CHAPTER THREE

 Histories of Risk and Welfare in Europe during the 18th and 19th Centuries

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 Introduction

 To comprehend all the risks we face is impossible. This is, perhaps, fortunate since such an understanding might easily paralyse us. The realm of human fears – just like that of desires – is almost unlimited. This holds true even if one concentrates solely on material risks of which an almost endless catalogue exists today. In many, but not all, instances such material risks were probably even greater in the 18th and 19th centuries than in the 20th century. Fortunately risks can be countered. Many preventive measures, as well as numerous welfare provisions to soften a blow once it had taken place, have existed. From the Middle Ages to well into the 19th century poor relief administered by churches and civic authorities was probably the single most important welfare provision in Europe. Other such provisions included guild funds, friendly society schemes, trade union funds, factory schemes, help from family and neighbours, sickness funds, commercial life and property insurance and social insurance.

 This chapter is about risks and welfare provision in Europe during the 18th and 19th centuries, including the question of how to study these issues. This area of study is large and, in part, new to historians, but important indicators already exist that might assist us in writing histories of risk and welfare.

 The chapter begins with a discussion of the functioning of poor relief and the multiple functions that poor relief performed for different groups. It will become clear that poor relief catered both for a variety of risks and for a variety of interests. This is a straightforward but important fact. It implies an emphasis on the multiple interests and interest groups involved in a welfare arrangement, on the problems of collective action and how they were overcome. It also implies an emphasis on the ‘mixed economy’ of welfare – that is, situating, in this case, poor relief properly among other arrangements covering the same set of risks. To illustrate this point, the chapter discusses an alternative to poor relief – namely, mutual aid by guilds, friendly societies and trade unions. A final focus is on risks as a starting point for analysis. Of course, this does not invalidate studies of institutions, but rather aims to place them in their appropriate context. Welfare institutions are arrangements for risks, and it may often be difficult to understand the functioning of such institutions if we have no eye for the risks they cover. Attention will thus be given to recent approaches in the study of risks in a variety of disciplines – anthropology and sociology among them, but not history. To date, historians, with a few notable exceptions, have not considered risks as a field of study although such studies are not only desirable, but also possible. The final section of the chapter illustrates this by providing a rather limited set of examples of material risks in Europe likely to be of interest with respect to topics discussed in this volume.

 The nature of the chapter is slanted towards ‘international’ history – that is, identifying common traits and problems – as opposed to national or regional history. When weighing the demands posed by truthfulness to historical realities against the exigencies of elegant description and parsimonious explanation, local and temporal particularities are sacrificed for the sake of simplicity and clarity.

 A general model of poor relief

 The term ‘poor relief’ is used here in a broad sense. It may include outdoor, as well as various types of indoor, relief. It includes both medical and non-medical assistance, the difference between the two often being blurred in practice. The nature, scale and funding of poor relief was not the same across Europe: relief by municipalities and village authorities operated side-by-side with that of ecclesiastical bodies and private institutions. So ‘poor relief’ is used here as an encompassing term.

 A number of theoretical ideas and empirical findings from studies in the fields of history, social sciences and welfare economics have recently been integrated into a simple model of the working of poor relief in pre-industrial societies; see Figure 3.1. In a crude simplification of historical realities, it states that at least two groups of actors operated deliberately in the field of poor relief. Poor relief is viewed as a control strategy of the elites and as a survival strategy of the poor. Both ‘sides of the coin’ will be discussed here very briefly.

 European elites, by and large, could profit in five ways from the existence of poor relief. First, elites could benefit through the ability it gave them to regulate the labour market. A closer examination of the situation in England provides a clearer picture of such a labour-reserve theory. Boyer’s analysis of the effects of the Old Poor Law in certain parts of England stresses that landowners wanting to maximise their profits found it cost-effective to provide an allowance for agricultural labourers in the winter. True, there were other means by which landowners could have ensured an adequate labour force at harvest time – for instance, by paying higher wages in summer or
 setting aside small plots of land for the use of agricultural labourers – but these methods were less profitable. Poor relief was so finely tuned that, in combination with other sources of income, it helped to maintain a labour reserve and discouraged the migration of rural labourers to the towns. To prevent such migration, the total annual income of rural labourers, made up of wages and poor relief, had to be higher than the wages they could collect over the year in the town, less the cost of the migration. Boyer’s examination of the timing and geographical pattern of outdoor relief for English agricultural workers reveals that this type of relief was only cost-effective in the grain-producing regions of England, where the demand for labour during the sowing and harvesting seasons was much higher than it was in winter. The introduction of the allowance system coincided with the decline of rural industry and with rising land prices; as a result, an alternative source of income for rural labourers became less available and another option – setting aside small plots of land for them – became less attractive to landowners.

Second, relief also helped stabilise the existing social order. Socially, European élites tried to use poor relief as a means of maintaining the existing social order which they presented to the poor as God-given, and hence legitimate and immutable. This conception involved a degree of reciprocity: the well-to-do were under an obligation to assist the poor, and the latter had a duty to resign themselves to their condition. In exchange for handouts of money and goods, the poor were expected to accept the legitimacy of the social order. Their children were obliged to attend pauper schools, where they were taught the justice and immutability of the social order. As Gutton has put it: ‘Pauper schools are needed to ensure public order, for they teach children to do their duty to God, their family and their country.... Moreover, free education accustoms the poor to obedience and submission.’

Third, poor relief was politically useful in that it helped to avert turmoil: it could be used as a political instrument for the maintenance of public order and the prevention of unrest. Poverty for the many and prosperity for the few bred discontent. Fear of the poor was widespread among the well-to-do, especially when food prices rose. The title of a book by Louis Chevalier, Classes laborieuses, classes dangereuses (1958), reflects the anxieties of the Paris bourgeoisie during the first half of the 19th century. The élites used various strategies to prevent unrest, ranging from repression to the granting of poor relief. Poor relief was preferred if its costs were less than those of other means of maintaining public order and protecting property and lives. Assistance to the needy alleviated their hunger and, to some extent, shielded the rich from the undesirable behaviour of the starving masses: ‘Poor relief was the ransom paid by the rich to keep their windows, as well as their consciences, intact.’

The medical use of relief lay in reducing the danger of infection. As the diseases that decimated the poor could also kill the rich, it therefore made sense to ensure that paupers received medical attention, voluntarily or other-
wise. Following Edward Jenner's discovery in 1796 that injections of cowpox virus produced immunity from smallpox, compulsory vaccination was made a condition of poor relief.

Finally, poor relief had a moral aspect; elites tried to 'civilise' or 'discipline' the poor – that is, they attempted to curb undesirable behaviour by teaching them 'better' values and standards. This effort may seem odd at first sight – why not leave the poor 'uncivilised'? What seems strange to us, however, was a normal part of the mental universe of many 18th and 19th century authors. Because they considered poverty largely a moral problem – the consequence of living a sordid life – providing poor relief without attaching moral conditions did not strike them as a proper solution to the problem. Assistance without moral conditions was bound to increase squalor. This urge to 'civilise' the poor had a number of corollaries – namely, the work ethic and the promotion of sound family life and education. Because lack of discipline and love of idleness were considered to be major causes of unemployment, poor relief had to be aimed at setting paupers to work. Similarly, the perpetuation of poverty as a result of ill-advised marriages and extramartial sex had to be checked. Thus Malthus counselled the poor to pay heed to 'moral constraints' upon entering into a marriage. In various German states the right to marry was restricted by law during the first half of the 19th century: local authorities were determined that paupers unable to support a family should remain single. Once married, a decent family life shielded people from poverty; an unhappy family life, by contrast, lay at the root of all evil. This was not an unreasonable view, as deserted wives, for instance, regularly succumbed to penury in Europe. Poor relief could be tied to instruction in family ethics, and be withheld from those unwilling to listen. Lack of education was, allegedly, another cause of poverty. As the ranks of the poor included numerous unskilled labourers who had not been to school in their youth, their education became an important issue from the late 18th century onwards. Education seemed to be a good solution to the problem of poverty; the children of the needy could be instructed in vocational skills and in basic reading, writing and arithmetic – but not much more since the attitude of the elite was that one's education ought to be appropriate to one's class. In the area of morals, therefore, poor relief was a tool used to 'civilise' the poor, which, according to many writers at the time, would lead to a diminution of the problem of poverty.

