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# **From hardship to benefit: A critical review of the nuclear hardship theory in relation to the emergence of the European Marriage Pattern**

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## **Abstract**

In this paper we address several issues, all with the underlying intention of refining and reorienting the nuclear-hardship-debate. There is a need for such reorientation of the debate as several indicators show that the long-term outcome of this process towards a society built upon nuclear households has not lead to more hardship, quite the contrary. Nor would it be fair to claim that this outcome has to be thanked entirely to top-down provisions, and then in particular via charity. In this article we stress the institutional diversity of the solutions for hardship, and we hereby focus on one particular group in society, namely the elderly. We will demonstrate that elderly had more “agency” than is usually expected and that a combination of institutional arrangements besides the top-down provisions in which the elderly participated actively offered more resilience in society to deal with the so-called “hardship”.

**Keywords:** European Marriage Pattern, agency, institutions, nuclear household

**JEL Codes:** N33, J12, J14, I11

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## 1. Introduction

Guilt-ridden sentences like: 'I promised mom I'd never put her in a nursing home'; 'Coping with the nursing home decision'; 'The big decision of putting a loved one in a nursing home' or 'Advantages of putting your parents in a nursing home', flood the Internet. Nursing homes for the elderly prevail in Western societies, as much as they are frowned upon by non-Western migrants. Since having children used to be an investment for old age, as it still is in many parts of the world,<sup>1</sup> including Southern and Eastern Europe,<sup>2</sup> the question rises why, when and where this family safety net - presuming it ever has been present - seems to have unravelled in North-West Europe. Our literature review is meant to structure the debate and to throw a light on this process, by answering the question to what extent the elderly had access to alternatives, to secure their well-being.

Central in our review article is 'the nuclear hardship hypothesis', which was discussed by Peter Laslett, as part of the discourse on 'the historical functions of kinship and the family' in the eighties.<sup>3</sup> In his article, Laslett suggests that hardship, stemming from neolocality, such as found in parts of North-West Europe, would have had implications for the importance of collective institutions to ensure security for individuals. The idea of a family-to-collectivity continuum, of family and collectivity complementing each other, is central in his article. The way Laslett puts it, the importance of collective institutions rises as the immediate result of neo-locality, and the presence of nuclear family households.<sup>4</sup> The collectivity in Laslett's description stands for top-down charity organisations that emerge to take care of those who are in need. Laslett furthermore does not confine the nuclear hardship hypothesis to neolocality, when he discusses the position of the elderly. He adds the idea of 'the life-cycle squeeze',<sup>5</sup>

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<sup>1</sup> C. Kağıtçıbaşı, 'Old-Age Security Value of Children: Cross-National Socioeconomic Evidence', *Journal of Cross-Cultural Psychology*, March 1982 13: 29-42; M. Vlassoff and Carol Vlassoff, 'Old Age Security and the Utility of Children in Rural India', *Population Studies* Vol. 34, No. 3 (Nov., 1980), pp. 487-499; J. Hoddinott, 'Rotten Kids or Manipulative Parents: Are Children Old Age Security in Western Kenya?' *Economic Development and Cultural Change* Vol. 40, No. 3 (Apr., 1992), pp. 545-565.

<sup>2</sup> D.S. Reher, 'Family Ties in Western Europe: Persistent Contrasts', *Population and Development Review*, Vol. 24, No. 2 (Jun., 1998), pp. 203-234; T. J. Guerrerro and M. Naldini, 'Is the South so different?: Italian and Spanish Families in Comparative Perspective', in: *Southern European Welfare states. Between Crisis and Reform*. M. Rhodes (ed.), 1997, p 42-67.

<sup>3</sup> P. Laslett, Family, kinship and collectivity as systems of support in pre-industrial Europe: a consideration of the 'nuclear-hardship' hypothesis *Continuity and Change* 3 (2), 1988, 153-157. Before Laslett, others, such as James Smith ("Widowhood and ageing in traditional English society", in *Ageing and Society* 4 (1984), 439) and Richard Smith (some issues concerning families and their property in rural England 1250-1800", in Richard Smith ed., *Land, kinship and life-cycle* (Cambridge 1984) had used the term.

<sup>4</sup> idem 1988:156, cf. A. Greif, 'Family structure, institutions and growth: the origins and implications of Western corporations', *The American Economic Review* 96 (2006) 308-312.

<sup>5</sup> idem 1988:169. Laslett does not, in fact, use the term 'squeeze' in this article. The term 'life-cycle squeeze' has been employed by sociologists and demographers, who originally focused on the gender aspects of the life-cycle squeeze, demonstrating that at some point in the family life-cycle -at marriage, as well as at the point of children reaching adolescence- a women's income is needed to make ends meet. The idea that this squeeze coincides with parents in need was no part of the original life-cycle-squeeze hypothesis. C.f.: W. Gove; Grimm, J.; Motz, S.C.; Thompson, J., 'The family life cycle: Internal dynamics and social consequences' *Sociology & Social Research*, Vol 57(2), Jan 1973, 182-195; V. K. Oppenheimer, 'The life-cycle squeeze: The interaction of men's occupational and family life cycles', *Demography* Volume 11, Number 2, 227-245; R. A. Van Dusen & E. B. Sheldon, 'The Changing Status of American Women: A Life Cycle Perspective', *American Psychologist*, 31, 2, 106-116, Feb 1976.

which arises not only from neolocality, but also from high ages at marriage, linking nuclear hardship with John Hajnal's 'European Marriage Pattern' (EMP).<sup>6</sup>

High age at marriage causes life cycles of parents and children to diverge; children tend to marry and have children of their own, at the very same time their parents get old and needy, and start losing their spouses. Consequently, both parents as well as their grown up children, need not only physical assistance (childcare, elderly care), but also financial assistance (in the case of the children: to support household formation or to support children not yet able to make an income. In the case of parents: to support oneself when no longer active at the labour market). Combined with neolocality, which causes parents and their married children to live in separate households, diverging life cycles make it more difficult for the elderly to receive the support they might need from their children. A focus on the way in which the elderly cope with 'nuclear hardship' provides an insight into the way the family safety net is replaced.

'Nuclear hardship' also features in articles about family economics. Kotlikoff and Spivak, in a theoretical contribution, have claimed that 'the institution of the family provides individuals with risk-sharing opportunities which may otherwise not be available'. Since there is a degree of trust and an exchange of information within the family that is more difficult to achieve with outsiders, problems with respect to 'moral hazard, adverse selection, and deception' were less stringent, and transaction costs are generally lower.<sup>7</sup> Although Kotlikoff and Spivak do not have historical societies in mind when they discuss these issues, we may assume they also hold true for families in the past. Their analysis 'indicates that implicit risk-sharing arrangements [within the family] can provide powerful economic incentives for marriage and family formation.'<sup>8</sup> Here, they more or less agree with social historians who believe that the family can substitute for insurance institutions.

This already works on a basic level: people who marry and thus combine their assets implicitly create an old-age pension because 'for each partner the risk of living too long is hedged by the other partner's potential death: if one partner lives to be very old, there is a high probability that his (or her) spouse has already died leaving him a bequest to help finance his consumption'.<sup>9</sup> This amounts to risk pooling increases with the number of partners. Kotlikoff and Spivak calculate that substantial wealth effects are possible by marrying (ranging from an increase of 11,7 per cent to 43,0 per cent, depending on age and risk adversity) and entering into three-person polygamy (15,8 per cent to 68,7 per cent). They also calculate this for parents with children, for whom creating a pool of wealth on condition children will support parents during old age, also substitutes for insurance. Their theoretical approach lends support to the nuclear hardship hypothesis: 'complex' types of family formation provide better possibilities for insurance against old age, and hence, nuclear families are likely to experience problems.

In this article we address several issues, all with the underlying intention of refining and reorienting the nuclear-hardship-debate. We feel there is a need for such

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<sup>6</sup> Three features were central to this European Marriage Pattern: neo-locality, a high age at (first) marriage (over 23 for women and over 26 for men) and a large number of singles who never married at all. Hajnal, J., 'European marriage in perspective', in D.V. Glass and D. E. C. Eversley, eds., *Population in History* (1965), pp. 101-43.

<sup>7</sup> L.J. Kotlikoff and A. Spivak, 'The family as an incomplete annuities market', *The Journal of Political Economy* 89 (1981) 372-391, pp. 372.

<sup>8</sup> Kotlikoff and Spivak, 'The family', 373-374. Cf. their assertion 'that the recurrent instability in family arrangements may, to some extent, reflect recent growth in pension and social security public annuities' (idem, 388-389).

<sup>9</sup> Kotlikoff and Spivak, 'The family', 380.

reorientation of the debate as the long-term outcome of this process towards a society built upon nuclear households has not lead to more hardship, quite the contrary. Nor would it be fair to claim that this outcome has to be thanked entirely to top-down provisions, and then in particular via charity. In this article we want to stress the institutional diversity of the solutions for hardship, and we hereby focus on one particular group in society, namely the elderly. We will demonstrate that elderly had more “agency” than is usually expected and that a combination of institutional arrangements besides the top-down provisions in which the elderly participated actively offered more resilience in society to deal with the so-called “hardship”.

We start this article by analysing the nuclear hardship theory, by first explaining clearly the differences between households and family in order to avoid any further confusion. Laslett’s theory has to do with two important units of analysis: the household –and in particular the size and internal organisation of it- and marriage- and in particular the degree to which it is postponed and where it is localised. The size of the household decides upon the “critical mass” of people that would be available to support needy members of the family/household; the internal structure has to do with implications of the presence of a hierarchy on which we will elaborate later. Marriage decisions about timing and location –hence the link with marriage patterns- influence the degree to which generations are available to help each other. In order to refine the debate, we will in this article, keep both aspects separate, whereas in the past the debate seems to have covered a mixture of both. After having cleared this out, we explain how the changing course of households and families within EMP-areas lead to the so-called squeeze-situation. Following in this part we evaluate to what extent this situation created a negative outcome for in particular the elderly. A focus on other specific categories such as ‘the poor’ would be less useful, as poverty does not necessarily hold a direct relationship with changes in household formation, but is rather related to economic hardship in general. Our focus on one particular group such as the elderly also allows us to evaluate their well-being better than when looking at society as a whole. Considering that the nuclear hardship lead to a particularly difficult situation for the elderly one would expect them to be suffering substantially. This would normally have an effect on their life-expectancy. As we will demonstrate life-expectancy for the elderly was not lower in NW-Europe in comparison to areas where the family ties were stronger and elderly were taken care of by their family. On the contrary: life expectancy was as high as elsewhere and sometimes even higher. In other words: there are no indications that a dominance of nuclear households has a negative effect on the quality of life of the elderly (supposing that this would be directly related with life expectancy). The question that arises then is whether this can entirely be attributed to top-down care as is suggested by Laslett. Was there no charity then in the South? Or was it less performant?

In the third part of our article we will answer this question by approaching the relationship between household formation, marriage and hardship from an entirely different perspective. Instead of focussing on the negative effects of the EMP- we approach it from the “opportunities” side. By unravelling the relationship between the presence of the European Marriage pattern and the difference in which care for the elderly was set up in the various parts of Europe (EMP and non-EMP), it becomes clear that elderly in the EMP-areas were less dependent on what was offered to them in terms of care but that already early on in the early modern period “instruments” (both financial and contractual) were available to prove care. Elderly in EMP-areas, and then in particular those from the middle classes, had more “agency” to solve their problems. Assuming that the EMP was followed by the whole society (except maybe the nobility)

and that charity would be a (top-down) solution for mainly the lower strata of society, we need to give more attention to the bottom-up, demand-driven forms of solutions for hardship among in particular the middle-class. Although Laslett covers “societal responses” to those in need of support because of nuclear hardship, he leaves out the potential solutions other institutions such as the capital market could offer. In this context we will pose the question whether it was possible that nuclear households also created ‘new’ opportunities and how different solutions for hardship were in EMP-areas in comparison to those in non-EMP-areas.

