

St. Hiëronymusdal

A retirement home in late-medieval Leiden

Jaco Zuiderduijn

Utrecht University

c.j.zuiderduijn@uu.nl

First draft September 2013 – please do not quote without author's permission

*The cost of retirement has a strong impact on social processes, both today and in the past. We study the cost of retirement in St. Hiëronymusdal Leiden, where individuals could purchase lifelong accommodation and care in institutions specializing in commercial old-age provisions. In the sixteenth century retirement was relatively inexpensive, and within reach of lowering and middling groups, but in later centuries the real costs of retiring increased markedly. We argue that in the late Middle Ages individuals could emancipate themselves from family members and spend their old age in a retirement home, something that became more difficult during the centuries that followed. We suggest low cost of retirement helped to facilitate several social developments, such as the rise of the European marriage pattern, and migration and urbanization.**

* Acknowledgements: The research for this article was made possible by funding from the European Research Council under the European Community's Seventh Framework Programme (FP7/2007-2013)/ERC grant agreement n° 240928) as part of the project "'United we stand". The dynamics and consequences of institutions for collective action in preindustrial Europe'. See also www.collective-action.info.

In 1541, Cornelis Meynertsz., a shipbuilder living just outside the town of Leiden, went on record saying: ‘if he would be able to do so, he would buy boarding for the remainder of their lives [i.e. for himself and his wife]’.² Cornelis, aged c. 52 at the time, was thinking of retiring together with his wife. Although retirement was not unheard of, one wonders how likely a member of middling groups would have been to realize a carefree old age.³

Perhaps Cornelis’ ambition stemmed from public announcements such as that from 1526, in which the town crier of Leiden advertised a new retirement community. St. Hiëronymusdal, located right outside of Leiden, would provide commercial care for the elderly, as well as good fresh air and expert medical service.⁴ We study this ‘retirement home’ at the outskirts of Leiden, which had been established right at the time Cornelis made his statement. St. Hiëronymusdal (or Lopsen as it was also called) was a former monastery, which had been abandoned in 1526 due to financial problems.⁵ In 1531 it came to resort *de facto* under Leiden’s St. Catherine’s hospital, a poor relief institution, although it took until 1540 until the town government officially granted the buildings to St. Catherine’s.⁶ The town government apparently decided to use the monastery buildings to create a

² ‘...indien hijs vermochte, soude gaern mit sijn huysvrouwe haer leven lanck coopen haeren cost’ (N.W. Posthumus (ed.) ‘Een zestiende-eeuwsche enquête naar de buitenneringen rondom de stad Leiden’, *Bijdragen en mededeelingen van het historisch genootschap* 33 (1912) 1-95, there nr. 30).

³ In Leiden, in 1543 ten shipbuilders were on average taxed 8,4 guilders for real property, which was slightly below the average of the town as a whole, at 9,3 guilders (calculations based on A. van der Tuijn (ed.), ‘Tiende penningkohieren van Leiden 1543’). Other research indicates that the socioeconomic position of shipbuilders ranged from modest to quite good: according to the historian Niemeijer, shipbuilders in Haarlem, a center of shipbuilding, were not necessarily wealthy (A.F.J. Niemeijer, ‘Op de helling aan de dijk. Ruimtelijke en andere aspecten van de scheepsbouw en de sloophandel te Haarlem in de jaren 1274-1572’ *Nederlandse historiën* 22 (1988) 3-12, 43-49, pp. 46-47). However, this author also indicates expansion and scale enlargement in the shipbuilding industry after c. 1530, which must have contributed to the shipbuilders wealth (A.F.J. Niemeijer, *Van accijnsbrief tot Zuidam. Scheepsbouw in Haarlem van 1274 tot heden* (Haarlem 1990) 20). In Edam, another center of shipbuilding, they ranked among the wealthiest citizens (C. Boschma-Aarnoudse, *Tot verbetering van de neringe deser stede. Edam en De Zeevang in de late Middeleeuwen en de 16de eeuw* (Hilversum 2003) 159, 175).

⁴ Resp. *goede open lucht and goet bescheyt* (C. Ligtenberg, *De armezorg te Leiden tot de 16^e eeuw* (the Hague 1908) 78).

⁵ J. Smithuis, ‘Lopsen en de Moderne Devotie. Een Leids klooster nader bekeken’, *Jaarboek Dirck van Eck* (1996) 13-34, pp. 30-31.

⁶ Ligtenberg presents evidence for Lopsen residing under St. Catherine’s hospital (Ligtenberg, *De armezorg*, 78-79).

retirement community for people willing to pay for lifelong care – the directors of St. Catherine’s would run affairs. Forty retirement contracts recorded between 1538 and 1558 provide clues about the people who could afford to enter St. Hiëronymusdal, and how they paid for a late-medieval retirement package. There is no evidence indicating the aforementioned shipbuilder Cornelis Meynertsz. was among them, and we are unaware of any other arrangements he might have made. However, our analysis does answer the question whether Cornelis’ was merely chasing a dream, or could realistically hope to retire, and if so, under what conditions people like he could.

Such questions are relevant for our knowledge of social processes. The possibility (or impossibility) to spend old age independently from family members has a strong effect on social relations. Where reliable old-age provisions are not available outside the family, individuals will try to ensure family members will be available during old age. One way to do so is to make inheritance conditional on support during old age.⁷ Other ways include not supporting children financially in setting up their own households, in helping them to migrate, or in getting an education that would allow them to become independent of the household. And of course parents could also exercise a variety of more informal ways to make sure children would not stray too far, by teaching them to become care takers, and formulating expectations with respect to support during old age.⁸ On the contrary, when reliable old-age provisions are available, parents might not feel the need to tie their children to the parental household.

Ties between family members varied across pre-industrial Europe. In the northwest of Europe these were relatively weak. This area was characterized by what historians call the European marriage pattern: households usually only consisted of a couple and their children, and the latter left home when they married. The latter characteristic, neolocality, was especially crucial with respect to old age provisions. Aged couples, widows and widowers did not have in-living children to take care of

⁷ T. Lambrecht, ‘English individualism and continental altruism? Servants, remittances, and family welfare in eighteenth-century rural Europe’ *European Review of Economic History* 17 (2013) 190-207, pp. 202.

⁸ D.S. Reher, ‘Family ties in Western Europe: persistent contrasts, *Population and development review* 24 (1998) 203-235, pp. 215.

them. If they were lucky they had children or other relatives that had not strayed too far, and were capable of helping out, if not, they had to find an alternative.⁹ Peter Laslett has pointed out that this family system made households vulnerable: individuals may have had trouble dealing with the death of a spouse, unemployment, sickness or senility – problems that are likely to have occurred during old age.¹⁰ In this respect Laslett spoke about ‘nuclear hardship’: ‘difficulties imposed upon individuals when social rules require them to live in nuclear families’. These difficulties could be sorted out in different ways:¹¹ remarriage, appealing to the extended family, and relying on the ‘collectivity’ for support: friends and neighbours, the church, charitable institutions, authorities.¹² To ensure a respectable old age first of all required negotiations with family and collectivity. As an alternative individuals could also turn to the market to prepare for, and deal with, hardship. According to Tine de Moor and Jan Luiten van Zanden the European marriage pattern was only viable where individuals has sufficient access to labour and capital markets, the latter among others because of possibilities to save for old age.¹³ Recent research has revealed a considerable participation of lowering and middling groups in financial markets, in the late middle ages and early modern period.¹⁴ However, our knowledge of the use of savings to survive during old age is still very much limited. We are

⁹ This was not straightforward, due to the composure of the households of the various generations under the European marriage pattern. This family system was also characterized by late age at first marriage, which meant that children had to combine care for their own children and their ageing parents (A. Bouman, J. Zijderduijn and T. de Moor, ‘From hardship to benefit. A critical review of the nuclear hardship theory in relation to the emergence of the European marriage pattern’, *CGEH working paper 28*; <http://www.cgeh.nl/sites/default/files/WorkingPapers/CGEH%20WP%20No28%20Bouman%20et%20al.pdf>).

