WHAT PROPORTION OF AN ENGLISH VILLAGE’S POPULATION WAS INVOLVED IN CREDIT NETWORKS c.1377?

Chris Briggs

Summary

This article asks what percentage of an English village population typically acted in credit networks within a twelve-month period in the later XIV\(^{th}\) century. Its sources are the 1377 poll tax returns, which give population data, and the rolls of the manor court, which record village debt disputes. Four villages are studied. Participation both by individuals and by households is considered. The sources pose problems which make it hard to obtain complete figures on totals of creditors and debtors. However, the information available allows one to estimate that up to two-thirds of households engaged in credit c.1377.

I. Introduction

It is now universally acknowledged that extensive interpersonal networks of rural credit existed in most regions of medieval Europe. More and more of these networks are being uncovered, described and analysed by historians, as is shown by the growing number of publications and international conferences on the topic.\(^1\) On the

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whole, however, scholars are still moving towards being able to provide general assessments of the scale and character of the role of credit in the lives of European villagers. On this issue, two questions seem particularly important. First, how far did credit structures affect all members of rural society on a frequent basis, as opposed to affecting just a minority of its members on an occasional basis? Second, how far were the net effects of credit networks beneficial for those members of the rural population who participated in them?

In a longer, forthcoming study, I attempt to address these questions as fully as possible for XIVth century England. I do so by considering such matters as the supply of credit, the terms and conditions of credit contracts, the size of individual credits, and the purposes of borrowing. I also consider the extent to which members of different wealth and status groups within village society participated in credit relationships. That general issue — the social extent of involvement in credit within a village population — is also the subject of the present article. Arguably, to claim that credit was vitally important to the medieval rural economies of England and of other regions requires one to produce evidence that credit had an impact upon a substantial share of the population, rather than upon just a few elite villagers.

It is important to stress that the inhabitants of English villages were not restricted to credit networks that existed wholly inside their villages. Rather, such individuals could also be part of separate networks that linked them with creditors and

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[l’occident méditerranéen médiéval, École Française de Rome, 2004. Since 1995, various aspects of medieval credit have been discussed at more than half-a-dozen international symposia, not including the 2006 Helsinki IEHC session whose proceedings appear in the present volume. These meetings have brought together specialists in the subject working on France, Spain, Italy, England, Germany and elsewhere. In several cases, publications of the proceedings are currently in preparation.](#)

debtors living in other villages and towns. Having recognized this, there are various approaches that one may take in attempting to determine how many of the households or individuals within a particular village belonged to one or more of those overlapping networks. All of these approaches involve using the most valuable source for medieval English rural society: the manorial court roll. Court rolls are the written records of proceedings within the manor court, a seigniorial jurisdiction which handled many matters involving a lord’s peasant tenants. In principle, it would be possible to determine the total size of a village’s population at a particular date by collecting the very numerous references to personal names contained in a set of manorial court rolls, and then analysing them in an effort to identify individuals and families. Next, one could focus on those individuals who are known to have acted as creditors and debtors because they appear in debt litigation in the manor court, and then attempt to establish what proportion of those creditors and debtors appear on the list of members of the total population. Unfortunately, however, very few court roll series are of sufficiently high quality to permit such a labour-intensive investigation,

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and in any case the population totals generated could not necessarily be accepted as reliable.\(^5\)

An alternative approach is to study locations where an extensive set of manorial court rolls can be used alongside a contemporary survey, or listing, of manorial tenants.\(^6\) The names of the tenants can be compared to the names of the known creditors and debtors recorded in the court rolls. Something similar may be done by using a lay subsidy roll — that is, a list of village contributors to one of the royal taxes on movable goods — in place of the survey of manorial tenants.\(^7\) The advantage of both these methods is that peasants of different wealth levels may be distinguished using the survey or lay subsidy roll, and their involvement in credit compared. However, neither the manorial survey nor the lay subsidy roll constitutes a comprehensive listing of all households in a village. Therefore, if one wishes to discover what proportion of the total number of household heads in a village was involved in credit at a particular point in time, or indeed what proportion of the total population was involved, then the manorial surveys and lay subsidy returns are not ideal sources.


