

Using Microcredit and Restructuring Households: Two Complementary Survival Strategies in Late Eighteenth-Century Barcelona*

MONTSERRAT CARBONELL-ESTELLER

INTRODUCTION

In the last third of the 1700s 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 100,000 inhabitants. Immigration, both from the Pyrenean areas and from the proto-industrial 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.

At the end of the eighteenth century Barcelona had an expanding labour market and a welfare system which facilitated immigration and helped people to settle in the city. The changes in occupation, the progressive transformation of apprentices into wage earners, 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. Barcelona also had an important and dynamic network of public welfare services. These 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 also 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 age.¹ The following were the key institutions of this

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

welfare system: the *Casa de Infants Orfes*, which took in children under thirteen years old; the *Casa de Misericòrdia*, which took in poor people from both sexes and all age groups, and which also acted as both a workhouse and hospice; the *Hospital de la Santa Creu*, which took in the sick and needy; and, lastly, the *Casa de Penedides*, which took in women and was linked to the *Mont de Pietat de Barcelona*.² These public institutions, together with the parish charity (*Borsa de Pobres Vergonyants*)³ and the public soup kitchen, organized at times of crisis by the local authorities, made up the dynamic welfare system of Barcelona at the end of the eighteenth century, offering the population a wide range of social benefits.

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 strategies,⁴ of which there was a number of different complementary kinds. Apart from work, there was a wide range of strategies which could be carried out simultaneously, or alternated, and which could offset the irregularity and fragility of employment. These included 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. This article deals almost exclusively with two of these: the use of microcredit institutions, and variations in household size and composition. Some references are, however, made to the use of welfare institutions.

Two principal sources were used. Firstly, the *Llibres de Comptaduria del Mont de Pietat* (pawn shop) *de Nostra Senyora de la Esperança 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 was repaid and therefore whether the pledge was recovered or definitively lost.⁵ The second source studied was the *Llibres de Matricula dels alcaldes de barri* corresponding to the Sant Pere neighbourhood. These recorded the people living in each household in the year 1770, giving the first name and surname, civil status, trade, relationship or other kind of

2. The same *Congregació de Nostra Senyora de l'Esperança* governed the *Mont de Pietat de Barcelona* and the *Casa de Penedides*. The profits of the *Mont de Pietat* were used to finance the *Casa de Penedides*.

3. Poor people not daring to beg openly.

4. At the end of the 1970s Louise Tilly raised the issue of the development of family strategies. See Louise Tilly, "Individual Lives and Family Strategies in the French Proletariat", *Journal of Family History*, 4 (1979), pp. 137–152; Stuart Woolf, *The Poor in Western Europe in the Eighteenth and Nineteenth Centuries* (London, 1986); and Tamara K. Hareven, *Family Time and Industrial Time* (Cambridge, 1982). Richard Wall, in the mid-1980s, formulated a key concept for the study of family economies and strategies; see Richard Wall, "Work, Welfare and the Family: An Illustration of the Adaptive Family Economy", in Lloyd Blonfield and Richard M. Smith, *The World We Have Gained* (Oxford, 1986), pp. 261–294.

5. Arxiu Històric de "la Caixa" (hereafter, AHC), *Llibres de Comptaduria*, 1770.

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. This source does not, however, allow us to quantify these movements, as it is not sure that they represent comprehensive records, and it was therefore only used to locate the households in 1770,⁶ and to show changes in some households between January 1770 and December 1777. The Sant Pere neighbourhood was chosen because it is the area where most of the new calico factories were located, the vast majority of which concentrated the weaving and printing in the same building until the end of the 1780s. This neighbourhood took in a large proportion of the working families of the eighteenth century, as shown by the population density of the area. 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 institutionalized micro-credit by part of the lower class, taking as a documentary base 1,015 pledges corresponding to the months of January and February 1770. Secondly, it presents the structure of the households of the Sant Pere neighbourhood for the same period, starting from a sample of the first hundred households which appear in the *Llibres de Matricula dels alcaldes de barri*, corresponding to a total of 504 people. The results show us the extent of co-residence and the proportion of complex households (whether extended family households, those including some relatives, or multiple family households, those having more than one conjugal unit). Thirdly and lastly, crossing the two sources mentioned makes it possible to establish a sample composed of those eighteen, of the one hundred households studied, which used the *Mont de Pietat* between January and February of 1770.⁷ A qualitative approach to these eighteen households suggests tentative answers to the following questions. Did different types of households prefer specific strategies? Were using credit, relying on welfare institutions and transforming households through co-residence alternative or complementary strategies? Did different individual and family strategies coexist at the heart of the same household?

