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Philanthropy in England 1480–1660

VOLUME I:
A Study of the Changing Patterns of English Social Aspirations

W. K. Jordan

PHILANTHROPY IN ENGLAND 1480–1660

This study documents a momentous shift which occurred in men's aspirations for their society in the course of the sixteenth and seventeenth centuries. The author has examined gifts and bequests left for charitable causes over a period of nearly two centuries in ten English counties, in order to assess the changing pattern of social aspirations and observe the different 'velocities of change' among the several social classes.

Professor Jordan examines the problem of poverty in the early modern world and discusses the various measures taken by the Tudors and Stuarts to deal with the needs of the poor. He concludes that poverty was principally relieved by an immense outpouring of charitable wealth. This wealth flowed principally from an urban aristocracy determined not only to care for the hopelessly destitute but so to enlarge the 'area of opportunity' so that poverty could be prevented. At the same time, the Elizabethan law of charitable uses marshalled this generous wealth into effective agencies. The study closes with a full assessment of the noble achievements of the period: the founding of a widespread and effective system of education, the establishment of almshouses in all parts of England, and extraordinary and fertile experiments with the several agencies of social rehabilitation.

The author records in this volume a great and enduring historical achievement; he also records the triumph of the secular preoccupations of mankind.

The book was first published in 1959.

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Philanthropy in England
1480–1660

by the same author

THE DEVELOPMENT OF RELIGIOUS TOLERATION IN ENGLAND

1 *From the beginning of the English Reformation to the death of Queen Elizabeth*

2 *From the Accession of James I to the Convention of the Long Parliament*, 1603–1640

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4 *Attainment of the theory and accommodations in Thought and Institutions*, 1640–1660

Philanthropy in England 1480–1660

A STUDY OF THE CHANGING PATTERN OF ENGLISH SOCIAL ASPIRATIONS

BY

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FOR

F. R. J.

Animae dimidium meae

PREFACE

This is the first of a series of volumes dealing with the changing pattern of men's aspirations for their society during a long and critical period in the history of western Europe. The present volume is an essay commenting on the subject and presenting conclusions drawn from a considerable mass of available evidence. In the very nature of the case the whole of the research had to be completed and the later volumes written in first draft before it was possible to undertake this essay. The second projected volume will deal in some detail with the philanthropic impulse in the English urban society, attention being confined to London, where a rich, an incredibly generous, and a most articulate merchant aristocracy was in the course of our period to lay solidly the foundations of liberal institutions not only in the metropolis but throughout England. The third volume will consider at length the changing structure of men's aspirations in rural England, with documentation supplied from a sampling of counties in various parts of the realm. There will remain studies of several additional rural counties and of Bristol, an urban complex second in importance only to London. It is hoped that these may be published separately in appropriate periodicals.

Many years have elapsed since this study was begun under the kindly auspices of a grant from the John Simon Guggenheim Memorial Foundation. The work has been sustained through the years by most helpful subventions from the American Philosophical Society, Harvard University, and Radcliffe College. More recently it has been brought to completion with the help of a generous grant from the Ford Foundation which made it possible to complete the research, to assemble and assess the materials, and to reduce the data to statistical order. These volumes will record the benefactions of many men of an earlier age; the author's experience would suggest that even the slow and fumbling efforts of the student of history are not without their support by equally generous donors in these later days.

The gathering of the materials for these volumes has required work in the principal libraries and archives in England and the United States, where in every instance the author has met with courteous and patient treatment. The work has imposed particularly heavy burdens on the staffs of Somerset House, York Minster, and many district registries, and for their most helpful assistance we would express our deepest gratitude.

W. K. J.

Cambridge, Massachusetts
January, 1958

BIBLIOGRAPHICAL NOTE

The bibliographical citations in this work are necessarily very heavy, particularly in the later volumes. Hence no formal bibliography will be presented, but a full reference will be supplied in the instance of the first citation of a printed or manuscript source.

It has been our intention to render all quotations exactly as written or printed, save that capitalization has in all cases been modernized.

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I

The Conception

> I esteeme wills . . . to be of the noblest sort of recordes; for yt they acquaint us wth more circumstances (and at the least wth no lesse certainty) then other recordes comonly do. As namely, the substance of the deceased especially in his personall estate, his wife, children, kindred, servants and his esteemed freindes (for of such consist his executors, supervisers, and legatees) his inclinations to piety, charity and bounty, the circumstantiall time (for the most part) of his death and the place of buriall; all wch give much light and satisfaction to such as listen after the memory of their ancestors.
>
> Gervase Holles, *Memorials of the Holles family* (A. C. Wood, ed.) (L., 1937), 20.

This study is concerned with men's aspirations for their own age and for generations yet to come; with their heroic effort to shape the course of history by creating enduring social institutions which would contribute significantly, often decisively, in determining the structure and nature of the society just then coming into being. It has been our purpose to record every gift and bequest made to charities, quite broadly defined, during the period 1480–1660 in a selected and, it is hoped, representative group of ten English counties, which probably included about one-third of the population and somewhat more than half of the disposable wealth of the entire realm. The broad objective of the study is to trace with care the changing aspirations of English society as reflected in the benefactions of the age. The period with which we are to deal is long, extending as it does for very nearly two centuries. It is likewise an era of great importance in the history of thought and institutions, witnessing as it did the collapse of the mediaeval society and the rise of the modern era, the triumph of a strong monarchy on the ruins of the feudal polity, the revolutionary impact of that complex movement which we call the Reformation, the emergence of a powerful and responsible gentry, and the swift rise of a principally Puritan urban aristocracy—the merchants —to the seats of economic power. A detailed examination of the benefactions of this momentous period provides a sensitive and surely an accurate barometer of powerful forces of historical change at work in the English society and affords us a most intimate understanding of the

shifting morphology of aspirations which were producing changes that were in their total effect revolutionary.

Very broadly, it may be said that this study documents, though certainly imperfectly, one of the few great cultural revolutions in western history: the momentous shift from men's primarily religious preoccupations to the secular concerns that have moulded the thought and institutions of the past three centuries. This profoundly important metamorphosis in the nature and quality of men's aspirations for their society is quite perfectly mirrored in their benefactions. When men come to draw their wills they express their aspirations with a kind of ultimate honesty, and when they leave charitable bequests they arm these aspirations with effective and enduring sanctions. The drafting of a will is for any human being a final and a solemn stock-taking not only of his personal estate, but if he be charitably disposed, of the world around him and of the world as he would like it to become.

'*In Dei nomine Amen.*' With this sonorous and solemn phrase almost every will drawn before 1640 was prefaced, suggesting not only the sentiments of the age but the historical and social sanctity and honesty of these documents. Men drew their wills in the name of God and in the face of God. A will in our period was quite as much a testament of faith as a secular document disposing of goods and chattels. Almost every will begins with a carefully considered and eloquently elaborated confession of faith, in which the testator earnestly strives to set out the nature of his beliefs, to confess his own inadequacies, to confirm his confidence in the mercy of God, and to prepare himself for a death which he believes to be imminent. Wills in this age of profound faith were mirrors of men's souls as truly as they were mirrors of their mundane aspirations. They were intensely personal documents, as well, for relatively few betray the cold hand of the lawyer or notary in the language and form of their composition. And they are completely honest documents, since men examined their consciences and defined their aspirations with searching of soul and in the sight of God, as they came at last to order their charitable dispositions, to project, as it were, their convictions and their fondest hopes for the earthly society from which they must now reluctantly depart.

