh/britain/liberalreformsrev1.shtml (published unkown), last updated 2012, last visited 1 August 2012.

convinced that social issues, such as the quality of life amongst the poor and the needs and urges of the London poor could be studied, analyzed and understood empirically. This self-imposed mission was to find out in the first place how poverty originated and how it was sustained, but he also wanted to know how it could be mitigated.

In 1886 Booth started to work on his *The Life and Labour of the People in London* (London 1889-1902), a series of investigations into the living conditions of the common people. He combined the information collected by his team of social investigators during their house visits with official data provided by sources such as local school inspectors, school boards, local governments, relief organizations, the police and census offices. The reports were organized according to topics such as occupation, family structure and income. This allowed Booth to identify the structural sources and places that caused (abject) poverty, and he marked them on maps of London. As several historians have emphasized before, Booth's use of the maps was very innovative and is an example of the continuing refinement of research methods.[246] Booth used differently coloured categories to analyse the collected data: from Black (indicating a neighbourhood where the lowest class lived in a dangerous environment), Dark Blue (indicating a very poor neighbourhood with chronic wants and needs) and Yellow (indicating the location of a upper-middle or upper class neighbourhood) to analyze the collected data.[247] The results showed that 35% of Londoners were living in poverty.[248] People were shocked to read the report, but its significance was played down with the argument that London was not typical for the rest of Britain.[249] His report influenced a great deal of people. One of them was Benjamin Seebohm Rowntree (1871-1954). Rowntree's investigation of York – a small city with an economy in which both government and the private sector played an important part – was seen an important supplement to the

[246] On Charles Booth see: T.S. Simey and M.B Simey, *Charles Booth, social scientist* (London 1960), D. Fearon, 'Charles Booth: Mapping London's Poverty, 1885-1903', in: *Website Center for Spatially Integrated Social Science* (2001 http://www.csiss.org/classics/content/45), last updated: unknown, last visited 20 April 2012 and Briggs, *Social thought*, 16-17.
[247] Ibidem.
[248] A. Fried and R. Ellman, *Charles Booth's London* (London 1969), xxviii. Also: London School of Economics, 'Charles Booth Online Archive', http://booth.lse.ac.uk/static/a/2.html, date published unknown, last updated unknown, visited on 1 June 2012.
[249] T.S. Simey and M.B. Simey, *Charles Booth, social scientist* (London 1960).

Booth investigation. [250] The results presented by Rowntree were a confirmation of the figures published by Booth. In his book *Poverty a study of town life* (London 1901) Rowntree emphasized several times that he owed a great deal to "Mr. Booth" who had also helped him splendidly with his own research.[251]

In 1901 British industrial and social reformer Benjamin Seebohm Rowntree (1871-1954) published his book *Poverty, a study of town life* (London 1901). Rowntree put a definitive stamp on the poverty debate in the first half of the twentieth century in the United Kingdom. He dealt with a variety of topics, ranging from poverty and industrial relations to leisure. Therefore, his biography is "at the same time a social biography of twentieth-century Britain."[252]

Rowntree's study of poverty in York established his reputation as a social researcher and reformer. Quite literally the book reflects the dichotomy between the nineteenth and the twentieth century. Soon after publication, his survey was described as an important book dealing with essential themes. "His subsequent achievements all belong to the twentieth century, and by their nature they could scarcely have belonged to any other."[253] However, Rowntree had already started to collect data for the book back in the 1890s. Furthermore, it would be impossible to understand Rowntree without some knowledge of the late nineteenth century.[254]

Raised in a socially moved family, Rowntree set out to find out what "the true measure was of the poverty in the city, both in extent and in depth?" Which portion of poverty

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[250] Booth inspired Rowntree greatly. Rowntree wrote that Booth's research had fascinated him and inspired him to investigate York: "Booth's *Life and Labour* made a profound impression upon me, as it did upon the public generally in this and other countries, but I thought to myself, 'Well, one knows there is a great deal of poverty in the East End of London but I wonder whether there is in provincial cities. Why not investigate York?'"As cited in Briggs, *Social thought*, 17: Letter of Seebohm Rowntree dated 18 January 1952. Booth was also in his introduction of his 1901-work very clear: "the great value of Mr. Charles Booth's classical work on *The Life and Labour of the People of London* led me to hope that a similar investigation made for a provincial town might be of use, as it was impossible to judge how far the general conclusions arrived at by Mr. Booth in respect of the metropolis would be found applicable to smaller urban populations." (p. xvii of B. Seebohm Rowntree, *Poverty, Poverty, A study of Town Life* (London 1901)).

[251] For instance: B.S. Rowntree, *Poverty, a study of town life* (London 1901), 299.

[252] A. Briggs, *Social thought and social action: a study of the work of Seebohm Rowntree (1871-1954)* (London 1961), 1.

[253] Ibidem, 3.