¹⁰ P. Laslett, ‘Family, kinship and collectivity as systems of support in preindustrial Europe: a consideration of the “nuclear hardship” hypothesis’, *Continuity and Change* 3 (1988) 153-175, pp. 153.

¹¹ ‘Nuclear hardship’ should therefore be regarded as one of the factors that had an impact on the well-being of individuals, and certainly not as the inevitable result of living in nuclear families.

¹² Laslett, ‘Family’, 154; A. Blaikie, ‘Nuclear hardship or variant dependency? Households and the Scottish Poor law’, *Continuity and Change* 17 (2002) 253-280. In Southern Europe provisions for the elderly were often implicitly made in marriage contracts, and in Central and Northern Europe more formally in retirement contracts (Reher, ‘Family ties’, 211).

¹³ T. de Moor and J.L. van Zanden, ‘Girl power: the European marriage pattern and labour markets in the North Sea region in the late medieval and early modern period’, *The Economic History Review* 63 (2010) 1-33.

¹⁴ T. de Moor and J. Zijderduijn, ‘Preferences of the poor: market participation and asset management of poor households in sixteenth-century Holland’, *European Review of Economic History* 17 (2013) 233-249; S. Ogilvie, M. Küpker and J. Maegraith, ‘Household debt in seventeenth-century Württemberg: evidence from personal inventories’, *The Journal of Economic History* 72 (2012) 134-168; J.L. van Zanden, J. Zijderduijn and T. de Moor, ‘Small is beautiful. On the efficiency of credit markets in late medieval Holland’ *European Review of Economic History* 16 (2012) 3-23. U. Pfister, ‘Rural land and credit markets, the permanent income hypothesis and proto-industry: evidence from early-modern Zurich’, *Continuity and Change* 22 (2007) 489-518.

particularly ignorant about how people used savings or returns to capital market investments to acquire necessities of life and care. Relying on a monetary income still meant the elderly had to buy food, drinks, fuel, perhaps rent a place to live and to hire help in case of sickness or disability. Apart from the practical problems this involved, elderly relying on a monetary income were exposed to 'market risk': a decline in the real value of income due to inflation or fluctuations in the exchange rate.¹⁵ One solution was to invest in an income in kind. To this end, in the late middle ages individuals could purchase corrodies. In the words of Adrian Bell and Charles Sutcliffe:

under a corrody, an individual or couple was provided by a religious institution such as a monastery, priory, abbey or hospital with some agreed mixture of food, drink, heat, light, accommodation, clothing, laundry, health care, maybe a small monetary allowance and even stabling and grazing for their livestock.¹⁶

Such a 'care package' guaranteed a beneficiary of a carefree old age and guarded him against 'market risk'. An additional advantage was the relatively low price: the corrody provided a care package for as long the beneficiary lived (in the event the corrody was purchased by a couple it provided care until the surviving spouse passed away). When the beneficiary passed away, corrody ceased to exist. This construction resembles the medieval life annuity: an individual purchased a lifelong annual monetary return, which ceased to exist when he passed away. The life annuity's principal was not repaid to his heirs. The life annuity is known to have yielded a relatively high return. In Holland, in the sixteenth century, returns to life annuities were c. 10% per annum, those to redeemable annuities (which were hereditary) were c. 5-6%.¹⁷ Thus, individuals looking for an investment that allowed them a sufficient monetary income during old-age paid the least when they

¹⁵ R.C. Coppes, *Credit and market risk: an analysis of capital requirements for banking institutions* (Capelle aan den IJssel 1997) 22-35.

¹⁶ A. Bell and C. Sutcliffe, 'Valuing medieval annuities: were corrodies underpriced?', *Explorations in economic history* 47 (2010) 142-157, pp. 142-143. Annuities in kind, usually wheat or rye, are also known to have been sold in the late middle ages. Such annuities may also have served to protect the beneficiary against market risk. Cf. C.J. Zijlenderdijjn, *Medieval capital markets. Markets for 'renten', state formation and private investments in Holland (1300-1550)* (Leiden/Boston 2009).

¹⁷ J. Zijlenderdijjn and T. de Moor, 'Spending, saving or investing? Risk management in sixteenth-century Dutch household', *The Economic History Review* 66 (2013) 38-56, pp. 43-46.

invested in a life annuity: c. 40-50% less than when they invested in a redeemable annuity. Of course this difference was due to life annuities being terminated when the (final) beneficiary had passed away: the seller could thus be sure that his financial obligations would disappear over time, and that this did not require repayment of the principal.

Corrodies thus offered a twofold advantage over capital market investments: they protected the beneficiary against 'market risk', and this at a relatively low price. The main drawback was the inability to pass the investment on to next-of-kin: individuals choosing this type of old-age provision spent their capital on a commercial care package that was only of use to themselves. In this paper we study a retirement home that emerged in the sixteenth century and specialized in corrodies. We first discuss St. Hiëronymusdal's facilities and the care packages this institution offered to its customers. We distinguish two types of corrodies: relatively expensive *proveniers* contracts aimed at middling groups and less expensive *commensaal* contracts aimed at lowering groups. We suggest that such contracts allowed ageing individuals to maintain their social status during retirement (II). We then go on to calculate corrody prices. We estimate that individuals could purchase life-long care for prices as low as the equivalent of 1-2 year wages of a skilled labourer; couples had to pay the equivalent of 3-4 year wages. Furthermore, we present evidence of rising real prices of retirement during the late Middle Ages and early modern period, drawing on the history of the hospital of St. Catherine's (III). We argue that in the late Middle Ages retirement was an option for a relatively large group of people: individuals from middling or even lowering groups moved to St. Hiëronymusdal to spend their old age (IV). We discuss possible reasons for inexpensive retirement, demonstrating that rising cost of living in the long run forced the directors of St. Hiëronymusdal to adjust entry sums. Since wages did not increase at the same rate, in the eighteenth century retirement had probably become something for people from higher social strata (V). Conclusions follow (VI).