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 classes, thus ensuring continual access to consumption in a context

6. The registers preserved do not cover all the neighbourhoods of Barcelona. We have used the volume corresponding to "Libro de Matricula 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 1-5, 1770. For criticism of this source see Pilar López, "Evolució demogràfica", in Jaume Sobrequés (ed.), *Història de Barcelona*, vol. 5, *El desplegament de la ciutat manufacturera (1714-1833)* (Barcelona, 1993), pp. 111-166.

7. The crosscheck is carried out starting from coinciding first name, surname, job and address.

characterized by irregular income. The discontinuity of individual and family income led to consecutive debts and, in many cases, made it necessary to enter the informal credit market, informal credit being that which is not subject to any kind of document and which is established orally.⁸ The appearance of an institution such as the *Mont de Pietat* in the Barcelona of the mid-1700s represented the first attempt to formalize and institutionalize microcredits in the city, allowing 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 *Mont de Pietat 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 *Mont de Pietat* to act as a genuine credit entity. This, in turn, depended absolutely on the *Mont de Pietat* 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, from the 1770s, the ban on interest that the king imposed on the *Mont de Pietat* in 1767 dealt a severe blow to the credit side of the institution.⁹ 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 city.

Graph 1 shows how the culminating moment for the number of pawns, that is for the number of families obtaining credit, is the mid-1760s. If we take into account that in the 1760s the city had approximately 80,000 inhabitants,¹⁰ the figure of 10,000 families helped by the *Mont* in the year 1764 shows the tremendous dynamism of the institution, which saw between one-third and one-half of the city's family units pass through its office, in a year marked by the appearance of an old-style subsistence crisis. There was an evident demand for credit. In 1770, the year from which our sample comes, the *Mont de Pietat* still acted as a genuine popular credit institution.

Who were the users of the *Mont de Pietat* in this period? Firstly, it is the

8. See Manuela Rocha, "Credito privado em Lisboa; numa perspectiva comparada (séculos XVII–XIX)", *Análise Social. Revista do Instituto de Ciências Sociais da Universidade de Lisboa*, 33, No. 145 (1998), pp. 91–115, and Laurence Fontaine, Gilles Postel-Vinay, Jean-Laurent Rosenthal, and Paul Servais (eds), *Des personnes aux institutions. Réseaux et culture du crédit du XVIIe au XXIe siècle en Europe* (Louvain-la-Neuve, 1997).

9. In 1767 a royal decree settled the controversy in the *Mont de Pietat* between the clergy and laymen concerning interest. The king intervened, suspending the acceptance of funds in exchange for interest and obliging the existing funds to be repaid with the interest due. In practice the deposits began to be returned in 1770; *Llibre d'Acords*, AHC.

10. 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. Vilar. See Pierre Vilar, *Catalunya dins l'Espanya moderna*, vol. 3 (Barcelona, 1966), and Josep Iglésias, *El cens del comte Floridablanca, 1787* (Barcelona, 1970).