[254] Ibidem.

was “due to insufficiency of income and how much to improvidence?” What was the level of poverty? Was it “so acute that their members suffered from a chronic insufficiency of food and clothing?” And, furthermore, would it be furthermore possible to measure the “physical deterioration”, caused by a shortage in food or enough calories, eventually ending in a “higher death rate”?[255] Rowntree surveyed the living conditions of 11,560 families in York, more than two-thirds of the inhabitants of the city.[256] His surveyors recorded the earnings and expenses of the families under investigation. In order to get a clear as possible picture of the nature of poverty, Rowntree also questioned nutritionists, who provided him with the amounts of calories workers needed in order to lead a healthy life. Subsequently, the prices of food were registered. As a final important indicator Rowntree used the size of the family. As a result he was able to draw a poverty line: the minimum sum of money that a family needed to earn in order to live a healthy life. People whose income fell below this line were defined as poor. The poverty line was 21s. and eight dimes, for a family made up of two adults and three children under 16 years of age. This was the absolute minimum amount families had to earn in order to maintain their “physical health.” Rowntree identified the clusters “food, house rent (including rates) and household sundries (such as clothing, light, fuel, etc.)” as necessary in order to conserve a minimum amount of health. Using various publications by dieticians he calculated how many calories and proteins a labourer, or his wife or their children needed in order to survive healthily.[257]

Almost ten percent of York's population lived permanently below Rowntree's poverty line. As its causes he listed illness, death or old age of the main family provider and irregularity or lack of work. These circumstances accounted, approximately, for more than a quarter of the primary poverty causes. Another twenty five per cent originated from the size

[255] Rowntree, *Poverty*, xviii

[256] Ibidem, 25. Starting in the spring of 1899, Rowntree and his small team visited all the working class families of York, 11.560 families consisting of 46.754 people (approximately 62% of York’s population). Brigs states that the population of York was 75.812 and the amount of workers was a little under 47.000. So to calculate the percentage the amount of workers has to be divided by the total number of inhabitants of York. That outcome has to be multiplied by a 100 to get the percentage. (46.754/75.812)x100=61,67%. In these numbers children are also counted. Rich people, selected on the basis of whether they could afford to hire a servant, were not included in the examination.

[257] Ibidem, 119; 119-138.

of the family, "*i.e.* more than four children". More than half of all families were living below the poverty line due to "low wages."[258]

Poor families were categorized as primary[259], when poverty resulted from a lack of income, or secondary[260], in which poverty was caused by the abuse of otherwise sufficient income. Rowntree summarized the secondary causes of poverty as being: "Drink, betting and gambling. Ignorant or careless housekeeping, and other improvident expenditure, the latter often induced by irregularity of income."[261] Rowntree did not spend much more words on the secondary type of poverty. Historians Himmelfarb and Briggs identified the lack of investigation in the secondary category as a crucial blemish of Rowntree's survey. Briggs thought this was the result of a conscious decision to avoid "the obvious temptation to dwell on 'moral' topics, such as gambling and temperance."[262] However, recently another historian, A. Gillie, challenged this view and highlighted the fact that secondary poverty was already discussed at great length in the book Seebohm's father, Joseph Rowntree wrote together with Arthur Sherwell in 1899: *The Temperance Problem and Social Reform*. Gillie suggested that both publications were part of a larger family project dealing with poverty: the father dealt with secondary poverty, while the son focussed on primary poverty.[263]

That, however, seems not to be completely true. Seebohm Rowntree, might have been influenced by his father, but he also identified social and environmental factors as (partly) responsible for secondary poverty. He stated that "improvident expenditure" was caused by

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[258] Ibidem, 153. *Italics Italics* by Rowntree.
[259] Ibidem, 117-118. Rowntree placed families in the primary category whose "earnings are insufficient to obtain the minimum necessities for the maintenance of merely physical efficiency." In other words: poverty was a result of a lack of sufficient income.
[260] Ibidem, 118 n.2, *italics by Rowntree*. Families who fell under the heading of secondary poverty earned enough "for the maintenance of merely physical efficiency were it not that some portion of it is absorbed by other expenditure, either useful of wasteful." In this group, poverty originated not from a lack of income but was caused by other circumstances, such as drinking and gambling or "useful" expenses. Rowntree, however, was very vague on what he saw as useful he stated: "It need hardly be said that an expenditure may be in the truest sense 'useful' which is not necessary for the maintenance of *merely physical efficiency*."
[261] Ibidem, 176.
[262] Briggs, *Social thought,* 34 and G. Himmelfarb, *Poverty and compassion: the moral imagination of late Victorians* (New York 1991), 174-175.
[263] A. Gillie, 'Rowntree, poverty lines and school boards, in: J. Bradshaw and R. Sainsbury (eds.), *Getting the measure of poverty: the early legacy of Seebohm Rowntree* (Aldershot 2000), 85-108: 86-92. For more on secondary poverty see: M. Freeman, 'Seebohm Rowntree and secondary poverty, 1899-1954', in: *The Economic History Review 64* (2011), 1175-1194.