## 2. Analyzing the Nuclear Hardship Theory

### 2.1. Conceptualizing family and household: extended versus nuclear households

The work of Hajnal, as well as the work of Laslett, suffers from a lack of concise definitions of what is meant by the terms family and household. In fact, both authors use the term family intermittently for indicating households consisting of family members, as well as for the ties with the extended family that does not share a household. Although it is true that most households do consist of persons related through family ties, a household is not per definition a family, and a family does not necessarily share a household.<sup>10</sup> Household formation, however, cannot be seen as completely independent of family ties, whether those ties are biological or a social construction, tying the term family somewhat further to the term kinship, as used by anthropologists. For the purpose of our argument we therefore make a clear distinction by what is meant by the terms family and household based on the work of Jack Goody. Whereas he sees the family as focused on reproduction, he distinguishes the household as primarily focused on production, which he subdivides into distribution, preparation and consumption.<sup>11</sup> This division shows how family and households are related. Most of the other attributes of families and households follow from this basic distinction.<sup>12</sup>

People belonging to the same household do not necessarily live under the same roof. They can live side by side, in houses or huts, as is the case on some African compounds. They usually share assets and eat together, and the work of the household members tends to support and protect the other household members.<sup>13</sup> Though it is not necessary that they all work together.

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<sup>10</sup> S. J. Yanigisako, ‘Family and Household. The Analysis of Domestic Groups’, *Annual Review of Anthropology*, 8 (1979): 161-205.

<sup>11</sup> J. Goody, *The Development Cycle in Domestic Groups*, Cambridge University Press 1958.

<sup>12</sup> cf. M. Fortes, ‘Parenthood, marriage and fertility in West Africa’, *Journal of Development Studies* [Volume 14, Issue 4](#), 1978 Special Issue: Population and Development, pp.121-149; S. J. Yanigisako, ‘Family and Household. The Analysis of Domestic Groups’, *Annual Review of Anthropology*, 8 (1979): 161-205.

<sup>13</sup> But even here we see components like gender influencing the extent to which support and protection are expected.

**Table 1: Overview of differences between family and households**

Family	Household
<ul style="list-style-type: none"> <li>- based on reproduction;</li> <li>- aims to regulate sexuality;</li> <li>- serves as the primary social group;</li> <li>- regulates relationships and support;</li> <li>- different kinship systems are used throughout the world to indicate family members;</li> <li>- dissolves when reproductions fails and all members have died.</li> </ul>	<ul style="list-style-type: none"> <li>- based on production; distribution, preparation, consumption;</li> <li>- providing support and protection for members;</li> <li>- residential, though not necessarily under one roof;</li> <li>- formed at marriage or by splitting and joining;</li> <li>- dissolves as the result of splitting; when production, protection and/or support fail, or when members die.</li> </ul>

Households might include non-kin, such as tenants, lodgers, maids and apprentices, for various reasons. They might pay (or be paid for by relatives) to be part of the household, or they might be paid to do so, as is the case with servants.<sup>14</sup> In-living maids and servants who have their own income, support themselves and cook for themselves, can be counted as separate households, although they share the same roof and activities. For instance, in Dutch *Hoofdgeld* sources of 1623 (tax revenues which mention all household members per village), servants are often mentioned as in-living, either cooking for themselves (*buiten de kost*) or eating with the other household members (*in de kost*), which was also the case for in-living lodgers (*thuisliggers, kostkopers*). They are mentioned as part of the household under a household head, but sometimes their 'heads' are counted separately (*1 hoofd*), indicating their independent status. Few exceptions mention the in-living servants not being counted, referring to them as counted as part of their parents households in the same or a distant village. This shows that sometimes people are seen in a particular position of living in one household, but belonging to another household, for instance when they migrate on a seasonal basis.

Similarly to the fact that people can belong to more than one household, they can belong to more than one family, e.g. the one of their father and the one of their mother; their own family as well as their spouse's family. Although singles do form households, they are always part of a larger family. Families dissolve by lack of offspring. Households are formed by either marriage or splitting, and split or dissolve when their members die. Where death dissolves both families and households, marriage unites. Families as well as households are important to regulate the access to property.<sup>15</sup> Needless to say that control over marriage forms a powerful instrument to control property exchange, in the past, and still today.<sup>16</sup>

Both Hajnal and Laslett write of 'household formation'. In doing so, Hajnal distinguishes 'simple household systems' (consisting of only one married couple or none at all), which he claims are only found in North-Western Europe, and 'joint household systems' (consisting of two or more related couples), which are found 'elsewhere in the

<sup>14</sup> Hajnal J., 'Two kinds of preindustrial household formation system', *Population and Development Review*, 8 (1982), pp. 449-494.

<sup>15</sup> T. Schweizer, D. R. White, *Kinship, networks, and exchange*, Cambridge University Press, 1998.

<sup>16</sup> Howell, M. C., 'The marriage exchange: property, social place, and gender in cities of the Low Countries, 1300-1550', (*Chicago and London*, 1998).

world'. Apart from these terms, causing confusion,<sup>17</sup> this is an oversimplification of the situation 'elsewhere in the world'. In fact, there is more to it. In many parts of the world couples do not exist in this sense. Polygamous marriages, for instance, do not consist of one couple, yet can form multiple households, each containing but 'one' couple, when co-wives live in different villages.<sup>18</sup> Similarly, matrifocal households, which exist in Africa and the Caribbean, in which mothers live with their children and their children's children, without a spouse (or rather without a stable bond with an in-living husband), do not consist of couples in the traditional sense, yet form households.<sup>19</sup>

Whereas Hajnal's dichotomy presents an oversimplification of household formation on a global scale, Laslett is too specific when labelling different forms of household formation, ending up with many categories (all based on similar ideas about couples being present or absent), a comparison between countries becomes complex. Even though Laslett is more specific than Hajnal, his classification is not complete enough to make a global comparison and distinguish the earlier mentioned polygamous or matrifocal family households. Furthermore, Laslett defines the household specifically as a residential group, when he states that 'a person can belong to one household only, even if, (...) that person slept in one household, the one to which we shall allot him, and worked in another household'.<sup>20</sup>

For the purpose of this review, we will stick to anthropological definitions of families and households. A basic division in different household forms, throughout Europe, includes the conjugal, nuclear, joint and extended family household. The conjugal family household consists of a couple without children, whereas the nuclear family household consists of a couple with or without children. The 'extended family', as we have discussed before, is a family which contains not only parents and children, but several, vertical, generations, including grandparents and/or grandchildren. The term extended family is also used to include what should be called the 'joint family', but strictly spoken consists of horizontal relationships, between siblings, their spouses and offspring.<sup>21</sup>

The 'stem-family household', mentioned in regard to European households,<sup>22</sup> is basically an extended family household. But here we can observe only one sibling remaining at home, with his or her parents, taking over the household headship, plus all

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<sup>17</sup> The term 'joint family household' strictly refers to households in which siblings and their spouses have joint property rights and often live together, whether or not with their parents.

T. N. Madan, 'The joint family: a terminological clarification', in: *Family and Marriage, International Studies in Sociology and Social Anthropology Volume I*, E. J. Brill: Leiden, pp.7-16.

A better option would be the term 'extended family household', a term originally used to describe a vertical relationship of grandparents, parents and children living together, but eventually used as an umbrella for both horizontally (siblings) as well as vertically (offspring) related family-members sharing a roof. A simple household system could also have been called a conjugal or nuclear family household system.

G. P. Murdock, *Social Structure*, New York: MacMillan, 1949:2.

<sup>18</sup> M. Kockvedgaard Zeitzén, *Polygamy, a cross-cultural analysis*, Berg: Oxford, New York, 2008.

<sup>19</sup> E. Blackwood Marriage, 'Matrifocality and Missing Men' in: *Feminist Anthropology, Past, Present and Future*, by P. L. Geller, K. Stockett (eds.), University of Pennsylvania Press: Pennsylvania, 2006:75-88

<sup>20</sup> Hajnal, J., 'Two kinds of preindustrial household formation system', *Population and Development Review*, 8, 1982:513.

<sup>21</sup> G. P. Murdock, *Social Structure*, New York: MacMillan, 1949;

R.M. Keesing, *Cultural Anthropology, a Contemporary Perspective*, New York [etc.] : Holt, Rinehart and Winston, 1981; L. Holy, *Anthropological perspectives on kinship*, London [etc.] : Pluto Press, 1996

<sup>22</sup> R. Wall, 'Family and household as work group and kin group: areas of traditional Europe compared', in R. Wall, J. Robin, and P. Laslett, eds., *Familyforms in historic Europe* (Cambridge, 1982), pp. 1-64; A. Fauve-Chamoux and E. Ochiai (eds.), *the Stem-Family in Eurasian perspective. Revisiting House Societies, 17<sup>th</sup>-20<sup>th</sup> Centuries. Population, Family and Society, Vol 10*, Peter Lang: Bern 2009.



the work this represents. Stem-family households are extended family households of a specific kind; formed on the basis of impartible (inter vivos) 'inheritance', often based on primogeniture (the right of the first born). In order to classify households, we use four categories:

- joint/extended family households (including stem families)<sup>23</sup>
- conjugal/nuclear family households<sup>24</sup>
- no-family households
- solitaries

No-family households are not based on kinship relations and cannot be continued on the basis of reproduction. They are interesting, but form, at least in Medieval Europe, anomalies rather than recurrent household patterns.<sup>25</sup> Solitaries constitute an interesting category. These households only form on two occasions: when spouses (without in-living children) die in conjugal or former nuclear families, and as the result of splitting. This is for instance the case with the NW European singles.<sup>26</sup> For the purpose of this review, in which we reconsider nuclear hardship, we will focus on the distinction between extended/joint family households, which are formed at splitting, versus nuclear/conjugal family households, which are neolocal and formed at marriage.<sup>27</sup>

## *2.2. The influence of timing and location of marriage: the squeeze hypothesis*

The European marriage pattern is characterized by, amongst others, high marriage ages for men and women, high percentages of singles amongst men and women and the formation of a new household upon marriage. This combination of elements lead to a gap in between generations. In these areas the time at which those children were setting up their own households and started having children of their own, coincided with the time at which their parents were getting old and needy and are likely to become widowed. The European Marriage Pattern not only affects the physical presence of members of the household but does also have an impact on the economic lifecycles of parents and their children.

Basically, accumulation of wealth slows during three 'squeezes'. The 'early adulthood squeeze', when a household is to be set up. The 'middle adulthood squeeze', caused by costs of adolescent children. And the 'retirement squeeze', which occurs when household members stop working. As a result, the wealth of households does not progress linearly

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<sup>23</sup> Which include Laslett's multiple family households, complex family households, stem-family households, frerèches and multigenerational households.

<sup>24</sup> Which include the simple family households.

<sup>25</sup> Convents, however, are no-family households. The ties between the inhabitants of a convent are reinforced by spiritual kinship and the use of kinship terms referring to this spiritual kinship - 'father', 'mother', 'brother', 'sister' and 'child'- are similar to the terms used for biological kinship terms.

<sup>26</sup> Hajnal defined the 'large number of singles who never married at all' as a characteristic of the EMP. However, it is not clear whether those singles were actually forming households, since most of those singles were part of the households in which they lived and worked as servants. Hajnal, J., 'European marriage in perspective', in D. V. Glass and D. E. C. Eversley, eds., *Population in History* (1965), pp. 101-143.

<sup>27</sup> Since conjugal families are in fact nuclear families we shall use the term nuclear families to indicate both family forms.

or exponentially.<sup>28</sup> Instead, some periods in the life cycle are more difficult than others, and during these squeezes households may depend on security arrangements.