\(^6\) « Survey » is used here as a general term to mean any document that lists manorial tenants. This could also include documents described as « rentals » or « extents ».

\(^7\) For use of these techniques, see Chris Briggs, « Credit and the peasant household economy in England before the Black Death: evidence from a Cambridgeshire manor », in C. Beattie, A. Maslakovic and S. Rees Jones eds., The medieval household in Christian Europe, c.850-c.1550. Managing power, wealth and the body, Turnhout, 2003, pp. 231-248; Briggs, Credit and Village Society, chapters five and six.
This paper tries to overcome this problem by using court rolls in conjunction with the records of the poll tax of 1377. The poll taxes, unlike the lay subsidies, were royal taxes assessed on individuals rather than on movable property. The poll tax returns indicate the size of the lay adult population in 1377 for a large number of locations. Where contemporary manorial court rolls exist, it is in theory possible to establish numbers of recorded creditors and debtors in a location, and then assess their significance in relation to the base population figures provided by the poll tax. That is what this paper seeks to do.

In order to interpret the results of such an exercise, it is necessary to make comparison with equivalent investigations from other pre-industrial settings. Historians of rural credit in medieval Continental Europe have made some attempt to establish the extent of credit involvement within particular populations. This has been done, for instance, in studies of the small town of Trets (Provence) in the early XIVth century, and of villages in the contado of Bologna in the XIIIth century. It is notable that these studies give greatest consideration to households or families acting as debtor, and provide less certainty on the extent of participation as creditor. The key point, however, is that these studies found borrowing to have been very pervasive, involving the great majority of the households or families in the community.

The exploration of these issues made by Muldrew for early modern England perhaps offers a more appropriate point of comparison, owing to the broad similarities

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of source material shared by Muldrew’s investigation and that contained in this paper. Muldrew’s initial research focused on the town of King’s Lynn. He found that over the four-year period 1683-6, the number of households involved in debt litigation — and thus in credit relationships — exceeded the total of households present in the town at any one time.9 Muldrew observed that « in King’s Lynn, both credit, and the use of litigation over credit were not something exceptional, but a common feature of life for most members of the community ».10 This analysis was extended in Muldrew’s subsequent book. There he calculated that in the 1580s, when civil litigation in a wide range of English law courts was at its height, more than one civil lawsuit for every household in the country was being initiated annually.11 Because much of that litigation concerned debt, his calculation has obvious and striking implications for the social extent of participation in early modern English credit networks. In his book Muldrew also returned to credit in King’s Lynn, adding a name-by-name comparison of the list of litigants of 1683-6 with the list of household heads given in the 1689 poll tax return for the town. He found that at least sixty-one per cent, and perhaps as many as eighty-one per cent of names in the poll tax could be matched with litigants, revealing that the majority of King’s Lynn household heads participated in litigation.12

Muldrew’s broader message of the importance of credit in early modern England was thus established in large part by calculations which showed that a very

10 Ibid., pp. 30-1.
12 Ibid., pp. 246-7.
large share of the population was involved in credit relationships. Muldrew’s research was of course primarily concerned with towns, and with a more commercialized economy than that considered here. However, his affirmation of the significance of popular participation in credit provides a further stimulus towards carrying out an investigation into this issue using the available medieval rural evidence.

II. Sources and villages studied

The poll tax of 1377 was levied on all English lay people over fourteen years of age at a flat rate of 4d. per head. Only the very poor were exempt. For most places, the surviving documents relating to the assessment of the tax give only the overall amount of tax to be paid, and the total number of taxpayers. For a few towns and villages, more detailed listings survive which give the taxpayers’ names. These detailed listings can be used to evaluate the accuracy of the population totals given in the poll tax documents as a whole. It is now generally thought that the 1377 returns provide a reasonably reliable statement of the numbers liable for the tax, though some under-recording of females and unmarried persons in some places is likely. Most historians are at any rate prepared to accept the returns as the basis for estimates of the size and distribution of national population. In this paper, I use the most common

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type of return, those giving simply the number of taxpayers and the sum to be paid. These are deemed to provide sufficiently reliable figures for the base populations of the small group of villages studied.

