

*“The use of microcredit institutions and the transformation of households
in XVIIIth Century Barcelona”*

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International Review of Social History

“On Households’ Survival Strategies”

Introduction*

In the last third of the seventeenth century Barcelona was a city undergoing a major transformation. The regional specialization process that took place in Catalonia, and the intensification of exchange, generated spectacular economic growth and an unprecedented increase in population. The city of Barcelona tripled its population in just over seventy years; in 1787 it already had around a hundred thousand inhabitants.

Immigration, both from the Pyrenean areas and from the protoindustry areas of central Catalonia, the natural growth of the population, the intense process of urbanization and the dynamism of the labour market explain the densification of the city and the rise in the price of rents (see Map 1).

At the end of the XVIIIth century Barcelona became an enclave paradigmatic in the formation of the labour market. To this end it had two essential requirements. Firstly, the changes in occupation, the progressive payment of wages to apprentices, journeymen and labourers, the appearance of the first calico factories (cotton textiles printed with motifs and colours characteristic of the precious Indian cotton fabrics), as well as the growth of the Service sector allowed the influx of numerous people in search of work. Secondly, Barcelona had an important and dynamic network of public welfare services, which allowed the new arrivals to join the urban fabric, as they helped young people of both sexes to find apprenticeships and to enter the labour and marriage market, they allowed young children to be temporarily left in specialized centres and at the same time they guaranteed survival in periods of separation or definitive expulsion from the labour market for reasons of illness or old age¹

MAP 1: Population density, location of the calico factories and public welfare institutions.

Barcelona, 1770-1783.

SOURCE: Own elaboration from Albert García Espuche and Manuel Guàrdia Bassols, *Espai i societat a la Barcelona pre-industrial* (Barcelona, Edicions La Magrana, 1985) and Montserrat Carbonell, *Sobreviure*, pp. 55-65.

Working families and individuals had to find a way to adapt to the profound changes that were taking place in Catalan and Barcelona society at that time. This adaptive capacity of family and individual economies generated a series of survival strategies². There were a number of different kinds of complementary strategies. Apart from employment there was a wide range of strategies which could be carried out simultaneously or alternated and which could offset the irregularity and fragility of occupation: emigration, variations in household size and nature, the use of microcredits, the use of public assistance, the use of mutual help networks (relations, neighbours, trade), begging and crime, among others. This article deals exclusively with two of these: the use of microcredit institutions and variations in household size and composition.

Two principal sources were used. Firstly, the *Libros de Contaduria del Monte de Piedad* (Pawnshop) de *Nuestra Señora de la Esperanza de Barcelona*, which recorded the name, civil status, trade and address of the borrower, the object pawned, the valuation of the object, the credit obtained, whether or not the credit is repaid and therefore whether the pledge is recovered or definitively lost³. The second source studied was the *Libros de Matrícula de los alcaldes de Barrio* corresponding to the Sant Pere neighbourhood, which recorded the people living in each household in the year 1770, with the first name and surname, civil status, trade, relationship or other kind of link, as well as the changes recorded in each household and the movements of the men and women who made them up between 1770 and 1777. The source does not, however, offer full guarantees on these movements, as it is not sure that they represent comprehensive records, and it was therefore only used to locate the households in 1770⁴. The Sant Pere neighbourhood was chosen because it is the area where most of the new calico factories were located and which took in a large proportion of the working families of the seventeen hundreds, as shown by the population density of the area (see Map 1). Other complementary sources were also used, such as applications for help from parish and state welfare institutions.

The aim of this article is firstly to show the use of the institutionalized microcredit by part of the lower class urban levels, taking as a documentary base 1015 pledges corresponding to the months of January and February of the year 1770. Secondly, it presents the structure of the households of the Sant Pere neighbourhood for the same period starting from a sample – only indicative until now- of the first hundred

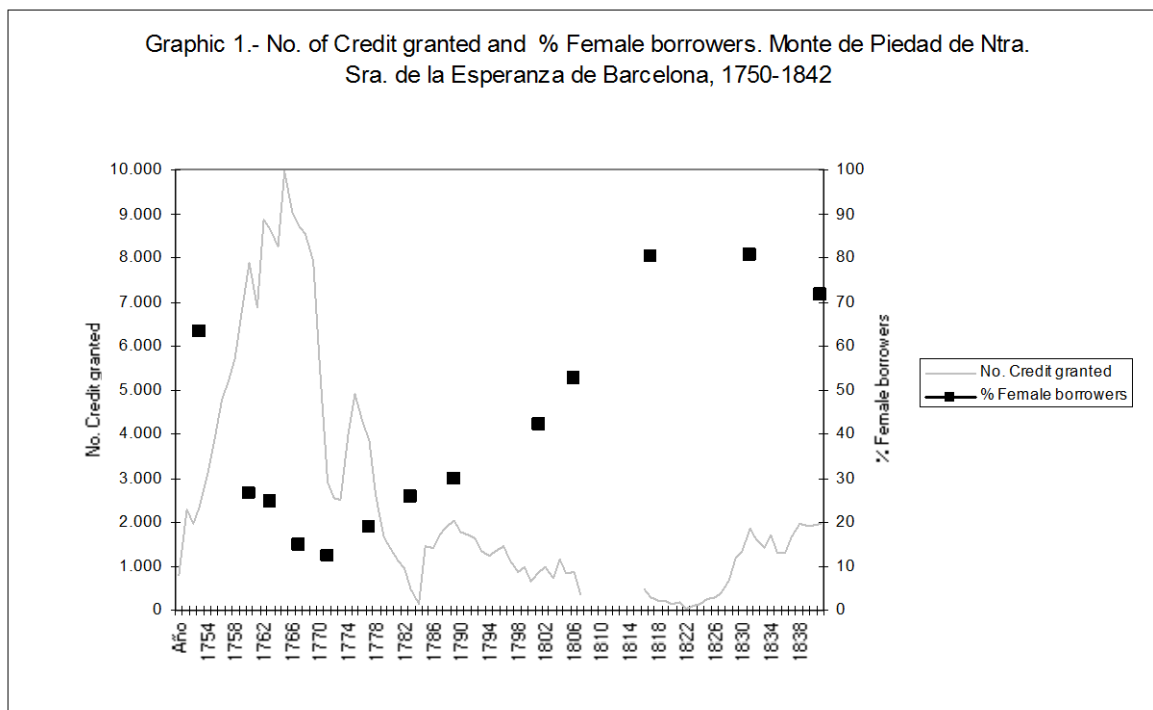
households which appear in the *Llibres dels alcaldes de barri...*, corresponding to a total of 540 people. The results obtained to date show the enormous importance of co-residence and the high representation of complex households (whether extended –those including some relatives- or multiple –those having more than one conjugal unit-). Thirdly and lastly, crossing the two sources mentioned has made it possible to establish until now a tentative sample composed of eighteen of the one hundred households studied which used the Monte de Piedad between January and February of 1770⁵. A qualitative approach to these eighteen households has made it possible to observe that in Barcelona at the end of the seventeen hundreds the most vulnerable households dependent on the credit and welfare institutions appear to be precisely the simple family households without co-residents. The latter coexisted with other household types, which offered a greater capacity of resistance when faced with irregular incomes and precarious family economies, and whose survival strategies did not so much entail the use of credit and welfare institutions as the transformation of their households through co-residence. The diversity of individual and family strategies which coexist at the heart of the same household, and their complementary nature – whether simultaneous or alternate – were also aspects that can be deduced from this qualitative approach to these sources.