St. Hiëronymusdal is first mentioned in 1404 as a Third Order convent.¹⁸ It was located outside the town walls to the southwest of Leiden. Its inhabitants specialized in book production, and it has been suggested that the introduction of the printing press contributed to the convents demise.¹⁹ However, it seems that the convent experienced problems before: for instance, the town government took custody over St. Hiëronymusdal's troubled finances, in 1471.²⁰ On one hand this was a relatively poor convent with structural financial problems; on the other, according to the historian P.J. Blok it was also 'well-known' and 'quite sizeable'.²¹

We have already seen that the town government passed the building on to the directors of St. Catherine's hospital with the intention of creating a retirement community. The government publicly announced in 1526 that 'all inhabitants of Leiden, rich or poor, journeymen or their servants, men or women, could be admitted'. The most wealthy would pay 4 *Philipsgulden*, others paid less, and the poor were to be admitted free of charge.²² In practise free admission does not seem to have occurred: St. Hiëronymusdal was to become self-sufficient, hence the stipulation that the wealthy should pay. This was all the more necessary because much of Hiëronymusdal's possessions had probably been liquidated to pay creditors in 1524.²³ The director's thus faced the challenge to find new ways to exploit St. Hiëronymusdal.

Selling corrodies was often used as a means for institutions, such as monasteries, to attract funds.²⁴ In their study of corrodies, Adrian Bell and Charles Sutcliffe point out that institutions such as monasteries profited from economies of scale. The same applies to St. Hiëronymusdal, which for instance provided communal meals for the majority of the inhabitants. Bell and Sutcliffe point out that in this way 'the marginal costs to the institution of providing the goods and services comprising a

¹⁸ Smithuis, 'Lopsen', 18-19.

¹⁹ Smithuis, 'Lopsen', 30-31.

²⁰ Smithuis, 'Lopsen', 20-21.

²¹ P.J. Blok, *Geschiedenis eener Hollandsche stad. II. Eene Hollandsche stad onder Bourgondisch-Oostenrijksche heerschappij* (The Hague 1912) 159, 161. Cf. similar assessments Ligtenberg, *De armenzorg*, 78.

²² Ligtenberg, *De armenzorg*, 78.

²³ Blok, *Geschiedenis*, 78-79.

²⁴ A.G. Little, 'Corrodies at the Carmelite friary of Lynn' *The Journal of Ecclesiastical History* 9 (1958) 8-29, pp. 14-15.

corrody was less than if the institution had provided the corrodian with sufficient money to purchase these items themselves'.²⁵ Such economies of scale thus help explain how institutions could profit from selling corrodies and why individuals may have preferred a corrody over other old-age provisions.

What advantages did St. Hiëronymusdal offer to people looking to retire? Although it was located outside of town, the complex was protected by its own walls (see image 1) and furthermore, the ex-convent had a doorman who was to keep an eye out for any trouble.²⁶ St. Hiëronymusdal was a 'gated community' providing the inhabitants with security against a potentially hostile environment. Further personnel includes a sexton (*koster*),²⁷ who was probably responsible for the ex-convent's church, and a bellman (*bellman*).²⁸ These people received wages, but they were also members of the community of St. Hiëronymusdal, with a right to the same care package as the other inhabitants. It seems they had to do their jobs as long as they could, after which they were allowed to continue to live in St. Hiëronymusdal as retired workers. In a sense functions such as doorman, sexton and bellman included an on-the-job retirement plan.²⁹ Not all personnel had such benefits though. St. Catherine's also hired people on short-term labour contracts, such as Willem Aelbrechtsz., who was to combine brewing beer and baking bread, both in St. Catherine's and St. Hiëronymusdal.³⁰ Willem Bouwenz., who was hired as a miller at the ex-convent.³¹ Also, on several occasions the institution hired a farmhand (*bouknecht*).³² Not all employees were paid though: among the common inhabitants we also encounter individuals who agreed to help out. Bouwen Willemsz., who had paid to be admitted to St. Hiëronymusdal, also agreed to do chores such as

²⁵ Bell and Sutcliffe, 'Valuing', 143.

²⁶ Jan Vermuijen became a doorman in 1544 (Erfgoedhuis Leiden (EL), Archief gasthuizen, inv. nr. 33 f. 4v-5).

²⁷ Jan Heinricz. became sextant in 1555 (EL, Archief gasthuizen, inv. nr. 33 f. 88).

²⁸ Heinderic Willemsz. became bellman in 1555 (EL, Archief gasthuizen, inv. nr. 33 f. 88v).

²⁹ G. de Moor also encountered former employees among the corrodians of the convent of Leeuwenhorst, to the northwest of Leiden (G. de Moor, *Verborgen en geborgen. Het cisterciënzerinnenklooster Leeuwenhorst in de Noordwijkse regio (1261-1574)* (Hilversum 1994) 109-124.

³⁰ EL, Archief gasthuizen, inv. nr. 33 f. 89.

³¹ EL, Archief gasthuizen, inv. nr. 33 f. 87v. Cf. EL, Archief gasthuizen, inv. nr. 33 f. 91v.

³² EL, Archief gasthuizen, inv. nr. 33 f. 86, 86v, 87.

taking care of livestock.³³ The same goes for Adriaen Cornelisz., who ‘would work as a good servant should, as long as he would be able to do so, and no longer’.³⁴ Heinric Claesz., another paying customer, had to ‘work in the *bouhuis*, milk cows, churn butter, take care of the animals and the pigs’.³⁵ Even Jan Vermuijen, who was hired to be a doorman, also agreed to help out as a carpenter.³⁶ St. Hiëronymusdal could thus rely on cheap labour of inhabitants, which helped create a largely self-sufficient institution capable of producing much of its own food and drink.³⁷

Not every corrodian received the same food and drink though. In the contracts a distinction is made between people admitted as *proveniers* and those admitted as paupers (*arm mensch* – here called *commensalen*).³⁸ The latter were entitled to a ‘basic’ care package,³⁹ including a bed in the nursery hall (*ziekenzaal*).⁴⁰ We must stress that these people were paying customers: they paid admission fees, or agreed to work for the institution, and must therefore be regarded as corrodians, who stayed at the nursery hall for the remainder of their lives. They must be distinguished from people who were temporarily taken into the hospital, paying a small sum per week, or not at all in the event of the poor.⁴¹

Those who could afford this, could also arrange for a more luxurious corody, for instance with the use of a cell, as had been inhabited by monks prior to the convent’s shutting down in

³³ EL, Archief gasthuizen, inv. nr. 33 f. 10.

³⁴ EL, Archief gasthuizen, inv. nr. 33 f. 9 (...*gelijck een goet knecht sculdich is van doen, zoe lange als hij wercken mach ende langer niet...*).

³⁵ EL, Archief gasthuizen, inv. nr. 33 f. 10v (...*omme aldair int bouhuijs te wercken ende helpen mellicken karnen die beesten te pleghen die varckens te geven die te missen...*).

³⁶ EL, Archief gasthuizen, inv. nr. 33 f. 4v-5.

³⁷ Other employees included Jan Jansz., who was hired as a priest (EL, Archief gasthuizen, inv. nr. 33 f. 91. Cf. EL, Archief gasthuizen, inv. nr. 33 f. 92). In 1558 St. Catherine’s also hired a *schenker* who combined this function with being *koster* (EL, Archief gasthuizen, inv. nr. 33 f. 93).