"irregularity of income."[264] In an often quoted passage Rowntree identified the houses of the poor as located in "sordid streets", which are "overcrowded" and "unhealthy", while they had to do "monotonous" and "laborious" work and were unable to enjoy themselves intellectually or through recreation. "What wonder that many of these people fall a ready prey to the publican and the bookmaker?"[265] He is not, as is sometimes claimed,[266] just revising Victorian ways of identifying the poor as deserving or undeserving. "Rowntree's distinction was more subtle, allowing for a complex interrelationship between physical efficiency and individual moral character; however, he still made the distinction."[267]

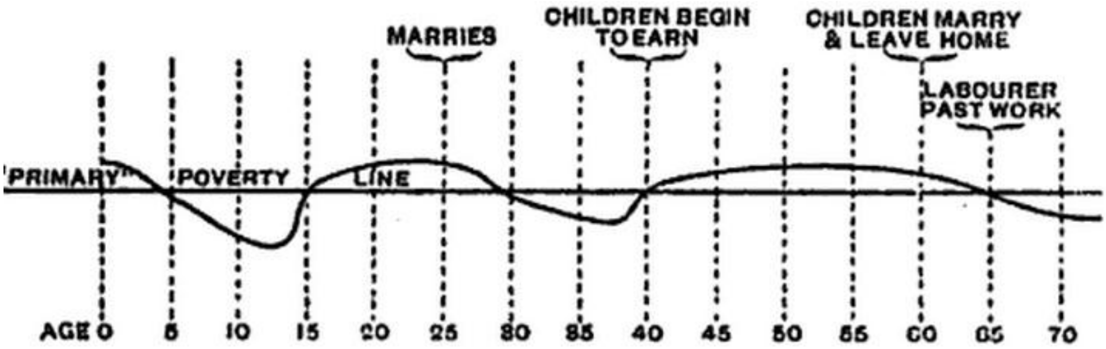
Analyzing the data, Rowntree found that at certain stages in life – childhood, old age – people have more chance of falling into abject poverty. From this insight he developed his notion of the poverty cycle: sometimes people live above the poverty line, but they just as easily slide back below it.[268] With this, Rowntree "demonstrated that the rewards the labour market generated in normal times were ill adapted to meet the basic needs of family life for many of the working population, notably during childrearing and widowhood, sickness and old age."[269] Rowntree explained the poverty cycle extensively:

"The life of a labourer is marked by five alternating periods of want and comparative plenty. During early childhood, unless his father is a skilled worker, he probably will be in poverty; this will last until he, or some of his brothers or sisters, begin to earn money and thus augment their father's wage sufficiently to raise the family above the poverty line. Then follows the period during which he is earning money and living under his parent's roof; for some portion of this period he will be earning more money than is required for lodging, food, and clothes. This is his chance to save money. If he has saved enough to pay for furnishing a cottage, this period of comparative prosperity may continue after marriage until he has two or three children, when poverty will again overtake him. This period of poverty will last perhaps for ten years, i.e. until the first child is fourteen years old and begins to earn wages; but if there are more than three children it may last longer. While the children are earning, and before they leave home to marry, the man enjoys another period of prosperity – possibly, however,

[264] Rowntree, *Poverty*, 176.
[265] Ibidem, 179.
[266] See for instance: K. Williams, |From Pauperism to Poverty (1981), 358.
[267] Freeman, 'Rowntree and secondary poverty', 1180.
[268] Ibidem, 171, 295-298. *Italics by Rowntree.* "A labourer is thus in poverty, and therefore underfed - in childhood - when his constitution is being built up. In early middle life - when he should be in his prime. In old age." Rowntree argued that the current 7230 persons who are in primary poverty "*represent merely that section who happen to be in one of these poverty periods at the time the inquiry was made*". In other words: the number of people that would pass through this kind of poverty could be higher at other times
[269] H. Glennerster, J. Hills, D. Piachaud and J. Webb, *One hundred years of poverty and policy* (York 2004), 26.

only to sink back again into poverty when his children have married and left him, and he himself is too old to work, for his income has never permitted his saving enough for him and his wife to live upon for more than a very short time. A labourer is thus in poverty, and therefore underfed –

(a) In childhood – when his constitution is being built up.
(b) In early middle life – when he should be in his prime.
(c) In old age."[270]



Seebohm Rowntree's poverty line.[271]

From the results of this investigation it became apparent that almost 28% of people living in York lived below the poverty line: they barely had enough money to pay for food, clothing, fuel, and housing in order to stay alive. In other words, nearly half of the worker population of York actually lived in abject poverty. Using the poverty line Rowntree could easily show that the wages of families with children often were simply too low to provide the for the right amounts of calories. As said, ten per cent of this group lived *permanently* below the poverty line.[272]

Rowntree's methodology was based on an aversion to *a priori* doctrines and methods: "I did not set out upon my inquiry with the object of proving any preconceived theory, but to ascertain actual facts," Rowntree wrote.[273] In his eyes, Malthus was an example of an author who based his writings on a priori reasoning. In the last pages of his investigation he wrote that his goal was to discover the facts dealing with poverty instead of suggesting solutions for the problems he had highlighted. Rowntree focussed on the underlying causes and the role of national social and economic conditions in the creation and sustaining of poverty. He believed, however, that a "patient and penetrating" reader would be able to discover the "path