The fact that a group has an interest in a certain welfare arrangement such as poor relief does not mean that it succeeds in operating it, due to problems of collective action. Welfare economics demonstrates that rational members of a social group will not necessarily succeed in purchasing a public good even though the benefits of doing so outweigh the costs. Olson has demonstrated that this so-called free-rider problem will lead to the absence or suboptimal production of a public good, unless a third party such as a national government is able to enforce cooperation and punish free-riders, or unless selective incentives come into play. In the case of poor relief several selective incentives operated.

The first selective incentive was the loss or gain of social standing; those who contributed to poor relief gained social prestige, while reluctance to contribute to this good cause brought opprobrium. The directors of charitable institutions and generous benefactors enhanced their own social status. This is reflected in paintings of charity directors and of generous donors, in eulogies while they were alive and in glowing obituaries thereafter, and also in public privileges such as special pews in the church or the right to walk at the front of processions. In other words, participation in poor relief legitimised the privileged position held by leading members of the elites, or, in the case of the nouveaux riches, the privileged positions to which they aspired. In addition, there was the possibility of furthering one's political career and dispensing patronage. Serving on a charity board gave young members of the elite a chance to develop their administrative skills and make contacts likely to further their career. Furthermore, charity directors could help their clients obtain assistance for themselves, for their families and for their friends, but also to get jobs, the more so as charitable institutions provided employment for people in clerical and supervisory positions, for contractors, book-keepers, financial specialists, and for artisans who maintained the buildings.

The final selective incentive was the existence of a religious norm promising eternal salvation to those who helped the poor and threatening those who did not with eternal damnation. Until the 20th century, a significant proportion of poor relief in western Europe was administered by the Churches. Sincere compassion for the poor in one's own village, town, region or country, mostly combined with the biblical command to aid the poor, also induced members of the elite to dispense charity. To some extent this was pure altruism, about which little more can be said here than that it was admirable, but this feature cannot be incorporated into a model of goal-directed actions. There is, however, another, complementary, view of poor relief. Several modern authors consider it a prerequisite of spiritual salvation: 'The poor man is a useful social being... He enables the rich man to find salvation by giving alms' was how Gutton put it. On poor relief in Aix-en-Provence Fairchild had this to say: 'Charity then was a way for a rich man to buy salvation.' Norberg noted that the Catholic faith acted as a selective incentive for poor relief in Grenoble: 'Catholicism encouraged charitable giving... It successfully attached personal benefit to the common good by promising benefactors distinct rewards – Eternal Salvation – and misers distinct penalties – Eternal Damnation. In short, Catholicism overcame what political scientists call the 'free-rider problem'.'

A second party involved in poor relief was the poor themselves. Endemic and large-scale poverty was a fact of life in pre-industrial European societies.
A large number of Europeans lived below the poverty line. They lacked financial resources and were dependent on daily or weekly earnings for their livelihood. The slightest misfortune could mean bitter poverty. Even in relatively prosperous areas and during good times, poverty was either a fact or a concern for most Europeans. Risks to welfare included those of health, the life cycle and the economy (these will be discussed in a final section of this chapter). The poor normally belonged to clearly defined groups: the sick and disabled, the elderly, widows with children, workers – particularly casual workers – in certain occupations, and particularly those who had large families to provide for.

Nevertheless, most of the European poor had developed ways of coping with poverty. A number of studies have shown that, in order to survive, the poor had to draw on a number of survival strategies. It is reasonable to suppose that, depending on their circumstances, the poor chose the assortment of survival strategies that offered them the greatest benefits at the smallest cost. Poor relief might be included in this assortment; it was an alternative to, say, prostitution, theft, begging and other survival strategies. The poor could profit from poor relief in several ways: it helped them try to survive; it also provided them with medical and educational assistance and the means to religious improvement. The poor might try to turn these facilities to their own advantage, regardless of the intentions of those providing them. Thus they could use charity schools to have their children taught reading and writing, without attaching too much importance to the doctrine imparted there that every man must keep to his ordained place. They could also use schools as free crèches. Furthermore, a small number of those from the middle class – the genteel or shamefaced poor – who had fallen on hard times used relief as a means of protecting their class status.

What disadvantages were associated with the acceptance of poor relief? Taking charity meant abstaining from illegal survival strategies and bowing to certain forms of behavioural pressure by the élites. To be deserving of help, one had to behave respectfully and ‘decently’, could not migrate, nor openly resort to begging, prostitution, crime or looting.

So far, we have been looking at the decision of the poor to accept charity after weighing up the relative advantages of drawing regular assistance and employing other survival strategies. A study by Lees of poor relief in London during the 19th century makes it clear that the type of assistance given partly depended on the strategic behaviour of the poor:

Low-skilled urban workers in the nineteenth century regularly needed to tap resources beyond those of their immediate household and the state as one of its available sources of help. Since poor law aid came in several forms, potential clients could discriminate and shape demands to what was available. Applying for relief was an active, negotiated process between administrators and the poor.19

London paupers regularly applied for assistance when they were ill or unemployed, at the birth of a child, or when faced with the costs of a funeral. They believed that they had the right to choose the most suitable type of relief: medical aid when ill, financial aid when out of work, a small pension for their elderly parents so that they would no longer have to bear the full cost of keeping them, or even the confinement of burdensome family members in workhouses, hospitals or lunatic asylums.

The model discussed here is only a model, and a rather simple one. It omits many details as well as temporal and local peculiarities, as models, like maps, are supposed to do. More negligent is perhaps the fact that the model is as crude as it can be in distinguishing social groups. It only discusses two, thus utterly disregarding the role of the ‘middling classes’. This flaw may be excused on the grounds of simplicity or the state of the literature which makes European-wide generalisations in this respect even more precarious than is usually the case with most of the more local studies are needed on the roles of the middle classes before we can model them. It may, however, be that some of the interests and options that the model attributes to élites, also – but perhaps in different ways and degrees – hold true for the various kinds of middle class.11

Over the course of time, the consequences of poor relief could change both the societal context in which it operated and the elements with which it interacted (these feedback loops are indicated with arrows in Figure 3.1). First, poor relief influenced the behaviour of élites and the poor; the nature of relief influenced their choice of strategy. Second, poor relief affected society as a whole. It could regulate or deregulate the labour market, increase or decrease the number in poverty, (de)stabilise the social order and affect the behaviour of the poor. Following the criticisms that mounted from the latter half of the 18th century, the historiography of poor relief has traditionally emphasised the negative effects of poor relief, first and foremost the alleged fact that relief was handed out so freely and was so ample as to encourage workers who preferred to live idly on the dole than work for wages. Thus, it has been claimed, poor relief interfered with the labour market in a negative way. By contrast, recent studies have stressed the positive effects of relief, as the discussion of the British case has already made clear.12

Pre-industrial poor relief functioning as a bargaining mechanism. The élites gave money, food, goods and services, but only under certain conditions and as a ‘package deal’. They could realise their interests in ways other than by providing poor relief, just as the poor could draw on survival strategies other than poor relief. The functioning of poor relief was thus dependent on cooperation between the élites and the poor. If the élites did not use poor relief as a control strategy, the poor could not use it as a survival strategy, and vice versa. Poor relief had to be in the interests of both parties. This implies mutual interdependence (but not equal power or equal benefits). It also im-
plies a certain measure or choice. Although poor relief was the single most
important welfare provision in case of misfortune in Europe, other arrange-
ments existed, that, in part, could and did fulfil the same functions. Both the
élites and the poor could turn to alternatives (see Figure 3.1).

