Art lending organisations in Europe: a comparison of the French, the German and the Dutch experience

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The diffusion of art lending organisations represents an interesting but relatively unexplored development in the artistic and cultural scene of many European countries in the last decades of the 20th Century. An art lending gallery is an ‘open museum’, which works basically according to the principles of a library of artworks: it acquires, by various means and schemes, objects of contemporary art and it lends them for a fee to private citizens, public institutions and enterprises for some months.

As Horst Dietze has written, nobody enters a library with the intention of picking up at random dozens or hundreds of novels and reading in a few hours just a few pages of each book, just as nobody would go to a concert hall to listen in one or two hours to many small portions of all symphonies by Beethoven or Schubert: people tend to prefer a closer, protracted and possibly more intimate relationship with works of literature or music. But in the case of the visual arts we “still rush around the exhibitions and museums, we pass by pictures giving them only a fugitive glance without really absorbing them.” (Dietze 1987).
This is the main reason why the activity of an art lending organisation, that would give us the opportunity to have a closer and even intimate relationship with a work of art without having to buy it, could allow the diffusion of that kind of protracted dialogue – entirely lacking in the rapid or even fugitive approaches so typical of many museum experiences – that looks so central to the realisation of deeper aesthetic experiences and the acquisition of a real artistic knowledge.

Even if the first ideas and experimental projects for art lending systems can be traced back to beginning of the Twentieth century, the actual development of networks of organisations specialised in the loan of contemporary art took place in the late 1950s in Sweden, Norway, Finland and Denmark, while the following decades witnessed a relatively broad diffusion of similar institutions in Germany, France and the Netherlands (under the denominations of, respectively, *kunstverleihs*, *artothèques* and *kunstuitlen*).

The main objective of all these organisations is to increase the accessibility of contemporary art for the general public: the loan system, in fact, is intended to overcome precisely the many cultural, economic and psychological barriers that still hinder the diffusion of contemporary art. In this way, they can play an important pedagogical and educational role, by favouring the cultivation of taste and the knowledge of artistic languages: but could also, at the same time, achieve the objective of helping the artists, especially the young ones, to start making a name for themselves even outside the circuit of commercial art galleries.

In the present paper, which is part of wider research project on art lending in Europe, we will briefly examine the experience of three countries whose situations, for different aspects, look promising for an understanding of our subject matter: Germany, where the very idea of art lending found its first elaborations and applications about a century ago; France, where the creation and diffusion of a network of art lending organisations has been mainly the outcome of an explicit plan carried out by the government; and the
Netherlands, the European country where art lending activities have probably reached the higher level of diffusion. The Dutch case will be treated more extensively than the others, mostly because in this country we have witnessed a peculiar combination of private initiatives and public intervention that in the last decades has favoured, among other things, an interesting evolution of the institutional, organisational, and functional arrangements of art lending organisations.

The German case

In Germany, the first proposals for some sort of art lending schemes emerged at the beginning of the Twentieth century, when in Berlin a group of painters, in a period of crisis in the art market, instead of letting their artworks stay unsold in their studios started lending them for a fee. In a way this decision could be viewed as part of a marketing strategy, since its objective was to bring the contemporary art closer to a wider group of potential buyers, with an eye to increasing in this way the demand for artworks by the public.

In 1913 the German writer and art critic Hermann Bahr proposed the opening of picture lending institutions, calling them loan museums (Leihmuseen), while the first real “libraries of artworks” were established in Berlin in the mid-twenties. In 1925, by initiative of the painter Arthur Segal, the Berlin section of the Artists’ Association started the first service for the lending of artworks, while in 1927 a similar service was launched by the Kunstgemeinschaft (Community of Artists), founded by the politician and writer Heinrich Schulz (Dietze, 1986 and 1987). In the following years other similar services were opened in Hamburg, Frankfurt am Main and Ulm.

These experiences, however, had a rather short life, and ended in general even before the emigration of many of their founders after the advent of the Nazi regime. The idea of art lending in Germany resurfaced two decades later, when the art critic Franz Roh founded a Leihbilderei (lending gallery) in Munich in 1952, with the explicit aim of reducing the distance and separateness between the general public and contemporary art. Following
In this example, analogous galleries were opened in Baden-Baden, Frankfurt and Essen, but again these experiences survived only for a limited time. (Hagenström, 1999).

