Arie van Steensel

Variations in Urban Social Assistance.
Some Examples from Late-Medieval England and the Low Countries

INTRODUCTION

The system of social assistance in the cities and towns of medieval Europe has predominately been studied from the supply side. The various foundations that provided support for the sick, elderly and needy, as well as the intertwining of charity with lay piety, have drawn considerable attention from historians.1 The limits of the medieval institutional framework for poor relief became apparent in the first half of the sixteenth century, when prevailing ideas about poverty and attitudes towards the poor altered. This awareness led to a change in the social policies of urban authorities: they attempted to centralise the administration of poor relief, set the poor to work and curb vagrancy.2 But to what extent did these policy changes mark a genuine “new era” in the financing, management and administration of urban poor relief? This paper explores this question by giving a preliminary comparison of institutional poor relief in late-medieval London, Norwich, Ghent and Leiden. It argues that the management of poor relief was reorganised time and again in the late-medieval period, but that the financing and administration of charity remained relatively stable, even in the first half of the sixteenth century.

The causes of poverty and its many faces have also attracted considerable interest from historians.3 However, the complexity of the demand side of the medieval system of poor relief and charity deserves more consideration, as there were important differences in the needs of townsmen and women and their possibilities to create social safety nets. A guild master who fell into poverty because of illness, for example, could rely on other forms of support than a destitute wage-labourer. The social assistance provided by urban public, religious and collective institutions was tailored to the needs of specific target groups; consequently, access to support was in most cases discriminatory in nature. The institutional responses to urban poverty in the late Middle Ages, moreover, were closely related to the existence of alternative forms of social support or insurance, and to the extent to which individuals enjoyed access to these alternatives. For this reason, this paper will briefly touch upon the role of voluntary associations, families and informal solidarities in the provision of social assistance in late-medieval urban Europe.

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CITIES AND TOWNS IN ENGLAND AND THE LOW COUNTRIES

There are good reasons for analysing the medieval system of social assistance within an urban context. Town dwellers faced different challenges in their daily struggle for survival to rural dwellers due to the specific urban social and economic conditions, and they acted within a more intricate institutional environment. Medieval cities and towns, nevertheless, were closely interwoven with their rural hinterlands through administrative, economic and social ties. The city of Ghent, for example, politically dominated the surrounding “quarter of Ghent,” and controlled rural economic activities to protect urban industrial and commercial interests. Furthermore, many townsmen originated from the countryside themselves, and prosperous citizens increasingly invested in rural landed properties, creating multiple relationships between urban and rural communities.

The degree to which cities and towns could gain dominance over their hinterlands varied according to their political-administrative position, economic functions and demography. Cities and towns were set amidst amorphous urban regions, the extent of which was determined by the lines of trade, migration and communication. Within these regions, they provided markets, services and employment, while the wider area provided food, supplies and labour. In more densely urbanised areas, cities and towns were to a lesser or greater degree functionally connected and integrated into a hierarchical urban network or system, whether regional or trans-regional. Urban regions and networks did not necessarily coincide with territorial entities such as states, which are less appropriate units of comparison for this reason.

The impact of the broader political-administrative landscape and socio-economic context on the internal organisation of urban communities is clearly evident in the case of late-medieval England and the Low Countries. England was politically more centralised in the Middle Ages, which was reflected in the position of its capital: in the twelfth century, London was already twice as populous as the regional urban centre next in size, the provincial city of Norwich. Politically fragmented, the Low Countries lacked a single political and commercial centre that clearly dominated the urban landscape. The top of the urban network in the coastal principalities was poly-nuclear in nature, with a varying degree of integration and functional specialisation between the large and middle-sized cities.

The great wave of urbanisation in medieval Europe took place before the fourteenth century. In England, the general level of urbanisation was at least 15 per cent by 1300 and 20 per cent in 1377, a level that was only reached again in 1524, after a fall during the fif-
teenth century.\textsuperscript{10} In the Low Countries, the urban ratio is estimated to have been around 20 per cent in 1300, a level that rose to 34 per cent in 1450.\textsuperscript{11} But the development of urban ratios was not linear: in particular, after the mid-fourteenth century, the recurring plague, economic decline and warfare led to a strong fall in the urban population and a long-lasting demographic contraction. Important exceptions to this general pattern, however, occurred both on a regional level and within the scope of individual cities, as is illustrated by the demographic development of the selected cities shown in Table 1. Whereas Ghent, London and Norwich witnessed a period of contraction, Leiden’s population tripled between the mid-fourteenth and the late-fifteenth centuries.