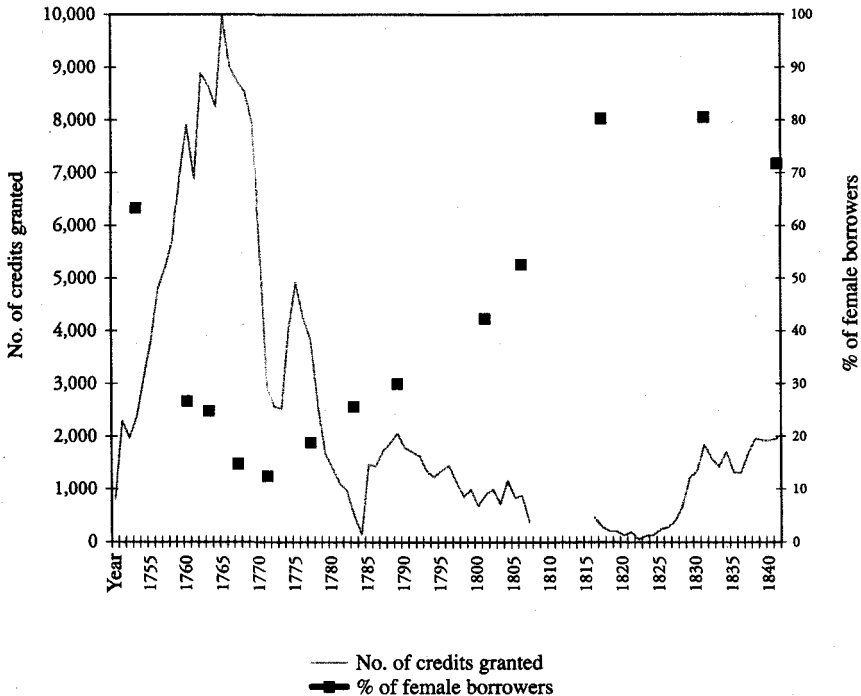


Figure 1. Number of credits granted and percentage of female borrowers: *Mont de Pietat de Nostra Senyora Esperança de Barcelona*, 1751–1842

Source: Own elaboration from the *Llibres de Comptaduria*, AHC

families from the lower-class neighbourhoods, those with the highest density and those nearest to the new calico factories. As regards the profile of the borrowers, we shall first indicate their sex and occupation. In 1770, only fifteen per cent of the borrowers were women, the majority of whom were widows.¹¹ This was not always the case. In the long run, the rate of female borrowers of the *Mont* was inversely proportional to the intensity of the number of credits granted (see Graph 1). When the *Mont* acted as a genuine credit institution with sufficient resources to meet the enormous demand for credit in the city, the clients were mainly married men, whereas when the number of loans granted plummeted and the *Mont de Pietat* became entrenched in a welfare rather than credit function, the clients *par excellence* were married women, single women and widows. This phenomenon – which will not be developed in this article – suggests that there were different gender strategies at the heart of the families and households. These gender-specific strategies were in response to the policy of the *Mont*, which

11. Of the 159 women who appeared as borrowers the majority (78 per cent) were widows.

Table 1. *Occupation of the borrowers of the Mont de Pietat de Nostra Senyora de l'Esperança, Barcelona, 1770*

Sector	Subsector	No.	%
Total agriculture & fishing	Agriculture	78	9.5
	Fishing and Sailing	64	7.8
		142	17.4
Total manufacturing	Wax and soap	3	0.3
	Building	50	6.1
	Leather and shoes	57	6.9
	Esparto	13	1.5
	Wood	35	4.2
	Metals	56	6.8
	Glass and ceramics	2	0.2
	Textile and clothing	268	32.8
	Workers	22	2.6
	506	62.1	
Total services	Food sector and derivatives	20	2.4
	Artists	5	0.6
	Trade	22	2.6
	Teaching	4	0.4
	Liberal professions and officials	9	1.1
	Services	37	4.5
	Transport	44	5.3
	141	17.3	
Total clergy, army and inactive	Clergy	6	0.7
	Army	8	0.9
		14	1.7
Total various	Various	12	
		12	1.5
Grand total		815	100.0

Source: Own elaboration, *Llibres de Comptaduria*, 1770, AHC

sometimes gave a different valuation to an object depending on whether it was pawned by a man or by a woman.¹²

The occupation of the borrowers using the *Mont de Pietat* reveals the characteristic profile of a strongly manufacturing port city (see Table 1). This is shown by the high representation of the manufacturing sector –

12. An initial approach can be found in Montserrat Carbonell, "Crédito al consumo y economías familiares. Barcelona, 1750–1850", in Albert Carreras, Pere Pascual, David Reher, and Carles Sudrià (eds), *Doctor Jordi Nadal. La industrialización y el desarrollo económico de España* (Barcelona, 1999), vol. 1, pp. 304–320.

Table 2. *Distribution of the credits granted according to their value, Mont de Pietat, Barcelona, 1770*

Type loan	Borrowers		Amounts borrowed	
	No.	%	No.	%
From 0–24 reales	709	69.9	9,112	28.6
From 25–49 reales	163	16.1	5,412	17.0
From 50–99 reales	86	8.5	5,204	16.4
From 100–149 reales	30	3.0	3,204	10.1
<150 reales	27	2.7	8,878	27.9
Total	1,015	100.0	31,810	100.0

Source: Own elaboration, *Llibres de Comptaduria*, 1770, AHC

especially textiles and clothing – as well as the fishing and marine subsector and the service sector. However, at the end of the 1700s 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 of gaining promotion within the guilds, and the appearance of an important contingent of salary earners outside the guilds.¹³