The impulse for a real expansion of art lending came in Germany only at the end of the 1960s, mostly as result of the diffusion of art lending institutions in some Nordic countries like Denmark and Sweden. In 1968 opened to the public the Berlin Graphtotek, a section of the civic library specialised in collecting and lending engravings, lithographs, and other graphic works by contemporary, mainly local artist. In 1970 the Neue Berliner Kunstverein (New Berlin Fine Arts Society), whose main objective was the support of local artists, founded an Artothek that thanks to the financial help of local authorities began acquiring paintings and other artworks to be put in the lending circuit. Towards the mid-1970s the example of the Berlin Graphtotek was followed by many German municipalities, with the opening of art lending services by the civic libraries of Duisburg, Freiburg, Koln, Wuppertal, Saarbrucken, Arnsberg, Erlangen, and Bremen. In the same period there was a booming of art lending libraries also in the German Democratic Republic, where dozens of Arthoteken were opened in just a few years (Hagenström, 1999).

In the following years the number of art lending organisations in Germany increased constantly until the 1990s, when it reached a peak of more than 120: only in the city of Berlin, for instance, one could find not less then 10 Artotheken. According to the data published by the Deutsches Bibliotheksinstitut, in 1996 there were in Germany 126 artotheken/graphtoten: 3% of these had been founded in the late 1960s, 25% in the 1970s, 48% in the 1980s, and 24% in the 1990s. As to their organisational and institutional setup, in Germany there are very few independent or private art lending establishments: their great majority is indeed subordinated to other institutions. In 1996, about one half of them were managed and financed substantially as sections of public libraries, 24 depended on municipal offices for art and culture, 16 were financed by fine arts societies, 4 were attached to museums, 2 depended on people's
Universities, 1 was part of an art gallery, and the remaining were the result of joint initiatives of two or more public institutions. (Deutsches Bibliotheksinstitut 1996, pp. 3-15).

Public libraries could offer, indeed, many advantages to the art lending organisations that are attached to them: good availability of space and personnel, relatively long opening hours, reliable organisational arrangements, and well-established lending practices. At the same time, their management rules tend to be rather rigid, and the freedom of action of directors of their art lending section is consequently quite limited. On the contrary, the art lending organisations depending from institutions different from libraries – like municipal offices for art and culture or fine arts societies – have a smaller availability of human and financial resource, but at the same time have much greater freedom of choice in the organisational field and, especially, operate within structures that pay much more attention to the problems and trends of contemporary art: in these cases, the managing of Artotheken tends to be more receptive and innovative (Stahl 2001).

The stock of artworks of German art lending organisations consists mainly of pieces of quite recent production by contemporary visual artists, since only a few of them could base their activity on previously existent collections. As to the kind of artworks, one can find mainly prints (engravings, lithographs, serigraphs, etchings) and other works on paper such as drawings and aquarelles: only in a minority of cases the collections include also photographs and, to an even lesser extent, paintings and small sculptures.

The selection of works to be acquired is generally entrusted to commissions, with the presence of some external experts such as art critics, artists, museum directors and gallery owners. The development of collections, in any case, is generally limited to the acquisition of works by local artists, and to a much lesser extent by artist of national or international renown: while this is mainly due to their very limited acquisition budgets of such organisations, it also corresponds to one of their explicit aims, i.e. the promotion of young (and not so young) local artists. The main methods of acquisition are purchases
and donations, with some long-term loan by local banks or insurance companies: both the rental or the deposit by artists are quite uncommon.

As shown by a survey carried out in the late 1980s, the subscribers of German art lending organisations concentrate in the age groups from 20 to 35-40 years (Urban 1988, p. 10). According to the author, this can be attributed to two concomitant factors: on the one hand the obvious fact that, since most people in their 20s and 30s are still engaged in their education or in their training on the job, they have comparatively low incomes that do not allow them to purchase costly original artworks. At the same time, young people tend to have a much open and flexible attitude towards the arts, tend to be more interested in contemporary artworks in all their forms, and are much more prone to accept changes in their living style or in their homes (Urban 1988, p. 50).