\begin{table}[h]
\centering
\begin{tabular}{|c|c|c|c|c|}
\hline
 & c. 1300 & 1333 & c. 1350 & 1498 & c. 1500 & 1524 \\
\hline
Ghent & 64,000 &  &  &  &  &  \\
Leiden & 4,000 & 4,000 & 12,000-14,250 &  &  &  \\
London & 80,000 &  &  &  &  &  \\
Norwich & 15,000-17,000 & 25,000 &  &  &  &  \\
\hline
\end{tabular}
\caption{Estimated population numbers for the late-medieval period\textsuperscript{12}}
\end{table}

The cities’ demographic fate was closely linked to their economic fortunes. Leiden’s growth was interwoven with the take-off of Holland’s economy, but the town’s population came under pressure at the end of the fifteenth century due to stagnation in the cloth industry.\textsuperscript{13} Cloth manufacturing and trade in wool and textiles were also of vital importance to the economies of Ghent, Norwich and London, but exports were vulnerable to international demand fluctuations. The decline of the cloth industry had a particular effect on Ghent in the fourteenth and fifteenth centuries. Overall, the urban economies were diversified and comprised a wide array of other manufacturing and trading activities for the home markets.

London’s remarkable demographic expansion in the early modern period is explained by its growing importance as a political and commercial metropolis.\textsuperscript{14} Economic structures and conditions are, therefore, an important factor in explaining the urban institutional infrastructure and the social needs of the urban population. They should be taken into account to explain the scope and organisation of public assistance in late-medieval urban communi-


ties, together with other aspects such as the political organisation, demographic size and chronological development of cities and towns.

POVERTY IN MEDIEVAL CITIES

The interplay between economic developments and the rise of pauperism in medieval cities is a complex one. The constant influx of poor migrant workers from the countryside into the cities meant that the number of unemployed soared in times of economic downturn. Political upheaval, war and poor harvests also disrupted trade and the supply of food and raw materials, leading to unemployment, hunger and epidemics. The prevailing harsh urban living conditions meant that people were also prone to disease; meanwhile, they could often rely less on the support of kin in times of need. Cities thus had a distinctive demographic dynamic, characterised by high mortality and migration rates. In order to cope with the phenomenon of urban poverty, charitable institutions were founded in and around cities from the late-twelfth century onwards, and from onset the laity and urban authorities were (for social and devotional reasons) in varying degrees involved in the management, financing and administration of charity.15

It is impossible to determine the precise number of urban poor in the Middle Ages and the nature of their poverty. A considerable part of the urban population, for example, was exempt from taxation, but the exemptions were generally based on an assessment of personal wealth. Fiscal poverty did not necessarily correspond with destitution: among the fiscal poor were people who might have been able to live without help, or who incidentally required support because of unemployment or illness. The standard of living of wage-earners was in particular vulnerable to fluctuating prices and real wages. The varying numbers of fiscal poor were often unrecorded, as was the case with the destitute poor, who relied on charity in the form of food, clothing and fuel. The proportion of those destitute can only be guessed. From the mid-fourteenth century, distinctions were made between the worthy poor (widows, elderly, sick) and the unworthy poor, the beggars.

Reliable data are hard to come by, but according to the returns of the lay subsidy of 1525 for Norwich, 40 per cent of the contributors were assessed for less than two pounds. Together, this 40 per cent they owned less than 4 per cent of the total city’s wealth. Taking into account that possibly a third of the inhabitants were too poverty-stricken to contribute at all, at least 60 per cent of the Norwich population can be considered to have been relatively poor.16 In Leiden, about half of a population of 12,000 was regarded as poor according to an official enquiry made in 1494, but only 1,600 of them received relief (13 per cent of the total population). Four years later, 29 per cent of the 3,010 households were assessed as paupers; a further 25 per cent fell into the lowest wealth category. These numbers remained fairly stable during the first half of the sixteenth century.17

In the case of Ghent, 53 per cent of the population was regarded as poor or received relief according to a fiscal assessment made in 1494. But, surprisingly, eleven of the 91 households in the parish of St Jacob that received support from the parish belonged to


17 D.J. NOORDAM, Leiden, cit., pp. 19-22.
higher fiscal categories, while 63 per cent of the actual poor lacked this support.\textsuperscript{18} The relative number of (fiscal) poor is not known for earlier periods, but it has been inferred from distributions made by parochial institutions in the 1370s that less than 3 per cent of the urban population of, roughly estimated, 35,000 received relief. The number of poor receiving assistance was higher in the first half of the fourteenth-century, but seems to have declined until the late-fifteenth century.\textsuperscript{19} In early fourteenth-century London, evidence of occasional charitable distributions indicate the existence of hundreds – perhaps even a few thousand – alms-seekers in the city, but it is unknown how the number of poor developed after the Black Death. Several late-sixteenth-century surveys from London parishes suggest that 7 per cent of the urban population was then dependent on regular support, whereas a further 18 per cent of the population were occasionally in need of relief.\textsuperscript{20}

