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# Financing Poor Relief in the Small Lower Rhine Town of Kalkar in the Late Middle Ages

## Finanzierung der Armenpflege in der kleinen niederrheinischen Stadt Kalkar im Spätmittelalter

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**Abstract:** Managing the poor's funds in the Middle Ages was a great responsibility and a rather complex task that relied on the involvement and contributions of numerous persons, not least on the voluntary work of well-educated men. Using the example of the poor relief administration in the small German town of Kalkar in the Duchy of Cleves, this article deals with the efforts to generate the means that were necessary to provide for the resident poor and to allow the wider distribution of alms on a regular and reliable basis. This work particularly addresses the mechanisms of securing revenues and making investments by the urban authorities and their commissioners. It also serves as an introduction to poverty and poor relief in the Lower Rhine region, looking into the preconditions that were essential to guarantee its smooth functioning. Moreover, the paper considers the role of annuities and rents in the financing of poor relief and other means of generating income, endeavours to economise and avoid waste, and finally examines the types of credit used by the poor relief wardens themselves and their interactions with debtors.

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# 1 Introduction: Poverty and Poor Relief in the Late Middle Ages

During the Early and High Middle Ages, caring for the sick and the poor was a task performed exclusively by the Church, especially by monasteries. By the Late Middle Ages this task had already passed into the hands of urban authorities to a considerable degree – in the small to medium-sized towns of the Lower Rhine region as well as elsewhere.<sup>1</sup>

In the Middle Ages, poverty was a multifaceted concept, and accordingly, people were also considered poor if they were worse off than their peers and unable to maintain an adequate lifestyle.<sup>2</sup> However, the following addresses only the care of people in existential destitution, who absolutely depended on support. Throughout the Middle Ages and still in the early modern period, efforts were certainly made to alleviate their greatest need, but no structural social changes took place in favour of the lowest classes.<sup>3</sup>

Not only in the Lower Rhine region did the Late Middle Ages bring about a stronger separation of different groups of poor individuals. Previously paupers, strangers, pilgrims and the ailing had all been cared for indiscriminately in

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1 An overview is given by: *M. Mollat*, *Die Armen im Mittelalter*, München 1984, pp. 41-57, 82-96, 122-139; *M. Pauly*, *Von der Fremdenherberge zum Seniorenheim: Funktionswandel in mittelalterlichen Hospitälern an ausgewählten Beispielen aus dem Maas-Mosel-Rhein-Raum*, in: *M. Matheus* (Ed.), *Funktions- und Strukturwandel spätmittelalterlicher Hospitäler im europäischen Vergleich*, Stuttgart 2005, pp. 101-116; *U. Knefelkamp*, *Stadt und Spital im späten Mittelalter. Ein struktureller Überblick zu Bürgerspitalern süddeutscher Städte*, in: *P. Johaneck* (Ed.), *Städtisches Gesundheits- und Fürsorgewesen vor 1800*, Köln 2000, pp. 19-40, here pp. 20-29; *E. Schubert*, *Gestalt und Gestaltwandel des Almosens*, in: *Jahrbuch für fränkische Landesgeschichte* 52, 1992, pp. 241-262; *K.P. Jankrift*, *Hospitäler und Leprosorien im Nordwesten des mittelalterlichen Regnum Teutonicum unter besonderer Berücksichtigung rheinisch-westfälischer Städte*, in: *M. Scheutz/A. Sommerlechner/H. Weigl/A.S. Weiß* (Eds.), *Europäisches Spitalwesen. Institutionelle Fürsorge in Mittelalter und Früher Neuzeit. Hospitals and Institutional Care in Medieval and Early Modern Europe*, Wien 2008, pp. 295-305.

2 For differing definitions of poverty, see: *F.J. Felten*, *Zusammenfassung. Mit zwei Exkursen zu »starken Armen« im frühen und hohen Mittelalter und zur Erforschung der pauperes in der Karolingerzeit*, in: *O.G. Oexle* (Ed.), *Armut im Mittelalter*, Ostfildern 2004, pp. 349-401; *H. Bräuer*, *Armut*, in: *Enzyklopädie der Neuzeit* 1, 2005, col. 665-671, esp. col. 665-668; *Mollat*, *Die Armen*, pp. 10-17.

3 *Mollat*, *Die Armen*, p. 9; *E. Isenmann*, *Die deutsche Stadt im Mittelalter 1150–1550. Stadtgestalt, Recht, Verfassung, Stadtrecht, Kirche, Gesellschaft, Wirtschaft*, 2., rev. ed., Köln 2014, p. 586.

hospitals. Only lepers had been accommodated separately.<sup>4</sup> This practice changed notably during the 15<sup>th</sup> century. Increasingly, residential facilities were founded for the so-called shame-faced poor (*Hausarme*), i.e. paupers who did not beg and lived in their own lodgings.<sup>5</sup> Apart from widows and orphans, they were mostly working poor, especially unskilled day labourers, who provided for themselves as long as they were healthy and strong and their labour was in demand. In general, they were hardly able to put aside any savings.<sup>6</sup> Finally, during the 16<sup>th</sup> century, a few towns in the Lower Rhine region founded orphanages and plague houses.<sup>7</sup>

During the same period, the perception of poverty changed. More and more, the poor were assessed subject to various, often rather strict criteria concerning their lifestyle, according to which the decision as to whether they were entitled to receive assistance or not was made.<sup>8</sup> Vagrants who were able to work, the so-called strong beggars, professional beggars and, in some towns, strangers,

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4 Pauly, *Fremdenherberge*, pp. 103, 106-112; U. Knefelkamp, Über die Pflege und medizinische Behandlung von Kranken in Spitälern vom 14. bis 16. Jahrhundert, in: *Matheus*, Funktions- und Strukturwandel, pp. 175-194, here p. 177.

5 See for example: E. Schubert, »Hausarme Leute«, »starke Bettler«: Einschränkungen und Umformungen des Almosengedankens um 1400 und um 1500, in: *Oexle*, Armut, pp. 283-347; Schubert, *Gestalt*, pp. 260-262; F. Rexroth, Armenhäuser – eine neue Institution der sozialen Fürsorge im späten Mittelalter, in: *Matheus*, Funktions- und Strukturwandel, pp. 1-14, here pp. 5-14.

6 Regarding the working poor, see for example: V. Groebner, Mobile Werte, informelle Ökonomie. Zur »Kultur« der Armut in der spätmittelalterlichen Stadt, in: *Oexle*, Armut, pp. 165-187, esp. pp. 170-173; Mollat, *Die Armen*, pp. 13-14, 16, 58-67. See also: S. Rabeler, Pauperismus in der Vormoderne? Beobachtungen zur Existenz und Wahrnehmung der "labouring poor" in Städten des 14. bis 16. Jahrhunderts, in: G. Schulz (Ed.), *Arm und Reich. Zur gesellschaftlichen und wirtschaftlichen Ungleichheit in der Geschichte*. Erträge der 24. Arbeitstagung der Gesellschaft für Sozial- und Wirtschaftsgeschichte vom 16. bis 19. März 2011 in Bonn, Stuttgart 2015, pp. 75-105, here esp. pp. 86-94, 103.

7 In Kalkar, an orphanage was founded in 1580, in Wesel around 1576, in Emmerich in 1567, in Duisburg in 1587: J. Grimbach, Hospitalgründungen des 15. und 16. Jahrhunderts am Niederrhein und im Herzogtum Westfalen, in: S. Schmidt/J. Aspelmeier (Eds.), *Norm und Praxis der Armenfürsorge in Spätmittelalter und früher Neuzeit*, Stuttgart 2006, pp. 191-201, here pp. 195-197; F. Gorissen (Ed.), *Kalkar*, Kleve 1953, p. 56. Plague houses were founded in Hamm (1537), in Soest (documented for 1568), in Wesel (around 1580), in Jülich in 1597: Grimbach, *Hospitalgründungen*, p. 197; in Kalkar probably in 1566/1567: Gorissen, *Kalkar*, pp. 56-57; M. Wensky (Ed.), *Kalkar*, Köln 2001, p. 28.

8 K. Simon-Muschaid, Missbrauchte Gaben. Überlegungen zum Wandel des Armutsdiskurses vom 14. zum 16. Jahrhundert, in: H.-J. Gilomen/S. Guex/B. Studer (Eds.), *Von der Barmherzigkeit zur Sozialversicherung. Umbrüche und Kontinuitäten vom Spätmittelalter bis zum 20. Jahrhundert – De l'assistance à l'assurance sociale. Ruptures et continuités du Moyen Age au XX<sup>e</sup> siècle*, Zürich 2002, pp. 153-165, here pp. 155-157, 162; Rexroth, *Armenhäuser*, pp. 5-10.

would, in general, not be provided for. This increasingly became the case,<sup>9</sup> and is, for instance, clearly formulated in a resolution from 1428 regarding the distribution of alms by the St Spiritus Hospital in Wesel.<sup>10</sup> The authorities' efforts to regulate customary donation practices did not always meet with the approval of monasteries and the alms-giving population, who regarded charity as a duty and at the same time as an investment in their salvation.<sup>11</sup> However, in the hospitals, which stretched in a tight network across the Lower Rhine region, itinerant beggars (*herumziehende Bettler*) could find free board and lodging for a very limited time, usually for one or two nights. As a rule, only the sick were allowed to stay longer.<sup>12</sup> These persons could not pay for their meals, their lodging and sometimes their care or their funeral, so that the poor relief administration had to generate the necessary financial means.<sup>13</sup> Since spiritual care was taken just

**9** E. Schubert, Der "starke Bettler": das erste Opfer sozialer Typisierung um 1500, in: Zeitschrift für Geschichtswissenschaft 48/1, 2000, pp. 869-893, here pp. 885-891; Schubert, »Hausarme Leute«, pp. 309-311; Mollat, Die Armen, pp. 265-266.

**10** Alms should be given exclusively to the shamefaced poor, not to beggars in the streets: M.W. Roelen/E. Wolsing (Eds.), Weseler Edikte 1324–1600, vol. 1: 1324–1558, vol. 2: 1558–1600, Wesel 2005, here vol. 1, no. 82, pp. 153-154. Wesel's ordinance for the poor of 1580 decreed that fraudulent beggars were to be expelled under penalty of law: *ibid.*, vol. 2, no. 670, pp. 624-636, here p. 630; Grimbach, Hospitalgründungen, p. 200.

**11** A. Iseli, Gute Policey. Öffentliche Ordnung in der frühen Neuzeit, Stuttgart 2009, pp. 18-24; Simon-Muscheid, Missbrauchte Gaben, pp. 157-158; Schubert, Der "starke Bettler", p. 870; S. Schmidt/A. Wagner, »Gebt den Hußarmen umb Gottes willen«. Religiös motivierte Armenfürsorge und Exklusionspolitik gegenüber starken und fremden Bettlern, in: A. Gestrich/L. Raphael (Eds.), Inklusion/Exklusion. Studien zu Fremdheit und Armut von der Antike bis zur Gegenwart, 2., rev. ed., Frankfurt a.M. 2008, pp. 479-509, here pp. 480, 484-489.

**12** M.W. Roelen, Wesel. Kleine Stadtgeschichte, Wesel 2017, p. 172; K.P. Jankrift, Herren, Bürger und Bedürftige in Geldern. Aspekte kleinstädtischer Hospitalgründungen im Spätmittelalter, in: Gilomen/Guex/Studer, Von der Barmherzigkeit, pp. 117-126, here pp. 120-121; Knefelkamp, Pfllege, pp. 179-180, 183; Schubert, »Hausarme Leute«, p. 311; Pauly, Fremdenherberge, pp. 107, 110-111; O. Landolt, Finanzielle und wirtschaftliche Aspekte der Sozialpolitik spätmittelalterlicher Spitler, in: N. Bulst/K.-H. Spie (Eds.), Sozialgeschichte mittelalterlicher Hospitler, Ostfildern 2007, pp. 273-299, here p. 288. See also: N. Bulst, Zur Geschichte des spätmittelalterlichen Hospitals. Eine Zusammenfassung, in: Bulst/Spie, Sozialgeschichte, pp. 301-316, here pp. 303-304.

**13** See also: Landolt, Aspekte, p. 284; S. Sonderegger, Wirtschaft mit sozialem Auftrag. Zur Wirtschaftsführung des Heiligeistspitals St. Gallen im 15. Jahrhundert, in: G. Ammerer/A. Brunhart/M. Scheutz/A.S. Weiß (Eds.), Orte der Verwahrung. Die innere Organisation von Gefngnissen, Hospitlern und Klstern seit dem Sptmittelalter, Leipzig 2010, pp. 191-215, here pp. 193-194, 211; S. Sonderegger, The Financing Strategy of a Major Urban Hospital in the Late Middle Ages (St. Gallen 15<sup>th</sup> Century), in: F. Ammannati (Ed.), Assistenza e solidariet in Europa Secc. XIII–XVIII / Social Assistance and Solidarity in Europe from the 13<sup>th</sup> to the 18<sup>th</sup> Centuries. Atti della "Quarantaquattresima Settimana di Studi", 22–26 aprile 2012, Firenze 2013, pp. 209-226, here p. 213.

as seriously as board and accommodation, this included the upkeep of the hospital's chapel, which, in Kalkar, boasted two altars with daily services dedicated to its patron saints, St George and St Barbara.<sup>14</sup>

When begging was banned in larger cities, authorised beggars were issued with badges, and supervisory institutions were set up to determine and verify their need.<sup>15</sup> Poor relief in smaller towns such as Kalkar could seemingly still be managed in a less bureaucratic way in the Late Middle Ages. In the somewhat bigger Clevisish town of Wesel, however, the poor, who were entitled to receive donations from the St Spiritus Hospital, were given badges (*teken*) as early as the middle of the 15<sup>th</sup> century.<sup>16</sup> The sources for Kalkar do not indicate that foreign beggars were a major problem at this time. The ordinance for the administration of the poor's funds, issued in Kalkar in 1443, at least emphasises that the usual care for poor strangers in the hospital was not to be reduced and that the hospital building was to be kept in good condition. Nevertheless, the same ordinance shows a preference for the old-established, non-begging shamefaced poor.<sup>17</sup>

Ensuring well-functioning and efficient care for the poor was a complex matter for various reasons – not least because of the large number of people involved.<sup>18</sup> In a small late medieval town, only a tiny circle of people with the

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**14** Gorissen, Kalkar, pp. 55-56; M. Gussone, Die Kalkarer Armenpflege im Spätmittelalter und zu Beginn der Frühen Neuzeit, in: M. Gussone/H. Kümper (Eds.), *Leben und Überleben am Niederrhein. Wirtschaft, Krisen und Armut im Spätmittelalter und in der Frühen Neuzeit*, Bielefeld 2025 (forthcoming). See also: Pauly, *Fremdenherberge*, pp. 106-110; *Knefelkamp*, Stadt, pp. 21-22, 25, 33-35; *Knefelkamp*, *Pflege*, p. 177; B. Pohl-Resl, *Rechnen mit der Ewigkeit. Das Wiener Bürgerspital im Mittelalter*, Wien 1996, pp. 110-111. For the details: Stadtarchiv (hereafter: StA) Kalkar, H 30, no. 17, 18, pp. 28-29; no 21, pp. 31-32, no. 27, 28, pp. 35-38.

**15** Schubert, *Der "starke Bettler"*, pp. 889-891; T. Fischer, *Städtische Armut und Armenfürsorge im 15. und 16. Jahrhundert*, Göttingen 1979, esp. pp. 179-185, 233-238; Groebner, *Mobile Werte*, pp. 180-182; A. Sander-Berke, *Armut und Armenfürsorge im Spätmittelalter und in der frühen Neuzeit. Einrichtungen der Wohlfahrtspflege – Arme, Bettler und Almosen – Armenverzeichnisse als sozialgeschichtliche Quelle*, in: H.-D. Heimann (Ed.), *Soest. Geschichte der Stadt*, vol. 2: *Die Welt der Bürger. Politik, Gesellschaft und Kultur im spätmittelalterlichen Soest*, Soest 1996, pp. 315-335, here p. 326; Iseli, *Gute Policey*, p. 48.

**16** Roelen/Wolsing, *Weseler Edikte*, vol. 1, no. 127, pp. 213-216 (1456 Nov 12). See also: M.W. Roelen, *Sozialfürsorge im mittelalterlichen und frühneuzeitlichen Wesel (1300 bis 1530/1569). Die Quellen und ihre Aussagegrenzen*, in: Gussone/Kümper, *Leben und Überleben* (forthcoming). In the 16<sup>th</sup> century, also the poor pupils of Wesel had to show badges when they asked for donations on the permitted three days per week: Roelen/Wolsing, *Weseler Edikte*, vol. 2, no. 670 (ordinance for the poor 1580), p. 630.

**17** StA Kalkar, H 30, no. 142, p. 139.

**18** See: S. Rabeler, *Karitatives Handeln, Stiftungswirklichkeiten und Personenbeziehungen – Überlegungen zu einer Sozialgeschichte der Armenfürsorge im mittelalterlichen Lübeck*, in:

necessary skills were able to fulfil the requirements for its administration. They not only had to consider the respective needs of different recipients but also the instructions made by the numerous donators.<sup>19</sup> The work of employees and volunteers had to be organised, and finally, they had to present their accounts to the auditors transparently and precisely.<sup>20</sup>

Difficulties arose due to the sometimes heavily fluctuating number of paupers. Particularly in times of crisis, when many people were affected by poverty at the same time, the competitive situation between different recipients intensified. Therefore, when resources were limited, the poor relief wardens had to make difficult decisions, such as reducing the number of rations or the amount to be distributed or excluding some of the paupers from assistance.<sup>21</sup> In acute emergencies, the task of quickly organising help for an often great number of those affected was equally challenging. Apart from times of epidemics, this could become necessary in the Lower Rhine region when the frequent floods damaged houses and destroyed crops.<sup>22</sup>

Apart from the just and correct distribution of donations and relief supplies, the most important task of the poor relief wardens was to protect the poor's assets, that is the buildings and funds provided for the care of the poor. The wardens' task included ensuring the reliable and regular receipt of as much income as possible, preventing waste and ideally reducing costs.<sup>23</sup> This could be done by investing endowed sums of money in annuities or by selling surplus income in kind, donated items, inherited inventory, self-produced goods or leftovers from the poor relief administration's own economy.

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Zeitschrift des Vereins für Lübeckische Geschichte und Altertumskunde 85, 2005, pp. 11-24, here esp. pp. 13-19.

<sup>19</sup> An example of a foundation with very clear instructions is the *memoria* of Johan in gen Grond: StA Kalkar, Urk. 198 (1465 Nov 7/1467 Aug 8). For more details, see: Gussone, Armenpflege.

<sup>20</sup> See: Knefelkamp, Pflege, p. 178; Sonderegger, Wirtschaft, pp. 194-199. Regarding problems that arose when unsuitable wardens were elected to supervise the poor's finances, see: Landolt, Aspekte, pp. 296-297.

<sup>21</sup> Schubert, »Hausarme Leute«, pp. 309, 341; Schubert, Der "starke Bettler", pp. 877-878; Mollat, Die Armen, pp. 245-248, 253; Isenmann, Stadt, pp. 587-588.

<sup>22</sup> Floods are recorded in the city accounts of 1403, 1419, 1426, 1455, 1503: Bistumsarchiv Münster, Depositum Pfarrarchiv Kalkar St. Nicolai (hereafter: BAM, PfA Kalkar), Karton (hereafter: K) 96, C 1, Stadtrechnungen (hereafter: St-R) 1403, fol. 3v, 4v; 1419, fol. 4v; 1426, fol. 3r; 1455, fol. 6v-7r; StA Kalkar, R 2, St-R 1503 (second half-year), fol. 17r; in 1490/1491 and in 1495/1496 floods are noted in the poor relief accounts: BAM, PfA Kalkar, K 39, Armenrechnung (hereafter: A-R) 1487-1496, here 1490/1491 (rent), fol. [12v]; A-R 1495/1496 (corn), fol. [10r]-[10v]; a plague is mentioned in the city account of 1451: BAM, PfA Kalkar, K 96, C 1, St-R 1451, fol. 5r.

<sup>23</sup> Sonderegger, Wirtschaft, pp. 194, 198-203.

This study first takes a look at poor relief in the Lower Rhine region and, in particular, in the small to medium-sized town of Kalkar (2). The next section (3) is dedicated to the prerequisites of successful and efficient care for the poor. The focus here lies on organisation, bookkeeping and continuous optimisation. Section (4) presents the various sources of finance and revenues that provided the income intended for the poor, while section (5) looks at the composition of income and expenses and (6) takes the poor relief administration's own usage of credit practices and its dealing with debtors and shortages into account. Finally, (7) provides a brief summary.

Throughout the text, the following abbreviations for currencies are applied: guilder = fl, shilling = ß, albus = alb, kromstert = kr, groten = gr, penny = ⸁; and for measures: ml = malter, bs = bushel, sp = spint. Regarding sources, pages and folia in square brackets indicate that no page or folio numbers exist in the source concerned.

