Male and female payment patterns ca. 1950
Some examples from the *Cashbook of the Netherlands* project

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Samenvatting – *In het onderzoek naar geldcirculatie is onderbelicht gebleven wat er met het geld gebeurde nadat het het huishouden binnenkwam. Dit artikel onderzoekt op basis van privé kasboekjes de financiële rolverdeling tussen man en vrouw in het begin van de jaren 1950. Deze periode is interessant omdat in Nederland in de regel mannen de enige kostwinners waren en vrouwen voltijds huisvrouw. Ik trek twee belangrijke conclusies. Ten eerste waren er ruwweg twee manieren om het geld te verdelen tussen man en vrouw. Ten tweede concludeer ik dat vrouwen jaarlijks bij veel meer financiële transacties betrokken waren dan mannen, maar dat mannen gemiddeld meer uitgaven. Mannen hadden derhalve behoefte aan papiergeld, terwijl vrouwen meer met munten en muntbiljetten te maken hadden.*

Summary – *In the strand of studies on money circulation what happened to the money on entering the household has remained underexplored. This article studies private cashbooks to research the financial role division between husbands and wives in the Netherlands in the early 1950s. This is an interesting period because the role division between Dutch husbands and wives was generally very strict: men were households' sole wage earners and women were fulltime housewives. I draw two main conclusions. First, there were roughly two ways in which the income was distributed between husband and wife. Second, women were involved in more financial transactions than men, but men on average spent higher sums of money. Therefore, men principally used banknotes and women coins and currency notes.*

Introduction

Payments and money are vital to economic processes, but they also have a social meaning (Lucassen & Zuijderduijn, 2014). The relative cost of coins, banknotes, and credit instruments means that patterns of use are stratified, differentiated by social group (Zelizer, 1994; Kuroda, 2008b; Kuroda, 2008a). Put simply, the poor use other types of money than the rich, farmers other media of exchange than factory workers (see for instance: Vickers, 2010; Collins *et al.*, 2015). This basic insight finds support from a widening body of evidence collected by researchers applying numismatic methods and sources to study payment patterns in particular social groups (Welten, 2010; Zuijderduijn, 2018). Moreover, the

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circulation of money, determined by the demand for and supply of various denominations, has been linked to developments in wage payments. The contents of pay packets, *i.e.* the types of denominations of which wages consisted, were determined by both the demand for and the supply of money (Lucassen, 1999) of employers, households, shopkeepers, and banks.

Until now one obvious social difference determining payment patterns has gone largely unexplored, *i.e.* that between men and women. Given what we know of gendered social roles, one would expect the sexes to differ in their access to and use of money and other means of exchange. But why, and to what extent? The historiography treats households usually as a single unit of analysis and ignores the interaction between their individual members. I examine payment patterns in Dutch households during the early-1950s to ask how money was distributed after entering the household and how this affected men's and women's demand for the different denominations. I argue that in the Netherlands a strict division of labour between husbands and wives during this period created gendered differences in the use of money, men generally paying large sums infrequently, the women small sums very frequently, men therefore using predominantly large denominations and banknotes, women mostly coin in small denominations. Note that throughout this paper I will use the term 'coin' to refer to both metal coins and currency notes that were used in times of scarcity of silver and/or monetary reforms. In my research period, the denominations of 1 and 2.50 guilder were temporarily currency notes instead of silver coins (Pictures 1 and 2).

Picture 1 – Currency note of 1 guilder
Source: NNC

Picture 2 – Currency note of 2 ½ guilder
Source: NNC

The mid twentieth-century Netherlands is a highly relevant case to investigate the gender dimension of payments. During the period 1850-1950, many changes had taken place regarding the role division between men and women within households. The household in which every member generated an income slowly evolved into a household where the husband was the sole wage earner and women were fulltime housewives. This type of labour division could be financed by more and more households because wages increased rapidly during the first decades of the twentieth century. The professionalization of homemaking and the gender ideology that came with it affected the ways in which households managed their finances and created different payment patterns for men and women.

My argument is based on data drawn from a new and very rich type of source collected by the Utrecht University project team *Kasboekje van Nederland* (Cashbook of the Netherlands). This project collected almost 1,800 private notebooks in which Dutch households recorded their income and expenditures. By showing us what was going on *within* households, the cashbooks also help us to circumvent a common problem of research into historical households, finding records for intra-household decisions. This paper presents the first analysis of a small sample of these cashbooks.