The impressionistic data offer few clues as to how poverty developed in the cities in question. In general, the number of poor appears to have decreased after the mid-fourteenth century in both England and the Low Countries, while pauperism increased from the last quarter of the fifteenth century onwards, due to economic, demographic and political developments.\textsuperscript{21} In this period, the experience of poverty or destitution varied markedly between individuals and social groups, depending on profession, age and gender. It should also be taken into account that the contemporary criteria along which (fiscal) poverty was measured differed in time and place. The most successful (but also difficult) strategy for determining poverty would be to measure the development of the purchasing power of different socio-professional groups in urban society, as far as the real wages and prices can be reconstructed.\textsuperscript{22} Another challenge would be to establish the frequency and nature of distributions made to the poor, which appear to have increased in times of economic prosperity. The main goal of this paper, however, is to compare the evolution of the urban institutional arrangements for poor relief.

**INSTITUTIONS FOR SOCIAL CARE**

The structural poverty that became typical for the lower classes of late-medieval urban society necessitated new forms of assistance. The arrangements for poor relief that developed in the cities and towns have often been interpreted as means by which the elites regulated the labour market and disciplined the masses.\textsuperscript{23} Such a viewpoint assumes a rather strict dichotomy between rich and poor, and disregards the social complexity of medieval society. The arrangements for social assistance were not just the result of a bargaining process between elites and poor; they were equally the product of bottom-up, collective strate-


\textsuperscript{22} W.P. Blockmans, W. Prevenier, *Armoede*, cit., pp. 534-535.

gies employed by the townsmen, and, more specifically, the members of guilds, fraternities and neighbourhoods. The origins of charitable bodies were diverse, since important segments of urban society – often referred to as the “middling groups” of tradesmen, shopkeepers and artisans – were able to create formal and informal social safety nets for themselves and their families.24

Tab. 2 Urban institutions for social care in the Middle Ages25

<table>
<thead>
<tr>
<th></th>
<th>Hospitals and almshouses</th>
<th>Leper houses</th>
<th>Orphanages</th>
<th>Parishes</th>
</tr>
</thead>
<tbody>
<tr>
<td>London</td>
<td>30</td>
<td>10</td>
<td>-</td>
<td>107</td>
</tr>
<tr>
<td>Norwich</td>
<td>12</td>
<td>7</td>
<td>-</td>
<td>46-60</td>
</tr>
<tr>
<td>Ghent</td>
<td>11</td>
<td>1</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>Leiden</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>3</td>
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</tbody>
</table>

The oldest medieval charitable foundations in Ghent, London and Norwich were founded long before the Black Death. The major hospitals and almshouses that provided social care originated from both religious and lay initiatives. In Leiden, two hospitals, a leper house and an orphanage were established between the late-thirteenth and mid-fourteenth centuries. These early foundations thus coincided with the demographic expansion of the cities in question.26 The size, character and durability of the foundations varied widely. In particular, the existence of almshouses was often short-lived, if proper long-term financing was not secured. Therefore, the number of hospitals, almshouses and leper houses given in Table 2 does not imply that all institutions survived for a longer period. In Norwich, for instance, only three of the six hospitals established before 1250 existed for a long time, and just one of the five documented almshouses functioned throughout the later medieval period. This almshouse, the God’s House near St Giles’ Gate, was founded in 1306 and subsequently came under the patronage of the bishop of Norwich. Finally, the capacity of many foundations was limited; the five leper houses which existed in late-medieval Norwich could accommodate just a handful of individuals.27

The foundation of institutions

The medieval hospitals and almshouses were founded by princes, urban authorities, religious institutions, corporations and well-off individuals. In Ghent, for example, St John’s hospital for the care of the insane and the Rijke Gasthuis for lepers were founded by the city council. Two other hospitals originated from private initiatives, while St Jacob’s hospital

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and St George’s almshouse were established by lay fraternities. The abbots of the two large abbeys of St Bavo and St Peter, in Ghent, also created hospitals in the first half of the thirteenth century. However, the Church was, in general, not directly involved in the foundation of charitable institutions. It was only in Norwich that the bishop established a hospital in 1249. St Giles became the largest hospital in Norwich, and the city acquired it from the Crown in 1547. The rector of the church of St Peter in Leiden took the lead in the foundation of St Catherine’s hospital in Leiden around 1250, but it came under the joint supervision of the rector and the town’s aldermen. Private initiatives of laymen were essential for the foundation of hospitals and almshouses, but each city also had its special benefactors, such as the abbeys in Ghent, the bishop in Norwich and the Crown in London. The few examples of direct involvement of the urban authorities in the foundation of charitable institutions generally concerned hospitals for lepers or the insane. However, the authorities gradually extended their control over more hospitals and almshouses. The city councils of Ghent and Leiden already supervised the (financial) management of some hospitals and almshouses in the thirteenth century, and the governors of other (private) institutions were mostly recruited among the members of the urban ruling elites. In London, the city council appointed supervisors over the leper houses as early as the twelfth century. The mayor and aldermen appointed two governors and overseers at the hospital of St Mary of Bethlehem from 1346 onwards, an institution that had been founded by a wealthy Londoner a century earlier, and which became a hospital for the insane in the early fifteenth century. The appointment of several other lay supervisors by the mayor and aldermen to London hospitals followed thereafter. The growing involvement of civic authorities in the management of charitable institutions was partly a response to mismanagement, but also resulted from the private involvement of members of the elites in these foundations as governors and benefactors. Although such interference was often instigated by specific circumstances, the acquisition of hospitals by London and Norwich halfway through the sixteenth century should be understood as an outcome of long-term development, rather than an abrupt change in attitude towards the responsibility of the urban authorities for the sick and needy.