This conclusion is in line with that of other recent research, all pointing in
the direction of a 'mixed economy of welfare' in Europe over the past
centuries. In all European countries a patchwork quilt of welfare arrange-
ments existed. To understand the degree to which Europeans were protected
against risks, for which reasons and under what conditions, one must study
the 'quilt' as a whole, even though in practice this is often difficult to do and
may complicate the analyses by casting doubts on simplifications such as the
development 'from poor relief to welfare state'.

The mixed economy of welfare: the case of organised mutual aid

Even a simple model of poor relief makes it evident that there existed alterna-
tives for the poor (and for élites as well, for that matter) in the form of
savings and strategic bequests, private insurance, family help, assistance
from neighbours, mutualism, industrial welfare and state welfare legislation.
To understand why and how a certain medical charity or poor relief organisa-
tion functioned as it did, it is crucial to place its functioning within that of the
alternative welfare arrangements.

This is not the place to discuss in any historical detail the functioning of
each of these welfare arrangements in a dozen European countries over two
centuries. It would perhaps suffice to merely stress the importance of the
fact that these alternatives might have on the operation of the specific charity under
study. One might, however, go a little further and discuss a few major devel-
opments in mutual institutional welfare in the period we are looking at: the
flourishing of welfare provision by guilds in many countries – in some
instances axed by the ideologies and troops of the French Revolution, but in
all cases definitely on the retreat before the end of the 19th century – the
subsequent rise of mutual help by friendly societies, and, later, the rise of
trade union welfare.

Guilds have long 'suffered from the label' of the French Revolution. Strong-
holds of a privilege-based and ill-fated ancien régime, lowering productivity
and harming consumers and workers alike, nearly dead anyway before the
revolutionary forces axed their way to a better 'new regime', was the consen-
sus opinion until very recently, and it still is the textbook image of guilds.
New research on guilds over recent years has painted a different picture. In
most European countries, guilds were certainly not moribund, dwindling
organisations during the 18th century. In fact, in many cases they prospered,
if measured in terms of the number of members. Quite sizeable parts of the

male labour force were organised under the guilds. In some instances the
French Revolution cut this short by abolishing guilds, as it did in France in
1791 and between 1798 and 1820 in the Netherlands, although there in some
cases guild-like organisations managed to continue until the middle of the
century. Until the Gewerbefreiheit acts became legally binding for all regions
in the German state in 1871, in most German cities – containing more than
half of the population – one-third of the total population worked under a
guild régime. And even after the legal abolition of guilds their functions
were, in some instances, prolonged.

Guilds did not originate to provide welfare, but by the 18th century this
had become one of their raisons d'être. They dated from before the Reforma-
tion and were set up to control production for their members to the detriment
of outsiders, to discuss matters concerning labour markets, prices and pro-
duction with city councils to the benefit of their members, but also for social
reasons – to eat, drink and talk shop – and to pay tribute to their patron saint.
In Protestant areas before the Reformation, and in Catholic regions after-
wards as well, they were also associated with certain religious charities. The
Reformation cut these religious tasks short in Protestant countries, and the
guilds redirected funds to provide welfare for their members.

It has perhaps not been sufficiently acknowledged until now that many
guilds offered welfare arrangements to their members – and, as a conse-
quence, sometimes to a sizable proportion of the male labour force – that
were among the best by the standards of the day in terms of amounts supplied
and conditions attached. This was first and foremost true for illness. In the
Netherlands, for example, guilds 'insured' many of their members and their
families for the loss of income as well as the costs of medicaments in case of
illness. They generally also 'insured' against burial costs, and sometimes
operated widow funds. Only infrequently did they operate pension schemes.
The terms 'insurance' and 'insured' have been put in inverted commas for a
reason. Some aspects of guild welfare provision clearly rested on insurance
principles as we know them today. Often a guild would compel all its mem-
biers – and thus those working in a certain branch of the economy – to
contribute a fixed amount every month or so to a scheme, thus avoiding the
problems of adverse selection (see below). In return, a guild member and his
family were promised benefits if sick, widowed, or in case of burial. Some
insurance principles applied, such as being only eligible for support after
having contributed to the funds for some time (period of eligibility), having
to fund the first few days of illness out of one's own pocket (Karentz-time or
waiting period at own risk), and support being dependent on the legitimacy of
a claim. All this could count as a form of insurance, and it was often laid
down in writing in the form of regulations. What made guild welfare not
quite an insurance was that, sometimes, welfare was given over and above
what the rules and regulations stipulated, and sometimes support fell short of
it, notably when the coffers were empty. When the latter was the case, claims could be put on hold for the moment or even indefinitely, amounts or duration of benefits could be reduced, and contributions for all members be increased. This amounted to a degree of legal insecurity that would lead to a public outcry today in the case of private or social security, but by 18th century standards it was often neither illegal nor unwise. From the legal perspective, as associations with administrators drawn from, and representing, the members, they generally had this decision-making authority. Nor may it have been unwise, since it could very well have been this ‘flexibility’ that helped guilds sustain their contributory schemes for long periods in the absence of the usage of appropriate actuarial tables.

In the wake of the French Revolution, guilds were abolished in those parts of Europe occupied by the French, often to the chagrin of local authorities, which did not want to lose their grip on the labour market and were fearful of their relief institutions being flooded by those who otherwise would have been supported by the guilds. When the French retreated, guilds were sometimes reinstated, but sooner or later lost their vigour. Even after their demise, the former guilds could still be active as welfare providers if their funds were not nationalised. In the Netherlands, for example, welfare payments were made to former guild members, their families and descendants into the 20th century and, up to the present day, the municipality of Amsterdam controls former guild funds for charitable purposes. In sum, guild welfare remained of importance in Europe throughout the 18th and even in some cases well into the 19th century.

The same was true for assistance by mutual aid societies. The French Revolution proclaimed the poor citizen’s right to uniform state assistance but neglected to finance it, while dealing a serious blow to what had been major sources of assistance to that citizen – namely, poor relief and guild welfare. The poor citizen would have to wait more than a century for the promised state help. This interlude between the proclamation and the realisation of high ideals formed the golden age of mutual aid societies (also known as friendly societies, sociétés de secours mutuel, onderlinges and Krankenkassen). These societies were non-profit institutions, organised on a voluntary basis by risk groups themselves. They insured large segments of the European population against the consequences of illness, and in some cases old age, widowhood or even unemployment. Mutual aid societies usually operated locally, although sometimes as a member of a federation. However, they had an incomplete social coverage; the very poor could not afford the contributions. Friendly societies were financed and controlled by the participants themselves. In the event of illness they could compensate the costs of medication, loss of wages, and, finally, burial costs. Sometimes widows might be assisted too. In addition, they took some, if limited, measures to combat adverse selection (discussed in more detail below). Thus the potentially poor

such as unskilled labourers were barred for fear of enlisting future bad risks. The historical literature on friendly societies has concentrated on descriptions of rules and regulations. Some basic facts are in need of further discussion, such as the costs of contribution as a proportion of working-class income, what proportion of the various risk groups was covered, and the value of benefits in relation to the income of the working class. Relatively little is also known about the demise of friendly societies, or, to phrase it more accurately, both their demise and their evolution into other institutions, such as trade-union mutual funds or agencies administering state welfare schemes.