For any nuclear family household, the availability of security arrangements depends partly on the financial situation of ‘supporting households’, such as parental households. These should ideally give support during squeezes. When squeezes in a life cycle of parental households and that of the spouses coincide, support (or even mutual support) becomes difficult, and nuclear hardship may emerge. In extended families, where different generations share the same household, those squeezes do not coincide, and in-living grandparents are able to jump in when their children experience a squeeze. In turn, when they themselves experience the ‘retirement squeeze’ their children are able to support them.

**Figure 1: The Squeeze Hypothesis: life cycles in EMP and non-EMP areas.**

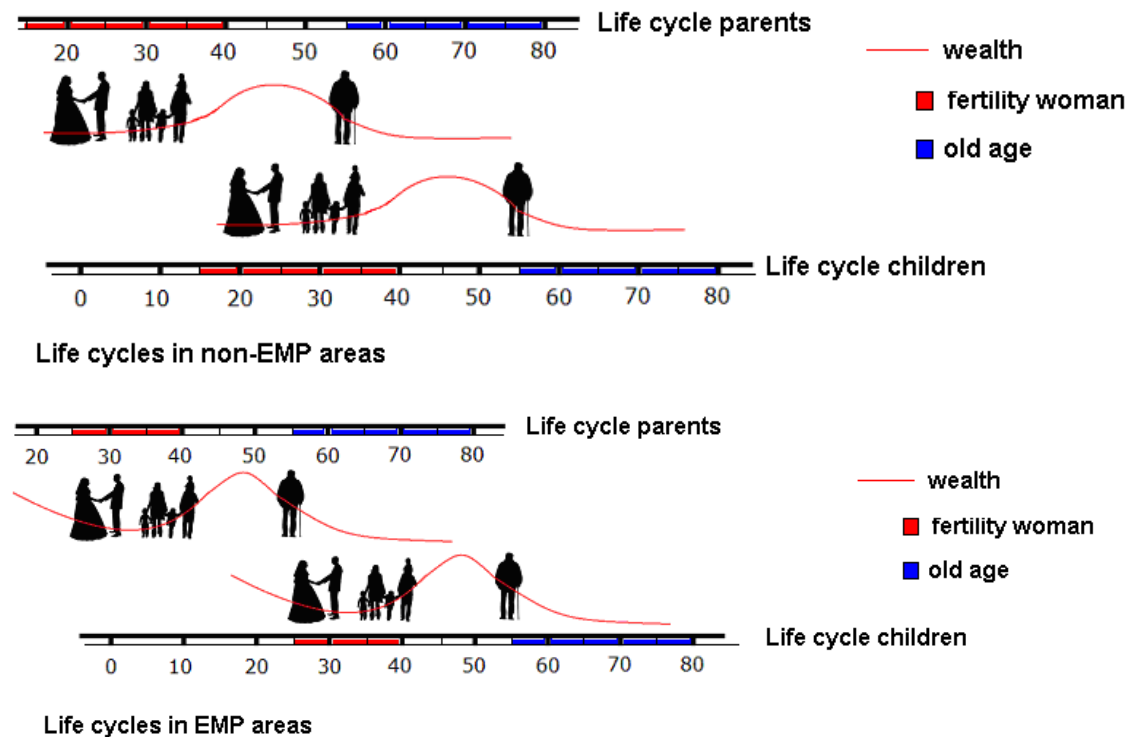


Figure 1 shows that the age at marriage determines to a large degree whether squeezes in households of parents and children coincide. Under EMP, late marriages increased the risk of parents becoming widows/widowers at the same time their children started parenting their own children. This may have reduced possibilities for assistance: both households might have struggled simultaneously with a lack of financial as well as physical support. When the age of marriage is lower (the non-EMP scenario in figure 1.) the squeezes in the households of parents and children are less likely to coincide.

<sup>28</sup> L. Di Matteo, ‘Wealth accumulation and the life-cycle in economic history: implications of alternative approaches to data in: *Explorations in economic history* 35 (1998) 296-324, pp. 300.

These are general models. The bottom line, however, is clear. Late marriage increases the chance households are parenting children at a time when the grandparents no longer are able to lend their financial or physical support. This also works the other way around: when grandparents experience the 'retirement squeeze' and depend on support, their children go through the 'early adulthood squeeze'. And even if family ties didn't wither away over time, this unfavourable timing of wealth cycles within nuclear family households made it virtually impossible for generations to give each other mutual support.

Another feature of the EMP that influences security for the elderly is the small age gap between spouses.<sup>29</sup> In non-EMP areas, the age gap is larger. The 'younger' women in non-EMP areas are as such able to look after their ageing spouses. On the other hand, those women are more likely to be widowed at an early age, unlike women in the EMP areas. For this reason, societies in non-EMP areas are likely to have more widows than widowers. But since they are also likely to share their households with their children, widowhood might not be as problematic as it would be in EMP-areas. In addition, a premature death of a husband would present young widows with the possibility to remarry (provided they are allowed to do so) or become/remain active on the labour market. All in all, this would leave widowed women in EMP-areas in a potentially more vulnerable position, than women in areas with larger age gaps. But we should not jump to conclusions: De Moor and Van Zanden<sup>30</sup> have elsewhere already demonstrated that the position of women within EMP-areas was, from the Late Middle Ages onwards, already substantially more advanced than elsewhere, leading to a higher labour and capital market participation of women. Moreover, inheritance rules concerning a deceased husband's property or capital might also be decisive; making for rich widows at the expense of rich son's.

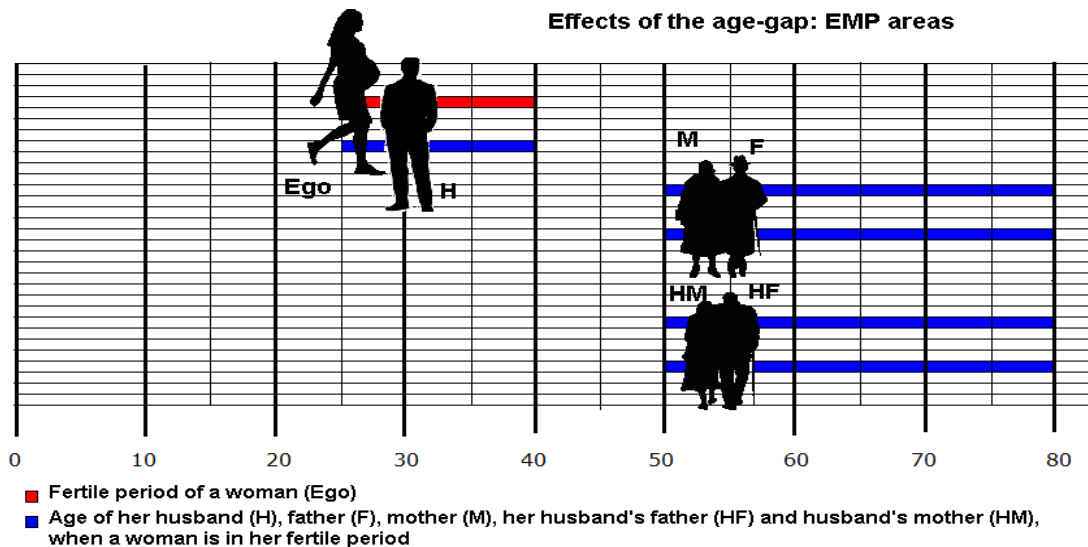
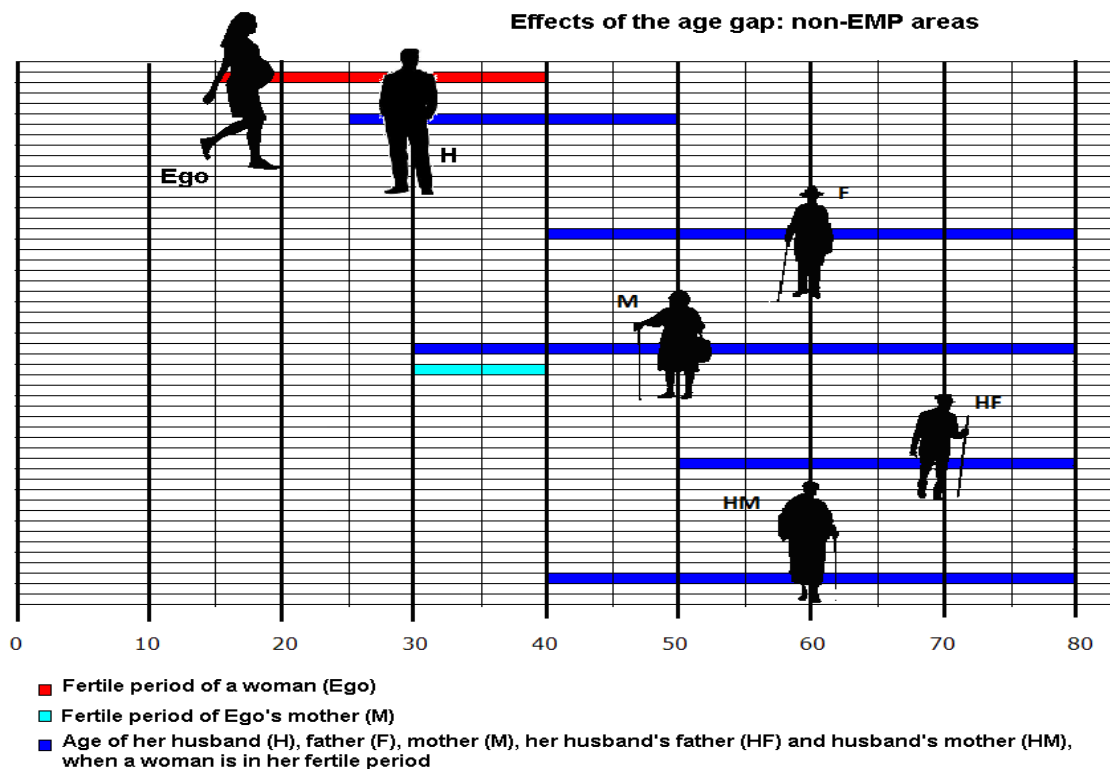
The age gap between spouses has yet another effect: in EMP areas we see a clear demarcation of generations, a generation gap, which is absent in non-EMP families. This generation gap adds to the difficult position of the elderly, and the impossibility for offspring to support them, whether those elderly parents would be in-living (which they are obviously not) or living apart. Figure 2 demonstrates why ties between parents and children do, in EMP areas, no longer provide security for elderly parents. The key to this enigma lies in the age-gap at marriage:

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<sup>29</sup> R. P. Saller, 'Men's Age at Marriage and Its Consequences in the Roman Family', *Classical Philology* Vol. 82, No. 1, Jan., 1987:21-34.

<sup>30</sup> T. de Moor and J.L van Zanden. 'Girlpower. The European Marriage Pattern (EMP) and labour markets in the north sea region in the late medieval and early modern period'. *Economic history review*, 2010 63(1), 1-33.

**Figure 2: The age-gap**



Let us take a closer look at the implications of this figure. For the purpose of our argument we have taken a mean age-gap of ten years (non-EMP spouses). Now, with the age gap of ten years, and girls marrying in their teens, both a girl as well as her mother, is (possibly) simultaneously at a childbearing age, which gives them the opportunity to share the care of children. Furthermore, her parents as well as the parents of her spouse will not age simultaneously, which diminishes the burden of care. In EMP areas, however, where spouses are of the same age, whereas their parents, in turn, would also have been of the same age at their marriage, all parents will age simultaneously. Apart

from having four elderly parents that likely demand care, their children, being young, equally demand care.