## 2 Poor Relief in Late Medieval Lower Rhine Cities, particularly in Kalkar

Since most cities of the Lower Rhine region had only been founded late in the Middle Ages, few monastic orders, whose rules would have required them to nurse the sick and to provide for strangers and pilgrims (like those of the military orders), had settled within their walls.<sup>24</sup> For this reason, most of the towns' hospitals were in the custody of the municipal administration from the start, as was the case with the hospital in Kalkar as well as the hospitals in Rees and Cleves, in Uedem, Sonsbeck, Geldern or Doesburg and Goch.<sup>25</sup> During the 15<sup>th</sup> century, private initiatives, which reveal an enormous commitment on the part of individual benefactors, emerged as an alternative.<sup>26</sup> Mostly, these were

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<sup>24</sup> U. Knefelkamp, *Das Heilig-Geist-Spital in Nürnberg vom 14.–17. Jahrhundert*. Geschichte, Struktur, Alltag, Nürnberg 1989, p. 12; C. Probst, *Das Hospitalwesen im hohen und späten Mittelalter und die geistliche und gesellschaftliche Stellung des Kranken*, in: Sudhoffs Archiv 50/3, 1966, pp. 246-258, here pp. 246-248.

<sup>25</sup> The hospital in Doesburg was built before 1354, the one in Goch in 1358 (both probably founded in consequence of the Great Plague of 1349) and the one in Geldern only in 1415: *Jankrift*, *Hospitäl*, pp. 303-304; *Jankrift*, *Herren*, pp. 119-120.

<sup>26</sup> Private foundations of almshouses were widespread in the Duchy of Cleves: *Grimbach*, *Hospitalgründungen*, pp. 192-195, 198-199.

small residential complexes where each inhabitant was housed separately and enjoyed a certain degree of privacy.<sup>27</sup>

Due to its average size, late medieval Kalkar is a good example to shed some light on municipal poor relief. Founded in 1230 by count Dietrich VI of Cleves, the small or smaller medium-sized town had a population of approximately 2,900 to 3,000 inhabitants around 1500.<sup>28</sup> Its spiritual welfare was entrusted to the parish of St Nicolai.<sup>29</sup> Like the large church building consecrated in 1450, the new town hall, completed in 1446, conveyed the self-confidence of Kalkar's wealthy citizenship.<sup>30</sup> The town's economic life was dominated by the grain trade, cloth production and beer brewing.<sup>31</sup> An important part of the religious and social life of the citizens of Kalkar took place in the four brotherhoods of marksmen (*Schützenbruderschaften*)<sup>32</sup> and the numerous fraternities, of which the confraternities of St Mary and probably of St Nicholas can be traced back to the middle of the 14<sup>th</sup> century.<sup>33</sup>

Stationary care for the sick and poor was provided in the municipal hospital, which is first documented in 1319, and in the leprosarium, which was located outside the town, but close to a main road, to facilitate the collection of alms.<sup>34</sup> The capacity of either institution is unknown. Besides, until the end of the 15<sup>th</sup> century, 13 lodgings were available in the Large Almshouse (*Großer Armen-*

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**27** Rexroth, Armenhäuser, pp. 7-9. Several private institutions were, for example, founded in Emmerich, Goch and Wesel: *Grimbach*, Hospitalgründungen, pp. 193-194, 196; *H.-J. Koepp*, 500 Jahre Frauenhaus Goch. Vom Armenhaus zum Altenheim, in: Kalender für das Klever Land auf das Jahr 2004, pp. 51-56; *I. Benninghoff-Lühl*, Die sozialen Stiftungen Wesels, in: *J. Prieur* (Ed.), Geschichte der Stadt Wesel, vol. 2, Düsseldorf 1991, pp. 71-106, here pp. 96-100.

**28** The calculation follows Friedrich Gorissen. He took an average of 2,400 inhabitants for the years 1471-1500 and for 1501-1530 an average of 3,300 inhabitants: *Gorissen*, Kalkar, p. 77. On the subject of categorising medieval towns according to their size, see: *Isenmann*, Stadt, pp. 61-62.

**29** Concerning the parish of St Nicolai, see: *J. Kistenich*, Die Abpfarrung der Stadtkirche St. Nikolai in Kalkar von der Mutterkirche St. Pankratius in Altkalkar (1441), in: Annalen des Historischen Vereins für den Niederrhein 200, 1997, pp. 75-105.

**30** *Wensky*, Kalkar, pp. 4, 9, 21-22; *Gorissen*, Kalkar, pp. 41-45, 50, 59.

**31** *Wensky*, Kalkar, pp. 39-40, 43; *Gorissen*, Kalkar, pp. 75-76; *E. Liesegang*, Niederrheinisches Städtewesen vornehmlich im Mittelalter, Breslau 1897, pp. 649-660.

**32** *J. Kistenich*, Geschichte der Bruderschaften und Gilden in der Stadt Kalkar, Bielefeld 2005, pp. 55-68.

**33** *Kistenich*, Bruderschaften, pp. 30-68; *C. Kircher*, Zunft, Bruderschaft und Stadtgemeinde im spätmittelalterlichen Kalkar, in: *U. Ludwig/T. Schilp* (Eds.), Mittelalter an Rhein und Maas. Beiträge zur Geschichte des Niederrheins. Dieter Geuenich zum 60. Geburtstag, Münster 2004, pp. 147-158.

**34** See: *Gorissen*, Kalkar, pp. 55-57; *Gussone*, Armenpflege; *M. Uhrmacher*, Leprosorien in Mittelalter und früher Neuzeit, Köln 2000, pp. 19-20.



*hof*, also called *Peter Heysen close*) that was founded in 1441. From around 1500, five more lodgings were added in the Small Almshouse (*Kleiner Armenhof*, also known as *Sunte Laurens hoff* or *Sir Daems close*), which was founded and financed solely by the wealthy vicar Adam van Haelt.<sup>35</sup>

In total, until 1491/1492, the city of Kalkar granted prebends (*Pfründen*) to usually 30 of the poorest householders – the inhabitants of the almshouse included. According to the ordinance for the poor (of 1443), there were to be between 20 and 30 beneficiaries as required.<sup>36</sup> However, as 30 recipients are consistently mentioned in the existing accounts, the number was probably somewhere between just right and hardly adequate from the beginning, but later clearly no longer sufficient to provide for Kalkar's shamefaced poor. Therefore, the poor relief administration financed three more benefices or prebends (*Pfründen*) in the course of the accounting year 1491/1492.<sup>37</sup> During the Late Middle Ages, Kalkar's hospital did not sell prebends to citizens who wanted to provide for their old age as was often the case in other cities (see for example the essay of Jaco Zijderduijn on Amsterdam in this volume).<sup>38</sup>

In addition to the stationary support in the buildings dedicated to serve the poor, there were other, mobile services subordinate to Kalkar's poor relief administration, which regularly distributed corn and bread, most notably the bread donation given by Arnt Snoick in 1398.<sup>39</sup> Cloth was regularly issued to Kalkar's paupers from a separate foundation, endowed by Herman van Vuerden and his wife Mechtilt in 1450, with originally about 25, later 22 golden fl per annum at its disposal. This endowment was managed on behalf of the mayor and the lay judges, who increased the funds over time.<sup>40</sup> Given that cloth dona-

<sup>35</sup> BAM, PfA Kalkar, Urkunde (hereafter: U) 49 (1440 Aug 25); StA Kalkar, Urkunde (hereafter: Urk.) 168 (1440 Dec 18/1441 Aug 9); *ibid.*, Ki 39a, fol. 1r, 4r-5r. In 1503, the Small Almshouse appears for the first time within the sources: BAM, PfA Kalkar, K 94, A 2, fol. 17r. See also: *Gorissen*, Kalkar, p. 56; *Gussone*, Armenpflege.

<sup>36</sup> StA Kalkar, H 30, no. 142, p. 139.

<sup>37</sup> BAM, PfA Kalkar, K 39, A-R 1487–1496, here 1491/1492 (corn), fol. [3r]; A-R 1492/1493 (corn), fol. [3r].

<sup>38</sup> See for example: *Pauly*, Fremdenherberge, pp. 107-116; *H.R. Stunz*, Hospitäler im deutschsprachigen Raum im Spätmittelalter als Unternehmen für die *caritas* – Typen und Phasen der Finanzierung, in: *Matheus*, Funktions- und Strukturwandel, pp. 129-159, here pp. 147-148; *Pohl-Resl*, Rechnen, pp. 96-110; *Sonderegger*, Wirtschaft, pp. 192-194, 210-211.

<sup>39</sup> StA Kalkar, H 30, no. 23, pp. 32-34.

<sup>40</sup> The cloth was to be given to the shamefaced poor within and outside the city and to poor relatives from the donors' families: BAM, PfA Kalkar, K 94, A 2, fol. 78r (1450 Aug 18); *ibid.*, U 142/142a (1520 June 25/1522 June 30); StA Kalkar, H 30, no. 154, pp. 155-160 (1450 Aug 18); no. 162, p. 166 (1453 June 24); *ibid.*, Ki 39a, fol. 13r, 16r; *ibid.*, Ki 83, Tuchspendenrechnung (hereaf-

tions have been documented since 1445,<sup>41</sup> this foundation, which consisted mainly of pensions in Sonsbeck,<sup>42</sup> must have been a significant amelioration towards that purpose.

The registers of the city's cloth donations give an impression of the recipients and the number of poor people in Kalkar. According to the first register, in 1445, paupers lived all over the town, apart from the immediate market area.<sup>43</sup> In 1445, cloth was given to at least 155, possibly more, individuals in the town and a few outside. In 1475, between 90 and 105 people, approximately, received a donation of cloth, and in 1480 roughly 111 to 121.<sup>44</sup> Although these registers provide clues, it is difficult to estimate how many of Kalkar's inhabitants were poor or were considered poor enough to want some additional support – especially as the number of paupers was not static and the cloth registers are in parts very vague. However, it was certainly less than a proportion of one to two thirds of the town's inhabitants, as was apparently often the case in larger cities.<sup>45</sup>

Neither the Kalkar records nor those of other Clevisch towns provide information on all aspects of poor relief, particularly not on the day-to-day practice. The situation is much better with regard to finances and the legal protection of the poor's assets. Apart from deeds concerning annuity-contracts or the acquisition of real estate, foundations or executions of wills,<sup>46</sup> the most informative sources are those produced by the poor administration itself: its accounts from 1463,<sup>47</sup>

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ter: Tu-R) 1464–1484, here 1475, fol. 3v, 4r. In 1465, the mayor, the lay judges and the city council bought the field *Morrenkamp* to enlarge the cloth donation funds. It was leased and the rent used for the purchase of cloth, too: *ibid.*, Urk. 251 (1465 July 1); *ibid.*, Ki 83, Tu-R 1464–1484, here 1475, fol. 3r.

<sup>41</sup> *Ibid.*, Ki 83, Tuchspendenverzeichnis (hereafter: Tu-V) 1445. There must have been a kind of fund before that was already managed by the mayor and the two senior lay judges: *ibid.*, fol. [12v].

<sup>42</sup> *Ibid.*, Ki 83, Tu-R 1464–1484, here 1475, fol. 3r; 1480, fol. 8v; 1484, fol. 12v.

<sup>43</sup> *Ibid.*, Ki 83, Tu-V 1445.

<sup>44</sup> *Ibid.*, Ki 83, Tu-V 1445; Tu-R 1464–1484, here 1475, fol. 3r–5r, and 1480, fol. 7r–8r.

<sup>45</sup> *Rabeler*, *Pauperismus*, pp. 90–93.

<sup>46</sup> The charters concerning Kalkar's history are divided between two fonds: BAM, Pfa Kalkar, Urkunden (U), and StA Kalkar, Urkunden (Urk.). An older printed archive catalogue is available for the city archives: A. Tille, *Stadtarchiv zu Kalkar*, in: *Annalen des Historischen Vereins für den Niederrhein* 64, 1897, pp. 96–149.

<sup>47</sup> Partly in the town archives of Kalkar: StA Kalkar, Ki 39a, fol. 38r–50v (A-R 1464/1465), and fol. 1r–5r (Execution of Peter Heyse's will, 1441); *ibid.*, Ki 83 (Tu-V and Tu-R, 1445, 1464, 1475–1477, 1480, 1481, [1482], 1484, ca. 1500, A-R 1479 (corn), A-R 1517/1518 (corn), A-R 1520/1521 (rent), revised poor relief account (corn) for 1523); *ibid.*, Ki 84 (accounts, receipts, lists of debts, ca. 1575–1604), Ki 85–Ki 90 (accounts, receipts, lists of debts, 1613–1779); the majority of the poor relief accounts from 1463 to 1812 and from 1719 of the documents relating to them are in the Diocesan Archives of Münster: BAM, Pfa Kalkar, K 39 and K 65–K 88.

later the accounts of the orphanage from 1582 onwards,<sup>48</sup> the registers and accounts of the cloth donations,<sup>49</sup> as well as the ordinance for the administration of poor relief from 1443 with its detailed regulations (see section 3). In addition, the church accounts<sup>50</sup> and to a lesser degree the accounts of the fraternities of St Mary's (*Beatae Mariae Virginis*)<sup>51</sup> and St Anne's<sup>52</sup> as well as the city accounts<sup>53</sup> contain information on financing and generating income for the poor as well as on building projects connected with poor relief.<sup>54</sup> The picture can be completed by including further sources: Last wills<sup>55</sup> provide some insights into the personalities of benefactors, and even the records of Kalkar's lay judges (*Schöffensprotokolle*),<sup>56</sup> which are as a whole not very informative with regard to poor relief, contain some useful entries and details.

In spite of city administrations increasingly taking poor relief into their own hands, additional assistance from various sides remained in practice and was

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48 BAM, PfA Kalkar, K 91-K 93.

49 StA Kalkar, Ki 83; BAM, PfA Kalkar, K 89-K 90.

50 StA Kalkar, Ki 39a, fol. 20r-25v (Kirchenrechnung (hereafter: Ki-R) 1464/1465); BAM, PfA Kalkar, K 47-K 64 (1479–1814).

51 StA Kalkar, Ki 39a and Ki 39b; BAM, PfA Kalkar, K 96, C 2.1-C 2.7 (1481–1566).

52 BAM, PfA Kalkar, A 2: This undated account (presumably 1485–1488) is interesting in that it contains no recognisable expenditure by the fraternity of St Anne's for charitable purposes within three years.

53 Kalkar's city accounts are preserved rather incompletely. Some of the accounts from the 15<sup>th</sup> and early 16<sup>th</sup> centuries can be found in the town's archives (1444, 1446, 1481: StA Kalkar, R 1; 1501, 1503: *ibid.*, R 2; 1504–1509: *ibid.*, R 3), some in the Diocesan archives of Münster (1403, 1419, 1421, 1426, 1428, 1438, 1450, 1451, 1455, 1487 (first and second half-year), 1516–1521): BAM, PfA Kalkar, K 96, C 1. The accounts from the 16<sup>th</sup> century until 1816 are, with a few exceptions (e.g. the accounts of 1678: BAM, PfA Kalkar, K 142), stored in the city archives: StA Kalkar, R 4-R 121. Like other towns, Kalkar's city accounts do not record regular donations to the poor, but the Osnabrück accounts, for example, did: *I. Eberhardt*, *Van des stades wegene utgegeven unde betalt. Städtischer Alltag im Spiegel der Stadtrechnungen von Osnabrück (1459 – 1519)*, Osnabrück 1996, pp. 131-145; *Bulst*, *Zur Geschichte*, pp. 312-313.

54 For example in 1444, the city accounts recorded expenditure for building work on the leprosarium, the church contributed to its roofing in 1464/1465, and in the 16<sup>th</sup> century, expenditure incurred in connection with an extension to the church that enabled the lepers to participate in the services: StA Kalkar, R 1, St-R 1444, fol. 5r, 7r-8r; *ibid.*, Ki 39a, Ki-R 1464/1465, fol. 25r; BAM, PfA Kalkar, K 52, Ki-R 1597/1598, small-folio-booklet, fol. [12v], and folio-booklet, fol. [19v].

55 Testaments are stored in the city archives' fonds "charters", in the town's cartulary (StA Kalkar, H 30), in the cartulary "Stiftungen und Foundationen" (BAM, PfA Kalkar, K 94, A 5) as well as in the cartulary "Frühmessen und Vicarien-Stiftungen" (*ibid.*, K 94, A 2), occasionally in the files of the superior court (Oberhof) in Kalkar (StA Kalkar, fonds "UG") as well as within other files, e.g. StA Kalkar, G 240, G 245 or Ki 24.

56 StA Kalkar, P 1 (1353) - P 15 (1375), P 16 (1467) - P 24 (1494/1495), P 25 (1553) - P 47 (1636–1638).

urgently needed as well. Together, it might have been more or less sufficient at least for the respective town's or city's inhabitants.<sup>57</sup> Non-municipal poor relief services will be addressed here briefly with regard to Kalkar, in order to illustrate their importance and scale. Small donations made spontaneously by citizens everyday – usually in the form of victuals or change – are not verifiable in the case of Kalkar and are therefore hard to calculate, but they must have been considerable as there was a moral obligation to give alms.<sup>58</sup> In addition to donations made directly to the poor, including many smaller annual pensions, several donors and testators named the poor as second choice heirs or substitute recipients of legacies.<sup>59</sup> Particularly letters of endowment for anniversaries, masses and memorial services often contain a clause stating that in the event of non-fulfilment, the endowment or annuity should be used for another purpose, often for the poor, because their intercessory prayer was considered nearly as beneficial as that of a priest.<sup>60</sup> However, it can be assumed that the poor rarely came into the possession of such bequests. In some other cases, the poor were bequeathed with everything that remained of an estate, after the specified legacies had been honoured.<sup>61</sup>

Alms in the form of produce or cash came from the Church, too. Apart from alms boxes that were usually found in and around church buildings,<sup>62</sup> apparently, the parish of Kalkar had a kind of fund available from which spontaneous aid could be provided, the *almisskorff voir die ghemeyn armen*.<sup>63</sup> Kalkar's confraternities cannot be identified as actively engaged in charity until the 16<sup>th</sup> century,<sup>64</sup> although it can be assumed that donations to the poor were made on certain occasions, like the funeral masses of deceased guild members, or on the anniversary of the guild's patron saint. Only the statutes of the fraternity of St Mary from 1347 claim that it was one of their tasks to prevent the impover-

<sup>57</sup> See: *Bulst*, Zur Geschichte, pp. 313, 315.

<sup>58</sup> See: *Schubert*, Gestalt, pp. 243-247; *Mollat*, Die Armen, pp. 98-103, 139, 239-240, 243.

<sup>59</sup> Rexroth calls foundations that include second-choice recipients "Subsidiärstiftungen": *F. Rexroth*, Stiftungen und die Frühgeschichte von *Policey* in spätmittelalterlichen Städten, in: *M. Borgolte* (Ed.), Stiftungen und Stiftungswirklichkeiten vom Mittelalter bis zur Gegenwart, Berlin 2000, pp. 111-131, here p. 125.

<sup>60</sup> The memorial foundation of Lubbertus and Katharina Haighedorn from 1455, intended for the rector of Altkalkar, contained such a clause: StA Kalkar, Urk. 218 (1455 April 21); other examples: *ibid.*, Urk. 630 (1545 June 18); Urk. 575 (1537 after Nov 4).

<sup>61</sup> As in Herman van Vuerden's will: StA Kalkar, Ki 24 (1450 März 27), fol. 3r, 3v. See also: *Knefelkamp*, Stadt, p. 38.

<sup>62</sup> For example: StA Kalkar, Ki 39a, fol. 24v. See also: *Schubert*, Der "starke Bettler", pp. 882-883.

<sup>63</sup> Mentioned in the will of Wilhelm van den Vijhoiff: StA Kalkar, Urk. 327 (1484 Aug 27).

<sup>64</sup> *Kistenich*, Bruderschaften, pp. 141-143.

ishment of their members, provided that sufficient funds were at hand.<sup>65</sup> However, their accounts contain no details of such expenditures.<sup>66</sup> Brotherhoods in other cities were much more involved in actively caring for the poor.<sup>67</sup> The role of the Kalkar monasteries and the extent of their participation in charity is difficult to assess, as no account books and few other sources have survived.<sup>68</sup> However, all three convents were obliged to make donations on the basis of spiritual endowments.<sup>69</sup>

Along with the municipal charity, the Church remained an important resource for the city's poor. The parish managed pious foundations that were, at times, very extensive. As those were meant to secure the donors' salvation, these, in most cases, were primarily intended to finance liturgical services and only partially to benefit the poor. Therefore, they continued to be addressed to ecclesiastical recipients, and the stipulated donations were spent by the clergy.<sup>70</sup> The mistrust of citizens and residents towards Church and municipal social and charitable organisations that can be observed elsewhere<sup>71</sup> was not yet recognisable in Kalkar, even during the 16<sup>th</sup> century.<sup>72</sup>

<sup>65</sup> StA Kalkar, H 30, no. 4, pp. 11-13, here p. 13. See also: *Kistenich*, Bruderschaften, pp. 30-33, 141.

