



A Swedish dilemma

Aging during the search for a national insurance, 1884-1913

Mark Magnuson

Faculty of Arts and Social Sciences

History

DOCTORAL THESIS | Karlstad University Studies | 2018:35

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Abstract

Non-wage holders made up a significant portion of Sweden's population in 1900. Yet, there are surprisingly few studies covering their formative role in the universal coverage of Sweden's Pension Act of 1913. Yet, how are historians to discern nostalgic rhetoric of reformers from normative rural elderly household structures without contextual evidence? The greatest challenge to defining what was normative has been the search for singular, national household narrative despite the local and regional nature of earlier welfare and the processes of monetarization used to innovate it.

This study lifts uneven monetarization as an underlying national insurance dilemma. This dilemma shifted focus from workers to a universal system due to elderly incomes remaining divided between wage-labor and intergenerational household-based forms. It supports and expands on prior literature suggesting that the variation in family and household income that altered the formation of a single state workers insurance, likely prevented a poor-relief crisis prior to state reforms. Yet this study claims that families did not address household shortcomings through traditional means but collaborating with the Swedish state, which was actively nationalizing financial services through the postal service extended to municipalities. Until the financial innovations of the postal services, money-exchange and formal banking was slow to integrate beyond central places, thus limiting life-cycle strategies to land based.

In addressing Gräsmark, Värmland as a "best-case" smallholder-dominated municipality, the study reverses earlier persistent beliefs that emigration and aging were national problems -and not solutions. Gräsmark shows evidence of the transitional effects of adult-child mass migration and household adaptations to life-cycle income strategies though expanding debt. Likewise, the results highlight the need for income flexibility dependent on age cohorts as well as spatial-temporal variation in order to avoid a local poor-relief crisis during the late 19th and early 20th century.

Keywords: demography, households, family, old age, retirement, income, rural, smallholders, savings banks, postal service

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It truly takes a village to write history.

Chapter I: Introduction

1.1 Rural household income before 1913

When Sweden revealed its first-of-its-kind universal pension plan in 1913, non-wage based agricultural employment continued to be a significant form of income. Life in Swedish and North American cities and industrial centers had distanced many young wage-laboring adults from their aging parents, who were managing small farms strewn across Scandinavia's mosaic landscape. Yet in spite of industrial growth, the farming population grew from 29% in 1880 and 1890, to 33.7% in 1900.¹ *Table 1.1* shows that farmers and the self-employed, who were over 60 years old, made up over half of that age group. The population over 60 years old living in farming households increased from 36.5% in 1880, to 38.4% in 1910.²

Farms under 20 hectares represented $\frac{3}{4}$ of all owned farming properties in Sweden.³ Despite their substantial population size and expanded representation following the voting reform in 1909, prior literature has been surprisingly silent on the formative role of the self-employed in the development of Sweden's pension. Inattentiveness to the role of smallholders, the continued influence of in-kind (*natura*) incomes and inheritance strategies has led to confusion among scholars

¹ Increases in those over 60 may reflect decreases in younger cohorts following mass emigration. See A. K. Eckerbom. Den Inre Kolonisationen i Förenta Staterna in A. K. Eckerbom, "Den Inre Kolonisationen i Förenta Staterna," in *Emigrationsutredningen. Bil. 14, Småbruksrörelsen å de Brittiska Öarna Samt Inre Kolonisationen i Preussen Och Förenta Staterna: Redogörelser*, ed. Gustaf Sundbärg (Stockholm: Nordiska bokh., 1909), 75, 92–93.

² This equates to a total increase from 158,000 to nearly 240,000. Minnesota Population Center. *North Atlantic Population Project: Complete Count Microdata. Version 2.3* [dataset]. Minneapolis: Minnesota Population Center, 2017. <http://doi.org/10.18128/D040.V2.3>; The Swedish National Archives, Umeå University, and the Minnesota Population Center. *National Sample of the 1880 Census of Sweden, Version 2.0*. Minneapolis: Minnesota Population Center [distributor], 2014; The Swedish National Archives and the Minnesota Population Center. *National Sample of the 1910 Census of Sweden, Version 1.0*. Minneapolis: Minnesota Population Center [distributor], 2016.

³ For average farm size, see also, Tab. 72. "Brukningsdelarnas antal och fördelning afvensom fördelningen af den odlade jorden. Häradstabeller. Brukningsdelar. Odlad Jord" in, Gustav Sundbärg, *Emigrationsutredningen. Bil. 5, Ekonomisk-Statistisk Beskrifning Öfver Sveriges Olika Landsdelar* (Stockholm: Nordiska bokh., 1910), 230–31.

who attempted to narrate the conditions of the elderly leading up to *folkhem*, since they were missing one of its main characters.

Table 1.1. Percent over 60 years old by occupation and income support, 1908.

	60 years and older	60 years and older on public assistance	% 60+ in par- tial public as- sistance
total population*	641532	50646	30058
% support of age group		7.9%	4.7%
% of poor relief urban	18.1%	23.4%	26.5%
% of poor relief rural	81.9%	76.6%	73.5%
% farmers (jordägare)	32.3%	3.2%	3.1%
% crofters (brukare och jordtorpare)	8.1%	7.2%	10.0%
% self-employed (Själfstän- diga utövare af industri, handel o. d.)	12.8%	8.3%	9.1%
% laborer (arbetare -ej jord- bruk)	17.9%	29.6%	30.2%
% agricultural laborers (jordbruksarbetare)	9.8%	15.3%	17.0%
% servants (tjänsthjon)	3.8%	9.2%	7.4%

*The Elderly Insurance Committee calculated married women by duplicating married men, see methods for discussion.⁴

Source: Ålderdomsförsäkringskommittén, Ålderdomsförsäkringskommittén. 4, Statistiska Utredningar, p. 758-763

The elderly's condition in Sweden during the debates surrounding a national pension, from 1884 to the passage of the Pension Act of 1913, should be historically straightforward. The Elderly Insurance Committee (Ålderdomsförsäkringskommittén) chair, Hugo Burström, explicitly states that economic development drove the need for a universal pension system.⁵ Elderly strategies developed during their productive years, beginning in the early 19th century were changing. Prior to the 1960s, scholars believed “modernization” had changed European families. Industrialization dismantled traditional extended families who were often living in three generational households. In the process,

⁴Ålderdomsförsäkringskommittén, Ålderdomsförsäkringskommittén. 1, *Betänkande Och Förslag Angående Allmän Pensionsförsäkring* (Stockholm, 1912), 774.

⁵ Ålderdomsförsäkringskommittén, 8.

western society had broken age-old traditions in which the elderly were cared for and respected within the home.⁶

Following Gustav Möller's 1948 article, "Från fattighus till social-Sverige," historical scholars studying policy formed during that first decade of the 20th century, adopted similar rationale presented by the Elderly Insurance Committee, concerning poor relief intervention.⁷ Historians such as Tommy Bengtsson and Gunnar Fridlitzius claimed that the failure of private intergenerational transfers increased the number of elderly in the poorhouse. This development resulted from a lack of social support from both industries such as sawmills, textiles, and engineering, as well as a social failure of families.⁸ Likewise, family historian David Gaunt wrote that the heavy reliance on public poor relief was the main reason Sweden passed a universal pension.⁹ The narrative of a decline of households had, as Steven Ruggles writes, "become cloaked in science," while the narrative of the impoverished elderly, overcrowded poor houses, and a strong state, became politically institutionalized.¹⁰

Since the 1960s, family historians have questioned the dominant description of traditional households as being multigenerational. Instead, they interpreted evidence that favored historical nuclear households, which were more prepared for capital and industry in Western

⁶ Peter. Laslett and R.. Wall, *Household and Family in Past Time: Comparative Studies in the Size and Structure of the Domestic Group over the Last Three Centuries in England, France, Serbia, Japan and Colonial North America, with Further Materials from Western Europe* (Cambridge: Cambridge University Press, 1972), 8, 73.

⁷ Gustav Möller, *Från Fattighus-Sverige till Social-Sverige*, Socialdemokratisk Skriftserie (Stockholm: Tiden, 1948).

⁸ Tommy Bengtsson and Gunnar Fridlitzius, "Public Intergenerational Transfers as an Old-Age Pension System: A Historical Interlude," in *The Family, the Market and the State in Ageing Societies*, ed. Naohiro Ogawa and John Ermisch (Oxford: Clarendon, 1994), 204.

⁹ David Gaunt, "Maktkampen Om Pensionerna under Folkhemmets Uppbyggnad," in *I All Anspråkslöshet: En Vänbok till Lars Björlin*, ed. Kekke Stadin (Huddinge: Södertörns högskola, 2005), 7.

¹⁰ Steven Ruggles, *Prolonged Connections: The Rise of the Extended Family in Nineteenth-Century England and America* (Madison, WI: University of Wisconsin Press, 1987), 3; Brian Gratton, "The Poverty of Impoverishment Theory: The Economic Well-Being of the Elderly, 1890-1950," *The Journal of Economic History* 56, no. 1 (1996): 39.

Europe.¹¹ However, altering or removing the “cloak” would reveal the welfare state narrative’s malformations.

Since the 1990s, there have been a number of studies where family and policy histories have converged, revealing instead disjointed descriptions where household structure and a poorhouse crisis meet. Swedish sociologist Per Gunnar Edebalk and historian Mats Olsson conclude that contemporaries, such as Burström, “and modern researchers had underestimated the vitality of the traditional rural security systems.”¹² The two concluded that, “the traditional rural social security systems, founded on family, property and employment, were more vital than we have been led to believe.”¹³ Edebalk and Olsson found no significant crisis in public poor relief while contemporary reformers were propagating for state intervention.

Likewise, historian Brian Gratton echoed similar sentiments while studying wages in the United States, finding little economic evidence of increased impoverishment among the elderly during industrialization. On the contrary, he found economic improvement at a time when the calls for social security were the loudest.¹⁴ These two studies on aging and policy followed the groundbreaking findings by the Cambridge Group in 1972, which questioned the underlying assumptions about family and household change. Peter Laslett and a number of scholars found evidence that families in Europe (later limited to Northwest Europe) had always had neo-locality for adult children and nuclear hardship/reincorporation for the elderly.¹⁵ This continuity of collectivity due to a dominant neo-local culture was exceptional to Europe.¹⁶

¹¹ David I. Kertzer and Peter Laslett, *Aging in the Past Demography, Society, and Old Age* (Berkeley: University of California Press, 1995), 377.

¹² Per Gunnar Edebalk and Mats Olsson, “Poor Relief, Taxes and the First Universal Pension Reform: The Origin of the Swedish Welfare State Reconsidered,” in *Scandinavian Journal of History* 35, no. 4 (2010): 393.

¹³ Edebalk and Olsson, 397.

¹⁴ Gratton, “The Poverty of Impoverishment Theory,” 57.

¹⁵ Peter Laslett, “Family, Kinship and Collectivity as Systems of Support in Pre-Industrial Europe: A Consideration of the ‘Nuclear-Hardship’ Hypothesis,” *Continuity and Change* 3, no. 02 (1988): 153; Kertzer and Laslett, *Aging in the Past Demography, Society, and Old Age*, 377.

¹⁶ Peter Laslett linked neo-locality with Alan MacFarlane’s conceptualization of English exceptional individualism. Laslett, “Family, Kinship and Collectivity as Systems of Support in Pre-Industrial Europe,” 165; Alan Macfarlane, *The Origins of English Individualism: The*

These studies claim that there was no apparent family crisis caused from a household structure transitioning from complex to nuclear households, but they each address and omit evidence from different perspectives. Gratton shows intergenerational financial assistance continued between wage-earning elders and their children as well as on farms of lower wealth, into the mid-20th century. Yet, like the *Cambridge Group* findings, his study makes no mention of intergenerational transfers of property or the ongoing transition from *in-kind* and informal economies to wages and formal markets. On the other hand, Edebalk and Olsson lift family and property along with employment,¹⁷ but instead do not problematize or position the term “traditional family” in relation to a 40-year debate on the role of nostalgia in shaping and reshaping social ideologies and political reforms. Each of these findings question early social theorists, reformers, and years of scholarship.

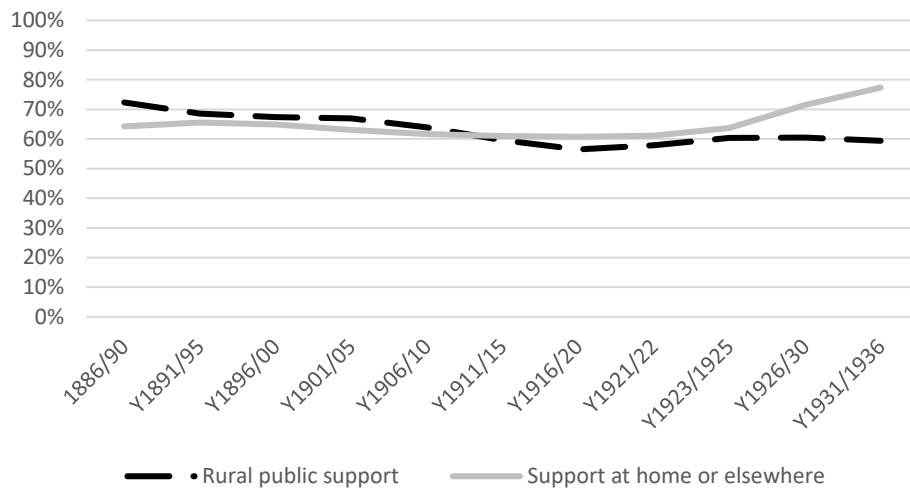
From the policy side, there is evidence of continuity within poor relief.¹⁸ The *Statistical Yearbook for Sweden in 1938* presented in *Figure 1.1*, shows how little ideologies and institutions had affected Sweden’s underlying public welfare structure during a half century of what, on the surface, appears to be dramatic ideological and institutional reforms. The vast majority of public and private care remained in rural households, despite industrial and urban growth.

Family, Property and Social Transition (Oxford: Blackwell, 1978); David I. Kertzer, “Household History and Sociological Theory,” *Annual Review of Sociology* 17, (August 1991): 173; Katherine A. Lynch, *Individuals, Families, and Communities in Europe, 1200-1800: The Urban Foundations of Western Society* (Cambridge: Cambridge University Press, 2003), 13.

¹⁷ Edebalk and Olsson, “Poor Relief, Taxes and the First Universal Pension Reform,” 393, 397.

¹⁸ Edebalk and Olsson, 393.

Figure 1.1. Swedish public poor relief by location of support, 1886-1936.



Source: Statistisk Årsbok För Sverige. Årg. 25 (1938) (Stockholm: Statistiska centralbyrån, 1938), 258.

Since Sweden acquired the mantle of the world’s “third way” between capitalism and socialism, it is striking how much progressive policies relied on “traditional” or socio-economically conservative views that, household-family economies should bear full or partial support of their elderly.¹⁹ Yet during the *folkhem* era, beginning with the first universal pension checks distributed in 1914, and into the 1960s, Sweden economically navigated two brutal world wars and deep international economic depressions in the 1920s and 1930s, faring better than most European countries during that period.

In terms of the dominant household economic type leading up to the twentieth century, smallholders had few organizations, and thus limited central historical sources, at least until after 1910.²⁰ Instead, scholar-reformers, such as Gustav Sundbärg and Nils Wohlin, continued to voice their conditions. Both were deeply involved in the politically driven Emigration Inquiry (1907-1910).²¹ Family historians, on

¹⁹ Marquis William Childs, *Sweden: The Middle Way* (New Haven: Yale Univ. Press, 1936).

²⁰ Martin Stolare, *Kultur Och Natur: Moderniseringskritiska Rörelser i Sverige 1900-1920*, (Göteborg: Historiska institutionen, Göteborgs Universitet, 2003), 257–61.

²¹ Johan Söderberg, *Våld Och Civilisering i Sverige 1750-1870* (Stockholm: Podium, 1999), 35; Christer Lundh, “The Geography of Marriage,” *Scandinavian Journal of History Scandinavian Journal of History* 38, no. 3 (2013): 322; Marja Erikson, *Krediter i Lust Och Nöd: Skattebönder i Torstuna Härad, Västmanlands Län, 1770–1870* (Uppsala: Acta Universitatis Upsaliensis, 2018), 37.

the other hand, have long struggled with a field oscillating between strong historical details, fraught with spatial selection bias, or large economic and demographic datasets that are often anachronically aggregated to compare nations, despite society remaining socio-economically local and regional.²² Lutz Berkner eloquently warned of the folly of sacrificing the particularities of society, “in the name of comparative history, to tables of meaningless statistics according to a standard classification.”²³ Yet interpreting the particularities of localities without a broader context are equally “meaningless” when historians attempt to describe the processes that led to “modern universal state welfare.”²⁴

Yet extensive census data presents convincing evidence pointing again back to transitions from agricultural employment and percent of elderly as the most central factors in determining household structure.²⁵ This study aims to present sources where spatial-temporal evidence is linked and analyze it at the meso-level in order to answer that question.²⁶ I ask a variety of historical sources for what context lies between a “nostalgic” national past and the diffuse descriptions presented in prior local studies.

This is primarily a meso-level study aimed at linking policy and family historical perspectives, at least in part, through understanding the interaction between, and transition in, elderly incomes. Addressing broad variations in income forms requires finding prior examples, tools, and frameworks from a relatively diverse body of research.

²² Steven Ruggles, “The Future of Historical Family Demography,” *Annual Review of Sociology* 38 (2012): 424.

²³ Lutz K Berkner, “The Use and Misuse of Census Data for the Historical Analysis of Family Structure,” *The Journal of Interdisciplinary History* 5, no. 4 (1975): 728.

²⁴ Ian S. Lustick, “History, Historiography, and Political Science: Multiple Historical Records and the Problem of Selection Bias,” *The American Political Science Review*, no. 3 (1996): 605.

²⁵ Steven Ruggles, “Reconsidering the Northwest European Family System: Living Arrangements of the Aged in Comparative Historical Perspective” *Population and Development Review* 35, No. 2 (June 2009): 259-264

²⁶ Ruggles, “The Future of Historical Family Demography,” 424.

1.2 Prior research

Over the past three decades, Per-Gunnar Edebalk produced a number of published works with important clues as to why Sweden chose a universal pension plan. Among these, include:

- Sweden had exceptional spatial disparity in wages. A national pension was in a sense, income redistribution from rich to poor communities.
- Exceptional variations in youth migration and subsequent local aging populations affected taxes and the need for local income redistribution.
- In a regional study of Småland and Skåne, local taxes from poor relief did not increase significantly. Instead, school costs tripled, and thus Smålands total taxes doubled. Yet for the more fertile Skåne municipalities, there was no sign of significant tax increases.
- Crisis avoidance was due to vital traditional support systems, based on family, property and employment. Yet evidence of severe mismanagement of the elderly through 19th century poor relief existed.²⁷

Edebalk provides essential factors that led Sweden to choose a universal system, but these are not sufficient to determine what sort of “traditional” system, centered on family, property and employment, could withstand considerable wage disparity, local mass out-migration, agricultural crisis, and increased taxes. Sweden had the third highest emigration in Europe and the oldest society in the world at the time.²⁸ Could it really be so simple that Swedish families, properties, and employment covered such intense migration and aging?

In my study, I highlight two underlying and increasingly incongruent elderly incomes, an earlier yet shrinking reliance on property, in-kind and informal intergenerational exchanges, and increasing incomes linked to wages and formal savings. Understanding this income

²⁷ Per Gunnar Edebalk, *Välfärdsstaten Träder Fram: Svensk Socialförsäkring 1884-1955*, (Lund: Arkiv, 1996), 11; Per Gunnar Edebalk, “Folkpension Och Åldringvård: Om Svensk Socialpolitik 1903-1950,” *Socialvetenskaplig Tidskrift* 10, no. 2-3 (2003): 131–50; Edebalk and Olsson, “Poor Relief, Taxes and the First Universal Pension Reform,” 394–400.

²⁸ Högman, *Ageing in a Changing Society*, 9.

dilemma provides practical reasons why national wage-labor insurance modeled after the Germans stalled for the first 20 years, and then became replaced by proposals for a more comprehensive universal model.²⁹ My study builds from prior literature on elderly income variation, life cycle strategies, the use of land as insurance, and retirement.

Elderly incomes

Two family historians, Ann-Kristin Högman and Ulla Rosén, explicitly address elderly income variation in 19th and early 20th century. Högman presents the variation of income sources for the elderly in the urban context of Sundsvall, Västernorrland using the data collected by the Elderly Insurance Committee, an important source for my study.³⁰ Meanwhile, Rosén provides the most comprehensive study of the household's role in caring for the elderly in Swedish agrarian society 1815-1939, exploring the continuity of patriarchal roles in agricultural households while also providing income sources using the Elderly Insurance Committee survey.³¹ She presents a detailed account of the Elderly Insurance Committee results for Herrestad in Skåne County and Kumla in Örebro County, providing a more nuanced depiction of this source.³² More recently, Leonardo Fusé provide similar findings in the rural region surrounding Högman's Sundsvall, findings elderly living increasingly alone or with unmarried children.³³ However, the contextual interaction between case studies and the role that income forms played on pension development is beyond the scope of their studies, though essential for mine.

²⁹ For an institutional history of pension reform see, Per Gunnar Edebalk, "Arbetsgivarna Och Arbetsskadeförsäkringen - En Historik," in *Arbetsmarknad & Arbetsliv* 22, no. 3-4, (2016): 83-100.

³⁰ Ann-Kristin Högman, *Ageing in a Changing Society*, (Umeå: Umeå University, 1999).

³¹ Ulla Rosén, *Gamla Plikter Och Nya Krav: En Studie Om Egendom, Kvinnosyn Och Äldresomsorg i Det Svenska Agrarsamhället 1815-1939* (Växjö: Växjö University Press, 2004).

³² Rosén, *Gamla Plikter Och Nya Krav*, 147-76.

³³ Leonardo Fusé, *Parents, Children and Their Families: Living Arrangements of Old People in the XIX Century, Sundsvall Region, Sweden* (Umeå: Institutionen för idé- och samhällsstudier, Umeå universitet, 2008), 96-98.

Life-cycle income strategies

Elderly incomes often required strategies in handling production fluctuations from earlier in the life course.³⁴ In classical economics these could take the form of three factors of production, land, labor and capital. Martin Dribe and Kristina Lilja present two dissertations that highlight land and savings life-cycle strategies. Dribe describes pre-industrial life-cycle strategies while studying migration patterns in Skåne, 1829-1866.³⁵ In his study, Dribe found that variations in how long farming households used adult children depended on whether the parents owned the property and depended on how much property they owned.³⁶ Building from Chayanov's analysis of the Russian peasant,³⁷ Dribe found that family dependency reached its highest levels among freeholders between ages 35-44, and the maximum size of land holdings for freeholders occurred 45-49 years of age in Skåne, 1830-1864.³⁸

The variation between family and household dependency became nearly equal for the semi-landless and landless due to a lack of servants. This gives an indication that smaller holders without servants show little variation between dependence on family versus the broader household.³⁹ The dependency variable allows us to see the number of people who are "consumers," -ages 0-14 and 55 and older, and the main producers, -ages 15-54.⁴⁰

Meanwhile, Lilja expanded on Franco Modigliani and Richard Brumber life cycle theory of consumption, by placing greater weight on

³⁴ For a summary see, Phyllis Moen and Elaine Wethington, "The Concept of Family Adaptive Strategies," *Annual Review of Sociology* 18 (August 1992): 235.

³⁵ Martin Dribe, *Leaving Home in a Peasant Society: Economic Fluctuations, Household Dynamics and Youth Migration in Southern Sweden, 1829-1866*, (Södertälje, Sweden: Almqvist och Wiksell, 2000).

³⁶ Lutz K. Berkner, "The Stem Family and the Developmental Cycle of the Peasant Household: An Eighteenth-Century Austrian Example," *The American Historical Review* 77, no. 2 (1972): 408; Ruggles, *Prolonged Connections*, 38.

³⁷ Aleksandr Cayanov, *On the Theory of Peasant Economy*, ed. Daniel Thorner and Theodor Shanin (Madison: The University of Wisconsin Press, 1986), 53-55.

³⁸ Dribe, *Leaving Home in a Peasant Society*, 76.

³⁹ Dribe, 72-80.

⁴⁰ Dribe, *Leaving Home in a Peasant Society*, 74.

households while studying savings banks in Falun, 1820-1910.⁴¹ Lilja found that life-cycle savings peaked at 45-50, while *fodringar* (owed money) was highest at around 37 and 57, and institutional savings at around 42 years old.⁴² Meanwhile, median debts peaked at 37 and 52.⁴³

The two life-cycle strategies converge at some point, likely with lagging regions underlying wage-disparity and affecting larger clustered age groups more strongly. International studies placed saving strategies at around the end of the 19th century.⁴⁴ In Sweden, Ann-Kristine Högman presented the elderly savings in the city of Sundsvall, and Dan Bäckman and Kristina Lilja focused on the elderly in Falun.⁴⁵ However, we know little of where, when, and from which cohorts these transitions occurred in rural Sweden.⁴⁶ Likewise, a number of scholars have presented the levels of credit claims (*fodringar*) available to late 19th century farmers, but little is known of the context surrounding the levels of credit nor when the transition between pension strategies occurred.⁴⁷ Using Gräsmark as a case study, I will provide an account of the conditions for those elderly of late 19th and early 20th century elderly by analyzing access to land and capital both from a cohort and spatial perspective.

⁴¹ For a summary of the life cycle theory of consumption Kristina Lilja, *Marknad och hushåll: sparande och krediter i Falun 1820 - 1910 utifrån ett livscykelperspektiv*, (Uppsala: Uppsala University, 2004), 27-29.

⁴² Lilja, 168–70.

⁴³ Lilja, 172.

⁴⁴ Dan Bäcklund and Kristina Lilja, "Att Förlita Sig På Barnen Eller Själv Hantera Försörjningsbehovet: Sparbeteenden Inför Ålderdomen under 1800- Och Tidigt 1900-Tal," *Historisk Tidskrift* (S), no. 2 (2009): 173.

⁴⁵ Högman, *Ageing in a Changing Society*, 84; Bäcklund and Lilja, "Att Förlita Sig På Barnen Eller Själv Hantera Försörjningsbehovet," 183–87.

⁴⁶ Kristina Lilja and Dan Bäcklund, "To Depend on One's Children or to Depend on Oneself: Savings for Old-Age and Children's Impact on Wealth," *History of the Family* 18, no. 4 (2013): 510.

⁴⁷ Sture Martinius, *Agrar Kapitalbildning Och Finansiering 1833-1892* (Göteborg: Ekonomisk-historisk inst., Göteborgs universitet, 1970), 128; Christer Persson, *Jorden, Bonden Och Hans Familj: En Studie Av Bondejordbruket i En Socken i Norra Småland under 1800-Talet, Med Särskild Hänsyn till Jordäggande, Sysselsättning Och Familje- Och Hushållsbildning* (Stockholm: Univ., 1992), 247–49.

Land economy

For Sweden's large and aging smallholder "class" both strategies described by Dribe and Lilja appear especially precarious for landowners with under 20 hectares of farmland. The political discourse that surrounded smallholders increased significantly after 1900 –in tandem with discussions of *egnahem*.⁴⁸ Economic historian Kirsti Niskanen present scholarly descriptions of small holders as having either drawn from the Marxist tradition, in which family farms represent a passing phase towards increasing rationalization and centralization, or those who have lifted their flexibility in the face of climate and market insecurities.⁴⁹

Scholars focusing on smallholders from an agricultural perspective, focus on how their strategies vary from normative economic rules. Mats Morrell explains that the underlying flexibility within the family farm draws from all of its family members, maximizing income as a means to maintain its economic independence and life-style. Family farms vary from capitalist ventures because profit is more often a means and not a goal. Thus if profits fall, the family lowers its consumption needs so that the farm, and its life-style, can continue. In capitalist production, wage contracts limit flexibility to handle volatile free global markets. This means that the family farms can continue to produce at lower profits than capitalist farms are willing to accept.⁵⁰

Studies focusing on dairy production in Södermanland and oats in Dalsland, show the market flexibility smaller farm capable of transitioning either from oats to cattle, or downsizing as the markets transitioned in the late 1890s.⁵¹ Besides handling global market instability,

⁴⁸ Nils Edling, *Det Fosterländska Hemmet: Egnahemspolitik, Småbruk Och Hemideologi Kring Sekelskiftet 1900* (Stockholm: Carlsson, 1996), 15; Tomas Germundsson, *Landsbygdens Egnahem: Egnahemsrörelsen, Småbruket Och Landskapet i Sydsvenskt Perspektiv*, (Lund: Lund University Press, 1993), 26–32.

⁴⁹ Kirsti Niskanen, *Godsägare, Småbrukare Och Jordbrukets Modernisering: Södermanlands Län 1875-1935*, (Stockholm: Almqvist & Wiksell International, 1995), 3–5.

⁵⁰ Mats Morell, "Småbruket, Familjejordbruket Och Mekaniseringen: Aspekter På Det Sena 1800-Talets Och Det Tidiga 1900-Talets Svenska Jordbruk," in *Bonden i Dikt Och Verklighet*, ed. Bo Larsson (Stockholm: Nordiska museets förlag, 1993), 62–116, 149–51.

⁵¹ Kirsti Niskanen, "Då Mjölken Blev Lönsam: Ett Agrart Hantverk Växer till En Industri, Exemplet Södermanland," in *Bonden i Dikt Och Verklighet*, ed. Bo Larsson (Stockholm: Nor-

the family business model was well suited to exploit various natural resources and adapt to seasonal employment.⁵² Dan Bäckman explains that smallholders often combined employment with jobs in forest industries or, later on, state transportation infrastructure. Property and livestock were an essential *insurance* to the more precarious market-driven and wage-based incomes.⁵³

Insurance on small farms not only mitigated seasonal underemployment, as described by Dan Bäckman. Historian Anna Götling shows in a micro historical study from Backåkers, Dalarna, that these households could also represent a stable source of *elderly insurance* in the form of household retirement contracts (*undantag*). These contracts stipulated the exchange of property for care, often but not exclusively between family-members.⁵⁴ These contracts formed partial inheritance with the contractually binding provision of care, which besides in-kind income, could also include the stipulation of cash, alcohol, and tobacco among other things.⁵⁵ Based on prior literature on household retirement contacts, it is difficult to pin down where and to what level “traditional” forms of insurance existed among rural Swedish families during the late 19th century. This study focuses on the conditions of smallholders and what relationship they had to ownership and capital at the regional level, as cohorts and in relation to spatial cost at the local level.

diska museets förlag, 1993), 37-61, 148-149; Erik Hallberg, *Havrefolket: Studier i Befolknings- Och Marknadsutveckling På Dalbosläätten 1770-1930* (Göteborg: Institutionen för historiska studier, Göteborgs universitet, 2013), 54.

⁵² Morell, “Småbruket, Familjejordbruket Och Mekaniseringen,” 65; Dan Bäcklund, “Småbrukens Roll i Lappmarken 1900-1970,” in *Kulturmöten i Lappmarken / Lars-Erik Edlund & Anna Karolina Greggass (Red.)*, vol. S. 61-72 (Umeå: Institutionen för nordiska språk, Umeå Universitet, 2001), 61.

⁵³ Morell, “Småbruket, Familjejordbruket Och Mekaniseringen,” 66.

⁵⁴ Anna Götling, *Att Åldras i Backåkers: En Mikrohistorisk Studie Av de Äldres Levnadsvillkor På En Småbrukargård i Södra Dalarna 1826-2001*, DFR-Rapport, 0283-1856 ; 2001:2 (Falun: Dalarnas forskningsråd, 2001).

⁵⁵ Olov Åberg and Johan Öster, *Efter Avslutad Färd, En Anständig Begravning: En Karakteristik Av Undantagsinstitutionen Nederluleå Och Råneå Socken 1790-1895*, (Uppsala: Univ., Department of Economic History, 1995), 55.

Spatial access to land as insurance

When scholars study household retirement contracts in Sweden, they invariably contextualize their local studies using the work by Emigration Inquiry's Nils Wohlin.⁵⁶ Wohlin described the spread of retirement contracts as being custom in only some of the cultural landscapes, and stated that this form of elderly-income likely never took hold in others.⁵⁷ Martin (Persson) Dackling has reexamined Wohlin's description of regions based on Wohlin's interpretation of the original surveys returned from the Sheriffs (*häradsövding*).⁵⁸ Dackling found that cultural landscapes matched more closely his survey of scholarly case studies from throughout Sweden than the description provided by Wohlin. Dackling proposed that variation should be linked more closely with economy –or the size or value of the property instead.⁵⁹ This leads again back to Martin Dribe's evidence that the size and value of land mattered in formal arrangements of how long children remained at home with their aging parents to offset production and consumption deficits.⁶⁰

While studying retirement contracts in Norrland and Småland, Christer Lundh and Mats Olsson found that parents most often transferred their property to their children. However, they found that in Duveke, Skåne, over 69% of those in retirement contracts had non-relative donor/pensioner relationships.⁶¹ The results support evidence that neither structure nor culture should not be ruled out. Lundh and Dribe paired up for a local study of Hög and Kävlinge in Skåne, showing that retirement was temporally shifting from being dominated by families (54% in 1766-1799) towards non-relatives (7% in 1825-1849) over

⁵⁶ Åberg and Öster, 16.

⁵⁷ Nils Wohlin, *Emigrationsutredningen. Bil. 10, Fara Af Bondeklassens Undergräfvande i Sammanhang Med de Gamla Arfvejordåskådningarnas Upplösning, Emigrationen Och Bondjordens Mobilisering* (Stockholm: Nordiska bokh., 1910), 35.

⁵⁸ Martin Dackling, "Nils Wohlin Och Frågan Om Arvssedvänjor," in *Scandia (Lund)* 1, (2008): 37–62.

⁵⁹ Dackling, 47.

⁶⁰ Dribe, *Leaving Home in a Peasant Society*, 72–80.

⁶¹ Lundh C and Olsson M, "The Institution of Retirement on Scanian Estates in the Nineteenth Century," *Continuity and Change* 17, no. 3 (2002): 389.

the course of the late 18th and early 19th century.⁶² While in the case of Lundh and Olsson's study, the economic variation was locally limited, Lundh and Dribe's study found considerable changes towards market-based transfers from families occurring even before the 1860s.⁶³ In both cases, we know little of the context of the population linking time and space.

In an earlier study, I present the levels of rural elderly in household retirement contracts in Sweden from 1908. As displayed in *Figure A.1*, strong regional variation existed in the rural designated tax districts. This was also true of aging farming parents who retained adult children in their households after 60 years old.⁶⁴ While these contracts were not strictly land transfers and could include other possessions for care,⁶⁵ scholars have noted that this household welfare form and farming complex households in general, are strongly related to ownership and size of farming property.⁶⁶ The relationship of ownership in regional space should also affect the relationship of regions with the number of elderly who received income from adult children following inheritance transfers and possibly the levels of collective care.

Despite Dackling's critique, mapping the 1908 data shown in *Figure A.1* in the Appendix provides some evidence that Wohlin's imperfect generalizations represented much of the spatial variation at the time he wrote it.⁶⁷ As Dackling suggests, household retirement contracts were correlated with high levels of small holding ownership, and variation in ownership likely underlies what Wohlin considers cultural regions. Household retirement contracts and those over 60 years old

⁶² Martin Dribe and Christer Lundh, "Retirement as a Strategy for Land Transmission: A Micro-Study of Pre-Industrial Rural Sweden," *Continuity and Change* 20, no. 2 (2005): 181.

⁶³ Lundh C and Olsson M, "The Institution of Retirement on Scanian Estates in the Nineteenth Century," 379.

⁶⁴ M Magnuson, "Regional Variations in Farming Household Structure for the Swedish Elderly, 1890-1908," *Journal of Family History* 41, no. 4 (2016): 395.

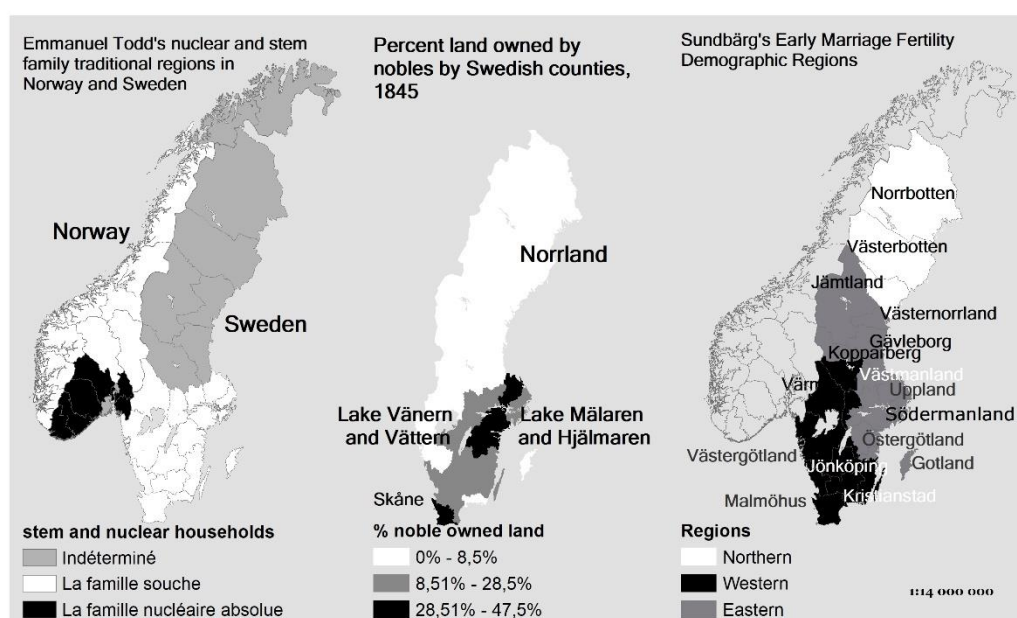
⁶⁵ Lundh Christer and Mats Olsson, "Gödsen Bönder Och Ålderdomen," *Årsbok / Skånes Hembygdsförbund*, 2001, 131; Martin Dribe, Mats Olsson, and Patrick Svensson, "If the Landlord so Wanted... Family, Farm Production and Land Transfers in the Manorial System," *Economic History Review* 65, no. 2 (2012): 746–69.

⁶⁶ Berkner, "The Stem Family and the Developmental Cycle of the Peasant Household," 408; Dribe, *Leaving Home in a Peasant Society*, 205.

⁶⁷ Magnuson, "Regional Variations in Farming Household Structure for the Swedish Elderly, 1890-1908," 395.

with children present in the household, also showed correlations with ecology or topography based conditions such as elevation and absence of the specialized crop, wheat.⁶⁸ Parents without children present existed where ownership was low and retirement contracts were few. Besides the data collected in 1908, there is little evidence to establish any “tradition” from which society was changing. Without strong sources, efforts to understand regional variation and change have focused on attempting to surmise simply from household census data.

Figure 1.2. Regional household structure in prior literature.



Source: Emmanuel Todd, *L'Invention De L'Europe* (Paris: E`ditions Du Seuil, 1990): 49; Gustav Sundbärg, *Emigrationsutredningen Betänkande i utvandringsfrågan och därmed sammanhängande spörsmål*, (Stockholm : Nordiska bokh., 1913) 223; Sten Carlsson, *Ståndssamhälle Och Ståndspersoner 1700-1865: Studier Rörande Det Svenska Ståndssamhällets Upplösning* (Lund: Gleerup, 1973), 29, 118.

⁶⁸ Magnuson, 390, 396.

Spatial variation in household structure

19th century French sociologist, Frederick Le Play, linked regional variation in household structures to cities, mountains, and Eastern Europe.⁶⁹ After the Cambridge Group's findings using large census datasets linked household structure with Hajnal's demographic line between St. Petersburg and Trieste, Italy, it remains unclear if these "traditional" households were ever culturally significant in Northwestern Europe.⁷⁰ Since then, the line remains important in describing marriage patterns, though the realm of the nuclear household structure has shrunk considerably.⁷¹ The first to attempt a regional analysis of Europe using Le Play's classification was Emmanuel Todd, whose conceptualization linking family types and social and political variation has since inspired scholarship mostly outside of Sweden.⁷²

There are a number of studies emphasizing demographic and economic regional variation in Sweden from which to build. For example, Christer Lundh who follows Gustav Sundbärg variation in marriage and fertility, Margareta Larsson who analyzed the relationship of fertility and first year infant mortality, and Nils Wohlin's description of household retirement contracts.⁷³ As I will develop in *Chapter IV*,

⁶⁹ Richard Wall, "Ideology and Reality of the Stem Family in the Writings of Frédéric Le Play," in *The Stem Family in Eurasian Perspective: Revisiting House Societies, 17th-20th Centuries*, ed. Antoinette Fauve-Chamoux and Emiko Ochiai (Bern: Peter Lang, 2009), 53–80.

⁷⁰ Here Laslett quotes, "classical family of Western nostalgia" from, William Goode, "The Theory of Measurement of Family Change," in *Indicators of Social Change: Concepts and Measurements*, ed. Eleanor Bernert Sheldon and Wilbert E. Moore (Russell Sage Foundation, 1968), 321. Laslett and R. Wall, *Household and Family in Past Time: Comparative Studies in the Size and Structure of the Domestic Group over the Last Three Centuries in England, France, Serbia, Japan and Colonial North America, with Further Materials from Western Europe* (Cambridge: Cambridge University Press, 1972) p. 8-9;. John Hajnal, "Two Kinds of Preindustrial Household Formation System," *Population and Development Review* 8, no. 3 (1982): 452.

⁷¹ Magnuson, "Regional Variations in Farming Household Structure for the Swedish Elderly, 1890-1908," 380.

⁷² Gilles Duranton, Andres Rodríguez-Pose, and Richard Sandall, "Family Types and the Persistence of Regional Disparities in Europe," *Economic Geography* 85, no. 1 (2009): 23–47.

⁷³ Lundh, "The Geography of Marriage"; Margareta Larsson, "The Old in the New: Spatial Patterns in the 19th Century Demographic Change," in *Society, Health and Population during the Demographic Transition*, ed. Anders Brändström, and Lars-Göran Tedebrand, (Stockholm: Almqvist and Wiksell International, 1988); Nils Wohlin, *Faran Af Bondeklassens*

broad land ownership recognized in Sten Carlsson's regionalization of the nobility certainly plays a central role in underlying income variation.⁷⁴

Sundbärg's regions have been the most influential for delineating demographic variations among Swedish scholars.⁷⁵ Gustav Sundbärg's regions are appealing because they perform a similar function to Hajnal's line. Despite its continued usefulness, some scholars have criticized it. Christer Lundh analyzed Sundbärg's data using Hajnal's methods,⁷⁶ and found little support for marriage patterns and marriage fertility in Sweden or Sundbärg's geographic regions with the exception of Western Sweden's late marriage.⁷⁷ Instead, Lundh looks to determinants for age at marriage and finds expected outcomes that relate to variation in elderly incomes. There were higher levels of farms and crofts and external out-migration associated with later marriage in the western region of Sweden and associated with family farming and smallholdings.⁷⁸ Lundh finds evidence that a delay in marriage was due to waiting to take over the farm or croft. Likewise, the link with out-migration corresponds to crowding and competition.⁷⁹

Considering these factors proposed by Laslett using Hajnal's findings of early marriage in Western Europe and neo-locality on the processes of collectivity and capital, Western Sweden should be more closely related to eastern Europe while Eastern Sweden more closely resembling Northwestern Europe.⁸⁰ Lundh instead finds higher levels of ownership to be the important factor. Again pointing back to Martin Dribe's

Undergräfvande i Sammanhang Med de Gamla Arfvejordåskådningarnas Upplösning, Emigrationen Och Bondjordens Mobilisering (Stockholm, 1910).

⁷⁴ Sten Carlsson, *Ståndssamhälle Och Ståndspersoner 1700-1865: Studier Rörande Det Svenska Ståndssamhällets Upplösning* (Lund: Gleerup, 1973), 173.

⁷⁵ Peter Aronsson, *Regionernas Roll i Sveriges Historia* (Östersund: Expertgruppen för forskning om regional utveckling, 1995), 104–7; Söderberg, *Våld Och Civilisering i Sverige 1750-1870*, 35; Christer Winberg, *Hur Västsverige Blev Västsvenskt* (Göteborg: Humanistiska fakulteten, Göteborgs Universitet, 2000), 13–15; Erikson, *Krediter i Lust Och Nöd*, 37.

⁷⁶ Lundh, "The Geography of Marriage," 328.

⁷⁷ Lundh, 328.

⁷⁸ Aronsson, *Regionernas Roll i Sveriges Historia*, 104.

⁷⁹ Lundh, "The Geography of Marriage," 333.

⁸⁰ Peter Laslett and Richard Wall, "Family and household as work group and kin group: areas of traditional Europe compared," in *Family Forms in Historic Europe*, ed. Richard Wall and David Gaunt (Cambridge: Cambridge University Press, 1983), 530–31.

findings of strategic variation in preindustrial households in Skåne based on ownership and size of the farm.⁸¹ Sten Carlson presents underlying ownership variation.⁸² Regions with large holdings, such as in the east and south, had high levels of nobility and specialized crops and thus a population dominated by wage earners and crofters. While to the west and north, as Christer Winberg and Peter Aronsson both suggest, smaller farm ownership was common.⁸³ Regional variation is an important unit of analysis, but it often includes both periphery and centers, masking interactions at the municipality or hamlet levels. Likewise, considering poor relief was administered at the municipal level and spatial costs are locally embedded, analyzing transitions in land, labor and capital retirement income locally, is appropriate.

Spatial cost variation

David Gaunt and Orvar Löfgren focused on specific eco-types as opposed to broader cultural regions that often include both centers and the periphery.⁸⁴ While Löfgren provided a framework for ecotypes, Gaunt began to implement how ecotypes might assist in better understanding the relationship between, “economic, social and ecological factors.” Gaunt provides evidence for household structural variations found between shoreline, plains, and forested upland farmers in the Lake Mälaren region and in the western hills of Västmanland, leading him to rephrase Laslett’s breakthrough book title *The World We Lost*,⁸⁵ to “the many Swedens we lost.”⁸⁶ While Gaunt’s hypothesis principally shared the harsh and soft climes distinction described by Frederick Le

⁸¹ Dribe, *Leaving Home in a Peasant Society*, 210–11.

⁸² Carlsson, *Ståndssamhälle Och Ståndspersoner 1700-1865*, 173.

⁸³ Winberg, *Hur Västsverige Blev Västsvenskt*, 71–81; Aronsson, *Regionernas Roll i Sveriges Historia*, 104; Söderberg, *Våld Och Civilisering i Sverige 1750-1870*, 39–40.

⁸⁴ Orvar Löfgren, “Historical Perspectives on Scandinavian Peasantries,” *Annual Review of Anthropology* 9 (1980): 191; J. G. Marks, “Bereft of Property: Change and Continuity in Family Organisation in Härjedalen, Sweden, 1850-1930,” in *Distinct Inheritances. Property, Family and Community in a Changing Europe*, ed. H Grandits and P Heady (Münster: LIT-Verlag, 2003), 245–62.

⁸⁵ Peter. Laslett, *The World We Have Lost Further Explored* (London: Routledge, 1965).

⁸⁶ David Gaunt, “Pre-Industrial Economy and Population Structure: The Elements of Variance in Early Modern Sweden,” *Scandinavian Journal of History*, no. 2 (1977): 208–9.

Play, they were approaching variation of household structure from different perspectives.⁸⁷

Gaunt proposes that household structural variations were related to labor niches instead, and were associated with the interaction of economy and ecology, and not necessarily with the growth of industrial capital. Sune Åkerman claims Gaunt's eco-type zones and the choice of case studies are problematic, but shares Gaunt's perspective that ecology is an important factor.⁸⁸ Joseph Zitomersky importantly simplifies the analysis by choosing the elderly and not the household as the dependent variable.⁸⁹ This method allowed him to highlight any changes or continuity with the least confounding factors such as mortality and marriage.⁹⁰ Despite the methodological and data challenges, Gaunt and Zitomersky's theme of ownership and household structure and leads us back to Martin Dribe's discussions on ownership. Simplifying Gaunt's discussion about the relationship of ownership, ecology, and household structure attracts my interest in this study.

In my earlier study, I built especially on his more simplified link of smallholding ownership in the forested uplands.⁹¹ This current dissertation again, aims to simplify the analysis by focusing on costs of peripheral ecologies. As I will discuss later in *Chapter II*, the distance to the market represents an optimal and standard measurement for cost at a specific time. Elevation provides fixed costs implicit in prior family and household studies as well as economic periphery studies.⁹²

⁸⁷ Wall, "Ideology and Reality of the Stem Family in the Writings of Frédéric Le Play," 59.

⁸⁸ Sune Åkerman, "Människor Och Miljöer.," in *Scandia (Lund)*, vol. 1978 (44), (Lund: Scandia, 1978), 135–40; Magnuson, "Regional Variations in Farming Household Structure for the Swedish Elderly, 1890-1908," 380–81.

⁸⁹ Joseph Zitomersky, "Ecology, Class or Culture?: Explaining Family Residence and Support of the Elderly in the Swedish Agrarian Past," *Scandinavian Journal of History* 12, (1987): 117–160.

⁹⁰ Åkerman, "Människor Och Miljöer," 142–43; Steven Ruggles, "Reconsidering the Northwest European Family System: Living Arrangements of the Aged in Comparative Historical Perspective," *Population and Development Review* 35, no. 2 (2009): 249–73.

⁹¹ Magnuson, "Regional Variations in Farming Household Structure for the Swedish Elderly, 1890-1908," 384.

⁹² Elena Fasano Guarini, "Center and Periphery," *The Journal of Modern History* 67 (December 1995): 74–96.

This study presents spatial cost as central to understanding the difference between nostalgic and empirical descriptions of household structures in Sweden.

Rural household debt, credit and inheritance

A number of scholars have pointed to the 1845 inheritance law as marking the first state intervention with considerable effects on the household as a retirement strategy. From this date forward, all inheritors were required to receive equal shares of the inheritance. While the enactment led to equality and justice in liberal, monetary terms, the law led to unintended social consequences for smallholders.⁹³ Sofia Holmlund found farm owners prior to 1845 rarely sold their property in Estuna, Uppland, but during 1846-1885, they exercised maximum control over the inheritance process by selling their property, often to a chosen heir prior to their death.⁹⁴ The unintended consequences of the act was that it was capable of undercutting, both by indebting the inheritor of the farm to their siblings, and undervaluing the farm by the parent choosing the buyer.⁹⁵

Along with increased debt, the social reproduction of elderly care often fell upon the inheritor or purchaser of the farm that in regions such as Norrland, that was most often a child.⁹⁶ However, debt between parent and child was also reciprocal. Credit was common within families even prior to the mid-1840s. In Vånga socken, 40% of credit was

⁹³ Sofia Holmlund, *Jorden vi Ärvde: Arvsöverlåtelse Och Familjestrategier På Den Uppländska Landsbygden 1810-1930*, (Stockholm: Almqvist & Wiksell International, 2007), 20–21; Dackling, “Nils Wohlin Och Frågan Om Arvsedvänjor,” 39.

⁹⁴ Holmlund, *Jorden vi Ärvde*, 198; Gunilla Kjellman, *Bröllopsgåvan: En Etnologisk Studie Av Gåvoekonomi* (Lund: Liber Läromedel, 1979), 87; Dackling, “Nils Wohlin Och Frågan Om Arvsedvänjor,” 39.

⁹⁵ Kjellman, *Bröllopsgåvan*, 87; Holmlund, “Jorden vi ärvde,” 200; Beatrice Moring, “Conflict Or Cooperation? Old Age And Retirement In The Nordic Past,” *Journal of Family History* 28, no. 2 (2003): 233.

⁹⁶ Åberg and Öster, *Efter Avslutad Färd, En Anständig Begravning*. 150

between family members, while debt and generational transfers accounted for 23%.⁹⁷ These percentages were similar in Sundborn, Dalarna, 1829-1840 with 37% of credit and 17% of debt.⁹⁸ This increased to 50% when observing only local debts from within the parish.⁹⁹ Both reformers and scholars present debt as a challenge for rural Sweden during this period. We know little of how debt affected the elderly living in municipalities with high levels of emigration and aging, or how the debt problem was resolved, giving the appearance of self-reliant smallholders presented in the smallholding loan (*egnahem*) movement.

Formal and informal savings

Early social legislation attempting to enact mandatory worker savings appears to have failed, at least in part, from lagging development in local institutional finances. Anders Ögren found that access to liquid assets in the form of bank savings and loans did not trend upwards before 1870, and access to cash remained low well into the industrial period.¹⁰⁰ In the towns of Uppsala, Eskilstuna, and Falun, probate estate registries recorded 10% as having cash in hand in the 1820s, 25% in the 1870s, and 37% in the 1900s.¹⁰¹ In Torstuna Hundred, Västmanland, during the period 1770-1819, only 17% of those registered, and between 1820-1870 only 10%.¹⁰² By 1870, Sweden's savings banks had only expanded to 218 institutions, leaving the majority of the population at great distances from banking institutions.

⁹⁷ Anders Perlinge, *Sockenbankirerna: kreditrelationer och tidig bankverksamhet: Vånga socken i Skåne 1840-1900*, (Stockholm: Nordiska museets förlag, 2005), 106.

⁹⁸ Karin Nibon, *Ge Igen Med Samma Mynt*, Uppsala Universitet Forskarskolan i Geografi (Uppsala University, 2016), 64, 67.

⁹⁹ Nibon, 64–70.

¹⁰⁰ Anders Ögren, *Empirical Studies in Money, Credit and Banking: The Swedish Credit Market in Transition under the Silver and Gold Standards 1834-1913* (Stockholm: Institute for Research in Economic History, 2003), 288–89.

¹⁰¹ Pernilla Jonsson and Kristina Lilja, "Strategier För Krediter. Begagnade Kläder Och Textilier Som Värdebevarare Och Värdebärare i 1800-Talets Västerås," *Historisk Tidskrift* 135, no. 3 (September 2015): 481.

¹⁰² Erikson, *Krediter i Lust Och Nöd*, 148.

Besides banks, Historian Alf Sjöblom points out that Swedish private insurance, which began in 1855, did not show significant expansion until after 1900.¹⁰³ Neither bank nor insurance had established savings life-cycle strategies for the elderly cohorts by the 1900s. The Elderly Insurance Committee data was capturing a generation with severely shortened or missing savings “cycles” in 1908. Scholars have instead turned to probate estate registries to capture those with accounts.

