

# XV<sup>TH</sup> World Economic History Congress    UTRECHT 2009

## Session registration form (2<sup>nd</sup> round)

Proposed title:        Working-class saving in the nineteenth and early twentieth century. An international comparative perspective

Session abstract:    In the 1850s Dutch working-class families really were poor. Budget inquiries of the time tell us that spending on food amounted to 58 percent of total expenditure, which indeed meant poverty. How long did this situation last? Further evidence from working-class budget inquiries demonstrates that it was not until the 1920s that food expenditure fell below 50 percent of the total. Between 1920 and the mid-1930s spending on food declined from 51 to 38 percent of the total. This decrease in poverty went hand in hand with an increase in working-class people's capacity to save. Growth in working-class savings was particularly evident in the later 1920s. Working-class people certainly had not kept away from the savings-bank in foregoing years, but it needed a substantial increase in economic well-being to make the number of active working-class depositors grow significantly.

Saving in savings-banks may be described as a formal saving strategy and became more common in the Netherlands through the 1920s. But what about informal strategies, such as the participation in mutual aid societies? It may be assumed that this informal saving strategy gained momentum in the Dutch working-class at a much earlier date. This session will present recent work on this subject. It will compare the situation in the Netherlands with that in other countries, such as Sweden, Brasil and New Zealand. There is much to be gained by looking at things from an international comparative perspective. The comparison of various situations one against another will shed light on each individual case.

The proposed session consists of two time blocks. In time block I the formal saving strategy (saving in savings-banks) is dealt with. Time block II will be on working-class participation in mutual aid societies.

This proposal is complementary to that submitted by Josephine Maltby (University of York), Katrina Honeyman (University of Leeds), and Linda Perriton (University of York), entitled 'Working class women in the British Isles and their financial makeshifts', and has been fully discussed with them.

Expected number  
of papers:            8

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Organizer's previous publications on theme of  
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'Working-class saving in the Netherlands, 1910-  
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