<sup>66</sup> At most, the allowances for attendance, which were regularly listed in considerable amounts, could have been of interest to the poor. See for example: BAM, Pfa Kalkar, K 96, C 2.1, fol. 3r, 10r, 14r, 28r; *ibid.*, C 2.2, fol. 4v, 7r, 28v, 32r, 41r, 53r, 57r.

<sup>67</sup> For example, the Brotherhood of Our Lady in Goch handed out alms together with the Weavers' Guild: *Koepp*, Frauenhaus, pp. 53-55.

<sup>68</sup> Regarding the sources, see: *J. Kistenich*, Kalkar – Dominikaner, in: *M. Groten/G. Mölich/G. Muschiol/J. Oepen* (Eds.), *Nordrheinisches Klosterbuch. Lexikon der Stifte und Klöster bis 1815, Teil 2: Düsseldorf bis Kleve, Siegburg 2012*, pp. 571-581, here pp. 575-576; *M. Hagemann*, Kalkar – Großer Konvent, in: *ibid.*, pp. 581-583, here p. 583; *M. Hagemann*, Kalkar – Kleiner Konvent, in: *ibid.*, pp. 584-587, here p. 586.

<sup>69</sup> For example: StA Kalkar, Urk. 335 (1486 Nov 18): the Dominicans; *ibid.*, G 240c (1506 July 27/Aug 2), fol. 2r: the Beguines in the Large Convent; BAM, Pfa Kalkar, Handschriften (hereafter: Hs.) 458, fol. 29v: the Beguines in the Small Convent.

<sup>70</sup> For example: BAM, Pfa Kalkar, K 94, A 2, fol. 57v-59r (1453 June 20); StA Kalkar, H 30, no. 128, pp. 121-123; BAM, Pfa Kalkar, K 94, A 5, pp. 95-96 (1439 Aug 14). However, the management of extensive foundations sometimes was a heavy burden for the clergy. A letter from the Borken vicar Theobaldt Culeman from 1574 vividly describes how time-consuming, laborious and sometimes futile the collection of rents for donations to the poor was, which was demanded of the clergy by the benefactors: Landesarchiv Nordrhein-Westfalen, Abteilung Rheinland (hereafter: LAV NRW, Abt. Rheinl.), Wesel, Johanniter, Akten, no. 22, fol. 3r-3v.

<sup>71</sup> *Grimbach*, Hospitalgründungen, pp. 191.

<sup>72</sup> Money, pensions and gifts in kind were still bequeathed to the poor in general, the alms-houses, the hospital and the leprosarium. For example: StA Kalkar, Urk. 475 (1520 March 22); BAM, Pfa Kalkar, U 150 (1529 Nov 18); StA Kalkar, Urk. 630 (1545 June 18); Urk. 745 (1567 Nov 16).

The Church was also responsible for the proper distribution of the small sums given as a reward for those who attended memorial services and prayed for the donors.<sup>73</sup> Such donations, which in total amounted to a considerable sum, were part of most memorial foundations, which were usually long-term endowments financed from annuities. In most cases, the sources do not even mention almsgiving, which was probably always an integral part of the funeral service or the celebration of the thirtieth day after a death.<sup>74</sup> In 1464/1465, the Kalkar parish church, for example, gave out donations worth 2 fl, probably mainly bread, on 26 stipulated days, totalling 52 fl. Rewards for attending church services could be earned on far more occasions.<sup>75</sup>

### 3 Preconditions of Efficient Poor Relief

Since managing poor relief was a complex matter, this section touches upon the prerequisites, namely the practices that were supposed to guarantee its smooth functioning in order to prevent the lack of necessary means, i.e. a precise statutory framework, which was essential to secure the various assets and funds, an efficient organisation, accurate accounting and continuous optimisation. For this demanding and time-consuming task, well trained and capable people were needed who, in addition, could dispose of their own time independently.<sup>76</sup> In the Lower Rhine region, basically every permanent institution for the poor or the sick assigned one or usually two individuals as wardens, called *Provisoren*, *Verwahrer* or *Vormünder*, who were responsible for the observance of rules and

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<sup>73</sup> Schubert, *Gestalt*, pp. 250-251; M. Escher-Apsner, *Kirchhöfe – öffentliche Orte der Fürsorge, Vorsorge und Seelsorge christlicher Gemeinschaften im hohen und späten Mittelalter*, in: F.G. Hirschmann/G. Mentgen (Eds.), *Campana pulsante convocati. Festschrift anlässlich der Emeritierung von Prof. Dr. Alfred Haverkamp*, Trier 2005, pp. 159-196, here pp. 181-186. See also: StA Kalkar, Urk. 630 (1545 June 18).

<sup>74</sup> Documented for Peter Heyse, the founder of the Large Almshouse: StA Kalkar, Ki 39a, fol. 2. See also: Schubert, *Gestalt*, p. 245. For the month's mind, a kind of requiem mass after thirty days, or a trental, i.e. thirty masses for a deceased person: *ibid.* and M. Gussone, *Seelgerätstiftungen in Aachener Klosterkirchen aus dem Mittelalter und der Frühen Neuzeit. Quellen für private Memoria, soziale Fürsorge und Ortsgeschichte*, in: *Geschichte im Bistum Aachen* 10, 2009/2010, pp. 71-123, here p. 92.

<sup>75</sup> StA Kalkar, Ki 39a, fol. 21v-24r.

<sup>76</sup> See: *Sonderegger*, *Wirtschaft*, pp. 194-196; *Pohl-Resl*, *Rechnen*, pp. 33-36, 137-142.

procedures.<sup>77</sup> They also had to closely monitor finances and prevent abuse.<sup>78</sup> Within the small towns of the Lower Rhine region only a small group of men could be appointed to this office. They were not only capable to do the accounting for the poor but for other bodies like the Church or the fraternities as well.<sup>79</sup> As with some of the church wardens, several of the poor relief administrators stayed in office for several years.<sup>80</sup> Men chosen for any one of those offices were obliged to take on their task.<sup>81</sup> On the other hand, the position of a poor relief warden was a prestigious one.<sup>82</sup>

In 1443, when the administration of the Large Almshouse was transferred to Kalkar's newly reorganised poor relief administration, the above mentioned municipal ordinance for the poor was issued at the same time.<sup>83</sup> This collection of rules set the framework within which the two responsible wardens, who could be reelected annually if necessary, were to carry out their tasks to the best of their knowledge.<sup>84</sup> They were to make absolutely certain that payments were received, that available funds were distributed correctly and wisely, and that the assets of the individual foundations and funds remained distinguishable, even after their administrative organisations had been merged. For instance, the

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<sup>77</sup> See: *E.-M. Cersovsky*, *Geschlechterverhältnisse in der Krankenfürsorge. Straßburg im 15. und 16. Jahrhundert*, Ostfildern 2023, pp. 94-102, 318-319.

<sup>78</sup> *Benninghoff-Lühl*, *Stiftungen*, p. 75; StA Bocholt, Urk. 257 (1493 March 13); StA Kalkar, Ki 39a, fol. 5r-18v; LAV NRW, Abt. Rheinl., Wesel, Johanniter, Akten, no. 31, fol. 21r; StA Wesel, A 11, no. 2, Leprosenrechnung 1480-1510, here 1487/1488, fol. 121v; *ibid.*, A 11, no. 709, fol. 1r. For Kalkar, see for example: StA Kalkar, Urk. 185 (1446 April 20). See also: *Knefelkamp*, *Stadt*, pp. 29-30.

<sup>79</sup> For example, Pouwel then Have who had been the responsible warden for the money rents, immediately afterwards acted as churchwarden: BAM, Pfa Kalkar, K 39, A-R 1483/1484 (rent), fol. [1r]; A-R 1484/1485 (rent), fol. [1r]; A-R 1485/1486 (corn), fol. [1r]; *ibid.*, K 47, Ki-R 1486/1487, fol. 1r; Ki-R 1487-1496, here 1487/1488, fol. 1r, 2r; A-R 1489/1490, fol. 20r, 28r. See also: *Mollat*, *Die Armen*, pp. 248-249.

<sup>80</sup> Johan Goessen supervised the poor's income from rents for five years (1477/1478-1482/1483), whereas Peter van Straelen managed the corn-income for ten years (1483/1484-1493/1494) and the revenues from annuities for another two years (1496/1497-1497/1498): BAM, Pfa Kalkar, K 39, A-R 1477/1478 (rent) - 1482/1483 (rent); A-R 1483/1484 (corn) - 1493/1494 (corn); A-R 1496/1497 (rent) - 1497/1498 (rent). See also: *Pohl-Resl*, *Rechnen*, p. 139; *Cersovsky*, *Geschlechterverhältnisse*, pp. 91-92.

<sup>81</sup> StA Kalkar, H 30, no. 142, p. 139; *K. Flink (Ed.)*, *Das Stadtrecht von Kalkar*, Kleve 1993, no. [2], pp. 1-2; no. [15]-[15/3], p. 66.

<sup>82</sup> *Knefelkamp*, *Stadt*, pp. 29-30; *Pohl-Resl*, *Rechnen*, pp. 3-4, 138; *Cersovsky*, *Geschlechterverhältnisse*, pp. 84-94; *Sonderegger*, *Financing*, p. 213.

<sup>83</sup> StA Kalkar, H 30, no. 142, pp. 139-142; *ibid.*, Ki 73, fol. [1r]-[2v], the first folio heavily damaged; LAV NRW, Abt. Rheinl., Hs., A III 18, fol. 67v-69r.

<sup>84</sup> StA Kalkar, H 30, no. 142, p. 139.

wardens had to make sure that the ample bread donations given by Arnt Snoick in 1398 would continue to be carried out as documented. When the ordinance expressly decreed that the care of strangers and the sick in the hospital was not to be neglected in favour of helping the shame-faced poor, it aimed at guaranteeing that no group of paupers should be disadvantaged.<sup>85</sup>

The poor relief wardens' tasks – assisted by the mayor and his closest advisors or assistants (called *gesellen*) – included choosing the 20 to 30 paupers who were to receive a prebend. They had to select them from Kalkar's inhabitants who did not beg, who had always worked hard and lived piously, but had fallen ill, grown old or were impaired by an accident. These chosen shamefaced poor were also to benefit from the surpluses of the hospital's income, if such existed.<sup>86</sup> Besides, the wardens had to monitor the beneficiaries' conduct closely: Those who behaved inappropriately were deprived of their benefice. Those living in the almshouse had to leave their lodging and all their possessions. Every holder of a prebend also had to promise that their estate went to the poor relief administration after their death.<sup>87</sup> This way, all beneficiaries returned at least a fraction of what they had received. The poor relief wardens' organisational responsibilities also included hiring and supervising their own permanent staff, delegating tasks to those inhabitants of the almshouses, who were able to work, and to volunteers, who were indispensable in the care of the poor. They also awarded contracts to artisans and merchants at reasonable prices.<sup>88</sup>

The ordinance of 1443 also prescribed numerous measures to secure the poor's financial basis: These include the obligatory annual reporting of the poor relief wardens in front of the mayor and other city council commissioners, as was customary in other towns of the Lower Rhine region and elsewhere as well.<sup>89</sup> Strict time limits were set: for example, the old wardens and their successors had to jointly settle all debts within one month of taking office.<sup>90</sup> Furthermore, the

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<sup>85</sup> *Ibid.*, p. 139; *ibid.*, Ki 39a, fol. 12r: For 1453, the almshouse's surplus of rye is noted separately, while the poor relief account of 1463/1464 lists, for example, under the heading *Snoix speynde lant* the revenues that had to be used solely for the bread donation founded by Arnt Snoick: BAM, PfA Kalkar, K 39, A-R 1463/1464, fol. [1v]. See also section 6.

<sup>86</sup> StA Kalkar, H 30, no. 142, p. 139.

<sup>87</sup> *Ibid.*, p. 140.

<sup>88</sup> See: *Sonderegger*, Wirtschaft, pp. 194-196, 199-200; *Pohl-Resl*, Rechnen, pp. 138-141; *Cersovsky*, Geschlechterverhältnisse, pp. 97-98.

<sup>89</sup> *Sonderegger*, Financing, p. 213; *Sonderegger*, Wirtschaft, pp. 195-198; *Pohl-Resl*, Rechnen, pp. 56-66.

<sup>90</sup> StA Kalkar, H 30, no. 142, p. 140. In contrast, the municipal and ecclesiastical administrations attached less importance to such a rapid settlement of debts: *M. Gussone*, Informelle Kre-



wardens were not allowed to invest donated money autonomously; they were required to take advice from the mayor and his *gesellen*. If income, which was supposed to be received regularly, was not paid on time, the wardens were to demand its payment persistently.<sup>91</sup> The tenants of the estates managed by the poor relief wardens lost all right to their leasehold after only one month's delay in payment.<sup>92</sup> The same applied if they did not properly maintain the estates.<sup>93</sup> The sources show that sometimes a great deal of effort and expenditure had to be made in order to actually receive the income to which the poor were entitled and which had been budgeted for.<sup>94</sup> But if, despite careful management, the revenues were too low, the wardens were to ask for donations.<sup>95</sup> Since offering to the poor was a means to invest in one's social capital, this was a sensible strategy to avoid serious shortages.<sup>96</sup>

Regulations comparable to those in Kalkar for the fair distribution of funds and the securing of income also applied to the poor relief administration of Cleves.<sup>97</sup> As their sovereign, the Duke of Cleves confirmed the ordinances for the poor of both towns. In his charters, he assured the wardens of all his bailiffs' support if they had to demand and seize defaulting payments or enforce the claims of the poor to over-indebted property or houses.<sup>98</sup> Since 1425, the city law

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ditbeziehungen im spätmittelalterlichen Kalkar, in: *Annalen des Historischen Vereins für den Niederrhein* 223, 2020, pp. 53-123, here p. 87.

<sup>91</sup> StA Kalkar, H 30, no. 142, p. 141.

<sup>92</sup> *Ibid.*, p. 140. In 1459, such an agreement was made between Claes and Neesken ther Dele and the poor relief wardens, only with a slightly longer grace period. The rent of 5 ml of rye was due on 11 November and had to be paid by 22 February at the latest: BAM, PfA Kalkar, U 69 (1459 Oct 18). See also: *Sonderegger*, *Wirtschaft*, pp. 201-202.

<sup>93</sup> StA Kalkar, H 30, no. 142, p. 140. See also: *Sonderegger*, *Wirtschaft*, pp. 201-202; *Sonderegger*, *Financing*, p. 223.

<sup>94</sup> For example, the expenditure paid for Johan Borchartz' efforts to collect outstanding amounts from Johan van Hoen in 1473/1474: BAM, PfA Kalkar, K 39, A-R 1473/1474 (corn), fol. [2v], [3v].

<sup>95</sup> StA Kalkar, H 30, no. 142, pp. 139-140.

<sup>96</sup> *Pohl-Resl*, *Rechnen*, pp. 77, 158-161; *M. Kälble*, *Sozialfürsorge und kommunale Bewegung. Zur Bedeutung von Hospitälern für die politische Gruppenbildung in der Stadt*, in: *Bulst/Spieß*, *Sozialgeschichte*, pp. 238-271, here pp. 254, 264, 270-271.

<sup>97</sup> LAV NRW, Abt. Rheinl., Hs., A III 15, fol. 117r-117v (1419 Jan 1), fol. 148v-149r (1422 Jan 1). See also: *F. Weinforth*, *Armut im späten Mittelalter – Armenpflege in Kleve in der ersten Hälfte des 15. Jahrhunderts*, in: *Kalender für das Klever Land auf das Jahr 1985*, pp. 160-165, here pp. 161-163. Kalkar's ordinance of 1443 was probably modelled on the one from Cleves, as it contains numerous similarities. See also: *Mollat*, *Die Armen*, pp. 248-249.

<sup>98</sup> StA Kalkar, H 30, no. 142, p. 141-142; LAV NRW, Abt. Rheinl., Hs., A III 15, fol. 115r-115v, 148v-149r. See also: *Pohl-Resl*, *Rechnen*, p. 152.

of Wesel allowed seizures by the beadle (*Gerichtsbote*). In Kalkar, this had even been the case from 1387 onwards.<sup>99</sup>

Another important precondition of efficient poor relief was professional accounting in order to maintain an overview of the regular receipt of revenues.<sup>100</sup> A clear arrangement of the accounts was advantageous and especially important in the case of poor relief: in everyday business, during the annual audits or when something needed to be looked up in older records.<sup>101</sup> The wardens often worked with lists prepared in advance. Paid and unpaid amounts and in some cases even partial sums, paid little by little, were added and marked with specific symbols during the course of a year. This allowed the poor relief wardens to easily keep track of outstanding amounts (see fig. 1 and 2). Here, for example, a cross symbol marked every amount completely paid, a half cross or an angle marked a sum partially paid and no symbol at all indicated a defaulted payment.<sup>102</sup>

Naturally, not only in Kalkar, administrative procedures were continuously optimised.<sup>103</sup> Between 1465 and 1473, poor relief in Kalkar underwent a reorganisation of its accounting by dividing the financial responsibilities into two separate areas with separate account books, each managed by one of the two wardens.<sup>104</sup> From 1475/1476 onwards, at least initially, they were strictly separated according to monetary income and revenues in kind.<sup>105</sup> Besides, after several attempts to identify the most advantageous date for the annual audit, in 1465,

<sup>99</sup> *Roelen/Wolsing*, *Weseler Edikte*, vol. 1, no. 72, pp. 141-142; *Flink*, *Stadtrecht*, no. [128], p. 36, and esp. no. 2, p. 68.

<sup>100</sup> See: *Stunz*, *Hospitäler*, pp. 134-135, 139, 151, 153-154. Regarding Kalkar, see: *Gussone*, *Armenpflege*.

<sup>101</sup> For more details, see: *Gussone*, *Armenpflege*; *M. Gussone*, *Rechnungen städtischer und kirchlicher, karitativer und privater Provenienz. Gestalt und Möglichkeiten (sowie Schwierigkeiten) der Auswertung und Darstellung*, in: *H. Kümper/G. Schwedler (Eds.)*, *Storing knowledge. Retrieving knowledge. Medieval accounting books and digital humanities – Wissen speichern. Wissen nutzen. Mittelalterliche Rechnungsbücher und digital humanities* (submitted).

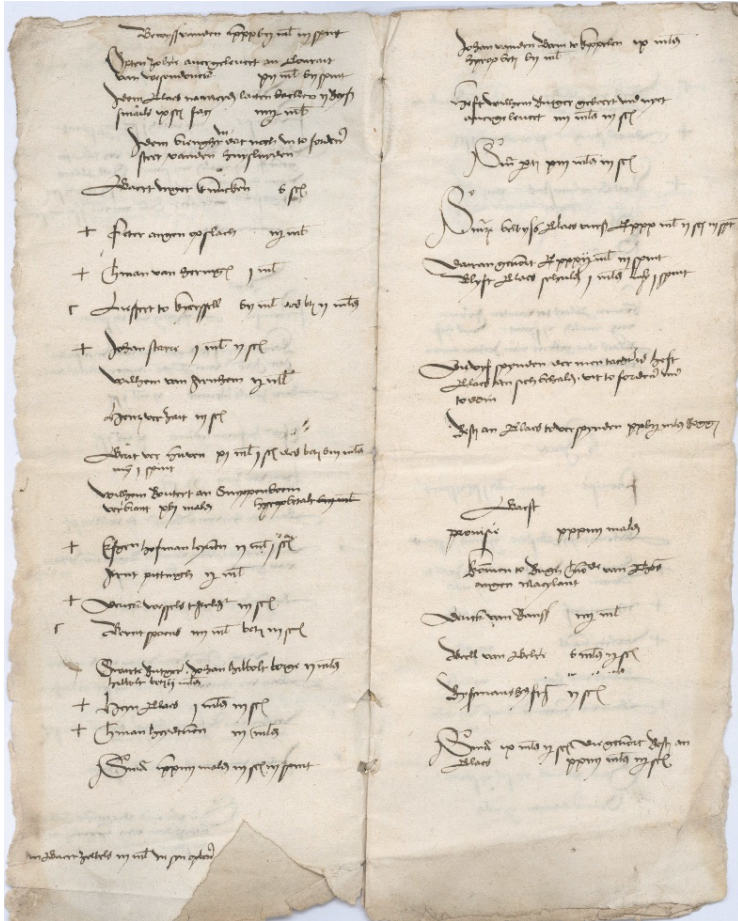
<sup>102</sup> For example, in the accounts of the St Spiritus Hospital in Wesel: StA Wesel, A 11, no. 709, fol. 6r-12v, 32r-39r, 50r-53v, 95r-99v; or in the concept of Kalkar's poor relief wardens' account book for corn rents, 1517/1518: StA Kalkar, Ki 83, fol. [5v].