As to the lending conditions, finally, the most common arrangement is that of a two-stage tariff, with an annual subscription to the service and a small monthly fee for each artwork borrowed. In this respect, however, we see a great diversity of solutions, mostly due to the variety diversity of institutional setups and financing sources of art lending organisations. Generally speaking, those organisations that receive exclusively public funding tend to offer their services for free or at very low and almost symbolical prices, while the ones which are independently run or receive only partial public fundings tend to set relatively higher tariffs.

**The French case**

The first experiences of art lending in France are much more recent that in Germany, since they date back to the beginning of the 1960s and were mostly connected to the creation of the “Maisons de la Culture”. These cultural centres – founded in many French cities under the impulse of the then minister of cultural affairs André Malraux – were an expression of a strong political will to democratise and diffuse the access to art and culture. Within a number of these cultural centres, first of all in Grenoble and Le Havre and
then in other cities, the first half of the 1960s saw the establishment of the first art lending services aimed at the general public.

A real diffusion of art lending organisations (artothèques) in the whole country, however, would take place two decades later, again on the basis of a strong political decision taken at the central governmental level. At the beginning of the 1980s, in fact, the minister for Cultural Affairs Jack Lang stressed again forcefully the aim of making contemporary art accessible to the maximum number of people in every region. A campaign was then launched, in this context, for the creation of a series of artothèques all over the country, backed by quite large public funds aimed specifically at supporting the start up of these new art organisations. Thanks to this impulse, 15 artothèques were established, between 1982 and 1986, by various municipal governments around the country (Tangy 2000).

In the following years their number continued to increase, so that presently there exist around sixty art lending organisations in France: of these, 3 percent were founded in the 1960s, 8 percent in the 1970s, 63 percent in the 1980s, and 29 percent in the 1990s (Ministère de la culture et de la communication, 2000). Almost 85 per cent of the artothèques are managed by public institutions, and only the remaining 15 per cent depend on art galleries or other private bodies. Among the 49 public art lending organisations the majority depends on municipalities, and are part of civic libraries (30), of municipal cultural centres or of centres for contemporary art (10): the remaining depend on schools, museums, universities, and cultural associations.

If we assess the dimensions of these organisations on the basis of their holdings, half of them appear relatively small: the number of artworks which they possess is comprised between 200 and 800. Only five French artothèques, having collections that exceed the 3000 artworks, can be in fact considered of big dimensions (Ministère de la culture et de la communication, 2000). This reflects the fact that the financial resources of artothèques, which in the great majority of instances are provided by the municipalities or in any
case derive from public grants, are in general quite limited: the sum that French art lending organisations can allocate each year for the acquisition of new artworks is typically comprised between 15,000 and 20,000 euros (IMPACT 1999, p. 155). As in the German case, purchases and donations represent the more common acquisition channels, with only a very limited role for other methods such as the rental or the deposit by artists.

The collections of *arthothèques* consist mainly of graphic works (engravings, lithographs, serigraphs) and photographs: in 80 percent of the cases they possess and lend only these kind of artworks, while only 20 percent of them collect paintings and drawings and an even smaller amount holds also some small sculptures (Ministère de la culture et de la communication, 2000). As to the pricing policy, in the majority of cases the artworks are lent to local residents for free. When this is not the case, the tariffs are quite low: the cost of an annual subscription for a private individual varies from 8 to 40 euros, while the monthly fee for each borrowed artwork goes from to 2 to 7 euros.

**The Dutch case**

In the Netherlands the lending of artworks – to private citizens, enterprises and public institutions, has a relatively broad diffusion. In the mid-1990s, for instance, one could count one art lending organisation every 130,000 inhabitants: by way of comparison, the corresponding data for Germany and France were, respectively, one every 650,000 and one every 950,000.