With no national data on rural elderly banking capable of contextualizing local sources, scholars are limited to rural and urban probate estate registries comparisons.¹⁰⁴ Probate estate registries provide both informal lending and borrowing as well as a snapshot of formal savings at the time of death for approximately half of the local population.¹⁰⁵ Prior studies have estimated that as late as the 1860s, the non-institutional market was nearly four times the size of the formal market.¹⁰⁶ Anders Perlinge studied the transition between non-institutional and institutional lending and borrowing in Vånga socken, Skåne 1840-1900, providing a local example of how the two developed side by side. Yet the time line for Vånga does not appear to be the same in other areas. In Vånga, poor relief had transitioned from rotating the poor between farms to a monetary collection that provided interest already by 1817, but other areas continued with in-kind collectivity into the 1860s and 1870s.¹⁰⁷ There are substantial variations between rural localities that likely interact with, and should not be separated from, grain banks and formal banking.

¹⁰³ Alf Sjöblom, *Trygghet Som Handelsvara: Privat Folkförsäkring i Det Framväxande Välfärdssamhället 1900-1950* (Stockholm: Historiska institutionen, Stockholms universitet, 2016), 80.

¹⁰⁴ Bäcklund and Lilja, “Att Förlita Sig På Barnen Eller Själv Hantera Försörjningsbehovet,” 183.

¹⁰⁵ Nibon, *Ge Igen Med Samma Mynt*, 41–42; Perlinge, *Sockenbankirerna*, 45; Högman, *Ageing in a Changing Society*, 93–95.

¹⁰⁶ Kristina Lilja, “The Deposit Market Revolution in Sweden,” in *The Swedish Financial Revolution*, ed. Anders Ögren (Palgrave Macmillan, London, 2010), 49.

¹⁰⁷ “Wester Löfsta Sockens Kommunalstämmoprotokoll 1863-1877” (Heby kommun, 1998), 23, 36, 58, <https://heby.se/dokumentarkiv/documents/2014/08/vasterlovsta-ks-1863-1877.pdf>; Jan Magnusson and Olof Jönson, *Samlade Berättelser Med Mera till Beskrifning Öfver Gräsmarks Socken, Vermlands Län* (Gräsmark: Gräsmarks hembygdsförening, 2000), 50; Perlinge, *Sockenbankirerna*, 160.

Bengt Åke Berg studied grain banks, providing yet another source of stored and strategic value. These banks were essential components for economic transition in rural Sweden from in kind to monetary savings, insurance, and pensions. Their spatial development might also hold clues to possible exceleration in monetarization. Berg describes Swedish farmers (peasants) as still trying to limit volatility in the agricultural market using grain banks simultaneous to 19th century savings banks.¹⁰⁸ During this period, farmers could pay taxes to the crown in cash or in-kind depending on the market conditions. They would use cash in years of scarcity and in-kind in years of excess, thus maximizing each form of income.¹⁰⁹ With growing markets, new opportunities to produce and sell products for money existed and scarcity was limited. There was therefore more opportunity to pay taxes in money and less incentive to pay *in kind*.

These grain banks were also regional, varying considerably in the timing and intensity in which localities acquired a local grain bank.¹¹⁰ By 1835, 90% of parishes in east central Sweden had initiated grain banks, three-quarters around the central lakes, and only a third in the parish on the periphery of these two areas. Meanwhile, in Göteborg och Bohus County, there were no grain banks and Norrland supported another system by 1832.¹¹¹ While Berg provides evidence of spatial variation in grain banks, we know little of how and where savings bank institutions spread or the broader access to money required to complete individual savings transitions or formulate strategies. Similar to the role of access and size of land ownership, understanding spatial cost in formal savings are also central to this studies main objective of distinguishing nostalgic and empirical descriptions of household structures in Sweden.

¹⁰⁸ Bengt Åke Berg, *Volatility, Integration and Grain Banks: Studies in Harvests, Rye Prices and Institutional Development of the Parish Magasins in Sweden in the 18th and 19th Centuries* (Stockholm: Economic Research Institute, Stockholm School of Economics (EFI), 2007), 189.

¹⁰⁹ Berg, 180.

¹¹⁰ Berg, 95.

¹¹¹ Berg, 19–20.



Farewell. View of Gothenburg's docks, taken from the deck of an outbound ship.
Source: Stereograph Card, Minneapolis Veckobladet ca. 1900

Remote incomes and sedentary parents

In their introduction to *Citizenship and those who Leave*, Nancy Green and Francois Weil asked, “Can nation-states be defined by emigration and immigration?”¹¹² A number of scholars studying Italy, Germany, and Poland during the same period, such as, Emilio Franzina, Albert O. Hirschman as well as Gabaccia, Hoerder, and Walaszek, all answered yes.¹¹³ Historian B. J. Hovde writing from the 1930s also believed so. For Hovde, social reform such as education, savings banks, pensions, annuities, and social insurance, as well as equalizing the tax burden on land, were important factors that all interacted with the question of emigration.¹¹⁴ Hovde’s description of emigration is important, especially the interaction of postal savings banks, migrating children and aging smallholders.

¹¹² Nancy L. Green and François. Weil, *Citizenship and Those Who Leave: The Politics of Emigration and Expatriation* (Urbana: University of Illinois Press, 2007), 1.

¹¹³ Albert O. Hirschman, “Exit, Voice, and the State,” *World Politics* 31, no. 1 (1978): 90–107; Donna R. Gabaccia, Dirk Hoerder, and Adam Walazek, “Emigration and Nation Building during the Mass Migration from Europe,” in *Citizenship and Those Who Leave: The Politics of Emigration and Expatriation*, ed. Nancy L. Green and François. Weil, *Studies of World Migrations* (Urbana: University of Illinois Press, 2007), 63.

¹¹⁴ Nils Wohlin, *Ojämligheterna i Det Kommunala Skattetrycket På Landsbygden* (Stockholm, 1908); B. J. Hovde, “Notes on the Effects of Emigration upon Scandinavia,” *The Journal of Modern History* 6, no. 3 (1934): 270.

The broader effects of postal savings banks on state building is scarce. Institutional histories have provided an important description of the development of their services. Among those, Nils Forsell considered its accessibility a key influence.¹¹⁵ Whether it was the long postal banks office hours and proximity, or the fact that new mobile industrial society trusted the stability of the postal service by 1884, postal banks filled the gaps between local private banks.¹¹⁶ Economic Historian Kurt Samuelsson presents postal savings banks as an institution integral to national state building. He presents it side by side with social insurance, sharing its development and success during the period between S. A. Hedin's call for a Worker Insurance Committee in 1884 and the end of its provisional organization in 1912.¹¹⁷ Samuelsson reinforces the roll of the postal savings bank in providing access to banking wherever the customer lived or moved, and however dispersed families were.¹¹⁸

Regrettably, from an economic standpoint, many contemporaries and scholars studies mistakenly compare postal savings banks with local savings banks as competitors, interpreting the short savings cycles in which accounts were accruing interest to be a failure.¹¹⁹ Likewise, scholars have also interpreted the uncompetitive interest rates and the later decline as weakness or failure.¹²⁰ These comparisons neglect the postal bank's stated goal of reducing space and increasing accessibility in the face of increased mobility.¹²¹ As mobility slowed, or where competition existed, postal banks would later lose much of their original purpose.

Mobility and space are critical to contextualize postal savings banks at smaller, regional, and local scales. Postal banking brought banking for the first time to many localities in the American South and

¹¹⁵ Nils Forssell, *Svenska Postverkets Historia. Bd 2* (Stockholm: Kungl. Generalpoststyrelsen, 1936), 4–5, 31.

¹¹⁶ Forssell, 161–64.

¹¹⁷ Kurt Samuelsson, *Postbanken - Postsparbank Och Postgiro (1884-1925-1974): En Historik* (Stockholm: [Postgirot, Informationssektionen], 1978), 17–31.

¹¹⁸ Samuelsson, 23.

¹¹⁹ Samuelsson, 30–31; Torbjörn Hessling, *Att Spara Eller Inte Spara - Vilken Fråga!: Den Sparfrämjande Verksamheten 1820-1970* (Stockholm: Sparfrämjandet, 1990), 26–27.

¹²⁰ Samuelsson, *Postbanken - Postsparbank Och Postgiro (1884-1925-1974)*, 26.

¹²¹ Forssell, *Svenska Postverkets Historia*, 161-64.

West, previously inaccessible to commercial savings.¹²² While defending the thrift of immigrants in 1923, congressional representative Fiorello LaGuardia presented statistics that showed the large number of immigrants saving in United States Postal Savings banks.¹²³ Historians Sprick, Jaremski and Perlman also found evidence in their United States county-level data, that during the 1910s and 1920s, postal banking customers were often foreign-born and used saving banks for short-term savings.¹²⁴ Additionally, they found that postal savings banks shortened the distances between the institution and the depositor though the mean distance, varied by regions from 5 kilometers in the Northeast to 20 kilometers in the West.¹²⁵ It is reasonable to expect that Sweden's periphery, with significant distances between central places and high levels of emigrant parents, will show similarities to the United States.

If mobility was important for postal savings banks, it was essential for money orders, especially as remittances from North America. The initiation of direct money orders to North America linked the families in the furthest corners of Sweden with young immigrants throughout North America. While Sweden had already formalized money orders by the 1860s, by 1884 it had expanded local post offices, international agreements linking global post offices and postal banks, essential to executing any future social institution -beginning with the first pension checks in 1914.¹²⁶ At the local level, a number of studies have shown the influence of remittances and returning immigrants with savings from abroad. Magot Höjfors Hong presents the levels of money orders that

¹²² David M Tucker, *The Decline of Thrift in America: Our Cultural Shift from Saving to Spending* (New York: Praeger, 1991), 53, 110.

¹²³ Tucker, 110.

¹²⁴ Steven Sprick Schuster, Matt Jaremski, and Elisabeth Ruth Perlman, "An Empirical History of the United State Postal Savings System" (American Economic Association Annual meeting, Chicago, IL, 2016), 3, 13, <https://www.aeaweb.org/conference/2017/preliminary/paper/KBtkS72s>.

¹²⁵ Schuster, Jaremski, and Perlman, 35.

¹²⁶ Jan Billgren, "Postanvisningar 1866-1920," in *Postryttaren* 42, (1992):87-117.

came into Borgholm, Stora Rör, and Färjestaden on the island of Öland in Kalmar County, 1878-1928.¹²⁷

The dynamics of emigration from the 1870s until World War I created rapid international growth in remittances. While most of Oden Stark's New Economics of Labor Migration theory has focused on the late twentieth century family networks, his work is conceptually useful in addressing the role of remittances in Sweden during the late 19th and early 20th century. In this model, household structures in which production, consumption, and social reproduction with inheritance systems are fixed, there is a reliance on mobile labor.¹²⁸ Migration from this perspective includes wage-earning family members that used strategies based upon the prospect of property ownership and intergenerational transfers, as opposed to more simple, individual wage-labor and savings strategies.

In their assessment, they find two mechanisms that can alter this agreement, institutions such as the state or a calculation of loss in which the breach outweighs any benefits. 20th century Latin American and Asian remittances are a well-studied, but for 19th and early 20th century Europe, there has been considerably less.¹²⁹ Without individual or even municipal remittance data, the role of migration as a tool to maintain intergeneration transfers within the family network is difficult to measure.

Building on each of these earlier works, I will frame how Sweden's elderly could manage, wage disparity, mass out-migration, challenging agricultural markets and initiatives, and increased taxes without major increases in public poor relief. This framework included research relating to the various forms of elderly income, the underlying monetary life-cycle and in-kind strategies, regional variation in these strategies,

¹²⁷ Margot Höjfors Hong, *Ölänningar över haven: utvandring från Öland 1840-1930: bakgrund, förlopp, effekter*, Acta Universitatis Upsaliensis 143 (Uppsala: Almqvist & Wiksell International, 1986), 197.

¹²⁸ Oded Stark and David E. Bloom, "The New Economics of Labor Migration," *The American Economic Review*, no. 2 (1985): 173.

¹²⁹ Gary B. Magee and Andrew S. Thompson, "'Lines of Credit, Debts of Obligation': Migrant Remittances to Britain, c.1875-1913," *The Economic History Review*, no. 3 (2006): 539. Rui Esteves and David Khoudour-Castéras, "A Fantastic Rain of Gold: European Migrants' Remittances and Balance of Payments Adjustment During the Gold Standard Period," *The Journal of Economic History*, no. 4 (2009): 951.

as well as family and state strategies aimed at integrating these the two income forms, during a transitional period from family to national solidarity.

1.3 Aims and research questions

Sweden faced a dilemma in formulating a singular national insurance plan for its aging population, many of whom still operated largely on two fundamentally different income forms from 1884-1913. These two forms relied predominantly on either wages or interest from savings, or on in-kind and inheritance exchanges. Yet, it is difficult to address change or continuity without using contemporary reformers as sources. How can scholars distinguish the elderly history from reformers nostalgic rhetoric without first presenting empirically supported historical norms?

The main objective of this study is to provide a narrative that separates nostalgic interpretations of elderly incomes from historical norms. In order to meet this objective, I will present this dilemma using the contemporary 1908 survey, as well as the relationships to earlier households recorded in *Tabellverket* from the first half of the nineteenth century.

The aim is limited to three main parts, presenting underlying structures in which the elderly of the late 19th and early 20th century formed their life cycle strategies during the early 19th century, analyzing the spatial-temporal variation related to nostalgic interpretation and proposing how these variations could hide an elderly crisis. I present income variation at two spatial scales, first providing a national normative context, followed by a nested smallholder municipality for nuances found in environments and among age cohorts. I will focus especially on ownership and the use of real estate strategies as they relate to public and household welfare at the national level, then focus on the conditions smallholders faced in Gräsmark, Värmland. This case study magnifies the crisis related to extreme emigration and aging, presenting “best case” for the *economic development* hypothesis explicitly stated in the Elderly Insurance Committee findings.

Within these limitations, this study will present evidence centered on these four questions,

1. Where did variation in Swedish rural elderly incomes traditionally exist during the childhood for those aging in 1908?

My previous research found evidence of regional variation drawn from the percentage of household farm ownership, the percentage of household retirement care normalized to those over 60 years old, and the levels of collective poor relief in the early 19th century. Answering this question provides contrast from which to discern what parts of the social reformer's descriptions were nostalgic and which were evidence of normative material conditions.

2. Did tax districts with high levels of household retirement and complex households correlate with low levels of monetary-based incomes?

The second question is important for whether the elderly in some tax districts were capable of transitioning between or within inheritance and wage strategies. The results of this question also provides both motivation and context to my case study from Gräsmark, Värmland.

3. At the local level, which birth cohorts were more affected by the transition between household and monetary income during the emigration and elderly "crisis," and how were they capable of dampening the effects of debt and evading poor relief?

The third question addresses Gräsmark, a municipality with extreme levels of emigration, depopulation, and aging, focusing on change over time and between aging cohorts later captured in the Elderly Insurance Committee data. I look for local evidence of how, when and where Gräsmark experienced and managed "crisis." It considers the possible role of emigration and remittances but also through family networks enabled by the national postal services as a factor in alleviating the crisis.

4. In moving the spatial analysis to Gräsmark's hamlets, are there signs that the additional physical costs of living on the periphery resulted in adjusting household structures and retirement strategies?

The fourth question lifts the spatial cost as a possible factor in influencing broader economic and demographic structures and responses at the local level. Costs for institutional banking participation are experienced locally and should be analyzed at the hamlet level. By learning the relationship of formal and informal finances as they related to spatial variables, the results can be tested to contextualize regions in future research.

Each of these four questions points back to the main question of how the interaction between household and income strategies were capable of alleviating a public poor relief crisis prior to Sweden's pension reform, which amounted to elderly wage redistribution.

1.4 Disposition

I have divided my arguments into four separate chapters. The four chapters that describe the underlying income "dilemma" are also subdivided. *Chapters III and IV* address the backgrounds of households, aging and welfare from Sweden's ideologies and institutions, from a temporal and then spatial context. Meanwhile, *Chapters V and VI*, address regional and local variations among smallholders at two scales. *Chapters III and V* provide both a broad background to related institutions and a context to the broader economic and demographic conditions in Gräsmark during this period. In *Chapters IV and VI*, I examine the relationships in space and over time between ownership and the use of the household as social security. Likewise, I explore the tension both caused, and likely released by these regions as they moved towards monetary based incentives and elderly welfare. The timing and spatial delays in local rural income variation are important factors contributing to any state proposal aimed at creating a unified national pension. *Chapter VI* focuses on the interaction of debt, poverty and family in order to understand how smallholders could prolong inheritance as an alternative income.



A smallholder in Hälsingland

Chapter II: Methods, sources and frameworks

2.1 Introduction:

This chapter presents the limitations of my study, including explaining my periodization, my general approach, a short description of source selection and tools of analysis. It will present a broad theoretical framework on which the study is built. This is followed by defending the case selection, the variables, as well as describing how I use key concepts. Finally, I present a critique of my sources.

2.2 Limitations and source selection:

I present rural elderly income in late 19th and early 20th century Sweden at two temporal scales. The first, analyzing demographic conditions of the rural elderly and economic incomes for a cohort during the period of 1884-1913. I chose these years to represent the period in which Sweden was engaged in a national insurance debate, beginning with S. A. Hedin's call for a Worker Insurance Committee in 1884, and ending with the enactment of the Pension Act in 1913. However, the interpretation of "tradition" and income strategies developed over a lifetime, requires sources that track the conditions from the first half of the 19th century.

While pensions existed for government servants and for some factory or mill wage earners,¹³⁰ the majority of elderly in pre-industrial Swedish society relied most heavily on assistance from households or poor relief incomes.¹³¹ This simplified dualism has likely led to an earlier narrative in which a decline in one resulted in an increase in the other. I have limited my analysis to the regional variation of these two rural incomes as they relate to either limit or advance individual savings during the years 1884-1913, and the later calls for national solidarity towards Sweden's growing elderly population.

I aim to build a more nuanced national description of the demographic and economic condition of the elderly, based on a number of sources. *Tabellverket* provides the levels of participation in household

¹³⁰ Högman, *Ageing in a Changing Society*, 43.

¹³¹ Lundh C and Olsson M, "The Institution of Retirement on Scanian Estates in the Nineteenth Century," 373–75.

and poor relief incomes at the parish level from, 1805-1855. For the contemporary conditions, I draw from the Elderly Insurance Committee survey from 1908, which asked the incomes of those over 60 years old for the entire Swedish population. These data were presented at the tax district level. For underlying demographic conditions during the debates, I have aggregated and presented complete count micro-data especially for households without offspring. For information on migration and some economic factors during this period, I have aggregated Emigration Inquiry data also to the tax district level.

In the most general terms, my demographic and economic approach uses *Tabellverket*, the Swedish census, and Elderly Insurance Committee data. These sources have interpretive limitations since they use aggregated data to explain norms at various scales in time and space.¹³² Additionally, the core analysis of household structure taken from the census is dependent on how well parish records' and census variables were standardized, how well these families represent the relationships enumerated, and the number of generations that existed in the household at a specific time.¹³³ Likewise, each of these sources and the methods used to analyzing them, have their own limitations that I will discuss later in the chapter.

2.3 Theoretical structures and nostalgic rhetoric

Hugo Burström of the Elderly Insurance Committee opens his chapter motivating a universal pension plan began by writing, "The current economic development, as is well known, has caused great changes in our society's internal structures."¹³⁴ For Burström, the household structure linked to these family farms were in the process of disappearing. Burström wrote,

"As long as the greater part of the population lived directly from the fruits of the land, there was to some degree protection against accidents.

¹³² See Margo Anderson, "Quantitative History," in *The SAGE Handbook of Social Science Methodology*, by William Outhwaite and Stephen Turner (London: SAGE Publications Ltd, 2007), 248–64.

¹³³ Prior usage of North Atlantic Population Project data for Sweden includes, Ruggles, "Reconsidering the Northwest European Family System," 251–52.

¹³⁴ Hugo Burström, "Allmän Motivering," in *Ålderdomsförsäkringskommittén. 1, Betänkande Och Förslag Angående Allmän Pensionsförsäkring* (Stockholm, 1912), 19.

Among those on family owned farms, family members were cared for during illness or agedness. Likewise, the production structure was such that elderly and those weaker could find jobs around the farm. The characteristics of new forms of production and greater migration, which effect the laborers, appear to have untied the bonds between employer and employee while rendering them increasingly isolated.”¹³⁵

Burström then placed the current “economic development” into a historical context by explaining the specific agents of change and what changed; specifically migration and the instability of wage-labor that had replaced security drawn from the land. Despite Sweden’s diverse agricultural past which ranged from manors, fishing villages, foresting farmers, and mining and steel manufacturing back to the 17th and 18th century, Burström and Wohlin (with the Emigration Inquiry) chose family owned farming households to represent changes. Why did they choose household economies to represent a failing tradition when other existed?

As discussed in *Chapter I*, debates in family history have centered on whether household structures in Europe changed from complex, multi-generational to simple, nuclear households during economic development, or if they had always remained culturally nuclear.¹³⁶ It is clear that the Swedish narrative describes a welfare state transitioning in an economic development framework. I have chosen my nested case studies, Sweden and Gräsmark, Värmland, with economic development as the null hypothesis.

Ideological underpinnings

Unlike Burström’s description of household decline resulting from industry and migration, contemporary conservatives such as national economist Gustaf Cassel, considered its source to be liberalism and the pension act in 1913 represented “the last nail in the coffin of parental

¹³⁵ Burström, 19.

¹³⁶ Berkner, “The Stem Family and the Developmental Cycle of the Peasant Household,” 400, 408; Ruggles, “Reconsidering the Northwest European Family System,” 256; Kertzer and Laslett, *Aging in the Past Demography, Society, and Old Age*, 377.

respect.”¹³⁷ Cassel’s views in 1913 showed similarities to his former student and son-in-law, statistician Nils Wohlin, who some years earlier wrote that money had lured away a generation of farmer’s children from farming.¹³⁸ Contrary to other contemporary conservatives such as Adrian Molin, Wohlin was highly critical of smallholders due to their inability to remain self-sufficient as those having larger holdings had, instead often relying on secondary wage-labor incomes.¹³⁹ Wohlin implied that smallholders were a modern development, a hybrid of liberalism’s effects on self-sufficient farmers. Wohlin and Cassel’s conservative ideological rhetoric placed the root of household change with liberal inheritance laws and not with capital, industry, and migration.

Scholars such as historian Sofia Holmlund considered the Inheritance Law of 1845 as an important transitional year for rural household structure.¹⁴⁰ Despite ideological differences, contemporary reformers generally argued that the earlier social function of the rural household had changed, and this change required other reforms.¹⁴¹ Following Holmlund’s timeline, traditional households from a policy perspective ended in 1845. The year 1845, should be historically triangulated with the first law allowing corporations in Sweden in 1848, and the first steam powered saw mill in Tunadal, Sundsvall, in 1849. These three elements set up how reformers position tradition, modernization, and crisis for their own reform rhetoric. However, the individual effects of each change on Sweden’s general elderly population are impossible to untangle. This is why my study isolates the elderly on family

¹³⁷ For Gustaf Cassel’s political views see, Benny Carlson and Albin Olsson Wendel, *Ouvertyr till Folkhemmet: Wagnerska Tongångar i Förra Sekelskiftets Sverige* (Lund: Nordic Academic Press, 2002), 124–34; Cassel, *Pensionsförsäkringen.*, 95–96.

¹³⁸ Nils Wohlin, *Emigrationsutredningen. Bil. 10, Föran Af Bondeklassens Undergräfvande i Sammanhang Med de Gamla Arvvejordåskådningarnas Upplösning, Emigrationen Och Bondjordens Mobilisering* (Stockholm: Nordiska bokh., 1910), 53.

¹³⁹ Wohlin, 101–3.

¹⁴⁰ 1845-1885 marks Sofia Holmlund’s middle periodization for inheritance and agriculture. Holmlund, “Jorden vi ärvde,” 20–21; Dackling, “Nils Wohlin Och Frågan Om Arvssedvänjor,” 39.

¹⁴¹ For a discussion of contemporary criticism see, Lennart Lundquist, *Fattigvårdsfolket: Ett Nätverk i Den Sociala Frågan 1900-1920* (Lund: Lund University Press, 1997), 219–22, 242–247, 248–260. See also, Mikael Sjögren, *Fattigvård Och Folkuppfostran: Liberal Fattigvårdspolitik 1903-1918* (Stockholm: Carlsson, 1997), 31–53.

farms as the dependent variable, and later isolates a municipality with large numbers of family farms.

Conservatism's hustavlan heritage

According to economist Nancy Folbre, patriarchal households struggle in response to liberal initiatives writing,

“Capitalist economic development de-stabilizes traditional patriarchal arrangements, and the combined forces of technological, social, and demographic changes lead to increased public spending on education and old-age security.”¹⁴²

Folbre's patriarchal arrangements follows sociologist Max Weber's discussion on external institutions such as state education, as threats to household patriarchy and the social order, *Household Communism*.¹⁴³ For Sweden, household communism, or solidarity as Cassel called it, holds all of the traits of Luther's Catechism Table of Duties or *hustavlan*. The transition from *hustavlan* conservatism towards individual liberalism demanded increasingly cooperation between urban capital and the state's legal authority to educate and litigate liberal values such as investment, consumerism, and socialism down upon family-based systems of production, consumption, and their internal “circular flow of social reproduction.”¹⁴⁴

Hustavlan was deeply embedded in Swedish culture. Besides confirmation and the *husförhör*, hymnbooks and catechisms also reinforced this order. These two books were most common in Swedish households. Knowledge of these duties were impressed upon the household from the ecclesiastical and political estates. Despite its lower ranking order, farming households were also represented in the Riksdag of the Estates with burghers as the economic estate during the early modern period until the mid-19th century. Church historian Hilding

¹⁴² Nancy Folbre, *Valuing Children: Rethinking the Economics of the Family*, (Harvard University Press, 2008), 3.

¹⁴³ Max Weber, Guenther Roth, and Claus Wittich, *Economy and Society: An Outline of Interpretive Sociology* (Berkeley: University of California Press, 1978), 359.

¹⁴⁴ Folbre, *Valuing Children*, 11.

Pleijel describes the Swedish household as being *kingdoms in miniature* in Sweden following the protestant reformation until just after the Napoleonic wars.¹⁴⁵

Pleijel's work on the the role of *Hustavlan* in Swedish Society has influenced historians who focus on rural households pre-industrial localities, providing continuity of a conservative patriarchal structure across economic, ecclesiastical, and political spheres through time.¹⁴⁶ While scholars have increasingly integrated *hustavlan* and its role in society for the preindustrial period, its indirect influence during the second half of the 19th century has been less clear. Historian Tim Knudsen considers Nordic welfare, as distinguished from the European continent, as due to continuity with an earlier ideology and institutional structure found in the Lutheran state churches.¹⁴⁷

Historian, Daniel Lindmark provides some evidence of changes in *hustavlan* during the transition from household-based education to secular state *folkskola* in the 1840s.¹⁴⁸ Lindmark found declining confirmation knowledge of the Table of Duties in the early 19th century, with quarter to a third of those locations throughout Sweden sampled. After beginning with the church law of 1686 knowledge of *hustavan* peaked in the late 18th century, before falling in the 19th century.

Gustaf Cassel and Nils Wohlin appear to be addressing liberalism's influence on this social structure that remained more clearly operational among the farming economic/household estates. With the political decline of agricultural influence and burgher political ascension of the economic estate, more reactionary or conservative societal critics romanticized the simplicity of the family farm. Family farm

¹⁴⁵ Hilding Pleijel, *Hustavlans Värld: Kyrkligt Folkliv i Äldre Tiders Sverige* (Stockholm: Verbum, 1970), 33, 55, 66.

¹⁴⁶ Nibon, *Ge Igen Med Samma Mynt*, 20; Rosemarie Fiebranz, *Jord, Linne Eller Träkol?: Genusordning Och Hushållsstrategier, Bjuråker 1750-1850* (Uppsala: Acta Universitatis Upsaliensis, 2002), 30.

¹⁴⁷ Tim Knudsen, *Den Nordiske Protestantisme Og Velfærdsstaten* (Århus: Aarhus Universitetsforlag, 2000), 11–28; Gudrun Andersson, *Tingets Kvinnor Och Män: Genus Som Norm Och Strategi under 1600- Och 1700-Tal*, (Uppsala: Uppsala University, 1998), 187.

¹⁴⁸ Daniel Lindmark, "New Wine into Old Bottles: Luther's Table of Duties as a Vehicle of Changing Civic Virtues in 18th and 19th-Century Sweden," in *Schooling and the Making of Citizens in the Long Nineteenth Century: Comparative Visions.*, ed. Daniel Tröhler, Thomas S Popkewitz, and David F Labaree (Hoboken: Taylor & Francis, 2011), 41.

economies carry many of the traits of the complex households, a structure which Laslett claims were nostalgic representations in Northwestern Europe.¹⁴⁹

As described in the introduction, small holders were no small group. This makes it difficult to believe they did not influence Sweden's household structure or play a significant role in which path the state would take in reforming poor relief and the direction of a national insurance.¹⁵⁰

Dilemma's material framework

As stated, economic development is my null hypothesis from which I test Swedish and Gräsmark sources. The Elderly Insurance Committee explicitly states this structure when describing the late 19th century, and historical scholars continue to reinforce this theory since then.¹⁵¹ Yet for the Elderly Insurance Committee's head statistician and actuary Anders Lindstedt, supporting reform was, from an economic perspective, free from cultural or historical references. Lindstedt presented his arguments for a national universal pension system for the National Economic Society of Sweden in 1913. In this presentation, Lindstedt focused on the role pension would have in replacing the failing self-help and local collectivity models with income redistribution within a statewide system.¹⁵² He motivated the ineffectiveness of the Bismarckian model for use in Sweden, claiming that the large number of smallholders, cottagers, and tradesmen without employers or employees made the German wage-based pension system impossible. Lindstedt had already recognized this "problem" during his role leading the *Nya*

¹⁴⁹ Laslett and Wall, *Household and Family in Past Time*, 8-9.

¹⁵⁰ For the general role of smallholders and agricultural society on the Pension Act of 1913 see, Peter Baldwin, *The Politics of Social Solidarity: Class Bases of the European Welfare State 1875-1975* (Cambridge: Cambridge University press, 1990), 84, 92, 94.

¹⁵¹ Ruggles, "Reconsidering the Northwest European Family System," 264.

¹⁵² Anders Lindstedt, "Förslag till Lag Om Allmän Pensionförsäkring," in *Nationalekonomiska Föreningens Förhandlingar 1913* (Stockholm: Ivar Haeggströms Boktryckeri A. B., 1914), 38.

Arbetsförsäkringskommittén in 1893, a follow-up to Sven Adolf Hedén's 1884 motion aimed at analyzing Bismarck's *Sozialpolitik* for its use in Sweden.¹⁵³

His results found that many of Sweden's wage laborers moved freely between the wage labor and the owning class over their life-course. In the 1880s, Sweden was not like Germany because it had too few citizens who were clearly in a laboring class. This complicated the predictability of payments into a pension system, and those who should later qualify to receive checks. However, Sweden was not like Great Britain either, which had earlier actively promoted policies and forced the consolidation of small farms during the 18th century, thus limiting a greater portion of the population to simply poor. Instead, Sweden had steadily expanded small farms through internal colonization, thus muddied the definition of the rural poor with a considerable ownership class.¹⁵⁴

From 1884-1913, Lindstedt presents Sweden as having too many wage laborers for inaction, but also too many non-wage incomes, dependent on informal and family labor, for action.¹⁵⁵ Burström and Lindstedt were presenting to two audiences and in some ways, two Swedens. These two arguments are not mutually exclusive, instead they form a dilemma in which the state desired reform, but was hindered by the tension and transition playing out between natural and capital materialisms. These materialisms manifested themselves in the structures circulating in-kind inheritance and wage accumulation in intergenerational strategies. If the transition was occurring as evenly distributed across Sweden's municipalities, the parliament might have settled with existing laws again placing social security at the municipal level.

¹⁵³ Lindstedt, 51; "Nya Arbetsförsäkringskommitténs Betänkande. 3, Öfversigt Af Lagstiftningen Rörande Arbetsförsäkring i Åtskilliga Främmande Länder" (Stockholm: Samson & Wallin, 1893), 26.

¹⁵⁴ Edling, *Det Fosterländska Hemmet*, 70–79; Anna Lindkvist, *Jorden Åt Folket: Nationalföreningen Mot Emigrationen 1907-1925*, (Umeå: Institutionen för historiska studier, Umeå Universitet, 2007), 22–24.

¹⁵⁵ Lindstedt, "Förslag till Lag Om Allmän Pensionförsäkring," 51.

However, Lindstedt described an unsustainable spatial variation in poor relief, which Edebalk and Olsson recognize as an uneven tax burden. It is within this spatial inequality that I bring together a number of frameworks scaling out from the elderly individual to the collective state.

Tool chest

As discussed in *Chapter I*, scholars have pointed to the household's preparedness for future elderly welfare as being dependent on ownership and land size. Changes in the levels of ownership and household welfare might influence the effort required to shift the responsibility from household to public poor relief or the ability to find other alternative incomes. David Gaunt points to occupation related to the forested upland as having easier access to land ownership.¹⁵⁶ These environments provide more employment options and cheaper land for the inhabitation in this region to manage aging strategies. In a number of prior studies, forested uplands have been implicitly recognized linking topography with income and demographic variation.¹⁵⁷

Gaunt's discussion on ownership and complex households has implications in bringing together both nuclear households and reincorporation underlying the relative ease in implementing expanded collective and capital relationships.¹⁵⁸ Likewise, the expanded and contracting ownership and retirement at the periphery provides evidence of normative complex households and economic transition. Within these two frameworks exists spatial socio-economic inequality as transition from inheritance and in-kind payments to monetary social relations. Between the two hypotheses, there is also inequality that Lindstedt and Edebalk and Olsson claim.

¹⁵⁶ David Gaunt, "Pre-Industrial Economy and Population Structure: The Elements of Variance in Early Modern Sweden," 208–9.

¹⁵⁷ Emmanuel Todd, "Seven Peasant Communities in Pre-Industrial Europe. A Comparative Study of French, Italian and Swedish Rural Parishes (18th and Early 19th Century)" (PhD diss., University of Cambridge, 1976), 110, 295, 308; Kertzer and Laslett, *Aging in the Past Demography, Society, and Old Age*, 377; Wall, "Ideology and Reality of the Stem Family," 59.

¹⁵⁸ Macfarlane, *The Origins of English Individualism*. For a Swedish context and critic of MacFarlane see, Eva Österberg, "'Den Gamla Goda Tiden': Bilder Och Motbilder i Ett Modernt Forskningsläge Om Det Äldre Agrarsamhället," *Scandia (Lund)* 48, (1982): 32–60.

While Gaunt's hypothesis remained difficult to expand upon as ecotypes, as it demands increases in digitized data that compare specific periods over broad spaces in order to limit noise from economic and demographic events.¹⁵⁹ Yet the hypothesis holds explanatory potential when considering the unevenness in which regions transform into more wage-based economies. In my previous study, I presented evidence supporting Gaunt's hypothesis presented as a cluster analysis of the percentage of people over 60 years old in one-generational households from 1900, which was negatively correlated with elevation.¹⁶⁰

Oded Stark describes households as being capable of mobilizing labor from businesses without having shippable goods. Smallholders had children as a resource strategy capable of being exported seasonally throughout the early modern period from land-based farming households into capital networks in order to satisfy intergenerational transfers. It is through this structure that capital can enter regions, rich with land and children but lacking money.¹⁶¹ This is only half of the story because while adjustments were not limited to the micro-level household, as the state and society were simultaneously making adjustments at the macro-level. Geographer David Harvey describes capital innovation as a time and space "crusher," altering the landscape to increase capital growth.¹⁶² For my study, the state reduced time and space in favor of smallholding at its periphery through investment and innovation in the Swedish and American postal service. I build on Stark and Harvey's works, broadly framing the relationship between family networks and the postal service that eased the dilemma of two incompatible income forms during the 1890s and 1900s.

2.4 Case selection, defined variables and analysis:

The international importance of Sweden as a case for analyzing normative 19th century elderly income is self-evident, considerable interest in their universal pension and welfare model has existed since the 1930s.

¹⁵⁹ Lundh, "Households and Families in Preindustrial Sweden," 46; Ruggles S, "The Future of Historical Family Demography," 424.

¹⁶⁰ Magnuson, "Regional Variations in Farming Household Structure for the Swedish Elderly, 1890-1908," 396.

¹⁶¹ Oded Stark and David E. Bloom, "The New Economics of Labor Migration," 173.

¹⁶² David Harvey, "Between Space and Time: Reflections on the Geographical Imagination," *Annals of the Association of American Geographers*, no. 3 (1990): 425.

Likewise, my choice of Gräsmark as a case study will become more evident as I present it, having high ownership and earlier household retirement in the first half of the 19th century, only to post among the highest levels of emigration, elderly, and a declining population. The Elderly Insurance Committee chair Hugo Burström appears to be thinking of precisely Gräsmark when he describes the decline of households and pressure on poor relief.¹⁶³ If Gräsmark varies from the official narrative, it becomes harder to fit the economic development thesis in municipalities with less change and crisis.

I have chosen to focus on a number of subjective categories that require further clarification. These include terms such as elderly, households and families, smallholders, and periphery income sources from a demographic and economic perspective in space and over time.

Elderly

The elderly in my study are 60 years old and older. As the national data from 1880-1910 shown later in *Figure 3.6* demonstrates, farming households without children living at home climb, especially after the individual turns 50 years old before peaking around 72 years old in 1880 and 1890. This is a broad period of transition for those not transferring property to children did not have standardized ages for describing the elderly or retired individuals. Ann-Kristin Högman provides a detailed description of the changes and variation in the perception of elderly prior to pension standardization.¹⁶⁴ Despite the lack of normalization, there is significant evidence that age represents an appropriate average.

Christer Lundh and Mats Olsson found that the Örtofta estate in Skåne set the pension age for men at 58 years old in 1829.¹⁶⁵ In a later article, Lundh and Olsson calculated the mean age at retirement during the 19th century from prior research to range from 56 in Kumla, Närke,

¹⁶³ Burström, "Allmän Motivering," 19.

¹⁶⁴ For further discussion on age see, Högman, *Ageing in a Changing Society*, 43–46.

¹⁶⁵ Christer Lundh and Mats Olsson, "Godsens Bönder Och Ålderdomen: Undantagssystemet under 1800-Talet," in *Skånska Godsmiljöer*, ed. Kerstin Arcadius and Kerstin Sundberg, (Lund: Skånes Hembygdsförbund, 2001), 122.

to 62 from Kubbe in Ångermanland.¹⁶⁶ From two Norrlandic parishes data collected from 1823-25, 1855-1857 and 1876-78 averaged 58, 60 and 61 respectively. Although Steven Ruggles argues that 65 years of age is the best age, he bases those advantages on using standardized census microdata samples and not integrating three dissimilar sources.¹⁶⁷ In my study, there are parishes in Sweden in which *Tabellverket* enumerated more individuals in household retirement than total individuals over 60 year old. Thus, I use 60 years old as my “Elderly” population variable unless describing older cohorts.

Households and families

I am primarily interested in elderly income connected to the household, as a structure or system explicitly described by the Elderly Insurance Committee director Hugo Burström. A system considered unraveling at the time of the committee’s proposal for a universal pension. By households, I share the standard 19th century and 20th century census definition, as those who shared meals or a physical structure.¹⁶⁸ Regardless of household structure, the family had a legal duty to the care for the elderly in Sweden until 1956.¹⁶⁹ Family relationships within these households or as intergenerational neo-local families, varied considerably throughout Sweden, as will be described in *Chapters III and IV*. The limitations of my sources are such that *Tabellverket* and the Elderly Insurance Committee data do not distinguish between family and non-family household retirement information, though my previous study implies a strong negative correlation between the elderly living without children present in households in 1900, and levels of household retirement contracts.

Smallholders

A keyword entry “småbruk*” searched in the Swedish Royal Library historical newspaper database reveals a number of newspaper articles

¹⁶⁶ Lundh C and Olsson M, “The Institution of Retirement on Scanian Estates in the Nineteenth Century,” 386.

¹⁶⁷ Ruggles, “Reconsidering the Northwest European Family System,” 268.

¹⁶⁸ Ruggles, 252.

¹⁶⁹ “Bemötandet Av Äldre: [Trygghet, Självbestämmande, Värdighet]: Slutbetänkande” (Stockholm: Fritze, 1997), 97–99, <http://www.regeringen.se/sb/d/108/a/25097>.

describing smallholders prior to their politicization. Between 1802 and the early 1890s, they were lumped together as the term peasant or *småfolket*, often linked to poverty, especially during years with crop failure.¹⁷⁰ The discourse changed to include the word *self-sufficient* smallholders after 1890.¹⁷¹ I use smallholder as those owning less than 20 hectares of productive land.¹⁷² This definition is also the size of land considered small enough for families to own and operate, thus at times I interchange the terms smallholders and family farms or household economies.

Incomes

While income is defined as “the sum of all the wages, salaries, profits, interest payments, rents, and other forms of earnings received in a given period of time,”¹⁷³ Knowing “the sum” of late 19th century elderly income is difficult. Even the 1908 Elderly Insurance Committee survey focused on the dominant income despite many individuals receiving incomes from a variety of sources. When addressing life-cycle strategies at the meso-level, it is difficult to know whether the elderly living on farms had attained them from earlier invested wages, borrowed from formal or informal money, or simply inherited the property.¹⁷⁴ Attempting to capture the entirety of smallholder incomes would change the scope of my study to a micro-history. I narrow my study to aging smallholders with earned non-wage income, suggested by Peter Baldwin to be a strong influence on the formation of Sweden’s welfare

¹⁷⁰ Kungliga Bibliotek historisk tidningar, Stockholmstidningen 1802-01-11, accessed 2017-12-19; Aftonbladet 1834-02-26, accessed 2017-12-19; Aftonbladet 1840-09-05, accessed 2017-12-19. <https://tidningar.kb.se/>.

¹⁷¹ Kungliga Bibliotek historisk tidningar, Göteborgs Handels- Och Sjöfartstidning 1890-12-19, Göteborgs Handels- Och Sjöfartstidning 1894-09-21, Eskilstunakuriren 1895-10-11, Kristianstadsbladet 1895-09-20, Nya Werlandstidningen 1895-04-23. See Edling, *Det Fosterländska Hemmet*, 32–33. <https://tidningar.kb.se/>.

¹⁷² Germundsson, *Landsbygdens Egnahem*, 19.

¹⁷³ Case, K. & Fair, R. *Principles of Economics*. (Upper Saddle River, NJ: Pearson Education, 2007), 54.

¹⁷⁴ See, Daniel Fetter, “Local Government and Old-Age Support in the New Deal,” *Explorations in Economic History* 66 (October 1, 2017): 1–20; Ryan D. James and Harrison S. Campbell, “Exploring the Role of Unearned and Non-Wage Income on Regional Income Convergence,” *Journal of Regional Analysis and Policy* 46, no. 2 (01 2016): 110–31.

system.¹⁷⁵ I present spatial, cohort, and temporal relationships of the incomes from the 1908 Elderly Insurance Committee survey in relation to documented incomes such ownership, savings, levels of personal debt versus credit, and money orders.

Ecology

I have limited my distinction of ecology to forested uplands and plains.¹⁷⁶ Based on my earlier work, elevation was an important variable for understanding the differences underlying an income dilemma at the time Sweden attempted to formulate a national insurance. David Gaunt's conceptualization of ecology is an important perspective in my study.¹⁷⁷ Simplified, I have chosen to focus simply on topographical costs. While distance-to-market would be a more precise measurement for fixed time and place, the national scale and temporal span in which I am introducing elderly income variation is such that it demands the fixed costs that elevation implies. Fixed obstruction, decreasing soil quality and temperatures make it an appropriate measurement for the Swedish mainland periphery during the 19th century.¹⁷⁸ Yet as noted in my earlier study, the Swedish islands did not consist of elevation as a cost, but instead had a considerable fixed distance over water to navigate to diverse markets instead. The forested uplands are difficult to standardize in different ecologies. I simply defined them as being higher than the alluvial plain, the ecology where sediments build along rivers. At the national scale, I define the forested uplands as parishes and tax districts with an elevation averaging over 100 meters of elevation. This elevation represents the lack of an open landscape from the reclamation of sedimentary lakes. In Gräsmark, I further distinguish variation between those above the glacial line 220 meters above sea

¹⁷⁵ Baldwin, *The Politics of Social Solidarity*, 84, 92, 94.

¹⁷⁶ Magnus Bohman, *Bonden, Bygden Och Bördigheten: Produktionsmönster Och Utvecklingsvägar under Jordbruksomvandlingen i Skåne ca 1700-1870* (Lund: Media-Tryck, 2010), 47.

¹⁷⁷ Gaunt, "Pre-Industrial Economy and Population Structure," 191.

¹⁷⁸ Spatial transportation cost are an important aspect in *core-periphery* discussions see, Paul Krugman, "Increasing Returns and Economic Geography," *Journal of Political Economy*, no. 3 (1991): 483.

level, but due to the added specificity of place and time. For Sunne savings bank, I include Euclidean distance buffers to banking and central places.

Analysis

The literature from Lindstedt (1913) and Edebalk (1996) both discuss the challenges to the parish-based system when faced with spatial wage inequality and the nation's role in equalizing it. My approach draws from *spatial historical demography*, a combination of fields that link demographic data such as cohorts to place.¹⁷⁹ My approach is a nested analysis that combines a statistical analysis of very large national samples, with a more in depth case study from within that set.¹⁸⁰ In terms of their emigration, aging, and high levels of smallholders during the initiation of the state pension system, Gräsmark is an extreme municipality within an extreme Sweden.

From the national-level data, I ask which “traditional” households had collective influence on Swedish space, when did change occur, or where did continuity exist. This question is central to chief statistician Anders Lindstedt's dilemma and at the heart of my thesis. Likewise, it may add to Edebalk and Olsson's discussion on spatial wage and tax disparity.

I answer these questions relating to nostalgia in more specific yet simplistic terms. First by tracking the changes in farm ownership per household over the first half of the 19th century, and then by looking for ownership's spatial relationship to “old” farmers and crofters who retired with their children or others, as they are aggregated and compared at the 1900 tax district level (n=119). I present and analyze this data over time and between levels of incomes for those over 60 years of

¹⁷⁹ John R Logan, “Making a Place for Space: Spatial Thinking in Social Science,” *Annual Review of Sociology* 38, no. 1 (2012): 507; Finn Hedefalk et al., “Importance of the Geocoding Level for Historical Demographic Analyses: A Case Study of Rural Parishes in Sweden, 1850–1914,” *Spatial Demography* 6, no. 1 (April 2018): 35–69.

¹⁸⁰ Ian S. Lustick, “History, Historiography, and Political Science,” 435; Jørgen Møller and Svend-Erik Skaaning, “Explanatory Typologies as a Nested Strategy of Inquiry: Combining Cross-Case and Within-Case Analyses,” *Sociological Methods & Research* 46, no. 4 (November 2017): 1018–48.

age, captured in the 1908 Elderly Insurance Committee survey. Likewise, additional comparisons include levels of elderly in households with no children using the Swedish census in 1900, and levels of farm ownership under 20 hectares from the Emigration Inquiry. Where did spatial disparity in the establishment of local savings banks exist or the subsequent influence of postal savings banks at the county level.¹⁸¹

At the local level, I have isolated an extreme or best case smallholder municipality to represent the economic development thesis. I present demographic evidence drawn from census and parish registries and economic evidence from banking registries and probate estate registries in order to observe relationships between the developments of capital among those with high levels of household farm ownership. By analyzing the interaction of topographic qualities and cohorts on formal and informal financial strategies, I will highlight the interaction of cohorts and the proximity to markets and their ability to adapt to transition.

Through this nesting structure, I aim to improve our understanding of time and space surrounding elderly welfare among Sweden's rural populations. I build this nesting structure using various complete count sources that are aggregated, analyzed, and presented using ArcGIS and SPSS statistical software.

The relationship of the nostalgic description of "traditional" households to the forested uplands is central to my thesis. Prior literature has shown a relationship of higher levels of ownership to higher levels of household retirement, the "traditional" description of rural Swedish Society. Considering how the two main competing theories in family history, economic development and the Northwest European nuclear household described transition and crisis, it is important to understand the level and type of income which dominated in the pre-industrial era and how those related to variation which existed during the pension debates. Thus, the implications of the cluster analysis as presenting spatial change or continuity play into each of these central themes.

In *Chapter IV*, I present spatial clustering using Anselin Moran I cluster/outliers analysis. I focus especially on where high and low levels

¹⁸¹ See the methods from, Söderberg, *Väld Och Civilisering i Sverige 1750-1870*, 180–84.

were occurring for ownership, household retirement and need for collective assistance. I analyzed the percentages of household incomes in relation to their adjacent tax district neighbors. Those assigned high with high (HH) percentages and low with low (LL) percentages are considered clustered if the z value or a standard deviation from the mean is greater the 2.0 or less than -2.00. Additionally, these parishes must satisfy a p value of 95 percent confidence.¹⁸² Parishes that meet the z value and p value, yet are neighboring the opposite outliers, are represented as high with low (HL) or low with high (LH). Those not satisfying this confidence level, are assigned as “not significant.”

My spatial analysis builds on an earlier cluster analysis of municipalities that provided strong evidence of regions with dominant nuclear households where the elderly lived in “empty nests.”¹⁸³ I use the results to describe relationships to other welfare and income variables ranges from the national to the hamlet level. Meanwhile, I use tabular correlations to present change and continuity over the first half of the 19th century and the beginning of the 20th century.

2.5 Source quality

Drawing from the example of remote sensing optics, the focal points of archival sources as well as scholarly works have tended to be more precise for historical sources nearer to power.¹⁸⁴ This has left the periphery with poor resolution. During the past decade and a half, both complete count census microdata and national population projects have been completed, enabling scholars to contextualize qualitative history in the periphery. Building from theses large scale projects, I have digitized local sources as well.

¹⁸² Andy Mitchell, *The ESRI Guide to GIS Analysis. Volume 2: Spatial Measurements & Statistics* (Redlands, CA: ESRI Press, 2005), 170–74.

¹⁸³ Magnuson, “Regional Variations in Farming Household Structure for the Swedish Elderly, 1890-1908,” 387.

¹⁸⁴ Birgitta Odén, “Konkurrerande Tolkningsramar Kring de Äldres Historia,” in *Historia: Vänbok till Christer Winberg 5 Juni 2007*, vol. s. (Göteborg: Historiska institutionen, Göteborg universitet, 2007), 213–214.

Tabellverket

The empirical evidence for contextualizing Swedish historical households relies on Tabellverket population data, 1805-1855.¹⁸⁵ My analysis of the rural elderly from the late 19th century requires presenting the elderly cohort between 1884-1913 back to the early 19th century. This provides earlier contextual conditions of life cycles from 1805 as well as what has been remembered and described as “traditional.”

Tabellverket provides an informative, though not problem-free historical source of “traditional” Sweden. Literature has associated ownership and size of land holdings as a key factor in household economy and demographic structure.¹⁸⁶ For my study, Tabellverket provides the levels of retirement, ownership, and poor relief. I will broadly review a number of inconsistencies to keep in mind when I present the empirical evidence. Evidence used to add normative context to what previously has been described as nostalgic or romanticized descriptions.

As described in *Chapter I*, the state’s interest in public poor relief led to documenting the “old peasants retired with children or others” in 1775. This question changed over time including, in 1805 “aged and decrepit farmers and crofters, retired from agriculture” and then again in 1840 to read, “aged farmers and crofter, retired from agriculture and fishing, but living in household retirement, or with children, or boarding with others.”

When representing individuals from this period, *Tabellverket* has inconsistencies especially in age, occupation, and gender. While the inconsistencies do not likely affect spatial comparisons between locations, comparing over time may be more problematic. As discussed earlier in the chapter, the “elderly” representation is an undefined “old” and not a numeric age. This causes inconsistencies in the percentages due to retirement including 50 year olds. The results are some parishes having over 100% retirement.

¹⁸⁵ Tabellverket database, CEDAR, Demografiska databasen, Umeå universitet, 2015, accessed August 24, 2016, <http://rystad.ddb.umu.se:8080/Tabellverket/Tabverk/Start>.

¹⁸⁶ Christer Lundh, *Den Regionala Befolkningsstatistiken i Tabellverket: En Databeskrivning* (Lund, 2003).

The number of those living with their children or others in household retirement “*undantag/brödlag*”¹⁸⁷ is limited to male “farmers and crofters” and thus after 1805. While this number could be calculated against total farmer and crofter households, that method enters additional confounding demographic variables.¹⁸⁸ Instead, I have chosen to normalize based on 60 year olds and older with a method which best isolates the demographic subject group, but cannot account for local economic factors. In the regions with less farmers and crofters, a significant underrepresentation exists and leaves open the question of how often non-farmer/cottars parents lived with children during this period.

Tabellverket data has both women and men from 1775 until 1800, but afterwards they only collected/presented data for men in a number of variables including retirement, from 1805-1855. If we compare their results to the data from 1775-1800, we find that females listed as farmer and crofter retirees, had an 8% higher frequency for retirement within a household than if only adult the males were recorded. In this case it is only possible to compare men from 1775-1855.

While there are considerable opportunities due to its size and geographic scope, we should consider the levels of accuracy due to missing data exists. When comparing 1840 to official published data, *Tabellverket* represents 90.2% of the 0-15 year olds, 86.5% for 15-59 year olds, 92.1% for those over 60 years old, and 88.2% for *Tabellverket* as a whole.¹⁸⁹

Tabellverket documents households and not individuals when presenting the level of poor relief. For poverty and farm ownership measures from 1805-1855, the representations are less complicated

¹⁸⁷ Wohlin describes Brödlag as being in Norrland, Uppland, Bergslagen, and Bohuslän there is a form of household retirement contract in which the seller stays on the farm within “Brödlag” (or matlag, sambröd, hus och bröd, bord och disk) with the buyer, not in a contract, but only that the buyers household provides basic care for the seller. Wohlin, *Emigrationsutredningen. Bil. 10, Faran Af Bondeklassens Undergräfvande i Sammanhang Med de Gamla Arfvejordåskådningsarnas Upplösning, Emigrationen Och Bondjordens Mobilisering*, 1910, 36.

¹⁸⁸ Ruggles, “The Future of Historical Family Demography,” 424; Lustick, “History, Historiography, and Political Science,” 605.