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270 Rowntree, *Poverty*, 137.
271 Ibidem, 137.
272 Glennerster, *poverty and policy*, 26.
273 Rowntree, *Poverty*, 355.

of social progress" in his study, if only it was had been "inspired by a true human sympathy." In his last sentence he expressed the hope that he had liberated the world from beliefs that refuse to help the poor. "The dark shadow of the Matlhusian philosophy has passed away, and no view of the ultimate scheme of things would now be accepted under which multitudes of men and women are doomed by inevitable law to a struggle for existence so severe as necessarily to cripple or destroy the higher parts of their nature."[274]

Both Booth and Rowntree influenced a great number of social reformers and researchers, the most famous probably being Arthur Bowley and his four town investigation of 1915 and 1925.[275] Recently, however, researchers and historians have focussed on other – less famous – investigators such as Eglantyne Jebb, Violet Butler and C.B. Hawkings. Like Booth and Rowntree, most of these researchers originated from the upper middle class. They were interested in the physical and national efficiency of the poor. This became especially exigent during the second Boer War when it appeared that many of the poor were unfit for military service.[276] In the Netherlands, C.W. de Vries scrutinized Rowntree's idea of the poverty line in his *Handboek voor Armbezoekers* (1916). According to him the line is too rigid and does not take into account that the "vraag aan welken kan van deze scheidingslijn een gezin leeft, hangt voor een groot deel af van moreele factoren."[277] Put differently: the moral explanation suddenly became dominant again in explaining poverty, De Vries did not want this, because that would force the material preconditions for healthy life to the background. In other words, De Vries argued for a more flexible line to determine poverty.[278]

One commentator described that the success of Rowntree's ideas slammed "the door shut on 19th century acceptance of abject poverty and simultaneously throws the reader into the light of what was possible in a new century – if (according to Rowntree) only we counted

[274] Ibidem, 360-361. To be fair, it should be noted that Malthus wrote his most influential work *before* the Industrial Revolution, afterwards production methods were revolutionized and production was multiplied unimaginably.
[275] A.L. Bowley and A.R. Burnett-Hurst, *Livelihood and Poverty: a Study in the Economic Conditions of Working-Class Households in Northampton, Warrington, Stanley and Reading* (London 1915) and A.L. Bowley and M.H. Hogg, *Has Poverty Diminished? A sequel to 'Livelihood and Poverty'* (London 1925).
[276] Freeman, 'provincial social survey', 73-89: 76.
[277] De Vries, *Handboek*, 16.
[278] Ibidem.

and cared enough."[279] The reports by Booth and Rowntree were part of a vanguard that helped pave the way for the liberal welfare reforms (1906-1914) in England. Their social investigations helped change the attitude towards poverty fundamentally. Illness, old age and low wages were more important causes of poverty than moral weakness and lethargy, Booth and Rowntree argued. Part of their reforms were arrangements for free meals on schools, insurance for sickness and unemployment and eventually the first state sponsored pensions.[280] With two more investigations, held in 1936 and 1950, Rowntree conducted showed the effectiveness of these measures. His figures indicated a steady but fundamental reduction in the range of poverty: it appeared that by 1950 less than 1,5% of the York-population lived in poverty.[281] As a result he started measuring poverty in relative terms and referred to people who lacked the income to live their lives at certain acceptable standards of living.

Put differently: budget research had developed itself from making cautious remarks on the causes and nature of poverty to an important tool that could be used to make political points in such ways that nobody could ever dare to ignore them.

[279] D. Dorling, 'Review of: *Poverty: A study of Town Life. Centennial Edition*', in: *International Journal of Epidemiology 31* (2002), 505-506: 505.
[280] J. Bradshaw, 'Preface', in: S. Rowntree, *A Study of town life, centennial edition* (Bristol 2001), xxiii.
[281] See S. Rowntree, *Poverty and Progress: a second social survey of York* (London 1941) and ibidem, *Poverty and the welfare state: a third social survey of York dealing only with economique questions* (London 1951) and A. Briggs, *Social Thought and social action: a study of the work of Seebohm Rowntree, 1871-1954* (London 1961).

Chapter five: Case Study of De Bosch Kemper family.

The family De Bosch Kemper is an excellent example of my thesis that the attitude towards social science gradually changed during the nineteenth century. Society and the social sciences had to get used to each other. People had to get familiar with the methods, techniques and possibilities of the social sciences. Which culminated, as discussed in the previous chapter, in the use of statistics – and especially budget research – in the political arena. Statistics' traditional universal, but rather vague claims had been crystallized into figures that could not be disputed. The case study starts with Jeronimo de Bosch Kemper, who is often seen as the founding father of Dutch sociology. His biography is also an excellent illustration of the broadness of the poverty debate during the nineteenth century. De Bosch Kemper was an intellectual jack-of-all-trades: he was a sociologist, economist, lawyer, historian, politician and social reformer all at once.[282] Poverty was an important subject for Jeronimo: a study on the history of poverty in the Netherlands had won him even a prize. Poverty was an important subject for the rest of his family too. One of his sons, Gerrit de Bosch Kemper founded a mutual help agency for the poor.