<sup>103</sup> As a note in the account book for the year 1464/1465 shows: StA Kalkar, Ki 39a, slip of paper between fol. 49v/50r. See also: *Gussone*, *Armenpflege*.

<sup>104</sup> BAM, PfA Kalkar, K 39, A-R 1473/1474. In 1464/1465, there is still only one single account (StA Kalkar, Ki 39a, fol. 38r-50v), the accounts between 1464/1465 and 1473/1474 are missing.

<sup>105</sup> BAM, PfA Kalkar, K 39, A-R 1475/1476. At the beginning of the 16<sup>th</sup> century, the wardens temporarily reverted to keeping a single annual account of all income and expenditure: BAM, PfA Kalkar, K 65, A-R 1506/1507 – 1508/1509.

the accounting period was exceptionally extended by three months. From then on, the audit was to take place regularly at the beginning of May.<sup>106</sup>



**Fig. 1:** Concept of Kalkar's Poor Relief Wardens' Account Book for Corn Rents, 1517/1518. Source: StA Kalkar, Ki 83, fol. [5v].

<sup>106</sup> StA Kalkar, Ki 39a, fol. 37r. Earlier attempts had not proved successful: *ibid.*, 6r, 15r, 16v, 18r; BAM, PFA Kalkar, K 39, A-R 1463/1464, fol. [1r]. For more details, see: Gussone, Armenpflege.



As one prerequisite of meticulous record keeping, wardens had to be able to convert numerous currencies as well as measures and weights.<sup>107</sup> Apart from the beginning and the end of the accounting year in question and the name of the responsible warden, the most important currency relations and other relevant information were neatly noted at the top of the account. This offered the most important details at a glance, helping to save time and avoid errors. As an example, the introductory text of the pension and rent account of 1491/1492 shows that the wardens had to calculate with Rhenish guilders, *stubers*, old *schilde*, marks, pennies, shillings, *kromsterts* and *groten* and that they converted everything into fiat money.<sup>108</sup> Here, Johann Coppertz noted that he was the warden in that year responsible for the rents, pensions and other income in money. He stated that the accounting year in question had begun on the first day of May 1491 and ended on the last day of April in the following year. Then he went on to list the relevant currencies and currency relations: *Opboeren mijns, Johan Coppertz, van den gasthuys ind der armen renten ind vervall, angaende op Meydach, anno etc. XCI<sup>o</sup>, ind uytgaende op Meyavent, anno XCII; den Rijnschen gulden ad XXXIII stuver, den alden schilt voir anderhalven sulcken gulden ind I stuver, den marck ad XX stuver; XII  $\mathcal{A}$  off III groit voir eynen  $\beta$ , den  $\beta$  voir II alb; ind dair en t'eynden die partes ind summa lateris ilcken gulden ad LX kromstert.*<sup>109</sup>

Finally, a compilation of the legal titles, i.e. the deeds and annuity letters which the poor relief administration possessed, was necessary in order to ensure they could be used on a day-to-day basis. Such a collection of the poor's charters in the form of a manuscript, a cartulary, made it easy to keep track of incoming payments and payment obligations and to keep an eye on when to expect the income. Kalkar's cartulary did not survive, but the accounts show that one existed, was used and regularly updated.<sup>110</sup>

**107** For example: StA Kalkar, Ki 83, Tu-R 1464–1484, here 1475, fol. 5r; BAM, PfA Kalkar, K 39, A-R 1463/1464, fol. [5r]; A-R 1474/1475 (rent), fol. [5r], [10v]; A-R 1487–1496, here 1492/1493 (rent), fol. [7v].

**108** During the 15<sup>th</sup> century, the wardens usually calculated with 1 fl = 60 kr, 1 kr = 12 gr, 1 gr = 4  $\mathcal{A}$ .

**109** BAM, PfA Kalkar, K 39, A-R 1487–1496, here 1491/1492 (rent), fol. [1r]. See also: *Gussone*, *Rechnungen*.

**110** For example: BAM, PfA Kalkar, K 39, A-R 1473/1474 (rent), fol. [6r]; A-R 1476/1477 (rent), fol. [8v]. In the cartulary of poor relief in Bocholt, the annuity letters were labelled according to the agreed payment dates of the pensions: StA Bocholt, *Amtsbücher Ältere Zeit*, no. 370. Another one has survived fragmentarily: *ibid.*, no. 363. See also: *Pohl-Resl*, *Rechnen*, pp. 38–42.

## 4 Financing Municipal Poor Relief: Generating Revenues

As mentioned above, one of the tasks of Kalkar's late medieval poor relief wardens was managing the poor's assets and generating the necessary means to provide for the town's paupers. This section examines from which sources the poor's income originated. Their most important kind of revenue were pensions (*Renten*) from annuities and perpetuities, long-term credit contracts, which procured regular annual or semi-annual payments of a stipulated amount and were bought with a capital sum that sometimes could be redeemed.<sup>111</sup> Another significant part of the poor's income came from rents paid from let houses and leaseholds. In addition, they generated income on their own estates as well as in the hospital and the almshouses. Time and again they received donations in kind, and additionally from the sale of the deceased beneficiaries' estates. The last and presumably the smallest amount came from collections and collection boxes.

### 4.1 Annuities and Perpetuities

Provisions for the poor were financed to a large extent by perpetuities (see fig. 3). Everywhere, not only in Kalkar, numerous annuities were given to the poor as legacies over the years in order to support those in need. At the same time they were an investment in the donor's salvation.<sup>112</sup> A good example, albeit not from Kalkar, is the poor relief foundation of the Wesel citizen Griet van den Bleke, who donated 25 individual perpetuities in 1388.<sup>113</sup> The 24 monetary pensions and one single grain pension were intended to finance the distribution of bread, meat, white bread, herrings and shoes to the poor in general and to the shame-faced poor on defined dates throughout the year, respectively.

Many of these donations in kind clearly show that the founders recognised a specific shortage and intended to meet it. As in 1467, when, apart from candles for services in the chapel of Kalkar's monastery, an annual sum was set aside

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<sup>111</sup> On the subject of annuities, see for example: S. Köhler/T. Skambraks, Types of Credit, in: U. Kypta/J. Bruch/T. Skambraks (Eds.), *Methods in Premodern Economic History. Case studies from the Holy Roman Empire, c.1300–c.1600*, Cham 2019, pp. 153–163, here p. 155; A. Huang, Annuities (Letters–Ledgers–Urban Accounts), in: *ibid.*, pp. 452–453.

<sup>112</sup> See: Schubert, *Gestalt*, p. 257; Pohl-Resl, *Rechnen*, pp. 152–153; Stunz, *Hospitäler*, pp. 131–132, 139–140, 143–144; Knefelkamp, *Stadt*, pp. 33–34, 38.

<sup>113</sup> StA Wesel, A 1, Capsel 38, no. 5 (Jüngeres Bürgerbuch), fol. 143v–144v.



for the poor in general, and another for candles to be lit in winter when the poor pilgrims in the town's hospital ate their supper and went to bed.<sup>114</sup> When Hilcken van den Hoen bequeathed 50 fl to Kalkar's poor in order to buy an annuity, she disposed that it was to be spent on their firewood.<sup>115</sup> The 28 fl and 8 stuber, bequeathed by Lijssken aen gen Eynde and received in 1488/1489, were meant to finance an annuity to buy firewood as well.<sup>116</sup> And a third bequest, given by Mrs Hellinx and collateralised with property on Wildenberg hill, was intended for the same purpose.<sup>117</sup>

Donating perpetuities was the most common and simple way either for the donor or the wardens to ensure a regular receipt of revenues in the long run – and, apart from self-generated income and rents from agricultural land, the only highly reliable method. It was important to have these revenues and endowments confirmed in a charter and secured against defaults: loans to private individuals were therefore collateralised, usually by means of real estate, from which the outstanding amount could be seized.<sup>118</sup> In the case of cities and the Church, the securities could either consist of real estate or revenues, or guarantors could be provided; sometimes no collateral was mentioned at all.<sup>119</sup>

In Kalkar, for example, a loan was given to the city council for an annual interest of 3 Rhenish fl, due at Easter. In 1483, it occurred to the poor relief wardens that, although this annuity had been paid for a certain number of years, up

**114** StA Kalkar, Urk. 198 (1467 Aug 8); BAM, PfA Kalkar, K 39, A-R 1474/1475 (rent), fol. [9r]. See also: *Schubert*, Gestalt, pp. 251–254; *Knefelkamp*, Stadt, pp. 22–24.

**115** BAM, PfA Kalkar, K 39, A-R 1487–1496, here 1491/1492 (rent), fol. [6r], [10v].

**116** *Ibid.*, K 39, A-R 1487–1496, here 1488/1489 (rent), fol. [1v].

**117** StA Kalkar, Ki 83, A-R 1520/1521, fol. [6v].

**118** For example: StA Kalkar, Urk. 129 (1424 Sept 15): The wardens bought an annuity of 3 ml of rye and 3 ml of oats: StA Kalkar, Ki 39a, fol. 10r; *R. Sprandel*, Der städtische Rentenmarkt in Nordwestdeutschland im Spätmittelalter, in: *H. Kellenbenz* (Ed.), Öffentliche Finanzen und privates Kapital im späten Mittelalter und in der ersten Hälfte des 19. Jahrhunderts, Stuttgart 1971, pp. 14–23, here pp. 15–17; *F. Irsigler*, Kreditgewährung und Formen der Kreditsicherung im Mittelalter, in: *G.B. Clemens* (Ed.), Schuldenlast und Schuldenwert. Kreditnetzwerke in der europäischen Geschichte 1300–1900, Trier 2008, pp. 67–84, here pp. 72–77; *Sonderregger*, Wirtschaft, pp. 209–210; *Sonderregger*, Financing, p. 224.

**119** *M. Rothmann*, Gemeiner Nutzen auf Kredit. Der Frankfurter Rentenmarkt und sein Einzugsgebiet im Spätmittelalter, in: *H. von Seggern/G. Fouquet/H.-J. Gilomen* (Eds.), Städtische Finanzwirtschaft am Übergang vom Mittelalter zur Frühen Neuzeit, Frankfurt a.M. 2007, pp. 183–238, here p. 184, 187, 237–238; *Sprandel*, Rentenmarkt, pp. 15, 18–22; *B. Kuske*, Die Entstehung der Kreditwirtschaft und des Kapitalverkehrs, in: *Die Kreditwirtschaft, Erster Teil*, Leipzig 1927, pp. 1–79, here pp. 56–57; *H.-J. Gilomen*, Die städtische Schuld Berns und der Basler Rentenmarkt im 15. Jahrhundert, in: *Basler Zeitschrift für Geschichte und Altertumskunde* 82, 1982, pp. 5–64, here pp. 29–49.

to that date, no annuity letter had been issued. Once such a contract had been written and sealed by the lay judges, it was entered into the poor relief administration's cartulary as well. The pension was covered with all the city revenues and real estate. In the event of non-payment, the amount due could be seized after the grace period of a fortnight.<sup>120</sup>

In many cases, annuities consisted of money, but frequently they were also paid in kind in the form of grain or wax.<sup>121</sup> Certainly, the majority of these pensions came from endowments, although in most cases this can no longer be proven. Especially during and shortly after their foundation, the sovereigns and the nobles who lived in the area surrounding a city were often the first to strongly support hospitals and institutions for the poor financially.<sup>122</sup> Further annuities were either donated over the years or acquired through endowed capital and, less frequently, through earned income.<sup>123</sup> When endowed capital had to be invested on a mandatory basis or when surpluses had been generated, the administrators of the poor's funds provided for regular future income by selling annuities. At the same time, they acted as moneylenders for the institutions and the population of their town as well.<sup>124</sup>

Kalkar's poor relief wardens, assisted by the mayor and his advisors, made every effort to invest the poor's money profitably. For example, in 1479/1480, by order of the mayor, they lent Henrick van den Hoen 75 golden Rhenish fl, but only temporarily, until an opportunity arose to buy an advantageous perpetuity. Until then, Henrick had to pay daily interest at an unspecified rate. When, eventually, a perpetuity could be purchased, he had to be given a fortnight's notice.<sup>125</sup>

In 1491/1492, the poor relief wardens were rather successful economically: a surplus of 685 fl was recorded in the grain account of warden Peter van Straelen alone. Therefore, he was not only able to recover his outstanding debts from

**120** BAM, Pfa Kalkar, K 39, A-R 1483/1484 (rent), fol. [7v]; *ibid.*, U 103 (1483 April 28). The date on which the pension was first paid cannot be determined from the existing sources.

**121** Wax, for example, paid Henrick Vleysch in 1491/1492 and 1492/1493: BAM, Pfa Kalkar, K 39, A-R 1487–1496, here 1491/1492 (rent), fol. [3v]; A-R 1492/1493 (rent), fol. [3v].

**122** See: *Knefelkamp*, Heilig-Geist-Spital, p. 12; *Knefelkamp*, Pflege, pp. 176–177. For the Lower Rhine region, more information only exists in the case of Geldern's hospital that was founded in the 15<sup>th</sup> century: *Jankrift*, Herren.

**123** For example: BAM, Pfa Kalkar, K 39, A-R 1478/1479 (corn), fol. [7v]. See also: *Pauly*, Fremdenherberge, pp. 114–115.

**124** See: *Stunz*, Hospitler, pp. 134–135, 137–138; *B. Fuhrmann*, Norm und Praxis der Armenfrsorge in Sptmittelalter und Fruher Neuzeit – eine Einleitung, in: *Schmidt/Aspelmeier*, Norm und Praxis, pp. 15–20, here p. 19; *Pauly*, Fremdenherberge, pp. 114–115; *Landolt*, Aspekte, p. 281.

**125** BAM, Pfa Kalkar, K 39, A-R 1478/1479 (corn), fol. [7v].



the poor, in addition, he bought an annuity from Johan Peelen for 200 Rhenish gold fl, each consisting of 35 stubers, which corresponded to 350 fl in fiat money. He had previously obtained the mayor's consent, as the ordinance for the poor required. For this amount, Johan Peelen paid a pension of 12 Rhenish fl (this corresponds to the relatively high interest rate of 6 per cent), explicitly no other coins, annually on St James' Day from the following year onwards; he was granted the right to redeem the loan. Peter van Straelen acquired another annuity with the mayor's consent for 80 Rhenish golden fl, also at 35 stubers each, from the parish church. The payment from this annuity (4 of the same Rhenish golden fl – at an interest rate of 5 per cent) was due at Martini.<sup>126</sup>

In addition to annuities in money, Kalkar's poor relief wardens bought grain annuities as well. In 1472, for example, they bought an annual income of 3 Clevish ml of rye from land in Qualburg.<sup>127</sup> The importance of income in the form of grain annuities for the care of the poor is also demonstrated by an entry in the accounts of 1490/1491: When Katrijn van Vuyrden wanted to redeem the annual pension of 6 ml of rye her house was encumbered with, the wardens first obtained the approval of the mayor and his *gesellen*. In addition, they stipulated that Katrijn's house was to come into the possession of the poor after her death.<sup>128</sup> As shown further below, the poor relief wardens now and again showed a certain amount of creativity in generating new annuities for the poor.

## 4.2 Rents from Land and Houses

Apart from annuities, rental income from gardens and estates inside and outside the cities often yielded rather large revenues. Often the rent was paid in the form of grain, which could partly be consumed and partly be resold. In the case of Kalkar, annuities or rents in kind cannot be separated from each other neatly

<sup>126</sup> BAM, Pfa Kalkar, K 39, A-R 1487–1496, here 1491/1492 (corn), fol. [8r], [9r]. In the financial year 1463/1464, Bernd Wuest, who was the warden of St John's Hospital in Wesel, also had used surplus revenues to buy perpetuities for the poor: LAV NRW, Abt. Rheinl., Wesel, Johanniter, Akten, no. 31, fol. 53r. The usual interest rate in Kalkar and elsewhere was 5 per cent: *Rothmann*, Nutzen, p. 186; *Gussone*, Kreditbeziehungen, pp. 77–78.

<sup>127</sup> StA Kalkar, Urk. 272 (1472 March 21). A ml consisted of 4 bs, and 1 bs of 4 sp. The ml of Kalkar was the smallest of the Clevish ml: *Wensky*, Kalkar, p. 44. The ml of Wesel, another Clevish measure, contained 143,54 liters of grain: *F. Verdenhalven*, Alte Meß- und Währungssysteme aus dem deutschen Sprachgebiet. Was Familien- und Lokalgeschichtsforscher suchen, 2., rev. ed., Neustadt a.d. Aisch 1998, p. 34.

<sup>128</sup> She had to pay 45 fl current: BAM, Pfa Kalkar, K 39, A-R 1487–1496, here 1490/1491 (corn), fol. [8r].

because the accounts do not systematically tell us which revenues originated from leaseholds in the possession of the poor or which were paid as an annuity. The poor's cartulary, which might have provided the complementary information, is lost. The same problem arises when trying to distinguish house-rents from annuities that some houses were encumbered with.

Investing surplus in the acquisition of land was a sensible action to secure future revenues as well, either self-produced or in form of rent,<sup>129</sup> because investing in different economic fields reduced risks. When thunderstorms destroyed the tenants' harvest or grain prices fell, income from annuities could compensate the loss to a certain degree and vice versa when annuity pensions defaulted.<sup>130</sup>

In some cases, the poor relief accounts explicitly mention leaseholds, like the *Moirenhoff* estate, from which its two tenants each had to pay 10 ml of rye, 5 ml of oats and 5 ml of buckwheat in 1463/1464 and 1464/1465.<sup>131</sup> The land that financed Arnt Snoick's bread donation was also leased and normally yielded around 13 ½ ml of rye annually.<sup>132</sup> Similarly, the properties listed in the accounts of 1463/1464 and 1464/1465, namely Rothem's land, which came from Peter Heyse, Evert Loif's fief, Kelner's land and land belonging to the hospital from time immemorial, were leased property of the poor.<sup>133</sup> From the *land to Warpbeide*, rent was paid, too.<sup>134</sup> And the same applies to other, in some cases smaller, pieces of land.<sup>135</sup> In 1478/1479, the leasehold in *Hasselt* was not cultivated because the tenant had run away, resulting in a loss of 3 ml and 3 bs of rye.<sup>136</sup> The poor also owned a whole series of cabbage gardens. They were leased at a low rent – except for one of them, which provided the vegetables for cooking pottage (*pottasie*) for the poor in the hospital.<sup>137</sup>

In order to establish an impression of the average amount of grain and malt available to the poor in Kalkar, the year 1491/1492 shall serve as an example,

<sup>129</sup> See: *Stunz*, Hospitäler, p. 144; *Pohl-Resl*, Rechnen, pp. 147-152; *Sonderegger*, Financing, pp. 215-216.

<sup>130</sup> See: *Pohl-Resl*, Rechnen, pp. 146-158. Oliver Landolt mentions the financial difficulties caused by the late medieval agricultural crisis: *Landolt*, Aspekte, p. 297.

<sup>131</sup> BAM, PfA Kalkar, K 39, A-R 1463/1464, fol. [1v], [5v], [6v]; StA Kalkar, Ki 39a, A-R 1464/1465, fol. 39r, 41v, 42v. In 1447, the tenants had paid rent in money, rye, oats and buckwheat: *ibid.*, fol. 8r. The *Moirenhoff* was given to the poor who were to live in the Large Almshouse in 1441: *ibid.*, Urk. 169 (1441 May 4); Urk. 171 (1441 June 29).

<sup>132</sup> BAM, PfA Kalkar, K 39, A-R 1463/1464, fol. [1v], [2v].

<sup>133</sup> *Ibid.*, fol. [1v]; StA Kalkar, Ki 39a, A-R 1464/1465, fol. 38v.

<sup>134</sup> BAM, PfA Kalkar, K 39, A-R 1463/1464, fol. [4v], [11r].

<sup>135</sup> StA Kalkar, Ki 39a, A-R 1464/1465, fol. 39r.

<sup>136</sup> BAM, PfA Kalkar, K 39, A-R 1478/1479 (corn), fol. [2r].