Trade unions were not just institutions furthering the interests of workers by negotiating wage levels or labour conditions with employers. They also offered their members the opportunity to insure themselves against illness, accidents, strikes and even unemployment. Such provisions functioned as selective incentives to join a union and also combated the free-rider problem of rational workers who might be tempted not to join a union while nonetheless automatically profiting from the higher wages or better working conditions negotiated by this union. Being aware of this potential problem, union officials used their mutual-aid provisions to compete with other unions in enlisting non-organised workers. Unions, in short, functioned as non-profit insurance groups organised by risk groups themselves. They had a high capacity to fight moral hazards, but they were vulnerable to adverse selection and correlated risks. These issues have loomed large in this chapter, and are indeed among the pressing problems of welfare arrangements.

A vocabulary of risks: some terms from welfare economics

The free-rider problem has already been discussed in the case of poor relief. A self-interested group member may attempt, without contributing, to enjoy the benefits of a collective arrangement from which he or she cannot be excluded (because exclusion is impossible or not feasible because of high costs). Even if, for instance, it is assumed that poor relief is, in part, a control strategy for élites, the existence of the free-rider problem still makes it difficult to understand why individual members of the élite would participate, and hence how poor relief can function. Solutions to the free-rider problem include third-party enforcement in general, and state enforcement in particular, and selective incentives – that is, attaching a private good (such as praise in the case of cooperation or shaming in the case of free-riding), to contributing to a collective good.

Moral hazards refer to behaviour that increases the occurrence of the risk for which one is insured. For example, in the absence of unemployment benefits, unemployed workers may be forced to search even more diligently for new work and to be even less particular in accepting another job. This
situation is different from search-induced unemployment: it may take time to find another job, however much one would like to find one. Furthermore, moral hazard is not the same as fraud.

the boundary between can’t work and won’t work is necessarily indistinct, and arguably a legitimate reason for insuring is to obtain a degree of discretion ... to quit a job when conditions have become intolerable, and to find the best available new job rather than have to accept the first one that comes along.\textsuperscript{23}

Moral hazards increase expenditure, and thus raise contribution levels. For some welfare arrangements, moral hazards are less problematic than for others. Only the truly desperate would cut off an arm in order to receive a disability benefit. In the case of unemployment, however, the problem is more pronounced. Solving moral hazards may take the form of efficient monitoring techniques or coinsurance (where the insurer only indemnifies in part, and the client bears the remaining burden). The waiting period – or 

Karenz time as it is usually termed on the continent – is an example of coinsurance. It is the length of time before which sickness or unemployment benefits can be claimed. It shifts part of the loss of income (for example, due to ill-health or lack of work) to the insured in order to reduce the risk of imaginary ailments or unacceptably high standards when deciding whether or not to accept a new position.

Adverse selection occurs when an insurer finds it impossible or too costly to distinguish ‘good’ from ‘bad’ risks, with the result that the latter may profit by paying standard contributions with above-standard returns. As a consequence, good risks find it increasingly worthwhile to leave, or not to join, in order to avoid subsidising bad risks. Without proper measures, adverse selection might thus preclude an insurance scheme being set up, even though there are providers interested in offering it good risks and good risks able and willing to pay for it.\textsuperscript{24} Solutions to adverse selection include compulsory insurance for all risks, good or bad, better screening techniques before a risk is accepted, a differentiation in contribution level according to risk category, and stipulations that the insurer will not indemnify if willfully misled.

Correlated risks refer to risks that are clustered or interlinked. For example, the chances of workers becoming unemployed (or ill) are not independent but correlated, because economic cycles (and epidemics) can put a large proportion of workers in a certain segment of the economy out of work (or incapacitated from work) at the same time. When, for example, the demand for steel falls, an engineering union might find that many of its members are eligible for an unemployment allowance. This may cause grave financial problems for the union, and, in extreme cases, bankrupt union welfare arrangements.

Approaches to the study of risk

The fact that a variety of welfare arrangements covered risks leads one to assume not only that a study of the full spectrum of such arrangements might be fruitful, but also that it might be advantageous to start by studying risks as opposed to institutional reactions to risk. This chapter has already gone in this direction by identifying some phenomena likely to be central to most histories of risk and welfare, in the form of the above vocabulary of risk. This is only one modest step in the right direction. To develop a framework for the study of risks in past societies, historians may further borrow from disciplines that already have a tradition in researching risks. A few general approaches to the study of risk may be discerned, elaborating upon a recent classification by Tierney.\textsuperscript{25}

Most familiar to historians, at least those working in the field of economics, demography and morbidity, is an approach that technicians, statisticians and policy-makers favour for present-day risks. It involves the estimation of the probability distribution associated with a certain risk, and the magnitude of the adverse affects of those risks. Questions asked include: what is the probability of getting a certain disease? How long does one stay ill? What are the chances of recovery? How does illness affect the income position of the person involved and his family? Or, what is the chance of a young man or woman reaching old age? How long will they remain in old age? What is the life cycle course of earnings and expenditure? To what extent does old age imply poverty? Some decades ago, even these seemingly simple questions would probably have been thought by many historians to be unanswerable, given the historical record. Today this is no longer so. Interesting examples exist of studies developing a methodology appropriate to historical data and applying it to case studies. The final section of this chapter will give a few examples. Of course, there may be many problems associated with these studies, if only because of peculiarities of the historical records and the relative novelty of some of the methods used and the debates on interpreting the results and improving the methods. Even in comparison with seemingly less problematic research on current societies – for example, in estimating hazards of modern traffic, there exist large controversies.\textsuperscript{26} Scientists often disagree and historians are no exception.

Geographers have been interested in the spatial distribution of risks and in linking these to variations in social, economic and other resources. Historians can only follow this approach if sufficiently large, roughly comparable historical data exist for regions or countries which can be treated with a common method. This has limited historical research somewhat.\textsuperscript{27} It is not impossible, however, that the ongoing creation of large-scale electronic databases, in combination with methodological advances, will stimulate historians to work in the geographical tradition. There certainly has been an interest in spatial
HEALTH CARE AND POOR RELIEF

variation – for example, in historical studies trying to explain why Western civilisations, once dwarfed by those in the near and far East, have risen to their present-day ranks. Such studies often discuss East–West differences in the occurrence of ‘natural’ risks, such as diseases, earthquakes and flooding, before turning to social and cultural explanations.28

Social scientists – notably psychologists and social psychologists – analyse how humans estimate risks and losses – and thus their willingness to take one risk rather than another – in the face of very incomplete information. In very many instances one has to choose a course of action when it is simply impossible, or not feasible due to pressures of time and resources, to even roughly estimate hazard probabilities or the magnitude of losses. Somehow humans manage – but how? Which mental procedures – ‘short-cuts’ or ‘frames’ – do they use? How efficient are those procedures? Are there systematic errors? Are there systematic differences between certain groups of people?29 Whereas, today, experiments in laboratories – where behaviour can be controlled – are a main source of data-gathering, this approach has been difficult to adopt for historians.30 Alongside mental procedures to cope with incomplete information, exist social procedures. These may take the form of a norm prescribing and thus facilitating choices for an individual:

In risk perception, humans act less as individuals and more as social beings who have internalised social pressures and delegated their decision-making processes to institutions. They manage as well as they do, without knowing the risks they face, by following simple social rules on what to ignore: institutions are their problem simplifying devices.31 Institutions may also make life simpler by creating predictable courses of action, reducing conflicts between individuals. This topic has been researched by rational choice sociologists like Schelling.32 It has also attracted the attention of economic historians working in a neo-institutional tradition, notably North.33

Another tradition of risk research focuses on how risk assessment, risk attribution and risk behaviour is tied to predetermined Weltanschauungen – that is, social, cultural and political ideologies on how the world is, or ought to be, structured. This may be labelled an anthropological tradition. The following extracts from the work of Douglas and Wildavsky may give an impression of some of the central concerns of scholars working in this tradition:

Pollution ideas are the product of an ongoing political debate about the ideal society . . . . Children die, there must have been adulterity; cows die, food taboos must have been broken; the hunters come back empty handed, there must have been quarrelling in the camp. Pollution beliefs trace causal chains from actions to disasters.