¹⁸⁹ Historisk statistik för Sverige, 68; CEDAR, Umeå, *Tabellverket*

with abject poor households (requiring full assistance) and farm ownership normalized by total households. *Tabellverket* also tabulated the parish poor by number in households, which could range from representing a couple or very large households with many children.¹⁹⁰

The quality of the geographic locations and occupations vary by the year. The population totals from Demographic Database in Umeå, Sweden vary to some degree from published accounts. As seen in *Table A.1* in the *Appendix*, the data county-levels in 1805 vary as much as 20% between Jämtland and Halland counties. Despite their lack of precision, both in representing the whole population and in the age value of “old”, the data provides the strongest representation of levels of ownership, poverty, and “retirement” on Swedish households available, covering over 1700 parishes at 5 year intervals from 1805-1855.

Spatial data

I make use of spatial data both to present description as well as to provide analysis. This spatial data originates from two main sources. The first are national boundaries for parishes, hundreds, tax districts and counties, created by a collaboration between Umeå University and the Swedish National Archives based on *Lantmäteriet* spatial files. The second are historically modified hamlet place point shape files from *Lantmäteriet* Ortnamnsregistret.¹⁹¹ For missing hamlets, I georeferenced historical raster map images using control points from existing roads intersections from that period and adding point positions found on the raster map.¹⁹²

I have chosen 1900 tax districts that are spatially joined to the parishes that reside within them.¹⁹³ This allows me to standardize what would otherwise be a series of changing parish boundaries throughout the first half of the 19th century. “Spatially joining” parishes to 1900 tax

¹⁹⁰ Lee Soltow, “The Rich and the Destitute in Sweden, 1805-1855: A Test of Tocqueville’s Inequality Hypotheses,” *Economic History Review* 42, no. 1 (February 1989): 43–63.

¹⁹¹ Lantmäteriet, Ortnamn, <https://www.lantmateriet.se/sv/Kartor-och-geografisk-information/Ortnamn/>.

¹⁹² Paul A Longley, Michael F. Goodchild, David Maguire, and David W. Rhind, *Geographic Information Systems and Science* (London: Wiley, 2005) 109.

¹⁹³ Mattias Sandström, *Documentation of Database Retrieval. U15025 Hushållsbaserad åldersvård i Sverige 17- och 1800-talen* (Centre for Demographic and Ageing Research vt 2016)

districts does not create any significant methodological problems beyond the rare occasion in which parishes straddle borders. Spatial linkage of parishes over such a long period creates errors due to missing linkages. Likewise, in Norrland, the 1900 tax-district give the visual impression that there is a greater population than there actually was. A region with especially poor coverage is Skaraborg but in the tabular data, it is on par with other counties.

The variables, *distance to bank* and *elevation*, were developed by spatially joining elevation data with polygons such as municipality, tax district or county, and calculating an average elevation or spatially joining location of hamlets with point elevation linked to the Swedish census micro-data. I have derived distances to banks by performing a buffer on the bank locations and spatially joining the distance classification to hamlets shapefiles and using tabular-linkage with census records, probate estate and banking hamlet data with the hamlet shapefiles.¹⁹⁴

Committee data

This study uses two committees from the first decades of the 1900s to provide empirical evidence, the Elderly Insurance Committee (Åldersomsförsäkringskommittén), 1907-1912 and the Emigration Inquiry (Emigrationsutredningen), 1907-1913. The empirical evidence from the Elderly Insurance Committee report includes; the number of individuals and their average incomes dependent on wages, real estate, capital assets, household retirement contracts, pensions, or those who were relying on public or private assistance for their incomes.¹⁹⁵ These incomes represent the Committee's calculations aggregated to the tax district for all of Sweden. Ulla Rosén found that the average household had 2.2-2.4 incomes in her case studies.¹⁹⁶ I will be presenting the meso-level income data at the tax district that summarizes the main income. The committee divided the age groups into five year intervals for those from 60-79 years old and a single group over 80 years old. The committee provided separate calculations for married men, single men

¹⁹⁴ Ian N Gregory and Paul S. Ell, *Historical GIS*, (Cambridge: Cambridge University Press, 2007), 78-79

¹⁹⁵ For a detailed description of the survey sent 147-148;

¹⁹⁶ Rosén, *Gamla Plikter Och Nya Krav*, 188

and women, and widowed men and women, but disregarded married women as a standalone category considering their conditions to be the same as their male spouses.¹⁹⁷ This decision misrepresents the age classes for half of those who married since spouses are not always the same age. This poses a methodological problem due to missing couples with husbands under 60 years old as well as those couples that straddled age groups. I have also included economic data from the Emigration Inquiry, originally published as a report. I use this source for the economic variable, *percentage of farms larger than 20 hectares*.

Emibas and migration registries

Emibas is a database registry providing 1,093,689 cases of emigration from over 2,300 parishes, accounting for 80% of all emigrants from Sweden.¹⁹⁸ I use Emibas when presenting birth year cohorts in *Figure 5.2*, percentage of birth year cohort migrated/deceased, 1880-1900 in *Chapter V*, or when used in data linkage with census records while mapping Gräsmark in *Chapter VI*. It appears to represent Gräsmark's migration registries. Emigration Inquiry data provides official statistics which I used to choose Gräsmark, Värmland, as a case study and for statistical correlations.¹⁹⁹

Savings bank registries

Savings Bank registries have previously provided meaningful financial information on lifecycles and local development.²⁰⁰ My study includes savings bank registries from Karlstads sparbank archived at Värmland's Archives in Karlstad, and Sunne sparbank found in Fryksdalens sparbank archives in Sunne, Värmland. Due to a fire in 1863, Karlstads

¹⁹⁷ Ålderdomsförsäkringskommittén, *Ålderdomsförsäkringskommittén. 4, Statistiska Utredningar*, 772.

¹⁹⁸ *Emibas [Elektronisk Resurs]: Emigrantregister För Sverige* (Växjö: Svenska emigrantinstitutet, 2005).

¹⁹⁹ Emigrationsutredningen, Bilaga V, Bygdestatistik, Häradstabeller, Lantbruksproduktionen, 178-195.

²⁰⁰ Lilja, *Marknad och hushåll*; Hilda Hellgren, *Fasta förbindelser: en studie av låntagare hos sparbanken och informella kreditgivare i Sala 1860 - 1910*, (Uppsala: Univ, 2003); Tom Petersson, *Framväxten av ett lokalt banksystem: Oppunda sparbank, Södermanlands enskilda bank och stationssamhället Katrineholm 1850-1916* (Uppsala: Acta Universitatis Upsalensis: Distributor, 2001).

Sparbank register is limited to the initial deposits for customers from 1835-1880 and other books after 1864. These banking registries provide individual-level account information including geography, gender, and occupations for residents from Gräsmark who deposited in Karlstad (1835-1880) or Sunne (1856-1880). There are very few initial deposits in Karlstad during the years after Sunne opened their own bank in 1856. Sunne Sparbank provides a source of all deposits, withdrawals, or loans ever made with the bank. All Sunne's registries appear to be complete and provide a date of deposit, first and last name, place of residence, amount of deposit or withdrawal, and at times notes stipulating to who and when the money was to be withdrawn. I link accounts with census data, death record and probate inventory registries, spatialized in Sunne and Gräsmark to the hamlet level. Savings banking data is limited to descriptive analysis because the numbers of participants were so few and those from Gräsmark who maintained a bank account into their 60s were rare.

Estate probate inventories and death registers

Probate estate inventories have provided scholars with information on the assets available to the elderly at the time of their death. Additionally, these documents provide a record of business transaction including land transfers and the money-lending networks. This source has two weaknesses; it does not represent the whole population, capturing the estates at the time of death. Likewise, seasonal or age variations could affect the individual level of debt.²⁰¹

In the case of Gräsmark, the records overwhelmingly represent elderly farming landowners or those who had early inheritance. The registries include domestic and farming goods as well as information on pending financial transactions, giving a snapshot of wealth. Additionally, Informal lenders provide a qualitative source showing the extent of the local market and lists localize where the children reside. For Gräsmark, the estate registers represent 46% of the number of individuals listed on the death records as over 55 years old. This compares to 57% for those over 50 years old (450/258) in 1880-1900 in Vånga,

²⁰¹ Nibon, *Ge Igen Med Samma Mynt*, 37.

Skåne.²⁰² Probate estate registries did not document all the pertinent information of individuals. The totals for Gräsmark's over 60 years old population 1881-1905 was 397 and 426 for those born before 1837. This required further linkage from other sources. For example, Gräsmark was missing many birth years and occupations, which were linked to death records to fill in vital information. Death roles provide the occupation, place, age, and date of death. 32 persons were not found in the death registries or census between 1881-1905. Gräsmark Finally, migration registers that are linked to the elderly cohort's household provide variables such as all children who had ever migrated, female children left, or children/children-in-law heads of the household providing an account of the household structure at the time of death.

²⁰² Perlinge, *Sockenbankirerna*, 49.



Source: Albert Engström, in *Kurre-Kalender För 1904* (Chicago: Svenska Kurirens förlag, 1904), 81.

Chapter III: Swedish institutions and national spaces

3.1 Introduction: A farmer's *folkhem*

Agricultural Minister Alfred Petersson opened the 1909 *Svenska folkförbundets* summer party in Högsby by quoting a passage from Henry Ibsen's 1892 play "Master Builder." Petersson focused on a conversation between two of Ibsen's characters, Miss Hilde Wangel and architect Halvard Solness, specifically on Solness' transition from building church towers to building homes for people. Petersson's speech uses Solness as a metaphor for the state. Petersson had hope that the role of the state would transition from building institutions as symbols of grandeur towards building a liberal state grounded on the citizen's realities. Unlike state building through expansion, as many

countries on the continent and on the British Isles did during that period, Petersson describes society as nothing less than a home, “*ett stort folkhem*.”²⁰³

Petersson’s speech represents what *folkhem* meant to Sweden’s most influential farmer and reform-minded conservative politicians. The call for universal principles in Petersson’s speech used home or household as a vehicle to reinforce state reform projects such as *Egnahem Kommittén*, *Emigrationsutredningen*, and *Åldersdomsförsäkringskommittén*; committees that were at various stages of progress at that time. The goal was to refit Sweden’s welfare model so that it could provide “a better hope for the future and old age than the dark prospect of the poorhouse.”²⁰⁴ Unlike family-member metaphors like brother/sisterhood found in *network* associations such as the labor movement or religious groups, the concept of a household-home was a *space* shared by families, boarders, servants, or simply individuals.²⁰⁵

The collective home or *folkhem* that followed the Pension Act of 1913 was different from most other welfare models at that time. These generally emphasized the impoverished “other” through poor relief as found in England, or policies that reinforced occupational class hierarchy, as the case in Germany.²⁰⁶ However, when Alfred Petersson describes homes as “*bound* in loving hands, warmth, sunshine and security,”²⁰⁷ there is good reason to consider *Folkhem* as an ideology drawing from a collective nostalgia of Swedish household space.²⁰⁸ The trouble with nostalgia is that it is part myth and part memory, thus the challenge for historians is parsing the two.

²⁰³ Kungliga Bibliotek Historiska Tidningar databas. Kalmar tidning. 1909-06-28. <https://tidningar.kb.se/>.

²⁰⁴ Kungliga Bibliotek Historiska Tidningar databas, Kalmar tidning, 1909-06-28. <https://tidningar.kb.se/>.

²⁰⁵ Lynch, *Individuals, Families, and Communities in Europe, 1200-1800*, (New York: Columbia University Press, 2004), 73–80.

²⁰⁶ For more on Germany and France see, Per Gunnar Edebalk, *Välfärdsstaten Träder Fram: Svensk Socialförsäkring 1884-1955*, (Lund: Arkiv, 1996).

²⁰⁷ Kungliga Bibliotek Historiska Tidningar databas, Kalmar tidning, 1909-06-28. <https://tidningar.kb.se/>.

²⁰⁸ Fredrika Lagergren, *På Andra Sidan Välfärdsstaten: En Studie i Politiska Idéers Betydelse*, Göteborg Studies in Politics, 0346-5942 ; 64 (Eslöv: B. Östlings bokförl. Symposion, 1999), 45; M. Peterson, ““The Family Farm”: A Review of a Central Concept in Western European Agricultural Politics,” *Scandinavian Journal of History* 11, no. 3 (January 1986): 268; Laslett and Wall, *Household and Family in Past Time*, 8-9.

In this chapter, I present institutional markers of transitions for household, capital, and collectivity leading up to a state pension. With this background, I hope to contextualize smaller units analyzed in the following chapters. I begin by introducing the underlying demography that led Sweden to become the oldest country of that period, a condition that quickly followed mass emigration with among the highest levels in Europe.²⁰⁹ The chapter continues by presenting statistical evidence for households and poor relief compared to the contemporary descriptions. I then discuss the role of savings banking, described as potentially freeing individuals from poor relief, but also a conservative order of household solidarity previously reinforced in Sweden within *hustavlan*, presented in the previous chapter. Finally, the chapter ends by discussing how state intervention through broadening international and Swedish postal services expanded intergenerational transfers from households to family networks, linking young adult wage production with the inheritance strategies of the rural elderly.

3.2 Demographic factors

I briefly presented a number of important demographic variables identified by Per Gunnar Edelbalk in *Chapter I*. This section builds on Edelbalk's general descriptions by providing specific national data on fertility, mortality, migration, and aging. I will describe demographic events that formed, sorted and extended the elderly of 1908 nationally. As Edelbalk broadly explains, the timing and level of demographic change are important factors in how incomes transitioned, the perception the transition presented, and how contemporary reformers and later scholars might perceive this transition to be associated with increased poor relief.²¹⁰

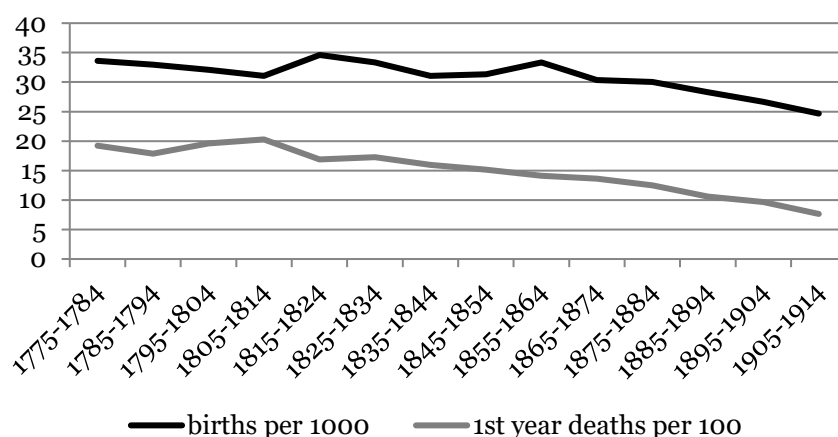
This is particularly important because the elderly made up the majority of those receiving poor relief in nearly all of the parishes in 1885, one would expect that any increases in the elderly population would logically increase the number and percentage of the total number of

²⁰⁹ Högman, *Ageing in a Changing Society*, 9.

²¹⁰ Edelbalk, *Välfärdsstaten Träder Fram*, 69-81.

people receiving poor relief.²¹¹ I present multiple demographic variables that led to high levels of elderly by 1900 beginning with the increase in fertility and reduction in infant mortality as setting the 19th century demographic process in motion.

Figure 3.1. Swedish births and first year deaths by decade averages, 1775-1914.



Source: Historisk Statistik För Sverige. D. 1, Befolkning 1720-1967, 1969, 89-90.

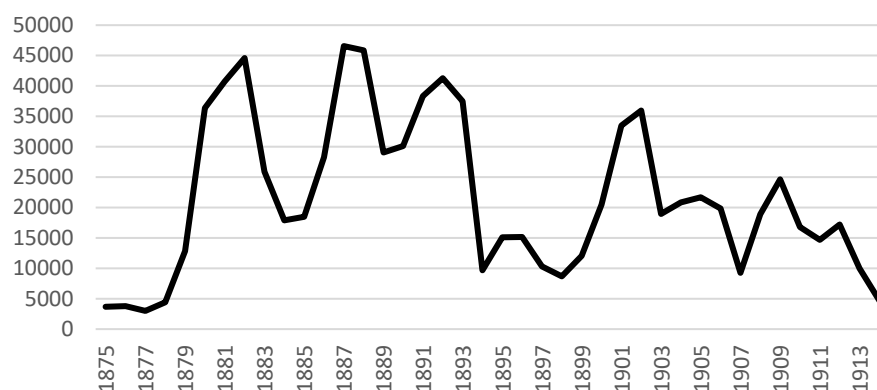
Figure 3.1 shows that during the Napoleonic and Finnish wars, infant first-year mortality rose while fertility dipped, thus introducing distinct small but important generational waves. During the 20 years that followed the war, 1815-1834, fertility rose and infant mortality declined. By the middle of the century, the large first wave cohort enter into childbearing age as infant mortality continued to decline, 1855-1864. While researching the mid-20th century baby boom, Jan Van Bavel and David S Reher found that post-war baby booms are more than just a demographic recovery, which would be limited to the years following the crisis or war.²¹² Instead, scholars need to look further back in time for earlier delays and into the conditions of the recovery to understand the scale and timing of booms. For Sweden, one of the special conditions were considerable settlement as displayed later on Figure 4.1.

²¹¹ Arbetareförsäkringskomitén, *Arbetareförsäkringskomiténs Betänkande. 3, Statistiska Undersökningar, 5, Fullt Försörjda Fattighjon, Fördelade Efter Civilstånd, Ålder, Yrke m. M.* (Stockholm: Samson & Wallin, 1889), 3.

²¹² Jan Van Bavel and David S. Reher, "The Baby Boom and Its Causes: What We Know and What We Need to Know," *Population and Development Review*, no. 2 (2013): 267, 279.

Yet it is not simply the shock and rebound of war or economic depression, but also regional events that can set in motion uneven labor markets. Such as economic developments in nearby urban and industrial centers that locally, alter normative fertility and marital norms through youth migration.²¹³

Figure 3.2. Emigration from Sweden outside of Europe, 1875-1914.



Source: Historisk statistik för Sverige: 1969, 121.

In *Figure 3.2*, I present the yearly totals for emigrants leaving Sweden; these numbers show an especially sharp increase from 4,400 in 1878 to over 44,500 by 1882. With the exception of 1884 and 1885, emigration would remain over 25,000 into the early 1890s. This is a considerable number considering Sweden's total population ranged from 4-5 million between 1880 and 1900. The aggregate percentages were among the highest in Europe. On top of that, those high numbers were specifically clustered youth cohorts from specific regions. I have provided a map of the variation at the Hundred (*Härad*) level for migration and aging in *Figure A.4.*, Appendix.

The first “post-war” cohort, which combined increased fertility and decreased first year mortality, would represent those who Sweden first qualified as “elderly” following the Elderly Insurance Committee calculations. These elders were also the parents of the adult children who emigrated in the 1880s and 1890s. Each of these factors increased their percentages compared to the total population. Yet as they aged,

²¹³ Johannes Daun, *Vägen till Den Moderna Familjen. Fruktsamhet i Den Växande Industristaden Borås Cirka 1830-1930* (Göteborg: Institutionen för historiska studier, Göteborgs universitet, 2016), 49–51.

this group had one last demographic influence; they experienced significant changes in mortality over their life-course.

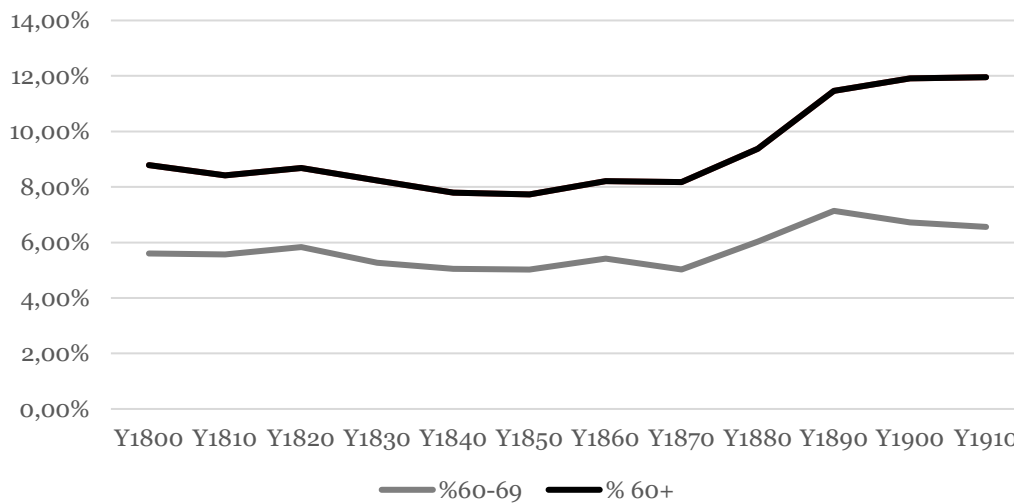
Table 3.1. Life expectation at different ages, 1751-1920.

	50 years	65 years	50 years in rural
1751/1790	18,93	1,3	
1791/1815	17,9	9,6	
1816/1840	18,52	9,99	
1841/1845	19,51	10,38	
1846/1850	19,04	9,99	
1851/1855	18,93	10,09	
1856/1860	20,02	10,88	
1861/1870	20,4	11	
1871/1880	21,7	11,8	
1881/1890	22,85	12,49	23,13
1891/1900	23,29	12,73	23,56
1901/1910	24,01	13,29	24,29
1911/1920	24,12	13,3	24,41

Source: *Historisk Statistik För Sverige. D. 1, Befolkning 1720-1967*, (Örebro: Statistiska centralbyrån (SCB), 1969), 118.

Table 3.1 shows that adults born in 1820, who lived to 50 years old, could expect to live five more years on average than their grandparents did in 1820. By the 1900s, 50 year olds living in rural areas could expect to live a full year longer than those in the 1880s. Living a half decade longer than the past elderly would certainly have economic effects of maintaining the balance of production and consumption, just as increased fertility and decreased child mortality would affect families and labor markets as these booms moved out of households in their late teens and early twenties.

Figure 3.3. Percentage of Swedish elderly by decade, 1800-1910.



Source: *Historisk Statistik För Sverige. D. 1, Befolkning 1720-1967* (Örebro: Statistiska centralbyrån (SCB), 1969), 68.

Figure 3.3 displays the culmination of these earlier demographic variables on cohorts born during the years 1816-1835. With increasing life expectancy, the number was bound to rise over time. The percentage of those over 60 years old increased rapidly from 1870 to 1900.²¹⁴ First, the second fertility wave suppressed would-be increases from a population who were living longer to around 8% from 1850-1870. During the next four decades, their proportion shot up to 12% following heavy emigration of the second wave. Those who were 60-69 show that increases after 1890 came in large part from those older than 70 years old. The graph displays the proportion of over 60 year olds remained at around 3% greater than the 60-69 year olds throughout the 19th century until 1890-1910, when the difference grew to 6% as the first fertility “wave” moved into that category.

²¹⁴ For further discussion on the interaction between mortality, migration and aging see, Högman, *Ageing in a Changing Society*, 38–39.



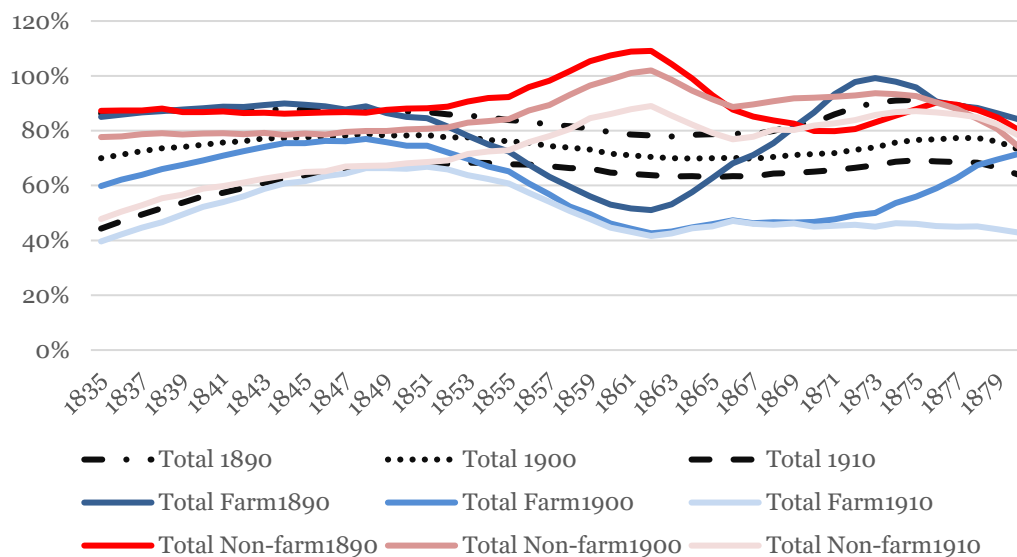
Source: Anders Forsberg, in *Kurre-Kalender För 1904* (Chicago: Svenska Kurirens förlag, 1904), 97.

3.3 Rural household crisis

Demographic changes were clearly occurring at the national level, but it is unclear how those demographic changes were affecting the elderly at the household level. Nationally, Sweden's smallholding dominated rural landscape lacks sources. However, expanding on Martin Dribe's study of child migration, Swedish farming households were likely maintaining age structure that balanced production and consumption through migration.²¹⁵ Using the Swedish census and classification provided by the North Atlantic Population Project, tracking the trends of productive and less or non-productive age groups and the expansion and contraction of farming versus non-farming households over time is possible. This section presents elderly households that were sorted and then structurally altered to establish balance.

²¹⁵ Dribe, *Leaving Home in a Peasant Society*, 208-209.

Figure 3.4. Migration of farming and non-farming households by birth year cohorts as a percent of 1880 by census year 1890, 1900, and 1910.



Source: Minnesota Population Center. *North Atlantic Population Project: Complete Count Microdata. Version 2.3* [dataset]. Minneapolis: Minnesota Population Center, 2017. <http://doi.org/10.18128/DO40.V2.3>; The Swedish National Archives, Umeå University, and the Minnesota Population Center. *National Sample of the 1880 Census of Sweden, Version 2.0*. Minneapolis: Minnesota Population Center [distributor], 2014; The Swedish National Archives and the Minnesota Population Center. *National Sample of the 1910 Census of Sweden, Version 1.0*. Minneapolis: Minnesota Population Center [distributor], 2016.

Figure 3.4 shows three sets of lines representing the three designated households, farm, non-farm, and total. The dotted line represents the total percentage of 1880 birth year cohorts that remained in Sweden, alive, and enumerated in the 1890, 1900, and 1910 censuses. The red lines that increase in percentages surrounding the second fertility wave represent the percentage in 1890, 1900, and 1910 who migrated into non-farming households from farming households. The blue lines, which show a sharp decline in percentage during the second fertility wave, represent the percentage in 1880 still living in farming households in subsequent census enumerations. It is important to note that the graph does not distinguish reductions based on death and migration. Likewise, emigration does not distinguish between farming and non-farming.

Those ages 16-20 year olds (born in 1860-1864) living in farming households in 1880 displayed the most out-migration, averaging only

55.3% of their 1880 totals in 1890. This trend continued and deepened in subsequent census years for the 16-20 years old age groups (1870-1874) with 51.3% in 1900 of the 1890 number and 55.1% of that in 1900 in 1910. Despite the initial out migration as 16-20 year olds, the cohorts born in the second fertility wave between the late 1850s and 1870s had stabilized -in terms of migration during their reproductive years (30-60 years old).

This is curious because, despite migration from farming to non-farming households, *Figure 3.5 and 3.6* show the one-generation households to be static for 15-20 year olds in both farming and non-farming households over all four years. This age group shows evidence of continuing normative migration patterns from home, yet increasingly large numbers moving into non-farming households. The low initial percentages of those on farms in their twenties, followed by stability of later cohorts in their thirties, raises the question of whether or not this represents a surplus of labor from the second fertility wave which finds an equilibrium at the local level through migration and emigration. This equilibrium would be especially important during the agricultural crisis in the 1880s that prompted protectionism through grain tariffs in 1888.

Table 3.2. Farming and non-farming migration and less-productive ages.

	Non-farm	% of less productive over 60	Farm	% of those over 60	Sweden
1880	44,3%	23,6%	42,9%	18,4%	43,7%
1890	46,9%	25,6%	45,6%	23,2%	46,4%
1900	44,1%	27,3%	43,8%	26,7%	44,0%
1910	44,0%	23,7%	45,7%	27,6%	44,6%

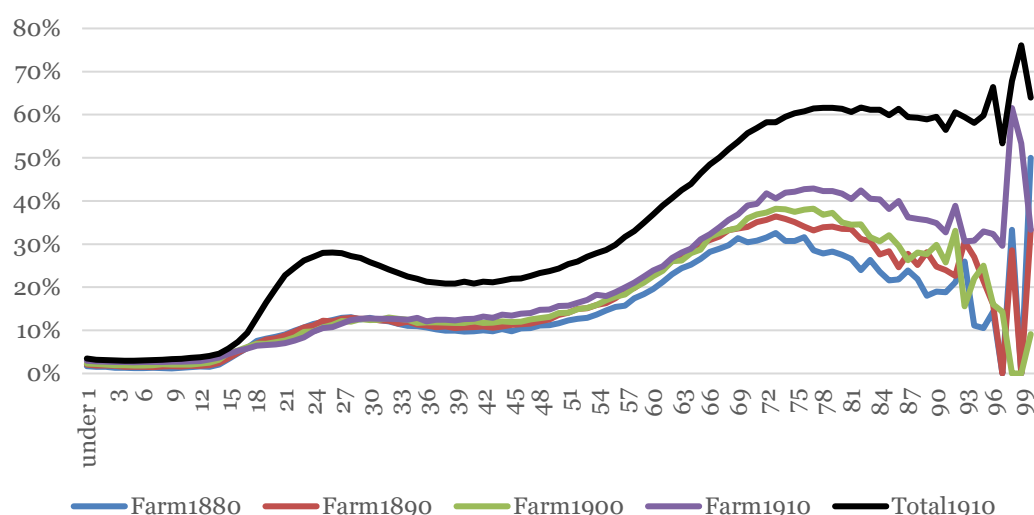
Source: see *Figure 3.4*.

Although using the decennial census provides only crude patterns, they do show that less productive age groups in all of Sweden and non-farms experienced higher levels in 1890, but otherwise shows no strong trend towards large-scale imbalance. *Table 3.2* presents farming households that appear to fluctuate between 43% and 46% of the total population classified as less productive ages (1-15 and 60 and older) during that period. In farming households, there is a distinct trend towards aging from 18% to nearly 28%, which was not the case for non-farming

households. Households captured in the four censuses between 1880 and 1910, peaked in 1900 before returning to the 1880 level.²¹⁶

As seen on *Table 3.2.*, the convergence at the mid-40 percent level between the 1900 and 1910 censuses appears to support emigration as an outlet establishing equilibrium of production and consumption on farms. This was occurring simultaneously to the general reduction of fertility as a second outlet to equalize the population (displayed on *Figure 3.1*), likely shifting fertility to North America as Swedish born parents.²¹⁷ This trend may be farms maintaining an equilibrium through fewer children, healthier aging parents, and possibly working longer. However, the evidence suggests that even two-generation farming households were in decline.

Figure 3.5. Cohorts by age, living in one generation farming households, 1880-1910.



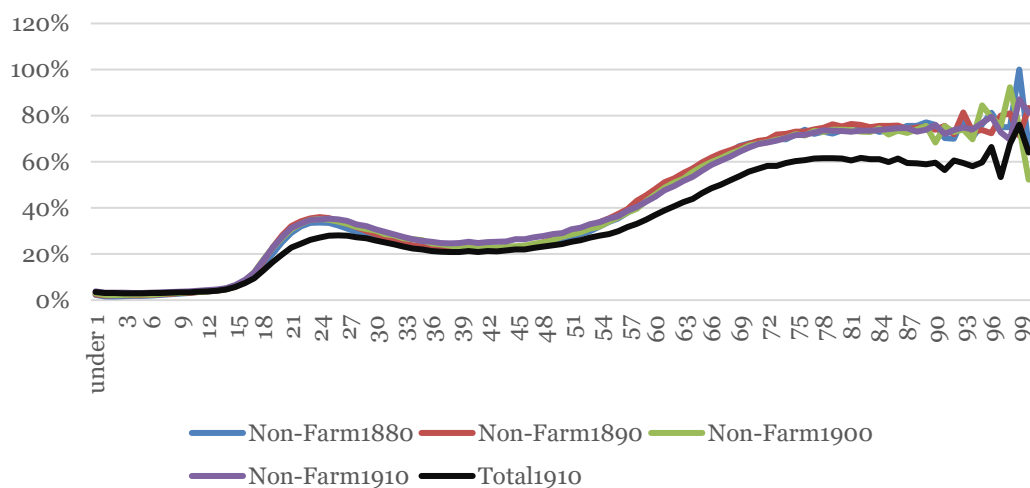
Source: see *Figure 3.4*.

²¹⁶ NAPP data varies from official national aggregates 1880, 42% in 1880, 44.8% in 1890, 44.4% in 1900, and 43.7% in 1910. Seen from a long-term perspective, these numbers fluctuated between 39% in 1780 and 44.8% in the midst of mass emigration in 1890. See *Historisk Statistik För Sverige. D. 1, Befolkning 1720-1967*, 2. uppl. (Örebro: Statistiska centralbyrån (SCB), 1969), 68.

²¹⁷ Erik Lindahl, Einar Dahlgren, and Karin Kock, *Wages, Cost of Living and National Income in Sweden 1860-1930. Vol. 3, National Income of Sweden 1861-1930*, Stockholm Economic Studies, 0348-3614 ; 5 B (London: P.S. King, 1937), 588-91.

Figure 3.5 provides the average by age, of those living in farming and total households not in multigenerational households, using the 1880, 1890, 1900, and 1910 Swedish censuses. This graph appears to provide evidence, that while two- generation households remained similar for children, as parents became older, there was an increasing percentage of aging individuals and couples in empty-nests or who were childless. While farming child-migration remained protracted in all four censuses, similar to a number of prior studies, farmers show considerable change for those over 65.²¹⁸ The average age of migration for all households in Sweden shows a strong tendency towards migration for ages 15-26 in 1910, and generally appears to fit more closely with the North-west European neo-local household.

Figure 3.6. Cohorts by age, living in one-generation non-farming households, 1880-1910.



Source: see *Figure 3.4*.

This tendency towards neo-locality appears magnified when non-farms are in focus. *Figure 3.6* suggests that the migration patterns from households not living on farms were not changing during this period, both in terms of leaving their parent's homes, marriage, building new households, or for the conditions of the elderly. The national data looks different from local, rural examples from Kumla and Herrestad when

²¹⁸ See Dribe, *Leaving Home in a Peasant Society*, 9.

comparing 1831-1835 and 1906-1910, which saw increasing cohabitation.²¹⁹ Yet more similar to what was found in Enköpings-Näs where extended family households fell between the 19th and 20th century.²²⁰ Whatever changes occurred in Sweden between 1880 and 1910, whether socio-economic, demographic or cultural, non-farming households appear to have remained unaffected.

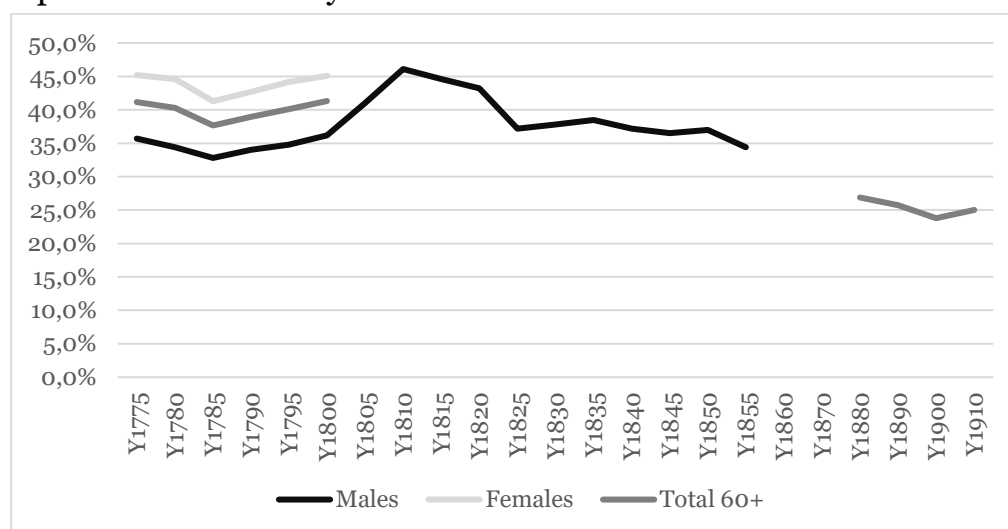
Were the increasing numbers of empty-nests among elderly due to cohorts moving through the data in response to their size, or was there in fact a temporal change? In 1880, 70 year old in 1880 living in an empty nest went from 30% to 35% as an 80 year old in 1890, and 30% as a 90 year old in 1900. Likewise, 75 year olds in 1880 went from 30% to 28% as 85 year olds in 1890 and 25% as 95 year olds in 1900. It appears the change among farmers, which is unnoticeable among non-farming households, was due to successive cohorts with increasing levels of one-generational households. Hence, the bow that forms after around 65 years old for those on farms did not form for non-farming households.

Our access to quality complete count microdata currently begins in 1880, and assessing trends for pre-industrial farmers in Sweden which historians often periodized to 1870. For evidence prior to the two fertility waves, we need to turn to *Tabellverket* data. In the methods chapter, I described the challenges in analyzing Sweden's *Tabellverket*, as well as the possibilities. In *Figure 3.7*, I provide a qualitative numerator and a quantitative denominator, presenting the aggregate level of *Old peasants living with children or others* normalized to *60 year olds*.

²¹⁹ Rosén, *Gamla Plikter Och Nya Krav*, 126–34; Rosén, “The Subject's Duties and the Citizen's Demands,” 89.

²²⁰ Ingrid Eriksson Karth and John Rogers, *Rural Labor and Population Change: Social and Demographic Developments in East-Central Sweden during the Nineteenth Century*, Studia Historica Upsaliensia, 0081-6531; 100 (Uppsala: Uppsala University, 1978), 163.

Figure 3.7. Percentage of old and decrepit individuals (1775-1855) and individuals over 60 (1880-1910) living on farms/crofts with children as a percent of total 60 year olds.



Source: Tabellverket database, CEDAR, Demografiska databasen, Umeå universitet 2015; Minnesota Population Center. North Atlantic Population Project, 2016.

Addressing “traditional” levels of household retirement by the beginning with 1805, the transition appears to be significant, having fallen from 46.1% in 1810 to 34.4% in 1855, and 25% by 1910. However, 1775-1800 were similar levels to 1820-1855. *Tabellverket* data suggests that when linked with the more quantitatively sound census micro-data, farming households appear to be in decline by 1900 while non-farming households remained relatively constant. However, this claim is difficult to make given that important data from the 1860s and 1870s are missing.

This is unfortunate because one wonders if the 1845-inheritance law, a periodization Sofia Holmlund emphasizes, affected household retirement and multi-generation households, or if the change occur after the more standard industrial periodization in 1870.²²¹ Distinguishing this periodization complicates the narrative that elderly passively accepted a structure in decline at the hands of industry and migration as Elderly Insurance Committee chair Hugo Burström describes.²²² Instead, it adds the power of ownership to “cash in” the value of the farm and live off real estate or retire in a household contract. It adds parents

²²¹ Holmlund, “Jorden vi ärvde,” 20–21

²²² Burström, “Allmän Motivering,” 19.

and children actively diversifying incomes across Sweden's mosaic landscape of underlying inequality, both in terms of property holdings and in monetarization. Efforts to diversify in the face of various ideological efforts towards equality. Considering the demographic conditions laid out in the prior section and 19th century Swedish household structure, the elderly on farms had in fact increased their longevity. As Gratton writes in his critique of elderly impoverishment theory, the elderly living alone was a sign of increased affluence.²²³

By aggregating *Tabelverket* parish data to the national level, there appears to be some evidence supports Gratton and Laslett's interpretations presented in *Chapter I*. *Figure 3.7* shows retirements increasing during the economic challenges of the Napoleonic Wars. While there might be a stronger reliance on local agricultural production, there is strong evidence instead pointing to general distress from 1805-1814. During the same period, as *Figure 3.1* displayed, first year infant deaths were at a 19th century high, averaging 20 per hundred, while total births were at a low with only 31 total births per 1000 women. In the following section, *Figure 3.8* displays very high levels of destitution during this period. From a nuclear hardship theoretical perspective, the evidence of an additional 14% of farmers and crofters living with their children in 1810 represents an elderly population experiencing increased poverty and thus having been forced in greater numbers to move in with their children.²²⁴

Yet, there is a continuity of around one third of farmers and crofters living in retirement continues through that period of economic crisis or hardship. Lutz Berkner found that multi-generational households were linked to ownership and even more so with larger properties in Austria, not poverty.²²⁵ In *Figure 3.6*, a clear majority of non-farming households lived without children present with unchanging percentages from 1880-1910. Likewise, a clear but falling majority of farmers lived in multigenerational households during that same period.

²²³ Gratton, "The Poverty of Impoverishment Theory," 57.

²²⁴ Laslett, "Family, Kinship and Collectivity as Systems of Support in Pre-Industrial Europe," 153

²²⁵ Berkner, "The Stem Family and the Developmental Cycle of the Peasant Household," 408.

With this information, it becomes apparent that scholars are addressing two systems using one standard. On one hand, the elderly in non-farming households, non-holding farmer/crofters, and lesser smallholders lived with their children in hardship, on the other a land holding farming parent exchanges property for care within a child's household, or in some cases, a non-family purchaser of their property. At the national level, it is difficult to distinguish nuclear hardship from economic development retirement. Both the static and transitioning in retirement complicates how we interpret "traditional" households, whether departing from a stable neo-local family culture, a collapsing complex household, or based on individual economic decisions.

Despite household retirement returning to pre-1800 levels, the violence of the first decade of the 19th century had truly changed how Europeans and Swedes saw security and income. The story of economic development as well as a cultural Northwest European nuclear household requires tracking efforts towards poor relief to understand how a crisis could be hidden or diverted.



Source: Albert Engström, in *Kurre-Kalender För 1904* (Chicago: Svenska Kurirens förlag, 1904), 42.

3.4 Collective poor relief

The Swedish state actively engaged the *hustavlan*-structure as early as 1763 when it addressed elderly's social security by allowing taxation towards developing hospitals and orphanages.²²⁶ This established a basic safety net for the old and decrepit whose families did not have the *estate* or means (*stånd*) to care for them.²²⁷ However, by 1766, parishes had already removed the responsibility of a taxed-based public poor relief, placing the local parishes back in control.²²⁸ In 1775, just 11 years after Sweden first published its population statistics, *Tabellkommission* began tracking the conditions of the rural elderly enumerating, "Old and decrepit farmers living with their children" in *Tabellverket*. The interest in the levels of rural poverty among the elderly remained until the transition from *Tabellkommission* to Statistics Sweden after 1858.

As I presented in *Chapter II*, those who retired on farms and crofts were sometimes more numerous than the total individuals over 60 years old. This suggests that society has long recognized that the aging process reduced production, not as an individual moral failure, but instead as a reaffirmation of the child's biblical or *hustavlan* duty to have solidarity towards their parents. Aging appears to be a less controversial gateway towards expanding responsibility from the household to the state, since the moral responsibility lay with the children through no fault of the elderly.

When the state began measuring levels of poverty in *Tabellverket*, they did so by calculating households and not individuals. Under the Kings decree of 1788, workers who lost jobs would return home to

²²⁶ Håkan Berggren and Göran B. Nilsson, *Liberal Socialpolitik 1853-1884: Två Studier*, Studia Historica Upsaliensia, 0081-6531; 17 (Stockholm, 1965), 7.

²²⁷ "Utdrag Utur Alle Ifrån Den 7. Decemb. 1718./1791 Utkomne Publique Handlingar. Stockholm. 1-15. 1742-1829=. [Del 7], Utdrag Utur Alla Ifrån 1758 Års Slut Utkomne Publique Handlingar, Placater, Förordningar, Resolutioner Och Publicationer, Som Riksens Styrsel Samt Inwärtens Hushållning Och Författningar i Gemen, Jämwäl Ock Stockholms Stad i Synnerhet Angå; Med et Fullkomligt Orda-Register Öfwer Desz Innehåll; Jämte Förteckning, Efter Åretalen, På Alla de Publique Handlingar Och Acter, Som i Denna Sjunde Delen Innehållas. Sjunde Delen, Til 1764 Års Slut. Med Hans Kongl. Maj:Ts Allernådigste Privilegio. Stockholm, Tryckt Hos Lorens Ludvig Grefing, På Desz Egen Bekostnad, År 1766." (Stockholm: Grefing, 1766), 5592, <http://digibook.ub.umu.se/rara/14228573.pdf>.

²²⁸ Berggren and Nilsson, *Liberal Socialpolitik 1853-1884*, 7.

where they were earlier tax-enrolled, thus in the conditions of “push” migration, they would become responsible for families and employers who either did not want them or could not afford them as employees. Likewise, this law allowed municipalities to deny in-migration to certain individuals deemed a *fattighjon*.²²⁹ This remains consistent with the states relationship with the household in *hustavlan*.

Following the recognition of the individual as economically freed from the hierarchal household structure, increasing distinctions between deserving and undeserving poor, as ideology that would continue to challenge Swedish poor relief until well after World War II. Following developments in Great Britain, Sweden also passed laws for a mandatory poor relief system for all the parishes in 1847 with little legal requirements for families in the spirit of self-help.²³⁰ Folbre’s discussion on family economy, then education, inheritance and poverty laws of the 1840s, were all working to free the individual, landholders, and the Burgher estate from a bloodline and land based systems.²³¹ While the Swedish state was relatively quick to institute education and inheritance laws, rural parishes were still responsible for the execution and were therefore more resistant, responding in a similar fashion as they did in the 1760s. Efforts to individualize poor relief returned to a family responsibility in 1853, a role that remained in Swedish law until 1956.²³² Considering the previous section in this chapter on demographic and household changes, full poor relief did not appear to be increasing as household retirement declined.

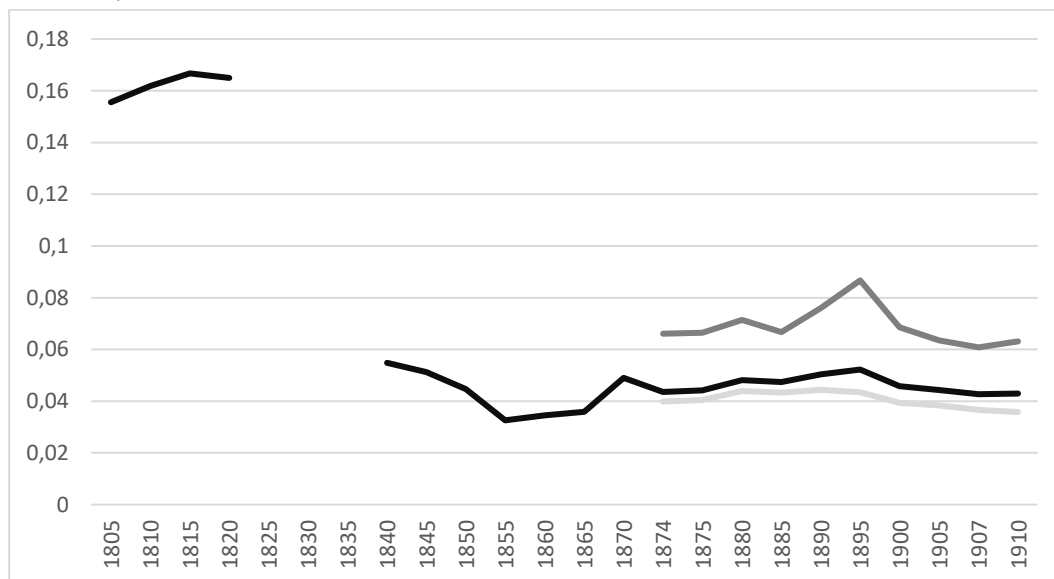
²²⁹ *Fattigvårdslagstiftningen. D. 2, Öfversikt Af Den Svenska Fattigvårdens Historia Intill Kungl. Förordningen Angående Fattigvården Den 9 Juni 1871* ([Stockholm]: [Fattigvårdslagstiftningskommittén], 1915), 62–63.

²³⁰ *Fattigvårdslagstiftningen. D. 2, Öfversikt Af Den Svenska Fattigvårdens Historia Intill Kungl. Förordningen Angående Fattigvården Den 9 Juni 1871*, 51.

²³¹ Folbre, *Valuing Children*, 8.

²³² Högman, *Ageing in a Changing Society*, 8, 100.

Figure 3.8. Percentage of destitute households requiring full poor relief 1805-1855, percentage of individuals by urban and rural designation 1860-1910.



Source: Tabellverket database, CEDAR, Demografiska databasen, Umeå universitet 2015; Statistiska Central-Byråns Underdåniga Berättelse För År 1915 Andra Avdelningen: Finanserna, Bidrag till Sveriges Officiella Statistik. U, Kommunernas Fattigvård Och Finanser ; XLII:2 (Stockholm, 1919), 95.

Figure 3.8 displays *Tabellverket* and BiSOS data, aggregate changes in the full public assistance over the course of the 19th century, first as a calculation of households within *Tabellverket* (1805-1855) and later as individuals from 1860-1910.²³³ The missing years are due to *Tabellverket*'s combination of both poor requiring full assistance, and households living precariously in 1825, 1830, and 1835. During those years, the average was around 30% of all the households. Comparing variation over time is difficult since the standards for poor relief are not static for the entire 19th century.

In very generalized terms, and with more similar data after 1880, the statistics do show broad continuity in the levels of full public poor relief from 1840 onwards (see also, *Figure 1.1*). While, the aggregate numbers appear to be rather stable, accessing the levels of the elderly poor at the national-level requires collecting data from local records.

²³³ Johan Söderberg, *Agrar Fattigdom i Sydsverige under 1800-Talet*, (Stockholm: Almqvist & Wiksell international, 1978), 49.

Unfortunately, BiSOS records only separated adults and children, not the elderly.²³⁴ There are two sources during this period that did capture the aged poor. The Workers Insurance Committee from 1885 and the Elderly Insurance Committee data from 1908 both provide information about the level of the elderly on poor relief at the municipal and tax district levels and will be presented later.²³⁵

Parliament responded to increases in elderly numbers with attempts to legislate pensions for various occupations. The Workers Insurance Committee published its results in 1889, followed by the New Workers Insurance Committee published in 1895. While committees failed to nationalize an insurance plan that included pension, laws successfully institutionalized of poor relief. As displayed in *Figure A.2 and A.3* in the Appendix, during 1880 there was just under one institution per municipality with enough beds for nearly 16% of those receiving poor relief.²³⁶ By 1907, the institutions nearly doubled to 1.84 institution per municipality and beds for 35% of those on poor relief.²³⁷ Yet despite this development, as I presented in *Chapter I*, the use of home based poor relief remained relatively unchanged from the 1880s to the 1930s.

Poverty remained relatively stable throughout the second half of the 19th century, and household retirement and multi-generational farms were in decline. Could savings have provided the elderly with income to a greater degree than reformers believed?

3.5 Self-help savings as a collective assistance

Self-sufficiency and “self-help” was one of the conservative rationales for fighting against the passage of the Pension Act in 1913.²³⁸ For Gus-

²³⁴ Edebalk and Olsson, “Poor Relief, Taxes and the First Universal Pension Reform,” 393.

²³⁵ Arbetareförsäkringskomitén, *Arbetareförsäkringskomiténs Betänkande. 3, Statistiska Undersökningar, 5, Fullt Försörjda Fattighjon, Fördelade Efter Civilstånd, Ålder, Yrke m. M.; Kommunernas fattigvård och finanser U Historisk statistik 1800-talet 1908.*

²³⁶ BiSOS U Fattigvården 1880 48-49

²³⁷ BiSOS U Fattigvården 1907 26-27

²³⁸ Gustav Cassel, “Förslaget till lag om allmän pensionsförsäkring,” *Nationalekonomiska Föreningens förhandlingar 1913* (Stockholm: Ivar Haeggströms, 1914) “Nationalekonomiska Föreningens Förhandlingar 1910-1919 | Nationalekonomiska Föreningen,” 95, accessed October 17, 2017, <https://nationalekonomi.se/NEFF-1910-1919>.

tav Cassel, farmers were morally inexcusable for exchanging their family solidarity for social solidarity.²³⁹ Cassel's rhetorical use of the term self-help had followed a tight connection with savings banking and poor relief over the 19th century. The link between collectivity and capital has roots in revolutionary democratic ideas born out of the 1790s, but none like the ruckus of the three shillings pamphlet war between Thomas Paine and Edmund Burke. In defense of the French Revolution against Burke's critique, Paine proposed that the rights of elderly citizens were related to the state. Paine wrote,

"At fifty... he begins to earn less, and is less capable of enduring wind and weather and in those more retired employments where sight is required, and he fails apace, and sees himself, like an old horse, beginning to be turned adrift. At sixty, his labor should be over, at least from direct necessity. It is painful to see old age working itself to death, in what are called civilized countries, for daily bread."²⁴⁰

Paine continued by proposing,

"To pay to every such person of the age of fifty years, and until he shall arrive at the age of sixty, the sum of six pounds per annum out of the surplus taxes, and ten pounds per annum during life after the age of sixty."²⁴¹

Paine's description of pension was "not of the nature of a charity but of a right."²⁴² According to Gareth Stedman-Jones, Paine's writing produced a "language of social security as a basis of citizenship."²⁴³ The social nature of the nation shifted the political language and perspective both adding the possibilities for solidarity, but also increasing the threat of spreading revolution among the poor.

It is under these socially tense conditions that Thomas Malthus wrote "Principles of Population." Malthus employed mathematical ratios to define a natural law of poverty in which calculated self-restraint or self-help was the only way to slow population and suffering. This led Malthus to praise the *peasantry* for their spirit of *independence* and

²³⁹ Cassel, *Pensionsförsäkringen*, 96.

²⁴⁰ Thomas Paine, *The Rights of Man* (London: W.T. Sherwin, 1817), 90, <http://archive.org/details/rightsofman00painiala>.

²⁴¹ Paine, 91.

²⁴² Paine, 91.