1. Making ends meet: the use of pawning for credit in Barcelona, 1770

The use of credit was a common practice for the family economies of the lower class urban levels, thus ensuring continual access to consumption in a context characterized by irregular income. The discontinuity of individual and family income led to the dynamics of consecutive debts and, in many cases, made it necessary to enter the informal credit market, informal credit being understood to be that which is not subject to any kind of document and which is established orally⁶. The appearance of an institution such as the Monte de Piedad in the Barcelona of the mid-seventeen hundreds represented the first attempt to formalize and institutionalize microcredits in the city and allowed the mass influx of families who turned to this institution in search of credit in exchange for the pawning of objects.

The credit and welfare functions were intertwined in the origins of this kind of institution. Throughout the long history of the Monte de Piedad de Barcelona the predominance of one aspect or the other, either the purely welfare or the strictly credit, would mark its evolution. The movement between the two was determined by the capacity of the Monte to act as a genuine credit entity and this, in turn, depended absolutely on the Monte being able to attract the depositing of funds in exchange for offering interest, to thus be able to lend to the families in need. Graph 1 shows how the ban on interest from the seventies dealt a severe blow to the credit side of the institution. Indeed, the institutional, political and ideological ideas on interest and usury led to a modification of the market and the offer of credit in the city⁷.

GRAPH 1: Number of credits granted and % of female borrowers. Monte de Piedad *de Nostra Senyora Esperança* de Barcelona, 1751-1842



SOURCE: Own elaboration from the “Books of Accounts” and the “Bimonthly balance sheets”. AHC.

Graph 1 shows how the culminating moment for the number of pawns, that is for the number of families obtaining credit, is the mid-sixties. If we take into account – considering the figures offered by the

Floridablanca census for 1786 and the estimates of the rate of growth of the population of Barcelona in the second half of the seventeenth century offered by P.Vilar⁸ - that in the sixties the city had approximately eighty thousand inhabitants, the figure of ten thousand families helped by the Monte in the year 1764 shows the tremendous dynamism of the institution, which saw between a third and half of the city's family units pass through its office in a year marked by the appearance of old-type subsistence crises. There was an evident demand for credit. The dynamism and the skill of the institution in obtaining flows of funding in the sixties allowed it to offer the credit that the city demanded. The documentary sample used in this article corresponds to the year 1770, a period in which the Monte de Piedad acted as a genuine popular credit institution.

In relation to the use of the pawnshops by the lower class levels, it has been possible to observe the following for the Barcelona of the end of the seventeenth century. Firstly, it can be seen (see Map 2) that it is the families from the lower class neighbourhoods who resort to the Monte, as it is there that there is a greater densification of the habitat as a result of immigration and the natural urban growth, as well as the proximity of the new calico factories.

MAP 2: Location of the borrowers of the Monte de Piedad de Barcelona in the year 1770

SOURCE: Own elaboration from 1015 cases belonging to January and February 1770. Books of Accounts, AHC.

As regards the profile of the borrowers, we shall first indicate their sex and occupation. In 1770, only 15% of the borrowers were women, the majority of which were widows⁹. This was not always the case. A long-term view has made it possible to observe that the rate of female borrowers of the Monte was inversely

proportional to the intensity of the number of credits granted (see Graph 1). When the Monte acted as a genuine credit institution with sufficient resources to meet the enormous demand for credit in the city, the clients were mainly male, whereas when the number of loans granted plummeted and the Monte became entrenched in a more welfare than credit function, the clients par excellence were women. This phenomenon – which will not be developed within the framework of this article¹⁰- suggests that there were different gender strategies at the heart of the families and households, and that these strategies adapted and at the same time led to changes in the dynamics of the institution.

The occupation of the borrowers using the Monte reveals the characteristic profile of a strongly manufacturing port city (see Appendix 1. Table 1). This is shown by the high representation of the manufacturing sector – especially textiles and clothing – as well as the fishing and marine subsector and the service sector. However, at the end of the seventeen hundreds the city was already beginning to generate a series of transformations within the sphere of occupation. This is demonstrated by the difficulty for many apprentices to gain promotion within the guilds¹¹, and the appearance of an important contingent of salary earners outside the reference guild¹².