³⁸ Cf. EL Archief gasthuizen, inv. nr. 33 f. 6, 7, 9v. Cf. the distinction between *proveniers* and *commensalen* C.J. Zuijderduijn, ‘What did retirement cost back then? Commercial old age provisions in St. Jorishof Amsterdam and St. Catherine’s and St. Cecilia’s hospitals Leiden, 17th-18th centuries’ (working paper 2013).

³⁹ In England we encounter the distinction between proper corrodies and ‘liveries’, which were ‘minor corrodies’ (Bell and Sutcliffe, ‘Valuing’, 144 note 5).

⁴⁰ EL, Archief gasthuizen, inv. nr. 33 f. 4v-5 (...*leggen sal up die zael up een bequame plaets bijden anderen armen...*).

⁴¹ Cf. Williams, who mentions a strand in the English literature dismissing poor corrodians ‘as not being true corrodians at all’ (Williams, ‘Tudor Cistercian life’, 83).

1526.⁴² And we also encounter other rooms used by corrodians: one that previously had belonged to a lord Reijer (*heer Reijers camer*),⁴³ one near the gate (*een camer bij de poort tot lopsen*),⁴⁴ and a 'private room'.⁴⁵ Apparently, the directors of St. Catherine's thus tried to occupy as much space in the former convent as possible. According to Leiden's town secretary, Jan van Hout, writing in 1577, eventually the directors would also put beds in the church and refectory of St. Hiëronymusdal.⁴⁶ The more luxurious corrodies also differed in other respects. The contract of Pieter Ghijsbrechtz. van de Hoegeveen and his wife, IJsenburch Claesdr., stipulates the couple was entitled to 'a good piece of beef' on Sundays.⁴⁷ The aforementioned *commensalen* who were admitted to the nursery hall are unlikely to have received such a Sunday meal. A distinction is also visible in the contract of Jacob Symonsz., a former official of the town of Leiden, and his wife Katrijn Jansdr., who were to be treated 'according to their social prestige' (*na hoeren state*).⁴⁸ Similarly, Pieter Pietersz., who was mentally disabled, was admitted

...on condition that the aforementioned Pieter will not be dressed as a public fool or madman, but properly, like the son of a landowner should...⁴⁹

Here again, the social prestige the son of a landowner was entitled to was important. Furthermore, Pieter's sponsors also made the wise decision to stipulate he would not 'be ordered to sail a ship

⁴² EL, Archief gasthuizen, inv. nr. 33 f. 4v-5 (...*ende hebbe een celle omme te slaepen...*); idem, f. 7 (...*sal wesen tot lopsen in een celle...*), idem f. 7v (...*zullen wesen in een celle genaemt het kapittel huys...*).

⁴³ EL, Archief gasthuizen, inv. nr. 33 f. 6v (...*zullen woenen int camertgen genaemt heer reijers camer...*).

⁴⁴ EL, Archief gasthuizen, inv. nr. 33 f. 8 (...*zullen wesen in een camer bijde poort tot lopsen...*).

⁴⁵ EL, Archief gasthuizen, inv. nr. 33 f. 33 (...*sal wesen in een camer alleen...*)

⁴⁶ J. Prinzen, 'Armezorg te leiden in 1577', *Bijdragen en Mededelingen van het Historisch Genootschap* 26 (1905) 113-160, pp. 146 (...*als bedsteden van oudts tot Lopsen in den kercke ende opten reventer aldair plachten te staen...*).

⁴⁷ EL Archief gasthuizen, inv. nr. 33 f. 24. We encounter similar 'substantial corrodies' in England: Williams comments that these 'were not very many, no more probably than one or two in most houses' (Williams, 'Tudor Cistercian life', 83).

⁴⁸ EL Archief gasthuizen, inv. nr. 33 f. 13v; EL, Archief gasthuizen, inv nr 34, f 38. Cf. several examples of English corrodies also stipulating the recipients should be treated according to their social status: Williams, 'Tudor Cistercian life', 83-84. It was not unusual for authorities to have a right to send retiring servants to an institution where they received a corrody (D.H. Williams, 'Tudor Cistercian life, corrodians and residential servants', *Citeaux* 34 (1983) 77-91, 284-310, pp. 80-81).

⁴⁹ ...*sijn mede voerwaerden datmen die voirnoemde pieter niet en sal cleeden als een openbaer narre ofte geck maer eerlijck cleedt gelijk een huijsmans zoen toebehoirt...* (EL Archief gasthuizen, inv. nr. 33 f. 34).

'because the aforementioned Pieter was mentally ill'.⁵⁰ These and other examples show that people entering St. Hiëronymusdal could be cautious to guard their social status during retirement. This was achieved by paying a relatively high sum to become a *provenier*, rather than a mere *commensaal*, or by negotiating individual provisions with respect to certain privileges.

III

In table 1 entry sums, financial instruments and value of other possessions (when given) have been used to calculate corrody prices (category 'corrodies 1'). A distinction is made between 31 corrodians in St. Hiëronymusdal and St. Catherine's for who entry prices could be calculated, and twelve in other institutions in Leiden. Our data show that individuals entering St. Hiëronymusdal on average spend the equivalent of 1-2 year's wages of a skilled worker; couples had to provide for 3-4 year's wages. The relatively luxurious *commensaal* contract was almost twice as expensive as the basic *commensalen* contract.⁵¹

For several reasons it is difficult to arrive at precise estimates of the prices paid for care packages. Customers of St. Hiëronymusdal and other institutions in late-medieval Leiden did not merely pay cash, but also paid in kind (table 2). They handed over real estate (mentioned in 17 out of 88 contracts), financial instruments such as annuities (13), or labour services (15).⁵² In almost one third of the cases corrodians also promised to leave their possessions to the institution. To give an example of payment practices: when he purchased a *commensalen* arrangement Michiel Andries Voller was able to hand over two life annuities, one issued by the town of Leiden, and another issued by a private party. Combined, these yielded 24,25 guilders per annum (c. 81 day wages of a skilled

⁵⁰ ...sonder dat de meestersen hem zullen mogen te werck stellen omme alleen mit een scip te vaeren alzo de selve pieter genouch innocent is... (EL Archief gasthuizen, inv. nr. 33 f. 34).

⁵¹ The relatively high price for the only two person *commensalen* contract we encountered, 1533 day wages of a skilled labourer, must be due to specific circumstances.

⁵² A variety of ways to pay for corrodies is also visible in late-medieval England (P. Thane, *Old age in english history. Past experiences, present issues* (Oxford 2000) 81-82).

worker). Michiel, or possibly his parents, had purchased these life annuities at an earlier point. He eventually used these capital market investments to get a spot in St. Hiëronymusdal. Furthermore, while at St. Hiëronymusdal, Michiel would also continue to receive the rent of his house; the directors stipulated he would be allowed to do so, provided he would use this revenue to pay for clothing and bed clothes.⁵³ Eventually, this house, as well as all his other possessions, would go to the institution after he passed away.⁵⁴

To what degree did the practise of paying (part of) the corrody in kind deflate the aforementioned average entry sums? Table 1 gives the prices paid by customers for whom we could estimate complete entry sums. In this category 'corrodies 2', apart from entry sums, we have included financial instruments and assets of which the value is given. However, we excluded all payments of which we cannot estimate the value (real estate, labour, inheritance). The resulting figures probably come closest to the sums that were actually paid; they do not differ much from our initial results, and remain at. 1-2 year's wages for individuals, and 3-4 year wages for couples.