The wills of our period, then, were made in full contemplation of death, and they were ordinarily drawn in the immediate presence of death. They were literally last wills and testaments. An extensive sampling would suggest that for wills proved in the Prerogative Court of Canterbury in the earlier years of our period only two months intervened between the drafting of the median will and its admission to probate; that not as much as three months elapsed during the early Elizabethan period; and almost exactly four months in the early Stuart

era.[1] These wills brought at last into formal language and decision matters of personal and social significance on which the testator had long brooded and towards which the slope of his aspirations had run for many years past. These were not '*ad hoc*' or tentative determinations, but rather the ultimate and irrevocable dispositions of men of some substance towards their families, their friends, and their society. They accordingly possess great dignity, great poignancy, and great clarity with respect to the ultimate aspirations of the testator.

These, then, are in large part the documents from which our evidence will be drawn. The benefactions made by men of our period bear eloquent witness to a profoundly significant, a truly revolutionary, shift in the nature and structure of men's aspirations: to the rapid withering of the religious preoccupation as the secular needs of humanity came, well before our period was out, to absorb the concern and the fortunes of men who were laying most securely and solidly the *Grundlagen* of a new civilization. This study will be concerned with an examination of the striking change in the pattern of men's attitude towards the problems of poverty, misery, and ignorance. The Middle Ages were acutely sensitive to the spiritual needs of mankind while displaying only scant, or ineffectual, concern with the alleviation or cure of the ills that beset the bodies of so large a mass of humanity. The mediaeval system of alms, administered principally by the monastic foundations, was at once casual and ineffective in its incidence, never seeking to do more than relieve conspicuous and abject suffering. This is probably the most significant reason why benefactions to monastic foundations had so sharply declined prior to 1480 in England and why they literally dried up well before their properties were expropriated by the Crown in the fourth and fifth decades of the sixteenth century.

Poverty was first systematically attacked in the sixteenth century with gifts for the outright relief of the poor and then later in our period with really massive endowments designed to eradicate its causes by a great variety of undertakings, among which the extension of educational opportunities was not the least. These efforts, so important in the development of the ethic as well as the institutions of the liberal society,

[1] Some further details on this point may be of interest. A long sampling of wills proved in the Prerogative Court of Canterbury for the years 1504 and 1517 yields an average interval of 106 days between the drafting of the will and its probate, the more meaningful median figure being 59 days. The range of time extends from 6 days to 2 years, 2 months, and 11 days. A similar sampling for the years 1558 and 1564, with a range of from 6 days to 3 years and 14 days, gives an average interval of 158 days and a median of 81. For the years 1617 and 1637 the average was 273 days, while the median figure was 121 days, and the range from 3 days to 7 years, 6 months, and 1 day. Less extensive samplings made of wills proved at York for these same years yielded substantially similar results.

were implemented by Elizabethan and Jacobean legislation planned to make each parish responsible for its poor and to separate the employable from the unemployable poor. But it is clear that the constructive effort, as well as most of the funds, flowed from private endowments rather than from the mechanism contemplated by legislation.

This study, then, will trace out from the wealth of detail available the development of moral and social responsibility in the English society. Many factors, it is clear, account for the almost precocious maturity of this attitude in the late Tudor and the early Stuart reigns. The Tudor sovereigns had given England a long and stern tuition in local administrative responsibility. The gentry, raised up to political and economic strength by Henry VIII and Elizabeth, assumed new and heavy public burdens with grace and considerable skill. At the same time, Calvinism was in England sublimated into a sensitive social conscience that was secular in its aspirations and fruits even when the animating impulse may have been religious. Two classes of men, the gentry and the newer urban aristocracy of merchants, assumed an enormous measure of responsibility for the public welfare while rapidly and most effectively translating their ideals for society into a new philosophy of the state which we denominate liberalism.

The whole realm stirred as men began to discover that they could create institutions of social change and reformation with their own wealth and charity. Well before our period was finished, a veritable transformation had occurred in the social and cultural institutions of the realm, the artifact, in large part, of a relatively small group of rich, aggressive, and generous men who were creating a society in the image of their own aspirations. In this essentially revolutionary process, they received full encouragement from the masterful Tudors, perhaps the most secular as well as the most enlightened of all English sovereigns. The tide of philanthropic change mounted into a flood during the early years of the Stuart age, completing a social revolution intimately connected with a more dramatic, though in ultimate terms less effective, religious and political revolution which occurred directly a bewildered royal prerogative was thrown across the course of historical change.

It is likewise clear that it was the mercantile aristocracy of London which came in the course of our period to exercise a dominant influence on the moulding of national aspirations and on shaping and endowing the institutions required to translate aspirations into enduring reality. These Londoners, who were very rich and almost incredibly generous, spread the pervasive pattern of their giving across the whole face of England. The focus of their attack was on the ancient evil of poverty. But they were prescient enough to sense that poverty could never be destroyed unless the ignorance in which it spawns was relieved. Such men scorned and discarded alms, the mechanism of mediaeval charity,

since they were profoundly persuaded that casual, undisciplined charity was as ineffective as it was wasteful. The great and effective instrument which the mercantile aristocracy, whether of London, Bristol, or Norwich, developed to secure the translation of their aspirations into historical reality was the charitable trust, which was to be classically defined and most powerfully encouraged by the great Elizabethan statute of charitable uses.

It is not too much to say that the gentry and the merchants assumed a very large measure of social responsibility in England early in the Tudor period, which during the Elizabethan era was so expanded that it became dominant. Older classes of men, and most particularly the nobility and clergy, were quietly withdrawing from the tasks of responsibility, while these new and intensely aggressive classes were moving in to fill the vacuum of social and historical responsibility and power. In part, as we shall later note in detail, this cession of responsibility, whether among noblemen or husbandmen, can be explained by economic difficulties in which the older social groups found themselves, but far more important is the undoubted fact that the whole tendency of Tudor policy, so warmly espoused by the gentry and by their urban counterparts, was viewed with suspicion if not disfavour by the older and once powerful rural classes. We shall have occasion to observe that the gentry itself was fragmented as a consequence of Tudor policy, an historically decisive alliance having been forged between the rising mercantile aristocracy and the 'new gentry' which had its origin in the redistribution of monastic properties and in the speculative opportunities available to daring landed entrepreneurs throughout most of the sixteenth century. Various classes of men, then, responded in quite different ways to the dominant forces of sixteenth century history. One can perhaps more accurately say that they responded with differing degrees of willingness, for, as we shall see, the merchants and the gentry were with an immense generosity and a sureness of aspiration establishing social and cultural institutions, a whole pattern of civilization, all over England long before other and more reluctant classes of men made grudging concession that the mediaeval world was at an end.