The second source used is the manorial court roll. The interpersonal debt litigation contained in many series of court rolls is by far the best source of data concerning medieval English rural credit. Among other things, the litigation entries provide the names of the plaintiffs and defendants in the debt cases. The majority of these individual litigants can be treated as creditors and debtors.

The court rolls tell us only about those debts that were not repaid, following which the creditor brought a lawsuit in court to recover the debt. Neither the court roll, nor any other source relating to the medieval English countryside, shows very much at all concerning the registration of new debts. The credit relationships visible in manorial court rolls were thus a minority of the total, as most debts would have been successfully repaid, and hence did not become the subject of litigation. This is mentioned here as it is important to realize that the recorded population of creditors and debtors is not equal to the total population of creditors and debtors. This is an issue to which I return below.

In order to compare the numbers of creditors and debtors with the taxed population, one must find relatively complete series of court rolls which both contain a sufficient quantity of debt litigation, and cover the year 1377. I use two such series of rolls. In combination, they cover manors in four Cambridgeshire villages located in an area north and west of the town of Cambridge at distances of between seven and fourteen kilometres from the town. The first set of rolls relates to the bishop of Ely’s
manor in Willingham.\textsuperscript{16} The second set of rolls records the proceedings of Crowland Abbey’s manor court held at Oakington.\textsuperscript{17} The Oakington court rolls also contain entries concerning the abbot’s tenants on his manors in nearby Dry Drayton and Cottenham. Those villages are situated, respectively, four and five kilometres from Oakington.

Both series of rolls contain relatively large numbers of debt cases from the relevant period. The more detailed cases show that the residents of these villages were involved in the most typical forms of credit transaction of the medieval countryside.\textsuperscript{18} The most common of these transactions involved an agreed delay in payment for goods sold. In addition to credit in the context of a sale, these court rolls also show that borrowers received straightforward loans in money or grain. Of the two series, the Willingham rolls are the most useful for the present study because, as will become clear, they provide an unusually complete picture of the creditors and debtors of the village. However, the Oakington records provide information about numbers of creditors and debtors that, though less comprehensive, is perhaps more typical of that available in court roll series in general. It is therefore important that the figures from the Oakington records are also presented and discussed alongside those from Willingham.

\textsuperscript{16} Cambridgeshire Record Office (hereafter CRO), L/177 (Willingham court rolls, 1377-99). Hereafter references to the Willingham rolls are given by date of court session.

\textsuperscript{17} Cambridge University Library (hereafter CUL), Queens’ College (Q), Boxes 3-4, rolls 1-10 and 12 (Oakington court rolls, 1291-1400). Hereafter references to the Oakington court rolls are given by number of roll and date of court session.

\textsuperscript{18} For an overview of these forms, see Phillipp R. Schofield, « L’endettement et le crédit dans la campagne anglaise au moyen âge », in Berthe, ed., \textit{Endettement paysan et crédit rural dans l’Europe médiévale et moderne}, pp.76-84.
III. Methodology

Muldrew’s work on participation in credit relationships was based on households, not individuals. He found that it was normally only the household heads — husbands, widows, and single persons, both male and female — who acted in debt litigation. Muldrew therefore assumed accordingly that the credit was contracted by the household, not the individual. The household-based approach was also encouraged by the fact that the main source used to determine the total population of King’s Lynn lenders and borrowers — the hearth tax — was arranged by household. Accordingly, the main objective of Muldrew’s analysis was to find out how many of those households were involved in credit, as indicated by litigation that involved their heads.

However, the 1377 poll tax sources used in the present study are not arranged by household.19 Rather, they give only the total number of individual taxpayers. My investigation therefore uses the individual as the unit of analysis. It attempts, in sections IV-V at least, to determine the proportion of individuals involved in credit, not the proportion of households. Then, in section VI, a brief attempt is made to consider the matter on a household basis.