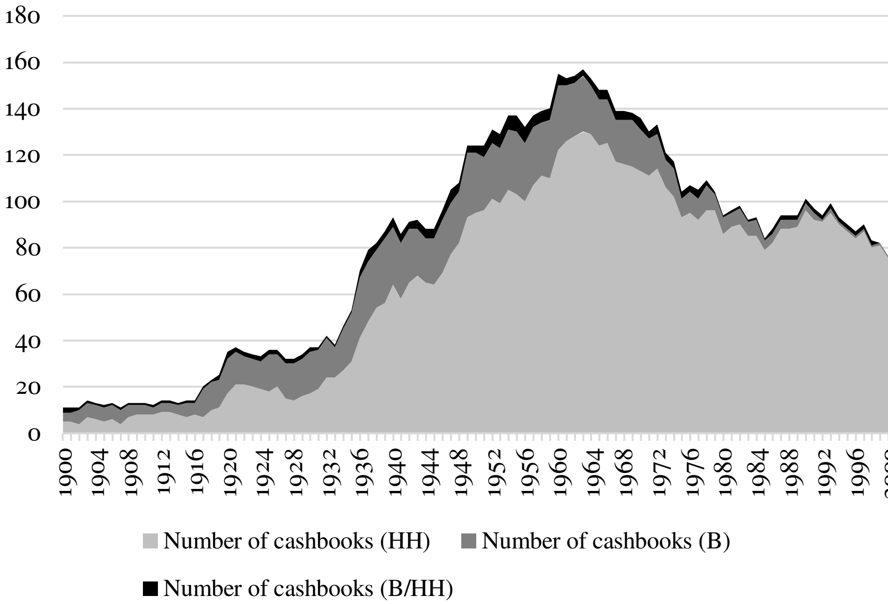
Private cashbooks as a source

Sources from financial institutions such as savings banks and insurance companies are widely available and easily accessible. Financial history has therefore been told from the perspective of the *suppliers* of financial services, paying little attention to the role of the people who actually used them. To also tell the other side of the story, we need household-level sources that provide a comprehensive picture of household finances. Such sources are more difficult to find and, usually, harder to interpret than the systematically kept records of financial institutions. Private cashbooks, in which households recorded their income and expenditures, are a rich source to research the gender dimension of demand for and the everyday use of money and an invaluable addition to physical coins. These cashbooks are, in a way, 'paper coins' that shed light on the socio-economic position of the people who used money and the way in which they did so, a story that physical money could never tell (Welten, 2010: 19-22). Furthermore, cashbooks contain many different types of financial transactions, from the purchase of milk to the paying of taxes.

Cashbooks have been studied before by scholars working on the history of shopkeepers (Pollmann, 2016), oral histories of the labouring poor (O'Connell, 2009), as well as gender histories on female emancipation (Kloek, 2009). However, they have not been studied systematically because they seldom end up in public archives. There are some notable exceptions: the Meertens Institute and the International Institute for Social History both hold large collections of cashbooks. Still, the vast majority of cashbooks is part of the private archives of individuals and are therefore hard to come by. To get access to these private archives, Utrecht University and one of the Dutch broadcasters (the NTR) combined forces and designed a unique citizen science project called *Kasboekje van Nederland* (Cashbook of the Netherlands). The main aim was to collect as many cashbooks as possible and to compose an archive that would be the foundation of research on the financial history of 'ordinary Dutch people'. In return, the NTR created a tv-series. In six episodes, various life cycle events – among others getting married and buying a house – were addressed from a financial-history perspective. Furthermore, we regularly published short articles on our project website (www.kasboekjevannederland.nl).

The data collection happened in two phases. The first took place from September 2017 to February 2018. Via newspapers and radio shows, we asked the Dutch people to share with us their own, their parents', or their grandparents' financial documents. The second phase took off with the tv-series *Kasboekje van Nederland* in March 2018. The average age of the viewers was 62, indicating that the series especially addressed middle-aged and older people who had started their own households probably sometime in the 1970s. By the summer of 2018, we had gathered a unique collection of private documents, most of which were cashbooks. Figure 1 shows the number of cashbooks that contain information about each year from 1900 to 1999. This includes documents from households as well as from small businesses, notably farms. We collected a total of ca. 2,000 individual cashbooks (of which ca. 1,800 were composed by households) that were donated by ca. 400 different people.

Figure 1 – Number of cashbooks per year[ab]



[a] Note that most documents cover multiple years and that therefore, the number of individual documents is less than the sum of each year.

[b] HH = household; B = business, B/HH = business and household combined.

Some of the cashbook series cover only a couple of years, while others cover several decennia. We know that major life cycle events, notably marrying, were an important incentive to start keeping track of the household finances. Some people managed to keep up this practice for the rest of their lives, which enables the historian of today to track a large part of these people's financial life cycle.