With the accession of Queen Elizabeth, it is possible to say that the whole tone of social and cultural aspirations is secular. At about this date the historical commitment was made which over the next century was to lead to the foundation and the endowment of the whole complex structure of institutions which undergird the liberal society. The state lent little direct aid to this process of change, the ultimate effect of which was revolutionary, save by the tone of its policy and the great codifications of laws which defined the nature of the responsibility of the modern state towards poverty and which charted those regions of social need to be occupied and won by charitably disposed men armed with

that most effective of social mechanisms, the charitable trust. But this was not all. The state, as personified by the great Queen, bestowed an even more effective kind of aid by the steady support which it lent to secularism in English life and even in the English church. This secularism of the Queen, always decently disguised when possible, was cold, efficient, and complete.

The secularism of this great and remarkable woman proceeded, we may believe, from complex sources. Policy encouraged it; the determination to protect the state against religious zeal and the fragmentation of sects dictated it; a prescient understanding of the slope of modern policy suggested it. But it ran deeper than that, for at the bottom of the unfathomable personality and genius of the Queen there seems to have been a religious indifference which was itself a kind of innate secularism. This mood of the woman who ruled England so firmly, translated as it was into brilliant policy, fitted precisely and effectively the aspirations of those classes which were moulding English institutions with their charitable wealth. Their mood, too, was intensely and irrevocably secular, as we shall have many occasions to point out. Yet it must be said that their immense secular bias sprang from quite different roots from that of the Queen. Most of these donors were deeply pious men; in fact, a very large proportion of the most effectively munificent among them were Puritans. They were simply moving in directions, often suggested by their own piety, in which the church was either unprepared or unfitted to move. Early in our period there is abundant evidence that they distrusted the church as feoffee for social change and amelioration because they knew that the ancient church had been in the generation just prior to the Reformation an inefficient, they rather said faithless, custodian of social wealth and because in certain areas of need, as, for example, education, it had stubbornly resisted progress. Much of this odium which these men attached to the mediaeval church their grandsons, particularly if they were Puritan, attached as well to the established church of the realm. But even more significantly, the broadening spectrum of social and cultural aspirations in the sixteenth and seventeenth centuries simply transcended and overran those areas of responsibility which the church was prepared or competent to undertake. Broadly speaking, therefore, the church and its needs, much less its social services and competences, came to be regarded as irrelevant. But at the same time the institutions founded by these donors, and the very content of their intense secularism, not infrequently sprang from sources of deep and moving piety.

Queen Elizabeth ruled so strongly and well because her aspirations for the English polity were so closely in attunement with the aspirations and interests of the dominant classes of the realm. We have observed that this sympathy, this synchronization of aspirations, lent profoundly

important support to the amazing accomplishments of private benefactors throughout her reign. A social and historical momentum gathered force during her long reign which burst out into an immense outpouring of principally secular charitable dispositions in the early Stuart era. The power, the velocity, and the direction of movement, which was ordering the basic social institutions of the modern world, were so mighty that they could neither be controlled nor diverted to causes which both James and Charles would have preferred. James was bewildered and his son was not a little alarmed by the vast power and social effectiveness of the huge and carefully devised charitable endowments of the age which were creating an England they did not understand, an England at bottom inimical to their conception of the state. In particular, they both were aghast at the intense secularism explicit in this tidal flow of funds which was moulding a society which they were not competent either to rule or to administer. Archbishop Laud, always expressing the half-formed views of his sovereign, made an heroic, indeed, a tragic, effort first to discipline and then to order the social forces of the age, but this interesting essay of policy had no other considerable effect than to hasten the outbreak of civil war. The Stuarts did not understand England, its constitution, or its social institutions. Nor did they understand the aspirations of men who with their own substance were creating a society of which we are still the inheritors. It is with these great forces of social change that we are concerned in this study.

II

The Method

A. DIVERS PROBLEMS OF METHOD

1. *Wills as sources*

This volume is an essay, which will undertake to comment rather generally on a considerable body of evidence to be more fully presented in the subsequent volumes comprising this work. In the later volumes we shall deal with the development of charitable institutions in the several counties included in this study, while in the present volume we shall be concerned with the interpretation of data aggregated from the individual counties and described conveniently, if inexactly, as applying to England as a whole. We should now, however, discuss the historical and statistical method employed in the accumulation, the aggregating, and the interpretation of the large mass of somewhat unruly evidence on which the study rests.

Our principal source has been the many thousands of wills proved in England during the period 1480–1660 and since 1858 most conveniently gathered in several repositories. By far the most important body of these materials are those to be found at Somerset House, these being wills proved in the Prerogative Court of Canterbury. Though any precise statement must be inexact, we may say that broadly speaking any will in which the testator possessed property in more than one diocese of the Province of Canterbury, or made bequests in more than one diocese, or was possessed of considerable property, would be proved in this archiepiscopal court. In this same great collection, moreover, are to be found wills proved in England during the years 1653–1660, when the Protectorate, among its many important reformations, not only withdrew the probate of wills from ecclesiastical hands but consolidated their probate for the entire nation.

A similar repository for the northern reaches of the realm is to be found at York, where, beginning in 1389, wills of persons dying within that province were proved if their property and dispositions fell within the roughly outlined categories mentioned above. The Prerogative Courts of Canterbury and of York, then, granted probate and became the repositories of the wills of most persons disposing substantial

estates and, for us more pertinently, those bequeathing considerable sums for charitable uses. We have accordingly examined the wills of all testators dying during our period in the ten counties with which we are concerned and have assembled the particulars concerning the charitable dispositions of those who left such bequests.[1]

A very large proportion, upwards of 94 per cent, of charitable benefactions made by will are to be found in these two great repositories, where the wills of almost all men of considerable substance had necessarily to come for probate. But we are likewise deeply interested in the changing social aspirations of humble men whose wills, when they made them at all, only uncommonly possessed complications which would bring them to York or Canterbury. These wills were ordinarily proved in a diocesan court, or in a subordinate jurisdiction of the diocese, and were, for the most part, ultimately deposited in various district registries, where they may now be consulted.

There are few classes of historical records for whose preservation men show such tender concern as the wills of their ancestors. We may, consequently, assume with some confidence that we have found and recorded the charitable contributions of almost all men who within our period and region left charitable bequests. Such benefactions comprised a large proportion of the total sum given for charitable uses in the ten counties with which we are concerned, amounting in fact to almost two-thirds (63·17 per cent) of the aggregate. The proportion thus dis-

[1] The Prerogative Court of Canterbury normally embraced all testators dying within the Province of Canterbury who left *bona notabilia* of more than £5 value in more than one diocese of the province, and all estates of persons dying overseas. In many cases, however, executors preferred to prove wills in the prerogative court even if all goods fell within a single diocese. The PCC was not fully organized with its own officers until 1443, though the functions were certainly exercised at a much earlier date.

Under the prerogative courts, whether of Canterbury or York, were the bishops' consistory courts holding jurisdiction over an entire diocese, the archdeaconry courts, the peculiar courts, as well as manorial and local courts, such as the Court of Husting in London, in which many wills, usually of humble testators, might be proved.