On the other hand, the period before marriage, as well as the period in which their children have left the house, whereas their parents already might have died, the couple would have no-one relying on them for care or finances. This would provide them with the possibility to save for either household formation or invest and make provisions for old age. If we assume couples start having children right after marriage, the pattern for those first children reveals an even stricter pattern: this diminishes the possible ages of all parents by half. Parents in EMP areas would thus be between 50 and 65 years of age at the birth of their first grandchild, whereas in non-EMP areas, the pattern becomes:

F - 40 - 65

M - 30 - 55 (M would be able to take care of her husband F)

HF - 50 - 75

HM- 40 - 65 (HM would be able to take care of her husband HF)

Taken this into account, it is possible to see that the life-cycle patterns of the non-EMP family-members do not diverge as much. As we have already stated, this pattern shows an overlap in which both a daughter (Ego) as well as her mother (M) is having babies simultaneously, blurring the different generations somewhat more. Whereas we have taken a mean age gap for non-EMP areas of ten years, an age gap between spouses in for example Africa might be much larger. Since men can have multiple wives as well as divorce and remarry, they continuously produce offspring. An elderly man might thus have a new wife with a baby, whereas his son, as well as his grandson also has a baby. In that case it becomes very hard to discover a pattern of generations, such as can be found in EMP-areas. Neolocality might only partly have been responsible for the breakdown of family ties. A high marital age for women, and a small age gap between spouses, certainly attributes to a generation gap.

### *2.3. Effects on life expectancy at old age*

Peter Laslett's 'nuclear hardship' concept assumes people living in EMP areas were worse off than people living in non-EMP areas. In theory, a relative lack of care should have caused high mortality in EMP areas, particularly during the retirement squeeze. All things equal, this should have resulted in high mortality, among the elderly in EMP areas, and if this was the case this should have had an effect on the life expectancy of elderly as well.

In general, life expectancy at birth increased in pre-industrial societies, from 25 in the late middle ages to 30 in the seventeenth and eighteenth centuries.<sup>31</sup> However, since this figure includes (the many) instances of infant mortality, it is better to use life expectancy of adults at an age, in particular after the age of 30. Wrigley and Schofield, when calculating life expectancy at age 30 in England, arrived at c. 30 years,<sup>32</sup> which means that the 'risk' of growing old and becoming dependent was not imaginary.

Retrieving pre-industrial data on life expectancy is difficult, not many studies provide such data. Although historical demographers have studied mortality for many regions in Europe, they have focused on varying time periods, localities (e.g. towns and/or villages)

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<sup>31</sup> Wrigley and Schofield, *The population history of England*.

<sup>32</sup> E.A. Wrigley and R.S. Schofield, *The population history of England 1541-1871. A reconstruction* (London 1981) 250.

and social groups. Table 1 presents some (scanty) evidence on England and Italy, which suggests that life expectancy tended to be slightly higher in England than in Italy – although we must stress these data can only serve to give the most general of impressions. Still, they suggest there was no adverse effect on life expectancy at a later age caused by the specific characteristics of the household in an EMP-area.

**Table 2: Life expectancy in the first half of the 15th century**

	At birth	Age 20	Age 30
England	23,8 – 32,8	29,4 - 27,7	24,1 - 25,0
Italy	29	25,4	21,8

England: Life expectancy for 1401-1425 and 1426-1450, based on Russel’s data – the table gives both. Italy: based on David Herlihy’s data on the small town of Pistoia (1427).

Sources: GY. Acsádi and J. Nemeskéri, *History of human life span and mortality* (Budapest 1970) 256; D. Herlihy, *Medieval and Renaissance Pistoia*, 283-286.

### 3. Benefits in a nuclear society?

So far we have explained that although the elderly must have experienced substantial problems in a nuclear society but that this apparently did not have any negative effect on their life expectancy. Why was this? Was “nuclear hardship” solved by the emergence of care supplied by top-down institutions, driven by charity? If so, it is likely that we see a difference in such institutional arrangements between areas with extended families and nuclear families. If we do not find such differences, there must have been other arrangements for elderly to deal with hardship. In the rest of this part 3 we will demonstrate that the institutional diversity in the EMP-areas allowed elderly to develop sufficient “agency” to deal with future problems of care pro-actively. In this, the North Western society differs substantially from the Southern European society.

#### 3.1. Top-down care as the solution?

Middle Ages witnessed what André Vauchez named a revolution of charity, between 1130 and 1260.<sup>33</sup> In Italy new religious orders were the main beneficiaries: they received money to distribute among the poor. However, late Middle Ages showed a shift toward institutionalized poor relief, and to this end individuals and confraternities started to construct religious and charitable buildings, particularly after 1350.<sup>34</sup> Also, wealthy Florentines started to bequeath dowry funds and hospitals with cash and land. Some built their own hospitals, like the hospital of Santa Maria degli Innocenti, which was founded by Francesco Datini. Charitable institutions experienced a rise of wealth that can best be expressed in the proportion of taxable wealth, which was 12% in 1315 and 28.8% in 1475. By the fifteenth century, some hospitals were amongst the wealthiest

<sup>33</sup> A. Sommerlechner, ‘Spitäler in Nord- und Mittelitalien vom 11. bis zum Beginn des 14. Jahrhunderts’ in Martin Scheutz et al (eds.), *Europäisches Spitalwesen. Institutionelle Fürsorge in Mittelalter und Früher Neuzeit* (München 2008) 105-134, pp. 106.

<sup>34</sup> P. Gavitt, ‘Economy, charity and community in Florence, 1350-1450’ in T. Riis (ed.), *Aspects of poverty in early modern Europe* (Alphen aan den Rijn/Stuttgart/Brussels/Firenze 1981) 79-118, pp. 102-103; Gavitt, *Charity and children in renaissance Florence*, 1.

corporations in Tuscan towns.<sup>35</sup> Henderson linked this development up with ‘a concentration of wealth in the hands of fewer people and the increased liquidity of money, which in turn led to increased investment in charitable enterprises’.<sup>36</sup> This advance came to an end during the sixteenth and seventeenth century, when people stopped giving to charitable institutions. Gifts to monasteries and convents made a recovery.<sup>37</sup> In Venice, the foundation of hospitals particularly occurred during the fourteenth century: one hospital was an initiative of the state, whilst others were founded by guilds and crafts.<sup>38</sup> Most hospitals were founded by laymen, though.

The foundation of hospitals generally was a matter of investment in social prestige and lineage: hospitals were prestigious monuments which could increase status and ensure the survival of family names.<sup>39</sup> As Goldthwaite points out ‘...many of these hospitals were so small that it is unlikely that they were founded simply to satisfy a pressing need for more hospital beds. Most were founded either by rich patricians who left large bequests for that purpose, especially in the generation after the Black Death, or by religious communities organized to perform some kind of social welfare function.’<sup>40</sup> Patrons tried to link those buildings with their lineage, e.g. by adding motives from family arms to capitals. This particularly was the case with Renaissance palaces, which bore signs of ownership, but most likely also with loggias, villas and hospitals.<sup>41</sup>

In late-medieval Low Countries, the amount of hospitals also increased. In this respect, it is difficult to isolate motives as well. Spaans mentions e.g. the influence religious writings might have had, on investments in charity.<sup>42</sup> This tendency started at an earlier stage in the Southern Low Countries than in the North. *Gasthuizen* were built in the North, from about 1250 onward. These were founded by royalty, town councils, wealthy townsmen, monks and nuns.<sup>43</sup>

On basis of the aforementioned, the hypothesis, that community-based social security would be relatively efficient, could reach a larger number of elderly than a family safety network, can be rejected. This top down form of communal social security, seems to have existed throughout Europe, regardless of different marriage patterns, and might not have been effectively organized after all.

### 3.2. Extending the nuclear household?

Already in the late medieval period in North Western Europe, the active labour market allowed the elderly to hire a servant – an extra pair of hands would also have been handy at other stages in the life cycle. Hajnal describes young people circulating between

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<sup>35</sup> J. Henderson, *The renaissance hospital. Healing the body and healing the soul* (New haven/London 2006) 60. Most hospitals were poor though.

<sup>36</sup> Henderson, *Piety and charity*, 353; Gavitt, ‘Economy, charity, and community’, 84.

<sup>37</sup> Pullan, *Rich and poor*, 201.

<sup>38</sup> Pullan, *Rich and poor*, 208-209. In Florence, of the seven major guilds, only the furriers and *Guidici e Notai* did not engage in patronizing public or religious institutions (Goldthwaite, *The buildings*, 10).

<sup>39</sup> Henderson, *Piety and charity*, 353.

<sup>40</sup> Goldthwaite, *The buildings*, 11. A similar image emerges from Gavitts account of the relatively large *Ospedale degli Innocenti* of Florence, which constantly had to admit large numbers of orphans that smaller institutions could not cope with (Gavitt, ‘Charity and state building in cinquecento Florence’).

<sup>41</sup> Goldthwaite, *The buildings*, 84-85, 88.

<sup>42</sup> Spaans, *Armenzorg in Friesland 1500-1800*, 25-27; Spaans, ‘Weduwen, wezen en vreemdelingen’, 256.

<sup>43</sup> Kossmann-Putto, ‘Armen- en ziekenzorg in de Noordelijke Nederlanden’, 255-256.

households as servants, functioning according to the rules of ‘normal household formation behaviour’, in North Western Europe.<sup>44</sup> Evidence, from taxes as well as censuses, show that these servants were counted as members of the households they worked for. The question remains whether or not these servants (or for that matter, lodgers), were close or distant relatives to the other household members (thus making those households into a kind of extended family households).<sup>45</sup> But even if this were not the case, it still remains clear that ‘nuclear’ households could be substantially extended via living-in servants. The summary Reher gives of early modern (mainly 18th century) data on the presence of servants shows clear differences throughout Europe:

**Table 3: Percentage of servants in several northern and central European populations**

Country	Sample/Place	Date	Percent servants
Denmark	Sample of parishes	1787/1801	17.6
Iceland	3 counties	1729	17,1
Norway	3 areas	1801	8.9
Belgium	9 Flemish villages	1814	14,2
Austria	Large sample listings (19 listings; median value)	17th -18th Century	13,0
Holland	4 localities	1622-1795	11.7
Germany	Grossenmeer	1795	10.7
France	Longuenesse (north)	1778	12.6
France	2 southern villages	1644-97	6,4

Such a ‘labour market solution’, in the form of personnel that could provide extra hands in exchange of a salary, certainly held advantages over the ordinary extended family. Those hired household members could be expelled, once they were no longer needed. They had no claims to any land or property which belonged to a family. And if they fell ill or got disabled, they easily could be replaced. The question remains however which families these servants were living in with, whether they served as extra hands complementary to small nuclear families or whether they lived in particular in households where children had already moved out. Very preliminary results on the basis of data for the early 17th century in the Netherlands show that in about two thirds of the households where a servant lived in, there were no children of the head of household (or partner) living-in, suggesting that in most cases servants can indeed be considered as a “replacement” for living-in kin.<sup>46</sup> Further research on the position of living-in servants (composition and age structure of household, ages of servants, potential kin-relationship with households in which they lived etc.) is however required to complete this picture.

<sup>44</sup>Hajnal, J, ‘Two kinds of preindustrial household formation system’, *Population and Development Review*, 8, 1982, 452.

<sup>45</sup> Paper presented at the N.W. Posthumus Conference 2011: J. de Groot, ‘Strangers at home? Towards a re-assessment of domestic servanthood in fifteenth-century Ghent’, University of Antwerp–Centre for Urban History.

<sup>46</sup> These results are based on a preliminary analysis of the *hoofdgelden* for 12 villages in the Netherlands, of which most of the sources date from 1623. Further research is however needed to verify these preliminary analysis results.