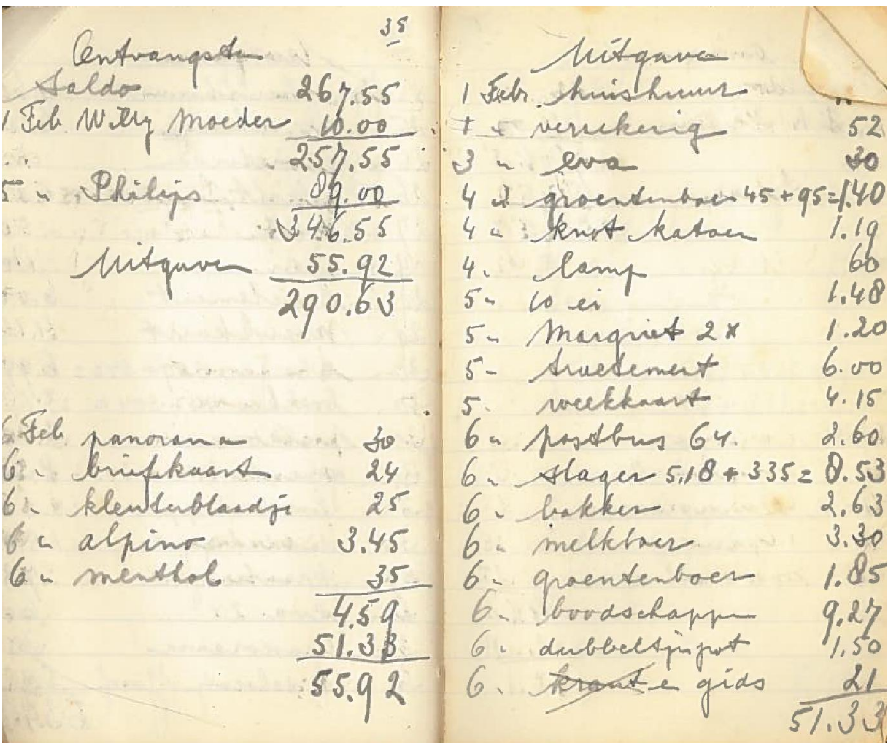
There were, generally speaking, three types of cashbooks: those that included (1) all expenditures, (2) only the fixed costs such as rent and utilities, or (3) only the housekeeping costs such as groceries. The study of these cashbooks in combination with interviews with their authors (or the descendants of their authors) has shown that, in general, the type-2 cashbooks were composed by men and the type-3 cashbooks by women. The cashbooks of the first type were often composed by women, although it is not always clear whether they were in fact responsible for all of those expenses themselves. Especially the type-2 and type-3 cashbooks are interesting to compare because they clearly represent two sides of household finances that were gender specific. The simple fact that the transactions men and women dealt with differed implies it also made a difference for the type of money they used and, more in general, that gender was a crucial part of the mechanisms that shaped the demand for and supply of money. The cashbooks are a wonderful source to gain a deeper understanding of demand for money because they list the exact amounts paid for groceries, rent, and all other household expenditures. We therefore do not have to make assumptions about the sums of money people dealt with most frequently. Furthermore, they show that husband and wife needed different types of money because we know the sex of the people who wrote the cashbooks.

The present research is based on twelve cashbooks from the 1950s. These were selected for three reasons. First, their contents are very consistent, which gives confidence that the listed expenditures well reflect (part of) the household finances and were not sporadically recorded. Second, the sex of the authors is known, which enables me to link gender to payment patterns. Note that all 12 authors were married and that therefore, the conclusions pertain to *husbands and wives*, rather than to men and women in general. Third, the 1950s were chosen because this period was the heyday of the Dutch male breadwinner society. It is therefore the perfect period to investigate how gender-based role division within the household affected payment patterns and demand for money. Finally, the male authors were all wage earners which was by 1947 the most common way of generating an income. The 1947 occupational census shows that out of the 2,922,842 economically active men, about 62% was classified as 'salaried' or 'wage earner' (CBS, 1952: 204-209). For every cashbook, I analysed the year 1951 (except cashbook **469** that covers the year 1954) and copied the name, value, day of the week, and date of *all* of the expenditures that were registered in that year in a database. This allowed for a quantitative analysis of two (complementary) types of household expenditures and the most likely denominations that were used for every transaction.

Through interviews with the people who donated the cashbooks to our project we collected background information about the authors. Eight of the twelve cashbooks were kept by women. Number **95** was kept by a woman from Haarlem who had a modest income from sewing clothes. Her husband had returned in 1950 from Indonesia, where he had been stationed during the Indonesian War of Independence for two years. He donated his wife's cashbooks to our project, saying that he "[…] never had to worry about money. […] She ruled our household, including the finances. She was my partner in everything I ever undertook" (KvNA, doc.nr. 95, private correspondence). Number **183** was a housewife from Middelburg who listed all her expenses on a calendar in the kitchen and regularly copied everything in her cashbook. During vacations her husband registered the expenses. Number **184 (F)** was kept by a woman, about whom we do not know more. She and her husband – number 184 (M) in this paper – were both responsible for another part of the finances. All we know about cashbook **277** is that it was kept by a woman. Number **311** was kept by a housewife from Rotterdam. Number **333** was a housewife from Den Bosch who only listed the daily expenses. According to her daughter, who donated the cashbook, she did this to justify for her husband how she spent her allowance (*huishoudgeld*). Number **469** was a housewife from Boxtel who was in charge of all the household finances.

Her husband gave her his full wage, and she in turn paid him ‘pocket money’ (see below for this term). Number **471** was a specific case: all household members listed their expenses in tiny cashbooks and once a week and the wife regularly updated her own cashbooks in which all expenses were combined. Foodstuffs were summed up and listed as a single expenditure.

