

The Almosenordnung of 1525 and the public welfare state — overview and summary

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In the second week of January 1525, while the Zurich council was still absorbing the property of the religious houses it had closed a few weeks earlier, it adopted a short ordinance on alms. The text is plain, practical and in places almost pedantic. It sets out who may receive bread and porridge, at what hour and at which door. It also forbids begging in the streets and before the churches and tells foreign beggars and pilgrims how long they may stay. The whole arrangement is placed under a small body of officials who swear to distribute what is entrusted to them without favour. Read beside the great theological tracts of the Zurich Reformation, it looks modest. Read as an instrument of administration, it is one of the founding documents of Zurich's public economy. It takes a mass of scattered pious endowments, many of them centuries old, and turns them into a fund with a purpose, a budget, a staff and a duty to account.¹

The present chapter reads the Almosenordnung in that light. Its religious motives are real and are treated with respect, although the interest of this book lies in what the ordinance did with wealth. Before 1525, charity in Zurich was largely an economy of salvation. Donors gave land, rents and cash to churches, convents and the hospital in exchange for prayers and masses, while the poor received what these institutions chose to pass on. After 1525, the same assets were held by offices of the city, whose salaried administrators collected the yields, while ordinance fixed their use and councillors checked it. The transformation created a class of public capital, managed in perpetuity for defined beneficiaries, which Zurich kept in recognisable form until the 1830s. Its descendants are still visible in the canton's budgets, in its schools and university and in the legal culture of the Swiss foundation.

That last point explains why a book on the financial centre should linger over porridge and bread. Switzerland today counts close to fourteen

thousand charitable foundations holding roughly CHF 160 billion, and the canton of Zurich hosts more of them than any other canton.² Their assets are invested by Zurich banks and asset managers and their governance reviewed by a supervisory authority seated in Zurich, while the city's lawyers and trust professionals advise their boards. The habits on which this sector rests—the idea that capital can be bound to a purpose, that its managers owe a duty of loyalty to that purpose, that a public authority should watch over its fulfilment—have older roots. In Zurich they received a sharp and durable institutional form in 1525. The Almosenordnung is the place where that form can be studied at its origin. The political story of the Reformation, including the dissolution of the monasteries as an act of state, is told in Chapter B.I. The doctrine of interest and usury which governed the investment of these funds belongs to Chapter B.III, while the full comparison with Geneva is reserved for Chapter B.IV.

1 Notes

1. The date of 15 January 1525 and the principal provisions are given in Thomas Huonker, "Bemerkungen zur Reformation in Zürich", pp. 15–17, <https://www.thata.ch/bemerkungenzurreformationinzuerich.pdf>, who cites the text from Emil Egli's *Actensammlung zur Geschichte der Zürcher Reformation* (1879), pp. 270–274. ↩
2. SwissFoundations, Center for Philanthropy Studies (University of Basel) and Center for Foundation Law (University of Zurich), *Schweizer Stiftungsreport 2026*, as summarised in "Schweizer Stiftungsvermögen steigt auf 159,6 Milliarden Franken", *Die Stiftung*, <https://www.die-stiftung.de/news/stiftungsszene/schweizer-stiftungsvermoegen-steigt-auf-1596-milliarden-franken-161735>. ↩

2 Conclusion

The Almosenordnung of January 1525 was a short text with long consequences. It forbade begging in Zurich, gathered the house-poor of the city's parishes and wards at the porridge kitchen in the former Dominican friary and placed the distribution under an almoner, two clergymen, a beggar-bailiff and four councillors. It also drew a line between the resident poor, who had a claim, and foreigners and itinerants, who received at most brief hospitality. In itself, it continued a municipal policy that had begun at least in 1520 and that Zurich shared with Nuremberg, Strasbourg, Ypres and many other cities, Catholic and Protestant alike. What gave it its particular weight was the moment of its adoption. Issued in the weeks after the council had taken over the Fraumünster and closed the city's friaries, it

became the first use to which the secularised wealth of the Zurich Church was put.

That wealth was organised as a set of offices—the Almosenamt, the hospital, the Klosterämter of Rüti, Töss, Kappel and the city houses, the Fraumünsteramt, the Hinteramt—each managing its own portfolio of tithes, ground rents and rent charges under a civic administrator. From 1533 all of them reported their surpluses to the Obmannamt. The Grossmünster chapter survived as a corporation whose income was redirected from liturgy to learning, financing the Prophezei, the Latin schools and the stipends through which the Reformed state trained its clergy. The system had obvious weaknesses. The council that supervised the funds also needed money for debts, walls and lordships, so that Bullinger complained in vain that the patrimony of the poor was being diverted. It also had great strengths. It gave Zurich an administration capable of managing large endowments over centuries, a culture of accounting to a supervisor and an argument—the continuing obligation of purpose—that constrained, at least morally, the authority that held the funds.

The offices created in the 1520s lasted until the liberal reforms of the 1830s. Their capital then passed into the cantonal school and the university, the municipal poor authority and the parish funds, while their normative logic passed into the modern law of foundations. Today the canton of Zurich hosts more charitable foundations than any other canton, supervises them through an intercantonal authority seated in Zurich, pays its recognised churches contributions whose historical roots lie in the secularisation, and markets itself actively as a foundation location. The porridge pot of 1525 is the humble ancestor of a sector that manages CHF 160 billion nationwide and forms one of the less visible pillars of the Swiss wealth industry.

3 In five sentences

1. Zurich's alms ordinance of 15 January 1525, adopted weeks after the council had taken over the Fraumünster and dissolved the city's friaries, prohibited begging, fed the registered house-poor at the Mushafen in the former Dominican friary and placed the fund under sworn officials supervised by councillors.
2. The ordinance continued a municipal policy that dated back at least to 1520 and belonged to a wider wave of welfare reforms in Nuremberg, Strasbourg, Wittenberg, Ypres and elsewhere, but it was the first instrument through which Zurich applied the secularised wealth of the Church to public purposes.

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3. The former monastic property was organised as a network of offices—the Almosenamnt, the hospital, the Klosterämter and, from 1533, the Obmannamt—that managed tithes, ground rents and rent charges for three centuries, while the Grossmünster's endowment was redirected to finance the Prophezei, the Latin schools and stipends.

4. The council also diverted part of these revenues to debt, fortification and territorial purchases, against which Bullinger protested by insisting that property given for a purpose remained bound to it—the principle that the modern law of foundations enforces through public supervision.

5. The habits formed in 1525—keeping dedicated capital together, managing it under oath, accounting to a public supervisor and spending its yield on a defined purpose—remain visible in Zurich's role as the leading Swiss foundation location, with more than 2,200 charitable foundations and a supervisory authority that since 2026 oversees foundations and pension funds with assets of more than CHF 600 billion.

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