When we look at the entry sums paid in St. Hiëronymusdal, these ranged from c. 29 day wages Pieter Claesz. paid in 1547,⁵⁵ to 1668 day wages paid for a contract in 1551.⁵⁶ The latter was for the couple Pieter Ghijsbrechtsz. van de Hoegeveen and IJsenburg Claesdr., who we already discussed before. They were to live in a 'proper place' (*een bequaeme plaets*) where they would receive luxurious food such as wheat bread, cheese and, on Sundays, beef.⁵⁷ Many of the inhabitants of St. Hiëronymusdal were worse off, being admitted as 'paupers, no more' (*arm mensch, anders niet*),⁵⁸ entitled to a bed in the nursery hall, a basic diet and some clothing. On average, they paid

⁵³ EL, Archief gasthuizen, inv. nr. 33 f. 27.

⁵⁴ With the exception of his best cloak, which was to go to the Church of St. Mary.

⁵⁵ EL, Archief gasthuizen, inv. nr. 34 f. 27.

⁵⁶ EL, Archief gasthuizen, inv. nr. 33 f. 24.

⁵⁷ *...zekere tarwe broaden goede boetere gheele groene en witte nyeumelcken caesen, ende voert alle sondaghe een goet stuck rintvleysch tzij wute peekel ofte gecocet...* (EL, Archief gasthuizen, inv. nr. 33 f. 24).

⁵⁸ Cf. EL, Archief gasthuizen, inv. nr. 33 f. 6, 7, 7v, 9v, 10, 13, 27, 29, 30, 54, 90v; EL, Archief gasthuizen, inv. nr. 34 f. 16.

237,4 day wages of a skilled worker.⁵⁹ This was less than the average price paid by all customers of St. Hiëronymusdal and St. Catherine's (421,5 day wages) but still a considerable amount.

To put the aforementioned prices in perspective, figure 1 gives the long-term evolution of prices of corrodies in St. Catherine's. These data, based on 701 observations of entry sums, indicate that prices initially were c. 600 day wages of a skilled labourer in the seventeenth century, and then increased to c. 750 day wages; corrody prices in other hospitals, such as Leiden's St. Cecilia, increased to a greater extent. In this period in St. Catherine's there is still a distinction to be made between cheap *commensalen* contracts (on average 589 day wages for individuals and 1330 day wages for couples) and more expensive *proveniers* contracts (on average 1535 day wages for individuals and 2489 day wages for couples). This is more than twice as much as *commensalen* and *proveniers* paid in the late Middle Ages. We will return to this increase in corrody prices in section V.

IV

We began our story with the shipbuilder Cornelis Meynertsz., who intended to purchase a corrody for himself and his wife. We have seen that a commercial retirement home, St. Hiëronymus, was established outside Leiden in the sixteenth century, and that this institution offered corrodies at prices much lower than in the centuries to come. But does this mean that ordinary people could retire? What is the evidence suggesting the customers of St. Hiëronymusdal included lower and middling groups? First of all, of a few individuals we are aware of the profession prior to entering: town beadle,⁶⁰ fuller,⁶¹ and beer carrier.⁶² The latter may have been supported by a craft guild: in the seventeenth century in Leiden the guilds of the beer carriers and peat porters frequently paid for

⁵⁹ Based on ten principals paid for old-age provisions for one individual; median 218,5. Only one couple appears to have purchased a *commensalen* contract: Gerrijt Harmensz. and Jacoba Arentsdr. paid a steep price of 1533 day wages. However, the contract makes clear this couple was not to live in the nursery hall, but in a private room, which suggests this not a proper *commensalen* contract (EL, Archief gasthuizen, inv. nr. 33 7v).

⁶⁰ EL, Archief gasthuizen, inv. nr. 33 f. 13v (*stede bode mitten bossche*).

⁶¹ EL, Archief gasthuizen, inv. nr. 33 f. 27 (*voller*).

⁶² EL, Archief gasthuizen, inv. nr. 33 f. 46 (*bierdrager*).

corrodies for elderly guild members.⁶³ Such old-age provisions were also provided by guilds in other towns as well.⁶⁴

Second, the labour services many customers agreed to upon moving to St. Hiëronymusdal also hint at a lower social standing: members of the elite would not have agreed to become bellman, doorman or to feed the animals.⁶⁵ And surely they would not have agreed to be admitted as *commensalen* to the hall of the hospital.⁶⁶ The few examples we have of members of the upper class entering St. Hiëronymusdal suggest these people were cautious to guard their social status. This is already visible with the town beadle and his wife, who are unlikely to have been very wealthy, but nevertheless had to be treated ‘according to their social prestige’.⁶⁷ One way to ensure this was to make demands about food, like the aforementioned Pieter Ghijsbrechtsz. van de Hoogeveen did.⁶⁸

Third, we were able to link seven customers to the so-called ‘tenth penny taxes’ (*tiende penning kohieren*) which were collected in 1543. Land- and homeowners and tenants had to pay a tax worth 10 per cent of the value of real estate.⁶⁹ As always, the problem of people sharing the same name applies, so it was impossible to establish a more substantial number of links. Furthermore, not all customers came necessarily from Leiden – a few are referred to as coming from Haarlem and Amsterdam –⁷⁰ which makes identification more difficult. We were able to link three of these foreigners to tenth penny tax records from Noordwijk and Zoeterwoude, two villages in the surroundings of Leiden. Table 3 gives customers’ tax assessments. Most were assessed below the average for their place of residence; only two former inhabitants of Zoeterwoude were slightly above the average. Although homeownership was not the only source of wealth in sixteenth-century

⁶³ EL, Archief gasthuizen, inv. nr. 58-1 f. 13, 28v, 32.

⁶⁴ M.H.D. van Leeuwen, ‘Guilds and middle-class welfare, 1550-1800: provisions for burial, sickness, old age, and widowhood’, *The Economic History Review* 65 (2012) 61-90, pp. 73.

⁶⁵ See the examples given earlier in the text.

⁶⁶ See the examples given earlier in the text.

⁶⁷ EL, Archief gasthuizen, inv. nr. 33 f. 13v; EL, Archief gasthuizen, inv nr 34, f 38.

⁶⁸ EL, Archief gasthuizen, inv. nr. 33 f. 24.

⁶⁹ Cf. J.A.M.Y Bos-Rops, ‘De kohieren van de tiende penning in Holland, 1543-1564’ in: G.A.M. van Syngel (ed.) *Bronnen betreffende de registratie van onroerend goed in Middeleeuwen en Ancien Régime* (The Hague 2001) 340-367.

⁷⁰ EL, Archief gasthuizen, inv nr 33 f. 2, 23; EL, Archief gasthuizen, inv nr 34 f. 23.

Holland, we believe this to be a fairly accurate indicator for the wealth of the people that would eventually end up in St. Hiëronymusdal: small property owners from lowering or middling groups.