The other four cashbooks were kept by men. All four paid their wives a weekly or monthly allowance for household expenses and were themselves responsible for the fixed expenses. Throughout this paper, I will use the term ‘allowance’ when referring to this type of payment of husbands to wives following Zelizer (1994). The author of number **86** worked for a bank and lived in Rotterdam. He paid part of his expenses via giro and registered these in a separate booklet. This paper only includes the cash payments. The author of number **120** was a chemical analyst with a chemical company which is currently part of AkzoNobel. Number **184 (M)** was the husband of 184 (F) discussed above. Finally, number **291** was composed by a pharmacist from Aalsmeer.



Picture 3 – Page from a cashbook
Source: KvNA, doc.nr. 469.2

The authors of the cashbooks did not register their finances to make them comprehensible for people other than themselves which poses some challenges for the historian interpreting them. First, the nature of expenses can remain a mystery. For instance, expenses in stores (such as grocers or bakeries) were commonly noted down with the name of the store and not with the purchased product. Second, we cannot be sure whether the transactions that were registered were in fact made by the author of that cashbook. Men could for example be responsible for paying the rent, while their wives registered it in the cashbook, or *vice versa*. Third, we do not know whether *all* financial transactions were registered. My database therefore gives a lower-bound estimate of the number of expenses. Finally, one transaction could have been noted down as several small transactions, or the other way around. For instance, fruits and vegetables could have been purchased at the same time in the same store, but could, for whatever reason, have been registered separately.

These problems can in many instances be solved by asking the person who donated the cashbook(s) for clarification. They are likely to remember the names of the stores where they or their parents used to buy their groceries and who was responsible for which part of the household finances. We collected this information mostly via email but some people preferred to come by and talk about their memories face to face. For the analysis of the cashbooks studied in the present paper, this information has been invaluable. These oral testimonies are another unique aspect of our citizen science project. Still, because of these potential biases, the results presented in this paper are indications of general trends rather than definite numbers.

Twelve cashbooks are obviously not enough to draw general conclusions about the entire country. Moreover, the annual income of most of the twelve cashbooks' households was relatively high (see Table 1 below) and are therefore not representative for all societal layers. Future research will have to strengthen the empirical foundation of this research. Still, the twelve books provide an interesting starting point because even though they were quite different, they also share similar characteristics, as I will show below. Furthermore, in total 9,190 individual registrations of expenses are included in this research.

The demand for and supply of money

The circulation of money is determined by the supply of and demand for the different denominations. Jan Lucassen has done extensive research on the mechanisms to reconstruct the contents of pay packets in the Netherlands around the turn of the twentieth century. He states that wage payments posed two main logistical challenges: first, most workers were paid on Saturdays and second, wages were supposed to be paid in the exact amount. Around 1900, this meant that every Saturday, a sum of eight million guilders had to be available for labourers who were paid per week and on the first Saturday of the month another extra 7.5 million for people who were paid per month. Monthly salaries were mostly paid to higher-ranked white-collar workers, while the bulk of the working class received a weekly wage. In 1951, a male industrial labourer older than 25 and with two children earned *f* 65.70 per week before taxes (Centraal Bureau voor de Statistiek, 1984: 204). The transition from weekly to monthly wages occurred in the 1960s and coincided with the disappearance of cash wages in favour of the giro. Thus, until the second half of the twentieth century, the working-class society was adjusted to this weekly cycle with credits in shops and pubs probably only given for a week (Lucassen, 1999: 14).

Lucassen considers four players that determined the demand for and supply of denominations: banks (or *kassiers*), employers, households, and shopkeepers. Money circulated between the four and this ultimately determined the composition of the pay packets and the aggregate money circulation. Based on information about wages, the demand for money, and the production and circulation of money, Lucassen concludes that guilders and to a lesser extent *rijksdaalders* were the most commonly used denominations to fill the average pay packet.

There is one link still missing from this network of money exchange, however, and that is what happens with the money after it enters the household, but before it reaches the shopkeeper or other receivers. The money in the pay packets was eventually spent and broken down to smaller denominations. This part of the process was highly gender specific, with men and women using different types of money because they were responsible for different parts of the household finances.

This is important to consider because intrahousehold money allocation and the financial role division between spouses was ever changing. The shift in household labour allocation and gender roles that occurred during the first half of the twentieth century had a contradictory effect on women's financial position. They were expected to be the households' financial managers, while they no longer earned wages and thus lost control over the very money they had to manage. Women's dependence on their husbands' earnings are said to have given men an edge, because they controlled how the money they earned was distributed. The terms used to describe the money that eventually did reach the housewife, 'allowance' or 'pocket money', is cited as evidence of this edge (Zelizer, 1994: 42). In short, "[…] regardless of its source, once money had entered the household, its allocation, calculation, and uses were subject to a set of domestic rules distinct from the rules of the market" (Zelizer, 1994: 64). Also in society as a whole, women's financial position was precarious. Until 1957, Dutch married women were legally incapacitated: they were not allowed to open bank accounts or purchase commodities without the explicit permission of their husbands. While these phenomena have been extensively described in the literature (see for instance: de Regt, 1984; Kloek, 2009), we know much less about how they shaped everyday practices. What kind of money did men and women handle? How much did they spend and how often were they involved in financial transactions?