What was the value of the credits granted and what objects were pawned? The distribution according to the value of the credits granted (see Table 2) shows that the pawning of objects was a short-term survival strategy, aimed at day-to-day survival. Most of the loans (seventy per cent) were for an extremely small amount, equivalent to payment for between two and six day's work for a construction labourer, according to the wages indicated by P.Vilar for the year 1764.¹⁴ The articles pawned could not be land, furniture, cessions, bills of exchange or state bonds. Only jewellery, or gold or silver objects (cutlery, buttons, small boxes, rosaries, candelabra, pieces of necklace, etc.), articles of clothing, unmade-up fabrics or raw materials (wool, silk, cotton, flax or hemp), and household appliances (copper pots, etc.) could be pawned (Table 3).

What adaptive skills did the family economies and the households develop in order to make the best use of the credit offered by the *Mont*? 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 demonstrated the capacity of the family economy to overcome

13. In Table 1 the workers' subsector includes the categories of day labourer, wage earner, worker, labourer and journeyman. With these occupations, usually no specific trade was indicated. Cf. Manel Arranz and Ramon Grau, "Problemas de inmigración y asimilación en la Barcelona del siglo XVIII", in *Revista de Geografia*, 4 (1970), pp. 71–80.

14. 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.

Table 3. *Value of the loans by type of pledge, Mont de Pietat, Barcelona, 1770*

Type loan	Jewellery		Clothes		Various		No. of loans Total = 100
	No.	%	No.	%	No.	%	
From 0–24 rals	235	33.1	463	65.3	11	1.6	709
From 25–49 rals	119	73.0	43	26.4	1	0.6	163
From 50–99 rals	72	83.7	14	16.3	0	0.0	86
From 100–149 rals	28	93.3	2	6.7	0	0.0	30
<150	25	92.6	2	7.4	0	0.0	27
Total	479	47.2	524	51.6	12	1.2	1,015

Source: Own elaboration, *Llibres de Comptaduria*, 1770, AHC

successfully the deficit in its budget, without having to abandon the pledges. This constituted a form of precaution, as it allowed the operation to be repeated as often as necessary. On the other hand, the inability to pay the debt and to recover the pledge was not necessarily synonymous with failure, as some people might decide to sell off cheaply certain dispensable objects. However, 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”.¹⁵

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 (Table 4). Therefore, the

Table 4. *Repayment of credit by its value, Mont de Pietat, Barcelona 1770*

Type loan	Total repaid		Total not repaid		Total = 100 No.
	No.	%	No.	%	
From 0–24 rals	318	44.9	391	55.1	709
From 25–49 rals	82	50.3	81	49.7	163
From 50–99 rals	38	44.2	48	55.8	86
From 100–149 rals	9	30.0	21	70.0	30
<150 rals	12	44.4	15	55.6	27
Total	459	45.2	556	54.8	1,015

Source: Own elaboration, *Llibres de Comptaduria*, 1770, AHC

15. See A. Capmany i Montpalau, *Discurso económico-político en defensa del trabajo mecánico de los menestrales* (Madrid, 1788).

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 presence of a high percentage of repayment of the bigger loans is partly explained by the institution's policy for granting credit. The loans for jewellery represented a lower percentage of credit in relation to the valuation, inciting the borrowers to repay these loans.¹⁶ When not recovered, the jewellery was sold in public auctions, ensuring important profits for the institution. The occupational subsectors whose success in repaying was above average were fishing and sailing, the army, services, building and textile and clothing (Table 5 overleaf). This seems to suggest that some of the groups with the most irregular incomes, like soldiers, fishermen and sailors, succeeded best in using credit without losing their pawns. 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.

FAMILIES AND HOUSEHOLDS IN BARCELONA IN 1770: THE PREDOMINANCE OF CO-RESIDENCE

With the growing number of inhabitants and domestic units, late eighteenth-century Barcelona witnessed a progressive subdivision of flats into smaller units and a systematic increase in the size of the buildings through the addition of new floors.¹⁷ Economic differences within the lower classes, whether or not new immigrants, grew larger. The vigour and change of the labour market under construction is demonstrated by the distance between the craftsmen belonging to guilds and those not belonging to guilds, and by the progressive proletarianization of the apprentices who found it difficult to become masters.¹⁸ This is also seen by the increasing appearance of salary or wage earners, the flow of young people – especially women – in search of a position in domestic service, multiple employment, underemployment and unemployment. The increase in rents¹⁹ encouraged an increase in residential

16. From among the 1,015 pawns carried out between January and February 1770, a credit of 78.2 per cent of the valuation was obtained for jewellery, 81.2 per cent for clothes and 82.2 per cent for objects such as copper pots or others.