**Table 4: Percentage of servants in southern European populations**

Country	Region	Sample/place	Date	Percent servants
Italy	Kingdom of Naples (South)	Large multiregional sample	1610-1839	0.7-1.5
	Parma (Po River Valley)	Contado (rural areas)	1545	4.0-6.0
	Pisa (Tuscany)	4 villages, several listings	1656-1740	9.5
	Bologna	Adjacent rural areas	1853	5.0-7.0
Portugal	Minho (northwest)	Sao Tiago de Ronfe (Guimaraes) (33 listings, 5-year intervals)	1740-1900	3.6
	Tras-os-Montes (northeast)	Regional rural sample (82 villages)	1796	4.6
	Santarem (central)	Vila de Coruche, Salvaterra de Magos (2 villages)	1788, 1789	6.0
	Coimbra (north central)	Regional rural sample (26 parishes)	1801	2.5
Spain	Valencia (east)	Meliana, Benimaclet (2 villages)	1753, 1788	3.8
	Navarre (north)	Large regional sample	1786	7.3
	Santander (north)	Subregional sample (Buelna)	1752	3.0-4.0
	Galicia (northwest)	Large regional sample	1752	2.6-3.5
	Basque Country (north)	San Salvador del Valle, Irun	1766, 1877	5.3
	Cuenca (center)	Large regional sample	1750-1850	3.6-5.0
	Murcia-Alicante (southeast)	Orihuela (Santiago), 4 listings	1719-1829	1.3
	Andalusia (south)	Entire region	1787	2.4

These tables are taken from the article of Reher, for details we refer to his article.<sup>47</sup>

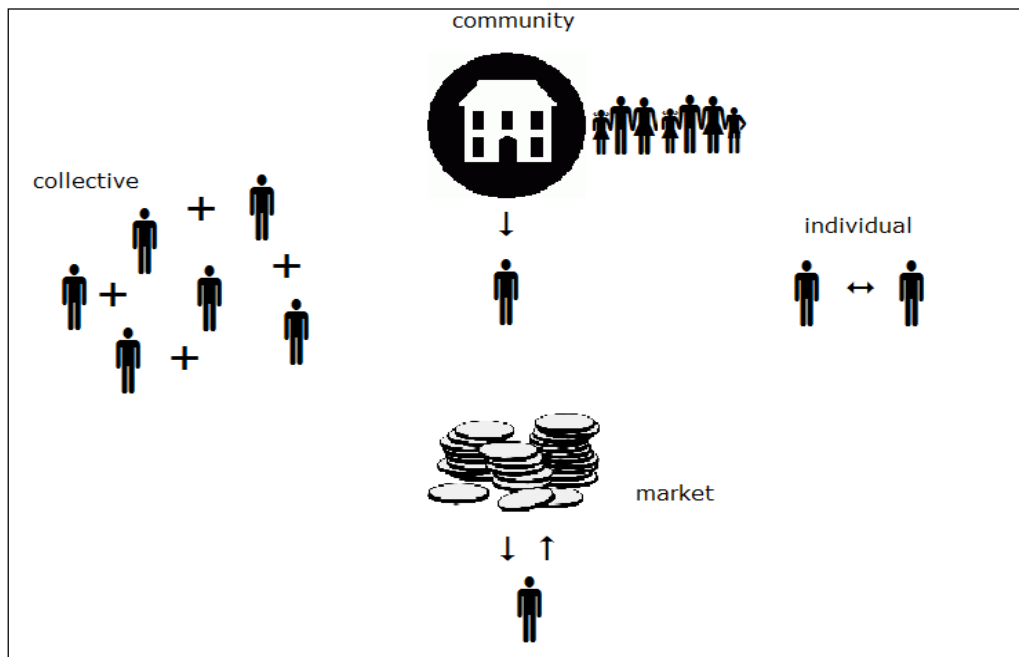
In the rest of the article we will look at the different options the elderly could rely upon, when they no longer received support or care from their children, possibly in combination with the “servant-solution”. When studying the NHT, the elderly are the most ‘interesting’ group amongst the persons that needed support, because –as explained already in the introduction- we expect to find more demand-driven solutions among the middle-class, who have the means to organise a better old age, than among the really poor. A focus on children or orphans, possible victims of nuclear hardship, would also be difficult. Children have little ‘agency’ and are hardly able to change their living conditions on their own. As such, any changes in their circumstances necessarily have to come from others (supply). As Laslett suggests, the elderly do suffer from nuclear hardship. But we will demonstrate in the part hereafter, that many problems were

<sup>47</sup> D.S. Reher, ‘Family Ties in Western Europe: Persistent Contrasts’, *Population and Development Review*, Vol. 24, No. 2 (Jun., 1998), pp. 203-234.

solved by their pro-active behaviour (savings, activities on capital markets) which could also be circumscribed as a form of “agency”, which demonstrates what makes the EMP-area distinct from the rest of Europe (and the rest of the world). Thus stress on agency can complement the discussion on solutions for nuclear hardship so far and which go back to the claim of Laslett that family and collective institutions “always imply each other”:<sup>48</sup> “the more widespread the nuclear family, and the more strictly neo-local rules are applied, the more important collective institutions will be for the security of the individual”.<sup>49</sup>

We distinguish four ‘types’ of arrangements, stressing interaction between the various types as one of the characteristics of the EMP-area. For each of these types we will explain how these worked in practice in the EMP-area and to what extent these could also be found in Southern Europe where the EMP was not –or much less- prevalent in the Early Modern Period. Furthermore we try to estimate to what extent these ‘solved’ the problems caused by the EMP. One of the distinguishing features of the EMP-area is the early emergence of these four types and –even more important- the degree to which they interacted. As we will show, (capital) market arrangements also became normal as part of the community-provisions, and this is clearly due to the early development of the capital markets in North Western Europe.<sup>50</sup>

**Figure 3: Security arrangements for the elderly**



A careful study of the above options shows that differences between EMP-areas and non-EMP-areas especially show up in the way in which individuals dealt with each other and the way in which the market was integrated into other forms of care. In our discussion of the available literature underneath we focus on changes on the individual level and the influence of the market on these and the collective arrangements.

<sup>48</sup> Laslett, *A fresh map of life*, p. 133.

<sup>49</sup> Laslett, *Family, kinship*, p. 156.

<sup>50</sup> Zuijderduijn, idem.

### 3.3. Differences in individual arrangements between family, neighbours and strangers

Though altruism and moral obligation might have been motors to individual care arrangements, such arrangements were rarely documented. More formal arrangements between individuals, however, were in some cases well documented. Close reading through literature reveals the existence of pension plans and retirement contracts, throughout Western Europe.<sup>51</sup> These retirement contracts were made up with kin as well as with strangers. Parts of them were drawn up between parents and their children. The fact itself that this was necessary indicates that care of children for their parents, was not, or no longer, customary at all.

The oldest retirement contracts stem from 13th century England, Denmark and France. Clark links an emergence of pension plans in England to non-kin indirectly with the lack of family support: the devastating effects of the plague left many childless, thus creating a situation whereby three-quarters of all post plague cases had no explicit filial tie between the pensioner and his benefactor.<sup>52</sup> Those pension plans served not just to provide financial security but also included arrangements such as clothing, bed-linens, the provisions of fuel or wood for the fireplace. The elderly might demand a private room to live in, a field to cultivate or an oven for baking. Others included their funeral provisions and the assurance of prayers being said for their souls. The bottom-line was clear 'they wanted assurance that their needs would be met.'<sup>53</sup> Different forms of retirement contracts between individuals, who were not necessarily family, can be found elsewhere in north-Western and northern Europe from a quite early date.

The '*contrat de placement*',<sup>54</sup> an arrangement between neighbours is found as early as 1290 in Northern France.<sup>55</sup> Here, at least since 1200, the elderly no longer stayed with

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<sup>51</sup> E. Clarck, 'Some aspects of social security in medieval England', *Journal of Family History*, 7/4, 1982: 307-320; B. Moring, Nordic retirement contracts and the economic situation of widows, *Continuity and Change* 21 (3), 2006:389; B. Moring, Rural widows, economy and co-residence in the 18th and 19th centuries, *History of the Family* 15 (2010) 239-254; Vogt 2008; Poska ; C. Brettell, 'Kinship and Contract: Property Transmission and Family Relations in Northwestern Portugal', *Comparative Studies in Society and History*, Vol. 33, No. 3 (Jul.), 1991: 448 ; T.Held, 'Rural retirement arrangements in 17<sup>th</sup> and 18<sup>th</sup> century Austria: a cross-community analysis', *Journal of Family History*, 7/3 1982:227-250; G. Brunel, 'Une retraite bien prepare. Le cas du paysan Raoul le Picard à la fin du XIIIe siècle', *Histoire & Sociétés Rurales* 2010/1 (Vol. 33). ; D. Gaunt, The property and kin relationships of retired farmers in northern and central Europe, in R Wall (ed.), *Family forms in historic Europe*, 1983; M. Dribe and C. Lundh, "Retirement as a Strategy for Land Transmission: A Micro-study of Preindustrial Rural Sweden," *Continuity and Change* 20, no. 2 (2005): 165-91; *The History of the Family*, Volume 10, Issue 3, 2005, Pages 293-308. C.Lundh and M. Olsson, "The Institution of Retirement on Scanian Estates in the Nineteenth Century," *Continuity and Change* 17, no. 3 (2002): 373-403; Mitterauer and Sieder, *The European Family*, Basil Blackwell: Oxford 1982. Leonardo Fusè, Parents, children and their families: *Living arrangements of old people in the XIX century, Sundsvall region, Sweden*. Umeå 2008; M. Dribe, C.Lundh, and P.Nystedt, Widowhood Strategies in Preindustrial Society, *Journal of Interdisciplinary History*, xxxviii:2 (Autumn, 2007), 207-232.

<sup>52</sup> E. Clarck, 'Some aspects of social security in medieval England', *Journal of Family History*, 7/4, 1982: 316.

<sup>53</sup> Idem 1982:312; Pat Thane links the existence of retirement contracts to the 'landholding class', suggesting that retirement contracts were bound to land. Even if land (in the English case) was not owned but 'lended', by a lord, who profited from the contracts, by fees levied for him. According to Thane, retirement contracts demonstrate that elderly tried to preserve their independence: "They display old people carefully planning the maximum use of resources available to them". P. Thane, *Old Age in English History: Past Experiences, Present Issues*, Oxford: Oxford University Press, 2000:75.

<sup>54</sup> In the literature, the term '*contrat de placement*' also refers to a contract between parents and wet-nurses concerning the nursing of children.

their relatives, but looked for contractual solutions, to solve their hardship. In Douai and Cambrai a system of '*gouvernance*' existed, by which the *gouvernant* received goods from an individual or couple, in exchange for food, clothes and a roof over one's head.<sup>56</sup> Contracts were also made between children and parents, or parents-in-law, demonstrating that care provided by children was not, or no longer, customary.

In the same period the emergence of '*fledforing*' (literally: to be led into another household) should be situated for Scania and Zealand (in Denmark) as well as in part of Sweden <sup>57</sup> (end of the 12th or the beginning of the 13th century). *Fledforing* is a legal term, referring to a kind of retirement contract, in which elderly or sick who could no longer provide for themselves, could offer themselves and all their property to a heir (not a stranger) at the *thing* (the local court), in exchange for food and shelter. A 'fledforte person' would lose his or her legal status and personal rights, whereas an heir became his or her legal guardian.<sup>58</sup> *Fledforing* probably resulted from the introduction of new laws (and changing taxes on the land) based on 'canonical teachings about degrees of consanguinity'.<sup>59</sup> The new, rigid definition of kinship (and as such the new inheritance laws) made it difficult, for individuals, to dispose of their property the way they preferred.