TABLE 1: Distribution of the credits granted according to their value. Monte de Piedad. Barcelona, 1770

Type Loan	Borrowers		Amounts Borrowed	
	No	%		%
From 0-24 reales	709	69,85	9.112	28,65
From 25-49 reales	163	16,06	5.412	17,01
From 50-99 reales	86	8,47	5.204	16,36
From 100-149 reales	30	2,96	3.204	10,07
<150 reales	27	2,66	8.878	27,91
Total	1.015	100,00	31.810	100,00

SOURCE: Own elaboration. Books of Accounts ...AHC

It has been possible to observe the following in relation to the type of credit granted and the type of object pawned. The distribution according to the value of the credits granted (see Table 1) shows that the pawning of

objects was a short-term survival strategy, aimed at day-to-day survival. Most of the loans (70%) were for an extremely small amount, between two and six day's work for a construction labourer according to the wages indicated by P.Vilar for the year 1764¹³. This is therefore an example of urban microcredit in the seventeen hundreds. The articles pawned could only be jewellery or gold or silver objects (cutlery, buttons, small boxes, rosaries, candelabra, pieces of chain, etc.); articles of clothing or household furnishings, unmade-up fabrics or raw materials (wool, silk, cotton, flax or hemp); and, lastly, copper pots (see Appendix 1. Table 2).

What adaptive skills did the family economies and the households develop in order to make the best use of the credit offered by the institutions of Barcelona in the last third of the seventeen hundreds? The success or failure of the return of the loan and the recovery of the pledge, as well as the frequency with which this operation was repeated, is a good indicator of the type of strategy implemented. The payment of the debt demonstrates the capacity of the family economy to successfully overcome the deficit in its budget, without having to abandon the pledges, which constituted a form of precaution, as they allowed the operation to be repeated as often as necessary. On the contrary, the inability to pay the debt and to recover the pledge was not necessarily synonymous with failure, as it could be a strategy according to which the pledge was the system used to progressively part with different low-priced goods, in which obtaining cash at a given moment offset the material losses that this operation could represent. For some people this practice could undoubtedly represent a system to sell off cheaply certain dispensable objects, but for the immense majority the inability to recover the pledges represented the beginning of a course of successive material losses and therefore of progressive impoverishment. In 1788 A. Capmany i Montpalau illustrated that described above: *“(when the craftsman) resorts to the shelter of the hospital... we must suppose that all of his household furnishings, his best jewellery and maybe the tools of his trade have already been sold off cheap, because in the pride of an artisan this humble recourse should be seen as the saddest extremity”*¹⁴.

The sample studied reveals that, in the winter of 1770, there was a fairly similar proportion of those who did and those who did not pay off the credit, although there was a slight predominance of those who did not manage to repay the credit and recover the pledge (see Appendix 1. Table 3). Therefore, the percentage of success in the adaptive strategies of the family economies and of the households was considerably high, as it

was around fifty per cent. The microcredits and small credits are those which showed the greatest degree of success in their repayment and, therefore, they bear witness to a greater precision in the credit operations among people who administer scarce resources. The occupational subsectors with a greater success rate in repayment – their percentage of success was above average – and which denoted a greater skill in the administration of resources were – as well as Textiles and clothing - the Army and Fishing and sailing (see Appendix 1. Table 4). These data would appear to indicate that the craft or occupation groups with the best adaptive capacity were precisely the most vulnerable with the most irregular incomes (soldiers, fishermen and sailors would come within this group). In any case, the craft and wage earning classes of the city used the possibility of obtaining microcredit offered by the institutions of the city with considerable success.

2. Families and households in Barcelona in 1770: the predominance of co-residence

The Barcelona of the last third of the seventeen hundreds was a city undergoing a major transformation. The signs of these changes took shape in the urban fabric and in the composition of the households. The transformations that we have described above had generated urban densification, through population growth and immigration, especially in the craft and manufacturing neighbourhoods, which witnessed a progressive division of the accommodation units existing and a systematic increase in the size of the buildings through the addition of new floors¹⁵. The economic differentiation between the lower class urban levels, both the autochthonous population and the newly arrived, became more acute. The distance between the craftsmen belonging to guilds and those not belonging to guilds, the progressive proletarianization of the apprentices who found it difficult to become masters¹⁶, the increasing appearance of salary or wage earners, the flows of youths – especially women – in search of a position in domestic service, multiple employment, underemployment or unemployment demonstrate the vigour and change of the labour market under construction. The increase in rents¹⁷ encouraged an increase in residential mobility, which led to a multiplication of the explosion of dynamism in the neighbourhoods and probably, as shall be seen below, at the heart of the households. The rise in the price of accommodation must have stimulated different forms of co-residence and the appearance of

complex households with several nuclei. The documentation consulted shows how numerous household forms were improvised, such as households of apprentices and labourers, of journeymen and wage earners, of artisans, hawkers, co-residences of single people, both men and women, of siblings, of maids, of apprentices and lodgers, in short the adoption of a certain profile of household constituted in itself a strategy for survival.

There are many questions in relation to the survival strategies of the households of artisans and workers of Barcelona at the end of the seventeen hundreds which are just beginning to be answered. We still know little about the artisans, apprentices, wage earners, maids, sellers or salary earners of the city, about their marriage patterns, about how and when an independent household was created, about how the accommodation was transferred, the information and solidarity networks and about how the cycle of the domestic group developed. The documentation has, however, allowed us to tentatively penetrate 100 households of one of the poorest neighbourhoods of Barcelona – the Sant Pere neighbourhood in the year 1770 – which registered the highest population density and which took in a large part of the workers who had just arrived in the city (see Maps 1 and 2). The profile of trades of the households studied demonstrates the predominance of the manufacturing sector followed by the service sector¹⁸. The methodology proposed by P. Laslett¹⁹ has made it possible to show the typology of the one hundred households analyzed (see Table 2), from among which only 19 of them had a woman as the head of the household, mainly widows or women with an absent husband.