Esquire Jeronimo De Bosch Kemper, [283] was born in 1808, as the son of Joan Melchior de Bosch Kemper (1776-1824), one of the commissioners who prepared the way for William I to become king of the Netherlands after the French had left.[284] Like his father,

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[282] Website Biografisch Woordenboek van het socialisme en de arbeidersbeweging in Nederland, http://www.iisg.nl/bwsa/bios/kemper.html, last changed on 10 February 2003, last visited on 15 April 2012. De Bosch Kemper also founded a *Bibliotheek voor Statistiek and Armwezen* "which consisted of statistical books, and in the section for poverty relief, also of economic works." I.H. Stamhuis, 'Why did the Dutch statistical society abandon statistics?', in: I.H. Stamhuis, P.M.M. Klep and J.G.S.J. van Maarseveen (eds.) *The statistical mind in modern society. The Netherlands 1850-1940 Volume II: Statistics and Scientific work* (Amsterdam 2008), 133-158, 139. See chapter three for more information on De Bosch Kemper.

[283] The paragraph below is based on the website of the *Biografisch Woordenboek van het Socialisme en de Arbeidersbeweging in Nederland*, by G. Harmsen, http://www.iisg.nl/bwsa/bios/kemper.html, published 2001, last updated 10 February 2003, last visited 1 May 2012; the archival website of the Family De Bosch Kemper, author unknown, http://www.iisg.nl/archives/nl/files/b/ARCH00100.php, published 1988, last updated 17 April 2012, last visited 1 May 2012; Ambatgsheer, *Behoudend Maatschappij hervormer*; T.J. Boschloo, *De productiemaatschappij: Liberalisme, economische wetenschap en het vraagstuk der armoede in Nederland 1800-1875* (Hilversum 1989), 85-104

[284] See: *Digitale Bibliotheek voor de Nederlandse Letteren* , several authors, http://www.dbnl.org/auteurs/auteur.php?id=kemp026, 1999, last updated unknown, last visited 1 May 2012; the website of *Parlementair Documentatie Centrum*, author unknown, http://www.parlementairdocumentatiecentrum.nl/biografie/_2977, last updates unknown, last visited 1

Jeronimo studied law, and after he obtained a doctorate in 1830, he became a lawyer in The Hague. In the autumn of 1830, when the Dutch government raised an army to subdue the rebellious Belgians, Jeronimo volunteered. After a short military career he returned to his legal practice and eventually became advocate-general for the court of justice of the province of North-Holland.

Soon, it appeared that Jernimo's interests were broader than just law.[285] Over a period of many years he filled several political positions. He had been, for instance, a member of the Amsterdam city council, had a seat in the provincial government of North-Holland, and had short intermittent periods as a member of the lower house of parliament. In 1852 he became a professor at *natuur-*, *volken-* and *staatsrecht* at the Athenaeum Illustre in Amsterdam. Although De Bosch Kemper did not propose any political measures to battle poverty, he tried to set the right example of how the poor could be helped. In 1851 he founded an organization called "Vriend van Armen en Rijken". This foundation was aimed at elevating the poor through the distribution of knowledge. The main task of this institution was to manage a library, publish a magazine and distribute cheap flyers among the lowest classes. Moreover, for more than twenty years he was a curator of the Amsterdam schools for the poor.

Jeronimo was also looking for a way to eradicate poverty. Being a conservative liberal, he did not actively promote social legislation, but rather tried to influence (social) scientists and disputed the – in his opinion incorrect – assumptions underlying their research on poverty. He was not a social rights fighter by any means, but provided those who actively pursued the rights of the less fortunate with a very practical tool: in 1848 he was one of the founders of the *Vereeniging voor de Statistiek* that would accommodate social reformers with the numbers and figures on social problems such as poverty. Jeronimo was a pioneer within the field of statistical research. In the Netherlands he can be regarded as the initiator of the wide-spread use of statistics as a way of perceiving society. Some historians regarded him as

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May 2012; H. T. Ambagtsheer, *Jhr. Mr. Jeronimo De Bosch Kemper: Behoudend Maatschappijhervormer* (Amsterdam 1959), 7-20.

[285] On the political landscape of the Netherlands. J. De Bosch Kemper, *Staatkundige partijen in Noord-Nederland. Geschetst in een historisch overzigt van deszelfs binnenlandsche aangesteldheid* (1837).

the founding father of Dutch sociology, but others did not consider him worthy of that title due to the lack of analytical depth in his work.[286] Still, Jeronimo was the first president of the *Vereeniging voor Statistiek* and he and the other members did a lot of research into the financial dealings of the poor. In general, budget research became popular in the Netherlands during the 1840s. This was probably inspired by the work of French scientists like Frédéric Le Play.