Similar practices seem to have existed throughout the whole area where Germanic Laws prevailed: in Scandinavia, notably Sweden (*sytning, undantag, føderåd*), Austria and Germany (*Ausgedinge, Auszug, Ausbehalt, Ausnahme, Austrag, Altenteil, Leibzucht, Leibgedinge, Winkel*), Czech (*wymenek*), Finland (*sytyinki*) and Norway (*kår, kårstue, hold, korts, føderåd, ramførsle*).<sup>60</sup> However, retirement contracts in those countries seem to be from a later date than the ones in Denmark, France or England. Gaunt describes that children in Scandinavia were not obliged to take care of their parents. Thus, in a similar construction, whereby the elderly present themselves at the local court to relatives that are willing to take care of them in exchange for their property, children would risk to be disinherited. However, Swedish laws (installed by Earl Birger in the mid-thirteenth century) prevented parents from disinheriting their children completely.<sup>61</sup> Gaunt sees the retirement contracts with relatives as a kind of alimentation system, rather than a real property transfer and calls those contracts 'anticipated inheritance'.<sup>62</sup> In Denmark and Sweden such an 'anticipated inheritance' was common

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<sup>55</sup>The uniqueness of this contract, between Raoul de Picard and his neighbours Drouard Basin et Sibille seems clear. G. Brunel, 'Une retraite bien prepare. Le cas du paysan Raoul le Picard à la fin du XIIIe siècle', *Histoire & Sociétés Rurales* 2010/1 (Vol. 33).

<sup>56</sup> Idem 2010/1

<sup>57</sup> D. Gaunt, The property and kin relationships of retired farmers in northern and central Europe, in R Wall (ed.), *Family forms in historic Europe*, 1983:252

<sup>58</sup> H. Vogt, Fledføring – elder care and the protection of the interest of heirs in Danish medieval laws', *Legal History Review*, vol 76, no. 3-4, 2008: 273. D. Gaunt, 'The property and kin relationships of retired farmers in Northern and Central Europe', in: Richard Wall, Jean Robin, Peter Laslett, *Family forms in Historic Europe* 1983:251.

<sup>59</sup> M.H. Gelting, 'Odelsrett – lovbydelse – bordsratt – retraitlignager, Kindred and land in the Nordic countries in the twelfth and thirteenth centuries, in L.I. Hansen (ed.), *Family, Marriage and Property Devolution in the Middle Ages*, Tromso 2000.

<sup>60</sup> D. Gaunt, The property and kin relationships of retired farmers in northern and central Europe, in R Wall (ed.), *Family forms in historic Europe*, 1983: 251.

<sup>61</sup> Idem 1983: 252.

<sup>62</sup> Held, however, who writes more specifically about the Austrian *Ausgedinge*, sees them as an alternative to the stem family system, having more to do with the continuance of the house and household itself. Held, Thomas, *Rural Retirement Arrangements in Seventeenth- to Nineteenth-Century Austria: A Cross-Community Analysis*, *Journal of Family History*, 7:3, 1982: Fall.

from the early 16th century on, whereas in Austria and Germany similar retirement contracts with kin are found from the second quarter of the 17th till the 19th century.

Elsewhere in Europe, especially south of the 'core' EMP-area, the arrangements for care-taking differed in various ways: not only did the care-taking entail a physical inclusion in the household –family or not-, it did not always go together with contracting. If it did, this usually was part of a contractual transfer of property, from one generation to another. Early Modern Spanish law did not specifically authorize retirement contracts. In many cases, retirement arrangements appeared as conditions to dowry contracts, in which the dowry was contingent on the newlywed's acceptance of the responsibility of caring for the parent or other adult that provided the dowry. They also were integrated into legal documents known as *escritura de mejora*.<sup>63</sup> A person could also formulate a document that provided a gift to another, a *donacion entre vivos*, before the death of the provider but often depending on certain conditions. Finally, the texts of many wills either reasserted the terms of retirement contracts or compensated tacitly contracted care with testamentary bequests.<sup>64</sup>

Brettell describes similar Portuguese strategies to influence intergenerational property transfer: '*Dotes de Casamento* or marriage bequests, *Doações* or general bequests, *Testamentos* or wills, and *Partilhas* or land divisions.'<sup>65</sup> These documents could include retirement clauses by which parents ensured that someone would care for them in their old age. The *dote* should thus be considered as a marriage transaction that set up an obligation, reinforcing, rather than dispensing with, the relationship between parents and children.<sup>66</sup> *Doações* could also be used to secure care to childless couples, or unmarried men and women. They could provide nieces and nephews with parts, or all, of their possessions.<sup>67</sup> Similar to the practices Poska perceives in Spain, parents use wills and bequests, in order to leave money and property to unmarried daughters, in gratitude for service and care.

A reference to retirement payments, linked to dowries, is also found in Moring's article on 19th century retirement contracts in Norway: 'In Norway the transfer was usually formalized as a sale of the farm or a part of it. A sum of money was paid or was to be paid (to be used for dowry for daughters and for inheritance compensation for younger brothers). In practice the older and the younger couple usually shared household and economy, which facilitated the 'caring' and 'feeding'.<sup>68</sup> Moring points out that retirement contracts in Nordic countries, dating from the 19th and 20th century (unlike the *fledforing* contracts), were part of a 'family insurance strategy', and secured livelihood of widows.<sup>69</sup> Although retirement contracts in Nordic countries were favourable to widows, Moring claims these contracts served foremost to retain rights of

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<sup>63</sup> 'The *mejora*, an additional one-third plus one-fifth of the estate bequeathed to a favored child, was widely used in some areas of Galicia to supplement partible inheritance. The bequest created a reciprocal relationship between the person creating the *mejora* and the recipient in which the receipt of the additional portion of the postmortem estate was dependent on the fulfillment of the old-age demands made by the provider.' A. M. Poska Gender, Property, and Retirement Strategies in Early Modern Northwestern Spain, *Journal of Family History* 25, 2000:317.

<sup>64</sup> *Idem*:317

<sup>65</sup> C. Brettell, 'Kinship and Contract: Property Transmission and Family Relations in Northwestern Portugal', *Comparative Studies in Society and History*, Vol. 33, No. 3 (Jul.), 1991: 448.

<sup>66</sup> *Idem* 1991:450

<sup>67</sup> *Idem*.

<sup>68</sup> B. Moring, Nordic retirement contracts and the economic situation of widows, *Continuity and Change* 21 (3), 2006:389.

<sup>69</sup> *Idem*.

property (land and houses) within the family. The restructuring of the retirement contract enabled them to retain a familiar life pattern despite the threats to their life style from a rising market economy and new laws.<sup>70</sup>

Although the contractual arrangements vis-à-vis retirements deserve further comparative study, some general conclusions can be drawn. Individual arrangements differ in North-western and southern Europe: the EMP-centre reveals more contracts in which family members are bound to their obligations towards their families, but even more striking is that it was not uncommon to negotiate such contracts with strangers.<sup>71</sup> In the south, in Spain (17th century) as well as in Portugal (19th century), retirement contracts as such did not exist.<sup>72</sup> However, the elderly could negotiate care, but these contractual arrangements usually went together with already existing transfers of property, i.e. dowry contracts or wills. These contracts seem foremost to be arranged with relatives. The explanation for this difference should maybe not only be sought in the actual strength of family ties, but also in the timing of the household life cycle: in non-EMP-areas the timing of the marriage of the first child is well-before the age of retirement of the parents, whereas the marriage of the first child in EMP-areas coincides, or even may be later than the age at which parents really start thinking about their need for care and support. When old age is still far-ahead, but a parent wants to secure future care-taking, they need to bind children to this obligation. For who knows how the relationships between the children and parents might change in the meantime? On top of this, the intergenerational exchange of property *inter vivos* was in non-EMP-areas for women –via the dowry- more important than the *post mortem* exchange (inheritance), which thus gives more incentives to link conditions for such a transfer to dowry contracts.

Following a similar line of reasoning, of marital payments being used to secure property, or relationships, to provide social security for old age, we should not disregard the institution of the dower. The dower, or morning gift,<sup>73</sup> a West European marital payment stemming from Germanic law, dating back to the 12th century, seems to serve similar purpose of securing livelihoods of widows.<sup>74</sup> The dower used to be decided at marriage. The actual transfer however, of money or goods, took place when a husband

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<sup>70</sup> Idem 2006:399

<sup>71</sup> We cannot completely ignore that the situation in North Western Europe might have been different to start with; that the retirement contracts were not so much the result of the breakdown of family-ties, but the effect of the emphasis of laws to define rules regarding kinship rights (possibly under influence of the Canon laws), as Vogt suggests when discussing the *fledforing* contracts of Denmark. Similarly, the accounts of Gaunt and Clarck are not so positive on the treatment of the elderly, whether by strangers or by their children. Gaunt even suggests that the treatment of the elderly depended on their landholding. D. Gaunt, The property and kin relationships of retired farmers in northern and central Europe, in R Wall (ed.), *Family forms in historic Europe*, 1983.

<sup>72</sup> Brettell remarks, on changing dowry in Portugal: 'Here too reciprocity and respect for the elderly are primary guiding principles. Conversely, where young people can find alternative sources of wealth and therefore independence from parental inheritance, the status of the elderly may be eroded.' C. Brettell, 'Kinship and Contract: Property Transmission and Family Relations in Northwestern Portugal', *Comparative Studies in Society and History*, Vol. 33, No. 3 (Jul.), 1991.

<sup>73</sup> The dower is also called *douaire*, *dour*, *morgengabe*, *morgengift*, *morgengave*. In England noble widows were called 'dowagers'. Their dower could consist of a money, a house (hence the term dowerhouse is used) or land.

<sup>74</sup> G. L. Haskins, 'The development of common law dower', *Havard Law Review*, Vol 62, 1948-1949:42-55.

died, and could amount to a third of his possessions.<sup>75</sup> Whereas both the dower, as well as the dowry (both marital payments) was used to assure livelihoods for old age, both customs differ substantially. In the first place, the dower is a gift from a husband to his wife, whereas dowry is a gift from parents to daughters.<sup>76</sup> Secondly, the dower does not secure physical care: it provides a widow with property to remain independent, whereas the dowry arrangements we see in articles about Spain, Italy and Norway serve to secure the ties between relatives, and assure care for elderly family members, as well as accommodation, to the couple (or unmarried female relative) who offers this care. The differences between EMP and non-EMP areas thus not only have to do with the frequency of contracts between parents and children –or other partners- but also in the type of transfers between parents and children, whether these addressed issues of care-taking in old-age or not.

### 3.4. *The influence of the market on care-taking institutions*

Private and public charity-institutions were omnipresent in most of early modern Europe. Charity had been an important form of wealth ‘redistribution’ since the so-called “revolution of charity”, in between 1130 and 1260.<sup>77</sup> What makes charity different from the other forms of support is the fact that it is not demand-driven, but (mainly) supply-driven: institutions are set-up by the Church, by local nobility or by the State (especially from the 16th century onwards) and although demand –the need for leprosaria, for instance, is clearly linked to the disease – could form an initial incentive to set-up the institute, these institutions could (continue to) exist without much demand.<sup>78</sup> Top-down initiatives sometimes became redundant over time and some even were so from the start, for instance in the event the benefactor’s prime motive was to display charitable intentions rather than to provide actual aid. This is evident in some of the hospitals Italian families built to intensify the ties with the village their ancestors had lived: lacking demand for care, these buildings served more as *lieux de memoire* than as hospitals.<sup>79</sup> To be sure: other motives may also have played a part, such as religious beliefs,<sup>80</sup> and genuine compassion. This does not mean that hospitals did not accommodate the needy, but that to look at hospitals as an immediate response to socioeconomic shifts – such as the emergence of nuclear hardship – is a bit problematic. In this respect these and other top-down initiatives differed from bottom-up initiatives –

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<sup>75</sup> F. Buckstaff, *Married Women’s Property in Anglo-Saxon and Anglo-Norman Law and the origin of common law dower*, *Annals of the American Academy of Political and Social Science*, IV, 233-264. 1893

<sup>76</sup> J. Goody and S.J. Tambiah, *Bridewealth and dowry*, 1973.