<sup>137</sup> *Ibid.*, K 39, A-R 1463/1464, fol. [8r]-[8v]; StA Kalkar, Ki 39a, A-R 1464/1465, fol. 43v-44r.

necessarily combining payments in kind from annuities and rents in kind. The largest amount of grain received each year was rye, of which some surplus could be sold regularly. Including the stock from the previous year, the poor relief administration obtained a total of 226 ml of rye in 1491/1492 and spent or sold a total of 115 ml and 3 bs. At the end of the accounting year, they kept 110 ml and 1 bs of rye in stock.<sup>138</sup> The sale of that year's rye brought the large sum of 99 fl and 21 kr.<sup>139</sup> Out of 85 ml and 2 bs of barley received (including the stock from the previous year), they were left with a stock of 44 ml and 1 bs, having sold some, paid rents in kind and used some for the production of malt.<sup>140</sup> In the same year, the poor had 45 ml and 3 ½ sp of oats available. After 8 ml of oats had been sold and another part had been used for malt production, 23 ml, 2 bs and 3 ½ sp remained in stock.<sup>141</sup> The sale of barley yielded 2 fl, the sale of oats 8 fl.<sup>142</sup> However, additional wheat had to be bought in, as consumption was significantly higher than the revenues: In 1491/1492, the poor had 6 ml from harvest and rent at their disposal, but had to purchase another 12 ml and 3 bs. Of this total of 18 ml and 3 bs of wheat, they were left with 2 ml, 2 bs and 3 sp.<sup>143</sup> Malt, for the most part, was made from the poor's own grain. Only a small amount was purchased now and then in addition. In the course of the financial year 1491/1492, the poor had recorded 94 ml and 1 bs of malt as income, only 1 ml of this amount being bought in: After the production of beer, they still had 7 ml and 3 bs of malt at their disposal.<sup>144</sup> In addition, the sale of a presumably rather small amount of self-produced turnip seed (5 *stelltten*) brought 18 kr.<sup>145</sup> 7 ml of mixed grain, 6 ml and 1 bs of buckwheat and 14 ml of hops did not come from their own production or from rents, but were bought in.<sup>146</sup>

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**138** BAM, Pfa Kalkar, K 39, A-R 1487–1496, here 1491/1492 (corn), fol. [1v]–[3v].

**139** *Ibid.*, fol. [6v]–[7v].

**140** *Ibid.*, fol. [4r]–[4v].

**141** *Ibid.*, fol. [4v]–[5v].

**142** *Ibid.*, fol. [7v].

**143** *Ibid.*, fol. [1r]–[1v]. The warden of the money rents bought another 1 ½ bs wheat, which was used directly and is not considered in the grain account: BAM, Pfa Kalkar, K 39, A-R 1487–1496, here 1491/1492 (rent), fol. [10v]. In the table below (tab. 1), this amount is given in brackets.

**144** *Ibid.*, K 39, A-R 1487–1496, here 1491/1492 (corn), fol. [5v]–[6r].

**145** *Ibid.*, fol. [7v].

**146** *Ibid.*, fol. [9v]; *ibid.*, K 39, A-R 1487–1496, here 1491/1492 (rent), fol. [11v], [12r].

**Tab. 1:** Income and Consumption of the Poor's Grain in the Financial Year of 1491/1492.

Grain	Total income	Stock from the previous year	Income from the current year	Additional purchases	Grain sold and consumed	Grain left in stock	Sales revenue
Rye	226 ml	103 ml, 3 bs, 3 ½ sp	125 ml, ½ sp	—	115 ml, 3 bs	110 ml, 1 bs	99 fl, 21 kr
Barley	85 ml, 2 bs	23 ml	61 ml, 3 bs	3 bs	41 ml, 1 bs	44 ml, 1 bs	2 fl
Oats	45 ml, 3 ½ sp	17 ml, 1 sp	28 ml, 2 ½ sp	—	21 ml, 2 bs	23 ml, 2 bs, 3 ½ sp	8 fl
Wheat	18 ml, 3 bs (+ 1 ½ bs)	—	6 ml	12 ml, 3 bs	16 ml, 1 bs (+ 1 ½ bs)	2 ml, 2 bs, 3 sp	—
Malt	94 ml, 1 bs	24 ml, 1 bs	69 ml	1 ml	86 ml, 2 bs	7 ml, 3 bs	—
Turnip seed	—	—	—	—	5 <i>stelltten</i>	—	18 kr
Mixed grain	—	—	—	7 ml	7 ml	—	—
Buck-wheat	—	—	—	6 ml, 1 bs	6 ml, 1 bs	—	—
Hops	—	—	—	14 ml	14 ml	—	—

Source: BAM, PfA Kalkar, K 39, A-R 1487–1496, here 1491/1492 (corn) and (rent).

The poor also had income from letting houses. In 1487/1488, a house with an annexed room, called *die Cappell*, yielded a rent of 6 Rhenish fl; in 1488/1489, 8 fl current were paid for the same house, and in 1491/1492, Henrick Paep, who used *die Cappell* to produce malt and to brew, paid 6 fl again.<sup>147</sup> Sometimes storage capacity in the hospital's loft was rented out, for example in 1492/1493, for 1 fl and 45 kr.<sup>148</sup> Houses that belonged to the poor, on the other hand, were often encumbered with pensions or rents owned by other persons or institutions. For

<sup>147</sup> BAM, PfA Kalkar, K 39, A-R 1487–1496, here 1487/1488 (rent), fol. [1r]; expenses for maintenance: *ibid.*, fol. [9r]; *ibid.* (corn), fol. [5v]–[6r]; A-R 1488/1489 (rent), fol. [1r], [10r]; A-R 1491/1492 (rent), fol. [5r].

<sup>148</sup> *Ibid.*, K 39, A-R 1487–1496, here 1492/1493 (corn), fol. [8v].

example, Kalkar's *fabrica ecclesiae*<sup>149</sup> received a payment of 6 β and 4 ⸏ from *Klompén huys*<sup>150</sup> and 6 β from the aforementioned house *die Cappell*.<sup>151</sup> Besides, pensions and rents were also due from some of the poor's estates. They were to be paid for example to the canons of Xanten, to the chapter of Wissel and the chapter of Cleves. Some of these payments were tithes.<sup>152</sup>

### 4.3 Self-generated Income

Self-produced income made up a considerable part of the poor's revenues.<sup>153</sup> They were generated through the sale of grain from their estates, from surplus produce not consumed by the poor, the sale of draff and yeast from their beer production,<sup>154</sup> but also through the sale of leftovers from processing animal products, such as hides or tallow.<sup>155</sup> In 1473/1474, the account shows that selling grain was one of the usual means of generating income when it explicitly states that the responsible warden sold – for a start (*verkocht op't yrst*) – 5 ml of rye for 3 fl, to be able to pay the poor's debts and their fare.<sup>156</sup>

In 1463/1464 and 1464/1465, the farms in Marwick, Kierse and on *Ezelsbergh* were cultivated on behalf of the poor relief administration. Pay for many days' threshing has been noted in the accounts.<sup>157</sup> In 1463/1464, revenues from these three estates amounted to 11 ml and 2 sp of rye, 6 ml and 2 bs of pure wheat and 2 ml of *doirtix* wheat, 5 ml and 3 bs of sweet peas, 5 bs and 2 sp of turnip seed,

**149** The assets of a church used to maintain the building and to fund candles, lighting and other items needed to conduct masses and services: *W.T. Elwert*, *Fabrica ecclesiae* ('Kirchenfabrik'), in: *Lexikon des Mittelalters* 4, 1989, col. 214.

**150** *Ibid.*, K 39, A-R 1483/1484 (rent), fol. [7r]; in 1491/1492, the wardens paid 30 kr: *ibid.*, A-R 1487–1496, here 1491/1492, fol. [12v].

**151** BAM, PfA Kalkar, K 39, A-R 1487–1496, here 1487/1488 (rent), fol. [10r].

**152** For example: BAM, PfA Kalkar, K 39, A-R 1463/1464, fol. [3r], [3v], [5r], [6r], [14r], [14v]; StA Kalkar, Ki 39a, A-R 1464/1465, fol. 43v, 44r.

**153** See: *Stunz*, *Hospitäler*, pp. 134–135.

**154** For example: BAM, PfA Kalkar, K 39, A-R 1473/1474 (corn), fol. [1r]; A-R 1476/1477 (rent), fol. [2r].

**155** For example: BAM, PfA Kalkar, K 39, A-R 1478/1479 (rent), fol. [1v]; A-R 1486/1487 (rent), fol. [2r]; A-R 1487–1496, here 1491/1492 (corn), fol. [8r]. The city account of 1446 (StA Kalkar, R 1, St-R 1446, fol. 1r) records a similar revenue: 20 β for the hide of the town's deceased boar. See also: *Stunz*, *Hospitäler*, p. 134.

**156** BAM, PfA Kalkar, K 39, A-R 1473/1474 (corn), fol. [1r]. Four entries concerning the sale of rye follow this first one. See also: *Sonderegger*, *Financing*, p. 219.

**157** BAM, PfA Kalkar, K 39, A-R 1463/1464, fol. [6v], [14r]; StA Kalkar, Ki 39a, A-R 1464/1465, fol. 50r.

17 ml and 3 bs of barley, 7 ml and 3 bs of oats, 3 bs of mixed grain, and finally 8 ½ ml and 2 sp of buckwheat.<sup>158</sup> However, in 1474/1475 and in 1476/1477, Kierse appears to have been leased, as the wardens received payments of 19 fl and 21 fl, 22 kr and 6 gr respectively from this estate.<sup>159</sup> There are two possible explanations: Firstly, the poor relief administration's own cultivation of the land had not been profitable, and consequently, the usage of the land was adjusted by the wardens. Secondly, they may just have failed to find a suitable tenant for a while.

In 1463/1464, ½ ml of wheat was consumed per month for beer production.<sup>160</sup> Besides, small beer was brewed by the master or the mistress of the hospital, who was given 2 bs of malt each year for its production.<sup>161</sup> In Kalkar, the poor themselves assisted with the brewing of beer. Everywhere, it was customary to involve those poor and elderly who were still physically able to carry out labour that was not too heavy in the work to be done.<sup>162</sup> The more able-bodied poor and probably volunteers helped to bake the loaves of bread donated by Arnt Snoick, which were distributed on the Marian feast days. For 1474/1475, it is explicitly stated that the women living in the almshouse had baked the bread to be donated six times.<sup>163</sup> While often, wages for a professional brewer were paid,<sup>164</sup> here no labour costs are recorded in the accounts, only the costs of provisions. In 1480/1481, those who baked bread and who helped brew beer were given meat or fish.<sup>165</sup> The poor kept pigs on the Large Almshouse's property for their own use: piglets were bought every year, fattened and finally processed into sausages. For that purpose, sausage casing was regularly bought.<sup>166</sup> The pigs were mainly fed buckwheat,<sup>167</sup> some of the draff from brewing<sup>168</sup> and, in addition,

<sup>158</sup> BAM, PfA Kalkar, K 39, A-R 1463/1464, fol. [2r], [3v]-[4v], [5v], [6v].

<sup>159</sup> *Ibid.*, K 39, A-R 1475/1476 (rent), fol. [1v]; A-R 1476/1477 (rent), fol. [1v].

<sup>160</sup> *Ibid.*, K 39, A-R 1463/1464, fol. [3v].

<sup>161</sup> For example: BAM, PfA Kalkar, K 39, A-R 1486/1487 (corn), fol. [4r]; A-R 1487–1496, here 1487/1488 (corn), fol. [3v]; A-R 1492/1493 (corn), fol. [6r]. Small beer, in German *Scharbier*, *Kofent* or *Nach-Bier*, is a very weak beer: J.G. Krünitz, *Oekonomische Encyklopaedie* [...] 42, 1788, pp. 366–367 (art. “Kofent”).

<sup>162</sup> *Sonderregger*, *Wirtschaft*, pp. 199–200; *Schubert*, *Der “starke Bettler”*, pp. 887–888.

<sup>163</sup> BAM, PfA Kalkar, K 39, A-R 1474/1475 (rent), fol. [8v].

<sup>164</sup> For example: BAM, PfA Kalkar, K 39, A-R 1487–1496, here 1493/1494 (rent), fol. [21r].

<sup>165</sup> *Ibid.*, K 39, A-R 1480/1481 (rent), fol. [3r]-[4r].

<sup>166</sup> For example: BAM, PfA Kalkar, K 39, A-R 1473/1474 (rent), fol. [7v], [10r]-[10v]; *ibid.* (corn), fol. [3r]; A-R 1486/1487 (rent), fol. [4r], [4v], [7r]; StA Kalkar, Ki 39a, A-R 1464/1465, fol. 41r, 42v, 49r.

<sup>167</sup> In 1483/1484, the poor's own buckwheat was fed to the pigs and a further 3 ½ ml were purchased: PfA Kalkar, K 39, A-R 1483/1484 (corn), fol. [5r]. For comparison see: LAV NRW, *Abt. Rheinl., Wesel, Johanniter, Akten*, no. 31, fol. 26v, 40v.

<sup>168</sup> BAM, PfA Kalkar, K 39, A-R 1463/1464, fol. [6v]; A-R 1476/1477 (corn), fol. [5r].

oil cake (*alijkoicken*) and turnip cake (*ruebkoeken*) were sometimes bought for them.<sup>169</sup> On the grounds of the Small Almshouse, the poor grew hops.<sup>170</sup>

Since everything that could be made in-house was produced on the land of the poor, in the hospital or in the almshouses, it made sense to invest in the maintenance of buildings and in tools: In 1488/1489, Johan van den Boem received a reduction of his rye rent because he had to finance building work. In the same year, the accounts record the purchase of a ladle, probably for the brewing of beer in the hospital, and also a sieve for the brewery in the almshouse.<sup>171</sup> Necessary ingredients were acquired, such as hop herb (*hoppenkruyt*) for brewing. In 1473/1474, 14 ½ ml of hop herb were needed – a considerable quantity.<sup>172</sup> Bacon was brought from the Large Almshouse, where the pigs had been fattened and slaughtered, to the hospital and smoked there.<sup>173</sup>

Waste had to be avoided, not only with regard to the food that was bought, but also from the food that was produced. In 1465, for example, it was noted as a question to be clarified, why beer had been brewed a thirteenth time. The same applied to household goods and storage casks because at the same time, the question of the whereabouts of barrels (*tonnen*) that had contained herring and butter arose.<sup>174</sup> Leftover food was sold in the spirit of economical stewardship, like the herrings in 1474 and 1479 that the poor had not consumed during Lent, they were not distributed to them out of turn, but rather sold.<sup>175</sup> In 1484, the huge surplus of more than 300 pieces of herring could be sold.<sup>176</sup> In addition, inventory that was not immediately needed was disposed of, such as two (empty) barrels for herring for 9 kr in 1474 or, in 1488/1489, four barrels for butter and four other barrels were sold to Derick Kuyper for 52 kr and 6 gr.<sup>177</sup> Although no very large additional amounts were generated that way, this income also added up and could be used profitably.

For reasons of economy, the inventory had to be well maintained and used for as long as possible. The accounts therefore regularly record the purchase of

**169** *Ibid.*, K 39, A-R 1487–1496, here 1487/1488 (rent), fol. [10r]; A-R 1491/1492 (rent), fol. [9r]; A-R 1493/1494 (rent), fol. [21r].

**170** *Ibid.*, K 65, A-R 1503–1508, here 1507/1508, fol. [16v]; *ibid.*, A-R 1525/1526 (rent), fol. [13r].

**171** *Ibid.*, K 39, A-R 1487–1496, here 1488/1489 (corn), fol. [2r], [6v]. See also: *Sonderegger*, Financing, pp. 221–222.

**172** *Ibid.*, K 39, A-R 1473/1474 (rent), fol. [8v].

**173** *Ibid.*, K 39, A-R 1483/1484 (rent), fol. [11r]; *ibid.* (corn), fol. [9v].

**174** StA Kalkar, Ki 39a, slip of paper between fol. [49v]/[50r].

**175** BAM, PfA Kalkar, K 39, A-R 1473/1474 (rent), fol. [5r]; A-R 1478/1479 (rent), fol. [1v].

**176** *Ibid.*, K 39, A-R 1483/1484 (rent), fol. [1r]–[1v], [5v].

**177** *Ibid.*, K 39, A-R 1473/1474 (rent), fol. [5r]; A-R 1487–1496, here 1488/1489 (rent), fol. [1v].

thread for repairing linen and sheets.<sup>178</sup> If a valuable item had to be replaced, sometimes the old one was exchanged and the value of the material set off against the price, as happened in 1473/1474 when the hospital needed a more capacious brewing kettle. The potmaker's (*potgieter*) wages, additional material and the fee for weighing still amounted to 11 fl, 36 kr and 8 gr. As this was a major investment, the responsible warden reported very precisely how the sum spent was made up, presumably to avoid any critical questions during the audit.<sup>179</sup>

Salt, in general, was listed among the expenses, as it was needed not only in the hospital, but also for salting the pork and beef.<sup>180</sup> However, it does not appear in the expenses of the account for 1473/1474 because in that year the city apparently had leased a share of saltworks.<sup>181</sup> Since in 1474/1475 half a sack of salt was bought again,<sup>182</sup> the salt mine lease seems to have been a kind of temporary investment, or even an experiment, perhaps to save expenses or because salt was hard to get at that time, but in the end it was not considered advantageous.

Finally, handcrafted artefacts were produced. In Kalkar's hospital, coffins were built for the whole town and the surrounding villages. Not least for this purpose, the hospital had its own saw pit for the cutting of wood.<sup>183</sup> In 1463/1464, the poor earned 14 Rhenish fl, 59 kr and 6 gr for 47 coffins. In 1473/1474, the wardens sold 136 coffins for a total of 38 fl, 20 kr and 5 gr; and in 1520, they earned 24 fl, 11 alb, 6 hellers for 97 coffins of different quality and size.<sup>184</sup> These amounts, recorded in the accounts as revenue, were not net profits. Material and labour costs for the coffin production must also be considered and can be found as

**178** *Ibid.*, K 39, A-R 1473/1474 (rent), fol. [6r]; A-R 1476/1477 (rent), fol. [7r]; A-R 1477/1478 (rent), fol. [8v]; A-R 1480/1481 (rent), fol. [5r].

**179** *Ibid.*, K 39, A-R 1473/1474 (rent), fol. [8v].

**180** For example: StA Kalkar, Ki 39a, A-R 1464/1465, fol. 47r; BAM, PfA Kalkar, K 39, A-R 1486/1487 (corn), fol. [8r]; *ibid.* (rent), fol. [4v]; A-R 1487–1496, here 1487/1488 (rent), fol. [6r], A-R 1488/1489 (rent), fol. [5r].

**181** This is suggested by the amount of 2 fl paid to Rutger Clompener *van sulte hueren*: BAM, PfA Kalkar, K 39, A-R 1473/1474 (rent), fol. [10r]. The 1463/1464 account does not list salt at all: *ibid.*, A-R 1463/1464.

**182** BAM, PfA Kalkar, K 39, A-R 1474/1475 (rent), fol. [10r].

**183** For example: BAM, PfA Kalkar, K 39, A-R 1476/1477 (rent), fol. [8r]; A-R 1487–1496, here 1493/1494 (rent), fol. [19v].

**184** *Ibid.*, K 39, A-R 1463/1464, fol. [10v]; A-R 1473/1474 (rent), fol. [3r]–[5r]; StA Kalkar, Ki 83, A-R 1520/1521 (rent), fol. [8r]–[9r]. In 1520/1521 the accounts calculate with 1 fl = 22 alb, 1 alb = 12 hellers.



expenses in the accounts.<sup>185</sup> To build coffins, the wardens bought whole beech trees, which they had felled first, then delivered to the hospital and finally cut into timber, and sometimes they also bought oak timber for the production of coffins. In the financial year 1488/1489, three beeches were purchased from the *Waldgreve* (a kind of forester), from which 2,300 feet of coffin wood were cut. The carters who brought the wood were treated to meat for 10 kr. A total of 13 fl and 12 ½ kr was spent, part of which was for the felling of an oak that could have been used for other purposes.<sup>186</sup> Costs for special nails and for the production of the coffins are not mentioned. There would have been enough supply in stock and no need to produce additional coffins, since that year (1488/1489) the sale of coffins yielded only 12 fl and 4 ½ kr.<sup>187</sup> In 1491/1492, 29 coffins were sold for a total of 11 fl and ½ kr,<sup>188</sup> meanwhile Johan Kistemecker made 42 coffins and received 1 alb for each (in total 52 kr and 6 gr). For food during the transport of the beech wood, 6 kr were charged, for the cutting of 440 feet of coffin wood 1 fl and 10 kr. That year, Jacob Smyt delivered 1,000 coffin nails for 35 kr.<sup>189</sup> In the same year, one oak, four beeches and an additional piece of beechwood were bought for 5 fl and 58 kr; for breaking, felling and shortening to coffin wood size, 2 fl and 6 gr were added, and 12 kr were spent negotiating the contract with the three tree cutters. For transport, 3 fl and 20 kr were charged. Sawing into boards one time cost 4 fl, 14 kr and 3 gr for 1,535 feet of coffin wood, and another time 57 kr and 6 gr for 360 feet.<sup>190</sup> Two years later, in 1493/1494, Johan Kistemecker was paid for the production of 254 coffins.<sup>191</sup> Accordingly, in that year there were higher revenues from coffin sales on the one hand and higher expenses for the purchase of material and production on the other.<sup>192</sup> But even

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**185** This is the gross accounting method. In a net calculation, the expenses for an item would have been deducted directly before the profit was noted down: *Eberhardt*, Van des stades, pp. 26-27.