The individual-based approach is further justified by evidence which suggests that, in the latter half of the XIVth century, people who were not household heads did nonetheless contract credit independently. For example, in 1390 at Oakington, John son of William Warlock of Cottenham successfully claimed that William Pepiz junior

19 Several of the detailed listings of 1377 do group taxpayers’ names into households, however.
owed him 5s. 4d. for fodder bought from the plaintiff. Individuals thus described as ‘son of’ another very often had not yet inherited their fathers’ property and may well still have been resident under the parental roof. Servants, especially males, are also frequently found to have acted as creditors and debtors. In 1382 at Willingham, for example, Richard, servant of John Brekemast paid the court to have a ‘licence to agree’ — essentially, an out-of-court settlement — with Margaret Bere in a plea of debt. More detail is given in a 1391 case from the same court, in which it was found that Andrew, servant of John Broune owed Thomas Prest and his wife Juliana half a bushel of malt, and 1d. in money.

Females who were not household heads appear more rarely as creditors and debtors, but they can be found. Wives almost always appear with their husbands in manorial debt litigation, as in the case of Juliana wife of Thomas Prest just cited. However, where wives are mentioned, there is good reason to think that it was normally the woman, rather than her husband, who had personally contracted the debt. Very occasionally, debt litigation reveals a daughter to have been responsible for credit in her own right. In an Oakington case of 1349, for instance, Robert Sped of Dry Drayton acknowledged that he owed Johanna daughter of John Sweyn 2s. 6d.

Although it dates from immediately after the Black Death, there is nothing explicit in this case to suggest Johanna was collecting a post-mortem debt originally owed to her father. Women described as ‘daughter of’ another can usually be regarded as subject

20 CUL Q 8 (22 March 1390, 18 April 1390).
21 CRO L1/177 (30 July 1382).
22 CRO L1/177 (8 March 1391).
24 CUL Q 5 (20 November 1349).
to a household head. Finally, we must consider the possibility that female servants became entangled in credit as independent individuals. The only post-1350 case from the two courts studied which may indicate this happened is a Willingham dispute of 1396 in which Isabella ‘lately servant of William Wykeham’ recovered from William Prest 14d. owed as the deferred purchase price of one ewe. The form of name used here does not allow one to be absolutely sure that Isabella was not a household head at the time she contracted the debt. Nonetheless, enough evidence has been presented to show that credit could in principle be contracted by more than one person within a household on independent, individualized basis. By contrast with that of Muldrew, therefore, my analysis assumes that any one of the individuals enumerated in the poll tax could have become involved in credit in his or her own right.

Even if this assumption is correct, however, it would seem reasonable to expect that persons under fourteen years of age were not normally involved in credit relations. It is therefore not necessary to allow for any untaxed persons aged below fourteen when asking how far the population of 1377 engaged in credit.

In order to determine numbers of creditors and debtors c.1377, I have not used the debt litigation of the year 1377 only. This is because it is possible that the levels of litigation in the courts in that year were untypical. In any case, the Willingham records only start in November 1377. To get a representative figure, I have therefore counted the number of individual creditors and debtors coming into the court in debt litigation in each calendar year of a group of years around 1377. For Oakington, the

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26 CRO L1/177 (1 March 1396).

27 Muldrew, « Credit and the courts », p. 30, acknowledges this possibility.
years used are 1373-81, and for Willingham 1377-86.\textsuperscript{28} I have then taken the average of these annual totals. It is that figure that is then compared against the lay population totals taken from the 1377 poll tax, to which I have added the small populations of parochial clergy who paid the clerical poll tax of 1379.\textsuperscript{29}

It is important to be clear as to what the average annual number of individual creditors and debtors signifies. In particular, what is the time period over which the credit relationships of the recorded creditors and debtors were in existence? To take a Cottenham example: four people from that village are revealed by debt litigation begun in the year 1377 to have acted as creditor and/or debtor. However, when were these disputed credit relationships initiated, and what time period did each cover?