<sup>77</sup> A. Vauchez, ‘Assistance et charité en occident, XIIIe-Xve siècles’ in V. Barbagli Bagnoli (ed.), *Domande et consumi, livelli et strutture XIII-XVIII. Atti della sesta settimana di studio* (Florence 1978) 151-162.

<sup>78</sup> Cf. supply and demand for charity: A. Borsay and P. Shapely, ‘Introduction’, in: A. Borsay and P. Shapely (eds.) *Medicine, charity and mutual aid. The consumption of health and welfare in Britain, c. 1550-1950* (Hampshire 2007) 1-10, pp. 1.

<sup>79</sup> Henderson, *Piety and charity*, 353; Goldthwaite, *The buildings*, 11; Gavitt, ‘Charity and state building in cinquecento Florence’; K. Goudriaan, ‘Die Frühgeschichte des Hospitalwesens in den Grafschaften Holland und Seeland und im Niederstift Utrecht’ in M. Pauly (ed.), *Institutions de l’assistance sociale en Lotharingie médiévale. Einrichtungen der sozialen Sicherung im Mittelalterlichen Lotharingen* (Luxemburg 2008) 194-255, pp. 199.

<sup>80</sup> Spaans, *Armenzorg in Friesland 1500-1800*, 25-27; Spaans, ‘Weduwen, wezen en vreemdelingen’, 256.

whether individual or based on collective action, which were formed – and directed towards – the immediate stakeholders which is clearly different from how charity-institutions were formed.

The potential influence of nuclear hardship in EMP-areas on the way in which these top-down institutions were working, becomes visible when we look at the way in which elderly started negotiating their care. In Western Europe we already encounter in the twelfth century single women seeking admittance to hospitals and even leprosaria. Thus, ‘sound and healthy’ women were competing for a place in St. James Hospital, in Canterbury, as early as 1160.<sup>81</sup> Here we see how (changes in) demand for care caused new groups to enter existing institutions. The latter were willing to grant them access because of the attraction of having paying customers, and also because the number of lepers seems to have declined since the thirteenth century.<sup>82</sup>

For some social groups the question of old age was particularly pressing. Rosenthal explains that the combination of ‘the lifelong duration of clerical status’ combined with the absence of ‘private or family life to which they can turn when their public role was worn out’ called for a solution. A solution was found in the use of corrodies and annuities.<sup>83</sup>

This was a general development visible in large parts of Northwest Europe: hospitals, leprosaria and convents were increasingly confronted with people who were willing to pay for shelter, food and clothing. In Paris, authorities began to worry ‘that it is unfitting that the number of the healthy living there exceed those of the sick and of pilgrims’.<sup>84</sup> In the west of the German Empire, in Soest, the medieval hospital was gradually divided into a part aimed at caring for the sick, and a part aimed at caring for women.<sup>85</sup> The ‘corrody’ originated in 14th century England. It was originally used by kings and bishops, to reward servants for service and to provide for the aged, sick and poor. Corrodies ‘would protect those who, because of their vocations, were denied a family to care for them in their old age’.<sup>86</sup> The corrodies soon transformed into a sort of retirement contracts which provided the elderly with food and weekly, monthly or annually provided cash, in return to a specific one-time contribution.

These corrodies (*Pröven* in German, *kostkopers* or *proveniers* in Dutch) were admitted by charitable institutions, perhaps coping with vacancies, or unable to function without this external funding, thus began to offer ‘commercial care’. In the Northern Low Countries this is visible in the early fourteenth century; specialization occurred in the sixteenth century, when so-called *proveniershuizen* emerged, specializing in commercial care for the elderly.<sup>87</sup>

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<sup>81</sup> C. Rawcliffe, *Leprosy in Medieval England*, Woodbridge: The Boydell Press, 2006:297-298. Cf. N. Omre and M. Webster, *The English hospital, 1070-1570* ((New Haven and London 1995) 35-36.

<sup>82</sup> P.H. Cullum, *Cremetts and corrodies. Care of the poor and sick at St. Leonards hospital, York, in the Middle Ages* (York 1995) 4. Cf. E. Power, *Medieval English nunneries c. 1275-to 1535* (Cambridge 2010) 206-207.

<sup>83</sup> J.T. Rosenthal, *Old age in late medieval England* (Philadelphia 1996), 107-108.

<sup>84</sup> J.W. Brodman, ‘Religion and discipline in the hospitals of thirteenth-century France’, in B.S. Bowers, *The medieval hospital and medical practise* (Aldershot 2007) 132-132, pp. 128-129.

<sup>85</sup> B.S. Fleck, ‘Quellen zu Insassen Westfälischer Hospitäler im 15. und 16. Jahrhundert’, in G. Drossbach (ed.) *Hospitäler in Mittelalter und Früher Neuzeit. Frankreich, Deutschland und Italien. Eine vergleichende Geschichte. Hôpitaux au Moyen Âge et aux Temps modernes. France, Allemagne et Italie. Une histoire comparée* (Munich 2007) 25-39, pp. 26.

<sup>86</sup> R. I. Harper, ‘A Note on Corrodies in the Fourteenth Century’, *Albion*, vol. 15, no. 2, 1983:97.

<sup>87</sup> G. de Moor, *Verborgen en geborgen: het Cisterciënzerinnenklooster Leeuwenhorst in de Noordwijkse regio (1261-1574)*, PhD. Thesis, 1994:112; Kossmann-Putto, ‘Armen- en zieke zorg in de



In England, Northern France and the Low Countries leprosaria, but also guesthouses, hospitals and monasteries took in paying 'guests' (not necessarily ill, handicapped or old) to be taken care of, as early as 1314.<sup>88</sup> Brunel describes the existence of such institutions (*modalités de placement des vieillards*) in Northern France. In the village of Laon, begin 13th century, *les bourgeois* – Brunel does not mention whether those are all elderly - gave all their property to the 'Hôtel-Dieu', in exchange for the best care thinkable.<sup>89</sup> Where popularity of this practice resulted in a surcharge for the hotel, institutions started providing pension plans, in which food and wine were delivered at home, or where pensioners were provided with an annual rent, to secure their subsistence (similar to an annuity). Brunel quotes Alain Saint-Denis<sup>1</sup>, who describes how this '*système d'assurance à la carte*' was gradually replaced by usufruct contracts.

Only in the Netherlands leprosaria, once leprosy declined, were gradually taking in more and more paying elderly, turning into a kind of elderly homes, that accepted either elderly men or women, and sometimes couples. Those elderly generally paid a sum to be admitted, and had to sign a contract which stated they would leave all or part of their possessions to the institution. In some cases they had to bring a certain amount of possessions with them that was carefully documented (clothing, a bed). In return, they were provided with care, meals, clothes and even with money. This 'allowance' was called a '*preuve*' or '*proven*', which gave them the title '*proveniers*'. Once leprosy got extinct, several leprosaria were turned into '*proveniersshuizen*', focussing solely on the elderly<sup>90</sup>. This "institutional flexibility", whereby the institution re-oriented itself on the new demand instead of simply closing its business, is a remarkably phenomenon. How flexible these institutions were is demonstrated by the leproseries of Amsterdam. Initially it was located outside the town walls, but this changed when the town expanded, in the fifteenth century. The enlargement included the leproseries, or *Sint Jorishof*, and as a consequence the lepers had to be removed to a new location outside of town. The function of the *Sint Jorishof* now changed to a *proveniersshuis*. Although they were not affordable for everyone, almost every town in the Netherlands had such a *proveniersshuis*.

The development of capital markets also offered the possibility to make (financial) provisions for long-term care-taking. Money and property were given up to secure the elderly of care. Although we have noticed contracts with relatives and neighbours, this paragraph demonstrates elderly also relied on anonymous forms of (financial) security and care, provided by institutions. Amongst medieval financial instruments, the life annuity is regarded as an instrument of choice, for people looking to secure old age. Investors purchase an annual pension (the life annuity), which was to be paid until they would pass away. As an alternative, couples could also buy a joint life annuity, which would be paid until both partners had died. The yields to life annuities were resp. c. 10% for single and c. 12% for joint life annuities. This meant that investors had to live for 8-10 years to reach the break-even point (i.e. start to profit from their investment). Data of the age of buyers of life annuities are relatively scarce. But there are reasons to believe that

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Noordelijke Nederlanden', 261-262; M. Danneel, *Weduwen en wezen in het laat-middeleeuwse Gent* (Louvain and Apeldoorn 1995) 401.

<sup>88</sup> G. de Moor, *Verborgen en geborgen: het Cisterciënzerinnenklooster Leeuwenhorst in de Noordwijkse regio (1261-1574)*, PhD. Thesis, 1994:112

<sup>89</sup> G. Brunel, 'Une retraite bien préparée. Le cas du paysan Raoul le Picard à la fin du XIII<sup>e</sup> siècle', *Histoire & Sociétés Rurales* 2010/1 (Vol. 33).

<sup>90</sup> This happened for instance to the leprosaria of Rotterdam, Schiedam, Goude, to the 'Sint Nyklaes gasthuus' also called 'hospitaal van Onser Vrouwen ende Sinte Nyklaes' or 'Sint Anthonis gasthuus' of Amsterdam, and to the 'st Jorishof' of Amsterdam.

life annuities ought to be regarded as a provision for old age. Or as a type of investment, with which people could speculate on the age they (or their children) would reach.<sup>91</sup>

However, such market dependency posed a problem: people who received a sum, still had to purchase food, firewood, clothing and shelter. They had to be physically able to do this, and even if they were, they still ran risks of diminishing returns, due to inflation. One solution, already appearing at an early stage, was to express life annuities and redeemable annuities in kind (grains, such as rye and wheat).<sup>92</sup> Another solution meant: no investments in the capital market, but to use savings, property or real estate to purchase boarding in a monastery or hospital.<sup>93</sup> This could be done by paying a lump sum, to purchase a 'package' of food, shelter and care. In England as well as in the Low Countries, we have shown how such 'packages' were offered by guesthouses and monasteries, and curiously enough also by leprosaria.

Did extended family households also participate to such an extent in capital markets? Many of the incentives, described above, were missing: without neolocality, fewer people would have to borrow large amounts. In the presence of several generations, the early adulthood squeeze may have been less severe, since grandparents could help out. Conversely, the retirement squeeze might have been absent: younger women cared for their aging spouses, parents and parents-in-law did not age simultaneously and in-living children could provide the necessary care. All in all, this would have provided the extended family with fewer incentives to save and dissave.

We have seen - in figure 2 - that nuclear, neolocal families in which the age gap between spouses was small, could profit from the generation gap, which seems absent in non-EMP areas. In the period before forming households, individuals could save to set up households. Additionally, the period in which both spouses no longer had to take care of children, they still participated in the labour market. This gave another chance to save up. A large age gap between spouses, together with in-living parents, such as we see in many extended family households, did not cause a generation gap in this sense. The blurring of generations did not effectuate a squeeze (with the incentive to save for bad times), but neither did it provide a period in which adults were free to participate in the labour market simultaneously, making it possible to save.

But what about the medieval Italian dowry funds, the *monte delli doti*, that existed in early 15<sup>th</sup> century Florence, whereby parents could invest money in a fund to have their money returned with profit once their daughters were about to be married? Those dowry funds can in principle also be seen as investing, or saving behaviour. The incentive, however, was not so much the idea of saving for old age, but moreover of saving to be able to marry one's daughters (which was a costly affair). Also, the dowry funds were created by the government in need of fiscal measures to finance war. While dowry funds can be seen as investing behaviour, they again mount up to (inter vivos) exchange from parents to daughters. If we take into account the idea that dowries can be

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<sup>91</sup> Van Gerwen en Van Leeuwen, *Studies over zekerheidsarrangementen*, 143.