In 1851 Jeronimo published a statistical study concerning poverty in the Netherlands. He tried to answer the central question, posed in a competition organized by the Haarlem department of the *Hollandsche* scientific society, whether or not the number of poor had increased over the years.[287] Jernimo approached the subject statistically. In order to answer the question in a satisfactory manner, he compared poverty in different periods of time. To this end he focussed on the relationship between wages and the cost of living, thus demonstrating the economic rationale and clarification of the roots of poverty. At length he discussed the quality of his data and dealt with a broad packet of – ranging from excessive drinking to a wrong distribution of taxes. As was still usual in his time, Jeronimo framed his statistical research in highly moral terms. He argued that "de vermindering der armoede" depended on "den algemeenen vooruitgang in zedelijke en maatschappelijke beschaving in alle standen der maatschappij."[288] It was a variation on the theme of moral degeneration: the poor had to be elevated morally, they should be taught to embrace Christian values, only then their poverty would and could be relieved. Central was the idea that "armoede is in Gods hand een der middelen om de mensch tot eenswillenheid met Hem te brengen."[289] As elsewhere the 'marriage' between Christian and Enlightenment ideals was apparent in the belief that the poor could be elevated morally by the abolition of illiteracy and education. Though Jernimo

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[286] *Grote Winkler Prins 4*, 343 and J.A.A. van Doorn, *Beeld en betekenis van de Nederlandse sociologie* (Utrecht 1971).

[287] In 1851 De Bosch Kemper wrote his *Geschiedkundig onderzoek naar de armoede in ons Vaderland, hare oorzaken en de middelen die tot hare vermindering zouden kunnen worden aangewend* (Haarlem 1851) as a contribution to a competition that was held by the *Hollandsche Maatschappij der Wetenschappen* in Haarlem. De Bosch Kemper won the first prize with his answer on the question if the number of poor had really increased over the years.

[288] Ibidem, 300.

[289] Ibidem, 309.

framed the debate in highly moral connotations, he was one of the first who tried to take a look at the situation of the poor from a financial perspective in the Netherlands. In order to place poverty in a context through the ages he tried to calculate real wages in different periods. Moreover, he used nutritional information to establish a diet necessary for healthy workers.[290] Inspired by European research, in Jeronimo's analysis the financial position of poor households, supported by statistical information, proved to be the main rationale. He, however, was not the only one to follow these lines of thought: a few other Dutch authors were of the same opinion. A good example is the essay by F. Van der Ploeg for another essay contest on poverty: he focussed on budget handling in order to explain poverty. His conclusion was that faults in the management of cash flow, rather than economic shocks, lay at the root of poverty. In order to help raise the poor from their predicament, Van der Ploeg argued that they should be taught to handle their cash flow correctly. Besides, he criticized the inflexibility of loan banks, and emphasized that they should help the poor instead of making it more difficult for them to borrow money. Like Jeronimo, Van der Ploeg framed his essay in moral tones.[291] It is interesting to see that even though the tools with which poverty was measured had changed, the perception what caused it changed very little. Many people in the late nineteenth century were still of the opinion that poverty was in caused by the poor themselves, as they did not save money as a result of their moral degeneration. Instead they rather spent it on booze or squandered it otherwise.[292]

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[290] P.M.M. Klep, 'A historical perspective on statistics and measurment in the Netherlands 1750-1850', in: P.M.M. Klep and I.H. Stamhuis (eds.), *The Statistical Mind in a Pre-Statistical Era: The Netherlands 1750-1850* (Amsterdam 2002), 29-70; 38. See for other examples of this kind of thinking chapter three.

[291] F. Van der Ploeg, *Beantwoording der prijsstoffe 'Zet de tering naar de nering!' het beste behoudmiddel tegen armoede* (Amsterdam 1840)..

[292] Another interesting aspect nowadays is that little seems to have changed. Poverty is hardly an issue anymore in the Western world, but it now focuses on the third world and how the poor there should be helped. In recent discussions it has been suggested that first world countries should give less money or do less or nothing at all because the poor there are poor because of their own fault. As in the nineteenth century a lot of participants in the debate seem to reason from a certain firm belief, that they are not willing to abandon, instead of letting the facts speak for themselves, and have a real discussion about the data.

In a way, the life of Gerrit De Bosch Kemper (1841-1912)[293] reflects the decisive turn in attitude towards social science and statistics in this period. During his lifetime the government finally gained control over the collection of data, however, private and religious initiatives were still considered primary in the battle against poverty. Like his father and grandfather, Gerrit became a lawyer and in 1866 he obtained his doctoral degree. Unlike his forefathers, Gerrit did not become a professor, but started to work for the Dutch government. Given his family history it was not surprising that he worked in statistics. Like his father, for instance, Gerrit became a member of the board of the *Vereeniging voor Statistiek.* And in 1876 he was appointed director of the department of Statistics of the Ministry of Internal Affairs. It was the eighth time such a department was founded. Two years after his installation it was decided that every Ministry and department was responsible for the collection of its own data and that the general statistics department was abolished. From then on Gerrit worked at the ministry of Water management, Trade and Industry (*Waterstaat, Handel en Nijverheid*). From 1883 till his retirement in 1905 he was secretary-general of the ministry. In 1878 Gerrit founded a mutual insurance agency *Eigen Hulp*.