²⁴³ Gareth Stedman Jones, *An End to Poverty?: A Historical Debate* (London: Profile, 2004), 13, <http://www.ciaonet.org/book/jog01/index.html>.

scorn dependent poverty.²⁴⁴ Malthus' demographic principles redefined welfare administration.²⁴⁵ The moral character of labor and the disgrace of poverty came to define the self-help ideological movement. After Reverend Henry Duncan mixed the savings bank innovation with the church doctrine of poor relief in Scotland,²⁴⁶ Thomas Malthus and British Tory parliamentarian George Rose both advocated savings banks as a socio-political model of choice to reduce poverty by the 1810s.²⁴⁷

Science, politics, and theology all pushed for a strict moral doctrine of self-help, which was ripe for international transplantation to countries looking towards a successful and “stable” English model for national poverty reform compared to the violent French experiment. David Filtness writes,

“Self-help was given energy and direction by the twin motors of political economy and evangelicalism, as the ethos of self-help was equally applicable within both these wider intellectual currencies, yet it was within the discursive crucible of poor relief that this ideology was given shape.”²⁴⁸

Like Britain's “twin motor” of political economy and evangelicalism, self-help developed in Sweden under similar circumstances of growing poverty prior to 1820, as seen on *Figure 3.8*, and the reshaping of parishes and farming household institutions towards individual responsibility. In the savings model, the interest from capital lent to the young and healthy should serve as social security for those aging and accruing

²⁴⁴ T. R. (Thomas Robert) Malthus, *An Essay on the Principle of Population, or, A View of Its Past and Present Effects on Human Happiness: With an Inquiry into Our Prospects Respecting the Future Removal or Mitigation of the Evils Which It Occasions* (London: Printed for J. Johnson, 1803), 410, <http://archive.org/details/principleessayon00maltrich>.

²⁴⁵ Håkan Berggren and Göran B. Nilsson, *Liberal Socialpolitik 1853-1884: Två Studier*, Studia Historica Upsaliensia, 0081-6531 ; 17 (Stockholm, 1965), 4-5.

²⁴⁶ Henry Moss, “Henry Duncan and the Savings Bank Movement in the UK,” *World Savings Banks Institute and European Savings Banks Group*, March 2011, 11, [https://www.wsbi-esbg.org/SiteCollectionDocuments/Moss\(Michael\).pdf](https://www.wsbi-esbg.org/SiteCollectionDocuments/Moss(Michael).pdf).

²⁴⁷ Thomas Robert Malthus, *An Essay on the Principle of Population or, a View of Its Past and Present Effects on Human Happiness: With an Inquiry into Our Prospects Respecting the Future Removal or Mitigation on the Evils Which It Occasions* 3. 3. (London: Murray, 1817), 275. Rose, *Observations on Banks for Savings*. (London, 1816), 5.

²⁴⁸ David Filtness and University of Cambridge, *Poverty, Savings Banks and the Development of Self-Help, c.1775-1834.*, 2013, 8, <http://www.repository.cam.ac.uk/handle/1810/245077>.

in preparation for geriatric decline. Only one year after George Rose published his proposal to build a national savings bank structure, Sweden sent Carl Skogman to Great Britain to study the possibility of transplanting that model to Swedish savings. Coincidentally, or in the spirit of self-help, Sweden also sent headmaster P. R. Swensson from “Philipsenska Fattigskolan” to study the Bell-Lancaster system for “uppfostringskommittén.”²⁴⁹ These two individuals represent efforts to realign social reproduction, built around capital and self-interest, as opposed to prior intergenerational interests. The new self-help “war on poverty” would include the test site at Stockholm’s Philipsen School for the Poor.²⁵⁰ In the Philipsen model based on the Bell-Lancaster system, the poor students would teach themselves, work for themselves and save for themselves.²⁵¹

From the first decade of the savings banks in Sweden, children, servants -especially from the rural parish’s vicarages, soldiers and industrial workers arrived in groups to invest in savings banks. While child deposits were no small percentage during the first half of the 19th century, the school savings movement began in the fall of 1869 when *Stockholms stadssparbank* set up offices in nine *folkskolor* around the city. The concept spread into other cities in the early 1870s.²⁵²

The political battle to integrate savings into society from the top down did not end with a decision of whether or not to have a national savings bank. Just eight years after Sweden opened its first savings bank in Gothenburg, the Swedish parliament began a string of proposals that continued through the next thirty years.

²⁴⁹ Thomas Neidenmark, *Pedagogiska Imperativ Och Sociala Nätverk i Svensk Medborgarbildning 1812-1828* (Stockholm: Institutionen för pedagogik och didaktik, Stockholms universitet, 2011), 86, <http://urn.kb.se/resolve?urn=urn:nbn:se:su:diva-54425>.

²⁵⁰ Nils Lundequist, *Stockholms Stads Historia, Från Stadens Anläggning till Närvarande Tid*. (Stockholm, 1828), 341–42.

²⁵¹ Torkel Jansson, *Adertonhundratalets Associationer: Forskning Och Problem Kring Ett Sprängfullt Tomrum Eller Sammanslutningsprinciper Och Föreningsformer Mellan Två Samhällsformationer c:A 1800-1870* (Uppsala: Uppsala University, 1985), 62–64.; Gudrun Spetze, *Stockholms Folkskolor 1842-1882: Ambition Och Verklighet*, Årsböcker i Svensk Undervisningshistoria 72, (1992); 169 (Uppsala: Fören. för svensk undervisningshistoria, 1992), 31. Claes Lundin and August Strindberg, *Gamla Stockholm: Anteckningar Ur Tryckta Och Otryckta Källor* (Stockholm: Seligmann, 1882), 336.

²⁵² Hessling, *Att Spara Eller Inte Spara - Vilken Fråga!*, 26–27.

The first was an 1828-1830 motion aiming to make savings banks and pension funds mandatory for its workers in every new foundry and factory.²⁵³ Erik G. Geijer's 1840 motion followed as a response to the "*stat-torparessystemet*" and poor relief system that called for landowners to open a savings account for each of their laborers in every parish, and a poor savings bank in every city. Later that decade (1847-1848), Baron Christian A. Raab proposed that the county administrators should develop and manage insurance institutions. He suggested that farm owners should be responsible for paying into an insurance account for farm laborers, which after five years would increase by 50% during the time that the laborer continued to work. Like Rabb, the 1850-1851 Reverend Per Hasselrot motion was aimed at putting pressure on farm owners to prepare for their workers' future through capital investments, again through savings accounts that would continue until they were thirty or married.

By the 1850s, the motions moved away from failed attempts to get farm owners to "fit the bill" and began to insist on self-help from the laborers. A motion from A. F. Sondén in 1853 required every working person to place a yearly sum into a savings account. The 1856-1858 proposal by J. Anderson placed the responsibility on the farm laborers to place 5% of their salary over 20 crowns into savings accounts until they were thirty. Finally, J. Runbäck presented an 1862-1863 motion that demanded that each worker must provide a monthly sum of 25 öre towards his or her own pension. During the same decade that Samuel Smiles popularized self-help, the Bell-Lancaster system was scraped in Sweden, but the concept of self-help went on to influence the 1871 poor relief act as well as the liberal period which followed.

None of savings bank proposals gained any traction in parliament, and soon the political sentiment shifted from the British inspired self-help banking, towards a German inspired national insurance.²⁵⁴ The

²⁵³ The following are taken from, Ålderdomsförsäkringskommittén. 3, Öfversikt Af Svensk Och Utländsk Lagstiftning Angående Invaliditets- Och Ålderdomsförsäkring. Stockholm, 1912.

²⁵⁴ Though self-help legislation ceased debates for the Pension Act of 1913 renewed an interest in savings banks role in welfare for some of Sweden's more conservative elements. See, Gustav Cassel, Pensionsförsäkringen: Inledningsföredrag Vid Nationalekonomiska Föreningens Sammanträde, 90-91.

failed efforts in parliament to institute insurance through savings banks would soon transition to the failed efforts to institute wage-based state insurance that marked the period 1884-1906.²⁵⁵ The transition between farmer-worker insurance, self-help, and national insurance were all ideological seeds struggling to find fertile ground. A considerable structural problem before 1913 was a general lack of fluid capital required for any of these ideologies to function.²⁵⁶ Sweden's geographic landscape would play a considerable role in the level in which the Swedish Crowns and banking would integrated during the 19th century.



Source: Anders Forsberg in *Kurre-Kalender För 1904* (Chicago: Svenska Kurirens förlag, 1904), 63.

3.6 Limitations and expansion of banking institutions

By 1908, the Elderly Insurance Committee found that 13% of those over 60 years old received their income from capital.²⁵⁷ This led reformers to claim that savings banks had not realized the potential attributed to them in the first half of the 19th century. Yet savings banks were very

²⁵⁵ See Edebalk, *Välfärdsstaten Träder Fram*, 69-81.

²⁵⁶ Ögren, *Empirical Studies in Money, Credit and Banking*, 288-89.

²⁵⁷ Ålderdomsförsäkringskommittén, Ålderdomsförsäkringskommittén. 4, Statistiska Utredningar.

successful institutions, but only in some parts of Sweden. Access to savings banks matters, especially proximity. Considering the two life-cycle strategies discussed in *Chapter I*, the lack of savings banks in rural areas either over a partial or full life-course would certainly limit the savings income for those who lived into old age. While research on the regional effects of lacking formal local savings banks in Sweden is incomplete, it is reasonable to believe that missing or shortening access to savings banks over a life cycle would limit 19th and early 20th century elderly savings income strategies, thus placing considerable weight back on households or poor relief.

We can deduce where access to these institutions existed, and thus determine where formal banking was lacking. Skogman's reflections on the British system presented to the Ministry of Commerce in 1819 coincided with Sweden's first massive infrastructure and capitalist venture, the Göta Canal. *Göta kanalbolaget's* strongest political supporter was Berndt Harder Santesson.²⁵⁸ Santesson was elected into the Riksdag Burgher Estate in 1809 during a period of sweeping parliamentary reforms following the loss of Finland and the coup d'état of King Gustav IV Adolf.²⁵⁹ Besides his political role in forming Sweden's largest corporate undertaking, Santesson took over the Bromö glass factory outside of Mariestad, Skaraborg County in 1813 and began *Bromö glasbruksarbetares sparbank* that same year.²⁶⁰

The spread of savings banks in Sweden therefore has geographic links to the building of the canal. Sweden could follow the yearly progress of the company savings bank, *Canal Werkets-Sparbank* in *Inrikes och Utrikes Tidningen*, from 1824 until its completion in 1832.²⁶¹ While other geographic diffusion patterns followed expected industrial and port cities such as Stockholm (1821), Malmö (1824), Gävle (1824), and the copper mining town of Falun (1824). Another pattern followed

²⁵⁸ Berndt H Santesson - Svenskt Biografiskt Lexikon," <https://sok.riksarkivet.se/Sbl/Presentation.aspx?id=6355>.

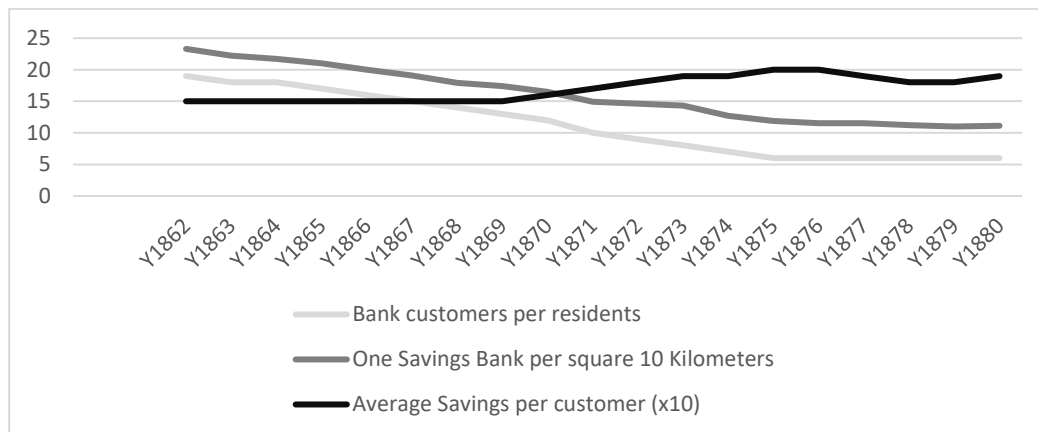
²⁵⁹ Högman, *Ageing in a Changing Society*, 87; Jansson, *Adertonhundratalets associationer*, 62-64.

²⁶⁰ Ingvar Körberg, "Garvare, Ämbetsman, Invandrare - Skapare Av Svenskt Sparbanksväsen," *Pecunia*, no 3 (1991): 7-20.

²⁶¹ Kungliga Bibliotek Historiska Tidningar. Post Inrikes and Utrikes tidningen. 1824-03-05, 1825-03-08, 1826-03-03, 1832-03-01, <https://tidningar.kb.se/>.

transportation nodes, as five of the first six savings banks opened along canal access points in Göteborg (1820), Vänersborg (1822), Mariestad (1822), Karlstad (1822), and Norrköping (1824) which lay 15 km north of Söderköping, the canals outlet.²⁶²

Figure 3.9. Aggregate savings bank participation in Sweden, 1862-1880.



Source: Bidrag till Sveriges Officiella Statistik. H, Kungl. Maj:Ts Befallningshafvandes Femårsberättelser (Stockholm: P. A. Norstedt & söner, 1873), 53. <http://www.scb.se/H/Sveriges%20officiella%20statistik%20i%20sammandrag%201870-1913/Sveriges-officiella-statistik-i-sammandrag-1873.pdf>, and Bidrag till Sveriges Officiella Statistik. H, Kungl. Maj:Ts Befallningshafvandes Femårsberättelser (Stockholm: P. A. Norstedt & söner, 1873), 69. <http://www.scb.se/H/Sveriges%20officiella%20statistik%20i%20sammandrag%201870-1913/Sveriges-officiella-statistik-i-sammandrag-1883.pdf>.

Prior to railroads and the introduction of the stock market in Sweden, the Göta Canal represented the first major capital investment and self-help epicenter. A network infrastructure in the heart of Sweden that drew in capital, increased wage-labor opportunities, and stimulated the need for savings banks by linking farms around Sweden's central lakes with waterways into Sweden's burgeoning industrial woodlands in

²⁶² The size of these towns in 1820 were; Stockholm=75569, Göteborg=16519, Norrköping=9331, Malmö=6723, Gävle=6595, Falun= 4020, Karlstad= 2583 Vänersborg= 1976 Mariestad= 1338. Cybercity, Stads- och kommunhistoriska institutet, Stockholms universitet, <http://www.baltictowns.com/cybcity/befolkning/1820.htm>.

western Värmland, up to Bergslagen, and down into Småland.²⁶³ The canal would only see twenty years of intense service before Sweden shifted its economic weight north. Twenty years was a long enough time to introduce an increasingly rapid pace of migration and industry.

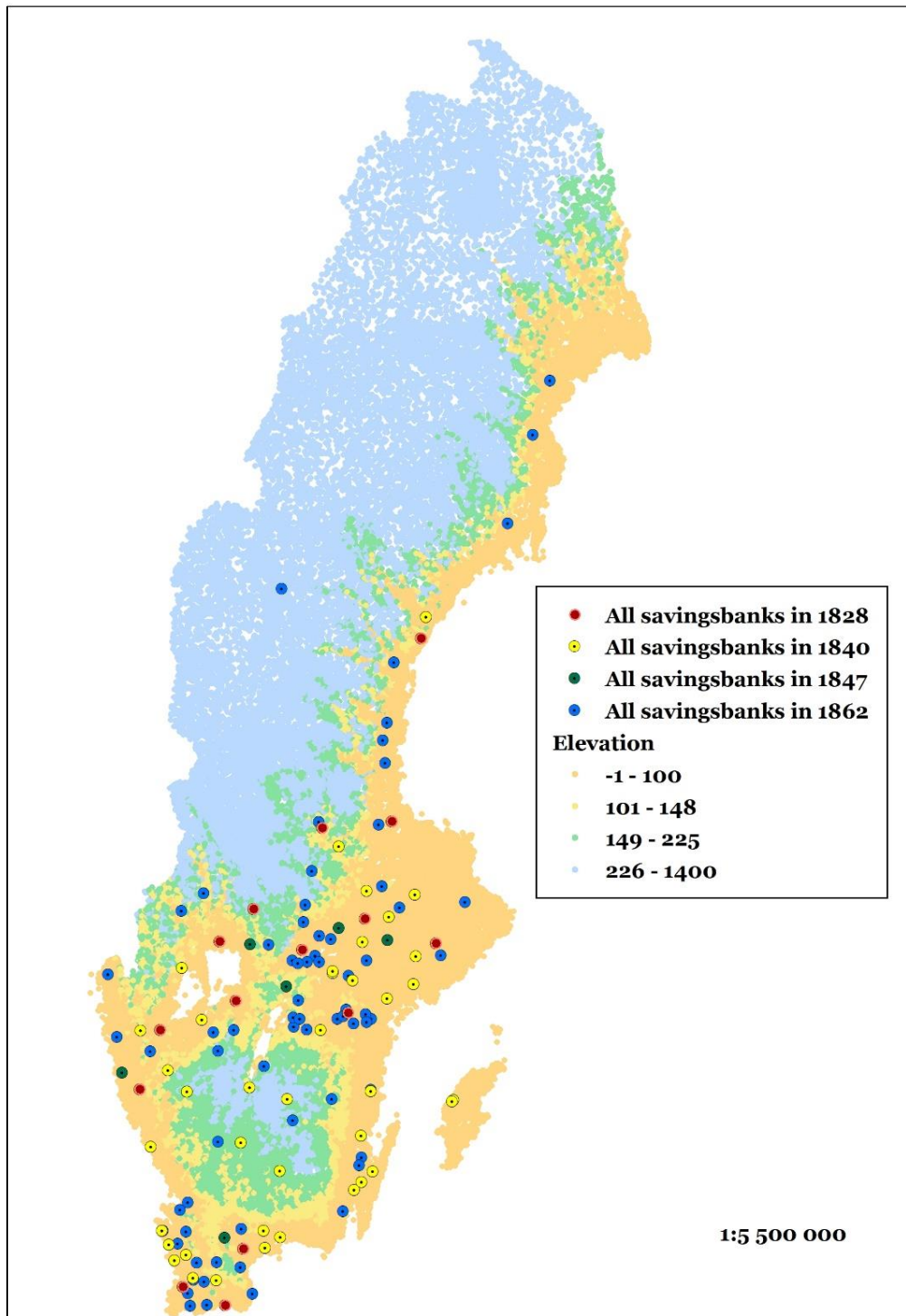
Considering *Figure 3.9*, the proposals to parliament prior to 1862 appear to be premature as the broader financial infrastructure needed to but could not support those poor relief proposals at the national level. In 1862, the ratio of customers to residents was 1 to 19, and there was only one bank per 200 square kilometers. By 1875, savings banks made considerable progress, but development stalled with only one in six Swedish residents having a savings account, and banks hovering at one per 100 square kilometers.

Based on the parish centroids representing the 1860 population falling within the ten-kilometer buffer displayed on *Figure 3.10*, approximately 15% of rural Sweden lived within a 10-kilometer radius of a local bank.²⁶⁴ The other 85% of the rural population would have round trip distances in excess of 20 kilometers. While banking branch services existed, to what extent they assisted the periphery requires more research.

²⁶³ For context on Sweden's proto-capitalist civil servants (*ämbetsmen*) see, Torbjörn Nilsson, "Ämbetsmannen Som Kapitalist: En Okänd 1800-Talshistoria," *Scandia (Lund)* 65 (1999): 75.

²⁶⁴ Demografiska Databas, Umeå, FOLKNET; Lantmäteriet, Swedish parish shapefile, BISOS Sparbanken 1884. Analysis performed in ArcGIS.

Figure 3.10. Savings banks as 10-kilometer buffers in relation to years of parliamentary “self-help” motions.



Source: Statistisk Tidskrift utgifven af Kungl. Statistiska Centralbyrån, Stockholm: Nordstedt & söner, 1883. 100-147; Demografiska Databas, Umeå, FOLKNET; Lantmäteriet, parish and hamlet shapefiles.

Karlstads Savings Bank deposit registries listed geographic information. Prior to the branch offices in 1836, Karlstad's new accounts mostly continued to come from the town and the surrounding rural villages. However, from 1837 and forward, a number of banking branches including one started in Sunne, opened in which deposits could be mailed to Karlstad. By 1846, the number of new accounts from outside of Karlstad was considerably higher. Deposits from Sunne increased from 8 to 15 after the branch was opened in 1837. From 1838-1853, the number of new deposits ranged from 10 to 41 per year with the exception of 1848-1849. Apart from the period when the region was experiencing an economic boom from 1854-1856, in which new accounts ranged between 250-338, local banks versus banking branches remained roughly the same from 1836-1883.²⁶⁵ The only disadvantages of mailing the account books to Karlstad were the extra postal costs and the lost local profits from the interest sent out of Sunne.²⁶⁶ If the Sunne case was typical for banking branches throughout Sweden during the mid-1850s, then the three variables from 1862 on *Figure 3.9* may represent statistics following a recession from 1854-1855.

Those born from 1816-1838, who were captured in the Elderly Insurance Committee as *70 years and older* had lived with significant spatial disparities in their proximities to a savings bank. By 1912, the Elderly Insurance Committee's chair Hugo Burström wrote, "individual savings alone did not have the potential to serve as an appropriate insurance to offset the elderly's production losses due to aging."²⁶⁷ One hundred years after Malthus argued that savings banks offered the best hope to deter poverty; Sweden shifted towards ideas rooted in Paine's conceptualization of pension and French nationalism as a basis of social solidarity. How had savings banks collectively failed, while individual local savings banks were stunningly successful institutions? This will require scaling out to Sweden's spatial context to understand where and with whom local savings banks were failing in the following chapters. There are however possible clues from the earlier development of grain banks.

²⁶⁵ Fryksdalen Sparbanken Arkiv (FSA), Sunne Sparbanken, Kassaböcker 1856-1880.

²⁶⁶ Kjell Carlsson, *Fryksdalens Sparbanks Jubileumsbok: 1856-2006* (Sunne: Fryksdalens sparbank, 2006), 22.

²⁶⁷ Burström, "Allmän Motivering," 19.

Prior to 1862, local savings banks occupied similar spaces as grain banks.²⁶⁸ Bengt Åke Berg reasons that the success of farmers in developing and sustaining collective grain banks was due to the proximity to the Bergslagen region and the central cities in Svealand. These markets protected farmers against increasing prices in years of scarcity, and offered the ability to profit from withheld grain in years of surplus. Access to markets were essential for banking development. Regions that did not support grain banks appear to have lagged behind in starting market driven savings banks, especially in areas like Sweden's vast forested upland and island regions. By the 1880s, market based local savings banks would be working in tandem with postal banks, but not before a significant portion of that generation of Swedes aged far from banking.

3.7 Wage income and the effects of building a national banking network

As described earlier in the chapter, the role of savings banks in reducing poverty in 1820 appeared as promising in Sweden as it did in Great Britain. By 1870, Sweden had over 335 banks with 353,867 accounts. By New Years day in 1884, that number had increased to 374 totaling 916,961.²⁶⁹ However, during 1884 the Swedish Postal Service opened 1,575 savings banks carrying 79,513 accounts into 1885.²⁷⁰ By 1908, that number rose to 3180 banking offices with 566,976 active postal savings accounts.²⁷¹ Compared to local savings banks, Postal savings banks did not compete well with local banks when sharing communities, nor did they achieve the longevity especially following the entrance of the automobile. However, postal banks were essential for those customers in specific regions where few or no market-based savings banks existed.

Remarkably, postal savings banks used a vast communications network supported by national collectivity and trust in one of the

²⁶⁸ Berg, *Volatility, Integration and Grain Banks*, 91, 171.

²⁶⁹ Statistisk Tidskrift utgifven af Kungl. Statistiska Centralbyrån. 1886. (Stockholm: P.A. Nordstedt & söner, 1886), 104-155.

²⁷⁰ Styrelsens För Postsparbanken Berättelse Om Postsparbankens Förvaltning under År 1884, (Stockholm: K. L. Beckman, 1886), 1-19.

²⁷¹ Statistisk Tidskrift utgifven af Kungl. Statistiska Centralbyrån. 1885. (Stockholm: Nordstedt & söner, 1886), 102-147.

world's oldest continuous institutional communications infrastructure. Increasing efforts to establish post offices in Sweden's municipalities, especially leading up to the 1880s, suddenly provided a local formalized financial options in locations that were previously unattractive to market-based local savings banks. In 1883, the average local savings banks were serving an area of 100 square kilometers.²⁷² By 1884, Postal Savings Banks had reduced that average to 27 square kilometers. This development sustained growth by doubling the number of banks between 1884 and World War I.²⁷³

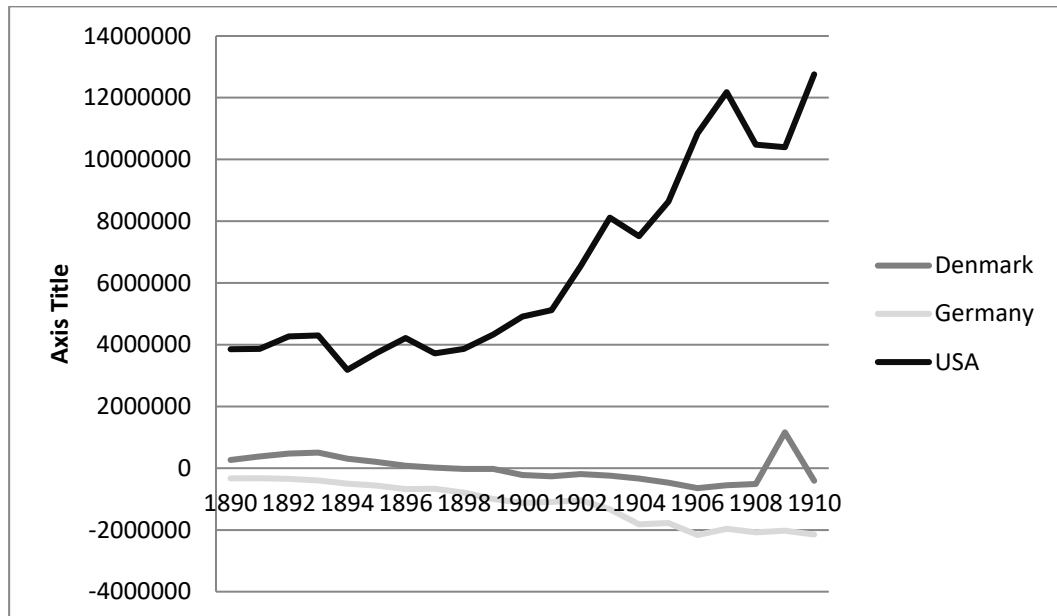
Postal savings banks provided services based on principles of national solidarity and were the only organization in the 19th century that was robust and embedded enough to compete with both informal local financial actors. Thus, linking those individuals directly to global consumption, production, finance, and information. After the 1880s, the postal service could complete most transactions. For families living further from both financial and labor markets, this became a lifeline as Sweden's youth traveled to industrial and urban centers, especially emigrants from the west and south working in Norrland or North America.

Figure 3.11 shows the net of outgoing and incoming remittances among Sweden's top three partners. While Sweden exchanged evenly or lost as much as two million Crowns with Germany and Denmark, they maintained a favorable exchange with the United States, increasing from 4 million to 12 million Crowns by 1910. Remittance totals for both 1907 and 1910 were just below 15 million Crowns.

²⁷² *Styrelsens För Postsparbanken Berättelse Om Postsparbankens Förvaltning under År 1884*, (Stockholm: K. L. Beckman, 1886), 4

²⁷³ "Styrelsens För Postsparbanken Berättelse Om Postsparbankens Förvaltning under År ...," 1886; "Bidrag till Sveriges Officiella Statistik. Y, Sparbanksstatistik. 2, Postsparbanken: Styrelsens För Postsparbanken Underdåniga Berättelse För År ...," 1895.

Figure 3.3. Remittances in national net gains in Swedish Crowns, 1890-1910.



Source: BISOS M. Postverket 1890-1910.

Figure 3.3 provides the average Crown-per-money order received in Sweden from the United States between 1887-1891 and 1906-1910 as compared to selected incomes. During those two periods, the average was 76 Crowns per mail order, roughly equating to a month's salary for a skilled foundry worker in the late 1880s or unskilled foundry worker later in the 1900s. Likewise, salaries for agricultural labors were around 300 Crowns per year. In a later study from the 1930s, net remittances captured by the postal service were only part of the total exchange.²⁷⁴ The net amount coming from the United States to Sweden via the postal service between 1887 and 1930 was over 310 million Crowns, a number that Margot Höjfors Hong calculates to three times of what exports were to the United States between 1886 and 1908.²⁷⁵

²⁷⁴ Lindahl, Dahlgren, and Kock, *Wages, Cost of Living and National Income in Sweden 1860-1930. Vol. 3, National Income of Sweden 1861-1930*, 588-91.

²⁷⁵ Hong, *Ölänningar över haven*, 206.

Table 3.3. Yearly national remittances received per Swedish person as compared to various monthly salary.

Average per 5 year period	1887-1891	1906-1910
Crowns per mail order	76,4	76,18
Highly skilled male monthly earnings (foundry)	106	136,03
Skilled male monthly iron earnings (foundry)	63,38	94,95
Unskilled male monthly earnings (foundry)	44,75	67,82
Male monthly earnings (textile)	43,83	70,52
Female monthly earnings (textile)	29,35	45,8

Source: Gösta Bagge, Erik Lundberg and Invar Svennilson, *Wages in Sweden* (London: P.S. King and Son, 1933) p. 74, 220.

While in terms of total domestic money orders, these numbers may appear to be modest, “amerikapenningar” targeted the communities that were most affected by the need to emigrate. *Figure A.4* in the Appendix presents the regional variation in emigration, migration and those over 60 years old from 1881-1900. During this period the central plains, Dalarna and Norrland did not experience the emigration and aging that western and southern-forested uplands did.

One of the strongest critiques of postal savings banks was that they did not have competitive interest rates and that account holders often used them for shorter-term savings. Low interest rates would not likely have factored into the type of banking used by emigrants or the type of seasonal finances needed by smallholders.²⁷⁶ Strong increases in postal savings banks in areas with high emigration and out-migration certainly came in part from remittances.²⁷⁷ However, these same regions would also have considerable local informal financial markets. Increased monetarization could have begun making inroads into these extensive informal markets. Unfortunately, very few local sources containing local postal service remittances or banks remain. This makes it difficult to know what levels the children were transferring from production centers to meet the parent’s consumption or debt needs on smallholdings during this period.

²⁷⁶ Oded Stark and David E. Bloom, “The New Economics of Labor Migration,” 173–76.

²⁷⁷ Schuster, Jaremski, and Perlman, “An Empirical History of the United State Postal Savings System,” 3, 13.

However, there are qualitative accounts, especially from local sheriffs and district physician who sent letters to the Emigration Inquiry, which describe the importance of remittances from America in some communities. For instance, A. Christer-Nilsson from Båstad wrote from his position on the board of directors of the local savings bank, that he had encountered many young women who had sent home large sums of money, capable of saving over a thousand crowns in as little as two years. It was by these means that many of them set their family farms free of debt, often returning to Sweden in 8-10 years.²⁷⁸ In Säfte, a district physician wrote that in his experience many had spent 10-15 years in America in order to save up enough money for their own place.²⁷⁹ The district physician Edgar Wikner also wrote that often those who returned were sitting on savings from America.²⁸⁰ In Värnamo, Kalmar County, Johan Ajander wrote that the yearly money was commonly sent to siblings and parents. Few returned for good, but those who did often purchased a small farm.²⁸¹ This was echoed by A. E. Petersson from Eds tax district in Älvsborg County and H. Hemming from Ödeshög in Jönköping County.²⁸² C. O. Ahlenius from Kville, added that a dollar was saved as easily as a Crown, but when a dollar is sent home it gains three times the value of the Crown, thus making the dollar interesting for young workers who want to save money quickly.²⁸³

The descriptions found in the prior studies from Kalmar are similar to other localities especially those affected by emigration across the western and south central forested uplands.²⁸⁴ Despite these descriptions, the breadth of assistance occurring in households between North America and Sweden is difficult to ascertain without individual level

²⁷⁸ *Emigrationsutredningen Bilaga XVII, Utdrag Ur Uttalanden Som till Emigrationsutredningen Inkommit Från Rikets Hushållningssällskap, Skogsstaten, Kronolänsmän, Pastors-ämbeten Och Provinsialläkare* (Stockholm: Nordiska bokh., 1909), 199–200.

²⁷⁹ *Emigrationsutredningen Bilaga XVII*, 199–200.

²⁸⁰ *Emigrationsutredningen Bilaga XVII*, 220–221.

²⁸¹ *Emigrationsutredningen Bilaga XVII*, 194–195.

²⁸² *Emigrationsutredningen Bilaga XVII*, 192–193.

²⁸³ *Emigrationsutredningen Bilaga XVII*, 117, 144.

²⁸⁴ Hong, *Ölänningar över haven*, 197, 206–7; Johansson, *En Smålandssocken Emigrerar: En Bok Om Emigrationen till Amerika Från Långasjö Socken i Kronobergs Län* (Långasjö: Långasjö emigrantcirkel, 1967), 814–20.

records. Especially since there are a number of qualitative sources, which also describe the failure of intergenerational transfers.

One such source is Carl Sundbeck's 1901 collection of over 500 "missing people" from throughout Sweden. The pamphlet was published in the United States via Swedish-American publishers as an attempt to reconnect family, friends and others who had lost contact. The largest group were parents who were searching for their children (37.4%), with siblings just slightly less (31%).²⁸⁵ Among those with missing people were a couple from Brunskog, Värmland, who gave a passionate plea to the four Lindqvist brothers to resume contact with them. They wrote, "sought by us old, impoverished parent, who are now without support, -those are all of our sons." Many parents simply emphasized the fact that they were old and widowed to their missing children.²⁸⁶

Adult children presented another perspective. In the Emigration Inquiry, a letter received from Canada described one reason for emigrating from Malmöhus County was due to his father conservatism, which kept him from paying wages for his children's labor, despite being a successful farmer.²⁸⁷ Based on these sources it is difficult to judge just how typical it was for emigrating children to break contact with home or to maintain contact and assistance from abroad. One limited source that I will use in *Chapter VI* is probate estate registries.

In summary, I have presented a general background to the main sources of elderly income in 19th century Sweden. I discussed conflicting perspectives about the role of the household in providing the elderly income. Based on demographic and household data, I presented how

²⁸⁵ Carl Sundbeck, *Svenskar Vilsna i Fjärran Vestern: Och Sökta Af de Sina i Sverige = Swedes Lost in America: And Sought after by Their Relations in Sweden* ([S. l.]: [s. n.], 1901).

²⁸⁶ The parent wrote, Lindqvist, Fyra bröder: Johan, Olof, Nils och August från Vikene, Brunskog församling, Värmland. De vistades i maj 1897 alla fyra i Mount Vermon, Washington, sysselsatta med skogsarbete. Sökte af "oss gamla, fattiga föräldrar, som nu äro utan stöd, då detta är alla våra söner." Faderns namn: Johannes Andersson, Vikene, Edane, Värmland." Sundbeck, 33.

²⁸⁷ *Emigrationsutredningen Bil. 7 Utvandrarnes Egna Uppgifter: Upplysningar Inhemtade Genom Emigrationsutredningens Agenter Äfvensom Bref Från Svenskar i Amerika* (Stockholm: Nordiska bokh., 1908), 233.

the generation following a period of international crisis formed large cohorts who were sorted locally and internationally by migration, forming an aging population not like any before in Sweden. While the local sorting of elderly and those productive ages had little effects on non-farming households, farming households saw a decline in multi-generational households among farmers after 1880. Evidence points to significant changes in the percentage of elderly were countered by a reduction of the 0-14 year old age group, thus maintaining the balance between productive and consumption age groups on Swedish farms at the national level. Based on the retirement information from the *Ta-bellverket* population data, both economic development and nuclear hardship appear to have shared Swedish space over the 19th century.

I presented national efforts to combat poverty during the 19th century, each attempting to limit the shortcomings of the household by in various ways freeing the individual. Proposals centered on increasing formalized investments such as mandatory savings banks for employers and laborers gave way to parishes and finally national insurance models. By 1908, income from capital remained low, despite it having been over 80 years since the first savings bank. The development of savings banking had stalled in the mid-1870s. Considering that each proposal whether individual, parish/municipality or state, all required a monetary solution from a Sweden severely lacking fluid capital during that period, evidence points to the inability of farmers to fund reform and not ideological conservatism. The fact that the sudden influx of remittances and postal savings banking so suddenly reversed the use of money in social transactions after 1880 should be interpreted as further evidence that smallholders were limited and not unwilling to participate in the increased options capital presented.

Chapter IV: Regional variation in households, collectivity and capital among the elderly

4.1 Introduction

In this chapter, I present a regional perspective of elderly household structure with focus on the relationship between ownership, household retirement, poor relief and monetarization over 19th century. This period broadly covers the collective life of those elderly analyzed in the 1908 Elderly Insurance Committee as well as represents “traditional” Sweden for contemporary reformers and a number of scholars. I will specifically address two of the aims presented in *Chapter I* that help discern nostalgic from structural interpretations of the Swedish household. The first being, where “traditional” household-based incomes existed at higher levels and the second, any correlations between early 19th century household ownership and retirement of and incomes relied upon by the elderly in 1908. The second aim includes the relationship of access or participation in savings and the continued reliance on household retirement or real estate.

To accomplish this I will present *Tabellverket* data from 1805-1855 as evidence of the normative levels of participation in these incomes. Likewise, I build on my prior study that included the incomes gathered from the Elderly Insurance Committee survey in 1908. Finally, I will introduce census, savings bank, and other economic and ecological factors, in order to better understand regional variation.²⁸⁸

Regional variation related to the circular patterns of reproductions (Nancy Folbre writes) of Weberian “household communism” that has often defined “traditional.”²⁸⁹ Were smallholder dominated forested uplands ideologically averse to transitioning to monetary-based life-cycle systems or did regions at greater distances simply lack the monetarization required to provide additional options other than household intergenerational transfers?

If this is the case, it further supports Per-Gunnar Edebalk’s claim of spatial wage inequality and the hypothesis that the pension aimed to

²⁸⁸ Magnuson, “Regional Variations in Farming Household Structure for the Swedish Elderly, 1890-1908,” 395.

²⁸⁹ Folbre, *Valuing Children*, 8.

redistribute income in Sweden.²⁹⁰ An inequality in counties that Carl-Johan Gadd writes were, “underdeveloped with only a small proportion of the lands under cultivation, held in units larger than peasant farms.”²⁹¹ I address spatial wage inequality through measuring the participation levels in local private versus national postal savings banks at the county level, and analyze correlations with the earlier factors.

I divide this chapter into four parts. First, I provide a brief background of the role of the household in Crown’s efforts to populate the forested uplands as opposed to the lower plains region with a greater percentage of large estates that had less expansion. Second, I examine *Tabellverket* parish-level aggregate data for levels of continuity of higher or lower levels of ownership, household, and collective assistance during the first half of the 19th century.

Third, I position “traditional” Sweden within family history’s two main theoretical perspectives: The Northwest European neo-local family and economic development, while analyzing correlations between ownership, household retirement and need for public poor relief with the results of the 1908 survey. All the while keeping in mind the material distinctions between the forested uplands and plains that have been implicit in a number of prior studies on household structure in Sweden and throughout Europe.²⁹²

Finally, I will address the regional partnership between the Swedish postal service and young migrating wage-laborers. I present evidence of the postal service as a possible hidden source for stabilizing counties with prior low capital and high debt, youth emigration, and aging regions that would have otherwise subjected their elderly to a greater reliance on public poor relief.

²⁹⁰ Edebalk and Olsson, “Poor Relief, Taxes and the First Universal Pension Reform,” 400.

²⁹¹ Gadd, Carl-Johan. “Jordbruksteknisk Förändring i Sverige under 1700- Och 1800-Talen Regionala Aspekter.” In *Ett Föränderligt Agrarsamhälle: Västsverige i Jämförande Belysning*, edited by Lennart Andersson Palm, Carl-Johan Gadd, and Lars Nyström (Göteborg: Humanistiska fakulteten, Göteborgs Universitet, 1998), 119.

²⁹² *Seven Peasant Communities in Pre-Industrial Europe. A Comparative Study of French, Italian and Swedish Rural Parishes (18th and Early 19th Century)*; Arne Solli, “Livsløp - Familie - Samfunn: Endring Av Familiestrukturar i Norge På 1800-Talet” (Bergen, 2003), 141, <http://hdl.handle.net/1956/3061>; Kertzer, “Household History and Sociological Theory,” 161; Gaunt, “Pre-Industrial Economy and Population Structure: The Elements of Variance in Early Modern Sweden,” 208–9.

Prior cases

When researchers attempt to assemble evidence of a “traditional” elderly household in Sweden, they find strong case studies, but a collective body that lacks consistency. As I presented in *Chapter I*, scholars have disputed how households and families have changed since the late 1960s. Interpreting the various studies with variation of typological, spatial, and temporal analysis appears to be a hindrance in formulating a coherent narrative. The challenge of presenting a national narrative from local variation is choosing which typology, periodization, and geography to favor. The Elderly Insurance Committee chair, Hugo Burström, favored households with in-kind elderly income and its change over time, as well as the need for state intervention.²⁹³ In *Table A.2* in the Appendix, I have presented case studies that address rural households or families in Sweden.

As I discussed in *Chapter II*, dependent variables from earlier studies such as household, individuals at death, or the elderly, each have their own strengths and weakness. One weakness lifted in prior literature is confounding variables when the elderly individual is not the focus.²⁹⁴ There are similar shortcomings calculating household structures based on probate registries or on census data describing strictly household sizes. These shortcomings are exacerbated when time-periods are drawn out and case studies are presented with little consideration of space. They range from the late 17th century to the 20th century. These comparisons over long periods pose demographic problems, especially with falling mortality rates as shown in *Table 3.1. Life expectation at different ages*. Local studies that include empirical evidence during a time of war or collective crisis may alter how we interpret change if not contextualized.

Despite Sundbärg’s century-old demographic regionalization, case selection have often neglected the role of space in position to demographic variation.²⁹⁵ However, some scholars call for using the un-

²⁹³Burström, “Allmän Motivering,” 8.

²⁹⁴ Ruggles, “The Future of Historical Family Demography,” 424.

²⁹⁵ For a methodological discussion see, Odén, “Konkurrerande Tolkningsramar Kring de Äldres Historia,” 213–14.

derlying spatial ecology for analyzing household structure against specific typology, temporality, and place.²⁹⁶ The critique has not been aimed at the general role of ecological space, but that the specificity of typologies preceded adequate methods and sources.²⁹⁷ Added complexity from additional variables only confounds interactions.²⁹⁸ Ingrid Eriksson and John Rogers simplify their classifications while they place weight on age structure and ownership following Johansen's study from Denmark and Berkner's work from Austria.²⁹⁹ In both those studies, life-course variation, changes in mortality, and the importance of ownership were emphasized.³⁰⁰

4.2 The Crown's forested uplands and nostalgic households

The use of tradition as a rhetorical tool was common among contemporaries in addressing a socially volatile late 19th century. A number of contemporary reformers and social critics employed concepts of historical materialism attached to place and not class, drawing from a perspective that lifted the reciprocal modifications between humans and nature.³⁰¹ In the case of Sweden, the Crown played a crucial role in materially linking individuals in society with the nature it controlled during the century leading up to my period of study.³⁰² In *Chapter I*, I presented parsing nostalgia from socio-economic structure as one of my

²⁹⁶ Gaunt, "Pre-Industrial Economy and Population Structure," 191.

²⁹⁷ Sune Åkerman convincingly argued, Gaunt's topology was far too complicated and his topographic choices were difficult to defend. Åkerman, "Människor Och Miljöer.," 135–140.

²⁹⁸ Lundh, "Households and Families in Preindustrial Sweden," 46.

²⁹⁹ Eriksson Karth and Rogers, *Rural Labor and Population Change*; Berkner, "The Stem Family and the Developmental Cycle of the Peasant Household," 408.

³⁰⁰ Ingrid Eriksson Karth and John Rogers, *Rural Labor and Population Change: Social and Demographic Developments in East-Central Sweden during the Nineteenth Century*, Studia Historica Upsaliensia, 0081-6531 ; 100 (Uppsala: Univ., 1978), 159–71; Hans Chr. Johansen, *Studier i Dansk Befolkningshistorie 1750-1890*, Odense University Studies in History and Social Sciences, 0078-3307; 32 (Odense: Odense universitetsforlag, 1976); Hans Chr. Johansen "The position of the Old in the Rural Household in a Traditional Society," in Sune Åkerman, *Chance and Change: Social and Economic Studies in Historical Demography in the Baltic Area*, (Odense: Odense university press, 1978), 122–30.

³⁰¹ Bernard Semmel, "H. T. Buckle: The Liberal Faith and the Science of History," *The British Journal of Sociology*, no. 3 (1976): 370, <https://doi.org/10.2307/589622>; Henry Thomas Buckle, *History of Civilization in England* (New York: D. Appleton and Company, 1884), 15.

³⁰² For a discussion on internal colonialization and transition to internal colonialism and national identity see, Lindkvist, *Jorden Åt Folket*, 22–23.

fundamental aims. From this distinction, I will present the conditions of elderly income in transition and the subsequent choice of a universal pension.

Explaining the changing role of the household in Sweden requires an examination of the cultural and socio-economic role of *hustavlan* presented at the end of *Chapter II*. By the late 19th century, the description of forested upland smallholders had transformed from simple poor peasants into nostalgic representations of well-functioning, but threatened, *hustavlan* households. Typical of the nature/culture dichotomy, a number of influential authors writing in the second half of the 19th century defined Sweden in terms of forested uplands and plains as opposed to cultural landscapes as Sundbärg did.³⁰³

Among those to influence the broadest readership in Sweden with this forest and plains dichotomy during the 1880s-1910s was novelist August Strindberg. Strindberg generalized Sweden's cultural regions in his chapter on the Swedish "Spirit" from his widely read popular history book, *Svenska folket i helg och söken* in 1881.³⁰⁴ Strindberg referenced another earlier popular work by Bishop Carl Adolph Agardh (1857), "*Prelude*" in "Om skogsväsen," Strindberg recalls "natural laws" and the draw of Swedish settlers to the pure forest from the plains corrupted by culture.

For Agardh, the plains were morally weak, physically open to foreign military invasion, and likewise, ideologically indefensible against the onslaught of economic-liberalism and its contemptuous offspring, cosmopolitanism.³⁰⁵ Meanwhile, the forest remained at harmony with nature and the landscape impenetrable to both physical and ideological external threats.³⁰⁶ Agardh's representation of the forested uplands

³⁰³ Winberg, *Hur Västsverige Blev Västsvenskt*, 71–81; Aronsson, *Regionernas Roll i Sveriges Historia*, 104.

³⁰⁴ Sverker Sörlin, "Frihetens Hemman På Jorden," in *Den Dolda Historien: 27 Uppsatser Om Vårt Okända Förflutna*, ed. Ronny Ambjörnsson and David Gaunt (Malmö: Författarförlaget, 1984), 252; August Strindberg and John Landquist, *Samlade Skrifter. D. 10 Det Nya Riket* (Stockholm: Bonnier, 1913), 31, <http://runeberg.org/strindbg/nyariket/>.

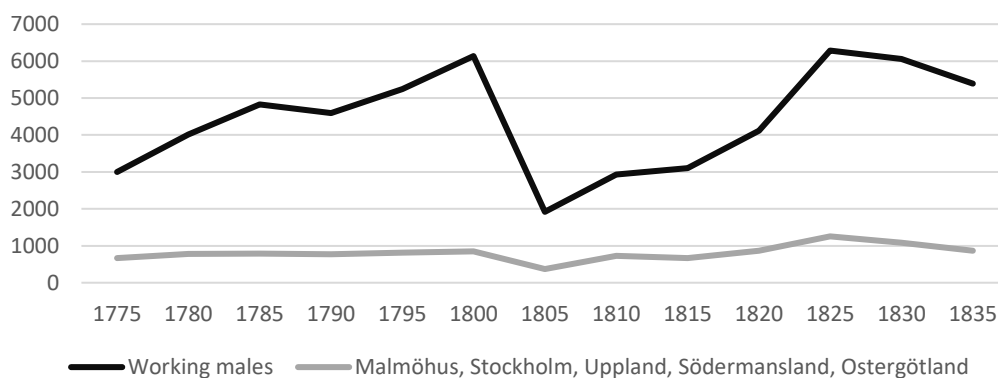
³⁰⁵ Carl Adolph Agardh and C. E. Ljungberg, *Försök till En Statsekonomisk Statistik Öfver Sverige. D. 3. H. 1, Om Sveriges Skogsväsen* (Carlstad: Kjellin, 1857).

³⁰⁶ August Strindberg, *Svenska Folket i Helg Och Söken, i Krig Och i Fred, Hemma Och Ute Eller Ett Tusen År Af Svenska Bildningens Och Sedernas Historia* (Stockholm, 1881), 422–

shares similarities with his contemporary, the French mining engineer and sociologist Frederick Le Play, whose influence on family history is paramount. For Le Play, Scandinavia, like much of Europe, had “traditional” stem-families in the forested upland regions while the weaker nuclear families were in the lower and warmer climate of the plains.³⁰⁷ While most scholars look to Sundbärg’s regional descriptions (as described in *Chapter I*), there are clear limitations from costs embedded in Sweden’s challenging topography in each region. Yet responsibility in the 19th century remained local.

The significance of forested upland households in Sweden should be seen as an expanding pool of free holders who settled the west and north of Sweden. While there was initial migration from the kingdom’s eastern most region, Savolax, Finland in the 17th century to western Värmland, Hälsingland, and Bergslagen regions, settling the interior continued well into the 19th century. *Figure 4.1* also provides the number of adult males listed as “new settlers during the past five years” in Sweden between 1775 and 1835.³⁰⁸ The upper line is the total number of males, while the lower line shows the central lakes counties and southern-most Swedish plains.

Figure 4.1. New adult male settlers, 1775-1835.



Source: Source: Tabellverket database, CEDAR, Demografiska databasen, Umeå universitet, 2015.

24. Agardh and Ljungberg, *Försök till En Statsekonomisk Statistik Öfver Sverige. D. 3. H. 1, Om Sveriges Skogsväsen*, 16.

³⁰⁷ Wall, “Ideology and Reality of the Stem Family in the Writings of Frédéric Le Play,” 59.

³⁰⁸ The Demographic Data Base, CEDAR, Umeå University, Tabellverket (<http://rystad.ddb.umu.se:8080/Tabellverket/Tabverk/Start>)

Sweden's continued to settle the western and northern regions throughout the 19th century, doubling its arable land from 1800-1870.³⁰⁹ *Tabellverket* from 1775-1835 provides the number of male settlers (*Nybyggare*). During that period, 57,595 adult males were listed as new settlers. During the period of 1775-1800, *Tabellverket* lists 29,456 adult males, while the total family members were 90,518.³¹⁰ If the family structure remained similar after 1800, the total number of first generation individuals in settler families would number approximately 190,000.

By the second generation, the fertility described by Sundbärg and later by Lundh, led to population increases by the 1860s.³¹¹ This represents a substantial number in the early 19th century, considering Sweden's population in 1805 was over 2,580,000.³¹² Nils Wohlin's spatial divisions of ownership in forested and plains regions provide some clues as to how change and continuity may be confused when presenting the aggregated data for household retirement in *Figure 3.7*.

Wohlin found that Eastern and Southern plains only increased with 1,430 new farmers, yet increased 19,779 new crofters. This was a spectacular transition as for every one new farmer; nearly 14 new crofters were added between the data collected from 1751/72 and 1840/60.³¹³ Meanwhile, in Norrland and the forested uplands of southern and middle Sweden, farmers increased to 29,553, while the crofters increased 60,019, gaining a somewhat less spectacular two new crofters for every new farmer. Yet nationally, Sweden increased by 30,983 new farmers and new crofters or 1 new farmer for every 3 new crofter during that period.³¹⁴ The changes experienced by the population near urban

³⁰⁹ David Hannerberg, *Svenskt Agrarsamhälle under 1200 År: Gård Och Åker, Skörd Och Boskap*, Scandinavian University Books, 99-0103642-9 (Stockholm: Läromedelsförl., 1971), 32-33.

³¹⁰ The Demographic Data Base, CEDAR, Umeå University, *Tabellverket*, <http://rystad.ddb.umu.se:8080/Tabellverket/Tabverk/Start>.

³¹¹ Lundh, "The Geography of Marriage." 320.

³¹² *Historisk Statistik För Sverige. D. 1, Befolkning 1720-1967*, 45.

³¹³ Christer Winberg, *Folkökning Och Proletarisering: Kring Den Sociala Strukturomvandlingen På Sveriges Landsbygd under Den Agrara Revolutionen*, Meddelanden Från Historiska Institutionen i Göteborg, 0346-914X ; 10 (Göteborg: E & B (distr.), 1975), 49-50.

³¹⁴ Winberg, 50.

and industrial centers would likely have felt the affects of proletarianization earlier than the the other half of the country, possibly prematurely proposing national reforms such as mandatory savings banks and workers insurance before the problem or the tools to fix them were in place, as presented in *Chapter III*.

It is no surprise that smallholdings in the Swedish south central forested uplands experienced extreme youth out-migration and aging, considering the transition from smaller and more diffuse Crown-chartered industries prior towards factories with capital investment after 1848, and the locations at the beginning of Sweden's more centralized industrial-capitalism after the 1870s.³¹⁵ Likewise, under these conditions, reformers' weaponized rhetorical use of "traditional" when formulating their critique of liberalism's effects on households. This after centuries of Crown supported settlements was a considerable portion of Sweden's rural population who then lived in the forested uplands. When classified by parishes averaging over 100 meters elevation (see *Chapter II* for definitions), Sweden's forested upland rural population remained at just under half of the total rural population throughout the second half of the 19th century and the first decade of the 20th century.³¹⁶ The Crown's cultivation of land ownership through extensive settlement of forested upland regions has likely been used to develop a nostalgic household tradition among conservative reformers in Sweden. This makes the distinction of elevation an important one despite being a cruder measurement than distance to markets, as described in *Chapter II*.