**186** BAM, PfA Kalkar, K 39, A-R 1487-1496, here 1488/1489 (rent), fol. [6r]-[7r], [9v]; *ibid.* (corn), fol. [6r]. The costs for the felling of 1 oak tree and 3 beeches amounted to 2 fl and 15 kr: *ibid.* (rent), fol. [6v].

**187** BAM, PfA Kalkar, K 39, A-R 1487-1496, here 1488/1489 (rent), fol. [2r]-[2v].

**188** *Ibid.*, K 39, A-R 1487-1496, here 1491/1492 (rent), fol. 6v: 23 coffins; *ibid.* (corn), fol. [8r]: 6 coffins.

**189** *Ibid.*, K 39, A-R 1487-1496, here 1491/1492 (corn), fol. [11r]-[11v].

**190** *Ibid.*, K 39, A-R 1487-1496, here 1491/1492 (rent), fol. [9v], [10v], [12r].

**191** He was paid ½ alb for each coffin, in total 5 fl, 43 kr and 6 gr: BAM, PfA Kalkar, K 39, A-R 1487-1496, here 1493/1494 (rent), fol. [16v].

**192** *Ibid.*, K 39, A-R 1487-1496, here 1493/1494 (rent), fol. [6v]-[13r]; *ibid.* (corn), fol. [7v]: 363 coffins sold for a total of 127 fl and 34 ½ kr; fol. [16r]-[17r], [19r], [21r]-[21v]: expenses for materi-

though the coffins were an important source of income, they were given to extremely poor individuals for free: in 1463/1464, four coffins were given as alms, in 1474, coffins for eleven people, and in 1520 for ten people are mentioned.<sup>193</sup>

#### 4.4 Donations in Kind: Gifts, Legacies and Services

Apart from rents, pensions or endowments to buy perpetuities, the poor often received gifts and legacies in kind – some of quite remarkable value.<sup>194</sup> Like perpetuities, lump sums and donations in kind were often given with an intended purpose. Johan Becker, who himself had been a poor relief warden for several years, must have been very well informed about what was needed.<sup>195</sup> Thus, in his testament written in 1486, he bequeathed 8 Rhenish fl current to the poor of Kalkar to supplement their diet and buy a cask of butter. He also willed that, immediately after his death, all his clothes were to be given as alms.<sup>196</sup> Since he was not a poor man, this must have been a very valuable donation and it becomes clear why “immediately” is stressed: Johan wanted to ensure that absolutely all his clothes went to the poor.<sup>197</sup>

The vicar Adam van Haelt, who died in 1506, gave the estate *Gruntkens guet* in Winnekendonk, which yielded 6 fl and 12 alb in rent annually, to the poor as a whole.<sup>198</sup> In 1558, Anna van Laen donated a chamber next to her house (*tüschen oere und Thies van Deelß hûisinge gelegenn*) always to be assigned to a poor person, preferentially a poor maid or a poor young scholar, chosen by the mayor of Kalkar.<sup>199</sup> In addition to land and buildings, donations often included beds,

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al and wages (88 fl, 15 kr and 9 gr). Production costs were higher than in average years, as some of the coffin wood had to be purchased pre-cut.

**193** *Ibid.*, K 39, A-R 1463/1464, fol. [10v]; *ibid.*, A-R 1473/1474 (rent), fol. [5v]; StA Kalkar, Ki 83, A-R 1520/1521 (rent), fol. [9r].

**194** See: *Knefelkamp*, Stadt, p. 36.

**195** He was responsible for the corn-rents: BAM, PFA Kalkar, K 39, A-R 1473/1474 (corn)–1475/1476 (corn), 1480/1481 (corn)–1481/1482 (corn), fol. [1r], respectively; StA Kalkar, Ki 83, A-R 1479/1480 (corn), fol. [1r].

**196** *Item beseet Johan vurscreven den armen to Kalker to vollensten, een vat botteren te koepen, acht Rynsche gulden current. [...] Item all Johans vurscreven cleder wyl hy van stonden aen nae synre doet umb Got gegeven hebn:* StA Kalkar, Urk. 335 (1486 Nov 18).

**197** Concerning the value of clothes, bed linen and other textiles for the medieval poor and their function as a store of value, see: *Groebner*, Mobile Werte, p. 173.

**198** StA Kalkar, Ki 83, A-R 1520/1521 (rent), fol. [5v].

**199** In her lifetime, Anna van Laen herself wanted to choose the person who was entitled to use the room: StA Kalkar, Urk. 704 (1558 Dec 17).

cooking utensils, clothing, sheets and the like. Here too, quite frequently, it was specified exactly in which hospital or in which almshouse and for what purpose such objects were to be used. Guda Boumans, for example, bequeathed one of her best beds with fittings to the hospital for the poor pilgrims in 1545, and in 1567 the leprosarium was given a bed with two pillows, bedlinen and a tablecloth by Cornelia Pies.<sup>200</sup>

However, gifts in kind often involved expenses: Payments connected with inheritances can be found in the expenditure part of the accounts. In 1487/1488, for example, a pot bequeathed by Henrick Mijss to the poor still had to be redeemed, and in 1491/1492, another pot, which the deceased Arnt Fenman had pawned, had to be redeemed for 30 kr. The proceeds for the pot were only a little more than twice as much: 1 fl, 11 kr and 3 gr – much effort for little return.<sup>201</sup> In 1491/1492, 1 fl, 13 kr and 9 gr had to be paid to obtain the share of Lijsbeth Hoeckman's estate left to the poor; and in 1493/1494, the wardens had to pay for charters stipulating the gift of a small farm (*kaetstat*) and an annuity to the poor.<sup>202</sup> In 1488/1489, the poor relief administration had to spend 12 kr on surveying the land that Gerit Haen had given to the poor in Altkalkar. However, in the same year, this property yielded rental income amounting to 5 ml of barley.<sup>203</sup>

If no intended use was specified, the poor relief wardens were free to decide on selling or using such items in the institutions under their care. This way, objects that were needed did not have to be bought, those no longer functional could be replaced, expenditures avoided, and surplus items sold. In most cases, they decided on selling, not only movables, but real estate as well.<sup>204</sup> Usually, the accounts do not report what exactly was part of a gift in kind, but only the proceeds realised.<sup>205</sup> In the case of Lambert yn gen Grond, however, it was noted that he had bequeathed 2 ml of rye to the poor, the sale of which brought them 2 fl and 30 kr.<sup>206</sup> The large quantity of 24 ml of rye – albeit not of the best quality – that the poor received in 1473/1474 was sold as well.<sup>207</sup>

**200** StA Kalkar, Urk. 630 (1545 June 18); Urk. 745 (1567 Nov 16).

**201** BAM, PfA Kalkar, K 39, A-R 1487–1496, here 1487/1488 (rent), fol. [10r]; A-R 1491/1492 (corn), fol. [7v].

**202** *Ibid.*, K 39, A-R 1487–1496, here 1491/1492 (corn), fol. [10r]; A-R 1493/1494 (rent), fol. [17v].

**203** *Ibid.*, K 39, A-R 1487–1496, here 1488/1489 (rent), fol. [9r]; *ibid.* (corn), fol. [2v]. In 1487/1488, the land had only yielded 2 ml of barley: *ibid.*, 1487/1488 (corn), fol. [2v].

**204** See: *Pohl-Resl*, Rechnen, p. 147.

**205** For example, the estate of Hillicken van den Putt: BAM, PfA Kalkar, K 39, A-R 1487–1496, here 1488/1489 (rent), fol. [1v].

**206** *Ibid.*, K 39, A-R 1487–1496, here 1488/1489 (rent), fol. [3r].

**207** *Ibid.*, K 39, A-R 1473/1474 (corn), fol. [3v], [5r].

In the case of Wilhem van den Vijhoiff, a wealthy citizen of Kalkar who had bequeathed half of his numerous possessions to the poor and half to the parish church, the accounts reveal in detail what was donated and what was sold.<sup>208</sup> The poor relief administration organised the sale with the help of the churchwardens, who also recorded all items sold in their accounts. After the sale, the Church and the poor were each left with the considerable sum of 60 fl, 50 kr and 10 gr. Later, from the execution of Wilhem's will, another 3 fl and 30 kr went to the Church and the poor, respectively.<sup>209</sup> In terms of expenditure for this estate, the poor relief account recorded a *trental* (thirty masses for a deceased person), which the chaplain (*her Henrick*) had to read on the instructions of the mayor as chief warden of the poor relief administration and the Church, respectively. The poor relief wardens, who were responsible for paying half of Wilhem van den Vijhoff's debts, also paid his nurse.<sup>210</sup> Other debts were paid by the Church as co-heir.<sup>211</sup> In settling Wilhem's affairs, both institutions acted according to the city's law that obliged heirs to pay the deceaseds' debts and to provide for their funerals and memorial services.<sup>212</sup> These examples illustrate the great effort involved in caring for the poor, especially when, as in the last case, the inheritance included a debt that still had to be claimed.<sup>213</sup>

The endeavours of the poor administration to budget well, sometimes made their approach seem almost petty: In 1465, the wardens demanded a kind of cancellation fee when the agreed sale of Griet Heckman's bed failed. After a certain Riquijn had to pay 2 kr to be released from his promised purchase, it was later sold for 16 kr.<sup>214</sup>

In some ways, the poor were quite special. They were supported with gifts in kind, but also with services provided free of charge: Repeatedly, people just declined being paid for the work they did or products they delivered – or per-

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**208** The donated items included a rosary made of coral, priced according to material value. The same was done with the silver spoons and cups and the pewter crockery. Besides, there was an Agnus Dei, a pilgrim's badge from Santiago de Compostela (*enen sunte Jacobs teyken*), various types of pure precious metal, jewellery, a box and an annuity letter.

**209** BAM, Pfa Kalkar, K 47, Ki-R 1487–1496, here 1487/1488, fol. 3v–5r, 17v; *ibid.*, K 39, A-R 1487–1496, here 1487/1488 (rent), fol. [2r]–[3r], [11v]; A-R 1489/1490 (rent), fol. [7r]. His will: StA Kalkar, Urk. 327 (1484 Aug 27).

**210** BAM, Pfa Kalkar, K 39, A-R 1487–1496, here 1487/1488 (rent), fol. [10v]; A-R 1492/1493 (corn), fol. [14v].

**211** *Ibid.*, K 47, Ki-R 1487–1496, here 1487/1488, fol. 14v–15r.

**212** *Flink*, Stadtrecht, no. [35], p. 11.

**213** BAM, Pfa Kalkar, K 39, A-R 1487–1496, here 1487/1488 (rent), fol. [3r].

**214** StA Kalkar, Ki 39a, A-R 1464/1465, fol. 46v.

haps were talked into being generous and/or considered their salvation, respectively. For example, in the accounting year of 1461/1462, Wesel's hospital of St John did not have to pay the lay judges for their sealing of a charter,<sup>215</sup> in 1493/1494, Johan van Huerden and Gerit van der Rennen worked 2 ½ days (out of a total of 11 days) for Kalkar's poor without payment. On one occasion beech wood was delivered free of charge,<sup>216</sup> and in 1520 mass wine was given in God's name (*omb Goitz will*).<sup>217</sup>

Volunteers, too, who offered their time for free, helped to finance poor relief in that their efforts saved expenses. Not just the poor relief administrators carried out their duties free of charge. Because of their enormous management burden and as an additional motivation, the donators of larger foundations for the poor often added an annual sum of money for the responsible wardens.<sup>218</sup> In Kalkar, they were rewarded once a year for their efforts: in 1486/1487, after the audit had taken place in front of the mayor and his assistants, they were treated to an extensive meal worth 1 fl and 48 kr. That year, the chaplain, schoolmaster und sexton were paid a kind of pittance, totalling 27 kr.<sup>219</sup> Three years earlier they had been given wine.<sup>220</sup> They received the money or the wine expressly in recognition of the fact that they provided pastoral care for the poor in the almshouse free of charge throughout the year, including administering the sacraments and holding vigils and masses for the dead. In 1474/1475, it is also mentioned that these three accompanied all the deceased in the hospital and the almshouse to the parish church in a procession.<sup>221</sup> As early as 1445, people are named who acted as voluntary intermediary distributors for some of the cloth donations.<sup>222</sup> Later, the mayor and his assistants appear as the ones handing out most of the cloth.<sup>223</sup>

**215** LAV NRW, Abt. Rheinl., Wesel, Johanniter, Akten, no. 31, account for 1461/1462, fol. 39v.

**216** BAM, PfA Kalkar, K 39, A-R 1487–1496, here 1493/1494 (rent), fol. [20r], [21v].

**217** StA Kalkar, Ki 83, A-R 1520/1521, fol. [10r].

**218** An example is the aforementioned foundation of Griet van den Bleke, who stressed that she annually gave 1 mark to the wardens of Wesel's St Spiritus Hospital, *up dat sij willigher synt, dese vorscriven spynden den huysarmen te geven*: StA Wesel, A 1, Capsel 38, no. 5, fol. 143v–144v, here fol. 144v. See also: Benninghoff-Lühl, *Stiftungen*, pp. 75–76.

**219** BAM, PfA Kalkar, K 39, A-R 1486/1487 (rent), fol. [3r].

**220** The chaplain received 2 quarters, the sexton and schoolmaster each received 1 quarter, in total with a comparable value of 26 kr: BAM, PfA Kalkar, K 39, A-R 1483/1484 (rent), fol. [6r].

**221** StA Kalkar, Ki 39a, A-R 1464/1465, fol. 46v; BAM, PfA Kalkar, K 39, A-R 1463/1464, fol. [11r]; A-R 1474/1475 (rent), fol. [7r]; A-R 1487–1496, here 1491/1492 (rent), fol. [7v].

**222** For example: StA Kalkar, Ki 83, Tu-V 1445, fol. [1v], [3r]; *ibid.*, Tu-R 1464–1484, here 1475, fol. 3v.

**223** In 1487, for the first time, the city accounts mention that for this service they were provided with entertainment worth 31 kr: BAM, PfA Kalkar, K 96, C 1, St-R 1487/1488, fol. 26v. In 1503

#### 4.5 Inheritances of the Poor as a Proportionate Repayment of their Care to the Poor Relief Administration

As mentioned above, in Kalkar and partly in Cleves, the inheritances of the shame-faced poor who were supported by the city should go to the poor relief administration after their death. The belongings of those expelled from the almshouses were taken by the wardens immediately after they had left.<sup>224</sup> These regulations were largely followed, as the accounts show: profits from the sold items of the deceased poor were recorded under income. In 1489/1490, from belongings the late Beel Poppenbergh left behind, her clothes were sold for 3 fl and 15 kr, her fur fetched 36 kr, her bed and additional household effects were sold for 1 fl and 25 kr. Geesken van Cleves's clothes yielded 4 fl and 15 kr, her bed 1 fl and 30 kr, while the proceeds from her general household goods amounted to 2 fl and 45 kr in the same year.<sup>225</sup>

The wardens kept an eye on this area of their responsibilities – albeit small in terms of income. Thus, on a slip of paper enclosed with the account of 1464/1465, one warden demanded information concerning the burial and estate of the late Empelman and also wanted to be informed about what had become of the possessions of other poor beneficiaries.<sup>226</sup> The year before, the estates of Hilleken Philips and Alit Waykens had yielded the extremely small amounts of 18 and 45 kr, respectively. Both had received an eleemosynary coffin. In the case of Mechtild Joist, the sale of her belongings sufficed exactly to finance her coffin, whereas after Derick Garritz' coffin had been paid for, only 3 kr remained of his estate.<sup>227</sup> Nearly twenty years later, the estate of Hijl Pott, a resident of the almshouse, yielded the amount of 2 fl, 10 kr and 11 gr.<sup>228</sup>

The account of 1488/1489 reveals that the married couple Frederick and Guede Haeck shared a prebend for the poor. After her husband's death, Guede apparently used the benefice alone. Later, the couple's property customarily fell to the poor relief administration, but the wardens then sold it to Frederick and Guede Haeck's daughter for 3 fl and 45 kr.<sup>229</sup> In 1476/1477, the warden Johan

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and in 1516 they received 8 quarters of wine: StA Kalkar, R 2, St-R 1503 (second half-year), fol. 14r; BAM, PfA Kalkar, K 96, C 1, St-R 1516 (second half-year), p. 53.

<sup>224</sup> StA Kalkar, H 30, no. 142, p. 140; LAV NRW, Abt. Rheinl., Hs., A III 15, fol. 148v-149r.

<sup>225</sup> BAM, PfA Kalkar, K 39, A-R 1487-1496, here 1489/1490 (rent), fol. [7r].

<sup>226</sup> StA Kalkar, Ki 39a, slip of paper between fol. 49v/50r.

<sup>227</sup> BAM, PfA Kalkar, K 39, A-R 1463/1464, fol. [10v].

<sup>228</sup> *Ibid.*, K 39, A-R 1480/1481 (rent), fol. [1r].

<sup>229</sup> *Ibid.*, K 39, A-R 1487-1496, here 1488/1489 (rent), fol. [3v]. The estate of the late Henrick van Moirss was sold for 4 fl to his son: *ibid.*, A-R 1490/1491 (rent), fol. [7v].

Paephoff gave the bed of Hermann Heissken, who had died in the almshouse, to Kalkar's leprosarium because it was needed there, and in 1497/1498, Arnt Hollant's bed was given to the hospital.<sup>230</sup>

As was usual, possessions of people who died during their stay in Kalkar's hospital served as compensation for expenses incurred, too. Residual amounts also fell to the hospital and the poor relief administration, respectively.<sup>231</sup> Moreover, in many cases it would have been hardly possible to trace heirs. The account of 1463/1464 states that 5 kr remained after deducting expenses from the property of a stranger who died in the hospital. This sum was not even sufficient to pay for his coffin.<sup>232</sup> On another occasion, the hospital obtained 1 fl and 35 kr from a deceased stranger.<sup>233</sup> In Bocholt and Wesel, too, everything that residents brought to the hospital remained in its possession after their death.<sup>234</sup>

## 4.6 Collections and Collection Boxes

Collections for the institutions of the poor were carried out regularly by the poor relief wardens.<sup>235</sup> In 1463/1464, on Good Friday and on the feasts of the hospital's two patron saints St George and St Barbara, collections for the hospital were undertaken and fetched 59 kr in total. As a reward for the three men who carried out the collection on the eve of St Barbara's feast, 3 kr were recorded as expenditure.<sup>236</sup> In 1474, 23 kr were donated during collections on Good Friday and Easter Monday in the churchyard and in front of the hospital.<sup>237</sup> The collections on St Barbara's Day in 1480 and on Good Friday and St George's Day in 1481, amounted to 54 kr and 5 gr, whereas the collection on St Barbara's Day in 1483 yielded 45 kr.<sup>238</sup> In 1478/1479, a total of 1 fl, 16 kr and 3 gr were obtained on

<sup>230</sup> *Ibid.*, K 39, A-R 1476/1477 (rent), fol. [2v]; *ibid.*, K 65, A-R 1497–1503, here 1497/1498 (rent), fol. [5r].

<sup>231</sup> See: *Landolt*, Aspekte, p. 289.

<sup>232</sup> BAM, PfA Kalkar, K 39, A-R 1463/1464, fol. [10v].

<sup>233</sup> *Ibid.*, K 39, A-R 1487–1496, here 1492/1493 (corn), fol. [8r].

<sup>234</sup> StA Bocholt, Urkunden, no. 33 (1387 Nov 13); LAV NRW, Abt. Rheinl., Wesel, Johanniter, Akten, no. 31, fol. 173v. See also: *Pauly*, Fremdenherberge, p. 114; *Sonderegger*, Financing, p. 214.

<sup>235</sup> See: *Mollat*, Die Armen, p. 243.

<sup>236</sup> BAM, PfA Kalkar, K 39, A-R 1463/1464, fol. [10v], [13r].

<sup>237</sup> *Ibid.*, K 39, A-R 1473/1474 (rent), fol. [5r].

<sup>238</sup> *Ibid.*, K 39, A-R 1480/1481 (rent), fol. [1r]; A-R 1483/1484 (rent), fol. [1r].

St Barbara's Day, Good Friday, at Easter and on St George's Day.<sup>239</sup> In 1494/1495, three collections for the hospital yielded 2 fl.<sup>240</sup>

Subject to the sources, the collections that were made for Kalkar's orphanage, which was founded in 1580, and its collection boxes that were hung in strategically favourable places throughout the town, are better documented.<sup>241</sup> If they did not contain any donations after a certain period of time, they were hung in a different, more promising location.<sup>242</sup> In Wesel, in the middle of the 15<sup>th</sup> century, the paupers used to receive the income from the collection box next to the statue of the Virgin Mary in the street, to which the poor's servant (*der armen knecht*), who worked in St John's Hospital, kept the key.<sup>243</sup> The accounts do not always state how donations had been gathered, as in the case of 15 kr handed over to the Kalkar wardens by the *Schlüter* Derick van Rijswick in 1473/1474, which are explicitly described as alms collected for the poor.<sup>244</sup>

## 5 Financing Poor Relief: Composition of Revenues and Expenses

This section focuses mainly on the structure of the income and expenditure of Kalkar's poor relief administration in the accounting year 1476/1477. In order to put the figures from this year into a broader context, some data from other years are also considered. However, some of the many difficulties presented by the sources need to be discussed before. The first problems concern grain: Firstly, to determine the part of grain revenues of the total amount of income, it is necessary to convert grain quantities into monetary value. Unfortunately, Kalkar's poor relief wardens only now and then mention the price for different types of grain separately.<sup>245</sup> Secondly, grain prices – as is well known – do not remain

<sup>239</sup> *Ibid.*, K 39, A-R 1478/1479 (rent), fol. [1v].