17. 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. 1 (Barcelona, 1985), pp. 111–117; and *idem*, "La densificació barcelonesa: el territori de la parroquia de Santa Maria del Pi, 1693–1859", in *El Pla de Barcelona y la seva història. Actes del I Congrés d'Història del Pla de Barcelona* (Barcelona, 1984), pp. 275–298.

18. See Manel Arranz and Ramon Grau, "Problemas de inmigración", pp. 71–80.

19. See Elisa Badosa, "Els lloguers de cases a la ciutat de Barcelona (1780–1834)", *Recerques*, 10 (1980), pp. 139–157.

Table 5. *Repayment of the credit by occupation, Mont de Pietat, Barcelona 1770*

Sector	Subsector	Repaid	Not repaid	Total	
		No.	No.	No.	
		%	%	%	
Total agriculture and fishing	Agriculture	22	56	78	
	Fishing and sailing	37	27	64	
		59	83	142	
Total manufacturing	Wax and soap	2	1	3	
	Building	26	24	50	
	Leather and shoes	29	28	57	
	Esparto	3	10	13	
	Wood	15	20	35	
	Metals	20	36	56	
	Glass and ceramics	0	2	2	
	Textile and clothing	137	131	268	
	Workers	9	13	22	
		241	265	506	
	Total manufacturing	Food and derivatives	7	13	20
		Artists	1	4	5
		Trade	7	15	22
		Teaching	1	3	4
Liberal professions and administration		4	5	9	
Services		21	16	37	
Transports		23	21	44	
		64	77	141	
Clergy		3	3	6	
Army		6	2	8	
Total clergy, army and inactive		9	5	14	
	Various	5	7	12	
Not recorded		81	119	200	
Grand Total		459	556	1,015	

Source: Own elaboration, *Libres de Compuaduria, 1770, AHC*

Table 6. 100 Households of Sant Pere neighbourhood by household type, Barcelona 1770

Type household	With co-residents No.	Without co-residents No.	Total = 100 No.
Solitaires*	4	4	8
Without family structure	8	2	10
Simple family household	19	31	50
Extended family household	11	11	22
Multiple family household	10	0	10
Total	52	48	100

Source: Own elaboration, *Llibres de Matricula dels alcaldes de barri*, 1770 AHCB

*Single people, widows, widowers and married people with absent partners.

mobility. 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 or hawkers. There were 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 consisting of artisans and workers in late eighteenth-century Barcelona which are just beginning to be answered. We still know little about the artisans, apprentices, wage earners, maids, sellers or salary earners. We do not know about their marriage patterns, how and when an independent household was created, how the accommodation was transferred, the information and solidarity networks and how the cycle of the domestic group developed. As a first approach, we have analysed 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. The profile of occupations of all household members studied demonstrates the predominance of the manufacturing sector, followed by the service sector.²⁰ We analyse the composition of these 100 households using Peter Laslett's typology (Table 6).²¹ Only nineteen of them had a woman as the head of the household, mainly widows or women whose husbands was absent.

20. Manufacturing (60 per cent), services (24 per cent), clergy, army and inactive (14 per cent), agriculture and fishing (2 per cent).

21. See Peter Laslett, "Introduction: the history of the family", in Peter Laslett and Richard Wall (eds), *Household and Family in Past Time* (Cambridge, reprinted 1978), pp. 1–90.

Table 7. *Condition of solitary co-residents, Barcelona (Sant Pere neighbourhood) 1770*

Solitary* Co-residents	Men	Women	Total	
	No.	No.	No.	%
Guest	5	2	7	5.1
Undetermined	36	8	44	31.9
Apprentice	28	0	28	20.3
Servant/maid	9	36	45	32.6
Boy	1	0	1	0.7
Widow	0	9	9	6.5
Widow/maid	0	4	4	2.9
Total	79	59	138	100.0

Source: Own elaboration, *Llibres de Matricula dels alcaldes de barri*, AHCB

*Single people, widows, widowers and married people with absent partners.