The funding of institutions

Changes to the management of charitable institutions were closely connected to the desire of their major benefactors for better supervision. In all four cities, the hospitals and almshouses were dependent on the generosity of well-off citizens, rather than on the financial support of the secular or ecclesiastical authorities. Securing long-term funding was crucial for survival, and private foundations without a sufficient endowment disappear rather quickly from the sources. The reliance of charitable bodies on gifts in money or kind and bequests from patrons did not change in the late Middle Ages; it was closely entwined with the religious tasks of charitable foundations. Often, donations were tied to the foundation

of chantries and private altars in the hospital’s chapel, and made on the condition of daily prayers for the souls of the patrons.\textsuperscript{34}

Some hospitals and houses enjoyed support from occupation guilds or religious fraternities. The hospitals in Ghent that were founded by the fraternities of St Jacob and St George have already been mentioned. In London, members of the Mercers’ Company were involved in the supervision of the hospital of St Thomas of Acon from the fourteenth century onwards. The Company eventually acquired the hospital from the Crown in 1542. The mercers were also responsible for the administration of the well-known almshouse founded in 1424 under the will of Richard Whittington.\textsuperscript{35} The collective effort of the Mercers’ Company in the sixteenth century was unusual. The patronage of medieval guilds and fraternities mostly came from the personal, individual charitable works of members. Equally, in cases where the city council or local church were involved in the supervision of hospitals and almshouses, it was uncommon for them to provide direct financial support. Only the city of Ghent annually distributed foodstuffs and fuel among the charitable foundations and religious houses. On average, the city spent 2 per cent of its annual total expenses on alms and charitable donations, which were to a large extent also of political significance. The aldermen of Leiden supervised all of the town’s hospitals and almshouses, but only lent indirect financial support in the form of tax exemptions and other privileges.\textsuperscript{36}

Finally, a significant part of the income of urban hospitals and almshouses in the late Middle Ages came from long-term inmates, often well-off elderly who wanted to spend their last years in a relatively comfortable environment. Lifetime lodgings, called prebends or corrodies, were sold in return for a sum of money or the prebendary’s estate.\textsuperscript{37} For instance, the hospital of St Jacob in Ghent could house about twenty prebendaries (\textit{proveniers}) alongside twelve regular poor people.\textsuperscript{38} The contractual accommodation of rather well-off elderly and needy people changed the character and accessibility of many hospitals and almshouses in England and the Low Countries.

\textit{The administration of relief}

The hospitals and almshouses in London, Norwich, Ghent and Leiden underwent two changes during the late-medieval period: they became more specialised in their tasks, and access often became restricted to specific groups. Medieval hospitals were originally intended as a temporary shelter for travellers, pilgrims and the needy; but later on, they functioned as residential institutions for the elderly and needy too. Medical and charitable tasks gradually became more separated, and only few hospitals were able to provide long-term accommodation and medical care for poor people. Almshouses offered housing for the elderly poor, and in some cases residents could also count on food, clothing, fuel or allowances.

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\textsuperscript{34} N.P. TANNER, \textit{The Church in Late Medieval Norwich, 1370-1532}, Toronto 1984, pp. 133-135.


\textsuperscript{38} P. TRIO, \textit{Volkorelie als spiegel van een stedelijke samenleving. De broederschappen te Gent in de late middeleeuwen}, Louvain 1993, pp. 313-314.
The number of people that could be accommodated by these foundations in the late Middle Ages was generally small.39

Despite the fact that many charitable institutions were founded, funded and governed by laymen, both the Church and religious orders remained involved in their daily management. Firstly, medieval hospitals needed the support of the Church for the necessary liturgical services: clerics provided spiritual care. Secondly, the master and other personnel appointed by the founders or governors in general belonged to a specific religious community. This was obviously so for the old monastic infirmaries, but lay foundations were also supported by a (mixed) religious community.40 A third of the hospitals in London, for example, adopted the Augustinian rule as a guideline for communal life. The domestic tasks and nursing care fell on the religious lay-brothers and, more often, lay-sisters.41 The Savoy Hospital, founded in London by Henry VII in 1505 after the example of the hospital of Santa Maria Nuova in Florence, was staffed by a master, four chaplains, two priests, four altarists, seven servants, a matron and twelve sisters. The sick were furthermore attended by a physician, a surgeon and an apothecary. Less is known about the smaller, more informal almshouses, but these “God’s houses” or “maisons Dieu” did not require an extensive staff.42 It was in the course of the sixteenth century that the religious influence on the operation of charitable institutions changed because of the Reformation.