4.3 Regional household ownership, household retirement and collective solidarity 1805-1910

In my previous study, I presented evidence that links elevation, farm ownership under 20 hectares, household retirement contracts, and low levels of individuals over 60 years old living without children present

³¹⁵ Johan Söderberg and Anders Björnsson, *Den Moderna Människans Uppkomst Och Andra Uppsatser* (Stockholm: Carlsson, 2000), 107-115

³¹⁶ Länsmäteri elevation file aggregated to average elevation points; Demografisk Databas, FolkNet. Umeå; Historical spatial data: Fredrik Palm, Umeå University and Martin Bjersby, The Swedish National Archives.

in their household.³¹⁷ However, adequate contextual evidence or critique of a “traditional” rural household does not exist in prior literature. In this section, I will present evidence that supports, to some degree, the historical description presented by the Elderly Insurance Committee using *Tabellverket* data from 1805-1855.

Table 4.1. Household retirement contracts in rural Sweden, 1908.

Age Categories	60-65	65-70	70-75	75-80	Over 80
Percent "Undantag"	4.8%	8.4%	12.6%	16.7%	21.1%

Source: Ålderdomsförsäkringskommittén, IV. Statistiska utredningar. Bihang till riksdagens protokoll 1913. Andra samlingen. Andra avdelningen. Tredje bandet.

According to the Elderly Insurance Committee data, 8% of rural men over 60 years old were in household retirement contracts in 1908. This compares to 15% rural unmarried and widowed women. *Table 4.1* shows that 21% of all those over 80 years old were in such a contract. Two interpretations are, either the “older generation” represented by the over 80 year olds in 1908 continued in household retirement contracts while the 60 year olds no longer used that income, or individuals typically did not go into such contracts until they were in their 70s or 80s. The Elderly Insurance Committee provides a snapshot of what was motivated as the “traditional” system in 1908, yet it is harder to judge whether this income form was decreasing as the Elderly Insurance Committee suggested, or if it was simply an increasing numbers of wage laborers while the farming class remained somewhat constant.

Based on earlier works presented in *Table A.2* in the Appendix, we see that in 1908, those over 75 were similar to earlier findings from the late 18th century. For example, fewer elderly in Ängsö were retired at the time of death then in other studies. This was likely due to peasants working on noble lands (frälsebonder) dominating the the parish, thus creating less opportunity to transfer lands to children.³¹⁸ The men appear to work until the time of death and women could “retire” to a

³¹⁷ Magnuson, “Regional Variations in Farming Household Structure for the Swedish Elderly, 1890-1908,” 396.

³¹⁸ Göran Samuelsson, *I godsets skugga?: frälsebonden på Ängsö: familj och arbete 1700-1880*, Studier i stads- och kommunhistoria 26 (Stockholm: Stads- och kommunhistoriska institutet, 2004), 100.

higher degree. Enköpings-Näs presents similar findings when calculating extended family households.³¹⁹ Measured with cruder methods, the parishes Kolbäck, Lövö, Hubbo, Tillberga all had between 10-20% who lived in extended households.³²⁰ Only two of the parishes, Skinnskatteberg and Västerfärnebo showed heightened levels of extended families.³²¹ On *Table A.2*, I have provided elevation to highlight the tendency to choose case studies near centralized locations.³²² Yet in *Chapter III*, I provided evidence from the successive “bowing” (mentioned in *Chapter III*) or increase of age groups living with no children present as signs that at least during the late 19th century, the Elderly Insurance Committee’s analysis first interpretation appears to be correct.

The complete count Swedish census data from 1880-1910 used in *Figure 3.5* and *Figure 4.2*, provides clues as to whether or not changes were occurring in families’ household structures. Household retirement contracts were often, but not exclusively, formalized with children. They were by definition linked to the household, and the elder’s welfare was contracted to whoever purchased the farm. In a study of household retirement contracts in Hög and Kävlinge Skåne, intergenerational transmissions of land fell from 54% to 7% from 1766-1849.³²³ However, variation existed between different studies in other parts of Sweden including cases from Norrland that remained over 90% throughout the 19th century.³²⁴ As in the research listed earlier, the study presented level of ownership as a key factor.

If we compare *Figure 3.5* and *Figure 4.2*, we find that the numbers of rural families were not trending towards increasing empty nests, but those listed as on farms clearly were. The elderly living on farms with no children present in the household had increased by 10%-15% for cohorts over 70 years old. Unless household retirement contracts were increasingly established between non-relatives, the dynamics of family

³¹⁹ Eriksson Karth and Rogers, *Rural Labor and Population Change*, 163.

³²⁰ David Gaunt, “Pre-Industrial Economy and Population Structure: The Elements of Variance in Early Modern Sweden,” *Scandinavian Journal of History*, 1977, 200.

³²¹ Gaunt, “Pre-Industrial Economy and Population Structure,” 195.

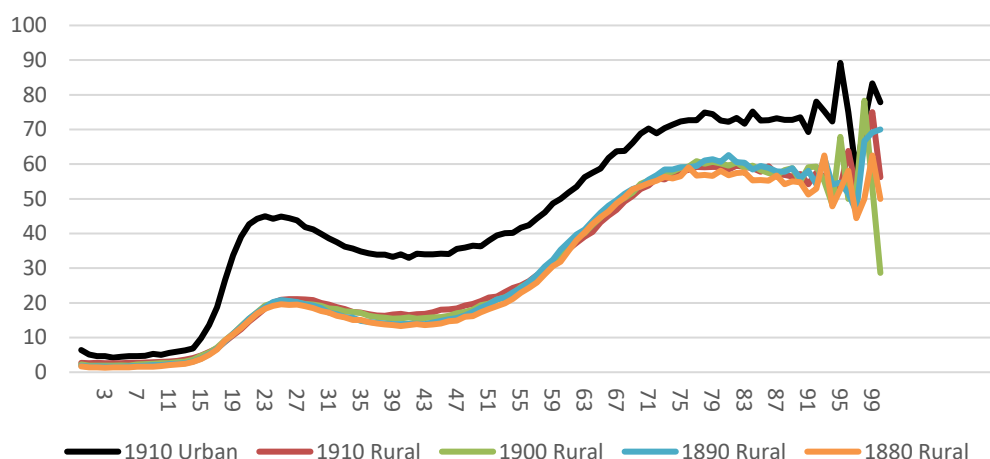
³²² Odén, “Konkurrerande Tolkningsramar Kring de Äldres Historia,” 213–14.

³²³ Dribe and Lundh, “Retirement as a Strategy for Land Transmission,” 181.

³²⁴ Lundh and Olsson, “Godsens Bönder Och Älderdomen,” 122–24.

farming appear to have been changing rather rapidly compared to rural and non-farming households. It is difficult to know from our sources whether the transition in the household institution was experiencing adverse change, or if income forms were simply increasingly in diversity.

Figure 4.2. Percentage in one-generation households by age and geographic category, 1880-1910.



Source: Minnesota Population Center. North Atlantic Population Project, 2016.

Sweden's *Tabellverket* is one of the few sources that can provide evidence of a base line, from which to calculate change or continuity in income from household retirement contract. Likewise it is generally comparable to the Elderly Insurance Committee questionnaire sent out to all those over 60, though it is important to consider the quality and consistency in representation, as described in *Chapter II*. *Figure 3.7* in *Chapter III* presents evidence that the aggregate levels of household retirement contracts were in decline among farmers. If the percentages of aging women continued to remain the same in the late-18th century, then expectation in 1855 should be around 39%.

There are demographic influences that make comparisons over the 19th century difficult. On one hand, the number may be on the high side due to the additional individuals who retired at a younger age than 60 years old in the 18th century; there are clear examples from Gotland and Jämtland where the number of retired males in households outnumber those older than 60 years old. On the other hand, the number may be held down by those over 60 years old who remain as healthy

heads of their households with children and grandchildren present as a result of lowered mortality rates and increased life expectancy between 1805 and 1908, as seen on *Table 3.1*.

There is also the shrinking percentage of agriculture in rural areas. Between 1870 and 1910, individuals engaged in agriculture in rural Sweden dropped from 82.4% to 63.7%. If ownership did not increase at the same rate, then based on prior literature, we can expect rural reductions in household retirement as fewer elderly have less legal advantage to trade property for household welfare. If this shift was occurring unevenly across Sweden, it might account for some of the increases in income inequality due to shifting income sources from largely land based to monetary.³²⁵

Mapping ownership and welfare in Tabellverket, 1805-1855

As described in *Chapter II*, evidence of an income dilemma is implicit in both Anders Lindstedt's description of rural Sweden and the economic development described by his counterpart in the Elderly Insurance Committee. Hugo Burström's explicit description of Swedish society should be detectable by comparing *Tabellverket* parish data between regions standardized to 1900 tax districts for later comparison with the conditions in 1908. *Figures 4.3-4.5* provide a visualization of the levels of farm ownership and poverty as a percentage of the total number of households, and household retirement contracts as a percentage of 60 year olds, all aggregated to 1910 tax districts from parish priest's enumeration. Likewise, in each map I have also provided visualizations of similar variables from the 1900s. These 1900 maps include percentage of land ownership over 20 hectares, percentage over 60 years old in a household retirement contract, and percentage over 60 years old on full public assistance from 1908.

Variation in ownership

Within economic development, there should be a tendency from complex to nuclear households over time. On the other hand, if stem

³²⁵ Martin Dackling, "Familjejordbruk Utan Familjer? Syskonjordbruk På Svensk Landsbygd. (Swedish)," *Bebyggelsehistorisk Tidskrift*, no. 73 (January 2017): 29.

families households are in fact nostalgic or romantic constructions,³²⁶ then *Tabellverket* data from 1805-1855 should show a society dominated by nuclear households with change occurring during collective hardship. Two key variables that appear to influence the structure in my early study are migration and ownership.³²⁷ As described in *Chapter I*, Martin Dribe presents the timing of child migration as predicated on families with households linked to farm ownership, meanwhile empty nests, to those who did not own their property.³²⁸ Thus knowing the levels of traditional ownership should also inform where traditional complex households with retirement income likely existed in higher numbers.

Levels of ownership from prior literature from Sten Carlsson's work on the decline of nobility and Christer Winberg's presentation of Wohlin's calculations provide the levels and change in ownership in Sweden.³²⁹ However, the nobility were only part of large landholdings by 1845. Nils Wohlin's variation in ownership divided into two plains and two forested upland regions during three periods, provides a discription of ownership by counties.³³⁰ Likewise, Carlsson's work on nobility provided Christer Winberg with one important variable for defining a broader Western identity used together with Sundbärg regions.³³¹ A number of studies examining regional cultural variation have pointed to small farming ownership as a central identity.³³² David Gaunt's reasoning about increased ownership at higher elevation in western Västmanland was due to smaller and more inexpensive properties making it more possible for young adults to take over the

³²⁶ Referring back to, Goode, "The Theory of Measurement of Family Change," 321; Laslett and Wall, *Household and Family in Past Time*, 8-9; Lagergren, *På Andra Sidan Välfärdsstaten*, 45.

³²⁷ Magnuson, "Regional Variations in Farming Household Structure for the Swedish Elderly, 1890-1908," 391-92.

³²⁸ Dribe, *Leaving Home in a Peasant Society*, 210.

³²⁹ Carlsson, *Ståndssamhälle Och Ståndspersoner 1700-1865*, 158-98.

³³⁰ Winberg, *Folkökning Och Proletarisering*, 50.

³³¹ Winberg, *Hur Västsverige Blev Västsvenskt*, 71-85.

³³² Aronsson, *Regionernas Roll i Sveriges Historia*; Johan Söderberg, *Agrar Fattigdom i Sydsvrige under 1800-Talet* (Stockholm: Almqvist & Wiksell international, 1978).

farms.³³³ In lowlands, the options were fewer and more expensive, which increased the likelihood of being landless.

Following this reasoning up to the tax districts level, the districts in lower elevations should have less ownership, while those in higher elevations should have higher levels of ownership. There are limitations to how much elevation plays a role considering, miners, coalers, and mill workers could be in crofts and have influenced localities from the 18th century.³³⁴ On the other hand, high levels of complex households and ownership existed at the low elevations on the island of Gotland.³³⁵ In each of these cases, it appears that farm ownership continues to be the stronger factor.

Figure 4.3 provides marked regional variation in the level of farm ownership by tax district level. Between 1805 and 1820, ownership as a percentage of total households was lowest in the plains regions including the counties of Uppland, Stockholm, Södermanland, Östergötland, Skaraborg, Malmöhus and Bohuslän. By 1840-1855, the counties with over 50% farm ownership remained high on the island of Gotland, Dalarna, Norrland, and Western Värmland and in Northwest Halland-Southwest Småland. Sten Carlson's county variation in nobility (on figure 1.2) and the results of the *Tabellverket* appear to provide a level of continuity between earlier nobility and later low levels of farm ownership.³³⁶ Likewise, in the regions without nobility, ownership remained relatively high, with the exception of the Northwest corner of Värmland, Norra Finnskoga, where there was continuity in ownership within the data from 1805 and the data from 1902. In 1902, the land ownership was recorded as a percentage of total farms, not households, provides the regions which were most dominated by smallholdings.³³⁷

³³³ Gaunt, "Pre-Industrial Economy and Population Structure," 191.

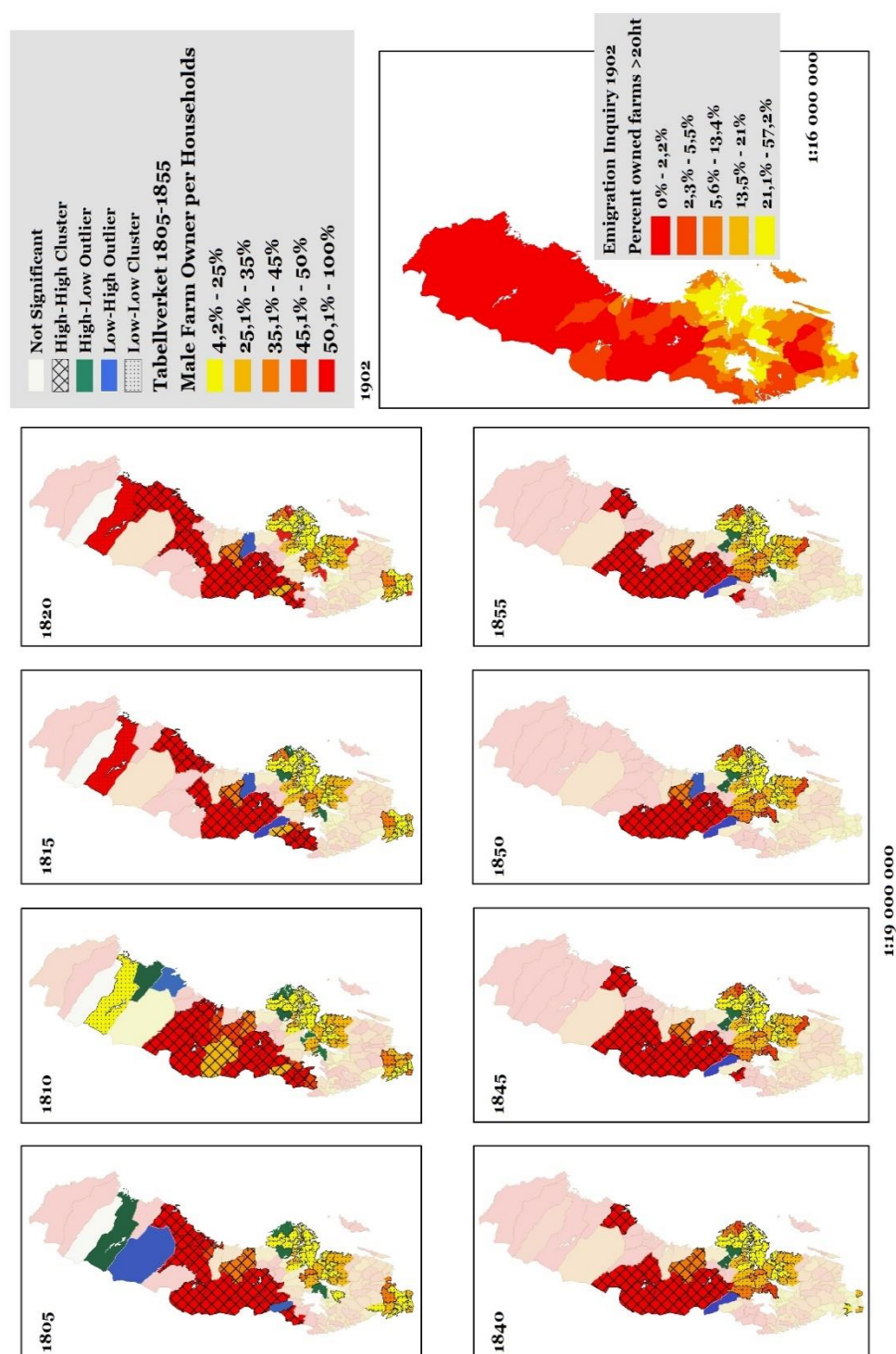
³³⁴ Gunnar Sundstrand, *Nianfors: En Gammal Bruksbygd i Hälsingland* (Gävle: TryckTrean, 2017), 23-27.

³³⁵ Magnuson, "Regional Variations in Farming Household Structure for the Swedish Elderly, 1890-1908," 385.

³³⁶ Carlsson, *Ståndssamhälle Och Ståndspersoner 1700-1865*, 173; Winberg, *Hur Västsverige Blev Västsvenskt*, 71-84.

³³⁷ Sundbärg, *Emigrationsutredningen. Bil. 5, Ekonomisk-Statistisk Beskrifning Öfver Sveriges Olika Landsdelar*, 223; Helge Nelson, *Emigrationsutredningen. Bil. 8, Bygdeundersökningar*, 6, Öland (Stockholm: Fritze, 1909), 79;

Figure 4.3. Cluster analysis of the percentage of male farm owners per total households, 1805-1855, and owned farms over 20 hectares, 1902 by 1900 tax districts.



Source: Tabellverket database, CEDAR, Demografiska databasen, Umeå universitet, 2015; Ålderdomsförsäkringskommittén, IV. Statistiska utredningar. Bihang till riksdagens protokoll 1913. Andra samlingen. Andra avdelningen. Tredje bandet.

Historian Peter Aronsson presents the contrast between east and western Sweden as due to the strong influence of small farmers in shaping a less polarizing social structure and more self-aware groups in local politics. He states that Norrland was similar to western Sweden, with the main difference being the effect of larger municipalities.³³⁸ The lack of nobility and large-scale farmers, and therefore the influence of small farming on the local culture, social-economic and demographic structure were underlying themes discussed in different ways by Christer Winberg, Peter Aronsson and Johan Söderberg discussed in Chapter I. All three authors discuss ownership as long-term influences on the development of western versus eastern identity in Sweden. When considering aging over a life-course on smallholdings, the variation in ownership did not lose its significance.

Variation in household retirement contracts

The Swedish government showed an interest in the economic conditions of elderly farmers and crofters in 1775 when they began tracking “old farmers and crofters who live with their children in household retirement contracts or boarding” in parishes in *Tabellverket*. Nils Wohlin of the Emigration Inquiry, used contemporary administrators’ descriptions of household retirements to describe regional variations. Wohlin wrote that continued use of household retirement contracts in 1910 was limited to Norrland and the woods of Götaland such as Småland. Wohlin also found that these contracts were limited in Närke, Västmanland, Southwest Dalarna, Varmländ, Dalsland, Norra Bohuslän, Skaraborg, Östergötland, and most of Malmöhus County. He doubted that it was ever in southern Skåne or north and western Värmland.³³⁹ Wohlin considered the system to have fallen out of practice over the course of the late 19th century.

Considering the graph presented in *Figure 3.7*, Wohlin’s assessment of a general decline in the practice by the 1900s appears to be supported, though the decline appears to be overstated. We see from

³³⁸ Aronsson, *Regionernas Roll i Sveriges Historia*, 104–5.

³³⁹ Wohlin, *Emigrationsutredningen. Bil. 10, Faran Af Bondeklassens Undergräfvande i Sammanhang Med de Gamla Arfvejordåskådningsarnas Upplösning, Emigrationen Och Bondjordens Mobilisering*, 1910, 35.

Figure 3.4 that farming households had 20% lower levels of 60 year olds with children in their household than the national average. Likewise, increasing life expectancy was likely extending the productive ages. It is difficult to motivate a strong decline of household based welfare using Wohlin's arguments from the Emigration Inquiry, but analyzing regional changes from *Tabellverket* data might provide insight into the later transition of multi-generational households.

Recalling Figure 3.7, household retirement aggregated to the national level appears to be rather static following the Napoleonic Wars in the 1800s and 1810s. Figure 4.4, shows an increased regionalization from the 1830s to the 1850s following that period of economic hardship. Variation was weakest in 1810 when participation in *undantag/brödlag* was at its highest. In addition to Wohlin's assessment of specific cultural landscapes, the island county Gotland in the Baltic Sea had among the highest levels of household retirement contracts, and remained relatively high in 1908.³⁴⁰ Likewise, parishes such as Nederluleå and Råneå in Norrland and Mönsterås, Småland maintained heightened levels of complex households in the literature or retirement households in *Tabellverket* throughout much of the first half of the 19th century.³⁴¹

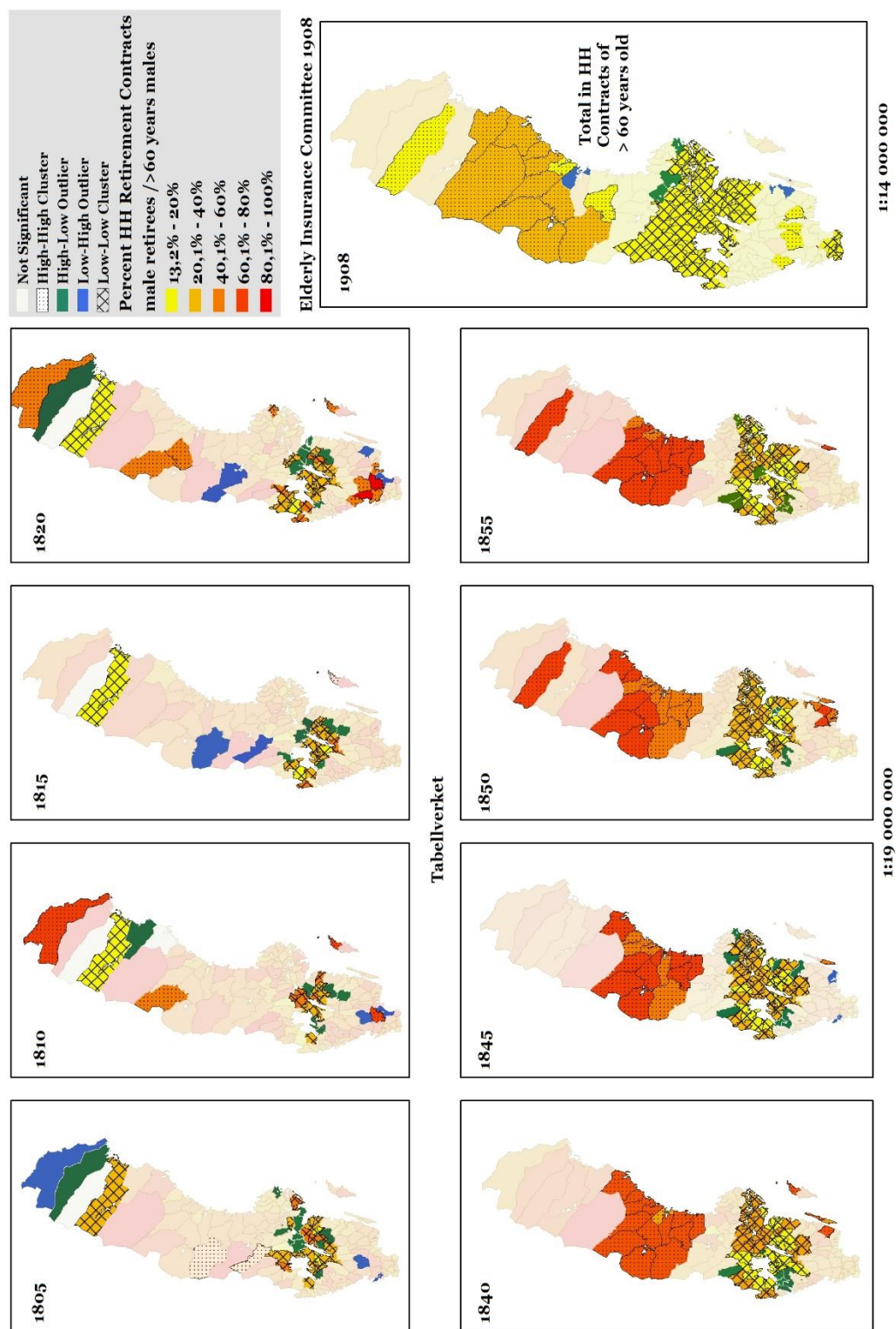
Figure 4.4 shows central Sweden as remaining a low-clustered region throughout the period studies. Places such as Vedbo tax district in Älfsborg County, showed long-term continuity with the levels of *undantag/brödlag* remaining among the lowest national levels throughout the first half of the 19th century. This contextualizes a number of earlier studies, especially those in the vicinity of Lake Mälaren where regionally low levels of complex households and retirement were common.³⁴²

³⁴⁰ David Gaunt, "Familj, Hushåll Och Arbetsintensitet: En Tolkning Av Demografiska Variationer i 1600- Och 1700-Talens Sverige," in *Scandia (Lund)*, vol. 42(1976):1, s. 32–59 (*Scandia (Lund)*, 1976), 50; Similar household structures were also found on Åland. see, Nerdrum, "Household Structure in Finström Parish, Åland 1760-62 and 1840-42," 136–142; Montin, "Household and Family in Västanträsk, a Village in Finström Parish, Åland," 131–135.

³⁴¹ Åberg and Öster, *Efter Avslutad Färd, En Anständig Begravning*, 156; Lundh and Olsson, "Godsens Bönder Och Ålderdomen," 126.

³⁴² Gaunt, "Pre-Industrial Economy and Population Structure," 200; Samuelsson, *I godsets skugga?*, 100.

Figure 4.4. Clustering of percentages of household retirement for the elderly from 1805-1855, and household retirement contracts, 1908.



Source: Tabellverket database, CEDAR, Demografiska databasen, Umeå universitet, 2015; Elderly Insurance Committee.

While the entire central lake region had not experienced higher levels of household retirement before 1835, during the following period, this region they had the lowest levels in Sweden. This regionalization coincides with the completion of the Göta Canal in 1832. This stands in sharp contrast with places such as Lappmark in Västerbotten County, Halmstad in Halland County, and Southern parts of Gotland County, which remained consistently among the highest levels in Sweden throughout the entire period.

While some regions present a picture of continuity, others show considerable change. After 1840, the tax districts surrounding the central lakes had very low levels of household retirement, levels that appear to remain the case in the 1908 Elderly Insurance Committee data. This region shares some historical developments that might play into a stronger and earlier transition. In the early 1830s, the opening of Göta Canal occurred and the development of grain banks were strongest in the counties surrounding Sweden's four largest lakes: Hjälmaren, Mälaren, Vänern, and Vättern lakes.³⁴³ Compared to the 1908 household retirement data from the Elderly Insurance Committee, the regions surrounding these central lakes and in the southern-most districts in Skåne continued to have the lowest participation rates in Sweden, just as they had in the Tabellverket sources after 1840. On the other hand, the periphery of this region transitioned from grandparents retiring on farms into mass emigration of their grandchildren and the rise in aging in this region by the 1880s. This makes the periphery especially interesting from an economic development perspective.

Variation in poor relief

The Northwest European nuclear household as been described as more capable to transition to capital and industry due to its long history of youth migration and collectivity, conditions that would require significant adjustments for complex households.³⁴⁴ In *Chapter II*, Nancy Folbre adds that there is additional effort to break out of the circular pattern of social reproduction as additional liberal reforms raised taxes on

³⁴³ Berg, *Volatility, Integration and Grain Banks*, 91, 171.

³⁴⁴ Laslett, "Family, Kinship and Collectivity as Systems of Support in Pre-Industrial Europe," 153.

household systems that emphasized inheritance over profits and wages.³⁴⁵ Laslett and Folbre describe similar scenarios, one focusing on the societal level, and the other at the household level while both are discussing draws and push back to institutional change.

The aim in this section is to present the levels of poor relief in order to see if collective assistance was embedded in some regions and not others. Were some regions “traditionally” more adapted to migration and collectivity? Using this data, I will later analyze whether higher levels of household retirements coincided with low collectivity.

As I discussed in *Chapter II*, choosing to analyze *Tabellverket* as a source for normative tradition was not without drawbacks. Earlier studies by Olle Lundsjö elected to use tax-based poverty indicators and not poor relief registries in order to see variations by county. This was to examine the variations between localities as to why they accepted or rejected reforms in poor relief.³⁴⁶ Using *Tabellverket* provides the number of households that required full support but not the public or private poor-relief that covered them. While this is a subjective account a parish priest made, it is not based on whether or not individuals were “poor-enough” for assistance, only that the household had no way of providing for themselves. In that respect, it provides an adequate measurement to compare to household retirement between parishes and for shorter periods between enumerations as well.

While studying regional variation of violence, Johan Söderberg used the number of individuals employed by fattigvården (municipal poor relief) in 1836 to distinguish variation in commitment to poverty by county.³⁴⁷ Another way of presenting poor relief efforts between 1880 and 1913 is through BISOS data used in *Figure A.2 and A.3*, found in the Appendix. I have presented a similar description to Söderberg, except I have calculated the average number of beds and institutions per municipality for 1880 and 1907. When the 1836 data is compared to the data from 1880 and 1907, there are relationships between 1836 and 1880, but not with 1907. The levels of employment, commitment

³⁴⁵ Folbre, *Valuing Children*, 8.

³⁴⁶ Olle Lundsjö, *Fattigdomen På Den Svenska Landsbygden under 1800-Talet*, Stockholm Studies in Economic History, 0346-8305 ; 1 (Stockholm, 1975), 21–39.

³⁴⁷ Söderberg, *Agrar Fattigdom i Sydsverige under 1800-Talet*, 1978, 178–79.

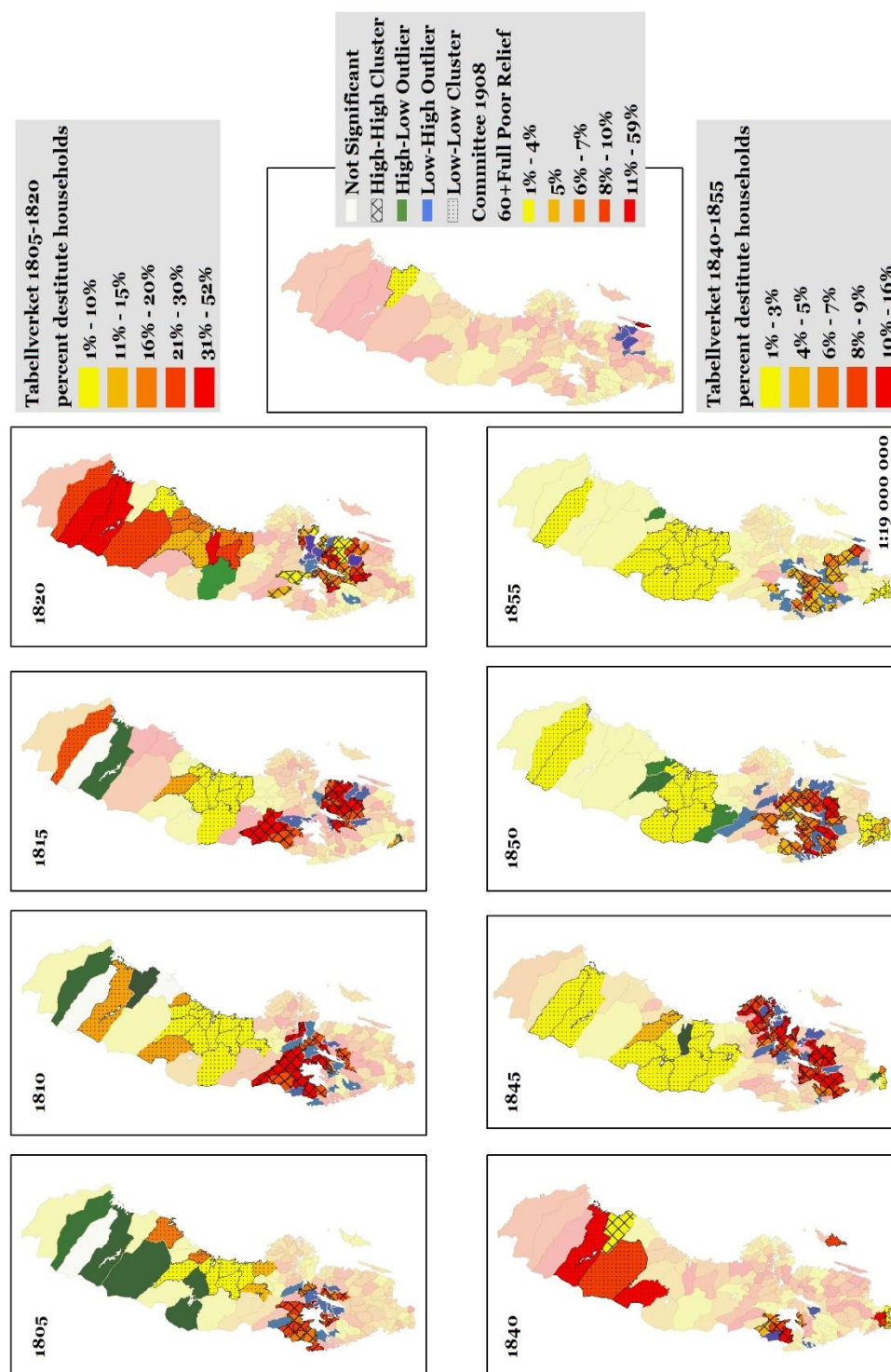
of institutions and numbers of beds had no relationship to the levels of poor that Lundsjö found during the 1860s.

Comparing the expansion of public poor relief by county between 1880 and 1907, we find that, while institutional growth occurred in all counties except Gotland, the numbers who were to occupying them remained stable over that period. The greatest increases occurred in the West and North such as in Göteborg and Bohus län, Värmland, Kopparberg and throughout Norrland. Meanwhile, *Figure A.3* compares the number of beds per person on poor relief. Again, nearly all of those same counties with the fewest institutions also had the fewest number of beds (around or under 1 in 5) available for their poor. The only addition to that list is Blekinge County in southern Sweden. There are indications that increases in institutionalization were greatest in Western and Northern Sweden, yet they continued to provide considerably less formalized services compared to the southern and central plains dominated counties.

Taken all together, despite the generally constant level of poverty throughout the 19th century presented in *Chapter I and III*, there is evidence that counties were all moving towards institutionalization of poor relief despite departing pre-industrial Sweden at very different levels in 1836. The question was whether the seemingly steady national poor relief, experienced regional shifting in poverty, or if collectivity can still be connected to culture as Laslett and Folbre have hypothesized.

Unlike household retirement contracts, which moved from affine to clustered, or ownership that remained rather static over time, the regional variation in abject household poverty does not appear linked to space before 1845. 1845, 1850, and 1855 show southern Norrland as experiencing low poverty while the region surround the central lakes continued to have high poverty throughout that period.

Figure 4.5. Cluster analysis of the percentages of percentages of destitute households, 1805-1855 and full public poor relief in Sweden, 1908 by 1900 tax districts.



Source: Tabellverket database, CEDAR, Demografiska databasen, Umeå universitet, 2015; Elderly Insurance Committee.

Considering *Figure 4.5* and *Figures A.2 and A.3*, much of Norrland had few listed as poor, the fewest institutions and the fewest beds per listed recipient. Likewise, they had high levels of household retirement. Värmland on the other hand, had comparatively high levels of poor relief, but with Norrlandic levels of formal institutions and beds per recipient. Yet Värmland did not have high levels of household retirement. Edebalk and Olsson write that national full poor relief averages remained stable, yet as they note from their case studies from Skåne and Småland, strong variation in tax burdens existed locally.³⁴⁸ The map presenting public assistance for those over 60 years old shows that the most intense levels were in central Sweden, including Värmland and Småland while by 1850 forward, Skåne shows very low levels during those years.

Figure 4.5 expands Edebalk and Olsson's findings by demonstrating the regional variation and intensity even prior to the search for a state insurance after 1884. Likewise, the Elderly Insurance Committee head statistician, Anders Lindstedt, brought up the importance of relieving the local variation in poor relief on the eve of the Pension Act.³⁴⁹ While I am curious about regional cultural and identity variation presented by Winberg, Söderberg, and Aronsson, the scope of this dissertation is on elderly incomes and underlying variations in economic capabilities to respond to socio-economic changes, especially migration and industrialization.³⁵⁰ It appears that not all poverty is being captured, and therefore a poor relief crisis maybe more and less visible depending on the region.

4.4 Tax districts correlation analysis

In this section, I present relationships between *Tabellverket's* five-year intervals from 1805-1855, as well as data collected by the Elderly Insurance Committee in 1908, Emigration Inquiry 1902, and the Swedish Land Survey (Läntmäteriet) topographical shapefiles. I have cho-

³⁴⁸ Edebalk and Olsson, "Poor Relief, Taxes and the First Universal Pension Reform," 394–400.

³⁴⁹ Anders Lindstedt, *Förslaget till Lag Om Allmän Pensionsförsäkring: Föredrag* (Stockholm: Hæggström, 1913), 99.

³⁵⁰ Burström, "Allmän Motivering," 19.

sen three variables from *Tabellverket* that represent the main underlying incomes available to rural Sweden, ownership, household and public welfare. I use these incomes to discuss transition and continuity in time and space. I will then analyze “traditional” incomes in relation to each other and over time through reclassified Elderly Insurance Committee data, capital-based and farm ownership-based variables.

Correlations within Tabellverket 1805-1855

In the Appendix *Tables A.3-A.5*, I have provided tables of correlations from *Tabellverket* with percentages of farm ownership, household retirement, and poverty in five-year intervals from 1805-1855, at the parish level. Considering the generally slow rate that farms change owners, the results are as expected from ownership, all years were highly correlated and significant at the 0.01 level. Taking the final year of *Tabellverket*, for instance, 1855 had a correlation of .860 with 1850, and .619 with 1825. Yet there is evidence of change as seen by the reduction in correlation, further back in time, with .375 in 1805. I have discussed this earlier, as likely being linked to economic hardship at the beginning of the 19th century.

Correlation trends in which the percentage of farmer ownership of total households decreased from 1805-1855 can be interpreted as evidence that Swedish municipalities were in a transition towards lower levels of ownership. Likewise, the lack of variation in correlations is evidence that transition stagnates during those periods. Considering the correlations are so high and significant, the period from 1840-1855 presents a picture of Sweden as having stable ownership between five-year intervals during those four enumerations.

Household retirement reveals a similar, but stronger transition during the first half of the 19th century with less change after 1845, and correlation between parishes of around .700 during that period. Considering the prior literature of the interrelationship between ownership, household retirement and prolonged intergenerational dwelling, the fact that changes in household retirement contracts appear to be outpacing the decline of household ownership may point to the elderly working longer on their farms as life expectancy was increasing, other income options being introduced, or an increase in poverty. If we consider the evidence for the poor relief data, the early period when changed in correlation was weaker from five-year period to five-year

period, and the levels of poverty appear to have continuity in those parishes over time. By the second period, public poor relief appears to be less consistent. With the missing data, it is difficult to compare the time-period to ownership and household retirements.

To sum up, there is considerable continuity for ownership and household retirement throughout the first half of the 19th century. Yet the increasingly regional distinctiveness in central and eastern Sweden appears have spread into the Western and Northern regions, as seen on the maps. The shifting did not appear to be specifically associated with household abject poverty, as heightened levels appear to shift between various regions unrelated to the slower, underlying levels of ownership and subsequent household retirement income.

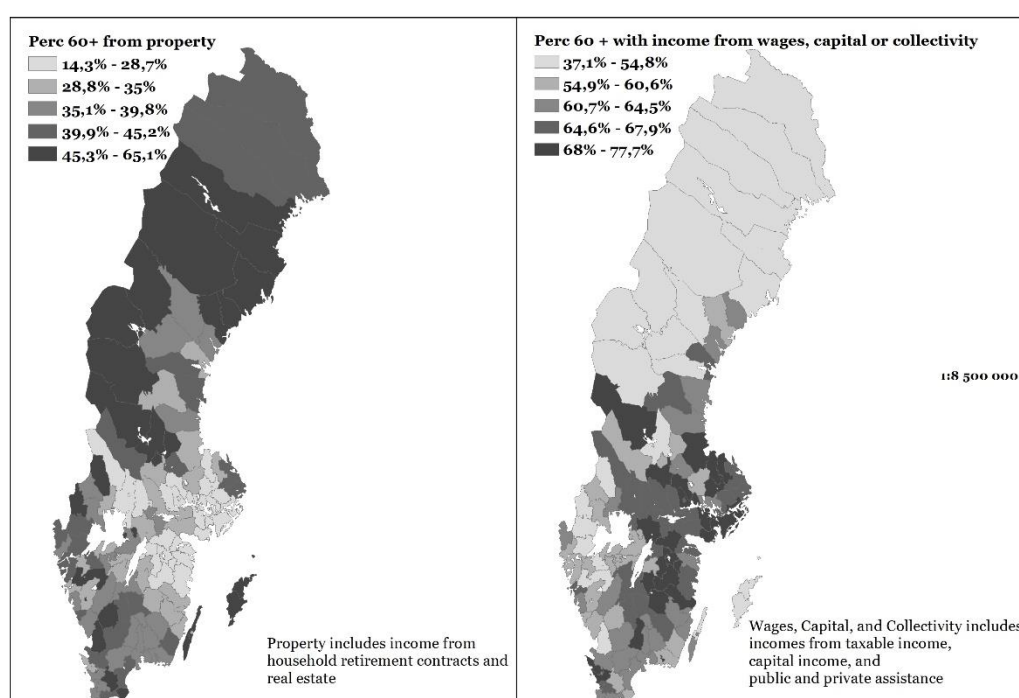
This suggests that the decreases in farm ownership and subsequent elderly security that appear to occur prior to the 1840s, were not necessarily leading to a similar general pattern of increasing abject poverty in households. Likewise, the ownership was not transitioning at the same rate as household retirement, inviting the question of whether different, more fluid incomes such as capital, wages, pensions, or rental from real estate, had begun to allow an increasing number of those over 60 years old to have other options.

Correlations between Tabellverket and Elderly Insurance Committee

As displayed on *Figure 4.5*, central Sweden had clustered high levels of destitution between 1805 and 1855, with the north and far south showing higher levels on occasion. By 1908, poverty among those over 60 years old remained high in many of those regions that battled higher general poverty before 1855, but also among the elderly in Northern and Central Norrland seemingly in relation to the highly industrialized rural tax districts. Considering regions with high ownership should show high levels of household retirement during the first half of the 19th century, how did the increasingly distinctive regions during the elderly's childhood, prior to the 1850s, affect income variation among the elderly in the first decade of the 20th century? Did household retirement associated with inheritance and natural resources simply transition as value, moved from in-kind towards a more comprehensive monetary market?

In order to get at this question, I have combined a number of income variables from the 1908 Elderly Insurance Committee data. Based on this source I have formed two classifications. I have classified real estate and household retirement contracts as “property” based incomes, and wages, capital, and public/private assistance forming elderly incomes, have been classified as being “monetary” based. These two income types represent the income dilemma mentioned in *Chapter I*, which underlie a significant challenge to insurance schedules suited for wage-based income tax. I have represented these two variables in *Figure 4.6*. If we consider *Figures 4.3 and 4.4*, Ownership and household retirement from the first decade of the 20th century share a considerable number of tax districts with those from the first half of the 19th century.

Figure 4.6. Income from property and wages, capital and collectivity for individuals over 60 years old in rural Sweden, 1908.



Source: Ålderdomsförsäkringskommittén, Ålderdomsförsäkringskommittén. 4, Statistiska Utredningar.

If we compare demographic regions from Sten Carlsson and Gustav Sundbärg in *Figure 1.2* with *Figure 4.6*, there are a number of similar-

ities. The most intense regions of monetarization for the elderly generally follows Sundbärg's regions based on early marriage fertility. However if Sundbärg's regions are improve with newer methods, the similarities increase. Christer Lundh provides a critique of Sundbärg's regions using Hajnal's methods proposing marriage delays were due to ownership instead of fertility as the stronger determinant.³⁵¹ His results shown on *Figure 4.7*, provide the counties in which high and low early marriage averages share surprising regional similarity with the regions with higher and lower levels of elderly land-based and monetary-based incomes.

Figure 4.7. Mean age at marriage for men.

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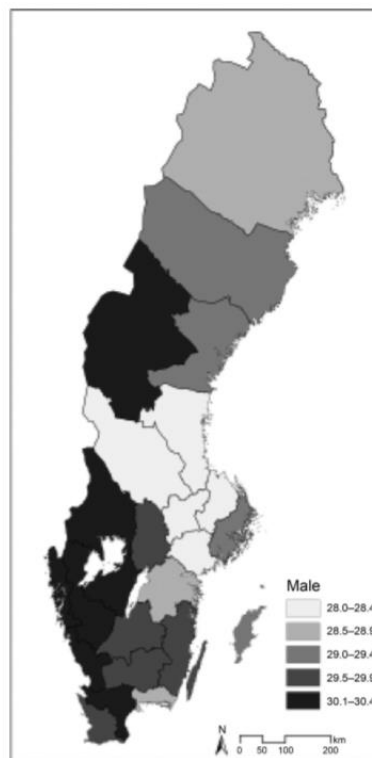


FIGURE 2 Singulate mean age at marriage for men. Averages for the Swedish counties in 1870, 1880, 1890 and 1900 (rural population).

Sources: BISOS. A. Befolknings-statistik. Statistiska Central-Byråns underdåniga berättelse för år 1870. Tredje och sista afdelningen, Table 1; BISOS. A. Befolknings-statistik. Statistiska Central-Byråns underdåniga berättelse för år 1880. Tredje och sista afdelningen, Table 1; BISOS. A. Befolknings-statistik. Statistiska Central-Byråns underdåniga berättelse för år 1890. Tredje och sista afdelningen, Table 4; BISOS. A. Befolknings-statistik. Statistiska Central-Byråns underdåniga berättelse för år 1900. Tredje och sista afdelningen, Table 6.

Source: Christer Lundh, "The Geography of Marriage," *Scandinavian Journal of History* 38, no. 3 (2013): 324.

³⁵¹ The Singulate mean age at marriage (SMAM). Lundh, "The Geography of Marriage," 321-323

Lundh's results included both ownership and high net-outmigration as important factors for the levels of regional late marriage. As discussed in *Chapter I*, Winberg and Söderberg supported this as having considerable potential for understanding the regional transitions in incomes. This diversifying land and capital income strategy underlie my thesis question of how youth out migration and aging did not produce a poor relief crisis, yet encouraged universalism. *Figure A.4* presents the regional variation in emigration, net migration and the percentage of over 60 year olds by hundreds (härads).

Considering the levels of variation in income sources with the level of net migration, the effect on poor relief may be considerably different depending on the underlying ownership. First, as Lundh notes, late marriage was linked with ownership. Likewise, as in my early article, ownership was linked with household retirement or living with a child.³⁵² The same preparation that led to late marriage in ownership regimes may be behind intergenerational transfers and migration. If net out-migration was affecting much of central and southern Sweden, with considerable lower levels of ownership and household retirement compared to Norrland and Western Sweden, then there may be considerable variation on the level of poor relief or means needed to pay for it collectively. Especially, in regions like Värmland where there were few facilities were in place in 1880, as seen in *Figure A.2 and A.3*.

Table 4.2 presents the dependent variable, *percentage in household retirements by year* for 117-tax district. The independent variables include household retirement by year, reclassified income categories land and monetary, and a variety of variables connected with the physical landscape (economic-demographic-ecology).³⁵³ These variables are correlated to glean evidence of how spatial and temporal change may have produced strategies affecting the levels of collective poor relief at the national level.

When considering the relationship of household retirement in tax districts over time, there appears to be a strong continuity from

³⁵² Magnuson, "Regional Variations in Farming Household Structure for the Swedish Elderly, 1890-1908," 395.

³⁵³ Gaunt, "Pre-Industrial Economy and Population Structure," 184.

1840 to 1850, as was found earlier in the parish-level *Tabellverket* data. Firstly, there is evidence that this trend extended to the 1908 Elderly Insurance Committee data when analyzed at the tax district level. 1850 held similar levels of correlation with 1908 districts at .809 and 1840 with .733. This was less the case at the beginning of the 19th century, though there remained a relatively high and significant relationship between 1908 and 1805.

Table 4.2. Correlations of levels of household retirement with economic, demographic, and ecological variables for selected years.

Percent household retirement	1805	1820	1830	1840	1850	1908
percent household retirement 1850	.503**	.493**	.795**	.876**	1	.809**
percent ownership 1850	0.068	.228*	.496**	.515**	.510**	.487**
percent household retirement 1840	.411**	.577**	.813**	1	.867**	.733**
percent ownership 1840	.429**	.217*	.488**	.425**	.512**	.491**
percent households poor 1840	0.074	0.083	-0.101	-0.130	-0.096	-0.018
percent household retirement 1830	.539**	.604**	1	.813**	.795**	.813**
percent ownership 1830	.432**	.197*	.503**	.444**	.511**	.444**
percent household retirement 1820	.561**	1	.604**	.577**	.493**	.577**
percent ownership 1820	.405**	.187*	.442**	.380**	.432**	.380**
percent household retirement 1805	1	.561**	.539**	.542**	.427**	.406**
percent farm ownership 1805	.358**	0.171	.436**	.411**	.434**	.444**
Economic and ecological variables						
percent capital based 1908	-0.102	-0.119	-0.120	-0.036	-0.126	-.191*
percent land based 1908	.352**	.200*	.200*	.497**	.583**	.645**
percent public poor relief 1908	-.213*	-.160	-.399**	-.389**	-.444**	-.397**
rank for in-migration	-0.013	0.094	.266**	.250**	.255**	.222*
average elevation	.326**	0.162	.337**	.385**	.389**	.505**
percent farms over 20 hectares	-.305**	-.236*	-.444**	-.421**	-.493**	-.502**
percent wheat of total grains	-.223*	-0.173	-.318**	-.330**	-.397**	-.421**

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Secondly, while land ownership-based income remained positively correlated, there is also evidence of increasing negative correlation with fluid income, though it is slight. More specifically, household retirement had a significant negative correlation with the 1908 levels of poor relief as an income throughout all periods. The two variables for farms

over 20 hectares, the percentage of wheat within total grain crops, and its negative correlation with higher elevation show evidence of increasing regionalization of household retirement into areas of Sweden's periphery. This evidence appears supports Sweden's descriptions by Fredrick Le Play 150 years ago.³⁵⁴

Lastly, the net migration rank order was positively correlated with household retirement contracts after 1830, though not as strongly as sedentary ownership. This was likely a result of Norrland's industrialization versus the south central decline in local proto-industrial mills. In Norrland, this greater net-in-migration was likely due to increased occupational opportunities for those older workers, the continued capability for children to work for wages and assist on the farm, or simply a stronger market for selling agricultural products as permanent year-round laborers replaced seasonal laborers.

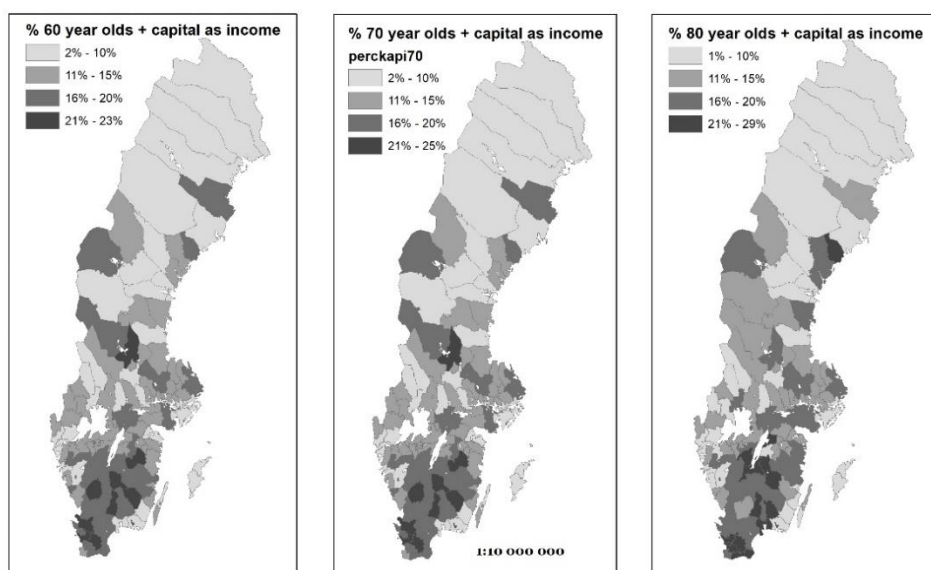
4.5 Aging parents, emigrant children and the Swedish Postal Service

The impact of a nearby infrastructure, such as a canal and later trains versus new settlements in the expansive Norrland, shows how the government perpetuated regional inequality by choosing which markets to link. Yet, the limits of markets were extended with the introduction of postal banks to small municipalities during height emigration and remittances. Postal banks provided a local savings institution for both family members in the United States, and later for pension checks from the Swedish government.³⁵⁵ As displayed on the maps below, many parishes had exceptionally high levels of emigration as well as equally high levels of aging parents. The area hit hardest by both demographic factors was the same Western Sweden that Sunbärg, Winberg, and Söderberg had pointed out as being culturally different regions.

³⁵⁴ Wall, "Ideology and Reality of the Stem Family in the Writings of Frédéric Le Play," 59.