Two interrelated facts emerge strikingly from this exercise: more than half of the households had nonrelated co-residents, and only a minority consisted of just a nuclear family, i.e. of parents with or without unmarried child(ren), or of a single parent with child(ren) (Table 6). The importance of co-residence converted the head of the household into a key figure, as he or she distributed and controlled access to it. In the same way the condition of a co-resident – who does not have family links with the household – shows the central importance of individual life courses, and shows how individual strategies act in a transverse manner, merging at certain times with those of the household, while at other times they run parallel or apart. For example, the fact that there are co-residents who use the *Mont* 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. Moreover, in many of the households studied the co-residents change but their number and their category remain the same: servants were replaced by servants, apprentices by apprentices, lodgers by lodgers. This corroborates both the fact that there is indeed a domestic group dynamic, 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.

Among the co-residents whose status could be determined, male apprentices and female servants stand out (Table 7). Generally speaking, co-residence involved contractual links between the head of the household and the co-resident – either formalized, such as, for example, some apprenticeship or domestic service contracts, or of an informal and oral nature. These contractual links could move resources in either direction. The head of the household – or the family or families which defined it – could obtain work in exchange for money and payments in kind (this would be the case of

apprentices and maids), or else receive money in exchange for allowing access to the roof in the case of lodgers and tenants. The group 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 family households studied, the families were not related but were probably linked by a contractual relationship. It was not just their own interest, but also the practice of reciprocity and solidarity which allowed many homes to open up to different forms of co-residence. Indeed, co-residence was decisive for immigrants, allowing the newly arrived to obtain a roof and an essential network. For the households who already lived in Barcelona, it was a key supplementary source of income to balance the family budget, as demonstrated by the incorporation of tenants, lodgers or relatives.²² 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 late eighteenth-century Barcelona, and was used systematically in a complementary manner together with other strategies, such as applying to welfare institutions.

The second result is that only a minority of the households (31 out of 100) coincided with a nuclear family (Table 6). It makes a significant difference whether or not simple family households take in co-residents. 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).²³ The presence of the widower and baker without explicit relationship links suggests that they were probably lodgers. The solitaires' households were not just households formed by a widow/widower or a single person, but rather these households could include other members, thus becoming a household without family structure, or perhaps a household led by a widow who took in lodgers, maids or other undetermined people.

From among the extended family households, i.e. those made up of a conjugal unit with relatives, only half incorporated nonrelated co-residents. On average, the number of household members was larger than in the simple family households, but smaller than in the multiple family house-

22. See the essential role of co-residence in relation to family budgets and the labour market for Catalonia in subsequent periods in 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*, 3 (1998), pp. 137-153; and David S. Reher, *Perspectives on the Family in Spain, Past and Present* (Oxford, 1997).

23. AHC.B. Cadastre, 1-5.

Table 8. 100 households of Sant Pere neighbourhood, Barcelona, 1770: household type by household size

Household size	Solitaires* No.	Without family structure No.	Simple family household No.	Extended family household No.	Multiple family household No.	Total No.
1 member	3	0	0	0	0	3
2-4 members	2	8	29	8	0	47
5-7 members	2	1	18	10	6	37
More than 7 members	1	1	3	4	4	13
Total	8	10	50	22	10	100

Source: Own elaboration, *Llibres de Matricula dels alcaldes de barri*, 1770, AHCB

*We consider solitary households those whose head is a widower, an unmarried person or an undetermined person, with or without co-residents.

holds (Table 8). 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 related members, and they appear fairly well integrated in the family structure, compared to the much more mobile unrelated co-residents. Solidarity, reciprocity, but also mutual interest were what led many simple family households to incorporate more or less distant relatives. This is demonstrated by the large number of requests from those who went to the city poorhouse to recover nieces, or other relatives, so that they might help in the home.²⁴ On the other hand, in adverse circumstances, extended family households were prepared to relinquish these close relatives. The applications for admission to the poorhouse are full of the testimonies of women who (temporarily or permanently) were leaving their nieces or other relatives, and children leaving their elderly mothers. This shows the complementary nature and simultaneity of strategies: changes in household size and composition, and the use of social institutions.

All the ten multiple family households had nonrelated co-residents (Table 6). These households – those made up of more than one conjugal unit – were the largest in the sample analysed up to now: six had between five and seven members, and the remaining four over seven members. 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-family 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 streetsellers, galloon-makers and stocking-weavers, among others, was common. The formation of multiple-family 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 moved to another household in a nearby street.²⁵ In other cases the multiple or

24. Regarding the role welfare institutions had in migration and in entering the labour market, see Carbonell, *Sobreviure*, pp. 125–169. Regarding the role of the state, see Carmen Sarasúa, "The Role of the State in Shaping Women's and Men's Entrance into the Labour Market: Spain in the Eighteenth and Nineteenth Centuries", *Continuity and Change*, 12 (1997), pp. 347–371.