TABLE 2: Household composition. Barcelona (Sant Pere neighbourhood) year 1770

Type Household	With co-residents		Without co-residents		Total=100	
	Nº	%	Nº	%	Nº	%
Solitary	4	50	4	50	8	8
Without family structure	8	80	2	20	10	10
Simple	19	38	31	62	50	50
Extended	11	50	11	50	22	22
Multiple	10	100	0	0	10	10
Total	52	52	48	48	100	100

SOURCE: Own elaboration. Registry Books of the neighbourhood mayors ... AHMB

The importance of co-residence in household composition and the scarce weight of the simple family households which coincide with the nuclear family of biological origin are the two most important aspects which can be gathered from the sample analyzed (see Table 2). With regard to co-residence, it can be seen how the figure of the head of the household becomes more important in the household survival strategies. That is to say that in an urban, salary earning context in which the transfer of the property within the family does not take place, the head of the household is defined in any case starting from his capacity to distribute and control access to the roof, to offer access to it or to cancel it. In the same way the condition of co-resident – who does not have family links with the household – shows the central importance of the individual life courses and shows how the individual strategies act in a transverse manner, merging at certain times with those of the household, while at other times they run parallel. For example, the fact that there are co-residents who use the Monte as borrowers, instead of the head of the household doing so, shows an individual strategy which overlaps with the option of co-residence in a household (Appendix 3, Household 1). It is moreover observed that in many of the households studied the co-residents change but their number and their category remain the same (servants replaced by servants, apprentices by apprentices, lodgers by lodgers), which corroborates both the fact that there is indeed an internal logic, domestic group dynamics, which is fuelled by both the family and the individual strategies, and the fact that there are individual strategies which demand the integration and/or separation of successive households.

In the sample analyzed, the co-residents have greater or lesser representation, being servants and maids, undetermined, apprentices, lodgers, widows and widowed maids (Appendix 2.Tabla 1). Generally speaking, co-residence involved contractual links – either formalized, such as, for example, some apprenticeship or domestic service contracts, or informal of an oral nature – between the head of the household and the co-resident. These contractual links could move resources in either direction, depending on whether the head of the household - or the family or families which defined it – obtained work in exchange for money and payments in kind – this would be the case of apprentices and maids – or else received money in exchange for allowing access to the roof in the case of lodgers and tenants. The undetermined group, those whose condition is not defined in the sources, would probably form part of the lodgers and tenants group, as the apprentices and maids are always defined as such in the documentation.

Co-residence does not, however, only affect single men and women, but can also affect married couples, many households thus becoming multiple. In this respect, in most of the multiple households studied the families were not related but were probably linked by a contractual relationship in which interest and reciprocity were juxtaposed. (Appendix 3 Households 2 and 3).

Indeed, co-residence was decisive in the processes of immigration and integration in the urban fabric, allowing the newly arrived to obtain a roof and an essential network. It was also a key supplementary source of income to balance the family budget and offset the special characteristics of the labour market, as demonstrated by the incorporation of tenants, lodgers or relatives²⁰; and, lastly, it was one of the formulae used in the drawn-out process of expulsion from the labour market in old age, as demonstrated by the temporary or permanent co-residence of the elderly. In short, co-residence was fundamental in the survival strategies of individuals, families and households in the Barcelona of the late seventeenth century, and was used systematically in a complementary manner together with other strategies. The vulnerability of the family cycle at certain moments could only be offset by access to the welfare or pseudo-welfare institutions, which guaranteed social benefits or through alternative strategies in which co-residence played a fundamental, although not unique role.

The second result offered by the sample analyzed is the scarce weight of simple family households which coincide with the profile of a nuclear family of biological origin (only 31 of the hundred households studied belong to this group; see table 2). Indeed, the biological conjugal family and simple family households can represent very different situations, as nuclear families can integrate one or more co-residents of a different nature in their household, the resultant household thus being enormously different from the nuclear family. For example, Jayme Abriart, a tailor, is the head of the household, is married, lives with his wife, his daughter and other co-residents (an apprentice, a maid, a widower and a baker)²¹ (Appendix 3, Household 4). The presence of the widower and of the baker without explicit relationship links suggests that they were probably lodgers. Indeed, this simple family household is far from what would be the prototypical profile of a biological-type nuclear family. Likewise, single-person households are not always identified with incomplete conjugal families, as they often assimilate one or more co-residents, thus perhaps becoming a

household without a family structure, or perhaps a household led by a widow who takes in lodgers, maids or other undetermined people (Appendix 3, Household 5).

From among the extended households, made up of conjugal units with relatives, only half incorporated co-residents, and the number of household members tended to be larger than in the simple family households and smaller than in the multiple households. The relatives incorporated by the conjugal unit tended to be nieces, parents-in-law, sisters-in-law or simply appear in the documentation as a relative. Mobility was infrequent among these members belonging to the household thanks to family links, and they were therefore fairly well integrated in the family structure, where they had a much more stable presence than the unrelated co-residents. Solidarity, reciprocity, but also interest were what led many conjugal families to incorporate more or less distant relatives in their household. This is demonstrated by the large number of requests from relatives who went to the city poorhouse to recover nieces or other relatives for them to help in the home²². It was, however, precisely these extended households which in adverse circumstances presented a greater flexibility in the reduction of their size, as they first relinquished these close relatives. In this case the applications for admission to the poorhouse are full of the testimonies of women who – temporarily or permanently – left their nieces or other relatives, or of children leaving their elderly mothers, this therefore constituting significant proof of the complementary nature and simultaneity of strategies: changes in household size and composition and the use of social institutions.