The professionalization of housewifery

There is a general consensus that by the mid-twentieth century, most Dutch women from all social classes were fulltime housewives and did not contribute to the household money income. The government had formalized this with legislation forcing female civil servants out of their job upon marrying. Ideals and legislation combined to keep the registered labour force participation of married women in the Netherlands very low, at 5-10% between 1899 and 1960. In countries such as France and Germany labour participation was much higher (in 1960: 30% in England, 21% in Belgium, and 33% in France) (van Eijl, 1994: 374; Kloek, 2009: 195). This is not to say that housewives did not have value for their households: they worked long hours in their homes, cleaning, cooking, and taking care of children.

By the start of the twentieth century, Dutch housewives started to organize themselves in associations, among which the *Nederlandsche Vereeniging van Huisvrouwen* (Dutch Society of Housewives: NVvH) – founded already in 1912 – was the most prominent (Kloek, 2009: 185-190). It was founded thanks to the efforts of the *Nationaal Bureau voor Vrouwenarbeid* (National Bureau of Women's Labour) that, besides defending women's rights in the paid labour market, tried to gain more societal respect for the profession of the housewife. The NVvH dealt with, among others, the 'servant question' (*i.e.* the decreasing supply of domestic servants), the supervision of the construction of new houses, and the inspection of the quality of foodstuffs and domestic appliances. The society grew from 200 members in 1912, to 20,000 in 1927 to 60,000 in the 1960s (Kloek, 2009: 188).

Domestic science schools already existed in the nineteenth century but were exclusively attended by higher-class women. During the first half of the twentieth century, these schools became increasingly accessible for women from all social strata, especially after World War II. Here, young women were taught how to cook, sew, laundry, clean, and to manage the household finances. This last element entailed basic knowledge about money and investments, keeping track of household income and expenditure in a cashbook, and being acquainted with the tax system (Nie-Sarink, 2017; Meijer, 2012). Since an increasing share of women received this type of education, it has been of great importance to the development of household finances in general.

Besides associations and schools, commissions and institutions were founded that helped households managing their finances. In 1934, the *Commissie voor Huishoudelijke en Gezinsvoorlichting* (CHG: Commission for Homemaking and Family Education) started distributing informative flyers and organizing special events to acquaint housewives with the right tools to manage the household economy. Similar initiatives were directed towards the more than 100,000 small farmers who struggled to survive in the countryside. It is no coincidence that these efforts followed the economic crisis of the early 1930s, when the financial vulnerability of households had become painfully clear.

In 1951, the *Gezins Begrotings Instituut* (Institute of Household Budgets, henceforward: GBI) was established. It published numerous information booklets forming as it were the domestic science schools, a reflection of the strict gender division of labour. For instance, in 1955 the GBI published a booklet on budgeting, starting with the message that "the man earns the money for his family and the woman spends it" (Wilzen-Bruins, 1955: 4). The author urged her fellow housewives that the way in which they managed their finances could mean the difference between a peaceful family life and a tense home environment where the spouses always fight. Thus, so she stated, "[i]t is our [*i.e.* housewives] duty to spend the money that our husbands earn wisely. [...] That is our duty to our family. A difficult task for most of us" (Wilzen-Bruins, 1955: 14-15). Picture 2 – taken from the same booklet – conveys the message that three quarters of the national income went through the hands of housewives. Whether or not this is an adequate estimation (three quarters is probably an exaggeration), the message of this picture is clear: the financial competence of housewives was vital to keep society running.

Picture 4 – Illustration of the crucial financial role of housewives (1960)
Source: Wilzen-Bruins (1955), p. 3

The GBI divided household expenditure into three groups: fixed costs, housekeeping costs, and reserves to finance unforeseen expenses. The importance of the last group was emphasized as it is "the foundation on which the entire financial construction rests" (Wilzen-Bruins, 1955: 9). Without a financial buffer, people were in danger of having to resort to buying on tick. Apparently, having debts, however small, was something the GBI actively discouraged. The booklet further explains what a cashbook should look like, with incomes on the left and expenditures on the right. Once every week or month – depending on the type of income – the housewife was supposed to add up all of her expenses and compare the outcome with what she had expected to spend at the start of that period. Budgeting was the key to success. Indeed, the practice of keeping track of income and expenditure was widespread in the 1950s. A survey among more than

50,000 housewives from 1956, revealed that one-third of them kept a cashbook (Stokvis, 2001). Whether or not this was thanks to the efforts of the domestic science schools and household finance institutions is a topic for further research.

The distribution of income

Because the husband was the sole wage earner in the breadwinner-homemaker household, husband and wife needed to make arrangements about how the money was distributed. After all, the profession of housewife was unpaid, but she needed money to properly fulfil the job. There were no formal rules to solve this conundrum and "the allocation of domestic money relied on unofficial rules and informal negotiation" (Zelizer, 1994: 44). A solution to this problem could be to pay housewives a wage – something which was proposed for instance by the Dutch Society of Housewives – but this never happened.