This social composure should not be very surprising to the reader. Wealthy people would have had ample possibilities to continue to live at home during old age, for instance by making capital market investments to ensure a steady income during old age, and by hiring a maid to take care of them. The latter was very common in sixteenth-century Leiden: data from Frans Daelemans from 1581 indicate that 19,1 per cent of the households had personnel. Daelemans furthermore indicates that the presence of maids was largest among households that lacked a wife.⁷¹ Hiring personnel was a way to cope with the absence of a care taker; it does not seem far-fetched to assume that relatively well-off elderly couples faced with incapacity could also hire a maid. The corrodies offered by St. Hiëronymusdal were probably aimed at those people unable to make the provisions required to continue living at home: individuals from middling and lowering groups.

V

Two elements allowed for people from middling groups and possibly even lowering groups to enter a 'retirement community' such as St. Hiëronymusdal. First, the *commensalen* contracts were relatively inexpensive, at 1-2 year wages of a mason and *proveniers* contracts cost 3-4 year wages. Although saving such amounts was probably not easy, there are plenty of clues suggesting that late-medieval households in Holland could and did set money aside. Research into the households of Edam revealed a considerable participation in financial markets of lower, middling and elite groups. Crucially, the poor did participate as investors, investing savings in financial instruments.⁷² According to life cycle studies households had ample scope for saving once the wife stopped having children

⁷¹ F. Daelemans. 'Leiden 1581. Een socio-demografisch onderzoek', *A.A.G. Bijdragen* 19 (1975) 137-215, pp. 161, 163-164.

⁷² T. de Moor and J. Zijlenderdijn, 'Preferences of the poor. Market participation and asset management of poor households in 16th century Holland', *European Review of Economic History* 17 (2013) 233-249.

and could dedicate her time to production, and children were old enough to assist their parents in agriculture or proto-industries. Since child labour was quite common in the surroundings of Leiden and probably also elsewhere in Holland, households consisting of a couple and several children over the age of c. 5-6 could boast a considerable labour input, and might have earned enough to set something aside.⁷³ To be sure: the ability to save for old age was conditional on good fortune. When confronted with war, fire or flood households might have had to use their savings for immediate purposes.

Second, those who did not manage to save enough could decide to use land and other assets, or labour, to purchase a spot. Using land and other assets amounted to taking goods that would normally have been passed down to descendants, and giving these to St. Hiëronymusdal. This amounted to disinheriting kin, a tough decision that should be comprehended in the context of the question whether next-of-kin would be able and willing to take care of elderly relatives. To influence the outcome of this question, the elderly could use the inheritance as a bargaining chip.⁷⁴ In many cases the different generations would indeed have arrived at a trade-off between intergenerational support and inheritance. In other cases, this trade-off did not happen, and elderly had to look for another way to secure their livelihood. This is what we observe in many of the contracts concerning St. Hiëronymusdal: customers using their land to pay the entry sum, and/or making the institution their sole heir.

Retirement homes did not only emerge in Leiden in the sixteenth century, but elsewhere in Holland as well.⁷⁵ Their emergence may be linked to a few macro-economic developments. First of all, when we look at the demand side, the rise of the nuclear family in late-medieval Holland reduced

⁷³ E. van Nederveen-Meerkerk and A. Schmidt, 'Between wage-labour and vocation. Child labour in Dutch industry, 1600-1800', *Journal of social history* 41 (2008) 717-736, pp. 721; N.W. Posthumus, 'Een zestiende-eeuwsche enquete naar de buitenneringen rondom de stad Leiden', *Bijdragen en mededeelingen van het historisch genootschap* 33 (1912), 1-95, pp. 8.

⁷⁴ Lambrecht, 'English individualism', 202.

⁷⁵ E.g. in Amsterdam, Edam and Schiedam (Zuiderduijn, forthcoming; C. Boschma-Aarnoudse, *Preuve en proveniershuis Edam. Armenzorg in de 16e eeuw en de geschiedenis van het proveniershuis* (Alphen aan den Rijn 1987); H. Schmitz, *Het proveniershuis te schiedam: Vijf eeuwen instelling van weldadigheid* (Schiedam 1966).

support between generations.⁷⁶ Both the young and the elderly came to depend more on labour and capital markets to cope with challenges they came to face during the household life cycle.⁷⁷ Elderly saving for a commercial old age provision, or deciding to use land and other property to purchase a place in a retirement home, are in line with an increased commercialization of family life in the northwest Europe in the late Middle Ages. Second, in the first half of the sixteenth century Holland was still a society characterized by smallholders. This was the case both in town and countryside.⁷⁸ As a result, many inhabitants had the option to exchange property for care during old age. This situation changed over time: the decline of smallholders had already set in during the sixteenth century and continued in the seventeenth.⁷⁹ The window of opportunity that allowed lowering and middling groups to exchange property for retirement thus closed over time. In fact, it may even be that this exchange contributed to the disappearance of smallholders, as it transferred property to institutions such as St. Hiëronymusdal. Lacking property, most of the descendants of our pensioners would have been unable to follow their parents lead and move into retirement community during old age. Third, when we look at the supply side, convents gradually depopulated due to early reformatory movements. Later in the sixteenth century, after the outbreak of the Dutch Revolt, remaining convents were closed, and many town governments again faced the question what to do with the monastic buildings. Also, since the publication of Juan Luis Vives' *De subventionem pauperum* in 1525 opinions on poverty changed: authorities limited poor relief to 'deserving poor', such as children, widows and the elderly. They began to exclude 'undeserving poor', such as the pilgrims and vagrants that had populated medieval hospitals. Again space became available in large buildings designed to

⁷⁶ P.C.M. Hoppenbrouwers, 'Maagschap en vriendschap: een beschouwing over de structuur en functies van verwantschapsbetrekkingen in het laat-middeleeuwse Holland', *Historisch Tijdschrift Holland* 17 (1985) 69-108.

⁷⁷ De Moor and Van Zanden, 'Girl Power'.

⁷⁸ P.C.M. Hoppenbrouwers, 'Mapping an unexplored field. The Brenner debate and the case of Holland' in: P.C.M. Hoppenbrouwers and J.L. van Zanden (eds.), *Peasants into farmers? The transformation of rural economy and society in the Low Countries (middle ages-19th century) in the light of the Brenner debate* (Turnhout 2001) 41-66.

⁷⁹ B. van Bavel, 'Rural development, landownership and tenurial right in Holland (14th-17th Centuries)' in O. Gelderblom (ed.) *The Political Economy of the Dutch Republic* (2009); J.L. van Zanden, 'Tracing the beginning of the Kuznets-curve. Western Europe during the early modern period' in *The Economic History Review* 48 (1995) 643-664.

house large numbers of people. Perhaps the obvious thing for authorities to do was to use this space to meet the increasing demand for commercial old-age provisions?