The presence of co-residents is observed in all the multiple households – those made up of more than one conjugal unit – an aspect which suggests that they are household formulae which tend to integrate new members. The size of these households is the highest of the sample analyzed up to now – 60% had between five and seven members and the remaining 40% over seven members (see Appendix 2. Tabla 2)– and it would therefore appear that, despite the multiplicity of conjugal nuclei, the presence of apprentices, maids or tenants was still required, depending on the circumstances of each household and on the status of the families making it up. It is interesting to underline that most multiple households were made up of conjugal units not related to each other –as one might expect them to be – but rather linked by contractual relations, often of an informal nature. The juxtaposition of artisan and wage

earner families, gardeners and veil-weavers, day labourers and street sellers, galloon-makers and stocking-weavers, among others, was common. The formation of multiple households was probably due to different reasons, either need, interest and/or reciprocity. These households often originated from the sum of fragile conjugal units of two or three members. This, for example, would be the case of the household formed – according to Laslett’s terminology – by two “incomplete” conjugal nuclei and one single person, distributed as follows: a) Francisca Martí, a widow, the head of the household with a day labourer son and his wife; b) Josepha Mas, whose husband is absent, being in exile, and a son who appears as a trader and who must have been a street seller; c) Mariangela Guitart, a widow who after a short while will move to another household in a nearby street²³(Appendix 3, Household 2). In other cases the multiple or plurinuclear households do not show such extreme vulnerability but rather are conceived as a temporary alliance to lessen the cost of the rent or to help the integration of those who have recently arrived in the city. This would be the case of Juan Solé, a velvet-weaver who shared his home, together with his wife, Madalena Solé, their two sons and one daughter, with Joseph Campdesunyer, a veil-weaver and his family, made up of his wife, Manuela Campdesunyer, and three boys²⁴(Appendix 3, Household 3). One year later they no longer live at the same address, once again demonstrating the enormous residential mobility and the dynamism of the households in the lower class neighbourhoods of Barcelona at the end of the seventeen hundreds.

Lastly, a significant percentage of homes without a family structure and of single-person households with co-residents is observed. The line between the two types is very delicate. Using Laslett’s terminology those households made up of brothers and/or sisters and those made up of unrelated men and women were considered to be households without a family structure. In general the households of this type are made up of people whose links are due to relations of craft and opportunity. This is the case of the household whose head was Antonio Cervera, a regiment cadet, made up of a further two cadets and a sub-lieutenant²⁵, or the case of Pablo Vilarubias, an incumbent of la iglesia de sant Pere who shared a household with a legal practitioner, a lawyer and a servant²⁶. On the other hand, the single-person households include both those households with a single individual, mainly widows, and those households in which the head of the family is a single person who may share the household with

servants, lodgers or even tenants, provided that they are only co-residents. For example, Pedro Bayon, a Guard lieutenant, with a servant and his wife; or Miguel Soler, a priest of Las Junqueres Monastery, with a servant and a student.²⁷

To summarize, of the one hundred households studied to date the most significant characteristics were as follows. Firstly, the predominance of co-residence, which affects somewhat more than half of households – whether of men and/or women in their capacity as servants, lodgers, apprentices, tenants and undetermined. Secondly, that only half of the households are simple and that only 31% of the total sample analyzed corresponds to households whose profile coincides with the nuclear biological family. Thirdly, it is observed that a third of the households analyzed are complex, either extended or multiple, an aspect which makes the case of Barcelona highly representative of these households,²⁸.

3. The complementary nature of survival strategies: the use of credit institutions and changes in household composition

Crossing the sources relating to household composition and to the men and women who used the Monte de Piedad de Barcelona between January and February 1770 as borrowers, has made it possible to observe that 18% of the households studied used pawning as a means to obtain microcredit. Generally speaking, the behaviour of these households in relation to credit comes within the outline described in the first section of this article²⁹. Which were the households that demonstrated the greatest tendency to use this institution? Appendix 2. Table 3 shows the households according to P.Laslett's typology, and it is observed that the simple family households are represented by a higher percentage than in the sample of one hundred reference households. The presence, among the borrowers of the Monte de Piedad, of the simple family household and especially of the simple family household without co-residents, that is to say that which is equivalent to the biological nuclear family, therefore suggests that these households are more vulnerable and at greater risk of depending on credit institutions. The complexity of the households and co-residence

was probably a strategy which allowed families and individuals a greater degree of independence from both pseudo-credit and welfare institutions.

However, the high proportion of co-residents in the group of households which resort to pawning should be understood not so much as a demonstration that co-residence also presupposed a certain degree of dependence on the institutions but rather as an indicator of another phenomenon of a different nature. Bearing in mind that on numerous occasions the borrower is not the head of the household but rather a co-resident – and not necessarily a maid or a servant as these could be pawning on the orders of their masters – we have a clear demonstration of the existence of individual strategies which overlap or run parallel to those of the household, an aspect which will be tackled later. This would be the case of Jayme Matheu, a shoemaker, and a co-resident, who pays for his lodgings, living in a simple family household with three co-residents: a shoemaker, the head of the household and his partner, without children under their protection, who moreover live with two apprentices and a married man whose trade and the whereabouts of his wife are not known ³⁰ (see Appendix 3, Household 1). Jayme Matheu, in his capacity as a lodger, used the Monte de Piedad on two occasions. On the first he obtained an important credit for which he eventually abandoned the pledge which on that occasion was earrings and a gold ring. On the second occasion, he just pawned some woollen skirts and obtained a microcredit that he would manage to repay. This constitutes an example of an individual strategy at the heart of a simple family household with apprentice and lodger co-residents, which is probably only explained within the context of a city and a territory in full growth and transformation, capable of attracting an important flow of immigrants.