For studying beliefs in mysterious pollution, the anthropologist asks: what is being judged impure; then, who is accused of causing the impu-

HISTORIES OF RISK AND WELFARE IN EUROPE

rity; and who are the victims? What are the processes for removing the stain, washing out or cancelling the impurity?

No doubt the water in fourteenth century Europe was a persistent health hazard, but a cultural theory of perception would point out that it became a public preoccupation only when it seemed plausible to accuse Jews of poisoning the wells.34 A pivotal theme in this approach to the history of risks is that even if, by some stroke of magic, we could estimate exactly all the losses and gains of all courses of action in the face of risk, there would never be one single ‘best’ solution we could single out – as, for example, in the economic technique of ‘cost-benefit’ analysis. The best solution, in this view, depends on the premises from which we start – the Weltanschauungen in which we are rooted. While this approach may resonate with many cultural historians, it is not one which has yet engendered a great many studies on risks in past societies. Perhaps historical studies on the decline of magic or on the interpretation of nature and natural disasters could be interpreted in this fashion.35

A final approach listed by Tierney and which she labels ‘critical sociology of risk’ is related to the anthropological approach but is sufficiently different to be listed separately.36 This approach also casts great doubt on estimates of risks as measuring reality, although, of course no sound scholar would wish to deny that, for instance, epidemics, hurricanes or floods make victims. Those working in the tradition of critical sociology instead wish to link these estimates, and the courses of action consequently taken, to political economy and social inequality. Statements in a recent article by Tierney make this clear. Two main themes are: first, what are the ‘social and cultural factors that influence the selection of . . . “risk objects”, a term encompassing event probabilities, event characteristics, resulting impacts and losses, and the putative sources of those events and losses’; and, second, how does ‘the social construction of formal risk analyses’ take place – that is, ‘the social processes and institutional constraints that influence the manner in which analyses are carried out’?37 Scholars working in this tradition point out that, and try to explain why, estimates of risk fail to take into consideration options that, with hindsight, appear important if not crucial. They also believe that sometimes the most appropriate estimates are not made, or not made public due to ignorance or even malice:

... that the risks associated with asbestos exposure are real and can be theoretically measured is less important sociologically than what asbestos manufacturers did for decades to keep the public ignorant about those risks.

political power, organizational agendas, and economic interests drive the science of risk assessment . . . . Decisions about large-scale technolo-
gies and projects are not driven by scientific considerations regarding
risks. Rather, the opposite is the case: judgements about risk and safety should more appropriately be viewed as the by-products of decisions made on economic and political grounds. Once a decision is made to understand a project, and to do that project in a particular way, then studies are conducted that show how necessary it is – and how safe it is.38

It is not easy to present examples from historical works which would fit in this tradition, except perhaps those from a somewhat related field – that of the social history of science.39

In principle all the above approaches to risk are open to historians, although they have not yet been eager to see risk as a topic worth attention in its own right. Historians might gain by consulting works in other disciplines. But what may historians, in return, have to offer? Or to put it differently, why does history matter? This is not an easy question to answer, given the relative lack of historical risk studies. The relevance of historical studies would be easier to gauge were we to have them in abundance. Perhaps it is thus best to discuss the potential value history might have.

On the statistical side, enlarging the time span may greatly increase the availability of data. This may be advantageous if data are scarce or if, say, one is dealing with slowly changing processes – for example, those where a single cycle takes decades or even centuries. The global rise in temperature is an obvious example in which use is frequently made of historical data from a wide range of sources, such as the freezing of canals, the starting date of grape harvests, the month of flowering of special trees, or the thickness of annual growth rings of trees. These sources enable the researchers to estimate temperatures over a long time span – longer than that covered by thermometers. Demographic processes are another example. Present-day processes in developing countries are sometimes studied by looking at their historical counterparts in pre-industrial Europe, for which we have better data. In this respect, it may be noted that some demographic processes appear so slow that it takes data on two centuries to study only one full cycle.40 Of course, it should be added that uncritical use of historical data would not be of much value. Both an awareness of the reliability of the sources and a careful consideration of the validity of the historical context for present-day purposes are, naturally, essential.

By the same reasoning, long-term data may facilitate explanations. Societies change, and long-term data may thus cover many different situations with regard to variations in explanatory phenomena. In this respect it makes no difference whether one considers some form of statistical multivariate analyses or qualitative case comparisons. A statistician might benefit from historical data, just as might an anthropologist or a sociologist trying to link risks to Weltschauungen or to root it in the political economy or in inequalities in resources.

Given the relative absence of historical studies, it may not be very useful to continue this oratio pro domo much further: the proof is in the pudding. One final remark may perhaps still be permissible. In neo-institutional economics the notions of ‘path-dependency’ and ‘historical lock-ins’ are in use.41 These refer to situations where a certain longstanding institutional arrangement is clearly inefficient, in the sense that if one were to start from scratch, one would choose an alternative arrangement. Yet it cannot easily be changed because the costs of alteration – financial and otherwise – are too high. It is believed that such a lock-in may occur because, at the time the arrangement came into being, it was (or was believed to be) among the most efficient, but over time this became no longer the case (or was found out to be not so efficient after all). In cases of path dependency, historical studies are absolutely essential. For then it would be clear that it is past development that to a large extent shapes present institutions, which could not be understood and would, in some cases, look utterly incomprehensible, if one did not have knowledge of their origin. Does this apply to the ‘patchwork quilt’ of welfare arrangements?

**Risks to welfare in Europe in the 18th and 19th centuries**

Having broadened the focus of this chapter to encompass the various approaches to risks, it will now shrink to a brief discussion of certain, important, material risks to welfare in Europe during the 18th and 19th centuries. The state of historical writings, as well as the limited focus of this chapter as an overall introduction to material risks, warrant such a reduction. Now that the much broader potential research agenda has been sketched, the reader can easily discern the large chunks of risk history missing from the following, although they are no doubt to some measure provided for in the various studies in this volume.

What do we know about the nature and developments of sources of risks to material security in Europe in the 18th and 19th centuries? It is important to take stock of our knowledge in this field, as the answers to these questions are very relevant to the demands which had to be made to health care provision and poor relief. In a recent article Johnson has divided the risks to welfare in the following rubrics: health, life cycle, economic risks and environmental risks. Let us discuss all but the latter risk category briefly here, while acknowledging both the lack of comparative data as well as a certain degree of overlap between the categories. In principle we would like to have at our disposal comparative data on the – possibly changing – nature of each hazard, on its frequency, perceptions of risks, effects on the welfare of Europeans in the past, and pressures on welfare regimes, both perceived and real. Yet, on the other hand, we often do not know what we would like to know, in
made. Structural underemployment existed in many European towns from the later 18th century until the mid-19th century. Descriptions abound of large numbers of casual labourers – for example, those working in the docks or transporting goods through the city – roaming the streets and quays for work and having irregular incomes. However, while irregularity of income did not automatically lead to poverty – a few weeks of high earnings could compensate for a bad spell – in most instances it probably did imply poverty during this period. In addition, even if the overall yearly income was the same, regular earnings were to be preferred to an irregular income, due to problems in spending it evenly and, if that failed, sometimes having to buy more expensive products from shopkeepers who demanded an extra margin on their products to cover bad debts.