Why did the costs of retirement increase in the seventeenth to nineteenth centuries? A first, straightforward explanation would be an increasing demand for commercial old-age pensions, exceeding supply of rooms and beds in retirement homes, thus causing the price of retirement to rise. However, after strong population growth, from c. 15.000 shortly before 1574, to c. 70.000 in 1670, in Leiden decline set in, causing the number of inhabitants to decline to c. 30.000 in 1800. The early-modern population was larger than that of the late Middle Ages, but the eighteenth-century population slump does not sit well with the continuous increase in costs of retirement. Other demographic elements cannot account for the price behaviour either. In Europe, life expectancy for adults did not change much from the late Middle Ages until the mid-nineteenth century, and as a result, the proportion of elderly remained fairly stable as well.⁸⁰ Other socio-economic developments cannot explain what happened either. The increase of inequality in Holland,⁸¹ and the impoverishment of middling groups, should have caused demand for rooms and beds in retirement homes to decline, and prices to drop as well.⁸²

This leaves us with the cost of living. It is a well-established fact that this increased markedly in the early-modern period. Figure 2 gives the consumer price index in Holland between 1450-1800. Basic necessities increased by a factor of five between the mid-sixteenth and mid-seventeenth centuries. This means that retirement institutions made increasing expenses providing corrodians with the necessities of life; they had no other option than to raise entry sums. For their customers this created problems because wages did not increase at the same rate as prices. Figure 3 gives the development of real wages in Holland between 1450-1800, showing gradual a decline in purchasing power. The trends in the figures 2 and 3 gain even more weight when we consider that these are to a

⁸⁰ S. Shahar, 'Who were old in the middle ages?' *Social history of medicine* 6 (1993) 313-341, pp. 329.

⁸¹ J.L. van Zanden, 'Tracing'.

⁸² The impoverishment of middling groups, and a subsequent decline in demand for corrodies, is discussed in: H. Schmitz, *Het proveniershuis te Schiedam. Vijf eeuwen instelling van weldadigheid* (Schiedam 1966) 25.

large extent based on data coming from the accounts of St. Catherine's hospital Leiden.⁸³ The consumer price index thus comes very close to the experience of several generations of directors who were responsible for keeping St. Catherine's in business.

A final conundrum of problems that may have contributed to rising prices concerns returns to capital. Institutions such as St. Catherine's received lump sums, which they had to use to provide life-long care for their customers.⁸⁴ Ideally, the directors would invest these lump sums in such a way that the returns would cover the expenses of the corrodians. This became increasingly difficult as interest rates, as well as returns to land, declined from c. 10% in the Middle Ages, to less than 4% in the eighteenth century.⁸⁵ To make matters even more complicated, the final decades of the eighteenth century directors were confronted with defaults on government debt – something hospitals had typically invested in. H. Schmitz, in his study of the *proveniershuis* of the small town of Schiedam, discusses the financial problems this retirement home had in the eighteenth century. He also identifies declining interest rates as a problem, as well as the increasing cost of living. A third problem he sees, the incapacity to counter these problems by increasing entry sums, is not visible Leiden.⁸⁶ Here directors were able to raise corrody prices; future research should reveal to what degree they thus managed to keep St. Catherine's commercial activities viable.⁸⁷ For now we may conclude by saying the large price differences observed between corrodies in St. Hiëronymus in the sixteenth century, and St. Catherine's in the eighteenth, suggest directors had ample possibilities to adjust entry sums to economic realities.

⁸³ N.W. Posthumus, *Inquiry into the history of prices in Holland* (Leiden 1946-1964).

⁸⁴ In such a scenario the life expectancy of corrodians did not really matter. Future research should indicate whether hospitals such as St. Catherine's managed to achieve returns to capital equivalent to the annual costs of their corrodians.

⁸⁵ Interest rates declined in most parts of Europe, see C.J. Zijderduijn, *Medieval capital markets. Markets for 'renten', state formation and private investment in Holland (1300-1550)* (Leiden/Boston 2012) 243; G. Clark, 'The cost of capital and medieval agricultural technique', *Explorations in Economic History* 25 (1988) 265-294; J.R. Ward, *The finance of canal building in eighteenth-century England* (Oxford 1974) 166; S.R. Epstein, *Freedom and growth. The rise of states and markets in Europe, 1300-1750* (London/New York 2000).

⁸⁶ Schmitz, *Het proveniershuis*, 44-45.

⁸⁷ In this respect the question of the increasing capital of hospitals, caused by the cumulation of entry sums in money and kind during many centuries, is of particular interest.

VI

Since the late Middle Ages hospitals in Leiden supplied *corrodies*. They provided an alternative for those individuals unable to make other formal, or more informal arrangements to secure an untroubled old age. The latter became more difficult due to the weakening of family ties in the late Middle Ages: *corrodies* were one way to prevent 'nuclear hardship'. In the sixteenth century we encounter individuals from lowering and middling groups among the *corrodians* of St. Hiëronymusdal. The former were most likely to purchase a relatively inexpensive *commensalen* contract which entitled them to a bed in the nursing hall; the latter paid more for *proveniers* contract providing more privacy and comfort.

Historians usually focus on the elderly as recipients of poor relief. Our study suggests that there were also elderly that used 'agency' to prevent becoming elderly poor. To this end they paid sums equivalent to several year's wages; however, what they received in return was not much above subsistence level. From an economic point of view this may not seem a very smart investment; from a social point of view a *commensalen* contracts may have allowed for a dignified old age, as an elderly customer rather than a recipient of poor relief. Future research should establish the social connotations surrounding these contracts, and the social distinctions between *commensalen* and *proveniers* contracts. But perhaps it should foremost look at the effects increasing costs of retirement had on ideas about a dignified old age.

Table 1. Principals paid to purchase corrodies expressed in day wages of a skilled worker, 15th-16th centuries

	1 person	2 persons
All		
St. Hiëronymusdal/Catherine's	421,5 (27)	1132,8 (4)
Other	401,3 (6)	1143,8 (6)
Accurate entry sums		
St. Hiëronymusdal/Catherine's	264 (2)	1293 (5)
Other	359,5 (15)	1326,5 (2)
Provenier		
St. Hiëronymusdal/Catherine's	529,8 (17)	999,4 (3)
Other	-	-
Commensaal		
St. Hiëronymusdal/Catherine's	237,4 (10)	1533 (1)
Other	-	-

Principals express minimum-figures based on a) lump sums b) the value of financial instruments c) the value of other possessions of customers.

Interest rates life annuities estimated at 10 per cent, of redeemable annuities estimated at 5 per cent.

Exchange rates before 1477 based on Marsilje, *Het financiële beleid*, 214-222.

Wages masons before 1445 based on De Moor, *Lonen en prijzen*, 141; wages masons 1445-1569 based on Noordegraaf, *Hollands welvaren?*, 70.

Excluded are two three-person contracts.