25. AHCB, Cadastre I–5.

plurinuclear households 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 wife, Manuela Campdesunyer, and three boys.²⁶ One year later they no longer live at the same address, once again demonstrating the enormous residential mobility and dynamism of the households in the lower-class neighbourhoods of Barcelona at the end of the 1700s.

Lastly, a significant percentage of households without a family structure and of solitaries' 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 regimental cadet, made up of a further two cadets and a sub-lieutenant,²⁷ or the case of Pablo Vilarubias, an incumbent of the church of Sant Pere, who shared a household with a legal practitioner, a lawyer and a servant.²⁸ On the other hand, the solitaries' households included both those which consisted just of one person, mainly widows, and those where a single person had taken in a servant, lodger or even tenant. 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.²⁹

COMPLEMENTARY SURVIVAL STRATEGIES: THE USE OF CREDIT AND WELFARE INSTITUTIONS, AND CHANGES IN HOUSEHOLD COMPOSITION

On crossing the sources relating to household composition and to the men and women who used the *Mont de Pietat de Barcelona* between January and February 1770 as borrowers, we can observe that eighteen per cent of the households studied used pawning as a means of obtaining credit. Generally speaking, the behaviour of these households in relation to credit comes within the outline described in the first section of this article.³⁰ Which

26. *Ibid.*

27. *Ibid.*

28. *Ibid.*

29. *Ibid.*

30. Out of eighteen pawnings, three were done by women, one of whom had an absent husband. Two of the male pawners were widowers. Concerning the household heads' occupations, the most represented sector is manufacturing (twelve cases), especially textiles and clothing, followed by services (three cases). The articles most frequently pawned were clothes, and the value of the loans was extremely small. About half of the pawners recovered their pledge, as in the large sample.

Table 9. Borrowers of the *Mont de Pietat* by household type, Barcelona 1770

Household type	With co-residents	Without co-residents	Total = 100
Solitaries	2	0	2
Without family structure	0	0	0
Simple family household	5	7	12
Extended family household	2	0	2
Multiple family household	2	0	2
Total = 100	11	7	18

Source: Own elaboration, *Llibres de Matricula dels alcaldes de barri*, AHCB

were the households that demonstrated the greatest tendency to use this institution? Table 9 shows that the simple family households, and especially those without co-residents, are overrepresented. This finding 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 the joint credit and welfare institutions, such as the *Mont*, and the purely welfare institutions.

This is not necessarily contradicted by the fact that many households with co-residents also resorted to pawning. The borrower was often not the head of the household but rather a co-resident – and not necessarily a maid or a servant, who could be pawning on the orders of their masters. Here we have a clear demonstration 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, who was a co-resident paying for his lodgings. He lived in a simple family household consisting of the head of the household, Jayme Blanch, another shoemaker, with the latter's wife, two apprentices and a married man, whose trade and the whereabouts of whose wife are not known.³¹ Jayme Matheu, in his capacity as a lodger, used the *Mont de Pietat* on two occasions. On the first he obtained an important credit for which he eventually abandoned the pledge, 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.

The most revealing result of Table 9, however, is the predominance of simple family households without co-residents which coincide fully with the nuclear family. Seven out of the eighteen households which used the *Mont* belong to this group. These include those with a woman as the head of the

From January to December 1770, most clients (fifteen out of eighteen) used the *Mont* several (up to seven) times.

31. AHCB, Cadastre 1–5.

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 used the *Mont* on three occasions to pawn a woollen cloak which he recovered and again pawned, representing an example of successful management of the microcredit.³² This case shows how not only a lodger, but even a son had his own property and strategy. Another case of a simple family household without co-residents was that of Magin Pares, a tailor, his partner Madalena Pares and their four under-age children, three boys and a girl, who used the *Mont de Pietat* on two occasions in the winter of 1770.³³ On the first occasion they lost the pledge and on the second occasion they recovered it. After one year the simple family household still had the same composition but they moved house. In this case, access to credit allowed them to overcome their difficulties without varying the composition of their household. Despite this, the percentage of failure in the repayment of loans among simple family households was the highest of the sample.