To sum up, the hospitals and almshouses fulfilled a wide range of tasks in late-medieval urban society. They not only provided treatment for the sick poor, but also offered shelter to travellers and functioned as retirement homes for the elderly. However, the number of foundations in Ghent, Leiden, London and Norwich was limited, and likely insufficient to provide care for all those who required support. In the later medieval period, the management, financing and supervision of hospitals and almshouses evolved in response to the demands and needs of the authorities, institutions, donors and recipients involved. In general, the growing involvement of lay institutions in the supervision of charitable foundations can be observed – a development that appears to have been most pronounced in the Low Countries, although personal acts of charity remained the most important source of income for medieval hospitals and almshouses. In England, the financing and management of charitable foundations would be radically transformed after the dissolution of the religious houses, chantries and fraternities in the 1530s and 1540s.43

PARISH-CENTRED POOR RELIEF

The impact of charitable foundations on medieval urban society was probably modest, but they functioned alongside other forms of social assistance and solidarity. The parish became the most important institution within which poor relief was organised in the later medieval period, although along different trajectories in England and the Low Countries,


40 M.K. MCINTOSH, Poor Relief, cit., pp. 89-92.


42 P.H. CULLUM, ‘For Pure People Harberle.’ What was the Function of the Maisonsdieu? in Trade, Devotion and Governance, D.J. CLAYTON, R.G. DAVIES, P. MCNIVEN eds., Stroud 1994, pp. 36-54.

respectively. A striking difference between the four cities studied here was, first of all, the number of parishes (see Table 2). London counted 107 parishes at the beginning of the sixteenth century, and a further ten were situated in the suburbs, while the number of parish churches in Norwich decreased from 60 circa 1250 to 46 in 1520. These were very high numbers compared to Leiden’s three and Ghent’s seven parishes, especially considering that the Flemish city flourished long before 1300, too.

The role of the parish in urban system of poor relief also differed between the two regions. In the Low Countries, the so-called Holy Ghost Tables were established from the late-twelfth century onwards. These parish-based institutions provided relief by distributing food, fuel, shoes and sometimes cash on a regular basis to deserving parishioners who had fallen into poverty because of economic conditions or other misfortune. The lay wardens of the Holy Ghost were elected by the town councils from the ruling families in Ghent and Leiden. The magistrates thus governed and controlled the parish-centred poor relief. The distributions were largely funded through bequests and gifts of well-off parishioners; the Tables managed sizeable endowments with related responsibilities for memorial services and the maintenance of properties.

In Leiden, the wardens of the Holy Ghost of St Peter were appointed lay almoners for the whole town, even though two new parishes were later created. They also became responsible for the care of foundlings and poor orphans, for whom an orphanage was founded in 1450. In the early fifteenth century, the town council took over the care of the shame-faced poor in Leiden from the churches; the magistrates appointed so-called “huiszittenmeesters” (wardens of the resident poor) in each parish. Financed by regular collections in churches, and by private donations, those poor parishioners who received a token could count on weekly distributions of food, fuel or money. Finally, the Leiden “huiszittenmeesters” supervised the small almshouses (known as “vrij woningen” and “hofs”) established by wealthy citizens for the elderly poor.

In contrast to the Low Countries, poor relief was not primarily organised by the parish in either London or Norwich until the mid-sixteenth century. Although the lay churchwardens of more than a quarter of the parishes in medieval England were involved to some degree in raising and distributing relief to the poor, the structural impact of these casual charitable activities was limited. From the 1530s onwards, poor relief became parish-based in England by order of Parliament. The parochial poor men’s box became the basis for a new, national system of poor relief based on compulsory contributions, which was further developed during the early modern period.

GUILDS AND BROTHERHOODS

Voluntary associations were also involved in charitable activities in the medieval and early modern cities and towns, and as such they co-shaped the social fabric of urban com-

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44 M. Rubin, Charity, cit., pp. 237-245.
munities. In some cases, occupational guilds and religious fraternities supported or governed hospitals and almshouses, thereby providing assistance to members, and sometimes even to non-members. Some women joined forces for mutual support, and set up communities of Beguines in Ghent, Leiden and Norwich. These lay sisters were also involved in caring for the sick and elderly in the hospitals and almshouses. Yet, although there are few examples of services provided to the wider community, the social assistance of voluntary associations was primarily directed to their members. But what kind of mutual assistance and solidarity could guild and fraternity members specifically count on?