Table 2. Payment methods (15th-16th centuries)

Type (N)	Real estate	Financial instr.	Labour	Inheritance	Nothing
1 <i>provenier</i> (47)	11	5	7	19	17
1 <i>commensaal</i> (11)	1	2	3	3	6
2 <i>proveniers</i> (19)	4	4	4	5	9
2 <i>commensalen</i> (1)	-	1	-	-	-
3 <i>proveniers</i> (2)	-	1	-	1	1
Unknown (8)	1	-	1	-	6
All	17	13	15	28	39

Table 3. Tax assessments of customers of St. Hiëronymusdal

Name	Year of entry	Owner/tenant	Tax
Leiden (av. 9,3 guilders)			
Jacop Sijmonsz. stede bode mitten bosse	1547	Owner	5 guilders
Haesgen Michiel Freeken weduwe	?	Owner	4 guilders
Michiel Andriesz. voller	1553	Owner	6 guilders
Jan Jansz. tSeeltgen	1551	Owner	9 guilders
Zoeterwoude (av. 6,2 guilders)			
Pieter Vranckenz. van de Weipoort	1551	Owner	7,5 guilders
Pieter Pietersz. van Zoeterwoude	1551	Owner	6,6 guilders
Noordwijk (av. 0,44 guilders)			
Lenaert Huyghenz. van Noordwijk	1586	Tenant	0,3 guilders

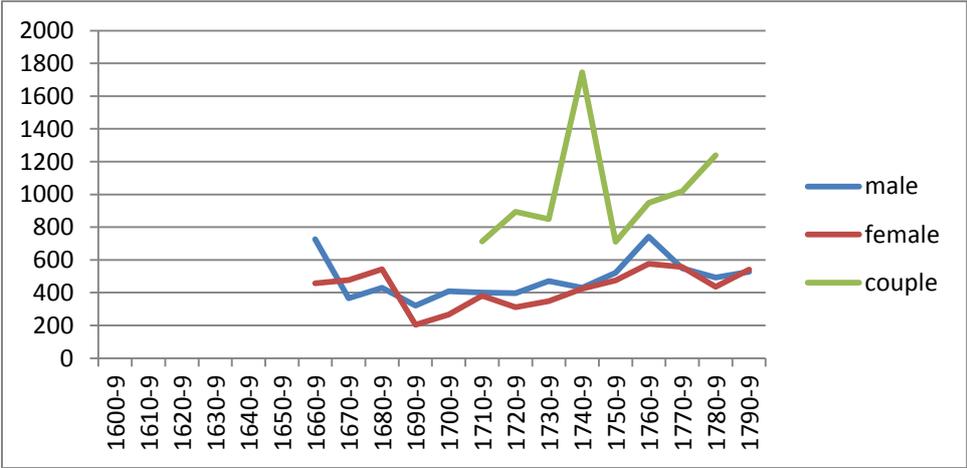
Source: A. van der Tuijn (ed.), 'Tiende penningkohieren van Leiden 1543', f. 30v, 34v, 45, 69; A. van der Tuijn (ed.), 'Tiende penningkohieren van Zoeterwoude 1543', f. 13v, 21; H.A. Schelvis (ed.), '10^{de} penning van Noordwijk 1561' f. 52.

Leiden: total taxes on houses 17936,2 guilders; 1933 houses taxed; average 9,3 guilders.

Noordwijk: total taxes on houses 158,2 guilders; 326 houses taxed, 32 not taxed; average 0,44 guilders.

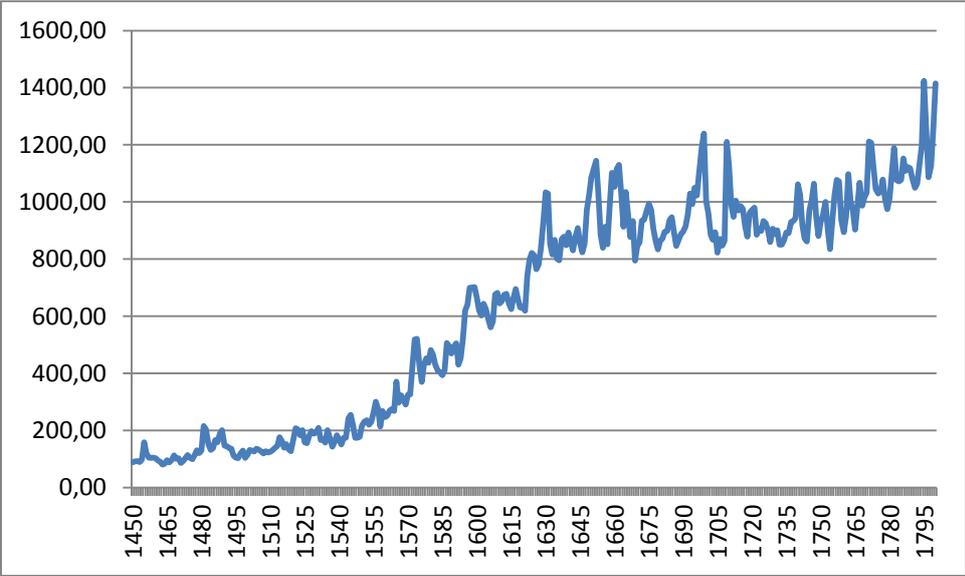
Pieter Vranckenz. van de Weipoort identified as Pieter Vranckenz. de oude (assessed at 7,5 guilders). A Pieter Vranckenz. de jonge also appears in the taxation source (assessed at 2,8 guilders).

Figure 1. Entry sums St. Catherine’s Leiden expressed in day wages of a master



Source: C.J. Zuiderduijn, 'What did retirement cost back then? Commercial old age provisions in St. Jorishof Amsterdam and St. Catherine’s and St. Cecilia’s hospitals Leiden, 17th-18th centuries' (working paper 2013).

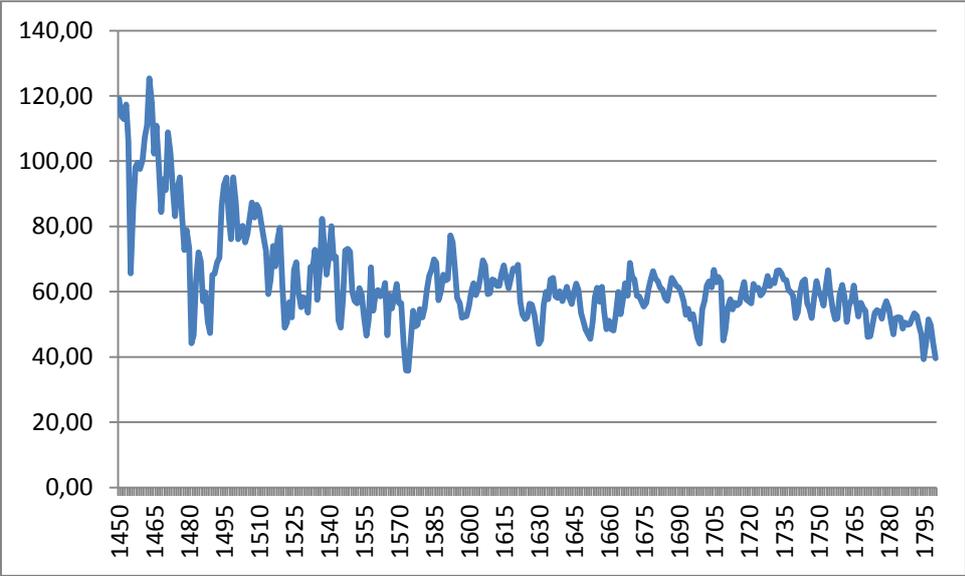
Figure 2. Consumer price index Holland 1450-1800



Source: www.iisg.hpw.

Jan Luiten van Zanden based this dataset among others on data from N.W. Posthumus, who depended heavily on data coming from St. Catherine’s hospital Leiden.

Figure 3. Real wages in Holland 1450-1800



Source: www.iisg.hpw.

Image 1. St. Hiëronymusdal