<sup>240</sup> *Ibid.*, K 39, A-R 1487–1496, here 1494/1495 (rent), fol. [8v].

<sup>241</sup> BAM, PfA Kalkar, K 91, Waisenrechnung 1587/1588, fol. [3r]-[3v], and 1588/1589, fol. [2r]-[3r]; *ibid.*, K 125, R 3, fol. [9], [22v]-[23v]. Regarding collection boxes for the orphans in Wesel: *Benninghoff-Lühl*, *Stiftungen*, pp. 90–91.

<sup>242</sup> BAM, PfA Kalkar, K 91, Waisenrechnung 1588, fol. [2v]-[3r].

<sup>243</sup> LAV NRW, Abt. Rheinl., Wesel, Johanniter, Akten, no. 31, fol. 18r, 52v, 173v.

<sup>244</sup> BAM, PfA Kalkar, K 39, A-R 1473/1474 (corn), fol. [1r].

<sup>245</sup> For example: BAM, PfA Kalkar, K 39, A-R 1476/1477 (corn), fol. [4r]-[4v]; *ibid.* (rent), fol. [6r], [6v], [9v]. See also: *Landolt*, *Aspekte*, p. 275.



constant over the course of a year.<sup>246</sup> Thirdly, the quality of grain should be taken into account, which is also not possible in the case of Kalkar's poor relief accounts.<sup>247</sup> In the absence of alternatives, the mean of the different prices that the wardens provide for the year in question or the year before or after has been applied.<sup>248</sup>

Another problem concerns the correct designation of the different kinds of payments. Often, it is not possible to determine whether an amount was paid as interest or a pension from an annuity or as rent for a leasehold or a house. The accounts only sometimes provide such detailed information. In consequence – and this is not completely satisfactory – all entries had to be labelled as rent. However, this procedure follows the account books between 1473/1474 and 1488/1489, which only distinguish between pensions and interest respectively that was collected inside or outside the city (which they sum up as either *der armer renthen bynnen Kalker/geltthijns buyten Kalker*,<sup>249</sup> *geltrenten*<sup>250</sup> or *gelttyns*<sup>251</sup>). A direct comparison with the earlier accounts is not possible, as those do not clearly differentiate between income from within Kalkar and revenues from outside the town, whereas the accounts from 1489/1490 onwards list all revenues in money from within and outside Kalkar separately, but not the grain income; they also do not distinguish between pensions, rents or interest.

As a final difficulty, it should be mentioned that in their bookkeeping the poor relief wardens sometimes split income, but also wages or other expenses paid, so that part of them can be found in the rent accounts and part in the grain accounts. This was the case, for example, in the financial year 1491/1492 with the wages for transporting the beech wood needed for the manufacture of cof-

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**246** For example for Cologne, see: *F. Irsigler, Kölner Wirtschaft im Spätmittelalter*, in: *H. Kellenbenz (Ed.), Zwei Jahrtausende Kölner Wirtschaft*, vol. 1, Köln 1975, pp. 217–319, here pp. 241, 301–302; *D. Ebeling/F. Irsigler, Getreideumsatz, Getreide- und Brotpreise in Köln*, vol. 1: *Getreideumsatz und Getreidepreise: Wochen-, Monats- und Jahrestabelle*, Köln 1976, esp. pp. XIX–XXVI, XLV–XLIX, 1–41.

**247** In some of Kalkar's charters (including some of those addressed to the poor), there is a kind of description for the quality of grain or coins, which is, however, not mentioned in the accounts: rents are to be paid in the quality which is demanded and appropriate to pay to the Duke of Cleves: BAM, PfA Kalkar, U 69 (1459 Oct 18): [...] *vijff malder roggen Kalkerschen maeten, dair men den here pacht ind scholt mede betailen moige*. See also: *Ebeling/Irsigler, Getreideumsatz*, pp. XXV–XXVI.

**248** For the financial year 1476/1477, the calculation uses the following average prices for 1 ml: wheat 57 kr; rye 39 kr; buckwheat 25 kr; barley 25 kr; oats 17 kr.

**249** BAM, PfA Kalkar, K 39, A-R 1487–1496, here 1487/1488 (rent), fol. [1r].

**250** *Ibid.*, K 39, A-R 1487–1496, here 1490/1491 (rent), fol. [1r].

**251** *Ibid.*, K 39, A-R 1487–1496, here 1488/1489 (rent), fol. 19r/[1r].

fins.<sup>252</sup> In such cases, the amounts from both account books must be added up in order to make calculations. This procedure, on which the accounts do not always comment, poses a problem when only one of the two account books has survived and it is therefore not possible to check whether other costs may have been connected with an entry or whether there was more income of the same type.

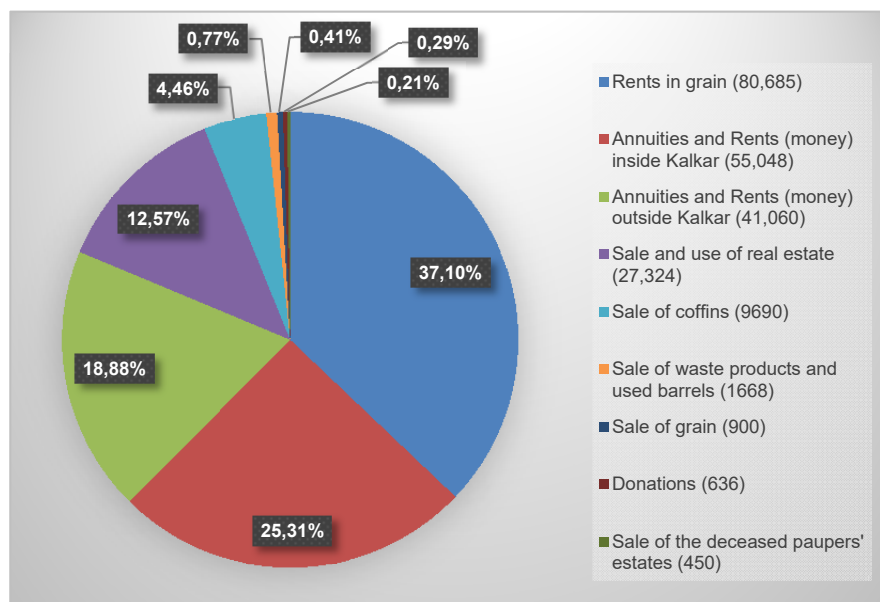
To convey an idea of how much of the total income of Kalkar's poor relief came from annuities (*Renten*), rents (*Miete*, *Zins*, *thyns*, *pacht*, *huysshueren*) and from other sources, as well as to understand the composition of the wardens' expenses, their accounts for the financial year 1476/1477 contain sufficient information to allow at least a fairly accurate calculation (see fig. 3 and 4). Since this section aims at illustrating what the poor relief administration earned and spent in the course of a year, the diagram showing the revenue of 1476/1477 does not include the surplus money from the previous accounting year amounting to 64 fl, 55 kr and ½ gr nor the 78 coffins and additional material for coffin manufacture, the grain in stock from the previous year, nor the value of the donated bed that was not sold but brought to the leprosarium.<sup>253</sup>

The accounts for the year 1476/1477 show that the payments made in the form of money or grain to the poor amounted to about 81 per cent. This part of the revenue was a more or less regularly generated income. Considering only the rents and pensions paid in money from real estate or houses within Kalkar, 76 fl, 27 kr and about 4 gr were paid, while rents and pensions from property outside the city amounted to 57 fl, 1 kr and 8 gr. In total, that is 133 fl and 29 kr in revenues.<sup>254</sup> In 1476/1477, other income for the poor came from the sale of real estate and the right of use by a neighbour (37 fl and 57 kr), proceeds from coffin production (13 fl and 27 ½ kr), the sale of surplus barrels and by-products from the brewing process (2 fl and 19 kr), from donations (53 kr) and the sale of deceased persons' estates (37 ½ kr). Apart from this, there were the pensions and rents paid in grain (worth 112 fl, 3 kr and 9 gr) and proceeds from the sale of grain (1 fl and 15 kr).

252 *Ibid.*, K 39, A-R 1487–1496, here 1491/1492 (corn), fol. [11r].

253 *Ibid.*, K 39, A-R 1476/1477 (rent), fol. [1r], [2v], [3v].

254 *Ibid.*, K 39, A-R 1476/1477 (rent and corn).



**Fig. 3:** Income of the Poor Relief Administration in Kalkar, 1476/1477. Note: All amounts and quantities are converted into *groten*. The fiat money used in these accounts: 1 fl = 60 kr, 1 kr = 12 gr, 1 gr = 4 *ſ*. However, *ſ* appear only as an exception and are rounded up. Source: BAM, Pfa Kalkar, K 39, A-R 1476/1477 (rent), fol. [1r]–[3v], and *ibid.* (corn), fol. [1r]–[5r].

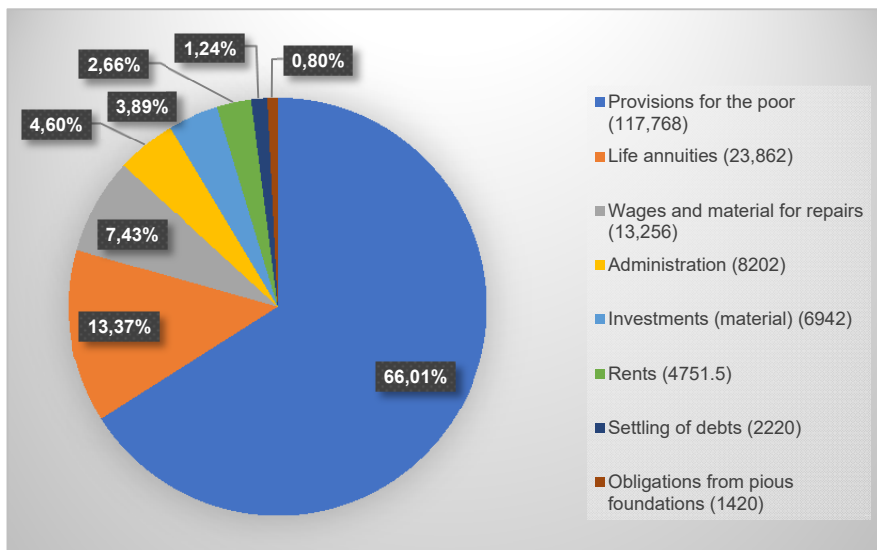
The composition of income remained quite constant over the years, but, on the whole, revenues increased over time. Between 1473 and 1488, the income from pensions and rents in money from within Kalkar rose from just over 73 fl per year to almost 106 fl per year; payments from outside the town increased from over 31 fl to over 67 fl.<sup>255</sup> In the accounting year of 1482/1483, Johan Goessen, one of the wardens of Kalkar's poor relief, collected 83 fl, 25 kr and 6 gr from rents and pensions in Kalkar, and 61 fl, 26 kr and 13 gr from rents and pensions on property outside the city; thus, he received a total of 144 fl, 52 kr and 7 gr.<sup>256</sup> In 1497/1498, payments from inside Kalkar amounted to 140 fl and 13 kr, and from outside to 93 fl, 27 kr and 3 gr (133 fl, 27 kr and 9 gr, if we include 40 fl that were paid to redeem an annuity or a rent).<sup>257</sup> In detail, naturally, variances can

<sup>255</sup> *Ibid.*, K 39, A-R 1473/1474 (rent) – 1487/1488 (rent).

<sup>256</sup> BAM, Pfa Kalkar, K 39, A-R 1482/1483 (rent), fol. 1r.

<sup>257</sup> *Ibid.*, K 65, A-R 1497–1503, here 1497/1498 (rent), fol. [1r]–[6r], [8r], [8v].

be observed: Prices and grain revenues depended on the harvest's quality and quantity, and income could rise due to generous donations, the sale of coffins rose enormously in times of plague,<sup>258</sup> and so on.



**Fig. 4:** Expenses of the Poor Relief Administration of Kalkar, 1476/1477. Note: All amounts and quantities are converted into *grotens*. The fiat money used in these accounts: 1 fl = 60 kr, 1 kr = 12 gr, 1 gr = 4 *ſ*. Source: BAM, PfA Kalkar, K 39, A-R 1476/1477 (rent), fol. [4v]–[10r], and *ibid.* (corn), fol. [1r]–[6r].

In the financial year 1476/1477, the poor relief wardens spent two thirds of all expenses on the needs of the poor. Some 13 per cent of expenses were used to pay for life annuities; nearly 7.5 per cent were spent on wages and material for repairs,<sup>259</sup> while 4.6 per cent went towards administrative matters.<sup>260</sup> Investment in

<sup>258</sup> For example, for 1484/1485, the wardens noted the extremely high number of 239 coffins sold: BAM, PfA Kalkar, K 39, A-R 1484/1485 (rent), fol. [2r]–[9r]. That year, the revenues from the sale of coffins amounted to 75 fl and 8 kr.

<sup>259</sup> Expenses for wages and materials include, for example, the supply of a new lock and two keys, the cost of manufacturing coffins, carting, brewing, felling and cutting of wood, slaughtering pigs, digging a grave and entertaining the volunteers with the exception of the wardens.

<sup>260</sup> These were mostly expenses for the writing of letters, deeds and account books, for messengers' fees, for the entertainment of the poor relief wardens after the audit, for the collection of rents and pensions, or for journeys on behalf of the poor.

material, especially wood and nails for the hospital's coffin production, amounted to nearly 4 per cent of all expenses. Rents that had to be paid by the poor relief wardens summed up to just over 2.5 per cent, while some 1.2 per cent of expenses were used to settle debts. Less than 1 per cent had to be spent on fulfilling obligations that had been stipulated by the donors of memorial endowments.

## 6 Usage of Credit Practices and Dealing with Shortages and Debts

The poor relief wardens used different types of credit that were common in everyday life, such as chalking up sums when victuals or smaller items were needed. For example, the hospital's mass wine was bought in small quantities, sometimes from different merchants, using tallies or notebooks to keep record.<sup>261</sup> Tallies could also provide information on the consumption of the buckwheat in stock when fattening pigs. In this case, it was used for internal accounting.<sup>262</sup> These practices facilitated bookkeeping, reduced the size of the accounts and the cost of accounting, but were not necessarily a sign of scarcity.

However, when revenues proved to be insufficient or in times of liquidity shortages, the wardens had to resort to rather unpleasant measures, i.e. the payment and distribution of annuities, wages and even alms was reduced or postponed to a later date. For example, in 1471, the wardens noted that in the last eight years they had not paid a rent of barley that Coinrit Aildmerckt was entitled to.<sup>263</sup> In 1483, Heilwich van Groll was only paid 1 of the 10 Rhenish fl that she was to receive each year. With a certain amount of regret, Pouwel then Have, the poor relief warden who was in charge in the following financial year, noted that he had no choice but to pay the outstanding 9 fl in addition to the regular rent.<sup>264</sup> Since in 1482/1483 the expenses exceeded the poor's income and the responsible warden, Johan Goessen, seems not to have been able to afford advance payment from his own means, the reason for this deferred payment becomes clear.<sup>265</sup> In the same financial year, Johan Goessen had to defer a num-

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**261** For example: BAM, PfA Kalkar, K 39, A-R 1483/1484 (rent), fol. [6v]; A-R 1487–1496, here 1488/1489 (rent), fol. [9r].

**262** *Ibid.*, K 39, A-R 1473/1474 (corn), fol. [8r].

**263** He still had to receive the 4 ml after the audit had taken place: StA Kalkar, Ki 39a, fol. 29v.

**264** BAM, PfA Kalkar, K 39, A-R 1483/1484 (rent), fol. [7r], [11v].

**265** *Ibid.*, K 39, A-R 1482/1483 (rent), fol. [10v]; A-R 1483/1484 (rent), fol. [6r].

ber of other payments: Johan, the provider of hops (*hoppenman*), was only paid in 1483 or 1484; and since he was entitled to 7 fl and 48 kr, he, in turn, might have fallen on hard times financially.<sup>266</sup> In 1477, Geess van Vuerden had to wait more than six months before she was paid for cloth she had provided for the municipal cloth donations.<sup>267</sup> And in 1494/1495, the barrel maker was paid for the work he had done over the previous two years.<sup>268</sup> When the poor relief administration failed to meet its own rent obligations, the poor's property could also be confiscated. This happened in 1491/1492, when the bailiff of Cleves had the poor's land *Auf dem Dam* in Altkalkar seized for unpaid rent.<sup>269</sup>

As the care for the poor could only run smoothly if there were sufficient reserves of food, especially grain, the wardens adhered to the requirements set down in the poor relief ordinance and strictly ensured that this was always the case. The accounts show that at the time of the annual audit, there was always a sufficient stock of grain with which the new (or the old) warden could continue to work seamlessly. In cases of doubt, stocks were checked in order to maintain a precise overview of what was at the poor's disposal – as in 1497/1498, when it was unclear how much barley had been used for malt production. For this reason, the exact amount of malt and barley actually available to the poor was meticulously measured.<sup>270</sup>

However, in the case of monetary funds, which were not quite so important for the immediate provision to the poor, the wardens sometimes had to advance their own money, in addition to deferring payments.<sup>271</sup> The account for the year 1483/1484 even seems to imply that the poor relief wardens were expected to compensate for deficits from their own resources not just temporarily, but permanently. This is at least the impression conveyed by an entry stating that the departing warden only received part of the amount he had paid in advance, the return of which he had expressly requested.<sup>272</sup> Social pressure of this kind may have contributed further to keeping the poor relief administration solvent.

<sup>266</sup> *Ibid.*, K 39, A-R 1483/1484 (rent), fol. [6v].

<sup>267</sup> StA Kalkar, Ki 83, Tu-R 1464–1484, here 1477, fol. 7r.

<sup>268</sup> BAM, PfA Kalkar, K 39, A-R 1487–1496, here 1494/1495 (rent), fol. [15r].

<sup>269</sup> *Ibid.*, K 39, A-R 1487–1496, here 1491/1492 (corn), fol. [9v].

<sup>270</sup> *Ibid.*, K 65, A-R 1497–1503, here 1497/1498, fol. [6v].

<sup>271</sup> For example: StA Kalkar, Ki 39a, fol. 7r (1446), 8v (1449), 14r (1458); BAM, PfA Kalkar, K 39, A-R 1487–1496, here 1492/1493 (corn), fol. [16r]; A-R 1493/1494 (rent), fol. [21v]. See also: *Cersovsky*, *Geschlechterverhältnisse*, pp. 89–90.

<sup>272</sup> BAM, PfA Kalkar, K 39, A-R 1483/1484 (rent), fol. [6r]. See also: *Cersovsky*, *Geschlechterverhältnisse*, pp. 89–90.

In addition, when money was tight, the wardens could revert to different other means to solve this problem. For example, in 1492/1493, when the poor relief administration was unable to pay Johan Dijckman's rent in full due to lack of money, he was partially paid in kind, namely with malt and wheat.<sup>273</sup>

If necessary, an adjustment of the donation practice had to be made by reducing either the amount distributed or the number of donation dates. This happened if revenues from a foundation were not received in the amount expected, and certainly if the number of poor people grew too large. In Kalkar, this is documented for the donation of bread, founded by Arnt Snoick, which was distributed in the hospital on the six feasts of the Virgin Mary.<sup>274</sup> Although Arnt Snoick had transferred 12 to 13 *morgens* of land (in Altkalkar, outside Kalkar's city walls) to the town, to ensure the smooth and long-term functioning of his foundation,<sup>275</sup> at some point the income from this land was no longer sufficient to organise all the donation days properly. In 1463/1464, the distribution of bread had to be reduced from six to four dates, in order to be able to hand out a ration on each day to all those who wished to receive one, because the number of paupers had grown significantly.<sup>276</sup> In 1483/1484, this was even reduced to three dates, but only temporarily.<sup>277</sup>

Like the town, the Church also had to adapt its offerings when the number of paupers could not be sufficiently provided for with the income at hand. This happened with the foundation of canon Wessel Gijsensoen, who in 1407 or 1408 had donated four memorials per year. As the Church had to contribute money regularly to the foundation, which was not thought to be in accordance with the founder's intentions, the donation dates were reduced to three during the time of mayor Gadert Scardenberg.<sup>278</sup>

If major investments were to be made or in times of crisis, the poor relief administrations had the option to take up money. There is one such case noted in the account book of St John's Hospital in Wesel for the financial year 1427/1428. It was only after careful advice from the mayor of Wesel and the bailiff (*balyer*) of the Order of St John, that the warden, commander Everd

<sup>273</sup> BAM, PfA Kalkar, K 39, A-R 1487–1496, here 1492/1493 (corn), fol. [9v].