The simple family households, without co-residents, are also those which appear most frequently in the requests for admission to the public or parish welfare institutions of the time in the city of Barcelona.³⁴ Illness or the death of one of the spouses could make it impossible for all the members of the household to survive in the same house. Rosa Vidal, a young widow resident in Barcelona, requested admission to the *Borsa de Pobres Vergonyants*³⁵ of the parish of El Pi of this city, arguing that her husband had died a year earlier and that the little she earned was not enough to maintain her young daughter. She related all the difficulties that she had to go through during the illness of her husband and complained that she “had to abandon and sell everything she had to relieve the illness of her husband”.³⁶ 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 *Borsa de Pobres Vergonyants* of the parish of Santa Maria del Pi. We do not know all 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 *Casa de Misericòrdia* and the woman joining another household as a servant or close relative. The complementary nature of the survival

32. *Ibid.*

33. *Ibid.*

34. See Carbonell, *Sobreviure a Barcelona*, pp. 119–161.

35. See note 3 above.

36. Arxiu Parroquial de Santa Maria del Pi, Pobres Vergonyants, 1798.

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 eighteenth century. Given the fragility of the critical phases of the family cycle (infancy, the raising of children and old age), the survival of the nuclear family 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 1700s, but rather complementary. To be sure, 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. Nevertheless, many simple family households resorted to public assistance. In addition, they activated their networks of relations or neighbours, and at the same time many transformed the composition of their households in their fight for survival. Co-residence 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 *Misericòrdia* and went to serve in the house of a relative.³⁷ 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.

The analysis carried out so far suggests that the extended family households – those which include close relatives – had a greater degree of flexibility when faced with adverse situations. Their composition allows the number of members to be modified without 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 *Mont de Pietat*, chose to have a relative admitted to the *Casa de Misericòrdia*. Raymundo Mullet lived with his wife Paronilla Argemí, their journeyman son, a niece, his wife's stepmother and an apprentice called Joseph Masso. It was the latter who went to the *Mont de Pietat* on seven occasions in 1770 (from January to December), almost always abandoning the pledge. He only recovered it on two occasions when he had pawned gold earrings, in contrast losing hemp sheets, napkins, pieces of cotton, doublets, breeches

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

and woollen skirts. This apprentice 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, Mullet's wife died. On 14 January 1772 Maria Busquets, his wife's stepmother, was taken to the hospice (*Casa de Misericòrdia*) 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 son.³⁸ Indeed, extended family 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 *Misericòrdia* 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”.³⁹ This is an example of an extended family household which simultaneously used the institutions, the relationship networks and modification of the household composition in its survival strategy.

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 seven out of eighteen cases, the borrower who went to the *Mont de Pietat* 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 families 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 apprentice.⁴⁰ This household presented a great homogeneity of trade, silk appearing to be the element which brought them together. The

38. AHCB, Cadastre 1–5. This household is one of those for which the documentary evidence is particularly rich.

39. AHCB, Assistencial, Expedients d'ingrés d'acollides, any 1777.

40. AHCB, Cadastre, 1–5.

appearance, in the sample analysed, 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 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 Ribó, the galloon-maker journeyman, married with one son, who went to the *Mont* 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 *Mont* suggests the coexistence of different strategies at the heart of the domestic unit. Decision-making could come from different coexisting decision centres, depending on the type of relations linking the members of the domestic unit, and on the different degrees of autonomy and complementarity of the individual, family and household strategies. Therefore, household survival strategies should not necessarily be seen as singular and homogeneous. 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 is 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 journeyman.⁴¹ The head of the household, who in this case was single, probably controlled access to the house, but it was the baker whose family circumstances obliged him to use the pawnshop. This example therefore constitutes a further indication of the diversity and complementary nature of the strategies taken within a household, in which complex forms of co-residence and the use of credit institutions occurred in a parallel manner.

CONCLUSION

This study on microcredit and household composition in one of the densely-populated lowest-class neighbourhoods (Sant Pere) of Barcelona in the late eighteenth century, has shown how common all forms of co-residence were. Complex households were frequent, whereas simple family households, especially those without co-residents, were relatively few. Crossing the sources on households and on microcredit revealed the complementary nature of the survival strategies, which went from the option

41. *Ibid.*

of co-residence, with the consequent modification in household size and composition, to the option of access to credit and welfare institutions. In Barcelona at the end of the 1700s these two options were not mutually 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.

Translated by Richard Pike