The most revealing results of Appendix 2 Tabla 3, however, correspond, as already mentioned, to the predominance of simple family households without co-residents which coincide fully with the nuclear family: 40% of the households studied which used the Monte belong to this group. These include those with a woman, either a widow or a woman with an absent husband, as the head of the household, and those formed by a couple with several small children. An illustration of the first of these two types is the household of Catarina Martí, with an absent husband, her son, Francisco Martí, a sailor, who uses the Monte on three occasions to pawn a woollen cloak which he recovers and again pawns, representing an

example of successful management of the microcredit³¹. The second prototypical profile of simple family households coinciding with the nuclear family is constituted by the case of Magin Pares, a tailor, his partner Madalena Pares and their four under age children, three boys and a girl, who use the Monte de Piedad on two occasions in the winter of 1770. On the first occasion they lose the pledge and on the second occasion they recover it³². After one year the simple household still has the same composition but they move house. In this case, access to credit allowed them to overcome their difficulties until that moment without varying the composition of their household, despite which the percentage of failure in the repayment of the loan among simple family households was the highest of the sample.

The simple family households which coincide with the nuclear family are those which are mostly represented in the requests for admission to the public or parish welfare institutions of the time in the city of Barcelona³³. Illness or the death of one of the spouses could make it impossible for the members of the household to survive in the same house. Rosa Vidal, a young widow resident in Barcelona who requested admission to the *“bolsa de pobres vergonzantes”*³⁴ of the parish of El Pi of this city, arguing that her husband had died a year earlier and that the little that she earned was not enough to maintain her young daughter, relates all the difficulties that she had to go through during the illness of her husband. She complains that she *“had to abandon and sell everything she had to relieve the illness of her husband”*³⁵. The term “abandon” undoubtedly refers to the pawning of belongings that she never recovered. Obtaining credit by pawning did not succeed in detaining the process of progressive impoverishment which led this nuclear family, struck down by the demographic lottery, to dependence on assistance and charity. The response of this nuclear family to these adversities begins with the pawning and loss of belongings, and ends with admission to the *bolsa de “Pobres Vergonzantes”* of the parish of Santa Maria del Pi. We do not know the successive steps that this woman and her young daughter followed, but they most probably had to resort at some time to temporarily leaving the daughter in the Misericordia and the woman joining another household as a servant or close relative. The complementary nature of the survival strategies undertaken – access to social institutions, co-residence and networks of relations – are clear in this example.

The vulnerability of the nuclear family emerges as an irrefutable fact in the welfare archives of the seventeenth hundreds. The survival of the nuclear family, given the fragility of the critical phases of the family cycle (infancy, the raising of children and old age), inescapably depended both on the existence of a network of social benefits arising from public and/or parish assistance, and on networks of relations, neighbours, trade or co-residence with which to establish relationships of reciprocity. These options were not dichotomous in the Barcelona of the late seventeenth hundreds but rather complementary. Although the welfare institutions in the period studied were insufficient for the needs of the city – evidence of this is that between 1772 and 1775 a Royal Commission was created to plan a new Hospice in the city and King Charles III increased the funds that the public treasury regularly provided for the existing institutions – many simple family households resorted to public assistance, activated their networks of relations or neighbours and at the same time transformed their composition in their fight for survival. Co-residence, either of an institutional (hospitals, hospices, shelters, poorhouses, etc.) or civil (common households) nature were options taken simultaneously by some family units. For example Paula Martí, whose soldier husband was absent, had her daughter admitted to the Misericordia and went to serve in the house of a relative³⁶. The different forms of co-residence, whether civil or institutional, could therefore offset the vulnerability of the nuclear family. Simple family households without co-residents, that is those corresponding to the nuclear family, were those which were at a greater disadvantage when faced with the difficulties raised by the situation of the times or the demographic lottery.

On analyzing the households that resort to pawning it has been possible to observe that the extended families – those which include close relatives – are precisely those that have a greater degree of flexibility when faced with adverse situations, while their composition allows the number of members to be modified without necessarily altering the family nucleus. This is the case of a household whose head was Raymundo Mullet, a veil-weaver who, after losing and abandoning the objects pawned in the Monte de Piedad, chose to have a relative admitted to the Casa de Misericordia. Raymundo Mullet lived with his wife Paronilla Argemí, a journeyman son, a niece, his wife's stepmother and an apprentice called Joseph Masso (Appendix 3, Household 6). It was the latter who went to the Monte de Piedad on seven occasions throughout 1770, almost always abandoning the pledge. He only recovered it on two occasions when he

had pawned gold earrings, on the contrary losing the hemp sheets, napkins, pieces of cotton, doublets, breeches and woollen skirts. This apprentice most probably went to the pawnshop on behalf of the family who took him in, like a maid would have done for her master, as it is unlikely that an apprentice would have had items of household furnishing such as napkins and sheets. What is certain is that this extended household of a veil-weaver systematically used the credit institution throughout 1770, could not repay its debts and abandoned a good part of its belongings. A few months later, during 1771, his wife died. On 14 January 1772 Maria Busquets, his wife's stepmother, was taken to the hospice (Casa de Misericordia) by her son-in-law, where she died two years later. In 1777 the former extended household of Raymundo Mullet had already parted with – or been abandoned by – the apprentice and the niece, and had thus been reduced to two members: the veil-weaver and his son³⁷. Indeed, the extended households played a key role in shaping the interest and reciprocity networks which governed blood relationships. The welfare archives are full of examples of households who part with and/or recover, temporarily or permanently, elderly parents or other close relatives – often youths of both sexes who work as apprentices or servants. For example Joan Barnius, a wage earner from Badalona, married with two children, asked for his mother, Maria Foxart, to be admitted to the Misericordia in June 1777, as he could no longer maintain her and undertook to pay the institution a daily sum to support her thanks to “the mercy of some relatives (who) helped me to pay”³⁸. This is an example of an extended household which simultaneously used the institutions, the relationship networks and modification of the household composition in its household survival strategies.