In these cases, and in most others that appear in manorial court rolls, the records do not tell us about the dates of transactions. However, there are a small minority of debt cases which do inform one of the date at which the disputed credit relationship was initiated. Using these, one may calculate that in the XIV\textsuperscript{th} century, the average time period between the credit transaction and the case first coming to court was just under eleven months.\textsuperscript{30} Therefore, one may assume that, on average, a debt case initiated on 1 January 1377 would have involved a debt incurred some 11 months previously, in February 1376. Similarly, a case brought to court on 31 December 1377 would typically have concerned credit extended around the start of

\textsuperscript{28} At Oakington, a total of 120 debt plaints were begun in the years studied; the equivalent figure for Willingham is 291 debt plaints.

\textsuperscript{29} I assume that the village population totals of 1377 stayed at the same level in throughout the period 1373-86. The clerical poll tax assessment is printed in W.M. Palmer, « A list of Cambridgeshire subsidy rolls », \textit{East Anglian} xiii (1909-10), Appendix no. 12, which is an edition of The National Archives, E 179/23/1, assessment of clergy, Ely diocese, June 1379.

\textsuperscript{30} Briggs, \textit{Credit and Village Society}, chapter two.
February 1377. Thus by taking the average number of creditors and debtors acting in litigation in a calendar year, we are capturing those people known to have participated in credit relationships that typically were all in existence at some point within a twelve-month period. Of course, the recorded creditors and debtors do not include everyone involved in credit relationships in that twelve-month period, just those whose relationships came to court. The main point to stress here, however, is that the figures on ‘mean average annual numbers of creditors and debtors’ in the tables that follow represent people active in credit networks within a timeframe of roughly one year only.

Several further points of method should be noted. Individuals who appeared in debt cases that were terminated as a ‘false plaint’ or a ‘false claim’ are excluded from the totals. Treated in the same way are persons involved in cases where the court decided that the debt claimed was not in fact owed by the debtor. Individuals in these two categories are excluded because we cannot be sure that the debt cases concerned arose from genuine credit relationships. Because this study is focussed solely on the residents of the four case-study villages, creditors and debtors who were not resident in those villages are also excluded. The Willingham records reveal seven such outsiders, the Oakington records five. Where a wife appeared as a joint debt litigant with her husband, the husband is excluded from the count of creditors and debtors. This is done because it is quite possible that the wife actually did the lending or borrowing alone, and that the husband was only present in court as a consequence of his legal responsibility for the actions of his wife. Where an individual appeared in debt litigation to answer for the debts another person for whom they had acted as a pledge, or personal surety, I have included in the analysis the principal debtor, not the pledge. Finally, it should be stressed that in distinguishing individual creditors and
IV. Involvement in credit across the total population

Tables 1 and 2 show the number of individuals in the four villages known from debt litigation to have acted in credit relationships in successive twelve-month periods. In the bottom row of each table is also shown the mean average annual number of such individuals in the periods under review. In Table 3, these four averages are then given as a percentage of the 1377 tax population.

Table 1. Numbers of creditors and debtors as shown by Willingham manor court debt litigation 1377-86

<table>
<thead>
<tr>
<th>Year</th>
<th>No. creditors &amp; debtors</th>
<th>No. male creditors &amp; debtors</th>
</tr>
</thead>
<tbody>
<tr>
<td>1377</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>1378</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>1379</td>
<td>12</td>
<td>10</td>
</tr>
<tr>
<td>1380</td>
<td>32</td>
<td>30</td>
</tr>
<tr>
<td>1381</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td>1382</td>
<td>45</td>
<td>44</td>
</tr>
<tr>
<td>1383</td>
<td>57</td>
<td>53</td>
</tr>
<tr>
<td>1384</td>
<td>69</td>
<td>64</td>
</tr>
<tr>
<td>1385</td>
<td>38</td>
<td>36</td>
</tr>
<tr>
<td>1386</td>
<td>38</td>
<td>35</td>
</tr>
<tr>
<td>Mean no. per annum</td>
<td>37.9</td>
<td>35.7</td>
</tr>
</tbody>
</table>

Source: CRO, L1/177.
Table 3 shows that in all four cases, the recorded credit network participants represented only a tiny percentage of the total population (Table 3 column F). The largest such percentage is that at Willingham. There, on average 13.1 per cent of the village’s population is known to have been involved in credit relationships annually between 1377 and 1386. The smallest such percentage was Cottenham’s, where on average just 1.9 per cent of the population is known to have engaged in credit each year between 1373 and 1381.