<sup>274</sup> StA Kalkar, H 30, no. 23, pp. 32–34, and relating to this foundation: *ibid.*, no. 22, 24–26, pp. 32, 34–35.

<sup>275</sup> StA Kalkar, H 30, no. 22–23, pp. 32–34.

<sup>276</sup> BAM, PfA Kalkar, K 39, A-R 1463/1464, fol. [2v]; and for 1479/1480: StA Kalkar, Ki 83, A-R 1479/1480 (corn), fol. [1v]. See also: *Schubert*, »Hausarme Leute«, p. 299; *Stunz*, Hospitler, p. 152.

<sup>277</sup> BAM, PfA Kalkar, K 39, A-R 1483/1484 (corn), fol. [2r].

<sup>278</sup> *Ibid.*, K 94, A 5, p. 42.



Schechtken of the same order in Wesel, was allowed to sell a life annuity to finance the construction of a mill.<sup>279</sup> In Kalkar, however, the wardens apparently were not forced to resort to such means. When Kalkar's poor relief wardens note capital as the price of an annuity, these sums appear to have been accepted as a favour to the purchaser of the annuity in question, rather than out of necessity. Sometimes, these capital sums are initially recorded as income in the account books, and in subsequent years the interest payments can be found amongst the expenses. However, in numerous, possibly in the majority of cases, the capital or the annuity in question was intended as a bequest to the poor, but, initially, the annual payments (or part of the pensions) went to the donors or those favoured by them for as long as they lived.<sup>280</sup> For example, in 1455, Mechtild van Vuerden had bequeathed an annuity of 7 ½ Rhenish fl, redeemable with 150 of the same fl, to the Large Almshouse. During her lifetime, she reserved 7 fl of the pension for herself. Later, her brother Wilhem Dijckman should be entitled to the same amount. After Wilhem's death, her second brother Johan should receive an annual payment, but slightly downgraded to the amount of 6 Rhenish fl. Only after his death would the pension fall to the Almshouse completely.<sup>281</sup> In 1463/1464, the sum of 7 fl was paid to Mechtild by the poor relief wardens, but in 1473/1474, her brother Johan was already the recipient of the smaller amount (adjusted to the currency available, namely 4 ½ fl that year; 5 fl in 1482/1483; and again 4 ½ fl in 1493/1494). Since the last payment to Johan Dijckman is mentioned in 1500/1501, the poor had to wait patiently for a long time before they had the full benefit of the annuity.<sup>282</sup>

Similarly, in 1492/1493, the wardens received 60 Rhenish fl for an annuity of 3 ½ fl, to be paid to Lijssken van Vuyrden, who later stipulated that the poor should inherit half of her estate. She was probably related to Herman and Mechtild van Vuerden, the founders of the cloth donations, and for this reason alone would have been in a good position to buy an annuity from the poor relief administration. In 1493/1494 and in the following years, this pension is noted as

<sup>279</sup> StA Wesel, A 11, no. 174, fol. 7r. For life annuities, which only had to be paid for the lifetime of an agreed number of persons, see: *W. Ogris, Leibrente*, in: *Handwörterbuch zur deutschen Rechtsgeschichte* 3, 2016, col. 793-796.

<sup>280</sup> See: *Pohl-Resl, Rechnen*, pp. 150-151, 161-163; *Rothmann, Nutzen*, pp. 185-187; *Isenmann, Stadt*, pp. 950-952.

<sup>281</sup> StA Kalkar, H 30, no. 172, p. 179 (1455 Dec 10).

<sup>282</sup> BAM, PFA Kalkar, K 39, A-R 1463/1464, fol. [14r]; A-R 1473/1474 (rent), fol. [10v]; A-R 1482/1483 (rent), fol. [7r]; A-R 1487-1496, here 1493/1494 (rent), fol. [19r]; *ibid.*, K 65, A-R 1497-1504, here 1500/1501, fol. [12v]. In other cases, too, the amounts were adjusted, as the accounts note the relation fl – stuber.

paid.<sup>283</sup> Personal relations seem to have played a role, too, when the accounts of 1477/1478 and 1478/1479 record a pension of 3 fl and 48 kr paid to Stijn, a resident of the almshouse.<sup>284</sup> She had been chaplain Derick Moylantz' handmaid and had already received a life annuity of 3 Rhenish fl and 5 kr in 1463/1464, and 3 Rhenish fl and 9 ½ kr in 1473/1474.<sup>285</sup> The fact that she was allowed this extra income is interesting. It was not enough to sustain her without further assistance, as it would have cost no less than 10 fl a year to support a shamefaced poor,<sup>286</sup> but it was nevertheless a considerable addition to her subsistence. Accordingly, when she died in 1479/1480, her estate yielded the comparatively large sum of 7 fl and 42 kr. In the following accounting year, the pension, in all probability, was no longer paid, so the capital might have been bequeathed to the poor.<sup>287</sup> In 1473/1474, Kalkar's poor relief wardens paid perpetuities for life (meaning that some perpetuities donated to the poor had to be paid to other recipients during their lifetime) or life-annuities which totalled 23 ½ fl and 9 ½ kr, to four people: Johan Dijkman, the maid Stijn, Heesken Schadde, who was probably another relative of Mechtild van Vuerden, and finally to Heilwich Hellingz.<sup>288</sup>

It is instructive, to ask how poor relief administrations behaved as creditors towards their tenants and other debtors in cases of unpaid rent, deliveries or services. In theory, this was regulated rather precisely by the requirements of the ordinances for the poor in Kalkar and Cleves. Kalkar's poor relief wardens were not allowed to release anyone from paying pensions without obtaining the consent of the mayor, his advisors and part of the town council.<sup>289</sup> This would have been a necessary precaution, since the poor relief administration might have been expected to have some sympathy for its debtors and their difficulties. For instance, in the financial year 1488/1489, with the permission of the mayor and his *gesellen*, the wardens released Gebell Hongerwater from paying the

**283** BAM, PfA Kalkar, K 39, A-R 1487–1496, here 1492/1493 (rent), fol. [7r]; *ibid.* (corn), fol. [9v]; A-R 1493/1494 (rent), fol. [19r]; A-R 1494/1495 (rent), fol. [15v]; A-R 1495/1496 (rent), fol. [12v]; *ibid.*, K. 65, A-R 1497–1503, here 1502/1503, fol. [10r]; A-R 1503–1508, here 1506/1507, fol. [17r]; A-R 1507/1508, fol. [17v]; A-R 1508/1509, fol. [17r].

**284** *Ibid.*, K 39, A-R 1477/1478 (rent), fol. [9r]; A-R 1478/1479 (rent), fol. [7r]; A-R 1479/1480 (rent), fol. [5v]. The last sheet of the rent account 1480/1481 is missing: A-R 1480/1481 (rent).

**285** *Ibid.*, K 39, A-R 1463/1464, fol. [14v]; A-R 1473/1474 (rent), fol. [10v].

**286** Stunz, *Hospitäler*, pp. 147–148 with footnote 105; U. Dirlmeier, *Untersuchungen zu Einkommensverhältnissen und Lebenshaltungskosten in oberdeutschen Städten des Spätmittelalters* (Mitte 14. bis Anfang 16. Jahrhundert), Heidelberg 1978, pp. 427, 443–445, 475, 488–490.

**287** BAM, PfA Kalkar, K 39, A-R 1479/1480 (rent), fol. [1r].

**288** *Ibid.*, K 39, A-R 1473/1474 (rent), fol. [10v].

**289** *Ibid.*, K 39, A-R 1487–1496, here 1488/1489 (rent), fol. [10v].

annuity of 2 fl and 2 Bavarian fl for that year. It is interesting to note that, in 1490/1491, warden Peter in gen Ruwenhoiff could not obtain Gebell's payment either, but she appears to have been able to meet her obligations in 1491/1492 and 1493/1494.<sup>290</sup> However, taking a closer look, it seems that in practice the rules were not always followed to the letter: In 1464/1465, a tenant was granted a year's deferment for his rent, because he had to pay the so-called dike money (*Deichgeld*) – but he was urged to pay his other outstanding debts, which were four years old, in February of the following year.<sup>291</sup> In 1454, a number of debts were noted that had not been paid for a long time, but, had obviously not been collected or seized either.<sup>292</sup> Similarly, in 1471 and 1472, the same debt of Katryn Moerren was recorded – seemingly without taking legal action.<sup>293</sup>

In 1524, Derick Kerstens, the newly appointed poor relief warden, demanded from his predecessor Derick van Oirt a more detailed account for the year 1523, since he considered the present one inadequate. After Derick van Oirt had complied, Derick Kerstens was able to verify the accuracy of his predecessor's accounting to his satisfaction.<sup>294</sup> In another instance, a remark made by the administrators of the cloth rents suggests that at times highly informal procedures were employed: Rijckwijn Verwer claimed, apparently without proof, that he was entitled to 1 fl and 36 kr from the previous year for cloth he had supplied, and he received this sum without further comment – probably because his reputation allowed for others to trust his request.<sup>295</sup> Even more astonishing is the fact that, in 1483, the administrators of the cloth fund did not do any accounting at all. Because the exact financial status could not be reconstructed, their newly installed successors who related this state of affairs in detail, simply started a new account.<sup>296</sup>

The hospital of St John in Wesel seems to have treated its tenants generously as a rule. For the financial year of 1461/1462, its account book records numerous arrears of rent and probably some pensions, several of which had accumulated over a long time, in some cases up to 22 years. In other cases, it was not known exactly over how many years the sums had accumulated, only that the

<sup>290</sup> *Ibid.*, fol. [10v]; *ibid.*, A-R 1490/1491, fol. [4v]; A-R 1491/1492 (rent), fol. [4v], [12v]: relating to the defaulted payment of 1490/1491; A-R 1493/1494 (rent), fol. [4v].

<sup>291</sup> StA Kalkar, Ki 39a, A-R 1464/1465, fol. 41r. A reduction because of destroyed crops: BAM, PfA Kalkar, K 39, A-R 1473/1474 (corn), fol. [6v].

<sup>292</sup> StA Kalkar, Ki 39a, fol. 12v.

<sup>293</sup> *Ibid.*, Ki 39a, A-R 1464/1465, fol. 29v, 31r.

<sup>294</sup> *Ibid.*, Ki 83, revised account for 1523, fol. [1r], [2r], [2v].

<sup>295</sup> *Ibid.*, Ki 83, Tu-R 1464–1484, here 1481, fol. 8v.

<sup>296</sup> *Ibid.*, Ki 83, Tu-R 1464–1484, here 1484, fol. 12v.

debts had been outstanding for a long time.<sup>297</sup> In total, these amounts summed up to more than 115 ml of grain (115 ml, 3 bs and 2 sp),<sup>298</sup> as well as over 587 marks: 587 marks (equivalent to 146  $\frac{3}{4}$  Rhenish fl), 125  $\beta$ , 5 gr of Wesel, 5 old *schilde*, 1 *Philipsschild*, 9 old *buddregers* and 4 pounds of wax owed by 68 individuals.<sup>299</sup> Some of the sums mentioned are very small and the hospital's generosity is not surprising, but for most of them the long patience seems astonishing at first. However, it can be assumed that the hospital's warden had good reasons for his patience. In the long run, the warden may have considered it more important to keep leaseholds in use, and therefore made concessions to the tenants.<sup>300</sup> He seems to have been right to trust the hospital's debtors because it is clear from the account book that quite a number of individuals owed money *van ailds*, meaning a debt from years past, but had apparently been able to pay their regular lease or pension for many years up to the current accounting year. In this respect, patience paid off not only for many tenants who remained solvent and viable, but also for the hospital which had, so to speak, invested in trust.<sup>301</sup>

Nevertheless, St John's Hospital also prompted property seizures or distrains. Expenses for seizures can be found in the administrators' account books, for example in the years 1427/1428, 1428/1429 and 1459/1460 or 1465/1466.<sup>302</sup> For the financial year of 1479/1480, Kalkar's poor relief accounts describe such a procedure quite precisely. Because Kalkar's poor were not receiving their rent from the Hartochs farm in Altkalkar, poor relief warden Johan Goessen seized this

**297** LAV NRW, Abt. Rheinl., Wesel, Johanniter, Akten, no. 31, account 1461/1462, fol. 42v-45r.

**298** Of this, 15  $\frac{1}{2}$  ml and 1 Philips fl were paid, leaving just under 100 ml outstanding.

**299** There was a down payment of 1 *Philips-schild*, 10 Rhenish fl = 40 marks, 50 alb, 26  $\beta$  and 27  $\frac{1}{2}$   $\beta$  of Wesel.

**300** See: H.-J. Gilomen, Klöster und Spitäler als Kreditgeber der ländlichen Gesellschaft. Hilfe oder Ausbeutung, in: K. Andermann/G. Fouquet (Eds.), Zins und Gült. Strukturen des ländlichen Kreditwesens in Spätmittelalter und Frühneuzeit, Epfendorf 2016, pp. 69-92, here esp. pp. 70-82.

**301** See: Stunz, Hospitäler, p. 149; T. Skambraks/S. Köhler/A. Kehnel/H. Kümper/M. Gussone/M. Schniggendiller, Kleinkredit und Marktteilhabe in der Vormoderne: Projektdesign, in: Mannheim Working Papers in Premodern Economic History, vol. 1, no. 1, 2020, pp. 1-12, here pp. 2-3, 7-8, <https://majournals.bib.uni-mannheim.de/mwppreh/article/view/136> (05.01.2025).

**302** StA Wesel, A 11, no. 174, fol. 17v (1427/1428); fol. 38r-38v (1428/1429); *ibid.*, no. 175, fol. 72r (1459/1460), fol. 208v (1465/1466). The earlier account books mentioned record longer-standing debts. For example: StA Wesel, A 11, no. 174, fol. 22r, 25r (1428/1429); fol. 46r (1429/1430), fol. 191r, 203r (1439/1440); *ibid.*, no. 175, fol. 5r, 21r-23r (1456/1457), fol. 45r-48r (1458/1459), fol. 69r-72v (1459/1460).

farm involving the court.<sup>303</sup> Apart from land or houses, movables and even animals could be seized in lieu of outstanding rents.<sup>304</sup>

Often, however, the poor relief administrators were very creative and to some extent helpful in finding solutions for the payment of outstanding debts. For example, they accepted a small cow from Derick Sanders as a down payment on his debt, its value being the equivalent of 3 ml of buckwheat.<sup>305</sup> In 1486/1487, when Claes on the *Ezelberch* estate was apparently unable to pay 16 ml of rye, the wardens did not confiscate the grain, but he had to pledge his sheep. They also decided to buy more sheep, which he had to feed, on behalf of the poor, until his debt was paid. In the same year, the children of van der Hoeven were released from paying 2 ml of rye.<sup>306</sup> In the case of Johan Kulman, the poor relief administration took the opportunity to acquire a new pension: In 1493, with the approval of the mayor and his *gesellen*, the wardens converted his outstanding rye and oat rent into an annuity so that the poor would receive 3 golden fl annually. As Johan Kulman's debt was not quite as high as the purchase price of the annuity, the wardens paid him 10 fl current and 15 ½ kr in return.<sup>307</sup> The following year, Johan paid the stipulated 3 fl, but later in the same year, after his death, the wardens had pigs and other property seized from his estate because of his debts, although the Sonsbeck court and others intervened.<sup>308</sup> The commander of St John's Hospital in Wesel noted repeatedly that a silver spoon was pledged for the late Hilgart van Heterden's arrears.<sup>309</sup> It becomes clear that in the event of a debtor's death, immediate action had to be taken to secure the outstanding amounts for the poor.

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**303** The persons involved, i.e. judge, beadle, lay judges and a sworn witness, were compensated with wine and money: BAM, PfA Kalkar, K 39, A-R 1479/1480 (rent), fol. [8v].

**304** StA Kalkar, Ki 39a, A-R 1464/1465, fol. 47v: a seized horse.

**305** *Ibid.*, Ki 39a, A-R 1464/1465, fol. 47v.

**306** BAM, PfA Kalkar, K 39, A-R 1486/1487 (corn), fol. [2r].

**307** *Ibid.*, K 39, A-R 1487–1496, here 1492/1493 (rent), fol. [12r]; A-R 1492/1493 (corn), fol. [15v]. Johan Kulman had to contribute to the expenses incurred: A-R 1492/1493 (rent), fol. [12v]. The deed: StA Kalkar, Urk. 352 (1493 March 13).

**308** BAM, PfA Kalkar, K 39, A-R 1487–1496, here 1493/1494 (rent), fol. [6r], [18r]–[18v]; *ibid.* (corn), fol. [10r]–[10v].

**309** LAV NRW, Abt. Rheinl., Wesel, Johanniter, Akten, no. 31, fol. 43v, 68r.

## 7 Conclusion

In conclusion, it can be stated that poor relief was a laborious and time-consuming task that required well-educated men who enjoyed a good reputation. Although profit was not the primary aim of poor relief, but rather the provision of care for the paupers in accordance with the guidelines of the ordinance for the poor and the stipulations of donors, Kalkar's late medieval poor relief wardens needed to act profitably and, in a way, be profit-oriented in order to finance the running of the hospital, the leprosarium, two almshouses and several donations.<sup>310</sup> As a matter of fact, they managed to secure funding, sometimes with rather creative solutions, and thus did not incur any permanent deficits throughout the Late Middle Ages. Regular legacies for the benefit of the poor, which continued throughout the 16<sup>th</sup> century, also helped this cause. Caring for the poor was important to many people, so they contributed in the best way they could – not only because they saw it as an opportunity for investment in their spiritual salvation.<sup>311</sup>

However, quite a few of these donations were associated with costs for the poor relief administration, partly in order to receive them in the first place, partly because there were ongoing costs that had to be deducted from the income. Within the social fabric of the town, the poor relief administration also continuously functioned as a purchaser of goods and as an employer, contracting citizens on a permanent or temporary basis for a wide range of services.<sup>312</sup>

The poor were largely dependent on income from annuities, although rents, self-produced income and donations in kind were important as well. Expenses as well as the receipt of rents, pensions and other revenues had to be monitored closely; therefore, professional accounting was a necessity. Surplus could be invested in the acquisition of further perpetuities, which, however, had to be well secured in order to provide for the poor on a permanent basis. As a creditor, the poor relief administration had little leeway to be generous or patient, at least in theory – a fact that otherwise can be observed to an astonishing extent in late medieval everyday life.<sup>313</sup> In practice, they seem to have sometimes made exceptions, but not too often, because in the case of the poor, the individuals

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**310** See: *Landolt, Aspekte*, pp. 285-293, esp. pp. 285-286; *Sonderegger, Wirtschaft*, pp. 202-203, 208.

**311** See: *Knefelkamp, Stadt*, pp. 33-34, 38.

**312** See: *Landolt, Aspekte*, p. 274; *Knefelkamp, Stadt*, p. 38.

**313** See: *P. Schuster, Soziale und kulturelle Aspekte des Schuldenmachens im ausgehenden Mittelalter*, in: *G. Signori (Ed.), Prekäre Ökonomien. Schulden in Spätmittelalter und Früher Neuzeit*, Konstanz 2014, pp. 17-34, here pp. 26-29.

who had to be provided for had even fewer financial reserves than most debtors. Therefore, they were necessarily dependent on regular and timely support. On the whole, it seems, compliance with regulations was the rule and Kalkar's poor relief administration appears to have lived up to the requirements. The audits' results show that grain was always in good, at least sufficient, supply. Monetary reserves remained in most cases, but not always, and usually, it was possible to make up for the shortfall in the following year. Some institutions for the poor in the Lower Rhine region economised extremely well, such as the *Offermannstiftung* or the *Arme-Mägde-Stiftung* in Wesel, and also in Goch, where the successor institutions of the *Männerhaus* and *Frauenhaus* still exist today, managed by the Goch fraternity of Our Lady.<sup>314</sup>

## Bionote

### Monika Gussone

is presently associated with the Junior Principal Investigator Fellowship-project "Between Patronage, Social Mobility, and Technical Innovation: The Laboring Poor and their Networks in the Middle Ages" at the RWTH Aachen University (headed by Dr. Julia Exarchos). She is also working freelance. Her current research deals with late medieval credit practices, especially regarding small-scale credit, and with poor relief in the late medieval/early modern Lower Rhine Region. On credit, she has published: *M. Gussone*, Informelle Kreditbeziehungen im spätmittelalterlichen Kalkar, in: *Annalen des Historischen Vereins für den Niederrhein* 223, 2020, pp. 53-123. Apart from the topics mentioned, her main interests are paleography, diplomatics and medieval accounts as well as pilgrimages, pious foundations and the lesser nobility in the Rhinelands.

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314 Roelen, Wesel, pp. 171-179; Koepp, Frauenhaus, pp. 51-56.