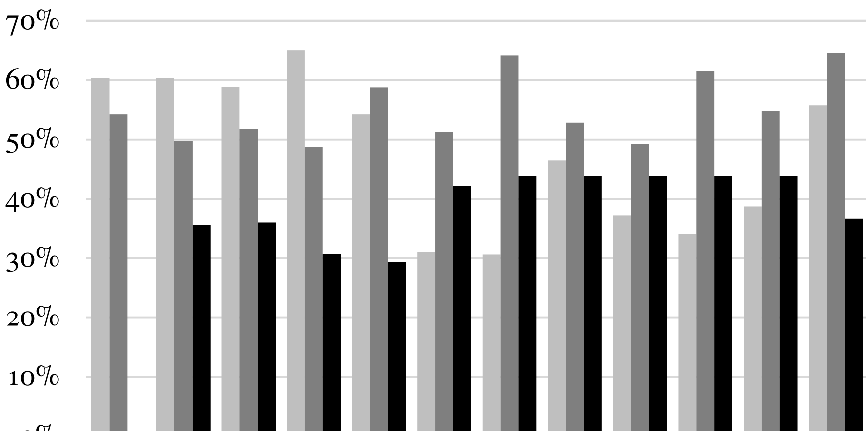
Viviana Zelizer has argued that in the United States, upper- and middle-class households had other ways of distributing the domestic money than the working-class households. During the first decades of the twentieth century, it became increasingly common in the former group to pay the housewife an allowance: a fixed sum of money instead of irregular small amounts for which she had to ask her husband every time she needed it. Still, a survey from 1938 showed that even though 88% of the female respondents supported the idea of an allowance, only 48% actually received one. In working-class households, the husband commonly gave all of his earnings to his wife who thus enjoyed some economic power. However, Zelizer stresses, one should not forget that getting by with little money was a demanding job and that this money was "[…] ultimately owned and controlled by the husband" (Zelizer, 1994: 44). Either way, Zelizer concludes that because women did not work for wages, they lost the control over monetary means and that this weakened their position in the household.

With our collection of cashbooks we can test whether these two models of money distribution uphold for Dutch households in the 1950s. Our four male authors regularly recorded to have paid *huishoudgeld* (allowance). For three of them we know exactly how high their income was and I can therefore calculate the share of their income they handed over to their wives. The author of cashbook **86** listed 20 times an expenditure on allowance, on average *f* 308.33 per month. He earned *f* 645.83 monthly, which means that the allowance was on average 48% of the household income. The author of cashbook **120** earned a much lower salary of ca. *f* 300 per month and he paid his wife a monthly allowance of on average *f* 166, *i.e.* 55% of the total household income. Finally, the author of cashbook **291** earned on average *f* 680 monthly and paid an allowance of *f* 266.12: a share of 39% of his income. Interestingly, the extent of the allowance relative to the husband's salary was similar for the former two authors, even though the absolute amount of money differed considerably.

Figure 2 shows the percentage of the allowance relative to the monthly income for all three cashbooks. Both the salary and the allowance fluctuated somewhat during the year 1951. In cashbook **86**, especially the summer months deviate with much smaller amounts of allowance. This probably had something to do with a trip to Paris in June and/or July. In cashbook **120**, the share of the allowance relative to the salary also fluctuated between 49 and 65%. In cashbook **291**, this share fluctuated between 29 and 44% with a dip in April and May. The relatively low share in these months was possibly caused by the birth of a child in May.

No matter the reasons for these fluctuations, what we can take from this is that allowance was not a rigid system, at least in these households, but allowed for seasonal variation. What is further remarkable is that in cashbook **120**, the allowance was not always a round sum. Six out of the twelve allowance payments were made partially in coin.

Figure 2 – Monthly allowance as a percentage of the husband's monthly salary



	January	February	March	April	May	June	July	August	September	October	November	December
86	60%	60%	59%	65%	54%	31%	31%	46%	37%	34%	39%	56%
120	54%	50%	52%	49%	59%	51%	64%	53%	49%	62%	55%	65%
291		36%	36%	31%	29%	42%	44%	44%	44%	44%	44%	37%

Source: KvNA, doc.nrs. 86.2; 120.4; 291.5.

I also found evidence of the 'working-class model' of money distribution as described by Zelizer. In the household of cashbook **469**, the wife was responsible for all of the finances. Her husband gave her his full salary and he in turn received pocket money. In the year 1954 she registered 48 times *tractement* (pocket money) in her cashbook, about once every week. In May, she gave him pocket money only once, but the sum was higher than usual. She always paid on Fridays or Saturdays (except for one time on Thursday). An amount of *f* 6 was the standard, but in some instances, she would pay him *f* 10 or 20. Her husband's wage was ca. *f* 80 per week and his pocket money, therefore, about 8%.

The cashbooks corroborate Zelizer's findings that there were roughly two models of money distribution, although future research will have to show whether the use of these models was indeed linked to social class. However, these two models are only rough outlines of the way in which money could be distributed because there was ample variation in the details. For instance, a man could give his wife allowance, but the goods she was supposed to purchase with this money could vary. The man of cashbook **120** gave his wife a monthly allowance, but *he* was – according to his cashbook – responsible for buying the family's clothing. In other households, women could have been the ones to purchase clothing while also receiving a monthly allowance. In other words, our collection of cashbooks shows a great variety in the ways in which money could be distributed. Furthermore, whichever model of money distribution households used, we should be careful not to draw conclusions about what this meant for the power relations between the spouses. Even if women received an allowance, this did not automatically mean their husbands mistrusted them or attempted to hide their income. On the other hand, if a man handed over his full salary to his wife, this did not necessarily give her ultimate financial power. He could still keep control over the way in which the money was spent.