Seasonal unemployment had traditionally been high in Europe. Pre-industrial markets experienced sharp seasonal and cyclical fluctuations, resulting in marked increases in the demand for labour in summer and during economic upturns, and in sizeable decreases in winter and during economic downturns. In his study of 19th century London, Stedman Jones mentions three causes of seasonal fluctuations in the demand for labour. To begin with, the demand for certain articles, such as luxury garments, was seasonal. Next, the flow of base materials was often interrupted during the winter. Finally, cold or frost could prevent outdoor work, particularly work on the land. However, given the shift from agriculture to other sectors of the economy, seasonal unemployment – though, as stated, by no means restricted to agriculture – may have declined for the labour force as a whole.

A gradual overall change in the nature of (un)employment related to the decline of what Labrousse has termed the crises de type ancien and the rise of crises of the modern, cyclical, industrial type. Labrousse demonstrated that, in France under the ancien régime, grain prices could fluctuate markedly from year to year with corresponding cycles in purchasing power. Furthermore, in times of famine and dearth, the demand for ‘luxury’ goods such as clothes and other artisanal products fell much more sharply than the demand for basic essentials such as bread. Thus periods of high grain prices not only led directly to poverty for those unable to buy what they needed to feed their families properly, but also indirectly as others, namely artisans, were faced with a serious decline in the demand for their products. This pattern of crises de type ancien gradually gave way to a newer pattern, familiar to us today, of industrial cycles.

Much more information is needed to discern how changes in the economy affected demands on welfare, including knowledge of the hazards of accidents when working on the land, in the workplace, in the factory or on the street. A good example of the type of information needed, as well as an example using a rather novel combination of method and sources, is given by Table 3.1 which relates to the risk of an individual being killed in a range of

Risks of the economy

Work protected many from destitution, but also posed its own risks, including those of insufficient earnings, unemployment, loss or partial loss of means of production, and lack of demand for goods and services. Work-related illnesses or accidents – the risque professionnel – may also be included in this list. Although all these are labelled economic risks here, it should also be pointed out that they, as well as measures of prevention and welfare arrangements, are embedded in political and social issues. The organisation of production partly reflects differences in political power between various groups. This is testified to, for example, by the long political battles for safety measures on the workfloor, minimum wages, laws setting a limit on the maximum hours of work per day or regulations covering child labour, unemployment benefits and benefits in case of work-related accidents.

Comparative macro-economic data do exist on the world of work in Europe, but they generally offer only indirect clues on those changes that had most impact on welfare provision and arrangements. It is well-known, for example, that the proportion of the labour force engaged in agriculture declined in the 19th century and that numbers working in industry generally rose. Industrialisation caused problems of its own but it did not necessarily lead to poverty or, for that matter to an increase of the risque professionnel. Some brief comments follow on the problems of unemployment, on the transition from the crise de type ancien to the modern industrial cycle, on wage levels and on accidents at work. In the latter case both new methods of estimating these risks in the past are discussed, as well as the importance of the public perception of risks – right or wrong – in shaping the political debate and preparing the ground for state action.

Today, wage levels are important determinants of relative poverty and affluence, and the past was no different in this respect. It may be important to stress that, in the 18th century, a very large proportion of Europeans worked for wages, and that this proportion increased over time. One estimate states that around 1500 some 30 per cent of all Europeans worked for wages (as opposed to being farmers or self-employed); this increased to around 67 per cent by 1800 and around 1900 to 70 per cent. Regional variations in wage levels are a problem if one wants to sketch a general pattern for Europe. Another difficulty is that while we do have series of nominal daily wages, we often do not know how many days were worked by each member of the family.

Comparative estimates of levels of unemployment in Europe have yet to be made, but some more general remarks can nonetheless be...
occupational sectors in London at the end of the 17th century. The table is based on data on causes and localities of death skilfully extracted from the London bills of mortality and related to other data on the population at risk. It makes clear that, in London, transport and construction workers were under a relatively high risk of accident (which, incidentally, may hold true for other places and epochs given the nature of the work, and see also, in this respect, Table 3.2). This fact alone may partly explain why these groups could figure prominently as recipients of poor relief, although other factors may also have been of importance, such as labour market concerns and public perception of the righteousness of the claims. An example of labour market concerns has already been given when discussing the economic reasons for local elites to support poor relief to able-bodied workers. An example of public perception is provided by the public debate on the hazards of steam. Steam engines in workplaces caused considerable public anxiety – as did trains, for that matter.64 The overall public image of steam was decidedly bad, but not inevitably correct. Table 3.2 gives the probabilities of having an accident in branches of industry in the Netherlands which had few steam engines as opposed to those with many. The probabilities are contrary to contemporary expectations, but the concerns about safety in a steam engine environment nevertheless did shape the public debate and led to laws governing working conditions in factories and, in 1901, to the first social security law in the Netherlands, covering accidents at work. Although this example illustrates that estimating the hazards of work in past societies may tell us which groups knocked on the doors of welfare agencies, and why, it does not automatically tell us that they were given relief: welfare agencies had their own agendas too.

### Table 3.1 Risk of a lethal accident in a range of occupational sectors in London, 1654–90

<table>
<thead>
<tr>
<th>Economic sector</th>
<th>Probability per year per person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transport</td>
<td>1:200</td>
</tr>
<tr>
<td>Transport, excluding drowning</td>
<td>1:530</td>
</tr>
<tr>
<td>Construction</td>
<td>1:780</td>
</tr>
<tr>
<td>Brewing</td>
<td>1:960</td>
</tr>
<tr>
<td>Street activities</td>
<td>1:5500</td>
</tr>
<tr>
<td>All</td>
<td>1:3400</td>
</tr>
</tbody>
</table>


### Table 3.2 Risk of an accident at work in the Netherlands, 1899

<table>
<thead>
<tr>
<th>Economic sector</th>
<th>All accidents</th>
<th>Fatal accidents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Low steam engine density</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Building trades</td>
<td>38.6</td>
<td>1.3</td>
</tr>
<tr>
<td>Shipbuilding</td>
<td>19.2</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>High steam engine density</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paper industry</td>
<td>3.5</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>All sectors</strong></td>
<td>5.3</td>
<td>0.1</td>
</tr>
</tbody>
</table>


### Risks of the life cycle

Rowntree mapped the risks of the life cycle shown in Figure 3.2, and described them as follows:

The life of a labourer is marked by five alternating periods of want and comparative plenty. During his early childhood ... he will probably be in poverty; this will last until he, or some of his brothers or sisters, begin to earn money and thus augment their father's wage sufficiently to raise the family above the poverty line. Then follows the period during which he is earning money and living under his parent's roof; for some portion of this period he will be earning more money than is required for lodging, food and clothes. This is his chance to save money. ... This period of comparative prosperity may continue after marriage until he has two or three children, when poverty will again overtake him. This period of poverty will perhaps last for ten years ... While the children are earning, and before they leave the home to marry, the man enjoys another period of prosperity - possibly, however, only to sink back again in poverty when his children have married and left him, and he himself is too old to work, for his income has never permitted his saving enough for him and his wife to live upon for more than a very short time.65

It is worth noting that Rowntree's concept of life cycle poverty is restricted to a unit consisting of a married couple with children staying intact until the parents reach old age. Strictly speaking, this strongly limits the applicability of the concept as it excludes significant sectors of the population such as single men and women, those without children and incomplete families.
A labourer is thus in poverty, and therefore underfed.

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

The accompanying diagram may serve to illustrate this:

![Diagram showing life cycle of poverty]


Figure 3.2 Life cycles of poverty according to Rowntree

Practically speaking, it is often not easy to find data for 18th and 19th century populations to make a Rowntree graph. Tax data in combination with census material may be of use, but has rarely been used in this way. Calculations according to models on lifetime consumption and production family patterns are another way of approaching this matter, but model outcomes may crucially depend on initial assumptions and, to 'fine tune' these, we often need the empirical data we lack.