When ecclesiastical jurisdiction over probate was abolished in 1858, wills from the two great prerogative courts were gathered in Somerset House in London and in York, while most, but by no means all, wills to be found in the lesser ecclesiastical jurisdictions were assembled in the various district probate registries. Thus at the Norwich District Probate Registry will be found wills proved in the Consistory Court of Norwich as well as wills formerly in the Court of the City of Norwich. G. W. Marshall's *Handbook to the ancient courts of probate* (L., 1895) is the only convenient guide to the various repositories, but, having been published two generations ago, is not reliable because of the steady progress that has been made in consolidating wills in the district registries. A study of this matter, and a published handlist, would be valuable, as would a thorough treatment of the history of probate during the unsettled years of the Civil War and the era of revolutionary government.

posed ranges from the inexplicably low figure of 27·60 per cent for Buckinghamshire to the very high proportion of 70·37 per cent and 77·75 per cent in the great urban centres of London and Bristol respectively.

2. *Living gifts as sources*

But we have likewise endeavoured to record every known gift for charitable purposes made during a donor's lifetime, whether that amount was disposed as an income or a capital sum. As has just been suggested, rather more than a third of the total sum was so given, though we remain uncomfortably certain that despite a diligent search many small income gifts have eluded us and that many more were never recorded at all. We have sought to work through all possibly relevant county, borough, and parochial records, for it does remain true that a really large number of such benefactions, even when quite casually made, somehow found their way into preserved historical materials. One may be reasonably confident that all the larger gifts made by living donors have been found if they were in capital form—and very few were not—because such benefactions almost invariably were or became trusts which in turn created an historical record. But the casual gift for alms, the spontaneous gift of a coin for a beggar, the modestly cloaked aid given to a worthy but needy householder—such gifts which reveal so much of the spirit of a man and of his age—are elusive and are probably wholly unrecorded. It seems certain indeed that we are here describing a relatively very small and statistically unimportant range of charitable gifts, yet we have found enough of them to know that they possess a virtue and a human significance far transcending their statistical importance.

We have been greatly assisted in our search by the fact that a large proportion of all charitable benefactions made in our period were in the enduring form of capital. As we shall have later occasion to observe, these endowments took many forms, but they did necessarily create a legal and an historical record. Of the total sums given for charitable uses in England, slightly more than 82 per cent was capital.[1] The proportion of funds established as endowments, whether by bequest or living gifts, was remarkably similar in all the counties examined, falling within the very tight range of from 76·83 per cent for Lancashire to the 91 per cent so constituted by the always prudent benefactors of Bristol.[2] In all counties the amounts left for educational purposes, for almshouses, and the various institutions created for the social rehabilitation

[1] We ask indulgence here and subsequently for quite inexactly, but most conveniently, using the term 'England' to describe the sampling of ten counties with which we deal.

[2] See table opposite.

of the poor were almost wholly in the form of endowments, while such secular uses as the household relief of the poor, the care of roads, and other public works received considerable support from outright gifts for immediate use. So too the various religious needs were heavily sustained by outright gifts, though the range in the several counties is wide, with the one exception of funds left or given for the support of lectureships, which, Bristol and Kent aside, were almost wholly endowed.

3. *The principle of county selection*

It being impossible, and probably unnecessary, to record the charities for all counties in the realm, some principle of selection had to be evolved, be it said after a number of false starts. It seemed most important that the group of counties should be as representative as possible, always subject to the pragmatic consideration of the availability of reasonably complete county, borough, and parochial records. It was also thought to be desirable that the counties should differ one from another in respects important to our study, and on these grounds Surrey was not included as being too similar to Kent and Westmorland as too similar to Yorkshire, after the research for these two counties was well along. It was necessary, too, to include socially and economically retarded counties with others at once prosperous and advanced, since England during most of our period was far from being a culturally homogeneous nation and the velocity of social change varied most remarkably from region to region. As importantly, it was necessary to include London (Middlesex), wherein so evidently the centre of gravity of wealth, social progress, and cultural power reposed, as well as one other important urban complex (Bristol), which was building its own social institutions and which stood reasonably free of the immense influence of the capital. It was desirable, too, to include a number of essentially agricultural counties with no considerable urban centres, as well as others with a more evenly mixed economy and population. Finally, it became very clear as the work progressed that, so dominant were London's aspirations in determining the social development of the entire realm, it was important to secure a range of counties reflecting these influences on a scale extending from the overwhelming consequences of London's charitable wealth in Kent to the relatively inde-

The proportion of capital gifts in relation to the total of charitable funds in the several counties is as follows:

	per cent		*per cent*
Bristol	91·00	London	82·60
Buckinghamshire	82·40	Norfolk	80·96
Hampshire	80·09	Somerset	80·86
Kent	81·35	Worcestershire	80·51
Lancashire	76·83	Yorkshire	82·17

pendent development of social institutions in that almost truculently proud county, Norfolk.

Accordingly, the counties included in our sample are: Bristol, Buckinghamshire, Hampshire, Kent, Lancashire, Middlesex (London), Norfolk, Somerset, Worcestershire, and Yorkshire. It is hoped that those so chosen fully meet the criteria of selection, though there are at least a few more which might well have been included in an ideal sample. Possibly another Midland county might have been added; the cultural and economic isolation of Dorset invites attention; the remarkably intimate ties binding Shropshire to London deserve even more study than has been given to them in our discussion of London; and another county in the northern reaches of the realm would have provided a better geographical representation had it met the other criteria being imposed.

4. *Population and wealth*

The general conclusions of this work resting as they do upon a sampling of the counties of the realm, a number of relevant and extremely difficult questions must be considered. The first of these is, of course, the relation of the population of our group of counties to that of the realm at large. Here we are in an area of conjecture, though recent scholars have, it would seem, reached a reasonably close agreement on at least one element of this mooted question. Responsible estimates of the population of England in *ca.* 1600 range from Thorold Rogers' certainly low figure of about 2,500,000 to Usher's suggestion of something like 4,460,000, while the more reliable of the seventeenth- and eighteenth-century estimates range from 3,500,000 to Gregory King's suggestion of 4,885,696. Our own very rough calculation is something like 4,200,000 as the probable order of population for England in 1600, since a fairly detailed study of relevant data in the ten counties would incline us towards supporting the higher estimates of Professor Usher and of Father Hughes, the latter having set forward a figure of about 4,000,000.[1]

If the whole question of the population of the realm at any given date in the Tudor and Stuart periods is uncertain and subject to wide differences of speculative judgment, the population of the several counties

[1] Rogers, J. E. T., *Six centuries of work and wages* (N.Y., 1884), 463; Darby, H. C., ed. *An historical geography of England before A.D. 1800* (Camb., 1951), 435; Usher, A. P., *An introduction to the industrial history of England* (Boston, 1920), 89; Hughes, Philip, *The Reformation in England* (3 vols., N.Y., 1951–1954), I, 32. A. M. Carr-Saunders (*Population*, L., 1925, 7) sets the estimate at 5,000,000 in 1603 for England and Wales, with which A. L. Rowse (*The England of Elizabeth*, L., 1951, 218) seems inclined to agree. A careful and an ambitious attack on the problem of population ought in all conscience to be made.