Lastly, the analysis of the households of the Sant Pere neighbourhood who resorted to pawning between January and February 1770 has demonstrated the coexistence of different individual and family strategies which arose at the heart of some households, especially in complex households with a high degree of co-residence. We confirmed this phenomenon on observing that in many cases the borrower who went to the Monte de Piedad in search of credit was not the head of the household but rather another member acting in accordance with their own needs and strategies which were sometimes individual and sometimes family. This is the case of the multiple household made up of two conjugal units and two single people, in which the heads of the family were a velvet-weaver journeyman and a galloon-maker journeyman, together with

two co-residents, one of them a stocking-weaver journeyman and the other an unspecified apprentice³⁹(Appendix 3 Household 7). This household presented a great homogeneity of trade, silk appearing to be the element which brought them together. The appearance, in the sample analyzed, of plurinuclear households of journeymen and apprentices was a recurrent phenomenon. We do not know what contractual and/or reciprocal relations were established between these conjugal units and these single people, but the surname of all the male members of the domestic unit was Ribó, and therefore, although the documentation exceptionally does not specify this, they were most probably related, if only distantly. The head of the household was Juan Ribó, the velvet-weaver journeyman, married with four young children. It was Gaspar Ribo, the galloon-maker journeyman, married with one son, who went to the Monte in search of credit on three occasions. On all three occasions he pawned and recovered the same article, a pair of gold earrings. The fact that it was not the head of the household who went to the Monte suggests the coexistence of different strategies at the heart of the domestic unit, in which decision-making could come from different coexisting decision centres, depending on the type of relations linking the members of the domestic unit and the different degree of autonomy and complementariness of the individual, family and household strategies. Therefore, household survival strategies should not necessarily be seen as singular and homogeneous, as they are often supported by the confluence or simultaneity of individual and family strategies which can coexist under the same roof. This multiplicity of strategies at the heart of the domestic unit is also observed in the case of households whose head is a single person who takes in co-residents. A good example of this Joseph Casals, a stocking-weaver journeyman, head of the household, who lived with Pedro Curulla, a baker journeyman, his family – made up of wife, two sons and one daughter and another suckling that the wife was wet-nursing in exchange for a regular income – and a surgeon journeyman⁴⁰ (Appendix 3, Household 8). The head of the household, who in this case was single, probably controlled the access to the house, but the person who uses the pawnshop as a survival strategy is the person whose family circumstances oblige him to take that option, this example therefore constituting a further indication of the diversity and complementary nature of the strategies taken within the household, in which complex forms of co-residence and the use of credit institutions occurred in a parallel manner.

Conclusions

This study on the use of microcredit and the household composition of one of the lowest-class neighbourhoods with one of the highest population densities (Sant Pere neighbourhood) of Barcelona, has demonstrated, for the last third of the seventeen hundreds, the predominance of all forms of co-residence, and the low representation of simple family households – especially of those which correspond to the nuclear biological family – together with the notable presence of complex households which are comparatively well represented. Crossing the sources on households and on microcredit revealed the complementary nature of the survival strategies which went from the option of co-residence, with the consequent modification in household size and composition, to the option of access to pseudo-credit and welfare institutions. In Barcelona at the end of the seventeen hundreds these two options were not exclusive but rather occurred simultaneously at the heart of many households. The households most dependent on these institutions were probably the simple family households without co-residents whose viability required the use of the social benefits available. Finally, this study also shows the need to understand the household as a space where different individual and family strategies can come together or be developed in a parallel way. Household survival strategies did not therefore always have a single, homogenous character, but rather they could be the result of the confluence of various different strategies, and they were thus plural. This is precisely what happened in a craft and manufacturing city undergoing a major transformation, such as Barcelona at the end of the seventeen hundreds.

*Esta investigación forma parte de un proyecto en curso titulado “Crédito, consumo y género en los orígenes de la Cataluña Contemporánea”, Convenio de Colaboración entre el Institut Català de la Dona (Generalitat de Catalunya) y el Departamento de Historia e Instituciones Económicas de la Universidad de Barcelona. Parte de esta investigación fue presentada en la sesión C59 *Les femmes et le crédit dans les sociétés européennes (XVIe-XIXe siècles)*, Madrid, agosto de 1998; y en el Seminario sobre Crédito urbano y consumo en la Europa preindustrial, Barcelona, diciembre de 1998

Agradezco a Teresa Cubí su labor en el vaciado y explotación de la base de datos así como su acertado criterio en la resolución de los problemas que nos plantea la investigación

¹ See Montserrat Carbonell, *Sobreviure a Barcelona. Dones, pobresa i assistència al segle XVIII* (Vic, 1997).

² A finals dels anys setanta Louise Tilly plantejava el tema de les estratègies familiars que poc a poc s'ha anat desenvolupant. See Louise Tilly, “Individual Lives and Family Strategies in the French Proletariat”, *Journal of Family History*, No.4 (1979), pp. ----; Stuart Woolf (ed.), *Domestic strategies: work and family in France and Italy 1600-1800* (Cambridge, 1991); and Tamara K.Hareven, *Family Time and Industrial Time. Interdisciplinary Perspectives on Modern History* (Cambridge, 1982). Richard Wall a mitjans dels anys vuitanta formulava un concepte clau per l' estudi de les economies i estratègies familiars, see Richard Wall, “Work, welfare and the Family: an Illustration of the Adaptive Family Economy”, in Lloid Blonfield and Richard M.Smith, *The World We Have Gained* (Oxford, 1986), pp.261-294.

³ Arxiu Històric de “la Caixa” (hereafter,AHC), Libros de Contaduria, 1770.

⁴ The registers preserved do not cover all the neighbourhoods of Barcelona. Nosaltres hem utilitzat el volum que correspon a “Libro de Matrícula o Descripción de las Iglesias, Familias e Individuos de ambos sexos con las casas que componen el B° de San Francisco de Paula del Quartel 2° nombrado de San Pedro...” Arxiu Històric de la Ciutat de Barcelona (Hereafter AHCB), Cadastre I-5, 1770. **Sobre la crítica de esta fuente véase** Pilar López, “Evolució demogràfica”, in Jaume Sobrequés (ed.) *Historia de Barcelona*, vol 5 *El desplegament de la ciutat manufacturera (1714-1833)* (Barcelona, 1993) pp.111-166.