Table 2. Number of creditors and debtors from Oakington, Cottenham and Dry Drayton as shown by Oakington manor court debt litigation 1373-81

<table>
<thead>
<tr>
<th>Year</th>
<th>No. creditors &amp; debtors</th>
<th>No. male creditors &amp; debtors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$O$</td>
<td>$C$</td>
</tr>
<tr>
<td>1373</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>1374</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>1375</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>1376</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>1377</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>1378</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td>1379</td>
<td>2</td>
<td>20</td>
</tr>
<tr>
<td>1380</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td>1381</td>
<td>8</td>
<td>8</td>
</tr>
</tbody>
</table>

Mean no. per annum 4.8 7.2 7.0 19.0 4.6 6.4 6.7 17.7

Source: CUL, Queens’ College (Q), Boxes 3-4, rolls 7-8. Note: $O$=Oakington, $C$=Cottenham, $D$=Dry Drayton.

Do such figures mean that credit, as measured by the percentage of the population involved in it, was unimportant in these XIVth-century villages? My figures certainly represent a contrast with those of Muldrew, which show that most households in XVIIth-century King’s Lynn, including the poorest, took part in credit-related litigation. This contrast is almost certainly a genuine one, and confirms that credit was more important in the XVIIth-century urban environment than it was in the
countryside some three centuries earlier. On the other hand, one must acknowledge the effects of source-determined differences in the methodologies underlying Muldrew’s analysis and that presented here. Muldrew sought to establish how many of all the King’s Lynn households in existence at one point in time were involved in debt litigation, and hence credit, within the four year period 1683-6. By contrast, I am concerned with that share of the population involved in credit relationships extant within a twelve-month period only. Thus Muldrew’s figures are likely to show a higher degree of social participation in credit than mine, for the simple reason that he considered credit involvement during a longer time period.

Table 3. Recorded creditors and debtors as a proportion of the taxed population in four villages

<table>
<thead>
<tr>
<th>Village</th>
<th>Lay Taxpayers 1377</th>
<th>Clerical taxpayers 1379</th>
<th>Total taxed population</th>
<th>Mean no. creditors and debtors per annum</th>
<th>E as % D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Willingham</td>
<td>287</td>
<td>3</td>
<td>290</td>
<td>37.9</td>
<td>13.1</td>
</tr>
<tr>
<td>Oakington</td>
<td>174</td>
<td>3</td>
<td>177</td>
<td>4.8</td>
<td>2.7</td>
</tr>
<tr>
<td>Cottenham</td>
<td>380</td>
<td>5</td>
<td>385</td>
<td>7.2</td>
<td>1.9</td>
</tr>
<tr>
<td>Dry Drayton</td>
<td>120</td>
<td>3</td>
<td>123</td>
<td>7.0</td>
<td>5.7</td>
</tr>
</tbody>
</table>

Sources: CRO, L1/177; CUL, Queens’ College (Q), Boxes 3-4, rolls 7-8; Fenwick, ed., Poll Taxes, Part 1, pp. 69-70, Part 3, p. 457; Palmer, ‘List of Cambridgeshire subsidy rolls’, pp. 175, 222.

Furthermore, it is in any case clear that the bare percentages in Table 3 understate the real extent of involvement in credit in the four villages. The aim of the remainder of the paper is to discuss the reasons for this.

Two of the most important issues concern the argument that one should not really expect much credit activity from members of two overlapping groups within village society. These groups are, first, women; and secondly, members of a
household other than its head, most importantly the sons, daughters and servants of the head. In sections V and VI, I consider further the position of these two groups, and ask what the extent of credit involvement looks like when they are excluded from the base population count.