Level and frequency of payments

As mentioned above, household finances were split into two main parts and households differed as to who was responsible for what. One part consisted of the larger, fixed expenses such as taxes and utilities, and the other of lower expenses such as groceries and clothing. Men were usually responsible for the former and women for the latter, and as often as not these two types of expense were recorded separately. In case both types of expense were combined in the same booklet, it was usually the wife who did the bookkeeping. The twelve selected cashbooks show that the types of finances for which a person was responsible affected the amount and frequency of the financial transactions in which they were involved.

Table 1 shows the annual number of transactions, the total expenditure per year, and the average transaction for each of the twelve cashbooks. There are some notable difference between twelve cashbooks. First, the two female authors of cashbooks **277** and **311**, for instance, only registered 144 and 113 transactions in one year, much less than the other six women in our sample. However, especially number **311** is somewhat misleading because household expenses were registered only once a month. Furthermore, the total sum of money spent per year ranged from ca. *f* 5,000 to almost *f* 18,000 in the group of male authors and from *f* 2,014.86 to *f* 5,766.33 in the group of female authors. It has to be noted that for cashbook **291**, the money that he transferred to a bank account is included in the total expenditure.

Still, despite these differences, some general patterns emerge from Table 1. There were clear differences between the male and the female authors. On average, the four men were involved in 346 transactions with an average of *f* 31.26. It should be noted that the man of cashbook **86** made three exceptionally large transactions (twice *f* 1,000 and once *f* 1,250), and that all four men registered their income tax as separate expenses. Conversely, the eight women were involved in on average 975 transactions with an average transaction of *f* 4.29. Thus, men were involved in fewer transactions than women, but their average expenses were much higher. Still, women's total expenditure per year was not necessarily much lower. Their high number of small transactions *could* add up to comparable amounts between men and women.

Table 1 – Annual number of transactions and total expenditure per cashbook[a,b]

Archive number	Number of transactions per year	Average transaction (guilders)	Total expenditure per year (guilders)
Male			
120	265	18.89	5,004.60
184 (M)	289	18.15	5,243.91
291	406	42.45	17,233.69
86	424	37.22	15,783.36
Average	***346***	***31.26***[c]	***10,816.39***
Female			
311	107	52.42	5,609.46
277	144	13.99	2,014.86
95	971	4.75	4,615.82
469	1,016	3.89	3,956.88
184 (F)	1,053	2.55	2,687.84
471	1,147	5.21	5,971.03
333	1,360	2.49	3,382.63
183	2,004	2.62	5,259.36
Average	***975***	***4.29***[c]	***4,187.23***

[a] NB: in a few cases, no amount was registered with the transaction. These were excluded from the analysis.

[b] All the data cover the entire year 1951, except for 469 (1954).

[c] Average of *all* the transactions made by men/women.

Sources: KvNA, doc.nrs.: 86.2; 95.1; 120.4; 183.2; 183.3; 184.3; 184.17; 195.2; 215.2; 277.1; 291.5; 311.2; 333.1; 469.2; 471.2.

The different payment patterns described above affected the type of money men and women most frequently dealt with. To further illustrate this, I have calculated the relative number of transactions in three different groups: amounts lower than or equal to *f* 2.50, higher than or equal to *f* 10 (the smallest available banknote), and amounts for which the use of cents was required (Table 2). Two general differences stand out between the male and the female authors. First, men were generally involved in relatively more transactions higher than *f* 10 than women. With the exception of cashbooks **311** and **277**, the largest share of the women's transactions was lower or equal to *f* 2.50, which was the highest amount that could be paid with a single coin or currency note. Second, only a very small share of the transactions made by the four male authors required the use of cents (one cent is 1⁄100 of a guilder. After 1948, it was the smallest available denomination in the Netherlands). This share was much higher for most of the female authors.

Table 2 – Relative distribution of the amounts

Archive number	**Number of transactions per year**	***Of which ⩽ f 2.50 (%)***	***Of which ⩾ f 10 (%)***
Male			
120	265	22%	35%
184 (M)	289	74%	12%
291	406	9%	67%
86	424	46%	27%
Female			
311	107	0%	91%
277	144	17%	35%
95	971	75%	12%
469	1,016	53%	9%
184 (F)	1,053	77%	5%
471	1,147	62%	13%
333	1,360	77%	4%
183	2,004	74%	5%

Sources: see Table 2.