The art lending organisations are part of the broader group of private and public organisations whose main activity consists in the intermediation of artworks. According to the data published by the Dutch Central Statistical Office, in 1996 the total number of such organisations (including also art galleries and art consultancies) amounted to 522, and 1/3 of them offered some art lending service. Art lending, however, represented the main activity for only 81 of them, 28 of which were commercial galleries while 53 had the status of not for profit organisations (FKU 1999, p. 14).
Most of the Dutch art lending centres (*kunstuileencentra*) belong to two separate circuits, that of the Foundations for Visual Arts (SBKs according to their Dutch acronym) and that of the *artotheken*. Initially, the distinction between these two kinds of organisations — in terms of institutional objectives, origins and methods of acquisition of artworks, sources of financing — was quite sharp. In 1987 however, for reasons that shall become clearer below, began a process of gradual approaching and assimilation of these two distinct models, as a result both of a governmental initiative and of spontaneous initiatives ‘from below’.

The starting point of a system of art lending in the Netherlands can be traced back to the mid-1950s and can be ascribed mainly to the activism of Pieter Kooistra, a painter, sculptor, and writer from Amsterdam. In 1952 Kooistra, with a small group of friends, began elaborating a project for the creation — outside the circuit of commercial art galleries — of a new service capable of favouring, through a system of borrowing, a closer relationship between contemporary artists and those members of the general public that were interested in artistic creations but at the same time lacked adequate financial means. In order to realise such an objective, in 1955 they founded in Amsterdam the ‘Foundation for the Visual Arts’ (Stichting Beeldende Kunst, or SBK).

Kooistra’s initiative was fairly successful and its activities were judged with favour by the municipal authorities, which from the mid-sixties started supporting the project with various grants. In 1968 came the creation of the first independent organisation for the lending of artworks, the SBK Amsterdam, whose example was to be followed soon in numerous Dutch cities. In 1973 the central government, recognising the important role played from the SBKs in the diffusion of contemporary art, decided to support in stable manner their activities by guaranteeing them an annual allowance for the development of their collections; at the same time, the local authorities pledged to support the SBKs in covering part of their current expenses.

A fundamental element of the SBK system, which from the very beginning
differentiated this model from analogous experiences, was the provision that a certain percentage of the fees paid for the borrowing of artworks had to be put aside every month, with a sort of forced saving, in order to allow the subsequent purchase of the artwork: it was, substantially, a system of hire-purchase (not far from certain forms of operating lease). Moreover, the SBKs, at least in a first phase, never purchased the artworks to be lent, but obtained them only in deposit from the artists.

The development of the second Dutch circuit of art lending organisations, that of the artotheken, proceeded in parallel with the system of SBKs, and was strictly associated with a peculiar policy for the support of Dutch artists that has been in existence in the Netherlands for about three decades. This policy was launched with the so-called ‘Scheme for the support of visual artists’ (Beeldende Kunstenares Regeling, or BKR), a law passed in 1956 which provided for the payment of a subsidy to every artist in exchange for the consignment to the State, each year, of a certain number of artworks (Rengers-Plug 2001). In the following years the number of painters having access to such provisions increased constantly, going from 200 in 1960 to 3,800 in 1983, and at the same time there was a parallel huge increase in the number of artworks stocked up in governmental warehouses: in 1987 they amounted to almost 500,000 pieces (Cowl 1995, pp. 21-22).

During the years a small part of this huge number of hoarded artworks had been used for decorating public buildings and offices: in 1972, however, a law was passed, mostly under the pressure coming from the professional association of artists and with the aim of promoting a broader diffusion of contemporary art, stating that the art pieces kept in the warehouses on the basis of the BKR could also be lent to private citizens. As a result of such legal revision, in that same year the local administration of The Hague, with a decision that was soon to be imitated by many other cities in the Netherlands, decided to open a municipal art lending library, or artothek, whose collection was to be based precisely on the vast supply of BKR’s artworks.

The public nature of the ownership of those artworks, however, had two
important consequences. On the one hand the municipal art lending organisations, contrary to what the SBK model contemplated, could exclusively lend the artworks to the public and were not allowed to sell them: their functioning scheme, that is to say, was based on the typical model of a public library. Secondly, since the artotheken were municipal institutions and did not have to bear any cost for acquiring their artworks, the level of the borrowing fees required from individual subscribers was generally extremely low.