⁵ The crosscheck was carried out starting from coinciding first name, surname, job and address.

⁶See Manuela Rocha, “Credito privado enm Lisboa numa perspectiva comparada (séculos XVII-XIX)”, *Análise Social. Revista do Instituto de Ciências Sociais da Universidade de Lisboa*, XXXIII, No.145 (1998), pp. 91-115, and Laurence Fontaine, Gilles Postel-Vinay, Jean-Laurent Rosenthal et Paul Servais (éd.), *Des personnes aux institutions. Réseaux et culture du crédit du XVIe au Xxe siècle en Europe* (Louvain-la-Neuve, 1997).

⁷ See Carbonell, *Sobreviure a Barcelona...*pp.169-189, and Montserrat Carbonell, “Crédito al consumo y economías familiares. Barcelona, 1750-1850”, in Albert Carreras, Pere Pascual, Davis Reher y Carles Sudrià (de.), *Doctor Jordi Nadal. La industrialización y el desarrollo económico de España* (Barcelona, 1999) vol I, pp.304-320.

⁸ See Pierre Vilar, *Catalunya dins l' Espanya moderna*, vol III (Barcelona: 1966), and Josep Iglesias, *El cens del comte Floridablanca, 1787* (Barcelona, 1970).

⁹ Of the 159 women who appeared as borrowers the majority (78%) were widows.

¹⁰ **Una primera aproximación se encuentra** en See Carbonell, “Crédito al consumo y economías familiares”, pp. 309-320

¹¹ See Manel Arranz & Ramon Grau, “ Problemas de inmigración y asimilación en la Barcelona del siglo XVIII”, in *Revista de Geografia*, IV, No. 1, (1970), pp.71-80

¹² Appendix 1 shows how the Workers subsector includes the categories of Day Labourer, Wage Earner, Worker, Labourer or Journeyman, without indicating any trade.

¹³ See Pierre Vilar, “Transformaciones económicas, impulso urbano y movimiento de los salarios: la Barcelona del siglo XVIII”, in Pierre Vilar, *Crecimiento y desarrollo* (Barcelona, 1974), pp. 209-210.

¹⁴ See A. CAPMANY I MONTPALAU, *Discurso económico-político en defensa del trabajo mecánico de los menestrales* (Madrid, 1788).

¹⁵ See Pilar López Guallar, “Les transformacions de l’ habitat: la casa i la vivenda a Barcelona entre 1693 i el 1859”, in *Actes del Primer Congrés d’ Història de Catalunya*, vol I (Barcelona, 1985), pp.111-117; and the same author “La densificació barcelonesa: el territori de la parroquia de Santa Maria del Pi, 1693-1859”, in *El Pla de Barcelona y la seva historia . Actes del I Congrés d’ Historia del Pla de Barcelona...* (Barcelona, 1984).

¹⁶ See Manel Arranz & Ramon Grau, “ Problemas de inmigración ...”, pp.71-80.

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¹⁷ See Elisa Badosa, “Els lloguers de cases a la ciutat de Barcelona (1780-1834)”, in *Recerques*, 10 (1980) pp.139-157.

¹⁸ Manufacturing (60%), Services (24%), Clergy, army and inactive (14%), Agriculture (2%).

¹⁹ See Peter Laslett, “La famille et le ménage: approches historiques”, *Annales ESC*, 4-5 (1972), pp.847-872.

²⁰ **Véase el papel indispensable de la coresidencia en relación a las economías familiares y al mercado de trabajo para en cataluña en períodos posteriores en** Enriqueta Camps Cura, “Transitions in Women’ s and children’ s work patterns and implications for the study of Family income and Household structure: A Case Study From the Catalan Textile Sector (1850-1925)”, in *The History of the Family. An International Quarterly*, vol 3 (1998), pp.137-153.

²¹ AHCB, Cadastre, I-5.

²² See Carbonell , *Sobreviure...* pp.125-169.

²³ AHCB, Cadastre I-5.

²⁴ AHCB, Cadastre I-5.

²⁵ AHCB, Cadastre I-5.

²⁶ AHCB, Cadastre I-5.

²⁷ AHCB, Cadastre I-5.

²⁸ Article Rowland

²⁹ That is to say almost a fifth of those who pawn articles are women; the most represented professional sectors are manufacturing (60%), especially Textiles and clothing, followed by services (20%) and Fishing and sailing (13%); the articles mostly pawned are clothes and the value of the loans extremely small; the successful repayment of the pledge is also around 50%, which we found in the widest documentary sample; and the repeat pawning being majority, that is to say 80% of the borrowers again pawn between twice and six times the same – or other – articles.

³⁰ AHCB, Cadastre I-5, Illa 19, Casa 2

³¹ AHCB, Cadastre I-5

³² AHCB, Cadastre I-5.

³³ See Carbonell, *Sobreviure a Barcelona*.

³⁴ Poor people not daring to beg openly.

³⁵ Arxiu Parroquial de Santa Maria del Pi, **Pobres Vergonyants**, applications from the XVIIIth century.

³⁶ Arxiu Històric de la Casa de Misericòrdia de Barcelona (AHCMB), Assistencial, Expedients d’ ingrés d’ acollides, any 1777.

³⁷ AHCB, Cadastre I-5, Este hogar es uno de los que reune mayor información desde el punto de vista documental

³⁸ AHCB, Assistencial, Expedients d’ ingrés d’ acollides, any 1777.

³⁹ AHCB, Cadastre, I-5

⁴⁰ AHCB, Cadastre, I-5