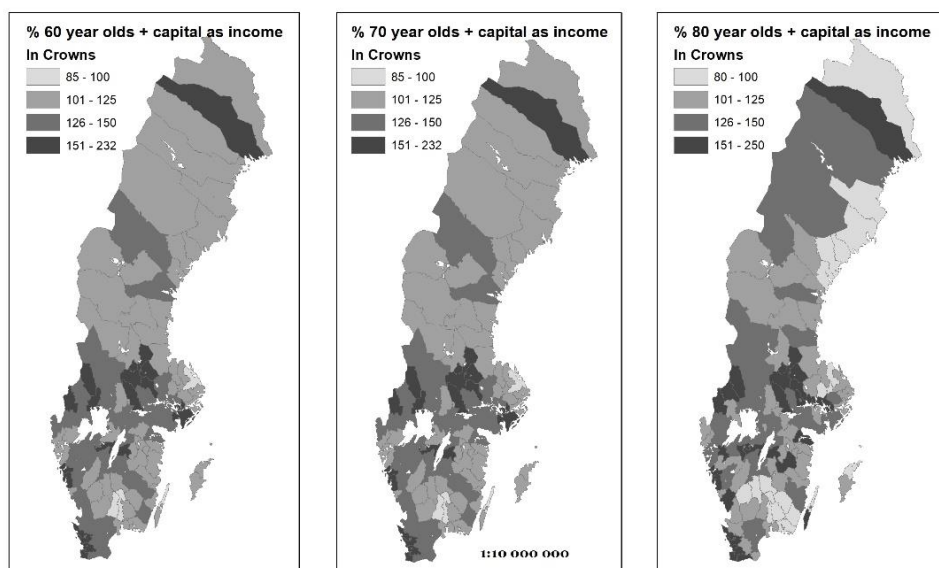
³⁵⁵ Emigrationsutredningen. Kronolänsmannen, (Kronolänsmännen. Emigrationsutredningen, Bilaga XVII Inkomna Utlåtanden. (Stockholm: Norstedt och söner, 1909), 97-139, 187.

Figure 4.8. Swedish Income from capital for the Elderly in 1908.



Source: Ålderdomsförsäkringskommittén, IV. Statistiska utredningar. Bihang till riksdagens protokoll 1913. Andra samlingen. Andra avdelningen. Tredje bandet.

Figure 4.9. Average Income from capital in Swedish Crowns for 60 years and older, 1908.



Source: Ålderdomsförsäkringskommittén, IV. Statistiska utredningar. Bihang till riksdagens protokoll 1913. Andra samlingen. Andra avdelningen. Tredje bandet.

Figure 4.8 and 4.9 provides details of elderly use of local savings banks in Sweden in 1908. The map represents tax district levels of income from capital and provides the average for the cohorts aged 60, 70, and 80+, as well as the average amount of capital income they had access to yearly. The map shows considerable variation in savings for the elderly in the north and west and on the island of Gotland. With the exception of Bergslagen/Falun and Sundsvall lumber districts, the use of savings banks are sparse when compared to tax districts in Malmöhus, Kristianstad, and Kronoberg counties. Based on *Figure 3.10*, these regions had established banking well before the west and north allowing more elderly to build up capital incomes. Other parts of the country would have to wait for the arrival of the postal banks after 1884 which meant for the vast majority of rural Sweden, they would begin saving much too late to have meaningful pensions.

While the percentages were less for the elevated regions of western and northern Sweden and greater in the elevated regions of the southeast, the amounts for those who were drawing from capital were higher in the west and less in the southeast. When scaled back up to the county level, the relationship between land ownership, capital, and use of savings banks had been based on market rationale. Yet by developing a comprehensive postal savings bank system, they principally presented a universal state-supported financial system in municipalities where informal and in-kind transactions continued to dominate. In terms of Oded Stark and David Bloom's New Economics of Labor Migration model, mobile adult children labor were a smallholder's most lucrative asset.³⁵⁶ Universal access to banks and capital networks would thus be essential in transferring wage to non-wage incomes systems.

³⁵⁶ Oded Stark and David E. Bloom, "The New Economics of Labor Migration," 173–76.

In the *Table 4.3*, I presented the crowns per customer for 1890 and 1900 for local savings and postal savings banks. This is followed by *Table 4.4*, in which I provide a Pearson bivariate correlation of economic and demographic factors at the county level.³⁵⁷ I question whether Swedish counties show evidence of negative spatial relationships between counties with high levels of capital and collectivity and those counties that tend towards ownership and inheritance strategies. Likewise, I ask if there is evidence of that collectivity/solidarity, represented by opening thousands of Postal Savings Bank offices across Sweden, occurred more heavily in areas with earlier collectivity or inheritance norms.

In the vast woodlands of Sweden's north and west, where population density levels are low but the population's totals are significant, variations between use of local savings banks and postal savings banks are striking. Compared to the average account holders presented on *Figure 3.9* in Chapter III and *Table 4.3*, there is considerable change in areas where local savings banks had not been established earlier. Yet postal savings per person remained generally low in areas with earlier local savings banks. As displayed on *Figure 3.10*, earlier local savings banks were overwhelmingly initiated and operated in areas with lower plains regions. Regions with specialization, large landholdings and wage laborers. This included the eastern counties of Uppland, Södermanland, and Örebro, and southern counties such as Blekinge, Kristianstad, and Malmöhus.

³⁵⁷ See Johan Söderberg's methods in, Söderberg, *Väld Och Civilisering i Sverige 1750-1870*.

Table 4.3. Local and postal saving account averages by county and year, 1890 and 1900.

County Name	Crowns per Customer Local Savings Banks 1890	Crowns per Customer Postal Savings 1890	Crowns per Customer Local Savings Banks 1900	Crowns per Customer Postal Savings 1900
Stockholm Stad och län	39.23	40.67	30.55	36.87
Uppsala	60.78	31.96	81.84	100.29
Södermanland	51.17	23.57	73.31	92.11
Östergötland	52.73	61.94	73.6	151.02
Jönköping	40.08	38.47	72.6	139.48
Kronoberg	49.63	74.17	76.01	150.38
Kalmar	29.39	58.88	38.35	131.7
Gotland	47.57	59.48	70.68	147.8
Blekinge	54.46	20.94	76.3	61.75
Kristianstad	102.34	25.11	173.13	48.06
Malmöhus	179.88	13.12	279.42	57.89
Halland	38.09	21.53	61.52	63.48
Göteborg och Bohus	65.9	40.7	95.44	98.5
Älvsborg	30.57	48.15	47.55	182.72
Skaraborg	23.94	53.36	38.18	168.59
Värmland	31.78	101.5	47.05	235.92
Örebro	54.76	29.06	95.3	136.28
Västmanland	37.28	47.74	67.53	135.45
Kopparberg	25.5	93.54	37.81	178.01
Gävleborg	59.3	69.95	71	160.54
Västernorrland	22.97	83.52	29.08	170.64
Jämtland	16.61	43.4	30.94	84.26
Västerbotten	22.55	67.91	27.93	325.61
Norrbottn	22.6	43.81	34.94	203.19

Source: Styrelsens för Postsparbanken berättelse om Postsparbankens förvaltning under år 1890, Stockholm: K.L. Beckman, 1890; Bidrag till Sveriges officiella statistik. Y, Sparbanks-statistik, II, Postsparbanken, Styrelsens för Postsparbanken underdåninga Berättelse för år 1900.

Yet the counties with the fewest local savings banks such as in northern and western Sweden, there is an opposite response when offered the banking, producing the highest levels of savings in the postal bank system. By 1900, postal savings banks peaked in their importance at the same time as many of these regions were receiving remittances from working children in Sweden and North America. Strangely, just as Värmland is economically suffering, it rose to the third highest ranking

of Crowns per customer for both savings bank forms in Sweden in 1900.

The Elderly Insurance Committee did not ask to what extent parents received income from children working in other localities. This makes it difficult to know how elderly income was affected by children's remittances. However, the simultaneous spread of post offices, postal banks, and access to local money orders significantly reduced transportation costs of monetarization. Once in the area, it likely eased the transition between informal IOUs written on personal ledgers to Swedish Crowns in savings banks.

To summarize the chapter, household structure for the rural Swedish elderly were not changing during 1880-1910. Neither were non-farming households in general, providing scholars who support the Northwest European nuclear household hypothesis with support. However, similar to Steve Ruggles' findings, agricultural was behind much of household change. Not so much agricultural households in general, but specifically in regions with high levels of farm ownership. The levels of ownership and household retirement did appear to support Frederick Le Play's description of Sweden, who claimed stem families lived in the forested uplands while weak nuclear families lived on the plains near cities. Unlike Le Play's findings, these household structures appear to have more to do with underlying ownership that extends further back than the industrial revolution. Results of two centuries of conscious decisions by the Crown to economically activate the natural resources formally on the medieval periphery and likely strengthen political options for handling Swedish nobility politically. The nostalgia of household care of the elderly appears to be supported for half of Sweden, the owning half. Hugo Burström chose to describe traditional Sweden by emphasizing the areas of Sweden that were changing from economic development. Yet evidence suggests that tradition of neo-locality and nuclear reincorporation found on the plains were a significant portion of the population.

Unlike the binary relationship between declining household retirement and increases in poor relief, the income data presents land-owning regions with former retirement strategies as adding real estate as an income besides filling up poorhouses. The combination of real estate and household retirement supports regional variation discussed

by a number of scholars. Likewise, additional income sources such as savings, pension/ life insurance and additional wage income were added to the more collective east and central Sweden.

This access changed in the 1880s and 1890s, as postal savings banks provided institutional banking the counties with high levels of smallholders and fewer taxable income opportunities with capital. As I presented in *Chapter III*, there is evidence that remittances may have played a significant role for the elderly in areas of manufacturing and mining decline due to changes in scale and transportation. I will scale down to the local level in the following chapters in order to more closely observe the role of household ownership, migration and monetarization in locally managing crisis.



A 19th century smallholding in 2017 Gräsmark

Source: Author.

Chapter V: Gräsmark, Värmland

5.1 Introduction: The people

In this chapter, I will present a general demographic and economic background from which to build my case study on elderly cohorts in the following chapter. Specifically, I will provide supporting demographic evidence of Gräsmark as a “best case” for an aging and emigration “crisis” and the economic development theory. I address the demographic conditions and normative income sources such as households, poor relief, and banking at the local level.

5.2 Gräsmark as a case

On February 5 1837, following his first church service as Gräsmark's dean, historian professor and priest Anders Fryxell presented a medal from *Kongl. Sundhetkollegium* (Ministry of public health), to the parish's sexton, Olof Nyqvist, for his excellence in fighting small-pox.³⁵⁸ Gräsmark appears to have been a healthy place. *Tabellverket* describes the municipality as more fertile and with less infant mortality than Sweden's average. Back in his home parish, Sunne, Fryxell would assist in starting a banking branch from Karlstad that same year.³⁵⁹ In terms of my research, Fryxell assisted Gräsmark by increasing access to this dissertations two underlying life-cycle income strategies.

At the outset of the 18th century, along the western shores of Lake Rottna, lakes Mängen and Kymmen, and in an environment not unlike Dalarna and Norrland, western Sunne parish held only a handful of hamlets. In general, there were Swedish speakers in the hamlets at the lower elevations, while the Finnish settlements implemented the Swiden technique (*svedje*) brought from Eastern Finland to the west and northwest forested uplands. The population would rise steadily and Gräsmark would split from Sunne to be among Sweden's larger agricultural parishes by the 19th century. Of the nearly 1700 parishes listed in *Tabellverket* in 1775, Sunne ranked 10th with 4710 residents, and Gräsmark placed 70th with 2371. By 1855, of the *Tabellverket*'s 1900 parishes, Sunne remained ranked at 10th with 10,283 residents, but Gräsmark had climbed to the 64th position with 5141 residents.³⁶⁰

Gräsmark developed within the framework of the forested upland smallholders and settlements occurring during the height of Sweden's *Hustavlan* model described in *Chapter II and IV*. Despite high ownership and household retirement in the first half of the 19th century, the 1908 Elderly Insurance Committee and 1900-census statistics showed

³⁵⁸ Kungliga Bibliotek Historiska Tidningar, Post- och inrikes tidningar 1837-02-08, Post- och inrikes tidningar 1837-05-22, <https://tidningar.kb.se/>; Värmlandsarkivet, (VA), Gräsmarks kyrkoarkiv, Husförhörlängder. https://sok.riksarkivet.se/bildvisning/C0037478_00339?c=0&m=0&s=0&cv=0#?cv=338&z=237.9614%2C-195.3903%2C4579.2659%2C2066.6667.

³⁵⁹ Kjell Carlsson, Fryksdalens Sparbanks Jubileumsbok: 1856-2006 (Sunne: Fryksdalens sparbank, 2006), 22

³⁶⁰ CEDAR, Demografiska databasen, Umeå, FolkNet 1810-1990.

that Gräsmark's *Fryksdalen Tax District* had lower levels of household retirement contracts, higher levels of poverty, yet it had larger numbers of elderly living with children than the Swedish averages. Households in Gräsmark are similar to the descriptions of conservative, complex households described by Folbre, Weber, and Laslett as having difficulty liberalizing to capital and collectivity. Lifting Gräsmark's transition through the challenging 19th century and into the 20th century should provide some clues of how the rest of Sweden, with fewer challenges could successfully battle back from the economic challenges the 1880s, 1890s and 1900s and adopt a progressive universal pension system in 1913.

5.3 Demographic

Similar to the discussion of broader Sweden in *Chapter III*, Gräsmark's "baby boom" can be traced to the recovery from the Napoleonic Wars. The cumulative effects of a minor fertility boom in 1816-35 became more significant as cohorts began to have children of their own. Magareta Larsson looked at spatial patterns using Tabellverket, aggregated to the deanery (*prosteri*) level and found Gräsmark's deanery to be near the national average for the average date 1805, 1806, 1855, 1856. Likewise, she saw little change during the first half of 19th century in Sweden when observing, 1801-1805, 1806-1810, 1851-1855 and 1856-1860.³⁶¹ She also found Gräsmark's deanery to have had very low mortality rates compared to the national average.

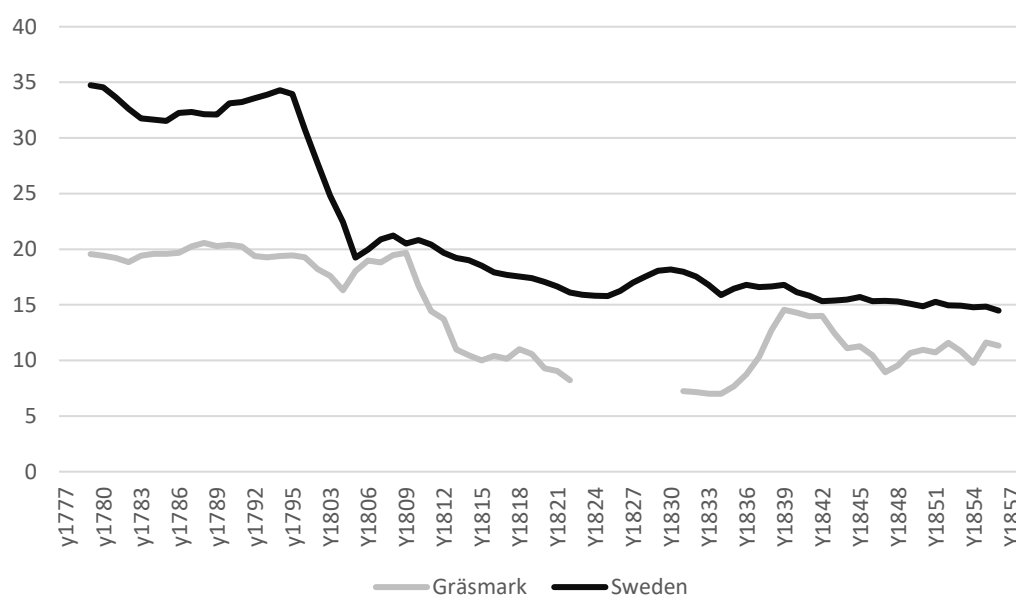
Using parish level Tabellverket data for Gräsmark, fertility fell for women aged 20-45 years old from nearly 180 to 147 per 1000 between 1775 and 1795. While normalization data is missing for 1800-1803 for Gräsmark, fertility appears to be low until 1815, climbing steadily from 190 and peaking in 1830 at 211, before returning again to a low 161 per 1000 women in 1850. In terms of crude fertility -per total population, Gräsmark averaged 2.5 persons per 1000 higher than the national average, and over 6 persons in 1815 and 1820.³⁶² These were not large numbers, just higher than normal for Gräsmark.

³⁶¹ 168 units compared to 119 tax districts see, Larsson, "The Old in the New," 78.

³⁶² CEDAR, Demografiska databasen, Umeå, Tabellverket 1810-1859; Historisk Statistik För Sverige. D. 1, Befolkning 1720-1967, 1969, 89-90

Just as Larsson shows regional variation in fertility, there is cohort variation in Gräsmark, which, with further research, we might find to be a part of a larger pattern. For Gräsmark, women born from 1781-1800, experienced fertility at ages 25-35 (or 1815, 1820, 1825 and 1830) which averaged 382 per 1000 per year while the 20-45 years old average during that period was 168 per 1000. Likewise, this level stood out compared to other periods for this age group. Returning to Jan Van Bavel and David Reher's work discussed in *Chapter III*, the two authors point to increases in nuptial and marital fertility. In terms of marriage fertility, countries with low marriage fertility during the economic crisis had increased levels afterwards and vice versa.³⁶³ This period was marked by violent political, social, and demographic change in Europe, and for Gräsmark it altered the demographic structure.

Table 5.1. Sweden and Gräsmark first year deaths per 100 infants, 1777-1856.

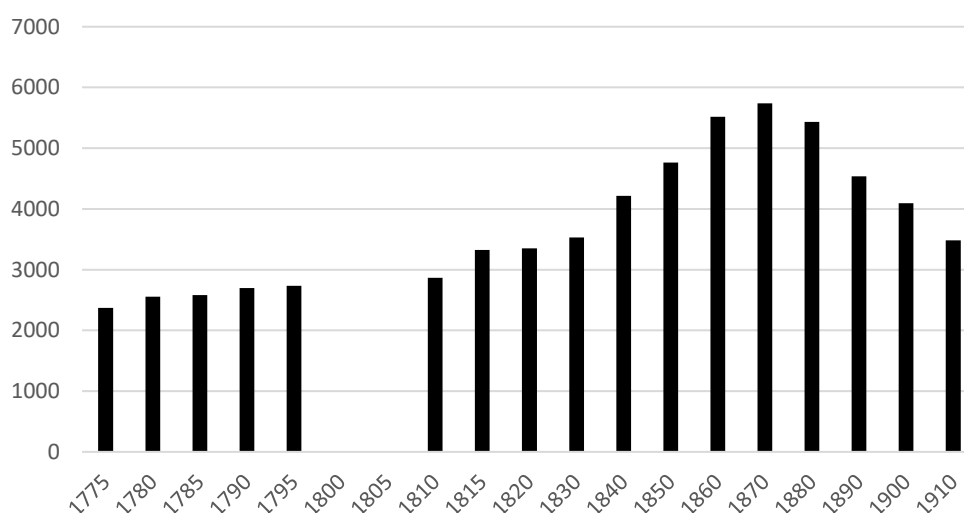


Source: Tabellverket database, CEDAR, Demografiska databasen, Umeå universitet, 2015.

³⁶³ Jan Van Bavel and David S. Reher, "The Baby Boom and Its Causes," 280–81.

While Sexton Nyqvist certainly deserved his medal for his work in public health, Gräsmark had been healthier well before the 1830s, especially their babies.³⁶⁴ *Table 5.1* displaying child mortality from 1777-1858, shows that Gräsmark managed to bring 7.5% more infants to their first birthday per year than the Swedish national average. For most years, fertility in Gräsmark appears to have remained rather constant, but this good health appears to have accounted for much of the population increase. The elderly born in Gräsmark from 1815-1834, and those who were surveyed in the Elderly Insurance Committee Fryksdal data in 1908 and enumerated in decennial censuses, were the demographic products of health and peace. This certainly contributed to the municipality's population of over 60-year-olds rising to 20% by 1900. However, to reach these levels, Gräsmark had other factors in play.

Figure 5.1. Population totals in Gräsmark, 1775-1910.



Source: CEDAR, Demografiska databasen, Umeå, FolkNet 1810-1990.

Figure 5.1 presents the first cohort (1816-1835) as having contributed to the population climbing over 3000 individuals, and the second-generation (1846-1865) putting Gräsmark over 5000 residents from 1860-1880. The stretch from the mid-1840s to the mid-1860s became the age

³⁶⁴ P. Sköld, "The History of Smallpox and Its Prevention in Sweden," *Asclepio* 54, no. 1 (01 2002): 82.

groups at the heart of the 1880s mass emigration. The difference between Gräsmark and the broader Sweden that Edebalk discussed was the intensity of the process.³⁶⁵

In *Table 5.2 and Figure 5.2*, we see the severity in the reduction of the group born from 1846-1855 compared to the earlier reduction for those born from 1816-1825. While the first cohort retained 77% of its age group at 30 years old, only 39% the second cohort remained. The natural increase was responsible for the majority of the increase in the population between 1830 and 1858. During the years 1837-1860 Gräsmark experienced a positive net migration in only seven years. Four of those years were between the outbreak of the Crimean War and the global affects after the Panic of 1857.³⁶⁶ On *Table 5.2*, the increase or in-migration of 138 residents for the 1816-1825 age group, between the years 1850 and 1855 is a sign of economic growth. However, the entire period had 244 fewer in-migrants than out-migrants.³⁶⁷ Much like other municipalities in Western Sweden and Småland, the crop failure in the late 1860s initiated mass emigration that peaked in the 1880s and early 1890s.

Table 5.2. Total cohort size, 1825-1900.

Gräsmark Cohort Total	1825	1830	1840	1850	1855	1880	1890	1900
1816-1825	894	866	836	552	690	502	370	176
1846-1855	0	0	0	0	1146	449	380	146

Source: CEDAR, Demografiska databasen, Umeå, TABVERK 1749-1859; Minnesota Population Center. North Atlantic Population Project, 2016.

In *Table 5.2*, I have calculated the percentage of birth years before the height of emigration in 1880 and after 1900 using census records. This provides a visual representation of the influence that emigration had on a specific birth year by 1900. Between 1859 and 1872, the number

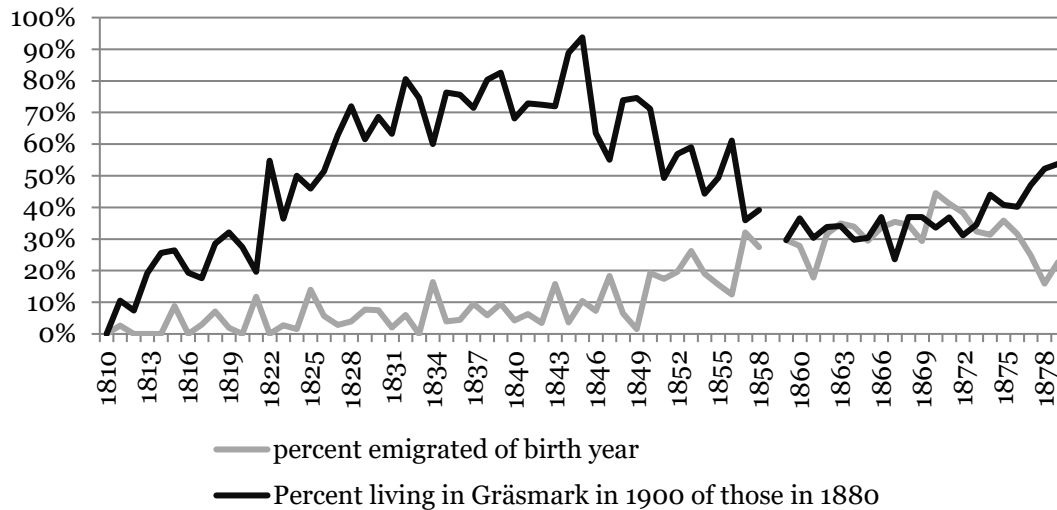
³⁶⁵ Edebalk and Olsson, "Poor Relief, Taxes and the First Universal Pension Reform," 393, 397.

³⁶⁶ Which spread like the "pestilence" from the Ohio Trust and Assurance Company to Sweden via Habsburg and London due to Sweden's heavy reliance on credit. Morier Evans, *The History of the Commercial Crisis 1857-58, and the Stock Exchange Panic of 1859*. (London: Groombridge, 1859), 39.

³⁶⁷ The Demographic Data Base, CEDAR, Umeå University, Tabellverket, <http://rystad.ddb.umu.se:8080/Tabellverket/Tabverk/Start>.

of those enumerated in the 1880 census had dropped to around 30% in 1900.

Figure 5.2. Percent of birthyear cohort not migrated or deceased Gräsmark, Värmland, 1880-1900.



Source: Swedish Census 1880, 1900; *Emibas [Elektronisk Resurs]: [Emigrantregister F r Sverige]* (V xj : Svenska emigrantinstitutet, 2005).

Much of the difference between the percentage of those emigrating and those who were sedentary, were the young workers who migrated to Norrland. Of those migrating within Sweden, 26% were in G vleborg and V sternorrland.³⁶⁸ Migratory relationships between Gr smark and the Sundsvall lumber district went back to November 1852, when Olof Elofsson left for “Sundsvall  ngs gen.”³⁶⁹ For each of the following five years, Gr smark continued to supply labor to V sternorrland and J mtland’s lumber district along with Gudmundr , Borgsj , Ramsele, and Ragunda.³⁷⁰ By 1857, this destination had begun to rival the numbers moving to Norway and factories along the border near Eda, V rmland. For example, we already find five Gr smark mill workers documented as returning to Gr smark from Gudmundr ’s Kramfors bruk in

³⁶⁸ Anders Norberg, *S garnas  : Aln  Och Industrialiseringen 1860-1910* (Uppsala: Acta Universitatis Upsaliensis, 1980), 46

³⁶⁹ V rmlands Archives SE/VA/13165/B I/ In- och utflyttningsl ngder; Landsarkivet i H rn sand SE/HLA/1010049/B I/ In- och utflyttningsl ngder

³⁷⁰ V rmlands Archives SE/VA/13165/B I/ In- och utflyttningsl ngder

1854.³⁷¹ Over in Borgsjö, in-migration from the Western Värmland parishes of Gräsmark, Hvitsand, and Fryksände during the mid-1850s stands out against the other departure destinations from the surrounding parishes in northern Hälsingland, Jämtland, and Västernorrland. Meanwhile, other neighboring parishes such as Gunnarskog and Sunne do not appear on the registers during the same period.³⁷²

During the life course of the elderly cohort captured in the debates of a national pension, Gräsmark's migration dynamics for returning adult children had changed considerably. In 1841, 8% returned from Norway, while 86% returned from destinations in Värmland. By the period 1861-1870, Norway and Norrland split 7% of return migration equally, while Värmland remained at 88%. However, during the 1870s, the distances in which adult children began to migrate increased with return migration from Norrland growing to 9%. By the 1890s, after intense emigration to North America and Norrland, this number had grown to 16% from Norrland, 4% from Norway, and 14% from North America, with the in-migration from Värmland sinking to 54% of the total in-migration. Intergenerational transfers, which Wicksell believed would end up in "default" in the New World, had already faced its first challenges as Gräsmark's adult children expanded their migratory distances into Norway during the 1820-1840s, Norrland in the 1850-1870s, and then North America in 1880-1920s.³⁷³ Meanwhile, historian Björn Rondahl continued to find seasonal workers from Gräsmark in Ljusne Hälsingland during the period 1876-1890.³⁷⁴

Considering production and consumption ratios from pre-industrial Skåne discussed by Martin Dribe and presented at the national level in *Chapter III*, Gräsmark appears to have a considerably lopsided age structure by 1900 that begs the question if they managed it in similar ways as at the national level.

³⁷¹Värmlands Archives SE/VA/13165/B I/ In- och utflyttningslängder; Landsarkivet i Härnösand SE/HLA/1010049/B I/ In- och utflyttningslängder

³⁷² Värmlands Archives SE/VA/13165/B I/ In- och utflyttningslängder

³⁷³ Urban Karlström, *Economic Growth and Migration during the Industrialization of Sweden: A General Equilibrium Approach* (Stockholm: Economic research institution, Stockholm school of economics (EFI), 1985), 18-24.

³⁷⁴ Björn Rondahl, *Emigration, folkomflyttning och säsongarbete i ett sågverksdistrikt i Södra Hälsingland 1865-1910* (Uppsala: Läromedelsförlagen, 1972), 88

5.4 The farm size

It appears that Gräsmark had continuity in the number of family owned and operated farms, thus making the question of production and consumption ratios important for understanding how Gräsmark transitioned through the late 19th century. During the life course of Sweden's first pensioner in 1914 Gräsmark, ownership continued to be dominant in the parish/municipality.

The higher levels of ownership as young adults, gave greater opportunity than those living near Stockholm, both enabling them to assist in production longer as young adults,³⁷⁵ as well as inheriting or purchasing the property when their parents sold it.³⁷⁶

Farm ownership in pre-industrial Gräsmark remained rather constant. According to *Tabellverket*, there was a dip in the percentage between 1815-1835, which appears to coincide with increased fertility and a number of unestablished households for those born around 1800.³⁷⁷ By 1850, farm ownership was at a 19th century high of 76%. The proletarianization occurring especially in eastern Sweden such as in Stockholm's Västra tax districts did not appear to be trending at the same rate in Gräsmark. Yet following the 1860s, we see a reduction in the level of ownership when presented with data from 1880, apparently coinciding with Johan Söderberg's description of closing mills.³⁷⁸

Table 5.3 shows a continued high number of small farms in Gräsmark, but also an almost questionable drop in rental lands between 1880 and 1890. More research is required on this matter, especially since income from real estate was exceptionally high for the tax district in 1908. By 1900, the changes in property saw significant increases in crofters and housing with no attached property as well as a peak in ownership of farms under 20 hectares.

³⁷⁵ Gaunt, "Pre-Industrial Economy and Population Structure," 200.; Dribe, *Leaving Home in a Peasant Society*, 208-209

³⁷⁶ Dribe and Lundh, "Retirement as a Strategy for Land Transmission," 179-182.

³⁷⁷ Tabellverket database, CEDAR, Demografiska databasen, Umeå universitet, 2015.

³⁷⁸ Söderberg and Björnsson, *Den Moderna Människans Uppkomst Och Andra Uppsatser* 107-114.

Table 5.3. Number of owned and rented properties by hectares, crofters and boarders, 1880-1908.

Ownership	1880	1890	1900	1908
owns 2 hectares	248	248	251	327
owns 2-20 hectares	301	301	330	330
owns 20-100 hectares	2	2	2	2
owns over 100 hectares	0	0	0	0
rents 2 hectares	266	16	16	16
rents 2-20 hectares	315	14	15	15
rents 20-100 hectares	3	1	1	1
rents over 100 hectares	0	0	0	0
jordtorp/lägenheter	159	159	262	281

Source: BiSOS Jordbruk och Boskapskötsel, Hushållnings-Sällskapens Berättelser för året 1870, 1880, 1890, 1900, 1908 (Stockholm: PA Norrstedt & söner).

What is remarkable is the near absence of farms over 20 hectares throughout the period. In my earlier study, I presented land over 20 hectares as correlated with one-generation households and household retirement contracts in 1900 and 1908. At the local level, Gräsmark was no outlier. How did Gräsmark's many small farms adjust to a dwindling labor pool as they became less productive?

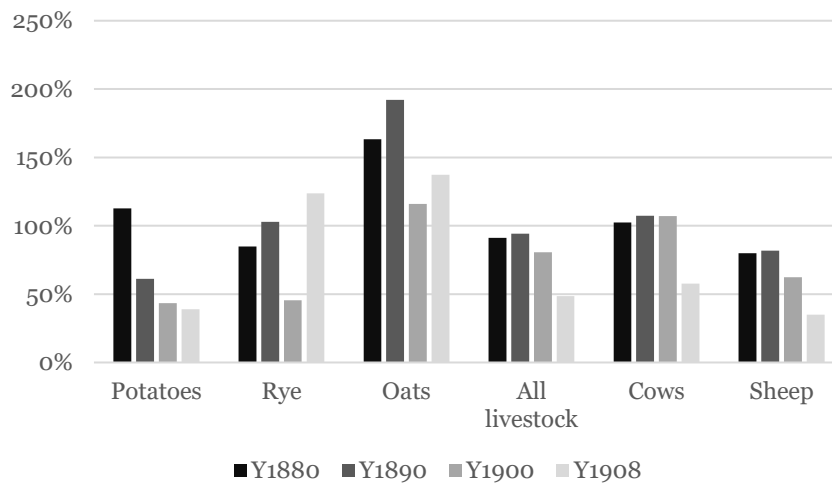
5.5 The local economy

The broadening markets for the mills of Western Värmland that followed the completion of a canal network appear to have shrunk as *Öresundtullen* ended its grip on the Öresund straights, giving a boost to the newly capitalized Norrlandic steam power sawmills and foundries. Western Värmland saw a drastic reduction in iron foundries, falling from 43 in 1860 to only one by 1910.³⁷⁹ Söderberg described a region where the winter labor market tightened for farmers with each closing mill, reducing the need for local drivers of iron, coal, and timber, and leading to reduced wages for the remaining residents.³⁸⁰ Each mill closing increased the distance to markets for agricultural products aimed at workers. The conditions were ripe for migration and increased poverty.

³⁷⁹ Söderberg and Björnsson, 105.

³⁸⁰ Söderberg and Björnsson, 111.

Figure 5.3. Production of crops and livestock in Gräsmark as a percentage of 1870, 1880-1908.



Source: BiSOS Jordbruk och Boskapskötsel, Hushållnings-Sällskapens Berättelser för året 1870, 1880, 1890, 1900, 1908 (Stockholm PA Norrstedt & söner).

In terms of the agricultural production specifically in Gräsmark, there was a marked decline after the 1880s for several crops. For example, over the 28-year period, there were significant reductions in production despite the numbers of farms remaining the same. As seen on *Figure 5.3*, this included a significant reduction in potatoes and the general disappearance of barley, while the levels of oats and rye fluctuated. In terms of livestock, total bovine stock remained roughly constant until 1908, yet there was a significant drop in cows and calves in the following two years. Cows were steadily increasing throughout the late 19th century, while maintaining calves as livestock was steadily decreasing. The number of sheep in the municipality were in steady decline from the 1870 forward. By 1900, most of the listed production had declined.

While it is difficult to see how mass emigration effected production directly, there may be some underlying signs in Gräsmark. For example, Carl-Johan Gadd describes the reduction in potato production was a possible sign of reduced labor capacity. Gadd describes the

potato as providing 2.5 times the nutrition per hectare, but also required 4 times the work.³⁸¹ Potatoes were a land saving innovation as the population soared. However, it appears that under the period of Gräsmark's high levels of emigration, the problem was not a lack of land, but a need to reduce labor production as consumption dropped. We know from earlier in the chapter, productive age groups has gotten smaller over this period. This might explain why oats, rye, and hay remained rather stable as Gräsmark's potato production plummeted.

The continuity of oat production is somewhat surprising in Gräsmark considering the results Erik Hallberg found in the southwest Dalsland municipality of Grinstad. For Grinstad, the global demand for oats through Göteborg created something similar to an industrial boom in which, for a short period, farmers laid flexibility aside in order to focus on the cash crop.³⁸² The flood of global oats after 1860 forced farmers to shift production away from oats towards cattle-based farming.³⁸³ Economic Historian Magnus Bohman questions whether the opposite shift to increased oats in the forested uplands was a general phenomenon.³⁸⁴

After comparing the development of the two landscapes, Bohman found that both the increase in oats and other grain productions were linked to the plains, or possibly due to the proximity of central markets centers such as Göteborg. Expansion was less marked in the “forest” and “brush” parishes of Skåne. On the other hand, animal production dominated these economies. The difference may be that the production emphasis had been on grain production in the plains, as opposed to self-consumption more commonly found in the forest and Brush regions. Bohman's findings from Skåne's forested region likely offers an important perspective for localities further north such as Gräsmark,

³⁸¹ Carl-Johan Gadd, “Jordbruksteknisk Förändring i Sverige under 1700- Och 1800-Talen Regionala Aspekter,” in *Ett Föränderligt Agrarsamhälle: Västsverige i Jämförande Belysning*, ed. Lennart Andersson Palm, Carl-Johan Gadd, and Lars Nyström, Västsvensk Kultur Och Samhällsutveckling Genom Tiderna. (Göteborg: Humanistiska fakulteten, Univ., 1998), 177.

³⁸² Hallberg, *Havrefolket*, 350.

³⁸³ Hallberg, 350–55.

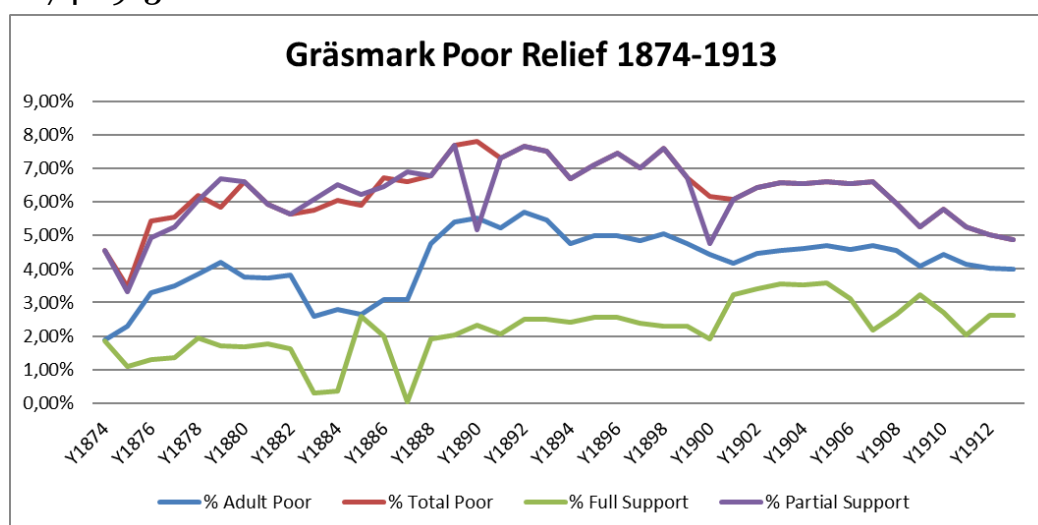
³⁸⁴ Bohman, *Bonden, Bygden Och Bördigheten*, 101.

where flexibility was required. While it is difficult to say beyond Gräsmark, it does pose the question whether or not oats replace potatoes in the forested uplands during mass emigration. If so, reduction of labor and production may explain one adjustment made by the aging remaining small-scale farmers.

5.6 Poor relief in Gräsmark

Focusing on full poor relief only tells half the story of public assistance during the late 19th century and early 20th century.³⁸⁵ Not only was the structure of household ownership changing in Gräsmark, but also the numbers requiring help. While Gräsmark was similar to the national data in sustained lower levels of full coverage, including the partial relief statistics changes the story, at least for a municipality heavily affected by migration and aging. In the reported data from 1874-1912 displayed on *Figure 5.4*, Gräsmark's population saw the need for assistance increase from around 4% to nearly 8% in 1890.

Figure 5.4. Percentage of Gräsmark's population receiving poor relief, 1874-1913.

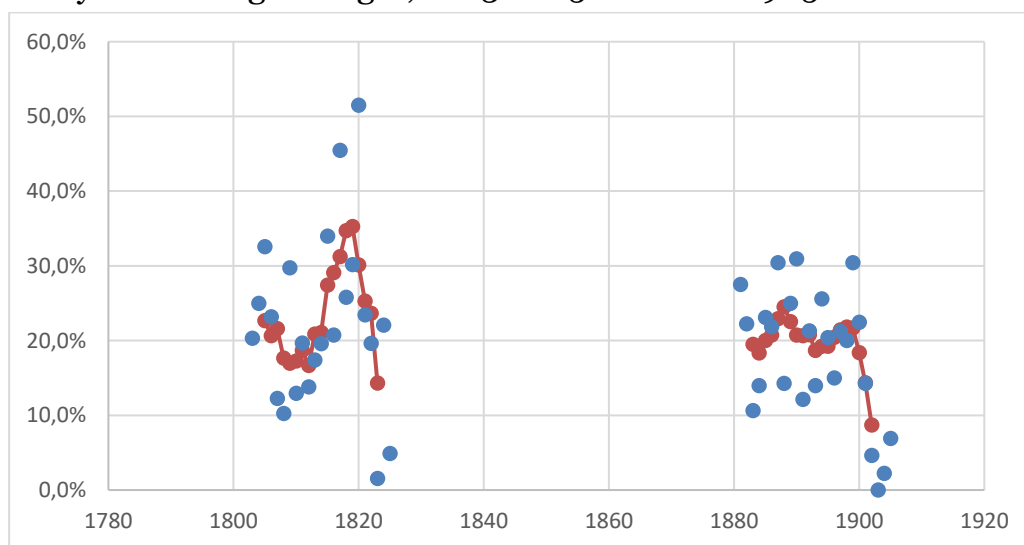


Source: Swedish Statistical Bureau. BISOS Kommunernas fattigvard och finanser U Historisk statistik 1800-talet 1874-1913 (http://www.scb.se/Grupp/Hitta_statistik/Historisk_statistik/_Dokument/BISOS_U/1901-1910/) accessed December 2013.

³⁸⁵ Edebalk and Olsson, "Poor Relief, Taxes and the First Universal Pension Reform," 394–400.

Death records provide a source more related to the elderly. *Figure 5.5* displays the percentage of those listed as poor at the time of death for the period 1806-1825 and 1881-1905. Likewise, their five year running averages. We see that during 1881-1905, the average person dying on poor relief was around 20% with most year percentages falling between 10 and 30%. With the exception of considerable outliers in 1817 and 1820, “traditional” Gräsmark also stayed somewhere in the 10-30%.³⁸⁶ In both periods, the threat of dying while on poor relief fluctuated considerably from year to year, and even over several years. However, there seems to be no apparent trend of increasing poverty from 1806 and 1905. Time constraints have limited looking into the roles for the dates between these years. This is unfortunate, considering the economic situation Sweden was in at the beginning of the 19th century.

Figure 5.5. Percent Gräsmark deaths on full poor relief by yearly and five-year moving averages, 1803-1825 and 1881-1905.



Source: Tabellverket database, CEDAR, Demografiska databasen, Umeå universitet, 2015. 1806-1825; Gräsmark Dödsboken 1881-1905.

In 1864, we are provided with details of who were in need, where they came from, the crisis, and what how the poor relief was financed. We find that 60 people (1% of the 1860 population) received full relief in

³⁸⁶ Redogörelser för folkmängden, statistiska tabeller SE/VA/13512/G I/2 1803 – 1818 Tabell I, III. Mikrofilmad.

what was considered a difficult year. In that respect, the late 19th century doubled its full support during the height of emigration. According to contemporary Gräsmark residents, Jan Magnusson and Olof Jönsson of Gräsmark, the increase in poverty during 1864 was largely due to the Finnish-speaking households from the forests. Others included a large number of the semi-landless or landless living on crofts, as lodgers (inhyses), or as cotters (backstugusittare).³⁸⁷

That year many relied heavily on collective assistance due to the total loss of potatoes in 1863, and frost destroying a large part of the spring seed. Many of those most affected came from the northern portion of the parish.³⁸⁸ The level in which the poor were assisted in cash versus in-kind tax payment equaled 3,188 R 42 öre from in-kind, compared to 2021 R 13 öre, which came from cash invested in the poor relief fund (*fattigkassan*).³⁸⁹ Despite *Gräsmark Församlings Fattigkassa* having been opened in Karlstads Saving Bank in 1836, the majority of assistance continued to include in-kind contributions in the 1860s.³⁹⁰ Many other projects such as road maintenance also continued to come from in-kind payments.³⁹¹

5.7 Availability of saving banks

In *Chapter II*, I presented how smallholders might be theoretically associated with Weber's household communism or Le Play's "La famille souche," thus resisting various liberal and socialist encroachments. A more likely reason, as the last chapter presented, were the proximity to formal financial market. For whatever reason, very few aging adults in Gräsmark were saving by 1880.

Of the 26,273 new deposits at Karlstads Savings Bank from 1835-1880, Gräsmark's initial deposits only numbered 516, despite Gräs-

³⁸⁷ Magnusson and Jönson, *Samlade Berättelser Med Mera till Beskrifning Öfver Gräsmarks Socken, Vermlands Län*. 50.

³⁸⁸ Magnusson and Jönson, 50.

³⁸⁹ Magnusson and Jönson, 51–52.

³⁹⁰ Värmlandsarkivet, (VA), Karlstads Sparbank Huvudböcker, /G 1. motböcker 1836 (#2978)

³⁹¹ Magnusson and Jönson, 50-51

mark's considerable size ranging between four to five thousand inhabitants during that period.³⁹² Likewise, only 245 Gräsmark residents opened accounts in Sunne Sparbank of the total 9453 accounts opened from 1856-1880.³⁹³ Considering the population of Gräsmark and the national average accounts per total persons from *Figure 3.9*, Gräsmark's participation during the entire period was considerably lower than the national averages (1 account holder in 18 residents in 1862, which fell to 1 in 6 by 1880), opening only 30 accounts in the 1860s and 90 in the 1870s.³⁹⁴

Savings banks were not a late arriving institution in Western Värmland. The first savings bank came to Karlstad, Värmland, in 1822. Already by 1837, Sunne had begun a branch office with Karlstad. In the case of Sunne, this institutional move to the seemingly peripheral parish was not random. As mentioned at the start of the chapter, Sunne's new parish priest, historian Anders Fryxell, had just taken the position following his work in founding Wallinska Girls School in Stockholm.³⁹⁵ Considering the interaction that he and his uncle Axel had with the *uppföstring Kommittén* and their work with headmaster Per Reinhold Svensson mentioned in *Chapter III*, these headmasters all shared passions for education as well as the potential of savings.³⁹⁶ Axel had been among the first to invest in Karlstad's Savings Bank while a rector in Karlstad.³⁹⁷ Upon moving from Stockholm to Sunne to fill his uncle's position in the autumn of 1836, Anders and his family promptly opened accounts in Karlstad in October and within a year initiated the branch

³⁹² Värmlandarkiv, Karlstads sparbank, Huvudböcker, /G 1.

³⁹³ Värmlandarkiv, Karlstads sparbank, Huvudböcker, /G 1.

³⁹⁴ BISOS H, Kungl. Maj:Ts Befallning hafvandes Femårs-berättelser. Stockholm: P. A. Norstedt & söner, 1873, 1883.

³⁹⁵ Lundin and Strindberg, *Gamla Stockholm*, 330–31.

³⁹⁶ Värmlandarkiv Karlstads Bank Huvudböcker, /G 1. "Förteckning på de herrar subskrifbenter som benäget behagat anteckna sig till urläggande af årliga afgifter till Carstads Sparbank" 1822-; Thomas Neidenmark, *Pedagogiska Imperativ Och Sociala Nätverk i Svensk Medborgarbildning 1812-1828* (Stockholm: Institutionen för pedagogik och didaktik, Stockholms universitet, 2011), 57, 65.

³⁹⁷ Värmlandarkiv Karlstads Bank Huvudböcker, /G 1, 1822.

office that opened in 1837.³⁹⁸ Access to banking in adjacent parish-municipalities had been constant from 1837 to 1883, but participation remained scarce.

Yet the fact that Gräsmark went from extremely low to extremely high levels of participation in 1854 and 1855 provides evidence that the area was willing to engage in formal savings institutions. When presented with a chance, Gräsmark opened 411 of the total 516 accounts. If normalized to its 5141 residents,³⁹⁹ it placed Gräsmark well above the national average for that period. These two years coincide with extreme increases in exports from rye, which suddenly increased to 300,000 to 700,000 barrels in respective years as rye importers in neighboring Norway and the Netherlands became cut off from Russian grain markets during the Crimean War.⁴⁰⁰ For a short glimpse, we observe pre-industrial smallholder's transition from informal to formal savings. Unfortunately, for developing savings strategies, Gräsmark blinked and the war was over. Who were the ten percent that deposited during these two years?

Many were farming families, often all together -though listed servants showed up in Sunne as well. *Table 5.4* divides the banking population into cohorts along with the number of unlinked data (often wage-earners). During the years 1854-1855 there were 497 new accounts in which the vast majority were farming households with two and three generations, and at times even included adult siblings. Those between 30-50 years old participated at the highest rate. It is this group that was captured in the Elderly Insurance Committee data as those over 70 years old. In general, those born between 1801 until the late 1820s were parents, and those born after 1836 were children of smallholders. The smallholders of Gräsmark had been ready and willing in the mid-1850s, but very few were able to sustain a financial relationship with savings banking throughout the latter half the 19th century.

³⁹⁸ Carlsson, *Fryksdalens Sparbanks Jubileumsbok*, 22.

³⁹⁹ The Demographic Data Base, CEDAR, Umeå University, Tabellverket (<http://rystad.ddb.umu.se:8080/Tabellverket/Tabverk/Start>)

⁴⁰⁰ I. Hammarström, "Anglo-Swedish Economic Relations and the Crisis of 1857," *Scandinavian Economic History Review* 10, no. 2 (01 1962): 146.

Table 5.4. Gräsmark accounts in Karlstad Savings Bank by cohort, 1854-1855.

Cohort	1855 popula- tion	new depos- its	residents per accounts
1778-1805	742	35	21,2
1806-1815	434	40	10.9
1816-1825	690	69	10
1826-1835	885	54	16.4
1836-1855	2390	169	14.1
moved or missing	0	130	0

Source: Karlstad Sparbank; Värmlands Arkiv; The Demographic Data Base, CEDAR, Umeå University, Tabellverket (<http://rystad.ddb.umu.se:8080/Tabellverket/Tabverk/Start>).

I suspect that transportation costs exceeded deposits, thus thwarting planned savings in Gräsmark and continued the reliance on informal markets. Evidence of lower bank investment with increased cost can be seen by classifying data presented by the Karlstad Commission that published local savings levels in the *Wermlands Tidning* newspaper in both 1876 and 1877.

In *Table 5.5*, I have aggregated rural municipal data into two groups based on elevation under and over 100 meters, as a fixed proxy for distance to markets. Using normalized data from 1880, I divide the total accounts by the population. Those living in municipalities under an elevation of 100 meters were able to save between 3 and 4 Crowns more, or nearly 60% more money, than those living above the 100m. It may have been other factors such as elevated municipalities simply having less money from the start, but this does raise the question of ecology's role in transitioning between land and family to monetary strategies that I will discuss in the following chapter.

Table 5.5. Swedish crowns in savings per person in Värmland, 1876 and 1877.

Parish elevation average	Population 1880	1876 Total Crowns	Crowns per person 1876	1877 Total Crowns	Crowns per person 1877
below 100m (n=11)	26385	224088	8.49	248869	9.43
above 100m (n=27)	89489	451071	5.04	452416	5.06

Source: Kungliga bibliotek Tidningar, Wermlands Läns Tidning 1877-08-28, 1876-08-30, <https://tidningar.kb.se/>.

If we consider the national average for those two years, the averages were 20 and 18 crowns respectively, considerably higher than rural Värmland's 5-9 crowns. Further research using more precise measurements is needed to better understand the obstacle of spatial cost for savings and monetarization. As discussed in *Chapter I*, some studies have begun to explore this by looking into the role of postal savings banks in changing the influence of distance and market periphery.



Sunne Post Office, 1904.

Source: Postmuseum, <https://digitaltmuseum.se/011014718049/fran-vanster-px-maria-lovisa-andersson-px-disa-florell-px-axel-svanberg/media?slide=0>.

Postal Service

The transition to institutional savings banks through Gräsmark's postal bank does not appear to be as abrupt as in the mid-1850s, but it maintained growth. As presented in *Chapter III*, decisions made by the Swedish Postal Service changed financial dynamics in places where the

free-market and individuals struggled to find footing. During Gräsmark's weakest period, when emigration was at its peak, the need for local poor relief was the strongest and agricultural production was slipping. It was then that Gräsmark Postal Bank customers were recording the largest deposits per customer in Sweden.

In 1884, Värmland local savings banks totaled 3,333 new deposits while postal banks welcomed 10,777 new customers to the newly opened service.⁴⁰¹ Already by 1889, the average deposits were 195 Crowns and peaked at 233 Crowns per deposit in 1896. Withdrawals had averaged over 100 Crowns by 1890, and remained over 200 for nine of 15 years between 1894 and 1908, peaking at 334 per withdrawal. *Figure 5.6* shows that the average deposits were greater than average withdrawals from 1888-1899. For Gräsmark, this peaked with over 66,000 crowns deposited between 1896-1898. Considering that the total households listed in 1900 was 961, this number equates to just under 69 Crowns per household saved at the postal savings bank in Gräsmark.

A trend in postal banks participation appears to vary between Gräsmark and industrial and urban centers. *Figure 5.6* shows that in the industrial town of Sundsvall, Västernorrland, participation and deposits were low compared to the two industrial centers, Ljusne and Sandviken in Gävleborg County, which had fewer banking options. Sundsvall had competition from a Savings Bank and "folkbank."

Ann-Kristin Högman found 48% of men and 60% of women over 60 years of age in her sample from 1890-1892 and 1908-1910 probate estate registries, had some kind of savings.⁴⁰² While the 397 Gräsmark residents found on the probate estates from 1881-1905 had 13.6% (n=54) having savings.⁴⁰³ So general participation is considerably different. In Gräsmark, banking options prior to 1884 were in Sunne, at distances greater than 20 kilometers. These banks also had different usage patterns. In Sundsvall, Ljusne, and Sandviken, there is little evidence of clustered savings, as deposits and withdraws remained steady

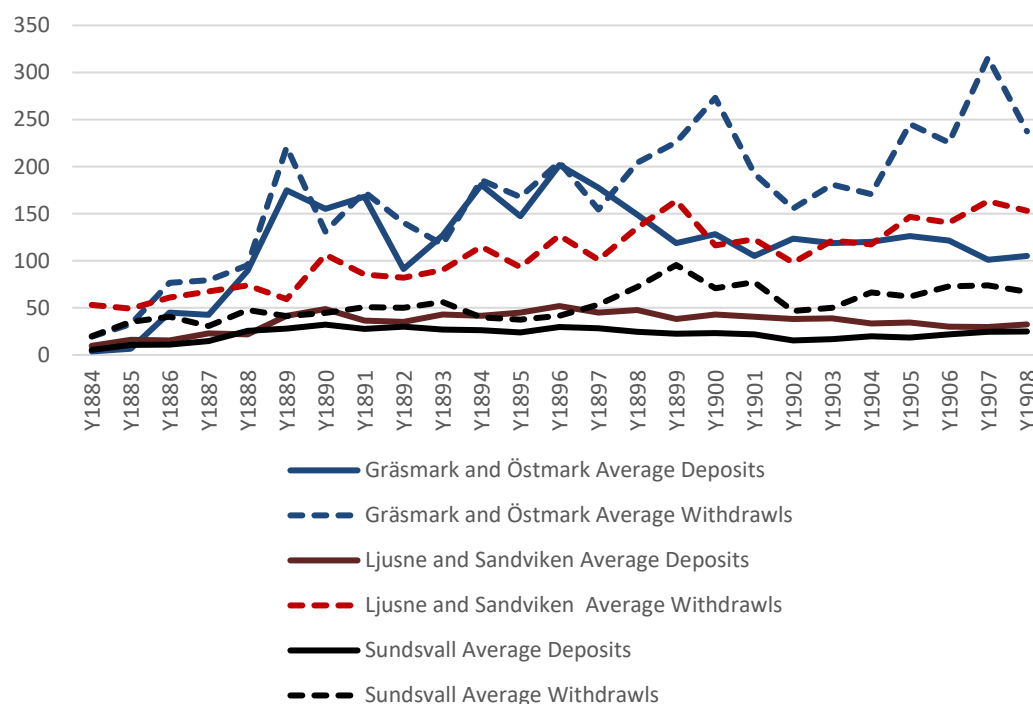
⁴⁰¹ Statistisk Tidskrift utgifven af Kungl. Statistiska Centralbyrån (1884. Stockholm: Nordstedt & söner, 1886).