A fundamental break in the separate developments of these two different models of art lending organisation (the SBKs and the artotheken) took place, however, in 1987: in that year the Dutch government, owing to the increasing criticism raised by many members of the artistic and cultural world against the kind of support given to artists by the BKR – mostly because of its nature of a generalised and undiscriminating subsidy – decided to suspend and soon afterwards to scrap the BKR, replacing it with other forms of support which were less automatic and attempted to take into account the quality of each artist’s production.

As a consequence of the governmental decision to discontinue the BKR, the municipal artotheken found themselves in a very different and somewhat difficult position: they could not count anymore on a constant and free inflow of pieces in their collections, and were therefore obliged to use part of their funds to purchase or rent new artworks. At the same time, also the SBKs were changing their policies, in particular by offering their subscribers the option of borrowing the artworks without any successive redemption clause: the fees for such a pure loan scheme were, of course, fixed at a much lower level (about one half) than the tariffs for hire-purchase. The SBKs, moreover, while continuing the policy of obtaining the artworks in the form of deposits on consignment by the artists – as they had been doing for many years – began using part of their budget for purchasing artworks.

These organisational transformation and other operational changes resulted in a progressively increasing similarity between the two kinds of art lending
organisations existing in the Netherlands. One of their important common characteristic is their status of not for profit organisations, as opposed to the commercial, for profit status of private galleries that also offer art lending services. A second common feature is that they deal mainly (even if not exclusively) with private citizens, while the commercial art lending galleries mostly cater the private enterprises sector. According to data referring to 1996, in the Netherlands there were altogether 86,000 individual subscribers of art lending organisations, some of which clients of commercial lending galleries (21%) but for the most part associated to not for profit organisations (79 %). In the same year the total number of institutions and enterprises utilising the services of art lending organisations was 8,700, the majority of which (60%) dealt with to commercial galleries, while the remaining 40% dealt with not profit art lending organisations (FKU 1999).

A statistical survey carried out at the beginning of the 1990s (Hamers, Ijdens and Vinken, 1993) gives us some further information on the individuals subscribing to not for profit art lending organisations: they are mostly between 30 and 50 years old, belong to relatively high income groups, and have a level of schooling which is higher than the average. Other surveys show us that between 1979 and 1995 the percentage of Dutch citizens that subscribed to art lending organisations doubled, going from 1% to 2% of the population. Such percentages could be usefully compared with that of the Dutch citizens which in the same period purchased some art objects, which remained stable at the 5% level (De Haan – Knulst, 2000): in 1995 the art lending market, in other terms, had a size that corresponded to about 40% of the market for art purchasing.

In their relationships with artists, art lending galleries play three different roles: as clients, as intermediaries, and as promoters. In the first instance their relationship with the artists is basically a commercial one, since they purchase or rent from the authors the artworks needed to develop their collections. For such transactions the reference point is the market value of the works, which in the case of purchases is paid fully to the artists, while in the case of rent represents the basis upon which the annual rental fee paid to the artist,
typically set at 10% of the value, is calculated (FKU 1999, p. 19). As intermediaries they act at the same time as consultants (towards the public) and as agents (towards the artists): when selling an artwork, they generally keep 35% of the selling price as a commission. The art lending organisations carry out also many important promotional activities, regarding contemporary arts in general or single artists, mainly through the realisation of information and documentation materials and by the organisation of exhibitions, lectures, talks and meetings with artists.

One way to gauge the economic relevance of the role played by art lending organisations in the visual arts could be the measure of their contribution to the artists' incomes. According to a recent survey of the visual arts market in the Netherlands (Meulenbeek – Poot 1998), in 1996 the total flow of income generated for the artists by the activity of all intermediaries active in the market was equal to 73 million Dutch guilders. About 1/4 of these payments originated from the activity of not for profit art lending organisations, with the following breakdown: 34% as rental fees paid to the artists, 9% as commissions paid for deposits in consignment, 15% as payments to the artists for purchases made by individual subscribers, and 42% as payments to the artists for direct purchases by the art lending galleries (FKU 1999, p. 20).