comprising the realm is a subject which has received very little even of speculative enquiry. Yet certainly no defensible estimate of the population of the whole can be presented without estimates of the population of the parts. We have necessarily devoted considerable attention to this difficult question, depending heavily upon parochial and diocesan materials in an effort to arrive at tentative estimates of the growth of population during our period in the several counties with which we are concerned. These estimates will be more fully set out in the subsequent volumes, but we should here present our judgment with respect to the population figures as they stood in 1600. It would seem probable that the population of our ten counties at this date was of the order of 1,389,000, which in turn suggests that our sampling of counties includes almost exactly one-third of the population of the entire realm.[1]

Interestingly enough, the regions with which we are concerned likewise comprised almost exactly a third (32·68 per cent) of the whole of the land mass of England. More significantly, the counties in our group included about a third (32·54 per cent) of all the parishes in England in 1600, or, more accurately, a third of the organized places of worship in the realm. Our count of the parochial units, made as near 1600 as possible, would suggest that there were in England at this time 9321 places of organized worship, of which 3033 were to be found in the counties included in our sample.[2] In several important particulars,

[1] For the individual counties our estimates of population are as follows:

Bristol	16,000
Buckinghamshire	55,000
Hampshire	135,000
Kent (16th century boundaries)	155,000
Lancashire	105,000
Middlesex (outside Greater London)	45,000
Greater London (1603)	225,000
Norfolk	180,000
Somerset	115,000
Worcestershire	58,000
Yorkshire	300,000
	1,389,000

This figure represents 33·07 per cent of our estimate of the population of the whole of England in 1600.

[2] No two counts can ever be quite the same. For one thing, as we shall mention in detail in our discussion of the individual counties, the parochial structure of the realm was not complete even in 1600, and the number was, on balance, steadily increasing. But more importantly, no two students can quite agree on what constituted a parish. Our count includes all places of settled and organized worship, the number consequently being somewhat larger than would result if the census were limited to parishes in the strict and legal sense of the term. Sir Thomas Wilson (*The state of England, anno dom. 1600*, F. J. Fisher, ed., L., 1936, 11) believed that there were 9725 parish churches in England (and Wales ?)

therefore, we would seem to be justified in assuming that we are dealing in this study with something like one-third of the realm at large.

But we are concerned not so much with the population base as with wealth, reflecting itself in generosity, of men and of regions. Thus the city of Bristol gave substantially more to charitable causes during the course of our period than did the county of Hampshire, though without any doubt the population of the latter county was something like eight times as great in say 1600. In these most relevant terms, our sampling of counties is by no means representative, principally because of the immense wealth of London and almost as significantly because of the effective quality of that wealth. We have dealt with this subject in some detail in our discussion of the individual counties, but it may be said here with fair certainty that the ten counties comprehended in our study disposed something over 50 per cent of the total wealth of the

in 1600; William Camden reckoned that there were 9284 in 1603, his count following a considerably earlier census made by Archbishop Parker (*Britain*, L., 1637, 161–162); John Weever (*Ancient funerall monuments*, L., 1631, 183) gives the same estimate; Sir Edward Coke reckoned the number at 8803 at the outset of the seventeenth century, but since he excluded cities and boroughs from his count, the total would be very close indeed to our own estimate; while a late sixteenth-century manuscript count of the parsonages and vicarages in England and Wales 'extracted out of records of first fruits and tenths in the Exchequer' (*BM Royal MSS.*, 18 D. III, f. 3) gives the total of strictly defined parishes as 8736, the accurate addition of the colums being, however 8733. The details of our own count, as compared with Camden's, may be of some interest:

County	*Year*	*No. of parishes*	*No. of fully organized chapelries*	*Total places of organized worship*	*Camden's count*	*Camden's comments*
Bristol	1600	17		17	17	
Buckinghamshire	1600	210*		210	185	'and mercate
Hampshire	1600	320*		320	253	towns 18'
Kent	1600	395*		395	398	[36] 'beside
Lancashire	1650	64	118	182	[182]	very many
Middlesex (outside London)	*ca.* 1600	76*		76	73	Chappels'
London	*ca.* 1600	117*		117	121	
Norfolk	1600	581*		581	660	
Somerset	1560	395	74	469	385	'very many Chappels'
Worcestershire	1600	196*		196	152	
Yorkshire	*ca.* 1600	314	156	470	459	
		2685		3033	2885	

* Chapelries included.

realm and at least 60 per cent of the charitable wealth provided by the whole of England during the long period under investigation.[1] The disproportionate wealth, both total and charitable, disposed by the counties comprised in our sample is, as has been suggested, principally explained by the vast riches of London, but it should likewise be remarked that they included certainly six, and more probably seven, of the ten largest cities in the England of our age, and among them the four ranking cities of the realm: London, Bristol, Norwich, and York. And mercantile wealth in the second half of our period was not only very great, but, more significantly, it was largely disposable and it was incredibly generous and socially effective.

5. *The historical intervals*

We should also explain that in the key tables on which this study rests we have been obliged for statistical reasons to follow quite arbitrary conventions which do some violence not only to the usual chronological divisions but also to historical fact. The period covered extends from 1480 through 1660, beginning some years before the triumph of Henry Tudor and including as well some few months of the period after the restoration of the monarchy. This was regarded as essential for statistical and comparative purposes, since thereby the accumulation of benefactions and their analysis could be made in decade intervals for the whole of the long era under review. This quite inflexibly imposed convention required us, in the event a donor made charitable gifts in more than one decade, or, as was more commonly the case, made a gift in one decade and left a charitable bequest in a later decade, to divide the total contribution of the donor and to assign the correct portion to the proper decade. Similarly, charitable dispositions made prior to 1480 by donors who also made contributions in or after that year have been only in part recorded, as have the gifts of donors made after 1660, only the contributions prior to the Restoration having been counted. In a fair number of cases it proved to be impossible accurately to date a gift, though the total of such contributions amount to the statistically insignificant proportion of no more than 0·26 per cent of the *corpus* of charitable funds in our era. After some uncertainty, the whole of these gifts have arbitrarily been assigned to the interval 1641–1660, to which,

[1] These estimates represent amendments of the most valuable comments of Thorold Rogers and E. J. Buckatzsch ('The geographical distribution of wealth in England 1086–1843', *Econ. Hist. Rev.*, 2d. ser., III (1950), 180–202) on this subject. The estimate of the proportion of charitable wealth contributed by group of counties is derived principally from extensive samplings of the charitable gifts made in all other English counties as related to the presumably complete data for the counties under discussion. These samplings, however, were confined to the materials available in the PCC and PCY.

it seems likely, the largest proportion of the money total, though not of the donors, properly belongs.