From these findings I draw two conclusions. First, it appears that most of the transactions made within one household were very low and required vast quantities of coins. Therefore, we can conclude that banks were involved in a negligible part of household finances, seeing that they were only useful when dealing with larger sums of money. The household economy was still largely a cash economy in which small coinage played a central role. Second, Tables 1 and 2 have shown that there were notable differences between the way in which men and women handled money. The fact that most women frequently paid sums that could be paid in coin implies that they demanded coins rather than banknotes. This is not to say that they never used paper money: their allowance could have been paid with banknotes, but those would soon be broken down into smaller denominations after they had received them.

However, the results have also shown that men and women were not two homogenous groups. Many more variables besides gender – such as income and the type of household expenses for which someone was responsible – determined how often people spent money and how high their average transactions were.

Women's emancipation, the modern financial system, and the supermarket

During the 1960s, various rapid societal developments likely changed the financial relations between husbands and wives. First, salaries were increasingly paid per month instead of per week and by giro instead of in cash. By the end of the 1960s, already half of all the Dutch wage earners were paid by giro and banks therefore played a more prominent role than before. The state too, took over part of households' financial responsibilities with the rise of the welfare state after World War II. People were increasingly protected against financial setbacks like illness, unemployment, and old age.

The second development was the rapidly changing perception about women's position in the labour market and the household in the context of the Second Feminist Wave of the 1960s. All over the western World, women started to question their seemingly inescapable destiny of housewifery. It remains debated whether these changes were the direct result of the Second Feminist Wave, or whether these changes had already been set in motion before (Kloek, 2009: 207). Either way, it is evident that the 1960s were pivotal and that change happened fast. Between 1965 and 1970, the share of the Dutch population that objected against married women with children in school working outside their homes decreased from 84 to 44% (van Praag & Uitterhoeve, 1999: 114). The labour force participation of women between 25 and 64 years old increased from 20% in 1971 to ca. 30% in 1980 to more than 50% in 1997 (van Praag & Uitterhoeve, 1999: 28). Note that a large share of the working women worked part-time and that even today, women who work a fulltime job are the minority in the Netherlands. Still, the fact that women brought in their own incomes (again), must have altered the financial relationship between husbands and wives.

Third, more and more expenses were paid automatically by giro with money that was transferred to a bank account. The need for active involvement in transactions with physical money thus decreased. Furthermore, the sales of foodstuffs became concentrated in one place that would eventually evolve into the supermarket where we do most of our groceries today. People could thus buy a large share of their necessities with only one financial transaction. Moreover, the food they purchased could be preserved much longer in a fridge, a device that became omnipresent in Dutch households during the 1960s (Kloek, 2009: 189).

Still, differences between men and women remain, albeit probably in other ways than during the mid-twentieth century. For instance, research in the United States has shown that nowadays, men are more likely to use credit for purchasing luxury goods, as opposed to essential purchases, and are less cautious with taking financial risks than women. Furthermore, at least in the Netherlands, most working women work part time, are not financially independent, and on average still earn less than their male colleagues. Thus, even in research on the use of money in contemporary societies, gender is a factor of influence that cannot be ignored and should be researched thoroughly. Future research based on more recent cashbooks in our collection will shed more light on how the gender circulation of money changed after the changes described above.

Conclusion

Prior studies have shown that the use and accessibility of media of exchange were highly dependent on social class (Kuroda, 2008b; Collins *et al.*, 2015), but the differences between men and women – in a way the most common way in which societies distinguish between people – has been largely ignored. This paper has contributed to filling this gap in our knowledge by looking at household income and expenditure in the mid-twentieth century Netherlands. This was a time when the breadwinner-homemaker household was widespread and the role division between men and women within the household was strict. This made for an interesting study to explore the gender dimension of payment patterns and the demand for different denominations.

For this article, I have selected twelve cashbooks from the early-1950s, four kept by men and eight by women. These were collected by the citizen science project *Kasboekje van Nederland*. A quantitative analysis of all registered transactions for the period of one year from every cashbook has shown that the part of the household finances for which a person was responsible, affected the level and frequency of the financial transactions in which they were involved. This was the direct result of the gendered division of labour within households that had grown to become highly segregated during the first half of the twentieth century.

Three findings stand out. First, there were roughly two ways in which the husband's wage could be distributed: men either gave their wives a regular allowance, or they gave their entire salary to their wives who in turn gave them pocket money. However, there was ample variation within these two categories and money distribution differed from household to household.

Second, the total annual *number of transactions* in which the four male authors were involved was significantly lower than in the case of the eight women. However, the average amount of each transaction the men handled was much higher. Thus, in general, women were engaged in financial activities more intensively than men and dealt with money multiple times per day.

Third, this most probably affected the *types of denominations* that they most commonly used. For most women in my sample, between 50 and 75% of the women's transactions were lower than *f* 2.50 which was the highest amount that could be paid with one coin. Between 27 and 50% (with one exception of 8%) of their transactions involved cents, the smallest available denomination at that time. The men primarily dealt with transactions higher than *f* 10, amounts for which banknotes were likely to be used. Thus, men principally used paper money to realize their payments, whereas women made more use of coins.

Finally, the relative importance of small transactions in Dutch households shows that the household economy was largely founded on cash money. *Small coins* were the most important type of money used in the average Dutch household. Therefore, banks only played a minor role in household finance.

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