Other interesting information can be derived from the data regarding the size and sources of the loanable collections. In 1996 the total number of artworks held by Dutch art lending organisations was about 268,000, a figure which translates into an average holding, for each lending gallery, of about 5000 pieces: it indicates a quite respectable dimension, if we compare it, for instance, with the correspondent figure for the French art lending establishments which is around 1,100 artworks. As to the sources of the collections, 2% of the works had been left in deposit by artists, 23% had been acquired by renting them, 35% had been purchased, while 36% represented works obtained for free through the BKR's art/subsidies scheme (FKU 1999, p. 22).
As to their financial situation, in 1996 the total revenues of all the Dutch not for profit art lending organisations amounted to 41 million Dutch guilders, with the main part (with a share of 51%) represented by the subsidies received from provincial and municipal administrations. Other important sources of revenues were the receipts from loans (28%) and the proceeds from the sale of artworks previously purchased (12%). As to the expenditures, the most important part was represented by the cost of personnel (30%), followed by the outlays for purchasing (22%) or renting (15%) the artworks, by the costs for the management and the upkeep of premises (10%), and by the promotional expenses (5%). These data show, among other things, the high level of subvention granted to art lending organisations: however, as is often the case, average figures could hide more than they show, blurring the contrast between extremely different situations. In fact, if we look with more details at the budget structure of a small but representative subset of art lending centres, it turns out that the share of subsidies in total revenues varied in 1996 from a minimum of 15% to a maximum of 70% (FKU 1999, p. 38).

Finally, some considerations on the level and structure of tariffs applied in the art lending field. For private individuals, in 1996 the average monthly fees to be paid for each artwork were 8.75 Dutch guilders (4 euros), in the case of pure borrowing, and 17.6 Dutch guilders (8 euros) for hire-purchase arrangements (in which case the average quota set aside on account of the final acquisition was 56%). In transactions involving the enterprises, the tariffs were typically from two to three times higher. But again an important aspect, not be overlooked, is the high differentiation of tariffs among the diverse lending establishments. Such a dissimilarity originates in their varied institutional history and setup, with still important differences existing between SBKs and arthoteken, but it also reflects a multiplicity of approaches concerning their acquisition policies, operational arrangements, and strategic goals. As an example, in the case of four lending centres which were studied analytically in a survey carried out by the Federation of art lending organisations (FKU), the monthly fees for hire-purchase went from a minimum of 15 Dutch guilders (6.8 euros) to a maximum of 50 Dutch guilders (23 euros), with the set-aside quota varying from 50% to 80% (FKU 1999, p. 36).
Some final considerations and comparative evaluations

On the basis of a comparison of the experiences in the field of art lending in Germany, France, and the Netherlands, and of additional information on the origin and development of this activity in other European countries, one could derive some indications and suggestions that allow a better understanding of the development, the role, and the possible future evolution of the organisations active in this peculiar sphere.

1) At the origin of all projects involving art lending schemes there have typically been forceful initiatives taken by small groups or, more often, single personalities active in the artistic and cultural field – be they artists, art critics, gallery owners, or politicians. In general, these public figures tended to be very critical of the current artistic establishment and the functioning of the arts market, and were very keen on orienting the cultural policies toward extending the fruition opportunities of contemporary arts by the general public. Almost everywhere, moreover, the political and financial support from public administrations (at the central, regional, or local level) has been instrumental in transforming experimental projects and schemes into relatively stable and structured initiatives, with an important role to be played in the cultural and artistic panorama of their respective countries.

2) While many initiatives in this field sprang up, during the Twentieth century, in numerous European countries, they were able to set in and evolve into a relatively extended network of art lending establishments mostly in the Nordic countries (Sweden, Norway, Finland, Denmark) and the Netherlands. The reason for this must be sought for essentially in the cultural policy model followed by all these countries for more than a century. Such model is characterized by the existence of well developed systems and instruments for the public support of the arts and the artists, and by very close relationships between all the actors involved: public authorities (ministries, local administrations), artistic institutions, cultural societies, and professional associations of artists (ERICarts 2001). Some recent data referring to the
Dutch situation, for instance, show that in 1995 a share of 43% of the visual arts market could be ascribed to the presence of the public sector, mainly through its policies of public purchases of artworks, subsidies to the artists, and subventions to the numerous institutions working in the sector (Rengers-Plug 2001, pp. 5-6).