Useful as are the decade intervals in which we have assembled our data, they are relatively unimportant as compared with the more generally recognized historical periods of our era into which our material has also been aggregated and among which useful and most revealing comparisons and changes may be observed. But since the decade intervals must be kept intact, we have necessarily in this basic scheme of organization done considerable violence not only to convention but to fact. The period 1480–1540 has been called with reasonable chronological accuracy 'The Pre-Reformation Era' and, as with the other periods, will ordinarily be mentioned without repeated and certainly monotonous reference to the dates with which it is defined. The years 1541–1560 have been described somewhat inexactly as 'The Age of the Reformation', while 'The Age of Elizabeth' has been foreshortened to the four decades, 1561–1600. The period 1601–1640 has been regarded as 'The Early Stuart Period', while the remaining two decades have been described as 'The Revolutionary Era'. These divisions, in addition to being methodologically desirable, have the further merit, for purposes of statistical convenience, of establishing successive chronological units of 60, 20, 40, 40, and 20 years, which may, of course, be easily and accurately compared in various ways.[1]

6. *Units of reckoning*

Convenience rather than strict accuracy must also be pleaded in explaining still another methodological decision. The smallest monetary unit carried into our many tables is the shilling, since it seemed desirable to avoid inconvenience and inaccuracy in arriving at totals and percentages if pence and their fractions were included. It should be emphasized, however, that all gifts of less than a shilling have been separately carried in working sheets and then aggregated to the nearest shilling and that some thousands of very small donors accordingly appear in our various tables only as 'aggregated individuals'. But the totals are believed to be correct. Moreover, all benefactions of £1 or more have been entered to the nearest shilling, without more precise regard for the pence, in a large number of early benefactions, when the mark was a common unit of bequest or gift. Since the number of benefactions runs into many thousands, there is statistical assurance that no mensurable inaccuracy has been introduced into our calculations by the convention of reckoning, shall we say, two marks as £1 7s 0d and four marks as £2 13s 0d.

[1] Reference to Table I (Appendix) will more clearly and succinctly suggest the chronological method followed.

B. FRAILTIES OF THE METHOD

The statistical method, on which this study so heavily depends, has no more than a limited utility to the historian, since most of the data with which he is necessarily concerned cannot be accurately measured. This is not to say that historians have not for too long neglected the methods and the instruments so elaborately and competently evolved by the statisticians, but it does suggest that these convenient and valuable tools must be used with great discretion. Such discretion is especially important because statistical results have an almost hypnotic effect in the beauty and rigour of their apparent accuracy. The mathematical result may all too often mask the unreliability or the inexactness of the raw data from which it was originally compiled. The facts, the truths, of history are elusive, incomplete, and lie subject to the interpretation of the historian, their assembling and elucidation being at least partially dependent on his judgment, his experience, and an artistry which remains an essential element of the method of his craft. These cautions should run for all the social scientists who inevitably deal with data as frail as they are fallible, but lie with particular force on the method and the conclusions of the historians who, happily, have thus far seemed indisposed to adduce an imagined infallibility of knowledge from data at once fallible and incomplete. This in no sense means that the historian cannot learn a great deal about the past of man, that his knowledge may not be far more complete and his conclusions far more correct than those once possessed by the men of the age with which he deals. But he dare not venture arrogantly into the claims of infallibility. The historian mixes in his method the rigorous disciplines of the scientist with the almost intuitive skill of the artist, but his conclusions remain tentative, suggestive, and humble, since he has at least learned that the image of truth in any age is indistinct, inexact, and all too often fractured.

These cautions we must apply with particular emphasis to the findings on which this work are based. We have, we believe, examined all the available evidence. We have, we trust, recorded it correctly, reckoned it exactly, and interpreted it with care. But, in dealing with huge totals aggregated from relatively tiny sums, we have been inevitably too much moved by the apparent exactness of great totals carried out to the delicate mensuration of a shilling, and above all by percentages carried out to the second decimal place, a measure of refinement competent ordinarily even for the physicist and mathematician. Yet, it must be said, that these findings are not exact, that they derive in some measure from human judgment compounded by human error, as it has dealt with sources very often difficult to assess and which in their totality omit many other sources now lost or which simply never existed at all in recorded form. We have, then, confessed sins of commission and sins

of omission, which as we understand the orthodox canons comprise the generality of sins. To complete this confession, we should in all candour estimate that the significant findings, as for example the totals of charitable funds given during our entire period in the counties under examination, may well be in error within a range of from 10 per cent to 15 per cent either way, and that this error is probably on the side of understatement.

The doubts and cautions which we have tried to express have thus far been somewhat general in nature. We should now set out in detail the more specific frailties of method inherent in the research underlying this work, employing as it does a quite rigorously statistical method. Thus among the most tediously difficult of our problems has been the necessity of assigning some value to the gifts in kind so frequently left to charity by humble donors, particularly in the early decades of our period. The total value of all such gifts was certainly not relatively very important, but they tended to come from classes of men and to be given for charitable causes that interest us a great deal, and hence values have whenever possible been assigned. They were of many kinds: a ewe, a fat bullock, a hive of bees, a quiver of arrows, a handkerchief, a quantity of corn, or of lead, or of iron, or a specified number of trees of unspecified size which were to be employed for some worthy use on the local bridge or church. Such gifts in kind have been converted into monetary amounts, employing the price data so laboriously and so helpfully assembled by economic historians during the past two generations and more. But our own research has taught us that there were more complex variables of price in the England of our period than the economic historians have recognized, for price was above all else affected by costs of transportation, and hence we cannot be certain that the price of a fat ewe in Smithfield had any real relation to the value of the particular ewe, which was in any case probably a scrawny beast, which the executors of John Amys cut out from that husbandman's flock in his remote North Riding village in 1503 to be delivered up for the support of the worship of God in the testator's parish church. Fortunately, however, the guidance which Rogers, Beveridge, and others have given us has usually been supplemented by the careful disposition of other donors in the same parish in or near the same year to set in their wills a value on the same gift in kind, thereby most appreciably relieving this particular problem. There is one exception: the gifts in kind which humble women were all too likely to leave for pious purposes—the coverlets, the frocks, the silks, and the wedding rings which they loved to dispose and which quite defy valuation, particularly when they are described as 'my second best'. Women have complicated as they have graced the course of history.

More substantial and sophisticated donors have also caused us diffi-

culty by the terms of their bequests and have doubtless in some cases led us into quite erroneous conclusions. In a few cases the enthusiasm of donors outran their estates, or an estate melted away in adversity, fire, or mismanagement between the date when the will was drafted and the time of probate. In fewer cases, one has reason to believe that the charitable enthusiasm of the testator was not unmixed with confusion of mind, since patently the estate could not possibly bear the charitable burdens laid against it. But in any event there is a small fraction of wills in which the charitable bequests failed for these or other reasons. We are fairly sure that there are a sufficient number of checks of subsequent historical record to justify some confidence that we have not been ensnared by such optimism in substantial charitable estates, though such checks do not exist in all cases when bequests failed in small estates.

Similar uncertainty can on occasion arise when a testator after setting out his schedule of bequests, some often being charitable, leaves the whole or a fraction of the residue of his estate for one or a group of charitable causes. Fortunately, this was rather uncommonly done, for tracing down the facts regarding such ultimate distributions can be most time-consuming, but in these cases the document itself provides a note of caution for the historian. The value of the charitable estate has in most of these instances been accurately determined and in the others has been assessed with at least a reasonably satisfactory approximation.