⁴⁰² Högman define savings as cash, savings in bank, shares and bonds Högman, *Ageing in a Changing Society*, 94.

⁴⁰³ Bouppteckningar FII:25-52, Fryksdals nedre tingslags häradsrätts, VA

throughout the period. This is in line with the weakness of postal banks where short-term savings were due to uncompetitive interest rates described earlier. Gräsmark shows considerable deposits during the 1890s followed by considerable withdrawals during the 1900s, as one would see in local savings banks.

Figure 5.6. Postal savings banks deposits and withdrawals per customer by selected farming, industrial and urban locations, 1884-1908.



Source: BISOS Sparbanksstatistik, II, Postsparbank, Styrelsens för Postsparbanken underdåniga Berättelse för år 1908, Stockholm: K. L. Beckman, 1910.

It was not just in Gräsmark. The pattern of savings in the 1890s and withdrawing in the 1900s was similar throughout other parts of Fryksdalen. During the period of 1889-1898, Sunne, Gräsmark, Västra Emtervik, and Lysvik deposited 637,000 crowns more than withdrawals into 1899.⁴⁰⁴ During the following ten-year period, that number had flipped, as withdrawals outpaced deposits by over 865,000 crowns.

⁴⁰⁴ BISOS Postal 1884-1908; for perspective, deposits of “637,238 Swedish krona [1873-2015] in year 1899 could buy the same amount of consumer goods and services in Sweden as 37,651,706 Swedish krona [1873-2015] could buy in Sweden in year 2015.” Rodney Edvinsson <http://www.historicalstatistics.org/Currencyconverter.html>

1899-1900 marked this switch for each of these municipalities. What were the sudden sources of income which could be saved at this level, specifically in the otherwise “failing” postal banking model, and during a period of crisis?

In a transitional period and with the law still stating the legal duty of children to care for their parents, mobility of children and their accounts must have played a role in flattening wage variation. I presented spatial wage disparity as one of Per-Gunnar Edebalk’s defining factors in late 19th century Sweden leading to a universal pension system in *Chapter I*. Economic historian Kristoffer Collin’s findings support that regional wage gaps were significant. However, unlike Edebalk’s claim, Collin found that these gaps were already converging prior to the pension enactment in 1913.⁴⁰⁵ While the convergence appears to be liberalism’s victorious march towards equality, Collin finds that regional convergence correlated with a mass exodus of young wage earners instead. Instead of national markets leading to regional equality, there is evidence that global free markets acted to relieve disparity by shifting and spreading the competition for labor.⁴⁰⁶ A similar study on the role of the open economy revealed that out-migration helped create labor scarcity that benefited wage-laborers.⁴⁰⁷ In another study, the emigration “option” was associated with later increases in unionization, leading to expanded solidarity.⁴⁰⁸

It should be noted, that the global “free market” discussed neglects to recognize the grain tariffs (which did not include oats) enacted in the 1880s. Using counterfactual simulations, Jan Bohlin finds that protectionism rewarded land ownership by 10-15% in real terms.⁴⁰⁹ However, considering the levels of production in Gräsmark and its similarities

⁴⁰⁵ Kristoffer Collin, *Regional Wages and Labour Market Integration in Sweden, 1732-2009* (Göteborg: Unit for Economic history, Department of Economy and Society, School of Business, Economics and Law, University of Gothenburg, 2016), 66.

⁴⁰⁶ Collin, 68–69.

⁴⁰⁷ Kevin Hjortshøj O’Rourke and Jeffrey G. Williamson, “Open Economy Forces and Late Nineteenth Century Swedish Catch-up. A Quantitative Accounting,” *Scandinavian Economic History Review* 43, no. 2 (May 1, 1995): 171–203.

⁴⁰⁸ Mounir Karadja, *On the Economics and Politics of Mobility* (Stockholm: Department of Economics, Stockholm University, 2016), 3.

⁴⁰⁹ Jan Bohlin, “The Income Distributional Consequences of Agrarian Tariffs in Sweden on the Eve of World War I,” *European Review of Economic History* 14, no. 1 (April 2010): 35.

with Norrland in which husbandry was the main source of agricultural income, this benefit is unlikely to have contributed to wage convergence in regions with large percentages of non-wage earning small-holders in the way that remittances would.⁴¹⁰



Swedish Postal Service trunk Steamship Anders Fryxell 1861-1904
Source: Postmuseum, <https://digitaltmuseum.se/011024603296/brevladestall>.

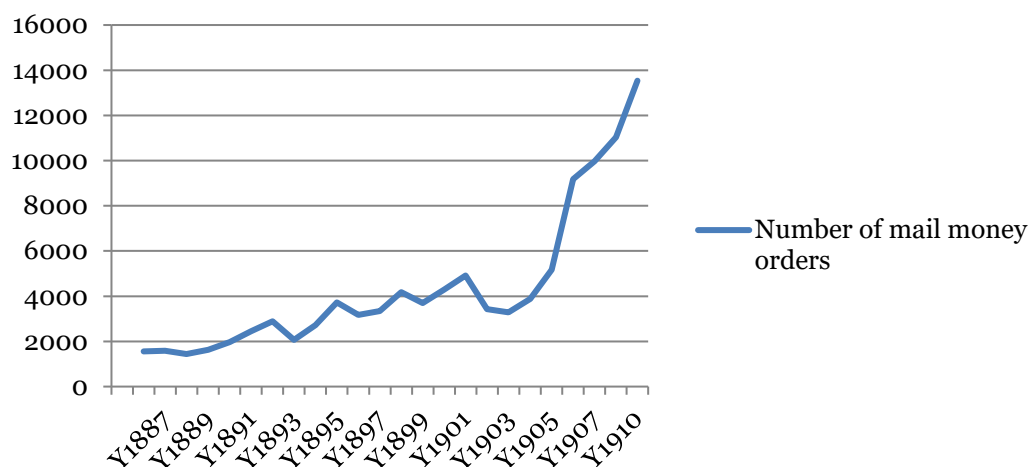
I propose that another postal service, -mail orders, lay behind this curious financial turn of events. The origin of postal savings banks was explicitly to assist the new mobile nature of the Swedish worker.⁴¹¹ The postal service and later scholars had lost sight of this goal when observing the performance of postal savings banks after migration and emigration had slowed to a creep.⁴¹² Evidence from studies in the United States, presented in *Chapter I*, shows that postal savings banks were linked with both immigrants and their savings behavior, and the impact on shortening distances to banking. The short periods between deposits and withdrawals in urban and industrial centers are likely, in part, used as a collecting point for later intergenerational exchanges through the money orders. On the receiving end, savings strategies were collecting for larger, more extensive investments such as property or retirement, explaining the delay in deposits and withdrawals.

⁴¹⁰ See, Bohlin, 7.

⁴¹¹ Samuelsson, *Postbanken - Postsparbank Och Postgiro (1884-1925-1974)*, 17–31.

⁴¹² Samuelsson, *Postbanken - Postsparbank Och Postgiro (1884-1925-1974)*.

Figure 5.7. Sunne's total number of received money orders by year 1887-1910.



Source: BiSOS M Postverket 1887-1910.

The research in Småland, presented in *Chapter I*, shows the levels at which returning emigrants used American dollars to purchase homes of their own. Margot Höjfors Hong's study on Öland, found that over a million crowns flowed into Borgholm from 1906-1910.⁴¹³ *Figure 5.7* provides evidence of an increase of remittances received in Sunne. If Sunne's remittances were similar to national and Öland levels, then 76 crowns per remittance received would have brought in over 2,100,000 crowns during 1889-1898. One has to ask, how many of these money orders found their way into the 1,500,000+ crowns deposited in local postal banks at Gräsmark, Sunne, Lysvik, Östra and Västra Emtervik from 1889-1898?⁴¹⁴

To summarize, Gräsmark certainly represents a best case study, ideally matching the Elderly Insurance Committee description in a number of ways. Dominated by smallholdings, emigration, and aging, Gräsmark's elderly should be a place of increasing impoverishment. In-

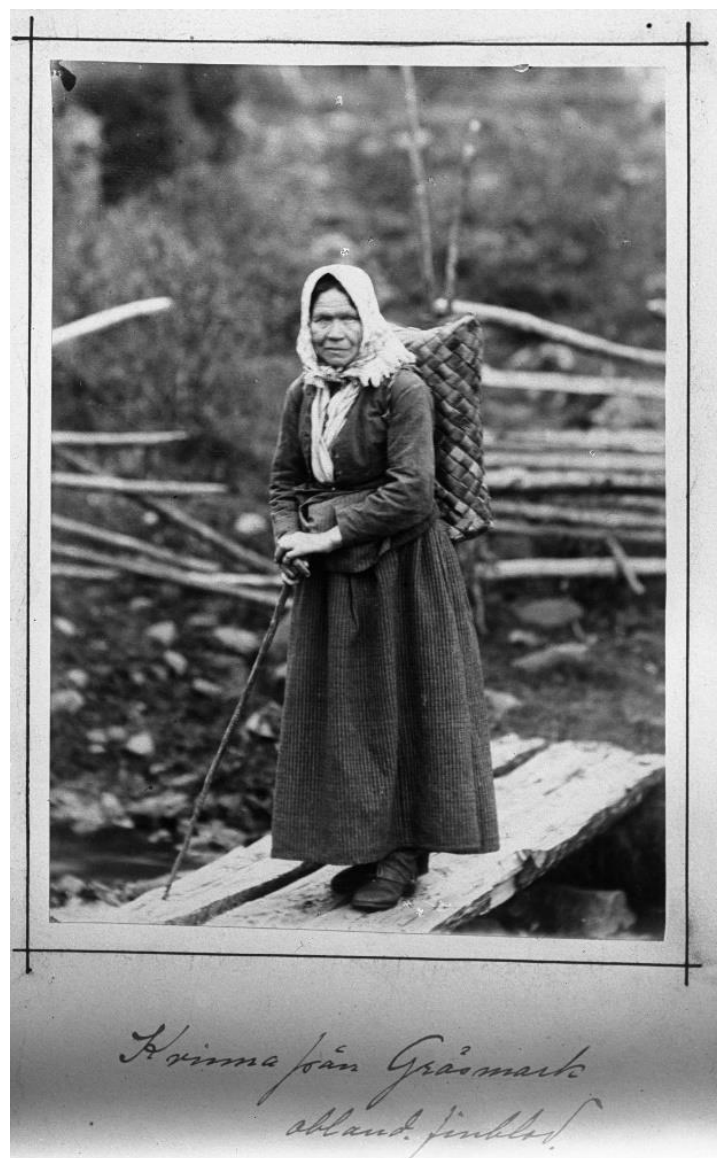
⁴¹³ Hong, *Ölänningar över haven*, 197, 206–7.

⁴¹⁴ For perspective, "2,100,000 Swedish krona [1873-2015] in year 1899 could buy the same amount of consumer goods and services in Sweden as 124,080,143 Swedish krona [1873-2015] could buy in Sweden in year 2015." Rodney Edvinsson, <http://www.historicalstatistics.org/Currencyconverter.html>

stead of a poor relief crisis, leading up to a national pension, Gräsmark's ownership increased after 1890, oats and rye continued at or above 1870 levels, and partial poor relief was sinking steadily from the late 1890s. Gräsmark adjustments show similarities to how Collin describes Sweden's labor pool-reductions at a national level.

However, it was the marketable youth and not the established aging members of society who were sought after, -or compelled to migrate. While the population returned to the levels of the 1830s and 1840s, youth migration had altered the age structures considerably. Lower production age groups grew from the national average in 1880 at 43% up to just over 50%. At 38% of this group over 60 years old, Gräsmark was a full 10% higher the rural national average. The lack of children under 15 years old and the increase of those over 60 years old begs the question of how aging adults maintained household strategies while underlying structures changed.

Strangely, while the municipality appear to be struggling the most during the late 1880s and early 1890s, Gräsmark's postal savings bank posted its highest levels of savings deposits. With little increase in local production, the large sums deposited and withdrawn were likely due to outside capital which would be increasingly used to transition from local informal to formal markets. In this chapter, there are signs that emigration and aging were forcing residents to adjust. The emigration "crisis" appears to be the first step to avoiding a poor relief crisis. When we focus specifically on Gräsmark's elderly, does this evidence continue to hold true?



"Woman from Gräsmark of pure Finnish blood"

Source: Norsk Teknisk Museum, <https://digitaltmuseum.org/021016122454/os-terdalen-faemundsjo-etc>.

Chapter VI: The elderly and access to capital, collectivity and children in Gräsmark, Värmland 1880-1908

6.1 Introduction

Sheriff (*Kronolänsmannen*) C. A. Berg wrote of Gräsmark,

“The fact that emigration has taken on such great dimensions is regrettable, since it draws the flowers of our Swedish people to foreign countries, yes it is a bloodletting that weakens nations. However, if it has been directly harmful to this place, that is debatable. To be fair, one has to admit that the emigration has done good things here. Many, who 20 years ago, were buried in debt on their smallholdings, received help from their children in America. Additionally, a large part of this municipality’s home-owners have their savings from America to thank for owning a home in their birthplace.”

Sunne September 21, 1907.⁴¹⁵

In this chapter, I scale down from the contextual levels, discussed in *Chapters III-V*, to uncover the relationship that cohort and place had with the development of two underlying elderly income strategies in Sweden. I have provided arguments that position Gräsmark as a municipality best fitting Burström’s description of decline due to migration and industry, but also as evidence of possible hidden adjustments.

C. A. Berg reinforces the role of remittances and emigration for Gräsmark, and provides clues of how transition may have occurred without a significant trend towards social and economic crisis. He does so by describing emigration as an important factor for family smallholdings in Gräsmark. Yet the sheriff was a historical source describing the conditions of Gräsmark from 20 years earlier. Does the contemporary evidence point to a transition from household-based intergenerational transfers to monetary strategies through the process of parental debt and children’s remittances?

⁴¹⁵ Emigrationsutredning. Bilaga XVII. Inkomna Utlåtanden, Kronolänsmännen, 121-122

Considering the Sheriff's description, I will examine a variety of sources for important clues as to how aging smallholders integrated earlier systems of intergenerational transfers limited to household space, and interregional capital transfers along family networks during the late 19th century and early 20th century. I employ sources such as the Swedish census, municipal level registries, banking, and probate estate registries to explore the changing conditions for Gräsmark's aging population from 1880-1908. I divide this chapter into three parts.

Firstly, I describe any changes in the household structure experienced by the elderly using Swedish census micro-data aggregated to a variety of variables. Secondly, I compare different aging cohorts for signs of economic stress such as debt and increased public assistance from poor relief and probate estate registries, the Swedish census, and Workers Insurance Committee data. Lastly, I explore the role of topography in spatial-temporal disparity within Gräsmark, Värmland, in order to see what affects the cost of transportation had on the distribution of money and savings. From these three parts, I hope to increase the theoretical precision used to formulate and analyze empirical evidence or to contextualize case studies in future family or economic studies.

6.2 Households in two ecologies

In the previous chapters, I provided evidence of considerable spatial variation in household structure throughout Sweden, but also especially in Western Värmland. Municipalities and districts along the border had significantly higher levels of household retirement in the first half of the 19th century than the levels recorded in the Elderly Insurance Committee from 1908. Using the census records from Gräsmark from 1880, 1890, and 1900, I will present the demographic household conditions among the elderly during this period of intense emigration and aging.

I have divided the spatial classifications in this chapter similarly to prior chapters, focusing on forested uplands and plains. Coincidentally, for Gräsmark, these two classifications correspond to two separate cultural areas. The first, I distinguish as the Lake Rottna, a sediment basin area with hamlets along the shores of Lake Rottna and along roads at the lower elevations leading towards Sunne. The second area is the Finnskog forested uplands with farmsteads and hamlets spread to the north and west of Lake Rottna. This elevated region spoke

Finnish well into the 19th century and continues to be a cultural area distinct from the settlements at the lower elevations. While I am mainly concerned with the Finnskog area as it relates to elevation, the cultural links to eastern Finland are interesting due to that region's relationship to Hajnal's line, the line that was used to distinguish Northwest European nuclear households from the patriarchal households of Eastern Europe.⁴¹⁶ I have presented a demographic comparison of the two communities in Gräsmark, 1880-1900 in *Table A.6* in the Appendix.

Contextually, Lake Rottna basin and the Finnskog forested uplands show evidence of considerable differences in depopulation. The two regions entered 1880 with Rottna basin having 84 more inhabitants than the Finnskog forested upland area. By 1900, that number had grown to 294. While Finnskog lost 437 children, there was reduction of 151 persons for those under 15 years of age in the Lake Rottna area. The change was not simply the number of children; Finnskog had 66 more heads of households than the Lake Rottna area in 1880. By 1900, Finnskog region had lost 260 households, shrinking to 33 less than the Lake Rottna area.

Despite the larger losses, the number and percentages of emigrants were somewhat higher in the Lake Rottna area. This appears to be due to migration destinations. Finnskog had greater migration within Sweden, while in the Lake Rottna area, more of the youth emigrated directly from Gräsmark. The effect of migration on the percentage of the elderly appears to be nearly identical with the exception of 1890, in which the Finnskog area had 5% more elderly than Rottna. By 1900, nearly 20% were over 60 years old in both areas, a number that was extreme by world standards for that period.

Aging parents and their households

One of the ways the elderly managed to steer clear of poor relief while household retirements and the population were falling was to work longer as heads of households as farm owners. On *Table A.6* in the Appendix, the variables, *total farm owner heads* (head farmowner 60+) and *percentage of farm owners over 60 years old* (Heg % 60+), show that while in 1880 they made up 20% and 25% in Finnskog and

⁴¹⁶ Hajnal, "Two Kinds of Preindustrial Household Formation System." 452.

Lake Rottna, by 1900 the percentages rose to 45 and 40% respectively. During this period (1880 and 1910), Ann-Kristin Högman also found slight increases in male employment for those over 60 years old in the city of Sundsvall. However, this did not appear to be a trend for Sundsvall since in 1845 there were 86% (of the 44 males) employed.⁴¹⁷ With high emigration in both 1880 and 1910, but not in 1845 and 1930, the abundance of young workers or the lack there of, may influence the percentages of the older employees. If the elderly were living longer, healthier lives in Gräsmark, it might be reasonable that those numbers would increase even without extensive youth outmigration.

In Gräsmark, the extended employment for those over 60 years old occurred simultaneously with a drop in the number of servants. The totals had dropped from 65 in Finnskog had and 153 in Lake Rottna in 1880, to 17 and 44 respectively in 1900. Meanwhile, the percentage of children over 15 years old and working at home increased in Finnskog (linked to the population of children under 15 dropping more rapidly). Meanwhile in Rottna, the percentage had dropped from 47% to 43%. Importantly, in both Rottna and Finnskog, the combination of servants and children over 15 years old was in decline.

In 1900, Rottna had only 64% of the combination of servants and children who were over 15 years of age, Finnskog had 82%. This evidence points towards the elderly increasingly bearing their own burden at home, more so than the elders from 10 years earlier did, and certainly more so than their parents who were aging during the first half the 19th century. However, evidence presented in *Figure 5.2* in the prior chapter showed the strong decline in adult children and servants may not have resulted in a crisis, but instead many aging adults may have moved from rental properties onto smaller crofts (*jordtorp*) and croft-like plots (*lagenhet*). Unlike those living in cabins with a small plot (backstuga) or as boarders (inhyses), these other arrangements could contribute to the landowner's workforce as servant and adult children out-migrated.

⁴¹⁷ Högman, *Ageing in a Changing Society*, 69.

Table 6.1. Retirement and farm ownership in Gräsmark 1815-1900.
HH retire %=percent household retirement (Males only), *Farm Own* %=percent

Tabellverket	HH Retire %	Farms Owned %	HH Retire N	HH Retire *2.1 N	Total population N	Male owners N	Total 60+ N	Males over 60+ N	House holds N	HH Retire IF females %
1815	53.2%	64.0%	50	110	3325	322	224	94	503	49.1%
1820	70.5%	59.4%	86	189	3349	302	268	122	508	70.6%
1825	34.0%	50.3%	51	112	3497	317	317	150	630	35.4%
1830	38.1%	50.4%	51	112	3531	319	275	134	633	40.8%
1835	43.1%	55.6%	59	130	3759	343	294	137	617	44.1%
1840	38.8%	45.5%	59	130	4216	328	319	152	721	40.7%
1845	34.1%	45.2%	59	130	4546	340	365	173	752	35.6%
1850	34.4%	44.8%	62	136	4761	385	385	180	773	35.4%
1855	45.0%	43.9%	76	167	5141	365	411	169	832	40.7%
Census	3gen %	Owners %	3gen 60+ N	#60+ not-head HH	Total	Total owners N	Total 60+ N		House holds #	%+60 "Parent"
1880	33.5%	41.0%	190	132	5434	549	567		1382	23.3%
1890	16.9%	50.8%	150	168	4539	549	886		1081	19.0%
1900	18.7%	60.5%	244	162	4096	581	803		961	20.2%

households owning farms, *HH retire* # = total household retirement (males), *HH retire* *2.1# = Number of retirement if with females, Total Population = total population, *male own*# = number males owning farms, Total 60+ = total over 60 year old, 3 gen% = percent 3 generation households, 3 gen 60+ N = number in 3 generation households and over 60 years old, #60+ not head HH = number over 60 year olds and not head of household.

Source: Tabellverket database, CEDAR, Demografiska databasen, Umeå universitet 2015; Minnesota Population Center. North Atlantic Population Project, 2016.

As the total number of adult children declined, Gräsmark's aging population living in three-generational households also fell. Three-generational households made up 33% of the cohort over 60 years old in 1880. By 1900, that percentage had fallen to 18.7%. Those listed as "parent" also fell from 23.3% in 1880 to between 19%-20% in 1890 and 1900. The "parents" in the graph likely represent those born during 1775-1855 who were at retirement during the debates. This is the nearest variable to the *Tabellverket* "household retirement" question, thus it lends information on economic development or "nuclear hardship" discussed

in *Chapter I and II*.⁴¹⁸ Finally, the percentage of ownership was increasing as was mentioned earlier from another source in *Chapter V*.

Table 6.1 shows that in Gräsmark, multiple generational households for the specific age groups, 70-79 year olds, and those who were 80+ appear to go in the opposite directions than the 60-69 years old group. Those over 80 years old in two-generation households increased from 43.5% in 1880 to 49.5% in 1900. Meanwhile, those over 80 years old in three-generation households increased from 9.7% in 1880 to 23.1%. The 70-79 year olds had a higher number of three-generation households than the 80+ group, rising from 15.1% to 27.8%. However, the two-generation households shrank from 40.1 to 32.5%. Despite the older generations living with children, Gräsmarks farmers over 60 years old and living without offspring in their household increased from 16.8% to 26.7% between 1890 and 1900.

Table 6.2. Gräsmark family structures for ages 70-79 and 80 years and older; 1880, 1890, and 1900.

	80+ 1880% (n=60)	70-79 1880% (n=144)	80+ 1890% (n=61)	70-79 1890% (n=259)	% 80+ 1900 (n=91)	% 70-79 1900 (n=300)
% Elderly in 2 Generation households	43.5%	40.1%	45.0%	35.5%	49.5%	32.5%
% Elderly in 3 Generation households	9.7%	15.1%	18.3%	24.3%	23.1%	27.8%
% Elderly in married HH with no children	4.8%	17.8%	15.0%	14.3%	4.4%	19.9%
% Elderly living alone	41.9%	27.0%	21.7%	25.9%	23.1%	19.9%
% in 60+ group	10.7%	26.2%	7.7%	33.2%	11.3%	37.5%

Source: Minnesota Population Center. North Atlantic Population Project, 2016.

The elderly in Gräsmark appear to have stayed on longer as heads of households between 1880 and 1900, especially for the 60-69 year olds. There was a sharp reduction in the total number of children over 15 and servants at the same time that we see reductions of certain crops like potatoes and grains, which require higher levels of labor (as discussed in *Chapter V*). Considering life cycle strategies for both savings

⁴¹⁸ Laslett, "Family, Kinship and Collectivity as Systems of Support in Pre-Industrial Europe," 153

and household intergenerational transfers discussed in the introduction, this should have adverse effects on the ability of Gräsmark's aging population to prepare for old age. The trouble would arise as the age structure increased the consumers (0-14 years old and over 60) and decreased the producers (15-59). Gräsmark's imbalance was more significant than the national average. The "consumers" grew from 43% in 1880 to over 50% in 1900. This growth was mostly based on increases in the elderly population. In a similar fashion to the national data, children 0-14 fell from 33% of the total population to 30% in 1900 as the elderly increased.

Compared to the national data from *Table 3.2*, Gräsmark started with the same percentages as Sweden's averages (43%), but that percentage grew much higher than the average by 1900 (44%). Despite more production being squeezed out of those over 60 years old, the underlying ownership structure continued to rely on adult children as workers, and even reduced the number of wage-laborers by over 160 people. This reduction happened on farms of less than 20 hectares, not on the farms capable of investing in machinery during this period.⁴¹⁹

6.3 Informal debt, the other poor relief

Despite the lack of evidence of any aggregated crisis within Gräsmark's poor relief system, specific cohorts may have experienced a crisis that projected a trend to the society that was unsustainable. There may also be an underlying security not fully understood by contemporaries and scholars, as Edebalk and Olsson described. In the following, I provide evidence of variation in poverty and debt from three temporal perspectives, cohort, age and the collective time. The census listed those who received public poor relief as variations of *fattighjon* or *understödstagare*. Some individuals had occupation enumerated next to pauper. The totals from Swedish census data coincide broadly with the poor-registries presented in the BISOS public poor relief (*fattigvård*) data

⁴¹⁹ Based on the Kuuse 1974 p. 79, 82, the purchases of Munktel's steampowered threshers were lower in western and southern Sweden. For further discussion see, Gadd, *Ett föränderligt agrarsamhälle*, 141-177.

as well as the 1885 poor relief data collected for the Workers Insurance Committee.⁴²⁰

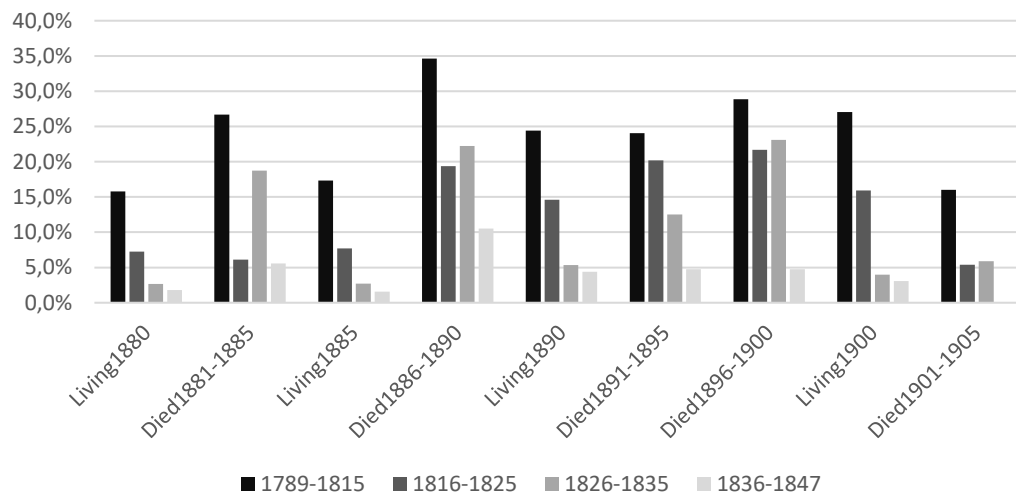
In general, the vast majority of aging adults in Gräsmark passed away as farm owners, parents of farm owners, or with full public poor relief. This did not change dramatically as emigration pulled large numbers of adult children away. Based on the accounts of the death registry, it appears that the percentages of those who died poor in the late 1880s and late 1890s did in fact increase. Data collected for the Workers Insurance Committee data in 1885 for Gräsmark, provided information on the individual's first year on public assistance, as well as first year they received full public assistance. For those 72 individuals listed as receiving full assistance, the group averaged 8 years on partial support and 4 years on full. Within that group, three had been on support for over 23 years while six were in their first year of any support.

This group was fluid, individuals could move in and out of poor relief. However, there is a clear increase in aging individuals in full support. Considering the changes in life expectancy for those over 50, increases in the total numbers of those on full support were likely.

In *Figure 6.1*, I present two types of data from a cohort and temporal perspective, age classifications related to three demographic periods mentioned in *Chapter III*. The first is low fertility before 1815, then high fertility in early group, 1816-1825 and late group, 1826-1835 (which I will refer to as a “baby-boom”). Finally the youngest cohort captured in the Elderly Insurance Committee as those 60 + group born from 1836-1847. The two periods captured are the percentage on poor relief during the course of a census year (or committee in 1885) and those who are captured yearly at the time of their death, thus there is a distinction between *living and dead*. There are limitations to this data. The first is that some of those in this group would be much more or less likely to be accepted for full public poor relief. Those who were already over 65 in 1880 were naturally more likely to be accepted as incapable of working than a 33 year old born in 1847.

⁴²⁰ Ålderdomsförsäkringskommittén, Ålderdomsförsäkringskommittén. 4, Statistiska Utredningar.

Figure 6.1. Aging and dying on poor relief in Gräsmark as a percentage of those listed as poor born before 1848.



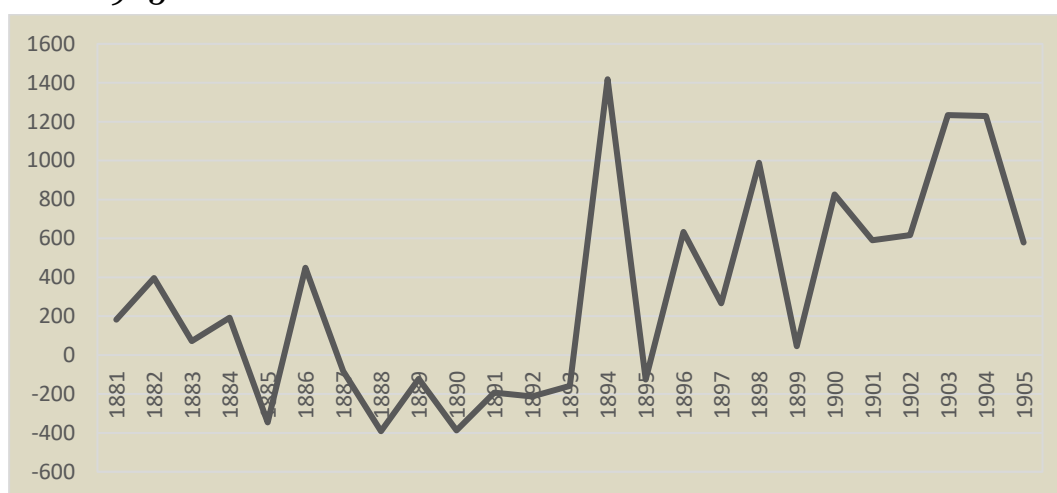
Source: See Table 6.1; Gräsmark Dödsboken 1881-1905; Arbetsförsäkringskommittén Gräsmark Fattigvård 1885.

When these cohorts are compared, there are number of observations worth noting. First, similar to earlier research, those who were older often highest percentages on poor relief at the time of death and at the time of the decennial census. With those born 1789-1815, there is a clear peak between the years 1886-1890 and for those living and enumerated in the 1890 census in living and dying on poor relief. These five years also marked a high for both those born 1826-1835 and 1836-1847. While the census records appear to have expected level of elderly poor, with percentages as the elderly were in younger cohorts, those dying on poor relief do not follow that same order. The cohort born 1826-1835 dies considerably higher percentages compared to the older group born 1816-1825 throughout the death roles from 1881-1900.

Another important perspective is the *collective-temporal* factor in which increases in those dying on public support coincide with the heaviest period of debt from 1886-1890 for nearly all cohorts. Figure 6.2 shows that with the exception of 1886, the period 1885-1892 were years in which Gräsmark inhabitants were collectively dying with more

debt than credit. This is an important aspect of life-cycle savings strategies discussed by Bäcklund and Lilja.⁴²¹ Strategy among farming parents is generally not to spend savings during their lifetime, but to pass profit to the next generation. For adult children during this period of crisis, parents were generally dying in debt. However, as I will present later in the chapter, this debt was largely to family, as Gräsmark's Sheriff noted in the Emigration Inquiry. After that period, there appears to have been an increase in assets again. While the landless and very old went to collective care when impoverished, it appears the younger elderly went into debt.

Figure 6.2. Credit-Debt in Crowns per total probate entries Gräsmark, 1881-1905.



Source: Bouppteckningar FII:25-52, Fryksdals nedre tingslags häradsrätts, VA.

This is reinforced by the age structure of debt and poverty. While the levels of poverty grows with age as *Table 6.4 shows, the level of debt decreases as presented in 6.3*. While 21% of those over 80 years old were on public poor relief those 60-69 years old had only 11%. On the other hand, debt for those 60-69 was in the “red” with more debt then credits, Those who were over 80 years old averaged three times the credit owed to them then debts due.

Unfortunately, the time frame on *Figure 6.3* is too short to say whether the debt was due to the longer tenure of aging household

⁴²¹ Bäcklund and Lilja, “Att Förlita Sig På Barnen Eller Själv Hantera Försörjningsbehovet,” 175-178

heads, though that is likely the case. Considering the earlier research covered in *Chapter I and V*, discussing retirement averages occurring between 56-62 during the first half of the 19th century and the data from *Table 6.4* above, it does not appear that those 60-69 year olds were releasing the reigns of the household to the same degree as they had before 1855.⁴²² Again, this may have had to do with better health after 60, or economic pressure to continue.

Table 6.3. Probate Estate Inventories Credit and Debt by Gräsmark Cohort, 1881-1905.

Gräsmark's						
Age Group	Num	Total	Credit/	Total	Debt/	%/
1881-1905	ber	credit	person	Debt	person	debt
Under 49-59	40	26611	665	42433	1061	0,63
60-64	37	10343	280	21233	574	0,49
65-69	39	21080	541	23952	614	0,88
70-74	66	32196	488	24771	375	1,30
75-79	60	56062	934	18712	312	3,00
80-84	62	45109	728	12235	197	3,69
85+	57	52538	922	22166	389	2,37

Source: Bouppteckningar FII:25-52, Fryksdals nedre tingslags häradsrätts, VA.

Table 6.4. Percentage on poor relief by 5 year age intervals, 1881-1905.

Age group	% age group
60-64	11%
65-69	12%
70-74	17%
75-79	21%
80+	24%

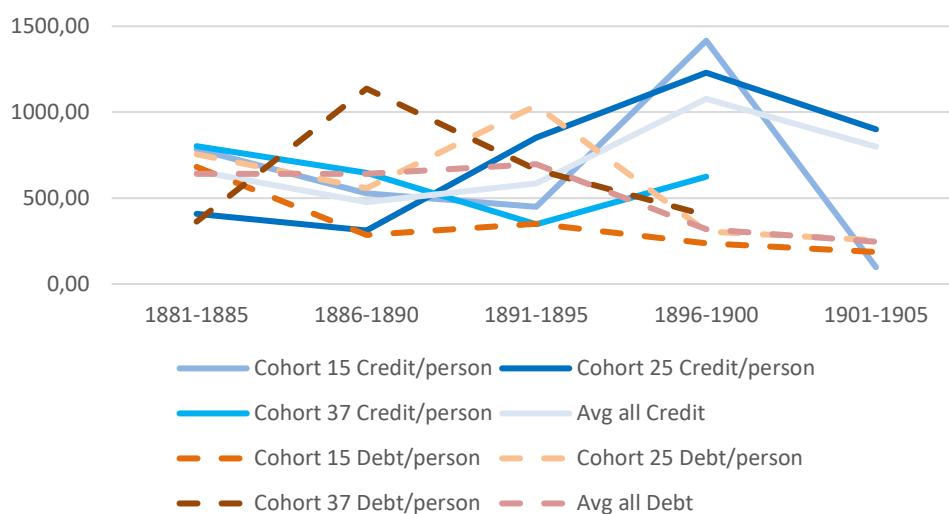
Source: Död- och begravningsböcker F I:3-4, Gräsmarkkyrkoarkiv, VA.

Looking more closely at the debt “problem” from a cohort perspective in *Figure 6.3*, we see that debt was affecting birth year groups at different periods. Those born before 1815 were beginning to receive more credit than debt just as those from the 1816-1825 were at the height of their debt between 1886-1890 and began ascending as the the 1826-

⁴²² Lundh C and Olsson M, “The Institution of Retirement on Scanian Estates in the Nineteenth Century,” 122, 386.

1837 cohort began peaking from 1891-1895. Again, the time period appears to be too short, but those born 1816-1825 had more debt at their age then the two cohorts around them specifically during the agricultural crisis during the 1880s. While average debt crept up from the period 1881-1885 to 1891-1895, the aggregate credit level dipped considerably before rising again. Meanwhile, debt was rather stable and then fell off into the 1900s. Before doing so, it appears that the late-baby boom cohort of 1836-1847 drew the debt up the most during the early 1890s in line with their age.

Figure 6.3. Average credit and debt for Gräsmark cohorts, 1881-1905.



Source: Bouppteckningar FII:25-52, Fryksdals nedre tingslags häradsrätts, VA.

Yet again, it would help to have an expanded timeline. It is clear however that both the baby-boom cohorts suddenly had considerable credit and few debts by 1896-1900. This credit expansion coincided temporally with the expansion of the Postal Savings banks in Gräsmark, found earlier in *Figure 5.6*, which peaked in 1896-1898 before falling in 1899 to a point where withdrawals began to outpace deposits from then onwards.

The probate inventories provide financial details, especially of the older cohorts. Most day-to-day transactions have been captured at the time when storeowners died. This may have influenced how many IOUs were listed depending on where in the seasonal crop cycle the death occurred. An example from Gräsmark of how little farmers had money in their hands comes from *Wermlands tidningen* in 1884,

“Due to the amount of snow the lumbering has been impossible, affecting many of the forest owners who don’t have cash and many small holders who are worrying about buying sowing seed. That worry is over, thanks to the large landholders, a grain auction that has provided distance between the payment and the harvest.”⁴²³

If we consider the average size of farms in Gräsmark, as well as for much of Sweden for that matter, it is in constant interaction with the natural world and unpredictable. In this respect, 19th century small landholders were far from an idealized self-reliant and independent owning class that some reformers during the first decade of the 20th century claimed. Margins of snowfall like in 1883-1884, or the frost Jan Magnusson and Olof Jönsson discussed in section 6.5 in 1863-64, or the nation-wide crisis in 1867-68, are all a testament to the challenges of managing debt that continue to lock smallholders in life cycles of informal debit/credit relationships. If Sweden added taxes for social reforms to these thin margins, as Edebalk and Olsson note, then pressure was bound to show weaknesses somewhere.

Among the smallholders who tried but failed to break out of the cycle of debt, Nils Eriksson from Uddheden in Gräsmark lent 300 Crowns to his son Erik Gustaf in April of 1902 for a trip to America, and had given a similar loan two years earlier to his older son. This loan followed his purchase of a farm from the widows Anna and Augusta Karlsson, a loan that had grown to over 1900 Crowns by the time of his second son’s loan. By his death, a year after he borrowed 1100 crowns from his son Johan Eriksson (emigrated 1886) in Chicago, Nils had debts that exceeded the value of his farm (over 3900 crowns debt compared to the farms value of 3200 crowns).⁴²⁴

These farms carried long-term debt in comparison to other smallholders whose debts were rarely longer than two years at the time of

⁴²³Kungliga Bibliotek, historisk tidningar, Wermlands tidningen, 1884-05-01, <https://tidningar.kb.se/>.

⁴²⁴Värmlandsarkivet, (VA) Bouppteckningar, Fryksdals nedre tingslags häradsrätts, FII:25-52; Emibas [Elektronisk Resurs]: Emigrantregister För Sverige (Växjö: Svenska emigrantinstitutet, 2005); Minnesota Population Center. North Atlantic Population Project, 2016.

their deaths. For my dissertation objective, the dominance of indebtedness to family represents an added flexibility which is difficult to detect when observing poor-relief or tax registry roles. To generalize in broad strokes, family debt appears to play into poor-relief for those under 80 years old, while collective debt remains dominant for those over 80.

6.4 Formal financial institutions

Twelve years after opening in 1856, Sunne Savings Bank regions had 1808 transactions and 264 customers at the beginning of 1869.⁴²⁵ Fryksdal Tax district's population totals for 1870 were 34,870. This equated to 1 out of 132 residents having a local savings account in 1869.⁴²⁶ If that number is limited to Sunne proper (11248), that ratio would still be 1 in 42, while the national average, as we saw on *Figure 3.9*, was 1 in 12. During the mid-1870s, Sunne Savings Bank expanded to 1236 customers by 1878,⁴²⁷ but again stagnated with 1150 active customers in 1881 (2615 total opened, 707 under 100 Crowns) and 1399 by 1884 (3161 with 892 under 100 Crowns).

However, Fryksdalen did have access to other affiliate banks. Between 1856 and 1884, residents could make deposits with Karlstad's Sparbank and Värmland Private Savings Bank (Värmlands Enskilda Sparbanken). These records show that residents of Fryksdalen were especially active in the savings bank movement in the 1850s. However, their participation after 1856 added only a couple of new customers each year, mostly from the southern parish, Östra Ämtervik, and the northern parish, Östmark. I was unable to access Värmlands Enskilda Sparbank, the final operating savings bank in the tax district, so it is difficult to get a full picture of how much participation occurred in that institution over time. However, if we turn our attention to Gräsmark's probate estate registries, we get a snapshot of participation in this bank as well as *Sveriges Postsparbank* from 1881-1905, for a large segment of the population.

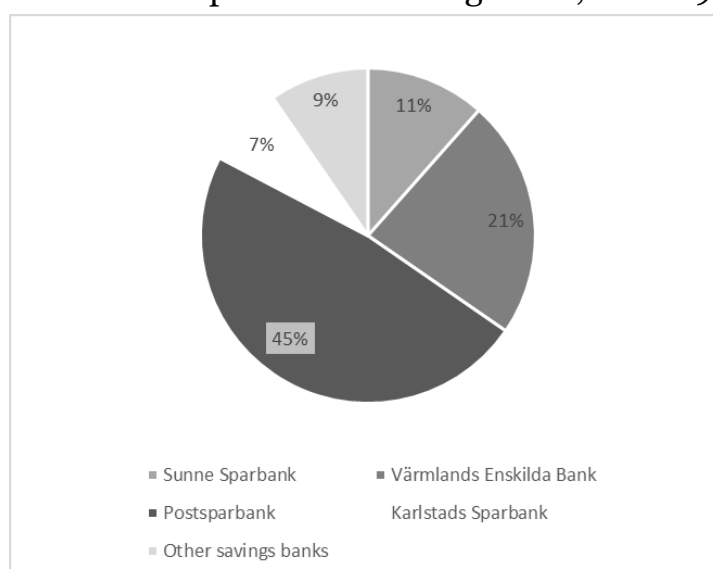
⁴²⁵ Statistisk Tidskrift utgifven af Kungl. Statistiska Centralbyrån (Stockholm: Nordstedt & söner, 1870), 24-27

⁴²⁶ CEDAR, Demografiska databasen, Umeå, FolkNet 1810-1990.

⁴²⁷ 2309 total accounts opened, Statistisk Tidskrift utgifven af Kungl. Statistiska Centralbyrån (Stockholm: Nordstedt & söner, 1880).

From these registries there appears to be a trend towards increased savings from the successive cohorts. Savings per person registered for those born before 1816 (n=112) (6/2784.85) was 24 Crowns, for 1816-1825 (n=167) (16/15634.81) that number had risen to 68 Crowns, by 1826-1835 (n=147) (34/41119.78) the number had more than doubled again to 145 Crowns, and for those born 1836-1847 (n=45) (6/4665) they averaged 778 Crowns. Improvements from the 1870s to 1900 were considerable, though still behind the national averages, reaching nearly 14% who passed away with an active bank account between 1881 and 1905.

Figure 6.4. Percentage of banks for those born prior to 1836 with single bank accounts for probate estate registries, 1881-1905.



Source: Bouppteckningar FII:25-52, Fryksdals nedre tingslags häradsrätts, VA

Figure 6.4 shows 59 savings institutions 56 persons born before 1836 representing all who had banking accounts listed in the probate registries 1881-1905. It turns out that by 1905, Sunne and Karlstad Savings banks (n=10) made up only 16% of the total banks, while *Värmlands enskilda sparbank* (n=13) had 24% of those banking during this period. There were three individuals with considerably sizable accounts with Värmlands Enskilda Bank. In these three cases, the secondary accounts included two persons with the Sveriges Postsparbanken and one at Sunne Sparbank. However, the greatest percentage in Gräsmark was, in fact, Sweden's postal savings bank (n=25) with over half of

those with savings banks. That should not come as a surprise considering the large numbers who deposited, as presented in *Figure 5.6*. The postal savings bank had its earliest probate estate account recorded in 1890, and two from 1892, but nearly all of the accounts came after 1897, totaling 35 of the 75 individuals who held banks accounts at their time of death from 1881-1905. This shows the role of postal savings banks in providing a formal financial institution in Gräsmark. It also important to note in the following section, that Sunne sparbank represented 11% of banking by 1905 but likely considerably more in during the 1870s before postal savings banks.

6.5 The spatial costs monetarization in Gräsmark

An important question to my thesis is how Gräsmark's household economies broke out of what Nancy Folbre describes as "a circular flow of social reproduction."⁴²⁸ The evidence presented thus far, points towards monetarization through money orders as providing flexibility for navigating a transition from in-kind to monetary welfare relations without considerable increases in collective poor relief.

Bengt Åke Berg analyzes the variable of proximity of grain banks to central markets.⁴²⁹ Likewise in *Chapter IV*, I presented the county which had early access to market-based savings banks had significant correlations with 70 year olds living without children in their household in 1900, and 60 year olds and older receiving their income from capital in 1908 at the national level. Postal Savings banks instead had strong relationships with these smallholder-dominated or counties with high levels of ownership. Whether at the tax district level or the parish level, elevation has consistently correlated to high levels of ownership such as smallholders, household retirement contracts, and elderly living with children in their household. The question posed to my case study of Gräsmark is, whether the extra costs associated with elevation factor into the levels of monetarization or continued use of in-kind income and informal financial lending relationships.

⁴²⁸ Folbre, *Valuing Children*, 11; Oded Stark and Robert E. B Lucas, *Migration, Remittances and the Family* (Cambridge, Mass.: Center for Population Studies, Migration and Development Program, Harvard University, 1987), 465–66.

⁴²⁹ Berg, *Volatility, Integration and Grain Banks*, 91, 171.

As far as Gräsmark in general, physical costs appear to play a significant roll in the levels of money available to move away from IOUs. Instances of cash in hand at the time of a death registered in Gräsmark probate estate registries existed for only 7.6% of the total records from 1880-1908. This compares to 25% in 1870, and 37% in 1900 in the towns of Uppsala, Eskilstuna, and Falun.⁴³⁰ Likewise, 13% of Torstuna registries from Uppland County recorded cash in hand in 1770-1819.⁴³¹ Formal institutions have less risk of slipping into someones pocket. Sunne Savings Bank account ledgers -and all bank accounts listed in the probate estates registries, provide evidence that spatial costs associated with elevation had a limiting affect on access to money.

Figure 6.5 provides a visualization of the variation in savings bank participation compared to the distance to Sunne Savings Bank, normalized to 1880 hamlet populations. Likewise, it shows the average amount in savings accounts per customer by hamlet. In some respects, it presents the amount of savings that “survived” the 1867-1868 crisis to 1875, as account attrition was high following those years. The points represent the hamlet divisions found in the 1880 Swedish census. In the cases of the forested uplands of Sunne and Gräsmark, the points represent a centralized location of smaller hamlets such as Timbonäs that were considerably more spread out.⁴³²

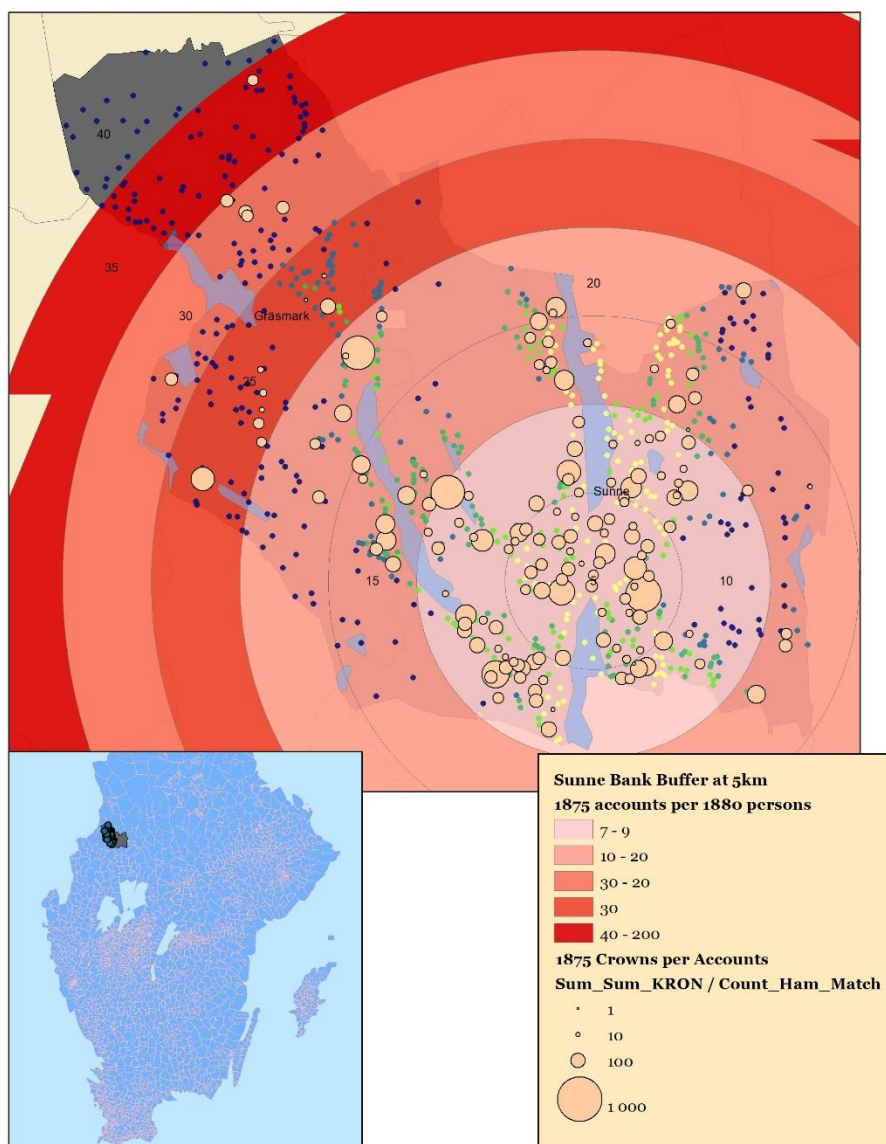
While the map shows evidence that hamlets at greater distances had fewer accounts per total population, there are some points that are much closer with fewer participants as well, and some points, which are further apart and have more participation. The map also displays the number of Swedish crowns per account. It appears that instead of simple distance-to Sunne Savings Bank, it is the combination of hamlets near the lakes and distance.

⁴³⁰ Jonsson and Lilja, “Strategier För Krediter. Begagnade Kläder Och Textilier Som Värdebevarare Och Värdebärare i 1800-Talets Västerås,” 481.

⁴³¹ Erikson, *Krediter i Lust Och Nöd*, 148.

⁴³² Minnesota Population Center. North Atlantic Population Project, 2016.

Figure 6.5. Active accounts at Sunne Savings Bank by hamlet and distance to the bank per 1880 population, 1856-1875.



Source: Sunne Sparbank account registries; See *Table 6.2*; Lantmäteriet.

Table 6.5 below provides the number of accounts, residents per customers, crowns per accounts, and crowns per total population broken down by distance to the banking center in Sunne that are comparable to *Figure 6.5* and *Figure 3.9*. The national average in Sweden was six residents per customer between 1875 and 1880 with no change during that period.

When Sunne and Gräsmark are broken down by distance-to-bank, it becomes evident that distance to a banking institution played a considerable role. For those living beyond 20 kilometers, only 1 customer in 30 residents were found with formalized banking in Sunne to be worth those costs. Likewise, unlike participation, there was a non-linear spatial trend for crowns per customer that appears to be linked to larger farms surrounding the lakefronts in northern and western Sunne and southeastern Gräsmark. Despite the variation, only a handful of hamlets had savings per account that were higher than the national average, and these hamlets had only one or two accounts.

Distance from banking

Table 6.5 provides a broader view of Gräsmark's total banking record, but the data is limited to accounts at the time of death representing roughly 50% of the population. Here the account ratio of residents per account holders (*acct/resid*) in Gräsmark was less clearly related to distance from Sunne though it does not vary as significantly from the national average. This is because the banking in this data includes Karlstad, Värmland, and Postal savingsbanks, but also because it is a select group of older adults often with land or significant estates. Only one individual was listed as on poor relief at the time of her death.

Table 6.5. Sunne Sparbank bank accounts for Sunne and Gräsmark municipalities by distance to bank 1856-1875.

	Ac- counts	Census 80	acct/ resid	kr_1875	kr_acct	kr_pop
5km	548	3861	7	39246	72	10
10km	602	5307	9	53568	89	10
15km	172	3276	19	18966	110	6
20km	64	1264	20	8181	128	6
25km	49	1703	35	2106	43	1
30km	22	530	24	1733	79	3
35km	4	657	164	220	55	0
40km	0	163	0	0	0	0

Census80= Census 1880, **acct/resid**=total number of residents per account holders, **kr_1875**=Total Crowns in Sunne Savings Bank 1875, **kr_acct**=Crowns per account in 1875, **kr_pop**=Crowns in 1875 per 1880 population.