3) The role of local administration in supporting and financing the art lending organisations turned out to be essential almost everywhere, even in a country, like France, characterised by a well-known extreme policy centralization. This fact may be ascribed mainly to the following factors: a) the policies aiming at democratising and enlarging the participation of the general public to the arts and culture imply, almost inevitably, an extended territorial diffusion of those institutions (like the art lending organisations) that could favour the realisation of these objectives; b) in quite a number of cases, moreover, the creation of art lending schemes and establishments has been seen as instrumental in promoting the artistic production at the regional level and in supporting the activities of the local artists.

4) Municipal art lending structures in France and Germany are, almost in their totality, completely subordinated to other institutions (mainly public libraries and médiathèques), both for their endowments of personnel and premises and for the financial means necessary to the development of their collections: in their case, a possible evolution toward some form of administrative and financial independence is not even contemplated. The situation is quite different in the Netherlands, where the majority of art lending centres have the status of independent not for profit organisations, formally autonomous even if often heavily dependent on public funds and subsidies. The Dutch government has indeed carried out in recent years a deep revision of such subsidising policies, and has officially spelled out its intention to reduce, and ideally scrap altogether, the subsidies granted to art lending organisations: according to the new policies envisaged by the government, in other terms, they should prepare themselves to become, in a not so distant future, financially independent just like the private commercial galleries offering the same kind of service (van Voss 2001).
5) There are two fundamentally distinct ways of managing an art lending organisation: the first one takes as a model the functioning of museums and libraries, the second that of art galleries. In the first case, the artworks are generally purchased and have the status of a public property; in the second kind of arrangement, the works are consigned in deposit or rented out by the artists, and are then lent to the general public on a commission basis. This second system could ensure some advantage to both parts: the art lending organisations are able, in this way, to acquire works of contemporary art without having to pay huge sums for increasing their loanable collection; the artists, on the other hand, have the possibility of broadening the circle of connoisseurs knowing and appreciating their work without having to surrender the totality of property rights to their creations. However, there are also disadvantages connected to the gallery-like operating scheme: mainly the fact that in this system the lending organisations are not in a position to build and develop over time their own collection, and remain constantly dependent on the good will of artists for expanding the number of loanable artworks (Stahl 2001).

6) The Dutch experience shows that, once an extended network of organisations offering these services has been created and consolidated – ensuring an ample supply of artworks of good quality and sufficient variety – the demand for art lending coming from individuals, institutions, and enterprises reaches interesting levels. In the case of individuals, as we have already said, the demand for artworks to be loaned equals more or less 40% of the value of the demand for artworks to be purchased.

7) The market segment that allows to achieve more easily good performances in terms of profitability seems to be that of corporate customers. As maintained by Cowl (1995) in its survey of various art lending initiatives existing in Canada, Australia, and Belgium, the best way for balancing the accounts of art lending organisations is to cater for the demand for art lending expressed by the private corporate sector. This is, indeed, what most commercial art lending galleries operating in the Netherlands are already
8) Even in the case of not for profit organisations that deal mostly with individuals, however, the Dutch experience shows that it is not impossible to aim at improving their economic and financial results at achieve a balanced budget even in the absence of public subsidies. The most interesting case, from this point of view, is that of the Amsterdam SBK: thanks to a serious effort of internal restructuring started in 1996 and to very effective marketing campaigns – allowing a substantial expansion in the number of subscribers even in the presence of increasing tariffs – this organisation was able in 2000 to arrive at a balanced budget and to become therefore financial self-sufficient, giving up all public subsidies (van Voss 2001).

9) The most decisive role that art lending organisations play and could continue to play in the future, however, remains linked to the objective of favouring the knowledge of contemporary art by the general public and promoting the formation of taste: by bringing the artworks out of museums, exhibitions, and galleries and into the homes and the offices, the art lending organisations could contribute to the necessary change in the perception of contemporary art as been living in an ivory tower, outside of the reach and comprehension of non-specialists (Dietze 1987, p. 4).
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