In the *Sociaal Weekblad* the Jewish polymath and member of the *Vereeniging voor Statistiek*, M. Levy (1836-1920)[294] was aprovingly quoted saying: "wij hebben een

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[293] This paragraph is based on the website of the *Centraal Bureau voor de Statistiek* (CBS), 'Periode 1892-1899: de Centrale Commissie voor de Statistiek', http://www.cbs.nl/nl-NL/menu/organisatie/geschiedenis/2009-1892-1899-ccs.htm, last updated unkown, last visited 19 May 2012 and: 'Gerrit De Bosch Kemper', http://www.cbs.nl/nl-NL/menu/organisatie/geschiedenis/ccs-leden/2009-de-bosch-kemper-pub.htm, last updated unknown, last visited 19 May 2012.
In a way, the life of his sister, Jeltje de Bosch Kemper is interesting too. She worked for several relief organizations. As well as women's rights organizations. She was also one of the founders of the Dutch Household schools, in which housewives were taught how to deal with the earnings and expenses best. See for instance: *Biografisch Woordenboek van het Socialisme en de Arbeidersbeweging in Nederland,* by H. van Veen, http://www.iisg.nl/bwsa/bios/bosch-kemper.html, published in 1992, last updated 23 September 2002, last visited 2 May 2012; ; the archival website of the Family De Bosch Kemper, author unknown, http://www.iisg.nl/archives/nl/files/b/ARCH00100.php, published 1988, last updated 17 April 2012, last visited 1 May 2012; J.W.A. Naber, *Het Leven en Werken van Jeltje de Bosch Kemper* (Haarlem 1918); H.P. Hogeweg-de Haart, 'Bosch Kemper, jkvr Jeltje de (1836-1916)', in: *Biografisch Woordenboek van Nederland,* http://www.historici.nl/Onderzoek/Projecten/BWN/lemmata/bwn1/boschkemper, (Den Haag 1979), last updated 10 February 2012, last visited 10 May 2012.
[294] Levy initiated the Liberal Union in 1885, but soon retreated from the initiative because the suffrage discussion did not interest him a lot. He also wrote a lot on child protection, the education of neglected children, collective arrangements and unemployment. For more information see: J. Charité, 'Levy, Isaac Abraham (1836-1920)', in: *Biografisch Woordenboek van Nederland*

departement van binnenlandsche zaken, maar de binnenlandsche zaken kennen wij niet."[295] Together with him, Gerrit proposed in 1881, during the annual meeting of the *Vereeniging voor Statistiek*, the foundation of a Statistical *Rijksbureau*. This proposal was rejected; instead the assembly opted for an idea of Hendrik Goeman Borgesius (1847-1917). Borgesius, a left-wing liberal, argued that the *Vereeniging voor Statistiek* should establish its own statistical bureau. This was the institute directed by Beaujon.[296]

In 1892 the Dutch government created a committee whose goal was to advice departments and ministries on statistical matters, and to collect, create and analyze statistical information. This Central Statistical Committee (CCS, *Centrale Commissie voor de Statistiek*) still exists today. Nowadays, however, only its advising role remains: in 1899 the Central Statistical Bureau (CBS, *Centraal Bureau voor de Statistiek*) was founded whose prime task it became to provide the state with useful statistical information on all kinds of themes varying from economics, to unemployment and education. Thirty men, varying from high government officials to top executives and directors of educational, research and relief institutions, were asked to participate in the original committee. Borgesius and Gerrit were among them.

The existence of the committee and its work and objectives resulted from the increasing influence of science on the Dutch social debate, such as poverty. It was the

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(http://www.historici.nl/Onderzoek/Projecten/BWN/lemmata/bwn3/levy), published Den Haag 1989, last updated 10 February 2012, last visited 15 May 2012.

[295] D.S., 'Sociale Boekhouding', in: *Sociaal Weekblad 2, numbers 56 and 57* (Den Haag 1888), 281-283, 289-291: 282.

[296] See: author unknown, 'Hendrik Goeman Borgesius (1847-1917)', http://www.cbs.nl/nl-NL/menu/organisatie/geschiedenis/ccs-leden/2009-hendrik-borgesius-pub.htm, last updated unknown, last visited 15 May 2012 and: 'Mr. Dr. H. Goeman Borgesius', http://www.parlement.com/9291000/biof/00469, last updated unkown, last visited 15 May 2012. Eventually Borgesius became chairman of the Estates General Chamber. He chaired several committees, organizations and associations that were aimed at educating and elevating the lower classes, such as *Maatschappij tot Nut van't Algemeen* and *Volksbond tegen Drankmisbruik*. Borgesius argued on several occasions that social legislation should protect the weak. In his opinion that was the core business of the state. In a way Borgesius and his popularity is an indication of the changing opinion in the Netherlands on the role of the state. In the early nineteenth century most people had believed that that state should not intervene in society. In the course of the century, however, the idea gained ground that the state should actively protect those who suffered from the negative consequences of industrialization. Notwithstanding that this did not dismiss citizens from their individual rights and duties. Nor should it intervene too actively with free competition: the rights of the one should not obstruct the rights of the other.

committee's task to underpin the debate with statistical information. The formation of the Dutch body of knowledge and techniques, applicable to society, had been fulfilled.