Tab. 3 Guilds and fraternities in medieval Ghent, Leiden, London and Norwich

<table>
<thead>
<tr>
<th></th>
<th>Occupational guilds</th>
<th>Religious fraternities</th>
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<tbody>
<tr>
<td>Ghent</td>
<td>58</td>
<td>40</td>
</tr>
<tr>
<td>Leiden</td>
<td>35</td>
<td>55</td>
</tr>
<tr>
<td>London</td>
<td>c. 100</td>
<td>c. 150</td>
</tr>
<tr>
<td>Norwich</td>
<td>c. 70</td>
<td>48-60</td>
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</tbody>
</table>

The four cities included numerous religious fraternities in the later medieval period (see Table 3). These were voluntary associations of individuals who came together with the aim of providing memorial services for deceased members, maintaining an altar and offering mutual assistance. Most fraternities were based upon a parish church, and some had specific aims, but in all cases they offered some form of sociability and solidarity. Members were often obliged to assist needy brothers and sisters financially and contribute to burial ceremonies, according to the statutes of fraternities, although historians have expressed doubts about the significance of fraternal assistance. Unfortunately, the surviving evidence is haphazard, which makes it difficult to determine to what extent people joined fraternities with the motive of securing social assistance.

In general, the formal and regulated support of poor and sick members appears to have been modest. The social assistance provided by the fraternity of St George in Norwich was a rather exceptional case. Between 1427 and 1548, the fraternity supported, on average, at least two of its 150 or so members per annum. The members receiving a small weekly stipend were either ill or aged. In the same period, the percentage of annual corporate income devoted to aid rose from 5.8 to 22.8 per cent. In Ghent, in contrast, there was only one fraternity whose statutes obliged members to pay a weekly contribution in order to assist needy brothers and sisters. The formal provision of mutual assistance by medieval frater-

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48 G. Rosser, Communities of Parish and Guild in the Late Middle Ages, in Parish, Church and People. Local Studies in Lay Religion, 1350-1750, ed. S.J. Wright, London 1988, pp. 29-55
52 B.R. McRee, Charity, cit., p. 220.
53 P. Trio, Volksreligie, cit., pp. 312-314.
nities, in particular in the Low Countries, may have been limited, but it still served the needs of a small, more privileged group in urban society. Moreover, it can be assumed that medieval fraternities also provided informal social support networks, which have gone unrecorded.

Almost all trade or craft guilds also had a fraternity dedicated to the worship of a saint, but the purposes of guilds differed from those of fraternities, and their membership was not always voluntary. In Ghent, the dominant weavers’ guild and the 53 small craft guilds gained important influence on the election of aldermen in the course of the fourteenth century. Their political participation continued until 1540, when their privileges were curbed by Charles V after a revolt. In London, the trade and craft associations became more formalised during the fourteenth century and developed into incorporated livery companies. Initially, they played an indirect role in the city’s government, but in 1467 the right to elect the mayor passed from the citizenry to the livermen of the crafts. Thus, the guilds were not just occupational associations that organised the urban economy; they also had political, social, cultural and religious functions through which they structured urban life.

Social assistance, therefore, was only one aspect of guild activities. Guilds primarily offered support to guild masters who fell into poverty. The scale of this mutual aid from common funds appears to have varied between guilds, as far as can be determined on the basis of account books. A well-documented study on the tailors of London shows that the company collected alms from the members of its fraternity of St John the Baptist, which included both tailors and non-tailors. These alms were augmented with other funds in order to support poor members. In the first half of the fifteenth century, an average of fourteen almsmen per year received financial assistance, but this average fell to eight in the third quarter of the same century and further down to five in the mid-sixteenth century. The recipients were typically livemen of the company (and sometimes their widows) who had enjoyed successful careers before experiencing misfortune. Social solidarity was, in this case, aimed at preserving the status and dignity of the livemen rather than at helping all the poor members of the company.

The Mercers’ Company of London also supported their poor livemen (see Table 4); but, in contrast to the Tailors’ Company, the provided financial assistance was completely funded by the guild’s income derived from property, membership fees and bequests. Therefore, this type of solidarity cannot be properly described as an insurance scheme for sickness and old age. The identified receivers were men who had enjoyed considerable prosperity during their lifetimes, but who apparently fell into poverty due to old age or sickness and lacked other forms of provision. Some of them received alms for many years, and others for no longer than a couple of weeks. The weekly stipends (up to 14 d.) were enough to survive on, but hardly generous. The number of recipients decreased in the second half of the fifteenth century, a development that may have been related to the foundation of Whittington’s almshouse, which provided a shelter for thirteen unidentified poor men of the company. Another factor, as Davies suggests in the case of the tailors, may have been a shift from corporate towards parish-based charity from the late-fifteenth century onwards.