The first problematic phase of Rowntree's life cycle concerns a family with many young children. In conditions of 'natural' fertility – that is, in the absence of contraceptive techniques – having a large number of children to support may be considered a risk. It is the rise of a mass market in contraceptives that brought family limitation under individuals' control. From the later decades of the 19th century onwards, it has become more debatable whether having children was a risk to the European masses. If procreation is limited to marriage – which is not entirely the case for our period as testified by the rise of illegitimacy at the end of the 18th century – and in conditions of natural fertility, the only options to limit the number of children born is to marry late or never. The number of children to be supported in a family depend, in addition, on conditions of infant and child mortality, ages at leaving home, and the costs of child-rearing versus income generated by the children themselves. This is a long list, and not surprisingly, it has been difficult to estimate the problems young families faced by looking at aggregate levels of fertility and mortality alone.21

The final phase of poverty in Rowntree's life cycle is that of old age. It is known that life expectancy was generally higher at the end of the 19th century than it had been at the beginning of the 18th, although, of course, marked differences could exist between countries, across the social spectrum and between town and country. In addition, it is often noted that the rise began as an effect of a drop in infant and child mortality, and can only later be attributed to the lowering of the mortality of adults and the elderly. Nonetheless, the probability of reaching age 70 from age 25 in, for example, England stood at .31 in 1691–95, at .34 in 1791–95, at .37 in 1881–95.22 This is no small probability. And life expectancy was generally on the rise from the second half of the 19th century (see Figure 3.3). This may have led to greater demands on welfare, since old age was often associated with ill-health (as Table 3.3 demonstrates) and low wages. Some of the extra lifespan gained by European populations were, in no small measure, years of ill health and poverty. As yet we know little about the development of lifetime savings and earning capacities at old age in the 18th and 19th centuries. Earning capacities depended on physiological processes, and on the availability of such arrangements as 'retirement on the job', where, for example, a farm hand or a shopkeeper's assistant was given less demanding tasks as his earning capacities declined with age, with no corresponding (or only a small) reduction in wages.23 Other arrangements could also protect the elderly from poverty, such as a rural retirement contract as was the case in parts of 18th century northern and middle Europe where it was customary for a farmer to give the usufruct of their farm to someone else, usually a son, in return for the regular provision of food, shelter and perhaps also an allowance for as long as the farmer/parent lived. A written retirement contract could set out the amounts to be provided and other conditions in considerable detail. During the 19th century retirement contracts became increasingly problematic and, by the end of the century, many had fallen into disuse.24

**Risks to health**

Risks to health are defined here as the consequences of illness and infirmity for the earning capacity of the worker in question and his or her family. If earnings collapsed and savings were insufficient, poverty and an appeal to charitable provisions were often the result. Small wonder that we find the
sick and infirm figuring prominently on the lists of charitable institutions in our epoch. Is it possible to single out a few core phenomena on the nature of diseases on the one hand and the level and volatility of morbidity on the other?

General information on the nature of diseases and medicine is provided by Table 3.4, showing ten common – but not necessarily the most common – diseases in Europe between 1600 and 1870. The ten are the roundworm disease ascariasis, atherosclerosis, dysentery, cholera, influenza, plague, smallpox, the fungal disease sporotrichosis, tuberculosis and typhoid fever. Only one of these, atherosclerosis, is not an infectious disease. The other nine are. Of these one, namely the plague, need not concern us here as, by the period with which we are concerned, it already belonged to the past in Europe. All the others were still active, and cholera in Europe was particularly associated with 19th century European cities. It may be of interest to note that, with the exception of smallpox, little progress was made in combating these diseases by means of an effective curative treatment during the 18th and 19th centuries, although there were, of course, important medical developments: public health, for example, became a political issue in the 19th century.

In a seminal article, Omran has sketched a general model of change in the nature and frequency of diseases. This model is usually referred to as the epidemiological transition, analogous to the demographic tradition. The epidemiological transition went from a regime of predominantly infectious diseases with volatile mortality rates to a less volatile regime of predominantly chronic, non-infectious diseases, including cancer and diseases of the heart and arteries. The general validity of such a transition is not in doubt, but as yet we have little information about its Europe-wide chronology, extent and precise nature. Which types of infectious diseases declined when, and which did not? Until recently there was little way of estimating morbidity risks over time, and certainly not from a comparative perspective. Of course, mortality rates, causes of death statistics and general information on the

Table 3.3 Periods of sickness and health among foresters according to age

<table>
<thead>
<tr>
<th>Age</th>
<th>Sick (%)</th>
<th>Health (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>20–24</td>
<td>1.6</td>
<td>98.4</td>
</tr>
<tr>
<td>25–29</td>
<td>1.6</td>
<td>98.4</td>
</tr>
<tr>
<td>30–34</td>
<td>1.9</td>
<td>98.1</td>
</tr>
<tr>
<td>35–39</td>
<td>2.2</td>
<td>97.8</td>
</tr>
<tr>
<td>40–44</td>
<td>2.6</td>
<td>97.4</td>
</tr>
<tr>
<td>45–49</td>
<td>3.3</td>
<td>96.7</td>
</tr>
<tr>
<td>50–54</td>
<td>4.3</td>
<td>95.7</td>
</tr>
<tr>
<td>55–59</td>
<td>6.2</td>
<td>93.8</td>
</tr>
<tr>
<td>60–64</td>
<td>8.8</td>
<td>91.2</td>
</tr>
<tr>
<td>65–69</td>
<td>15.3</td>
<td>84.7</td>
</tr>
<tr>
<td>70–74</td>
<td>23.0</td>
<td>77.0</td>
</tr>
<tr>
<td>75–79</td>
<td>33.8</td>
<td>66.2</td>
</tr>
<tr>
<td>80–84</td>
<td>40.1</td>
<td>59.9</td>
</tr>
</tbody>
</table>

Table 3.4 Ten prominent diseases in Europe 1600–1870

<table>
<thead>
<tr>
<th>Disease</th>
<th>Primary age of risk</th>
<th>Course</th>
<th>Clinical fatality rate</th>
<th>Cause</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ascariasis</td>
<td>1–13</td>
<td>Chronic</td>
<td>Low</td>
<td>Ringworm</td>
</tr>
<tr>
<td>Atherosclerosis</td>
<td>35+, esp. 65+</td>
<td>Prolonged</td>
<td>Variable</td>
<td>–</td>
</tr>
<tr>
<td></td>
<td></td>
<td>with sudden</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>resolution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bacillary dysentery</td>
<td>1–4, adults</td>
<td>1 week</td>
<td>1–25%</td>
<td>Bacterial</td>
</tr>
<tr>
<td>Cholera</td>
<td>None</td>
<td>1 week</td>
<td>up to 50%</td>
<td>Bacterial</td>
</tr>
<tr>
<td>Influenza (Type A)</td>
<td>None</td>
<td>1–3 weeks</td>
<td>0–7%</td>
<td>Viral</td>
</tr>
<tr>
<td>Plague</td>
<td>10–29</td>
<td>4+ weeks</td>
<td>up to 60%</td>
<td>Bacterial</td>
</tr>
<tr>
<td>Smallpox</td>
<td>1–4</td>
<td>3–4 weeks</td>
<td>10–50%</td>
<td>Viral</td>
</tr>
<tr>
<td>Sporotrichosis</td>
<td>Adults</td>
<td>Prolonged</td>
<td>Very low</td>
<td>Fungal</td>
</tr>
<tr>
<td>Tuberculosis (pulmonary)</td>
<td>Infants and young</td>
<td>Prolonged</td>
<td>–</td>
<td>Bacterial</td>
</tr>
<tr>
<td></td>
<td>adults</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Typhoid fever</td>
<td>Under 30, esp. 15–25</td>
<td>1–8 weeks</td>
<td>Circa 10%</td>
<td>Bacterial</td>
</tr>
</tbody>
</table>