<sup>92</sup> Annuities in kind are for instance to be found in the late-medieval Low Countries, for instance in Kampen (14<sup>th</sup> century), but also in the North of France, where they became increasingly popular in the sixteenth century (J.A. Kossman-Putto, *Kamper schepenakten 1316-1354* (Zwolle 1955); B. Schnapper, *Les rentes au XVI<sup>e</sup> siècle. Histoire d'un instrument de crédit* (Parijs 1956) 80-81.

<sup>93</sup> I.H. van Eeghen, *Vrouwenkloosters en begijnhof in Amsterdam van de 14<sup>e</sup> tot het eind der 16<sup>e</sup> eeuw* (Amsterdam 1941) 42-43. Gaunt refers to this practice as the Augustinian Soul gift, cf. D. Gaunt, The property and kin relationships of retired farmers in northern and central Europe, in R Wall (ed.), *Family forms in historic Europe*, 1983:254.

used to enforce status mobility,<sup>94</sup> we see that parents are not so much interested in saving for difficult times, but are rather buying status with a onetime investment at, or shortly after the birth of their daughters. As such, these dowry funds are fundamentally different from, for instance, the discussed life annuities. Dowry funds provided their funders status, life annuities provided their funders agency.

#### 4. Conclusion

In this article we have explained how the European Marriage Pattern not only influenced family ties and the strength of family safety networks, but also how this went together with changes in the wealth accumulation cycles within consecutive households. A focus on elderly care revealed different ways in which the elderly were able to secure care, if their offspring were unwilling, unable, or otherwise not inclined to do so. Figure 4 summarises the emergence of the different types of institutions through time for the whole of Europe.

The first option, the individual solutions, with one-on-one care of non-relatives, might be based on altruism or moral obligation. They also might be enforced, as we have seen, by (retirement) contracts, whereby individuals leave their goods, in exchange for places to live, food, clothes and/or care. Such an exchange has an effect on inheritance systems. These contracts are drawn up amongst relatives, or indeed with strangers. However, the idea to draw up a contract, to ensure oneself of the care of relatives, supposes an inherent distrust of relatives. In extended and hierarchical households in West Africa and the Middle East, this idea alone would be considered outrageous and unthinkable, since morals dictate parents to be taken good care of (whether this is done or not), as we see in extended families all over the world.<sup>95</sup>

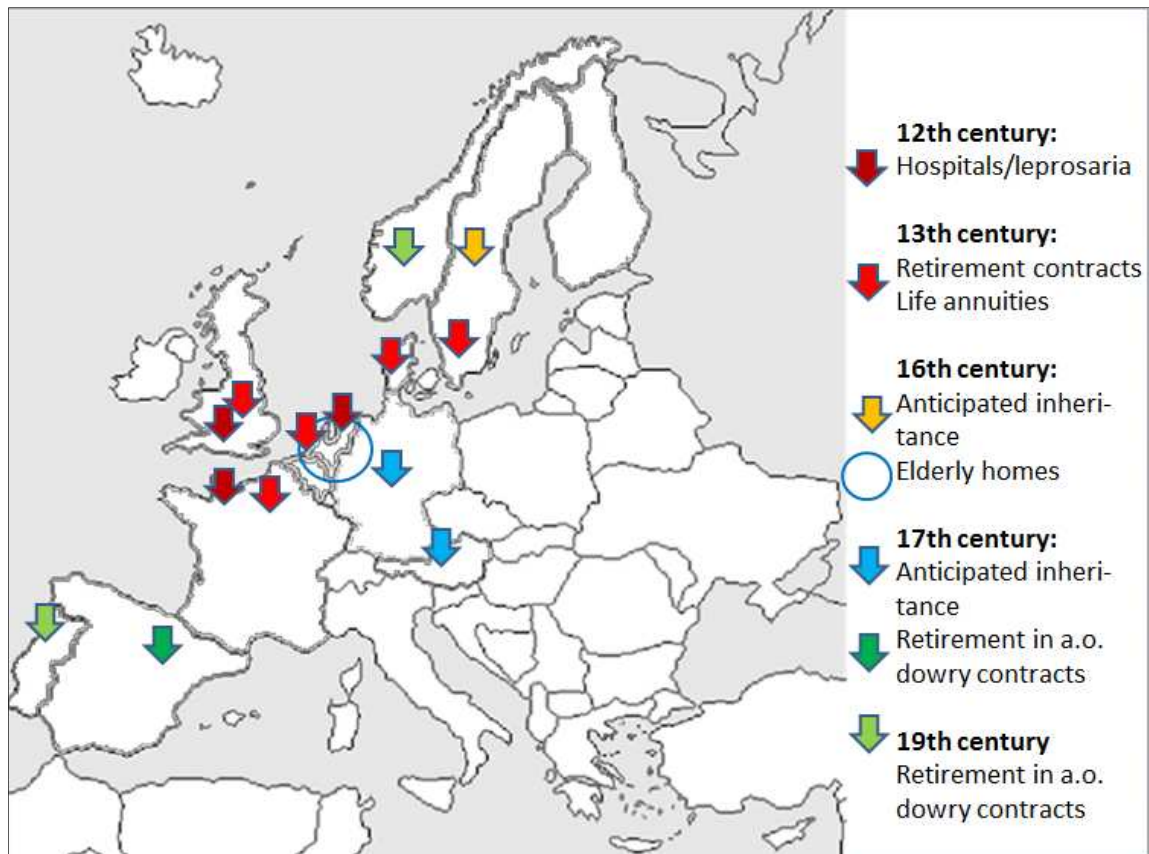
The other solution considered in this article is formed by top-down care. In fact such a form of care might be needed through all times, in places where pension plans are not generally available. Elderly without children, without land or property, do need this form of support to be able to get by. We see however that increasingly these institutions become part of market-based arrangements on request of the elderly. Individuals could buy themselves into monasteries, hospitals and guesthouses, where they would receive food and care for the rest of their lives. The Dutch *proveniershuizen*, aiming entirely at the elderly, form indeed the first elderly homes. This was different from retirement contracts. Contracts were no longer negotiated with (familiar) individuals, but with institutions. This shows, on one hand, trust in such institutions, and thus in their contracts. It might, on the other hand, indicate that relatives were either absent, or incapable of providing such care (paid or unpaid).

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<sup>94</sup> D. Bell, Wealth transfers occasioned by marriage: a comparative reconsideration, in: *Kinship, Networks and Exchange*, T. Schweitzer and D.R. White (eds.), Cambridge University Press 1998.

<sup>95</sup> o.a. S. Harral and P. Amoss, *Other ways of growing old: anthropological perspectives*, California: Stanford University Press, 1981:199.

**Figure 4: Solutions for elderly care in Europe during the early modern period**



The fact that we can find rather “modern” ways of relief for the elderly, whereby agency and capital of this group plays a large role, at such an early stage in areas where the EMP would develop first adds to the strength of the idea of the nuclear hardship caused by loosening family ties: increasingly there was a demand, not only from the poorer parts of society, but also from middle class groups that needed support. Living-in servant were one way to deal with it, but buying help via corrodies, was another effective way. This links up to the squeeze hypothesis we have discussed in this article. Under EMP older parents became widowed more or less the same time their children started having children of their own. In addition the absent age-gap between spouses caused parents and parents-in-law to age simultaneously, adding to this pressure. The different strategies the elderly employed to secure themselves of care give us an indication of how and when loosened family-ties, linked to the EMP, spread over Europe.

It is clear that the solutions presented here, however, could not have been equally available to all elderly: not all elderly were able to buy life annuities, or to buy themselves into an institution. This required at least some money, land, a house or goods, to be traded against care. As such, saving was necessary. But as we have seen, life cycles under EMP provided not only the necessity to save, but also the possibility to save.

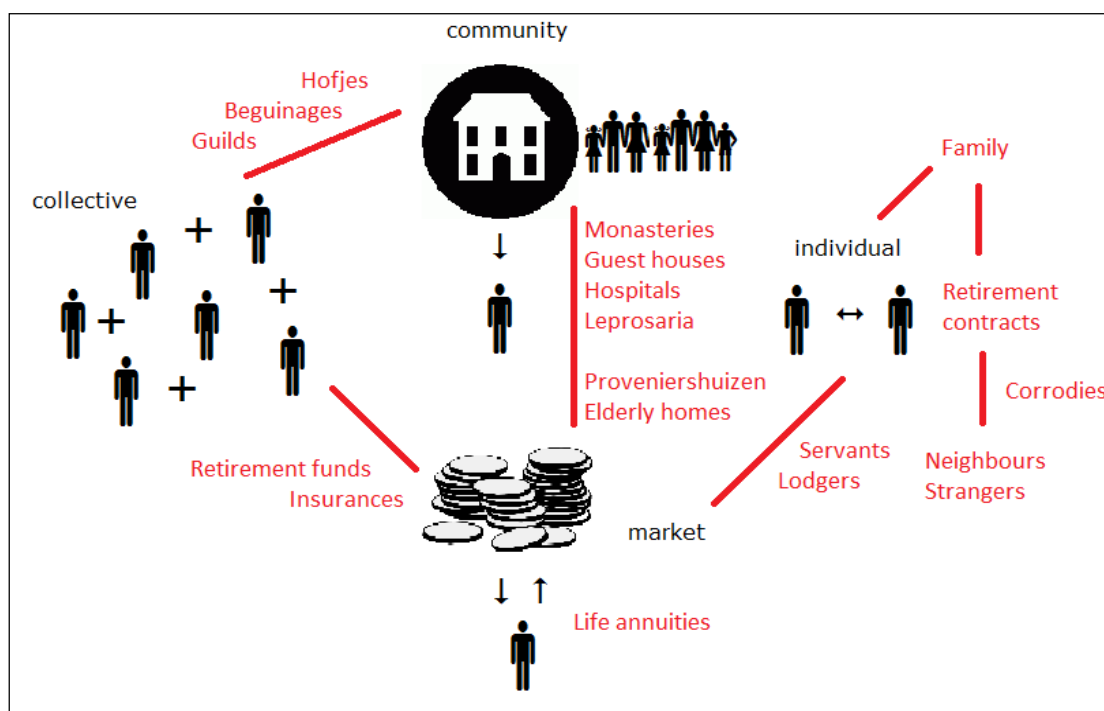
A focus on nuclear hardship might show but one side of the coin. Hardship has always been present, and family ties could not always provide safety networks. From this starting point the focus is much more on the imperatives for an alternative safety network, which departs from the relationship between parents and offspring, as this relationship forms the most obvious difference between NW European households under the EMP, and other parts of Europe. The specific problems of elderly, therefore, hold a

key to understanding these alternative safety networks. Where Laslett focused on solutions like poorhouses and poor relief, we have seen that reality held more options.

Families do provide a safety net, but primarily when there is enough to share. However, living with extended family-members, who always take their share, does not encourage saving for times of scarcity. Furthermore, when life-cycles diverge, relatives take turns in caring and providing. In other words: there is no need to save, and there are no incentives to save. If relatives will eventually take their share, it is even useless to save. Practice shows, nuclear families are generally only in a case of a contract obliged to provide a share to close relatives. Whereas extended family household members seem to exchange most of their property inter vivos, nuclear family household members seem to prefer a post-mortem exchange, which is a very logical response to neolocality, in which parents and their married offspring are no longer household members. Diverging life-cycles, lesser claims of relatives on property and post-mortem exchange contribute to our conclusion that property accumulation is more likely to occur in nuclear families.

Our most important conclusion is, that EMP provided the elderly with a choice, with agency to decide how to dispose of their property for their own benefit. The possibility to save and the freedom to invest what has been saved, has meant a boost to the capital market. So the EMP might not only have caused 'nuclear hardship', it provided 'nuclear opportunities', or indeed, 'nuclear benefits'.<sup>96</sup>

**Figure 5: Security arrangements for the elderly in perspective**



<sup>96</sup> Of course, we have to keep in mind, that the premises for agency did not just include possibilities to save, but also the existence and availability of notaries and laws, to make and reinforce contracts.