Charitable donors were also prone to leave land and other real property of unspecified worth for one or another charitable cause. Land so left was almost invariably described in terms of location and extent, while messuages, cottages, barns, mills, and other buildings of every conceivable type were almost always sufficiently described to make it possible to identify them in later records or judicial proceedings. Happily, almost all real property so disposed was settled in endowments, which makes it possible to assign a value at least at a relatively early subsequent date, though we should note that in Kent alone there were seven different pieces of real property the value of which could not be established until after lapses of from 61 to 128 years. Relatively rarely, real property was to be sold and the proceeds used for indicated purposes, and in these cases the problem of assigning values can be very difficult indeed. Usually the amount will appear in the churchwardens' accounts, the record books of a school foundation, in borough accounts, or in some other place of record, though on occasion we have had no other recourse than to assign a value which is certainly quite arbitrary and which may also be quite inexact.

In another area our difficulties in determining the amount of a charitable benefaction have been even greater. In point of fact, the data assembled under the head of *Church Building* have seemed so inexact

as to make it desirable to designate this category of contribution as '*Estimated Church Building*' in every county. The subject has interested us because the curve of voluntary gifts for this purpose provides one of several clear indications of the mounting secularism of aspirations in England, but it has been necessary to present the data in a most tentative form. The costs of church building in England during our period were borne in several ways, for example, by local rates, by voluntary contributions, and, not uncommonly, by a mixture of charitable and non-charitable funds. Our interest has, of course, been wholly in the voluntary contributions made for the purpose and we have reasonable confidence that this line of distinction has at least been kept clear. In most cases, too, it has been possible to arrive either at an exact or at least a reasonably exact cost for construction carried forward by voluntary effort, though there is always some risk that certain contributions were not recorded by those in charge of the undertaking. There remain, as well, and it is here that our difficulties have been unresolved, a fair number of churches, or more commonly, chapels, which we know were built wholly or in part by charitable contributions, for which we have been able to find no cost figures whatsoever. In other cases we have found what are evidently no more than fragmentary records of contributions to work which involved a major outlay with no indication in the relevant parochial or diocesan records that the construction was in part financed from non-charitable sources. In other instances we have perhaps rashly undertaken to supply estimates of costs based on the approximate cube of the structure and the known costs of roughly similar construction in the same county and in the same general period.

Not only this study, but the whole economic history of our period, is likewise fallible in a statistical sense because we know so little regarding the true curve of the purchasing power of money during this era of almost two centuries. The presentation of our statistical data is, then, static, assuming as it were a level curve of prices because we are unable to adjust our decade and period totals to any index of price movements. The want of such information has troubled the economic historian, but it seems probable that our knowledge in this important area will remain as incomplete as it is unsatisfactory. We do know that a profoundly important inflationary process got under way in western Europe at about the beginning of our period which in a broad sense has persisted to our own generation. This inflationary process was relatively gradual during most of the era with which we are concerned, though its cumulative consequences were very important indeed and were fully recognized, though hardly understood, by contemporary social and economic theorists. At the same time, however, certain elements of cost, as for example wages, rose slowly if at all through most of the age, while some com-

modities were rising very rapidly in cost. The upward movement of prices, with its inevitable peaks and valleys, was then an uncoordinated, creeping, and exceedingly complex phenomenon. The state, moreover, tended to set its policy squarely against the entire process of inflation, particularly in its efforts to control wage costs and the costs of foodstuffs, with rather more success than has commonly been supposed.

In the course of this study we have amassed a vast store of material relating to the history of prices in the ten regions with which we have been concerned. Though we hope to put this material to some subsequent use, it is all too clear that these data will contribute little towards what this perhaps overly precise generation of scholars wishes it had, a curve of prices accurately reflecting the facts concerning the national economy. It is our impression that such a curve can never be constructed, not so much for want of data but because of the complex nature of the data. The basic difficulty is that we simply do not know how to construct an index properly weighted to reflect the needs, the aspirations, and the strivings of a nation and a culture as it was three or four centuries ago. This problem is difficult enough as we seek to measure purchasing power in our own society, but when we endeavour to do so in this much earlier age we tend inevitably to seek to measure not what men of the sixteenth century wanted but what we think they should have wanted. Further, the sixteenth century society was in so many ways far more complex than our own, for it was at once intensely parochial and highly stratified in all matters involving consumption and standard of living. Tastes, aspirations, and the definition of necessaries have become increasingly, perhaps dangerously, homogeneous since the Industrial Revolution, but our attitudes and preoccupations in these matters have little relevance for the sixteenth century.

The complexity of this problem is further enhanced by the fact that prices and values in one English region in say the late sixteenth century bore almost no relation to prices in another. Such fragmentary indexes as have been compiled for the period have largely, and inevitably, been constructed on prices at central market points, or, more exactly, for centres where there was a sustained and considerable consumption of goods and commodities. But such data have only limited utility and meaning when we examine prices in remote parts of the realm. Costs of transport were enormous in relation to the then value of most commodities, while, even more relevantly, the total absence of the possibility of transport did strange things indeed to prices in local areas. There was simply no system of national distribution of many commodities; local scarcities did not necessarily mean national scarcities; and local prices are no measure of national prices.

We have dealt at length with the reasons for our failure to adjust our data to the price changes of this long historical period. But perhaps

one more comment may be made on the whole subject of the difficulties of assembling not only price data but statistical data generally. We are concerned with an age which possessed very little statistical sense or interest; this may in fact be argued to be one of the glories of the age. We are dealing with an age when a mayor in solemn address before the Queen could say that the number of unemployed cloth-workers in his city considerably exceeded what we know was the total population of the community. It is an age that dealt grandly in round numbers, when population estimates reflected little more than the then mood of the witness. There is, indeed, an almost poetic quality in the attitude of men of this era towards numbers: they were meant to have a broad and occasionally an heroic effect. All this was understood and accepted, and surely it could not have mattered much. In the course of this work we have added many thousands of estate inventories, and these were legal documents, and have come to the conclusion that when the totals are exactly accurate we have witnessed an instance of the inscrutable workings of the law of probability. Churchwardens had their difficulties with their quite simple accounts, but then so did the archbishop when he sought to tally the number of parishes in his province. These small and certainly unimportant errors are easily resolved, but what they betray is a want of statistical interest which in broader and more important areas of knowledge and fact has created a vacuum of information about matters we regard as important but which the age with which we are dealing largely ignored.

If we have found it impossible to adjust our data to the rising curve of prices in the course of our period, we have regarded it as at once impossible and unprofitable even to attempt to do so in relation to the purchasing power of money in our own age. There is simply no basis for comparison, not only because of the insoluble statistical problems involved but because such an effort seeks to compare scales of values which are wholly incomparable. Just one appealing and arguable constant seems to us to be available, the wages which unskilled and skilled labour received then and now in order to maintain life and some increment of decency in standard of living, though this last element in our statement introduces a variable of enormous importance that is statistically unreliable. But it still may be recorded that for a very long working day an ordinary farm labourer, when employed, late in our period (1647), received, without sustenance, from 5d to 6d *per diem* and that his modern English counterpart receives about £1 3s 0d; that a master mason or carpenter would then have been paid about 12d and now something like £1 16s 0d; and that a collier working at the coal face would then have had 10d, whereas his modern counterpart would be certain of £1 14s 1d. These are but fragile and partially unreliable comparisons, but they do suggest the enormous depreciation that has

occurred in the purchasing power of money.[1] They suggest, too, that the historian of the sixteenth and seventeenth centuries must learn to think wholly in terms of the age in which he works, to accept its values, and gain by a process of absorption 'the feel' of a society and an economy that was very dissimilar to our own. Hence it is that we understand that a yeoman's legacy of £1 for the poor householders of his parish was by no means a socially insignificant sum; that an endowment of £50 established to provide care for the poor of a rural parish might in fact be quite sufficient for that purpose; or that £100 to £150 was quite enough capital to secure the founding and the endowment of a school or an almshouse in a small market town. Men of this age wrought mightily with instruments which seem puny indeed to us.