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55 M. DAVIES, Tailors, cit., pp. 169-173.

The significance of guild charity was not confined to formal financial assistance for members. Occupational associations also offered a framework for informal assistance, which should not be underestimated, even though the scope of this system is difficult to ascertain. In the case of the London Mercers, the mercers and their widows frequently bequeathed money to the maidens working for them, so that they could marry (by providing them with dowries) or set up shop for themselves. Such forms of assistance, arising from sociability, are not recorded in the guilds’ statutes. As far as Ghent and Leiden are concerned, there is little evidence about the organisation of formal mutual assistance within late-medieval guilds. In other places, such as Antwerp, the guilds, with the approval of the city council, erected poor boxes in the fifteenth century. Guild members in Ghent and Leiden, in contrast, may have relied more on the well-established system of parochial charity, which was absent in England before the sixteenth century. In the case of London, the size of the guild was also a factor that determined their capacity to organise social assistance. For instance, the accounts of the small guild of the pinners – at its heart the fraternity of St James, membership of which was also open to wives of the masters – contain no evidence of mutual financial assistance in times of poverty. But the guild members cared for the spiritual well-being of their deceased brothers and sisters and, if necessary, provided alms for burials.

Finally, some late-medieval guilds were able to establish almshouses through the generosity of their members. These foundations were intended for elderly guild masters and sometimes their widows; they were not intended to serve the wider urban community. The London livery companies, for example, administered various trust funds endowed by wealthy members. These endowments were used to fund almshouses along with other charities, as was the case with Whittington’s estate, which was managed by the Mercers’ Company. By the mid-sixteenth century, at least fourteen occupational associations in London had their own almshouses, donated by well-off liverymen for their needy colleagues. Seven of Ghent’s larger and more prosperous occupational guilds had almshouses in the early sixteenth century, some of which were founded in the early fourteenth century. The size of

<table>
<thead>
<tr>
<th>Decade</th>
<th>Average number of recipients per year</th>
<th>Average annual stipend per recipient (in shillings)</th>
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</thead>
<tbody>
<tr>
<td>1391-1400</td>
<td>2.3</td>
<td>40</td>
</tr>
<tr>
<td>1401-1410</td>
<td>3.8</td>
<td>47</td>
</tr>
<tr>
<td>1411-1420</td>
<td>4.9</td>
<td>43</td>
</tr>
<tr>
<td>1421-1430</td>
<td>7.2</td>
<td>60</td>
</tr>
<tr>
<td>1431-1440</td>
<td>3.7</td>
<td>58</td>
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<td>1441-1450</td>
<td>5</td>
<td>65</td>
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<tr>
<td>1451-1460</td>
<td>4.1</td>
<td>67</td>
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<tr>
<td>1461-1470</td>
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<td>1471-1480</td>
<td>4.5</td>
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</tr>
<tr>
<td>1481-1490</td>
<td>2</td>
<td>49</td>
</tr>
<tr>
<td>1491-1500</td>
<td>3.1</td>
<td>42</td>
</tr>
</tbody>
</table>

these foundations varied: the almshouse of the wool weavers’ guild could accommodate 27 elderly, while that of the brewers just a handful. Furthermore, only guild masters qualified for admittance to these almshouses, provided that they hand over their properties to the same foundation.62

INFORMAL NETWORKS OF ASSISTANCE

Personal acts of charity were mostly realised within the framework of institutional poor relief, even when testators instructed their executors to devote a part of their estate to charitable causes. If assistance was earmarked for specific persons and institutions, they often left this task to fraternities, guilds or parishes, which distributed alms and managed charitable endowments. Recent research suggests that testators in the later Middle Ages gave preference to helping the poor and needy within the boundaries of their own parishes and neighbourhoods.63 This raises the question as to the importance of informal forms of local solidarity, which complemented institutional poor relief. Leiden and Ghent counted 117 and 200 neighbourhood associations, respectively, in the second half of the sixteenth century. These lay solidarities looked after the common interests of residents and organised public services, including some form of social assistance.64 The wards of medieval London and Norwich, in contrast, had administrative origins and functions, but together with the numerous parishes they probably fulfilled a comparable institutional base for local self-organisation.65 Although the significance of neighbourliness remains rather elusive, due to the lack of records, local lay solidarities still deserve more attention from historians studying medieval systems of urban poor relief.