Chapter six: history's lessons.

The thesis started with a short discussion of microfinance and especially the recent research by Collins, Morduch, Rutherford and Ruthven and Banerjee and Duflo. For example: the work of Collins *et al* – trying to understand the situation of poor households in light of their cash flow problem and their unawareness of information – explains better "why the efforts of churches and governments to alleviate poverty failed than the reasons offered at the time and echoing since, i.e. ignorance or undesirable and incorrigible behaviour."[297] The other way around, however, the long nineteenth century provides some excellent cases to test whether the current insights of poverty researchers make sense; the microfinance institutions might even benefit from lessons from the past.[298]

So, what might these lessons be? In their article on microfinance in the past Deneweth, Gelderblom and Jonker apply the analytical framework of Collins *et al* to the nineteenth century. Deneweth *et al* investigated three types of nineteenth century microfinance institutions: pawn shops, savings banks and insurance companies. They describe these as "at best a palliative, not a solution."[299] Pawnshops were mainly used by poor households to deal with immediate cash flow problems, so did not offer the bottom of Dutch society a fundamental solution. Savings banks, in operation very similar to current microfinance institutions, suffered from a great inflexibility: often the offices were open on such inconvenient days or located so far away that the workers could not visit them. Furthermore, most workers did not even earn enough money to save until the end of the

[297] H. Deneweth, O. Gelderblom, J. Jonker, 'Microfinance and the decline of poverty: evidence from the nineteenth century Netherlands' (concept version 20 May 2012), 2.

[298] This is not a new insight, besides Deneweth *et al* other scholars have studied the historical roots of microfinance institutions. For example: A. Hollis and A. Sweetman, 'Microcredit: what can we learn from the past?', in: *World Dev* 26 (1998), 1875-1892, ibidem, 'The life-cycle of a microfinance institution: the Irish loan funds', in: *Journal of economic behaviour and organization 46* (2001), 291-311, M. Ghatak and T.W. Guinnane, 'The economics of lending with joint-liability: theory and practice', in: *Journal of development economics 60* (1999), 195-228, T.W. Guinnane, 'Trust: a concept too many', in: *Yale University Economic Growth Center Discussion Paper 907* (2005).

[299] Deneweth, 'decline of poverty' 24.

nineteenth century.[300] However, as Collins *et al* emphasized for present-day South Africa, insurance "penetrated earlier and deeper than the other two institutions cultural factors combining with economic considerations and a business model adapted to the situation of poor households to ease its way. Even then for most of the 19th century funeral insurance was predominantly a middle class concern, not a solution for poor households. All these solutions shared the same basic problem of not responding to demand, but being supply-driven."[301]

Underlining some of the discussed critiques of Roodman and the others, Deneweth, Gelderblom and Jonker argue that the prosperity of the poor did not increase at the end of the century as a result of "financial innovations", but "because of economic growth pushing up wages." Before that, most poor households simply lacked the financial means to participate in financial institutions. They predominately leaned on their informal networks in order to survive. In other words, for the nineteenth century Dutch poor "the causality between finance and growth definitely ran from growth to finance, and not the other way around."[302] These historical insights confirm the criticism voiced by many such as Collins *et al* that most financial institutions are to rigorously set to help the poor. Sums of money, as well as the repayment path and way of contact should be tailored to the needs of the poor. Furthermore, the evidence points to "the importance of insurance of borrowing."[303]

In a way history teaches to stop wishful thinking, whether it is the nineteenth century variant in which the poor are morally degenerate and blow their money instead of saving it or the late twentieth century microfinance promise. Instead, scientists and relief workers should try to look beyond their theoretical generalizations and size up what the person really needs. The historical account of the role social science – and especially budget research – in the nineteenth century poverty debate shows that it takes time for science to generate enough in-depth knowledge before it is applicable directly to society. Society, vice-versa has to get used to techniques and ideas too. And, as we have seen, the national context is of the utmost

[300] Ibidem.
[301] Ibidem.
[302] Ibidem, 24-25.
[303] Ibidem, 25.

importance of its development: is there demand from society for certain techniques? Therefore, scientists and leaders of public opinion should not be too quick to write-off microfinance. They should look at it critically and force it to substantiate its hypotheses with firm figures. If that happens, the time that the microfinance promise is inescapable will arrive soon, as it did for welfare reforms after Booth and Rowntree had published their findings.

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