of illness. Whether they received such support depended on insurance conditions and on the financial situation of the mutual aid society concerned (sometimes a claim was deemed honourable but not honoured as the society's coffers were empty). These factors may have differed from one mutual aid society to another and from one year to the next, with or without a historical researcher being able to know about such differences. This may make comparisons difficult and, indeed, a current ongoing debate concerns the advantages and the pitfalls of using mutual aid sickness registers to measure morbidity levels over time, between places and across occupational groups. Furthermore, as Riley himself has pointed out, the registers usually, but not invariably, relate to male members of the labour force only, to the neglect of women, children and the elderly. However, in the absence of conclusive proof to the contrary, it seems wasteful not to use the data we have on morbidity levels. Riley constructed, for example, sickness rates for an Antwerp printing shop between 1654 and 1765, demonstrating a high degree of volatility in morbidity levels. He further claims, with empirical examples from the Belgium printing shop and more from British friendly societies in the 19th century, that morbidity and mortality did not move hand-in-hand. While mortality fell in the last quarter of the 19th century, morbidity, when measured in sickness time, rose. Fewer people died of a disease, fewer contracted a disease, but those that did were ill for longer periods. The fact that such data exist reminds us again that poor relief agencies were not the sole providers of benefits in case of illness.

Conclusion

Some changes of emphasis in the historiography of welfare may prove refreshing. One such change of emphasis is to locate any particular welfare arrangement firmly in the 'mixed economy of welfare'. Another is to model carefully the multiple purposes that a particular welfare arrangement could have for social groups, and also to model how these interest groups could overcome classic problems plaguing welfare arrangements. If the welfare of certain groups of Europeans was threatened, it does not follow that these groups obtained benefits in practice. At the very least, the identity and interests of those who funded and administered welfare has to be taken into account. Why were risks to welfare a concern to them? Often accepted in principle, but only infrequently encountered, this change in perspective amounts to studying the interest groups involved in a certain welfare arrangement, their aims and the constraints they were under, as well as potential alternative ways available to them to achieve these aims other than through the welfare arrangement in question. The simple model of poor relief in this chapter is an example of this approach.

3. For more details, see van Leeuwen, The Logic of Charity (n. 2), and the studies listed there.


5. Gutton, La société et les pauvres (n. 2), p. 156.


7. Olson, The Logic of Collective Action (n. 2).


10. Lees, 'The Survival', (n. 2), p. 69; see also idem, The Solidarities of Strangers (n. 2).

11. See, for example, A. McCants, Civic Charity in a Golden Age: Orphan Care in Early Modern Amsterdam, Amstana, 1997.


et Sociale, 30 (1952), pp. 7–25, but these have tended to be programmatic rather than providing substantive examples.

14. Compare P. Johnson, 'Risk, Redistribution and Social Welfare in Britain from the Poor Law to Beveridge', in Daumont, Charity, Self-interest and Welfare (n. 13), pp. 245–46, for the English situation:

Once the multi-dimensional character of welfare instruments is recognized, the picture of a progressive evolution of welfare provision across the twentieth century becomes blurred. The Victorian poor law, for all its faults, was based on the idea of a comprehensive risk pool, of a solidarityistic rather than a contractual system of entitlement, and on a substantial interpersonal redistribution. The combination of social insurance and social assistance since the Second World War has, in the main, continued to be comprehensivistic, solidarityistic in practice and broadly supportive of interpersonal redistribution. But the Edwardian development of national insurance was a move towards an exclusive risk pool, towards contractual entitlement, and towards a self-financing system of intra-personal redistribution. Viewed from this perspective, the neat linearities of welfare development from the poor law to [the social security following] Beveridge are seen to be an erroneous historicist construct.


16. J. Lucassen, 'In Search of Work', in A. Carreras and H.G. Haag (eds), The Economic and Social History of Europe in the Nineteenth and Twentieth Centuries, forthcoming.

17. See Bos, 'Uyt Liefde tot Malicander' (n. 15).

18. C. Wissenkerve, De Afschaffing der Gilden in Nederland (Amsterdam, 1938), and Bos, 'Uyt Liefde tot Malicander', (n. 15), p. 139.

19. The monumental collection of essays, M. van der Linden, Social Security Mutualism. The Comparative History of Mutual Benefit Societies, Bern, 1996, forms a useful starting point for research into these matters. A recent overview for the Netherlands is provided by J. van Genabeek, Met Vereende Kracht Risico’s Verzacht. De Plaats van Onderlinge Hulp binnen de Negentiende Eeuw Particuliere Regelingen van Sociale Zekerheid, Amsterdam, 1999. For a theoretical discussion of nineteenth-century mutual aid societies see de Swaan, In Care of the State (n. 2).

20. For the Netherlands, these issues are discussed in Van Genabeek, Met Vereende Kracht (n. 19). See also Van Leeuwen, De eenheidsstaat: onderlinge, armenzorg en commerciële verzekerzaam 1800–1899, pp. 82–97, 169–81 and 380–381.


34. Douglas and Wildavsky, Risk and Culture (n. 31), pp. 36-37 and 7.

35. For example, K. Thomas, Religion and the Decline of Magic, London, 1971; and idem, Man and the Natural World, Harmondsworth, 1983. Praying, for that matter, can be considered as a way of risk management. See, for early studies with this suggestion, L. Fève, Pour l'histoire d'une institution: le besoin de sécurité, Annales ESC, 11 (1956), pp. 244-47; and J. Delumeau, Rassurer et protéger: le sentiment de sécurité dans l'Occident d'autrefois, Paris, 1989.


37. Ibid., p. 220.

38. Ibid., p. 224.


42. See, for example, H. Kaelble, "Was Prometheus most Unbound in Europe? The Labour Force in Europe during the late XIXh and XXth Centuries", Journal of European Economic History, 14 (1985), pp. 65-102.

43. W. Abel, Massenarmut und Hungerkrise im Vorindustriellen Europa, Hamburg, 1974, for instance, seen industrialisation as ending the pre-industrial cycles of poverty, culminating in the era of mass pauperisation in the early 19th century.


46. See, for example, Abel, Massenarmut und Hungerkrise (n. 43); Van Leeuwen, The Logic of Charity (n. 2); C. Sachse and F. Tennstedt, Geschichte der Armenfürsorge in Deutschland. Vom Spitämmelalter bis zum 1. Weltkrieg, Stuttgart, 1980, pp. 185-95; Hutton, The Poor (n. 2), p. 97.


48. C.E. Labrousse, Esquisse du mouvement des prix et des revenus en France au XVIIe siècle, Paris, 1933; and idem, La crise de l'économie française à la fin de l'ancien régime et au début de la Révolution, Paris, 1944.


51. It is known that fertility in Europe generally started to decline from the second half of the 19th century; see, for example, M. Livi-Bacci, A Concise History of World Population, Oxford, 1992, p. 122. It was probably earlier in some countries: see M.W. Flinn, The European Demographic System 1500-1820, London, 1981 (a latest word on England can be found in E.A. Wrigley, R.S. Davies, J.E. Deenen and R.S. Schofield, English Population History from Family Reconstitution 1580-1837, Cambridge, 1997). It is also known that mortality generally declined in Europe over the course of the 19th century: see, for example, Livi-Bacci, A Concise History of World Population (n. 51), p. 109.


56. See the recent debate by J.C. Riley, 'Why Sickness and Death Rates do not


PART TWO

The German States