The full extent of informal support from families and friends in late-medieval cities and towns also remains unclear. It has been suggested by historians that the predominance of the nuclear family in north-western Europe necessitated the establishment of alternative social support networks based on collective interests. Here, the late-medieval demographic and commercial conditions were also conducive to the development of new forms of insurance, savings and income transfer, which were aimed at reducing the risks of life-cycle and accidental poverty.66 However, many questions remain concerning the interplay between demographic patterns, economic developments and the institutionalisation of poor relief.67 Furthermore, access to charitable foundations and corporate mutual assistance and opportunities for obtaining insurance were not equal among townsmen and women, but differed according to variables such as wealth, profession, age and gender. The focus on institutional poor relief should also not lead to ignoring the importance of social assistance from family members, who offered support provided that they had the ability to do so, and lived in close proximity to the needy relatives. Indeed, it is still the question whether late-medieval charitable institutions did not merely complement kinship care.

62 J. DAMBRUYNE, Middengroepen, cit., pp. 99-100; D. NICHOLAS, Medieval City, cit., pp. 44-45.
63 Norwich, cit., p. 324; D. NICHOLAS, Medieval City, cit., p. 45; M. DAVIES, Tailors, cit., p. 189.
CONCLUSIONS

This paper outlines a preliminary agenda for further research into charity and the provision of poor relief in the late-medieval cities of London, Norwich, Ghent and Leiden. It proposes a more comprehensive approach to the question of poverty and social assistance by linking the evolution of institutional social assistance with the collective and individual efforts of townsfolk to create social safety nets. The late-medieval urban system of poor relief was not just created top-down by the elites who had to deal with the poor masses; it was the result of the interaction between authorities, institutions, donors and recipients, all with their own interests. This bargaining process produced different, though related, types of solidarity in medieval urban society. Consequently, in order to understand the evolution of a particular type of mutual aid or a certain charitable institution, the dynamics of the whole urban system of social assistance should be taken into consideration.

The purpose of a comparative approach to urban poor relief in the late Middle Ages is not merely to analyse differences and similarities between cities and towns, but to explain what factors account for local patterns of poor relief and the general development of these patterns. With regard to the foundation of charitable institutions and weekly distributions to the poor, for example, the king in London, the bishop and cathedral priory in Norwich and the two large abbeys in Ghent all played important roles as benefactors.\(^68\) The occupational guilds in Ghent and the livery companies in London were often able to provide collective support for their indigent members, and they also ran various almshouses. Guild solidarity was significant given the dominant position the guilds had in these cities. Finally, the institutional framework of parishes and neighbourhoods was of importance, since both almsgiving and the distribution of poor relief became predominantly organised within local boundaries.

The care of the poor and needy was never monopolised by the Church or other religious institutions; it had a communal character from the beginning. Urban authorities, voluntary associations and private persons were involved in the organisation, financing and administration of poor relief in different ways, through parishes, hospitals and almshouses. This meant that the urban social arrangements evolved into a fragmented system of poor relief, leading easily to mismanagement and the underfunding of foundations, and hampering an adequate response in times of crisis. Efforts that were made to improve the provision of poor relief were mostly directed towards better management of charitable institutions. The aldermen appointed lay wardens and supervisors to hospitals, almshouses and the Poor Tables, in particular in Ghent and Leiden. Furthermore, patterns of private charity appear to have changed in the late Middle Ages, as donors showed increasing preference for charitable institutions organised and overseen by lay wardens or corporations. In contrast to the supervision of poor relief in the four cities, the financing and practical administration of charity stayed very much the same during the later medieval period.

In the second quarter of the sixteenth century, the civic authorities took a next step in the tradition of overseeing urban poor relief. Instigated by an increase in poverty and begging (among other political and religious factors), the English parliament took several measures to streamline the wide array of social assistance by introducing a parish-centred poor relief, which allowed for better coordination and funding.\(^69\) In 1531, Emperor Charles V passed an ordinance forbidding begging in the Low Countries, and advising the cities and towns to reform the parochial poor relief by establishing a central agency for the benefit of the registered deserving poor. The instructions from the central authorities in the Low

\(^68\) Norwich, cit., p. 314; W.P. Blockmans, W. Prevenier, Armoede, cit., pp. 523-524.

\(^69\) M.K. McIntosh, Poor Relief, cit., passim; Medieval Norwich, cit., pp. 324.
Countries were less effective than those in England. Ghent implemented the new regulations on poor relief and created a common purse (“armenkamer”) in 1535, but the town council of Leiden undertook no structural action until 1577.\(^{70}\) The effectiveness of the reforms varied, but the new arrangements were ultimately still based on the solidarity and (enforced) generosity of wealthy citizens. Finally, it is important to acknowledge that guilds, neighbourhoods and other voluntary associations continued to provide mutual aid to members alongside institutional poor relief. This form of social assistance by collective institutions and informal solidarities was sanctioned, and even facilitated, by the urban authorities, and had been since the Middle Ages.