Still another statistical frailty has been occasioned by the inflexible requirements of the statistical method itself. In all cases it has been necessary to convert into capital amounts income gifts made in perpetuity, such as rent-charges which were expressed only in terms of annual worth. In other instances we have no certain clue to the precise capital worth of an endowment, consisting let us say of a tract of land or urban houses, though we are given the then income value of the property in question. These conversions have been made by applying a constant multiplier, which is in effect an estimate of the level rate of interest on trusteed funds throughout our period. The determination of this multiplier was made late in the course of our study, not in fact until large masses of material had been accumulated which would throw some degree of light on this whole obscure question. The decision was then reached to multiply all income amounts, yielded of course by capital assets, by a factor of 20, thus assuming a yield value of 5 per cent on trusteed funds in the several counties. These values have without exception, therefore, been recorded as capital sums, and we have ordinarily so rendered them in describing individual benefactions rather than explaining each time the procedure just discussed.

The whole question of the interest rate prevailing on trusteed funds is, of course, of much wider importance than the quite narrow question with which we are concerned. We shall later show that the massive accumulations of capital gradually gathered by trustees must have been one of the most important of all sources of credit in this period of the

[1] J. E. T. Rogers (*A history of agriculture and prices in England*, 7 vols., Oxford, 1866–1902) provides the largest mass of data available on this matter, though, as several commentators have pointed out, his conclusions must be used with caution. He suggests, for example, that for the period 1401–1582 the curve of prices for grain rose from a base of 1·00 to 2·40, while wages rose from 1·00 to 1·60 in the same interval (IV, 718–719). He would hold that prices rose much more steeply in the next interval, 1583–1642, for grains from 1·00 as a new base to 2·22, and for labour much more slowly in a range of 1·00 to 1·04 for the wages of carpenters and 1·00 to 1·65 for plumbers (V, 787–792).

early but rapid growth of capitalistic enterprise. The legal rate of interest was reduced from 10 per cent to 8 per cent in 1624 and again lowered to 6 per cent in 1651, though these figures supply no more than evidence of a slowly declining rate of interest during the course of our period for mercantile and entrepreneurial credit. The huge holdings of capital administered by charitable feoffees, particularly in London, had to be invested as cautiously as possible in what may well be described as prime securities. This normally meant that land, urban improvements on land, or mortgages secured by land were purchased by the charitable trustees, undoubtedly lending most substantial support to the structure of land values throughout our period. But larger risks were often taken both in London and in smaller communities when charitable capital was lent directly to responsible borrowers at rates of return rather higher than might be gained by investment in land. Normally a bond was required binding the borrowers to repayment under penalties, while not infrequently a co-signature was likewise demanded. Such secured loans were especially common in cloth towns and market towns throughout England, evidently constituting an important source of local entrepreneurial credit.[1] As we shall later point out, a large pool of charitable capital was also provided during our period quite specifically to serve as loan funds either for young men just beginning their callings or for responsible but needy persons who might thereby be relieved and rehabilitated. These funds, too, constituted a not unimportant source of credit, either at uneconomic interest rates or with no interest charge at all, though their purpose was of course wholly philanthropic. We shall see that very little indeed of the investment made by charitable trustees was lost, they with remarkably few exceptions having been prudent in their outlays and vigilant in the protection of their capital.

These trustees, then, took few speculative risks, with the consequence that the yield on charitable funds administered by them was much lower than might be supposed. We have particulars regarding the interest rate on £238,671 6s of trusteed funds, spread, it should be said, over our whole long period, which would suggest an average rate of return on such prime investments of 5·368 per cent for all England. These rates of return, it will be observed, varied rather widely from an average yield of 5·026 per cent for London and 5·16 per cent for Bristol to the 6·84 per cent which Lancastrian trustees found it possible, and prudent, to secure.[2] In many cases, particularly in London, large donors would

[1] *Vide* F. G. James, 'Charity endowments as sources of local credit in seventeenth and eighteenth century England', *Journal of Economic History*, VIII (1948), 153–170, for a brief but interesting discussion of an aspect of this question.

[2] Our present interest in this matter is of course narrowly restricted, though we do hope at a later time to deal more fully with this important question. The following table presents the data in hand for the several counties included in this

themselves prescribe at least the initial rate of prudent return on their benefactions by requiring their trustees to invest a given sum, usually in land, to yield a stated return, which in almost every case was exactly 5 per cent. These capital totals have not been included in our computations unless we are certain that the trustees abided by the injunctions of the testators, but so general was this practice as to suggest that 5 per cent was regarded by experienced and substantial men as a safe and reasonable return on such funds. This convention and this assumption we have likewise followed in translating income values into capital estimates, though, as has been observed, by a factor which almost certainly slightly underestimates the total worth of the charitable funds in question.

Certain difficulties in method had also to be resolved in determining to which county a particular benefaction should be credited. Normally, of course, a benefactor made his charitable dispositions in and to the county where he lived and died. The place of residence of the donor is an important element in the decision, but not infrequently substantial benefactors, particularly in London, divided their bequests between the county of their residence and still another county, usually of their birth. In all such cases the benefactions have been credited to the county or counties benefitting, though for statistical reasons we have tried to make certain that the donor was counted but once, and then in the county of his residence. In a few cases, the nobility and the upper clergy being mostly involved, it has been difficult indeed to determine the true, the sentimental, place of residence of the donor, and in these instances we have quite arbitrarily assigned the donor to the county in which the bulk of his wealth was seated, while the benefactions have been credited to the counties benefitting. There has, we fear, been some 'spilling over' of donors from one county to another and hence some

study. It should be noted that loan fund capital is not listed. The average yield given is for our whole period, though a more detailed analysis would reveal a steadily declining rate of return on trusteed funds down to about 1640.

	Capital £	*Income* £	*Yield* *Per cent*
Bristol	8709 8 0	449 12 0	5·16
Buckinghamshire	3260 0 0	174 4 0	5·34
Hampshire	15,040 0 0	842 4 0	5·60
Kent	11,989 8 0	646 4 0	5·39
Lancashire	23,779 2 0	1626 10 0	6·84
London	113,560 0 0	5708 0 0	5·026
Norfolk	33,230 16 0	1766 16 0	5·32
Somerset	8320 0 0	467 16 0	5·62
Worcestershire	5600 0 0	310 8 0	5·54
Yorkshire	15,182 12 0	820 16 0	5·41
All counties	£238,671 6 0	£12,812 10 0	5·368