Source: See *Table 6.2*; Sunne Savings Bank Account registries; Lantmäteriet. Kartor och geografisk information.

However, the crowns per account (kr_accnt) drops considerably the further away from Sunne the individual was. This lack of total savings matched both the decline in property value (Prop_proba) and net credit (redit_proba). While there existed fewer cases beyond 30 kilometers, those cases showed that savings, real estate value, and total credit fell considerably at greater distances from the central place.

Table 6.6. Gräsmark probate estate registry entries by banking by distance to bank, 1881-1905.

	Ac- counts	Tot_81_ 05	acct/ resid	kr_ Death	kr_ acct	Property_ probate	credit_ probate
15km	11	93	9	12824	0	1148	377
20km	16	96	6	18080	1130	1172	879
25km	24	176	7	25633	1068	935	387
30km	3	46	15	2952	984	658	139
35km	3	25	8	1293	431	788	-225
40km	1	15	15	109	109	475	-12

Notes: **accounts**= number of bank accounts, **Tot_81_05**= total probate estates, **acct/resid**= accounts per residents, **kr_death**= crowns at death, **kr_accnt**= crowns per accounts, **prop_proba**= average value of property, **credit_proba**= average credits

Source: Bouppteckningar FII:25-52, Fryksdals nedre tingslags häradsrätts, VA.

As mentioned in the prior chapter, Ann-Kristin Högman found 48% of men and 60% of women over 60 years of age had some kind of savings in her sample from 1890-1892 and 1908-1910 probate estate registries.⁴³³ Similarly to Sundsvall, total probate estate households with formal savings in Falun, Dalarna were around a third in 1880-1882 and 50% in 1900-1902.⁴³⁴ Yet for those over 60 years old living in rural areas such as Herrestad and Kumla, Ulla Rosén finds income from capital to be 19% and 12% respectively using the 1908 Elderly Insurance Committee data.⁴³⁵ While Gräsmark residents from 1881-1905 had 13% probate estates having savings.⁴³⁶ In terms of household structure, Kumla

⁴³³ Högman define savings as cash, savings in bank, shares and bonds Högman, *Ageing in a Changing Society*, 94.

⁴³⁴ Lilja, *Marknad och hushåll*, 94.

⁴³⁵ Rosén, *Gamla Plikter Och Nya Krav*, 156, 157, 166, 168.

⁴³⁶ Bouppteckningar FII:25-52, Fryksdals nedre tingslags häradsrätts, VA.

was most similar to Gräsmark in that farm ownership was high in comparison to Herrestad.⁴³⁷

The probate estate registries and savings bank accounts require further studies expanding back into the 1870s for probates in order to get a better understanding of what level the elderly from that period saved compared to the savings bank data.

Elevation

In previous chapters, I used elevation as a variable representing topographic influence on household and capital. In Gräsmark provides a rough estimate of cultural areas, with the Finnskog in the forested uplands and more quality sediment soil around Lake Rottan. Throughout my thesis, I have been addressing the forested uplands at large scales over longer periods of time. In this section, I present the variation in banking, property and credit/debt levels and their relationship with elevation classifications in order to discuss the role of capital the changing role of the household.

Table 6.7. Sunne Sparbank bank accounts for Sunne and Gräsmark municipalities by elevation, 1856-1875.

	Ac- counts	Census 80	acct/ resid	kr_1875	kr_acct	kr_pop
60-99m	607	6409	11	44016	73	7
100-124m	474	3137	7	45706	96	15
125-149m	238	3267	14	24174	102	7
150-174m	27	931	34	2140	79	2
175-199m	4	176	26	94	24	1
200-224m	43	1124	21	2544	59	2
225-385m	68	1717	11	5346	79	3

Notes: **Census80**= Census 1880, **acct/resid**=total number of residents per account holders, **kr_1875**=Total Crowns in Sunne Savings Bank 1875, **kr_acct**=Crowns per account in 1875, **kr_pop**=Crowns in 1875 per 1880 population.

Source: See *Table 6.2*; Sunne Savings Bank Account registries; Lantmäteriet topographical data, elevation and place names; Spatial join and table linkage using ArcGIS version 10.5.

In *Table 6.7*, I present Sunne savings banks accounts by hamlets in 1875 normalized to the 1880 census. The resident interest or ability to

⁴³⁷ Rosén, Gamla Plikter Och Nya Krav, 147–76.

have a bank account in Sunne at the highest elevations and lowest elevations were nearly equal, both with significant total populations and with account holders. Based on the savings bank data, the elevation 175-199 meter appears to have considerably fewer people as well as accounts in the Sunne banking area. It is also notable that participation and Crowns per account are not as high in the central place, Sunne as in the areas closer to the forested uplands, at 100-149.

Table 6.8. Gräsmark probate estate registry for those born before 1836 for banking, property and level of debt by elevation, 1881-1905.

	Ac- counts	Tot_ 81_05	ac- cnt/ resid	kr_death	kr_ac- cnt	prop_ proba	credit_ proba
60-99m	0	0	0	0	0	0	0
100-124m	15	95	6	17065	1138	1219	693
125-149m	3	22	7	5339	1780	1093	807
150-174m	18	90	5	19446	1080	1053	417
175-199m	4	27	7	3458	864	821	737
200-224m	8	73	9	4076	510	810	224
225-385m	10	144	14	11507	1151	3	215

Notes: **accounts**= number of bank accounts, **Tot_81_05**= total probate estates, **acct/resid**= accounts per residents, **kr_death**= crowns at death, **kr_accent**= crowns per accounts, **prop_proba**= average value of property, **credit_proba**= average credits

Source: Bouppteckningar FII: 25-52, Fryksdals nedre tingslags häradsrätts, VA; Lantmäteriet topographical data, elevation and place names; Spatial join and table linkage using ArcGIS version 10.5.

Table 6.8 presents all savings accounts at the time of death for Gräsmark by elevation. These results appear to be similar to Table 6.7 in that the elevations 100-149 appear to have more property wealth than the higher elevations. However, those captured in Gräsmark's probate registry, who were saving at the higher elevations, were saving significant sums. The differences being those who posted probate estate registries had considerably larger savings than the broader population but fewer participants. It is clear that those deceased, often older, had considerably higher participation. This is likely because Sunne Sparbank was 11% of the total banking for those who passed away.

Comparing elevation and distance for variation in property and wealth reveals that elevation and distance both appear to play a role in the level of savings. In the cases of crowns per total population, crowns

per account, value of property at death, net credit, and banking participation all were linked with distance. Meanwhile there is a distinction in elevations between 100-149 versus those over 225-385 meter. The question for the next section is did the lower values and savings affect household structure?

6.6 Household and topography

In spite of the reduction of levels of wealth at the higher elevations (and distances from a financial market), Gräsmark showed considerable regional similarities in aging, emigration, and poverty. You may notice the variation in population within elevation classifications. The variation is due to the 1890 census of highly sensitive hamlet data that even represents populated place-names as well as hamlets. The extra variable provides a more accurate representation of elevation and distances.

As shown in *Table 6.9*, the difference in 1890 for those at a higher elevation (above 225 meters elevation) and linked to Finnskog -besides lower wealth, was that there was a higher level of farm ownership (6% higher) and considerably fewer 60 year olds and older who had retired into the “parent” household position on the census. This was only 2.6% compared to 24.9% below 225 meters elevation. Likewise, when three generational households were added to “parent,” this was much lower as well, 8.6% compared to the aggregate 39.3% for those living under 225 meters.

Table 6.9. Age and household structure by elevation in Gräsmark, 1890.

1890 census places	To- tal	60+	60- 69	%60+	60- 69 %60+	60+ par- ents	60+ par- ent/ 3gen	par- ent 3gen %	60+ parents %	farm Own	farm Own %	full as- sist	full assis %
100-124m	262	41	23	15.6%	56.1%	13	17	41.5%	31.7%	7	17.1%	4	9.8%
125-149m	745	126	64	16.9%	50.8%	31	52	41.3%	24.6%	22	17.5%	14	11.1%
150-174m	602	100	53	16.6%	53.0%	30	42	42.0%	30.0%	20	20.0%	9	9.0%
175-199m	323	55	29	17.0%	52.7%	12	19	34.5%	21.8%	4	7.3%	13	23.6%
200-224m	351	67	40	19.1%	59.7%	11	23	34.3%	16.4%	17	25.4%	8	11.9%
225-385m	2242	385	244	17.2%	63.4%	10	33	8.6%	2.6%	100	26.0%	56	14.5%
all under 225	2283	389	209	17.0%	53.7%	97	153	39.3%	24.9%	70	18.0%	48	12.3%

Source: See *Table 6.2*; Lantmäteriet topographical data, elevation and place names; Spatial join and table linkage using ArcGIS version 10.5.

In the case of Finnskog or hamlets above 225 meters, a poor relief crisis appears to have been averted through working well into old age and not handing over the farm to children while still alive. Continuing to farm likely played into their decreased net credit since they continued to hold debts due to running their farms and not just personal debts. This makes them financially similar to the younger cohorts who died while operating their farms.⁴³⁸

In Chapter I, I presented a number of studies that implicitly link forested uplands with household structure. This included Frederick Le Play's description of Scandinavia as having been divided along lowlands and uplands, through to Gaunt's description of household variation in Västmanland and Emmanuel Todd's doctoral thesis implicitly distinguishing between the two topologies.⁴³⁹ I have presented three sources, each providing a partial depiction of the variation in Gräsmark's elderly income related to elevation and distance. The evidence found in Sunne's bank accounts, the probate estate registries, and the Swedish census all points to the need for further study the relationship between informal debt, monetarization and variations in the cost of formalizing savings. Similarly, more research is needed into how these units of fluid income related to the household structure at the hamlet-level. In Gräsmark, it appears to be where the dilemma was addressed engaging land, capital and labor through family and a state financial institution. In the next section, due to the subset chosen from within the probate estate registries, I will scale back out to Gräsmark municipality.

6.7 Family network or extended household

Despite Gräsmark displaying a reduction in crop production and an increase in the elderly, the postal banking displayed in *Chapter V* shows very large sums of money deposited and withdrawn during that same period. While records tracking the use of money orders received specifically in Gräsmark are unavailable, limited information on debt and

⁴³⁸ Perlinge, *Sockenbankirerna*, 49, 119; Bäcklund and Lilja, "Att Förlita Sig På Barnen Eller Själv Hantera Försörjningsbehovet, 183–87.

⁴³⁹ Wall, "Ideology and Reality of the Stem Family in the Writings of Frédéric Le Play," 59; Magnuson, "Regional Variations in Farming Household Structure for the Swedish Elderly, 1890-1908," 384.

credit to and from children in Norrland and North America can be gathered from probate estate registries. *Table 6.10* presents probate estate cases for all Gräsmark residents born during 1795-1806 (n=33), 1816-1820 (n=81), and 1831-1833 (n=29).⁴⁴⁰ These age groups are aggregated into five-year periods. The table shows that parents with children living in Norrland or North America owed their children money as opposed to children living closer. Their debt is greatest during the period Gräsmark's collective debts exceeded their credits on aggregated probate estate registries. The levels climbed from nearly 14% to 30 % between 1881-1885 and 1886-1890 but then fell back again.

Table 6.10. Debt relations with children for cohorts born 1795-1806, 1816-1820 and 1831-1833, aggregated to five-year periods, 1883-1905.

		Per- cent debt to	Percent Credit from Child	Percent debt to Norrland /America	Percent credit from Norrland /America
	Number of Chil- dren	cases			
1881-1885	15	35.9%	18.9%	13.7%	0,0%
1886-1890	34	17.6%	52.3%	31.1%	6.9%
1891-1895	39	24.4%	53.7%	2.8%	0.3%
1896-1900	24	12.5%	24.6%	9.9%	0.0%
1901-1905	31	56.2%	60.3%	14.7%	3.8%

Source: Bouppteckningar FII:25-52, Fryksdals nedre tingslags häradsrätts, VA

Among those parents who received money from North America, the amounts were considerable. Magnus sent home over 3600 crowns to his mother Anna Larsdotter in 1888, which cleared her entire debt. Johannes paid his son Johan's ticket requiring the loan to be repayed with interest, yet when Johan remitted payments, they were placed in his father's debt column with no interest while the ticket remained unpaid. Most of the listed debt left to the estate was between 100 and 500 crowns, significant sums of money.⁴⁴¹

The two studies from Kalmar County mentioned earlier discuss the time spent in North America and the high number of purchases by Swedish-

⁴⁴⁰ Värmlandsarkivet, (VA) Bouppteckningar, Fryksdals nedre tingslags häradsrätts, FII:25-52.

⁴⁴¹ Fryksdalen Sparbanken Arkiv (FSA), Sunne Sparbanken, Kassaböcker 1856-1880.

Americans, much of which occurred in the 1920s and 1930s.⁴⁴² In both case studies, Sheriff Berg's description appears confirmed. Emigration provided added family or local investments. For those returning to Gräsmark in 1896-1900, over half were born between, 1861-1870. Gräsmark welcomed back 70 residents from Norrland during 1886-1890, 91 residents from 1891-1895, and only 35 in 1896-1900. Return immigration from North America expanded during this same period, growing from 44 between 1886-1890, to 46 during 1891-1895, and 67 in 1896-1900. During the period 1896-1900 those 54 individuals who returned averaged nearly 7 years in North America. There were also seven of those who were gone under 3 years and nine who were away for more than 10 years. During 1896-1900, 13% of those who left Gräsmark for North America were gone for 1-2 years. This compares to 19% in rural municipalities in Västernorrland during 1895-1899.⁴⁴³

The vast majority of these rural returnees had been in North America for extended periods. Lars-Göran Tedebrand believed that the higher percentages of returnees from farms, then from lumber mill districts, was the desire to save to purchasing their own farm.⁴⁴⁴ The total average time in North America was 7 years, compared to 8-9 year averages the Emigration Inquiry recorded for Algutsrum municipality on the island of Öland. This municipality had 26 returnees in 1907 who had accumulated 400,200 crowns -all having been away for between five to twenty years.⁴⁴⁵ Upon returning to Gräsmark, most returnees returned to the hamlet from which they emigrated. Considering *Table 3.2. Farming and non-farming migration and productive ages*, return immigrants should be considered alongside the balance of production and consumption on small farms that dominated.

Selected cohorts who had real estate handed it over to their children; there are examples of both those who transferred property prior to or after death. There was only one example of an emigrant in North America was listed as the owner. In most cases, parents handed over

⁴⁴² Hong, *Ölänningar över haven*, 197, 206-7; Johansson, *En Smålandssocken Emigrerar*, 814-20.

⁴⁴³ Lars-Göran Tedebrand, *Västernorrland Och Nordamerika 1875-1913: Utvandring Och Återinvandring* (Stockholm: Läromedelsförl, 1972), 254.

⁴⁴⁴ Tedebrand, 254.

⁴⁴⁵ Nelson, *Emigrationsutredningen. Bil. 8, Bygdeundersökningar, 6, Öland*, 79.

the property to a child who was living on the farm, often who had been caring for the parents - in many cases elderly's cost for care from individuals and family members was applied to the probate debt.⁴⁴⁶ A number of children received compensation in terms of a numeric value for care listed in the probate. In two cases, the parents settled the debt by "bequeathing everything mobile or attached."⁴⁴⁷

Based on the cohort study in *Table 6.3*, debt per person generally reduced in later age cohorts. Comparing those 49-69 years old averaging minus credit (.63, .49 and .88) to 5-year cohorts of those over 70, the credit ranges from 1.3-3.7 times the debt. Based on prior studies, higher averages of elderly continuing as heads of household in Gräsmark would likely increased debt due to continued financial activities as opposed to handing debt/credit over to the next generation before death.⁴⁴⁸ Considering the baby boom of the 1820s and 1830s, a large number of 60 year olds moving through the mid-1880s to mid-1890s, would have an effect on the level of personal debt.

To summarize the chapter, Gräsmark stood out both for its high levels of emigration, aging and depopulation, but also for Sheriff Berg's respectful rebuttal of the underlying premise of the Emigration Inquiry. Remittances had come from emigrant children living in North America had staved off a debt crisis some twenty years earlier. According to the probate estate registries, there was a heightened level of debt "20 years" before and some of this debt was owed to children in North America but also Norrland. It appears that family debt was one of the adjustments made by Gräsmark households, which kept their elderly off public poor relief as Sweden wrestled with a national pension's dilemma.

The labor scarcity which economic historians Collin and O'Rourke, and Williamson described as improvements for labor markets had other positive affects on Gräsmark. While farming households had reduced the consumption, their production had been monetarized

⁴⁴⁶ Bouppteckningar FII:25-52, Fryksdals nedre tingslags häradsrätts, VA.

⁴⁴⁷ Bouppteckningar FII:25-52, Fryksdals nedre tingslags häradsrätts, VA.

⁴⁴⁸ Martinius, *Agrar Kapitalbildning Och Finansiering 1833-1892*, 128; Persson, Jorden, Bonden Och Hans Familj, 247-49; Bäcklund and Lilja, "Att Förlita Sig På Barnen Eller Själv Hantera Försörjningsbehovet, 183-87.

through mobilized labor, inheritance and parental care appear to remain for the most part intact.⁴⁴⁹ The adjustment was not simply to extend the production of the elderly as household head or to draw funds beyond the confines of the physical farm, but also to change the structure of the household itself. This entailed those over 60 year old working longer countered by a reduction in the number of children 0-14 years old present in households. Similar to the national data, multigenerational households were in decline for Gräsmark's smallholders over 60 years old age, but this did not lead to empty nests in later years, those over 80 years old steadily and increasingly shifted into 3 generation households.

In Table 6.2, the household showed change, but not crisis. Three-generation households were declining for 70 year olds but increasing for those over 80 years old. The elderly in two-generation households were increasing for both those over 70 and 80 years old. Levels of elderly living alone fell between the censuses. Table 6.9 shows that when all 60 year olds are categorized by elevation, both nearly 50% of the population in each category, there was a remarkable 8.6% of the elderly listed as either "parent" or in a three generation household for the population living 225 meters and above, while those living under 225 meters had lower levels were at 39.3%. Table A.6 provides evidence of a considerable increase in the number of 60 year olds and older who continued to be the head of household. The evidence shows that elderly smallholders in Gräsmark avoided a poverty crisis by working longer or taking on informal debt.

Lastly, along with debt and extended work lives, Gräsmark had greater need for poor-relief during throughout the Workers Insurance Committees and New Workers Insurance Committees work in the late 1880s and early 1890

⁴⁴⁹ Collin, *Regional Wages and Labour Market Integration in Sweden, 1732-2009*, 66; O'Rourke and Williamson "Open Economy Forces and Late Nineteenth Century Swedish Catch-up. A Quantitative Accounting," 171–203; *Emigrationsutredning. Bilaga XVII. Inkomna Utlåtanden, Kronolänsmännen*, 122.

Chapter VII: Summary

7.1 Non-wage earners, welfare and the “traditional” rural household

This study presents a dilemma Sweden faced while considering a national workers’ insurance in the late 19th century and early 20th century. The predicament was two underlying income forms requiring convergence under one income tax-based state pension. On one hand, family owned-and-operated smallholdings linked with property and household intergenerational transfers, and on the other, wage-based occupations with savings or life insurance options. Outside of these two main strategies, there were public or private poor relief.

The Elderly Insurance Committee motivated the need for a universal state insurance from a narrative of declining household welfare, the slow development of individual savings as a pension strategy, and an ineffective municipal poor relief system. Modernization and elderly impoverishment had earlier defined family and pension history.

Yet in the past four decades, a number of scholars have questioned the foundational narratives of the welfare state. They have presented evidence of continuity in household structure and a lack of significant impoverishment among the elderly. Scholars have used the term nostalgic, romantic or traditional, to earlier description in which household structure and family relationships had been significantly altered by capital, industry and migration.

This study is an effort to discern the nostalgic from the normative using a meso-level approach to provide context and a nested “best case” case study to probe for complications in how to more simply describe a complicated process. The process in which Sweden’s rural elderly somehow transitioned between income forms and strategies without facing a considerable crisis prior to state intervention. I have assembled evidence from a variety of population and income sources, framing the findings from policy, economic household and family historical perspectives.

In the introduction and a national background (*Chapters I-III*), These chapters present a field with limited spatial-temporal context. The absence of a meso-level analysis has led a disjointed narrative between the national and local scales. Without a normative context for rural elderly’s economic conditions, historians have been reliant on

ideologically sources engaged in reform at the national scale and conflicting local empirical evidence from case studies at the local level. While the sources used to bridge the two scales are neither completely straightforward nor definitive, they provide an excellent point of departure for addressing this disconnection in the transition from the earlier household and municipality to the individual and state welfare relationship.

Chapter III presents Sweden as an increasingly mobile and aged country, just as industrial and military competition began to place a premium on youth. Consolidation of youth increased clustering of age-specific populations occurring as the internal inequalities produced by inheritance and patriarchy embedded in *hustavlan* were being up-ended. Specific periods of small but sustained increases in fertility and lowered child mortality lay behind increased mobilization of production and consumption. The chapter provided the levels of specific age groups who moved between agriculture and non-agricultural households during the late 19th and early 20th century showing a significant sorting of production. Sweden became the oldest society in Europe by 1900 following those youth who elected to emigrate and the elderly's lowered general mortality.

While this narrative is coherent in prior literature, the conditions of the elderly in relation to the households are not. This study presents "traditional" households using aggregated *Tabellverket* data on retirement among farmers and crofter, normalized by rural elderly over 60 years old. The results display steadily falling levels throughout the first half of the 19th century. Yet when the data from 1770-1790s, that 18th century data displayed similar level as the 1830s-1850s. With the exception of the troubling 1800s and 1810s, it appears poor relief was shifting spatially and not necessarily trending temporally during the first half of the 19th century.

This study describes a demographic "wave" or lesser baby boom within Sweden's agricultural society following the Napoleonic Wars, setting the stage for more considerable economic and demographic responses as youth exited aging households in the 1880s. The question underlying the discussion of uneven age groups is how these wave factored into the income strategies, recalling Lilja and Dribe's normative age patterns for savings and youth migration, both at the household level as well as collectively.

7.2 Regional norms, economic development, and Northwest leanings

The Study's main objective has been to peel nostalgia and romanticism away from Sweden's normative households, based on quantifiable demographic and economic evidence. *Chapter IV* presents the ideological link between self-sufficient family farms, nostalgic or romanticized histories, and the development of democracy and liberalism. Various popular authors spanning the 18th and 19th century have linked ideologies of self-sufficiency with family farmers and the forested uplands of Scandinavia. Yet conversely, "self-sufficient" households were often initiated by the crown, required external seasonal wage labor, and were often the first to need collective help during crop failure. Scholars have struggled to find consensus on household structure and elderly hardship, but also role of traditional smallholders.

As Sweden exited pre-industrial society and Sweden's first pensioners were beginning to build their life-cycle strategies, *Chapter IV* presented them doing so in both complex and nuclear households. In the upland forests to west and north, this was similar to what Lutz Berkner described in Austria. While in regions with low ownership, greater access to wage-labor, and savings, Laslett's nuclear hardship/reincorporation rule appears to have applied. At the national level, the evidence from *Chapter III and IV* supported Steve Ruggles' findings that decreasing agricultural occupations and levels of aging are among the most important factors in family structure. However, at the regional level, these simple theoretical descriptions do not accurately represent what changes were maintaining an appearance of continuity in poor relief as well as a romanticized belief in the successful self-sufficient smallholder.

Instead of trending towards increased impoverishment, as elderly simply moved from failing households into poor houses, similar to what Ulla Rosén found, incomes were becoming increasingly diverse. Yet, prior to a developed consumer society with wide spread use of ice boxes, rural access to land, a roof and household-based produce was indispensable even as monetarization was diversifying income sources through real estate, wages, capital savings, and pension/life insurance.

Likewise, the absence of markets and increased transportation costs in places remote from central places, the need for household

economies simply did not disappear. Innovations unable to be marketable at these increased costs did not change as transport communications shifted from wagon, to canal, to train. The strongest transitions away from household retirement occurred not surprisingly around the central lakes, Vänern, and Vättern in Småland and Western Sweden, while the slowest change occurring in in Norrland and Gotland. Yet, instead of being a movement from household retirement to poverty, *Figure 4.3 and 4.5* displays considerable continuity between 1840 and 1908 in Northern and Western Sweden under a broader reclassification of “property,” and in eastern Sweden under “capital.” This regionalization aligns with Christer Lundh’s results presented in *Figure 4.7* displaying the role of ownership, high out-migration, and mean age of marriage. Elements that certainly interact with the levels of elderly household structure and welfare.

Based on the maps of ownership, retirement and savings banking opportunities, the relatively static spatial distinction of land and labor-rich versus capital-rich regions found in the 1830s-1850s appear to have added monetarized incomes. By 1908, this would include widespread real estate incomes. Between 1880 and 1910, only farmers show considerable decline in living arrangements. Although more research is required, there is a strong and significant relationship between those over 70 years old and living without children in the household and local savings. Likewise, the counties with lower levels of local savings showed the inverse relationship. I maintain that the postal savings banks brought needed fluid capital into these regions, providing more income options not less.

7.3 Gräsmark challenges

Chapter V presents Gräsmark as a “best case” case study to represent economic development and traditional smallholding household municipality. The chapter addresses demographic, economic and spatial factors that built sizable age cohorts in the 1820s and 1830s and subsequent and even larger cohort born in the 1850s and 1860s. Being born during these years in combination with the decline as small mills in western Värmland as employment shifted to larger mills in Norrland, set the municipality on its path to becoming an outlier in emigration, aging and population decline. The presence of crisis was apparent from the Emigration Inquiry and the aggregated data for Frykesdal from the

Elderly Insurance Committee data. Yet the timing of these crises was not just prior to 1907-1913, but twenty years before.

Chapter VI addresses the household structure and found declining levels of three generational household for those over 60 years old (as Ruggles found nationally from his study in 2009). However, that decline was not in all age groups. While households with 60-69 year olds who were without offspring were increasing, households with the very old (over 80 years old) were increasingly living with grandchildren, thus supporting Edebalk and Olsson's claim that families were keeping the elderly off of needing public poor relief.

It was not only families living in households that were keeping poor relief numbers stabilized; there is evidence that ownership had a very specific advantage, informal debt. During the hard times in the mid-1880s, Gräsmark's owners could count on securing loans, especially from family members to thwart off Western Värmland's poor economy. The probate estate registries reveal nearly a decade in which, on average, individuals died with more debt than money owed to them. While these conditions surely contributed to fewer children taking over farms, the elderly's debt to family members allowed the elderly to die more discreetly in debt rather than publically listed on the poorhouse roles. Again, this period was ten to twenty years before the pension act.

While a poor relief crisis was not remarkable in Gräsmark, I present two specific groups who stand out as having more difficulty adjusting to economic and demographic changes.

The cohort born 1826-1835 and Gräsmark's population owning farms at the highest elevation. During the 1880s, the cohort (1826-1835) died more often on full poor relief than those born ten years prior (1816-1825). This cohort was not in line with national the trend that those who were older, generally died on poor relief at higher rates. The conditions of this cohort raises future questions worth pursuing. The first, was this a national phenomenon? If so, are these individuals the children born in lower birth-orders to the parents initially rebounding from a period of wars and/or economic decline. If so, were they less able to use debt as protection then those born in earlier birth orders? However, we should add the ability to secure debt as a subset of Edebalk and Olsson's claim that family property and employment were stronger than previously thought. Likewise, as a less nostalgic factor in how Sweden's smallholders transitioned into a 20th century economy.

The second group who showed strong variation were those living in remote areas. For Gräsmark, the group living above the glacial line just over 220 meters represented half of the population. While it was inconclusive whether cohorts varied significantly in debt, the spatial cost appears to have limited the access to capital and decrease the value of inherited property at the time of death. The total value at the time of death for those living greater than 35 kilometers from Sunne was under its value. At elevations above 225 meters, values were $\frac{1}{2}$ to $\frac{1}{4}$ of the values at lower elevations. In the forested uplands there was decreasing incentive to use land as an insurance, since that land was loaded with parents in debt. At the lower elevations and nearer proximities, this was not the case.

For those remaining, this monetary variation would play out on the household structure. Those who were living in Finnskog area of Gräsmark, at elevations above 225 meters, rarely lived in 3-generation households or were listed as “parents” in their children’s households. This cultural area had higher levels of ownership and were more often heads of households past age 60. While they had 10% more 60-69 year olds, the difference is still considerable. This fact may play into the level of debt, by working later meant greater debt related to the farm compared to their cohorts at lower elevations. Finnskog’s elderly were controlling their property longer and dying with less value for the next generation thus perpetuating greater depopulation than those farming more productive soil near Rottan Lake. In this case, the most powerful factors in maintaining inheritance life cycle strategies were not elevation and remoteness as appears to be the case nationally. Instead, it supports Martin Dribe’s findings that migration from home is slower based not only on ownership, but also on the size of farm production.

The fact that Finnskog smallholders were working longer, they were not ending up on poor relief any more often than farmers at a lower elevation. I presented the sources of debts and credits from five-year periods from selected cohorts scaling back out to all of Gräsmark. The results point to an accurate portrayal by the Sheriff in 1907. From this sample, it appears that parents were in fact more indebted to their migratory children during 1890-1894, it is this period we find Gräsmark’s postal savings accounts increasing at some of the highest rates in Sweden. The date also corresponds high levels of overall debts

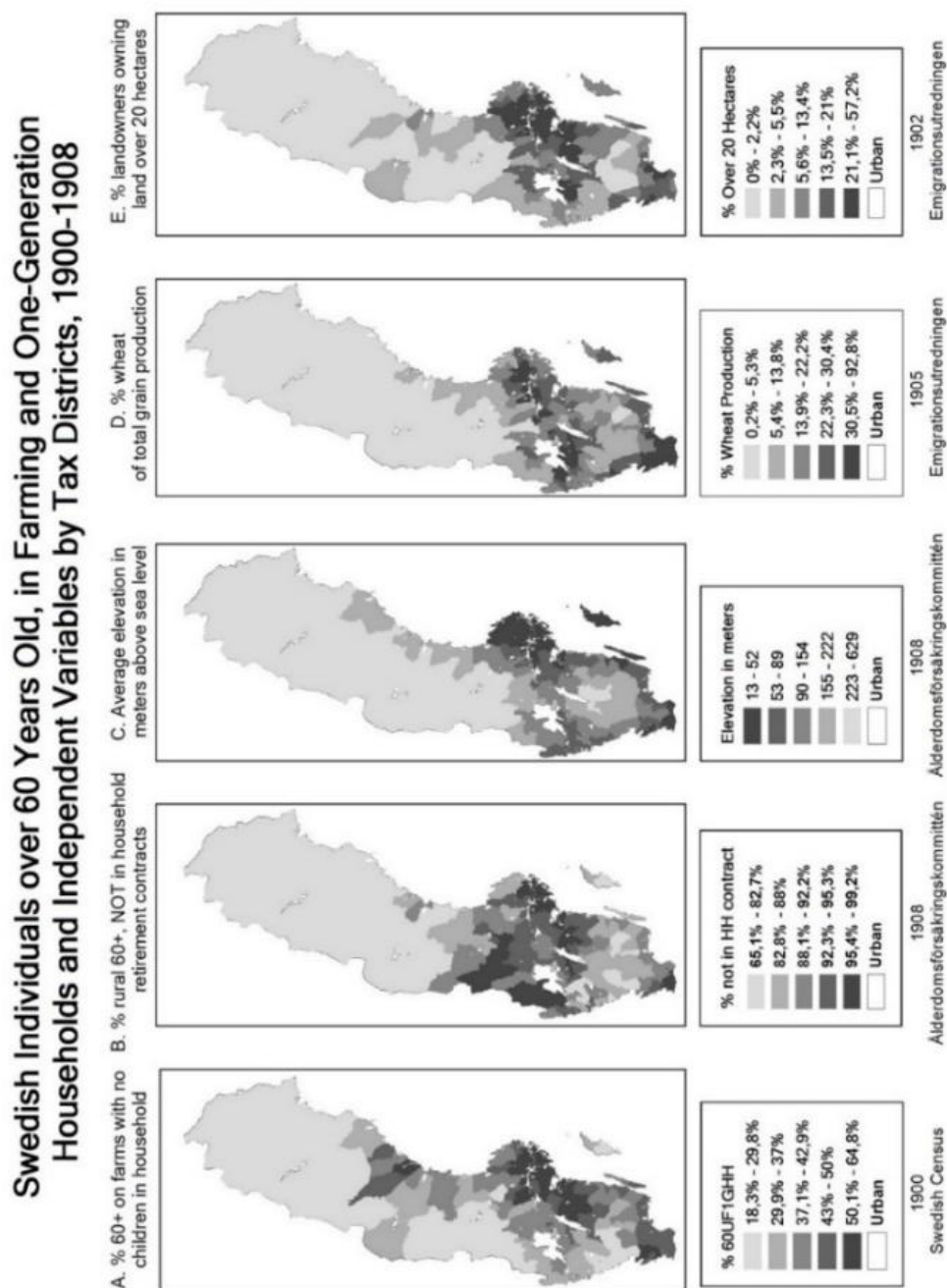
at the time of death. While it is difficult to know the amount of borrowed and repaid from those who continued living, the probate estate registry provides a snapshot of those who died in debt to or with credit from their children. In general, local children owed their parents to much high degree than vice versa. Yet for migratory children this was the opposite.

The case study from Gräsmark, presents smallholders as a group requiring a global family network to manage a population of children which neither fit in the household or in Western Värmland's failing labor market. It reinforces the need for institutions to remove the costs of time and space in order to capitalize or manage increasing debt attached to a smallholder lifestyle. In applying the conditions from Gräsmark back out the regional level, it is unlikely Gräsmark represents all smallholders. Instead, they represent regions in which children were exiting households in large numbers into depressed labor markets, which had shifted from seasonal labor to a full time wage-labor.

On the central plains regions, economic development does not appear to describe 19th changes well. In the central lakes region of Sweden, the Northwest European nuclear household model with nuclear reincorporation appears represent changes from crofts and agricultural laborers to industrial wage earners. Smallholders in Norrland became the bearers of "tradition," likely due to their continued proximity to seasonal wage labor and high level of land ownership. This was not the case in Western Värmland, as mills closed in the 1860s and seasonal labor transitioned into long distance permanent labor in Norrland and North America. In large areas of Dalarna and Norrland, economic development was reinforcing complex households as these complex households could keep multiple incomes. In these regions, economic development appears to be similar to nostalgic portrayals –except no trending crisis. Evidence points to a strong relationship between state infrastructure, wage-earning children and elderly living on heavily invested and at times indebted smallholdings. The not- so-nostalgic option of informal debt -especially to family members, was a preferable option over poor relief. Even more preferable to smallholder debt was cashing a pension check at the local postal savings bank following the Pension Act of 1913.

Appendix

Figure A.1. Variation in household structure, economy and ecology, 1900-1908.



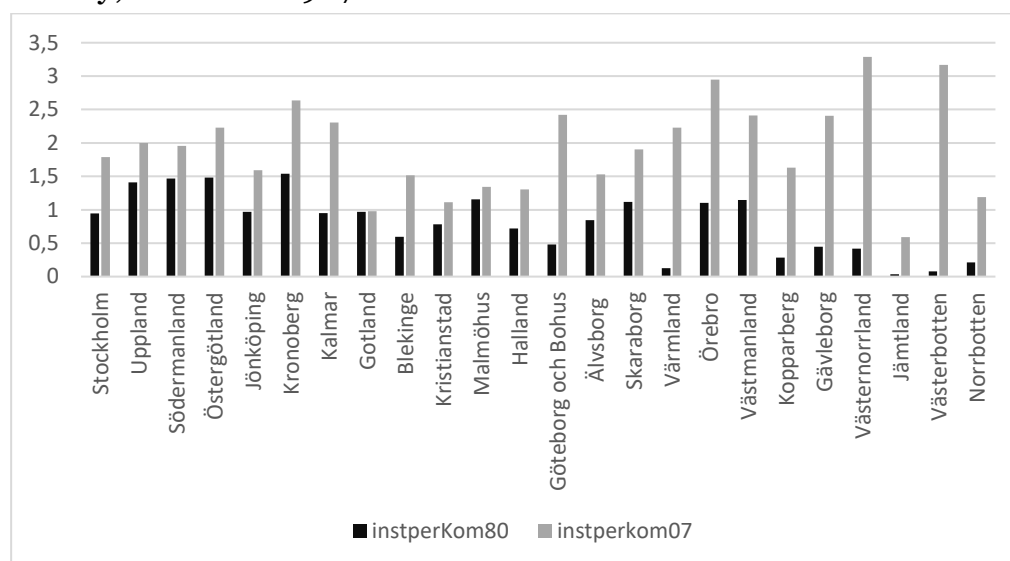
Source: M Magnuson, "Regional Variations in Farming Household Structure for the Swedish El-derly, 1890-1908," *Journal of Family History* 41, no. 4 (2016): 395.

Table A.1. Variation between official and Tabellverket populations by County, 1805.

County	1805	DDB 1805	Variation
Stockholms län	176592	138115	78,2%
Uppland län	84024	72720	86,5%
Södermanland län	98761	84704	85,8%
Östergötlands län	162379	149576	92,1%
Jönköpings län	117443	108089	92,0%
Kronobergs län	88806	79304	89,3%
Kalmar län	137596	117401	85,3%
Gotlands län	32988	27994	84,9%
Blekinge län	67200	54853	81,6%
Kristianstads län	120230	106089	88,2%
Malmöhus län	150308	128957	85,8%
Hallands län	73495	69031	93,9%
Göteborgs och Bohus län	118429	99825	84,3%
Älfsborgs län	155234	133318	85,9%
Skaraborgs län	138704	111847	80,6%
Värmlands län	140781	124736	88,6%
Örebro län	100800	77259	76,6%
Västmanlands län	84645	76441	90,3%
Kopparbergs län	124312	114693	92,3%
Gävleborgs län	84540	74206	87,8%
Västernorrlands län	59673	43247	72,5%
Jämtlands län	32506	23783	73,2%
Västerbottens län	32535	28133	86,5%
Norrbottens län	35354	30641	86,7%
National	2580248	2074962	85,7%

Source: Emigration Inquiry Bilaga V. Bygdestatistik 196-212

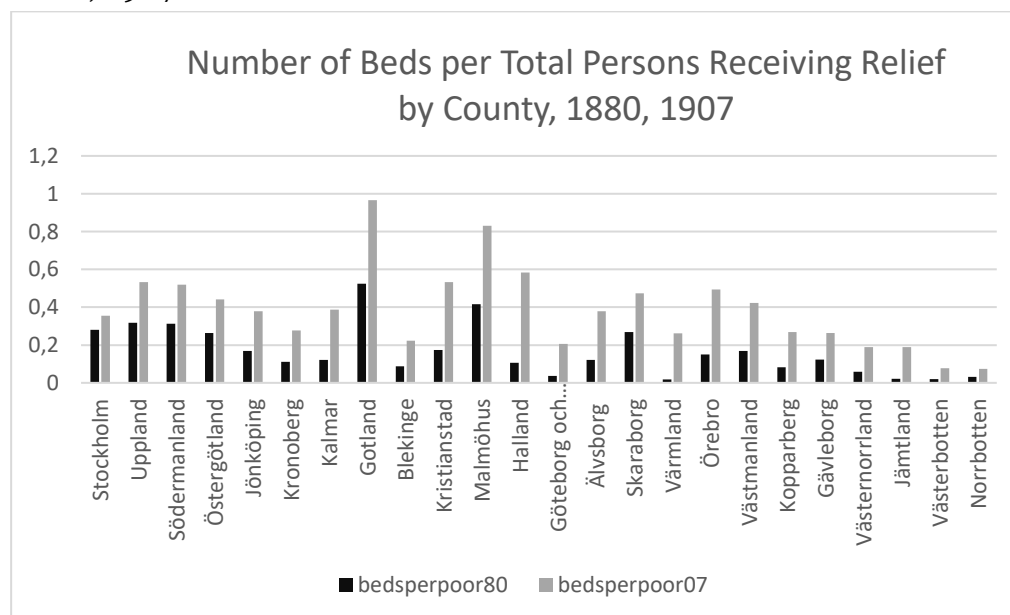
Figure A.2. Number of poor relief institutions per municipality by county, 1880 and 1907.



Notes: Instperkom80=Institution per municipality 1880, instperkom07= Institution per municipality 1907.

Source: Bidrag till Sveriges officiella statistik. U, Kommunernas fattigvård och finanser, 1880, 1907.

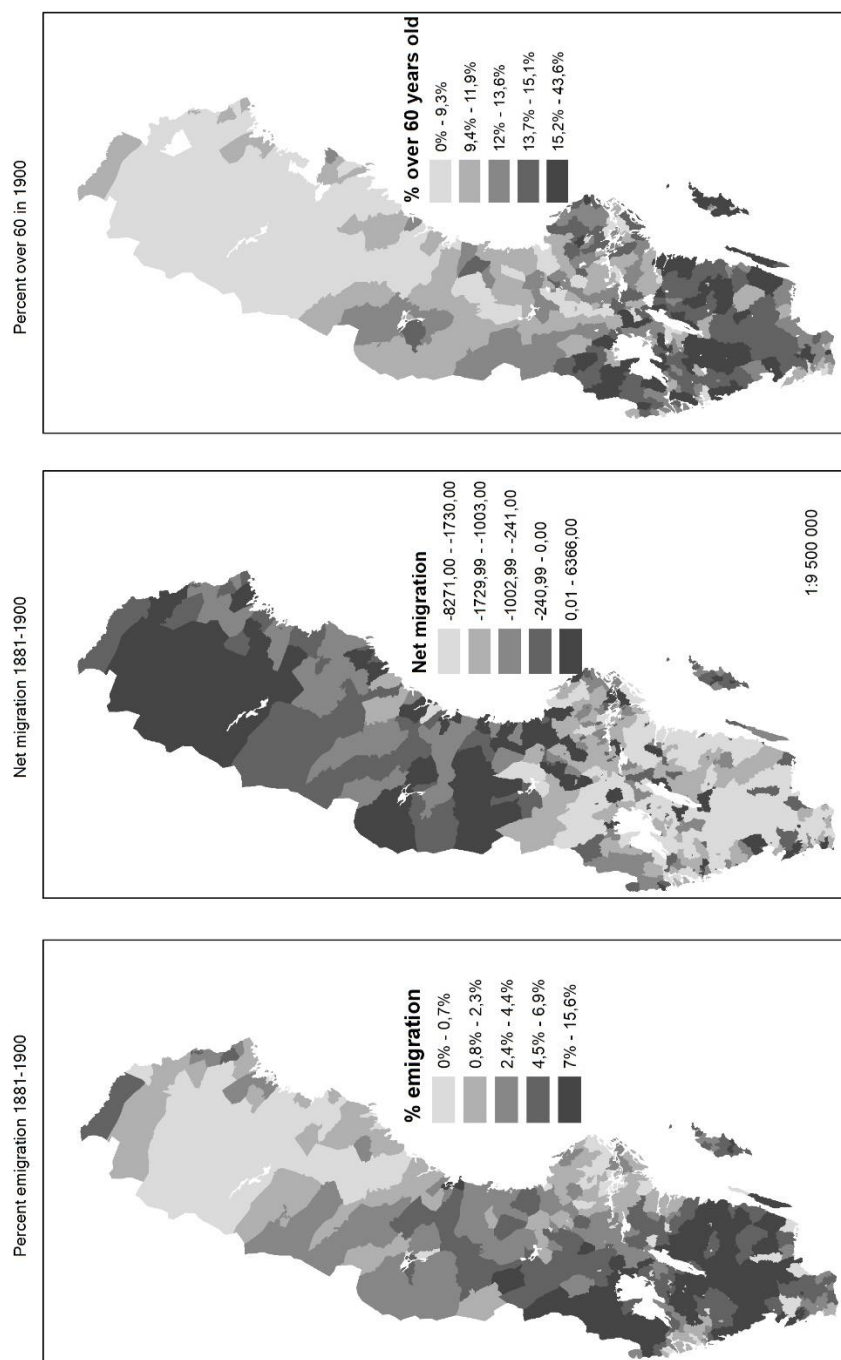
Figure A.3. Number of beds per total persons receiving relief by county, 1880, 1907.



Notes: Bedsperpoor80= Number of beds per poor relief recipient 1880, bedsperpoor07= Number of beds per poor relief recipient 1907

Source: Bidrag till Sveriges officiella statistik. U, Kommunernas fattigvård och finanser, 1880, 1907.

Figure A.4. Regional variation in emigration, migration and those over 60 years old 1881-1900.



Source: Emigrationutredning; socken tabeller, Folkmängder, 281

Table A.2. Prior studies that discuss complex families or household retirement.

Parish	Author	Avg. Elev (m)	HH ELD DEA	Pre 1775-1814	Tabellverket 1775-1830 males	1815-1900	1900-1913
Herrestad, Skåne	Rosén 2004, (126-134)	28	ELD (any children)		22,5%	27,0%	38,5%
Kumla	Rosén 2004, (126-134)	58	ELD (any children)		51,7%	7,0%	54,4%
Ängsö	Samuelsson 2004, (100)	8	DEA (adult child heads)	10,0%	41,7%	5,0%	
Grinstad, Dalsland	Hallberg 2013, (262-263)	57	HH (relatives)		42,4%		
Arrie, Skåne	Todd 1976, (94)	30	HH (extend/multi)		43,3%	20,0%	
Hörröd, Skåne	Todd 1976, (94)	174	HH (extend/multi)		33,3%	4,5%	
Kolbäck	Gaunt 1977, (200)	15	HH (extend)	28,0%	35,3%		
Lövö	Gaunt 1977, (200)	20	HH (extend)	19,0%	3,8%		
Hubbo	Gaunt 1977, (200)	48	HH (extend)	21,0%	45,2%		
Tortuna	Gaunt 1977, (200)	38	HH (extend)	21,0%	55,6%		
Tillberga	Gaunt 1977, (200)	40	HH (extend)	19,0%	36,6%		
Skinnskatteberg	Gaunt 1978, (200)	156	HH (extend)	32,0%	29,7%		
Västerfärnebo	Gaunt 1978, (200)	92	HH (extend)	41,0%	70,9%		
Nederluleå and Råneå	Åberg and Öster, 1995 (156)	32	ELD (Retirement)		53,4%	90,0%	
Tillinge, Svinnegarn, Enköpings-näs and Vårfrukyrka	Eriksson and Rogers 1978, (163)	22	HH (extend)	15,3%	43,0%*		7,6%
Mönsterås, Småland	Lundh and Olsson 2001, (126)	10	ELD (Retirement)		41,8%	84,0%	
Trolleholm, Norrra Svalöv	Cederlund 1962, (35)	71	ELD (Retirement)		39,8%		
Duveke, Kågeröd Skåne	Cederlund 1962, (35)	99	ELD (Retirement)		70,6%	31,0%	
Karsholm gods, Österslöv	Lundh and Olsson 2001, (126)	16	ELD (Retirement)		57,0%	46,9%	
Örby	Ahlberger 1988, (106)	110	HH (extend/multi)	23,0%	53,2%	15% (11%)	

Notes: HH= Household, ELD= Elderly, DEA= Individuals at Death

* Tabellverket data missing for Vårfrukyrka

Table A.3 Percent males owning farms by parish (n=2159), correlations between years 1805-1855.

	1805	1810	1815	1820	1825	1830	1835	1840	1845	1850	1855
1805	1	.705	.604	.533	.516	.478	.485	.478	.436	.385	.375
1810	.705	1	.776	.734	.674	.611	.630	.613	.567	.524	.516
1815	.604	.776	1	.777	.706	.638	.670	.646	.603	.555	.539
1820	.533	.734	.777	1	.729	.657	.685	.655	.597	.582	.566
1825	.516	.674	.706	.729	1	.690	.744	.711	.671	.641	.619
1830	.478	.611	.638	.657	.690	1	.770	.752	.678	.636	.638
1835	.485	.630	.670	.685	.744	.770	1	.845	.753	.712	.694
1840	.478	.613	.646	.655	.711	.752	.845	1	.816	.774	.748
1845	.436	.567	.603	.597	.671	.678	.753	.816	1	.861	.823
1850	.385	.524	.555	.582	.641	.636	.712	.774	.861	1	.860
1855	.375	.516	.539	.566	.619	.638	.694	.748	.823	.860	1

All correlation are significant at the 0.01 level (2-tailed).

Table A.4 Percent males in household retirement contract or “brödlag” by parish, correlations between years 1805-1855.

	1805	1810	1815	1820	1825	1830	1835	1840	1845	1850	1855
1805	1	.535	.413	.346	.379	.323	.336	.283	.284	.276	.266
1810	.535	1	.509	.445	.403	.349	.380	.302	.315	.315	.289
1815	.413	.509	1	.541	.439	.377	.339	.305	.361	.332	.333
1820	.346	.445	.541	1	.441	.418	.351	.356	.356	.368	.347
1825	.379	.403	.439	.441	1	.638	.538	.457	.470	.454	.431
1830	.323	.349	.377	.418	.638	1	.620	.521	.516	.480	.469
1835	.336	.380	.339	.351	.538	.620	1	.586	.554	.520	.496
1840	.283	.302	.305	.356	.457	.521	.586	1	.682	.593	.542
1845	.284	.315	.361	.356	.470	.516	.554	.682	1	.734	.659
1850	.276	.315	.332	.368	.454	.480	.520	.593	.734	1	.712
1855	.266	.289	.333	.347	.431	.469	.496	.542	.659	.712	1

All correlation are significant at the 0.01 level (2-tailed).

Table A.5 Percent destitute households by parish, correlations between years 1805-1855.

	1805	1810	1815	1820	1840	1845	1850	1855
1805	1	.504	.412	.351	.106	.086	.065	.065
1810	.504	1	.544	.451	.129	.114	.116	.098
1815	.412	.544	1	.635	.119	.152	.150	.103
1820	.351	.451	.635	1	.123	.139	.155	.121
1840	.106	.129	.119	.123	1	.433	.280	.149
1845	.086	.114	.152	.139	.433	1	.470	.249
1850	.065	.116	.150	.155	.280	.470	1	.438
1855	.065	.098	.103	.121	.149	.249	.438	1

**, Correlation is significant at the 0.01 level (2-tailed).

Table A.6 Variations in population and elderly in Gräsmark's upland forests verses basin settlements, 1880-1900.

	1880(N)	1890 (N)	1880-1890 Change	% 1900 (N)	1890-1900 % Change	1880-1900 % Change
Population Finnskog	2675	2197	-478	1901	-296	-774
Population Rottna Basin	2759	2342	-417	2195	-147	-564
Household heads Finnskog	724	550	-174	464	-86	-260
Household Heads Rottna Basin	658	531	-127	497	-34	-161
60+ Finnskog	282	483	201	380	-103	98
60+ Rottna Basin	285	403	118	423	20	138
60+ Finnskog %	10.5%	22%	11.4%	20%	8.5%	
60+ Rottna Basin %	10.3%	17.2%	6.9%	19.3%	12.4%	-6.9%
60+ in 3 generation HH Finnskog	74	64	-10	116	52	42
60+ in 3 generation HH Rottna Basin	116	86	-30	128	42	12
Children 15+ Finnskog	508	577	69	437	-140	-71
Children 15+ Rottna Basin	554	455	-99	447	-8	-107
Children 15+ Finnskog % child	42,5%	44,5%		51,7%	7,2%	9,1%
Children 15+ Rottna Basin % child	47,1%	43,7%		43,6%	-0,1%	-3,5%
Serv+Child+15/head Finnskog	1,94	1,99		1,59	-0,40	-0,34
Serv+Child+15/head Rottna Basin	2,76	2,05		1,77	-0,28	-0,99
Serv+child/head Finnskog	4,40	3,34		3,04	-0,31	-1,36
Serv+child/head Rottna Basin	4,59	3,86		3,70	-0,16	-0,89
Head farmowner 60+ Finnskog	60	78	18	129	51	69
Head farmowner 60+ Rottna Basin	64	59	-5	113	54	49
Farmowner Finnskog	296	306		285	-21	-11
Farmowner Rottna Basin	256	270		277	7	21
Heg % 60+ Finnskog	20,3%	25,5%		45,3%	19,8%	25,0%
Heg % 60+ Rottna Basin	25,0%	21,9%		40,8%	18,9%	15,8%
Children Finnskog	1302	1023	-279	865	-158	-437
Children Rottna Basin	1176	1041	-135	1025	-16	-151
Servants Finnskog	65	32	-33	17	-15	-48
Servants Rottna Basin	153	99	-54	44	-55	-109
Grandchildren Finn	59	59	0	75	16	16
Grandchildren Rottna Basin	105	77	-28	50	-27	-55
Parents Finnskog	54	63	9	64	1	10
Parents Rottna Basin	78	105	27	98	-7	20
Variations in emigration over time in Gräsmarks Forest verses Basin settlements						
	pre-1880 emigration (N)	1880s (N)	1880s (% of 1880 pop.)	1890s (N)	1890s (% of 1890 pop.)	Total Emi- gration 1800- 1929
Finnskog	303	364	0,13607477	303	0,137915339	1390
Rottna Basin	185	498	0,21263877	351	0,149871904	1466

	1880	1900	%Cohort
18-25 Rottna Basin	452	125	0,276549
18_25 Finnskog	397	98	0,246851
26-35 Rottna Basin	311	61	0,196141
26-35 Finnskog	250	44	0,176

Source: Minnesota Population Center. North Atlantic Population Project, 2016.

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A Swedish dilemma

Translating non-wage labor into a monetary pension continues to affect reproductive women, small proprietors and immigrants adversely. This challenge has its roots from over a century ago, as the Elderly Insurance Committee attempted to integrate Swedish non-wage smallholders within the actuarial sciences. The large number of smallholders in 1900 presented the state with a dilemma that ultimately steered Sweden away from a workers insurance and towards a universal pension system. This book presents new insight on regional variations in rural nineteenth century elderly households that lay behind that dilemma, providing a more nuanced description of “traditional.” This study raises the regional role that ownership played in limiting the collective cost of elderly impoverishment, as well as adaptations in life-cycle strategies between mobile adult-children and their sedentary smallholding parents. I present this adaption not as isolated to households and families but as interconnected with a growing national communications and financial network. Innovative postal services, such as postal banks and mail order, assisted networks of solidarity, first with families as remittances and then as handlers of Sweden’s first pension checks.

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