In the present section, however, I note some further reasons why the real presence of credit network participants within the population at large was almost certainly much greater than Table 3 suggests. The first reason concerns the possibility that some debt litigation involving members of a case-study village was heard in a court other than that which leaves surviving records, and is therefore invisible to the historian. Oakington, Cottenham and Dry Drayton were all villages containing several manors. Court rolls pertaining to the Crowland Abbey manors survive and are used here, but some or all of the other manors in each village certainly held their own courts also, though the relevant records of these are all lost for this period. Nonetheless, it is still the case that if two residents of one of these villages were engaged in a dispute arising from a credit relationship, then there is a possibility that the dispute was heard in a court other than the Oakington manor court which gives us our evidence.

Out of the three villages of Oakington, Cottenham and Drayton, Cottenham had the greatest number of manors, with six. There is thus a relatively high chance of Cottenham residents’ debt litigation being present only in a court other than that of the abbot of Crowland at Oakington. This perhaps partly explains why the average annual

number of Cottenham creditors and debtors represents only 1.9 per cent of the 1377 population (Table 3). By comparison with Cottenham, the presence of multiple manors at Oakington is less likely to have caused active creditors and debtors from the village to escape the surviving records. This is partly because the Crowland Abbey manor court was located in Oakington itself, which meant that Oakington residents, unlike those of Cottenham and Drayton, did not have to travel to use the Crowland court. It is also the case that the other Oakington lords were much less powerful than the abbey, in that their estates in the village were comparatively small and fragmented, and furthermore that the Crowland court enhanced its authority in the earlier XIV\textsuperscript{th} century so as to attract business concerning Oakington people who were not themselves tenants of the abbey.\textsuperscript{32} The Oakington rolls thus almost certainly capture the majority of the debt cases arising between Oakington inhabitants. This means that the very low percentage of the Oakington population recorded as creditors and debtors (Table 3) is therefore not primarily a function of the multiple manor problem.

Of the four villages studied, the multiple manor question affects the village of Willingham least of all. Willingham was dominated by just one large manor.\textsuperscript{33} Consequently, the Willingham rolls give a relatively complete picture of debt disputes involving Willingham inhabitants. The picture they give is almost certainly more

\textsuperscript{32} On this process, see Chris Briggs, « Manor court procedures, debt litigation levels, and rural credit provision in England, c.1290-c.1380 », \textit{Law and History Review} 23 (2006), pp. 519-58.

\textsuperscript{33} Later Willingham did also contain the small manor of Bourneys, but this is not clearly identifiable as a separate manor in XIV\textsuperscript{th} century, and in any case it was never of great significance by comparison with the bishop of Ely’s manor: Elrington, ed., \textit{Victoria History of the County of Cambridge and the Isle of Ely} Volume IX, p. 403.
complete than the equivalent pictures for Oakington, Cottenham and Drayton provided by the Oakington rolls.

In interpreting the percentages in column F of Table 3, it is also crucial to recall that the surviving debt plaints represent only a minority of an unknown original total of credit transactions. This also means that recorded debt plaintiffs and defendants represent a minority of an unknown total of creditors and debtors. For example, nine Willingham people are shown by debt cases brought in 1378 to have been creditors and debtors (Table 1). But what was the real total of Willingham residents involved in all the credit relationships in existence in the twelve-month period under observation? It is impossible to know for sure, because there is no obvious means of determining the default rate in village credit transactions.

Nightingale has calculated that for the largely mercantile debts recorded by the XIVth and XVth century English Statute-Merchant certificates, the default rate was fairly steady at about twenty per cent of the total. If that figure is not entirely inappropriate for village credit also, one may speculate that the actual total of credit relationships extant within a given twelve-month period was actually five times greater than the total of debt plaints from that year. One might speculate further that the actual total of individual creditors and debtors active in the credit ties of a single twelve-month period was also five times greater than the annual total of recorded debt plaintiffs and defendants. If this assumption is correct, then all the percentages in


35 Here I leave to one side the complicating factor of the time lag between the credit relationships and the debt plaints they generated, and the possibility that some defaulted debts did not generate lawsuits.
column F of Table 3 would need to be multiplied by five, in order to allow for the fact that only a minority of credit relationships ever came to court. For Willingham, this would indicate that the average percentage of the overall population involved in credit per annum was actually 65.5 per cent, or two-thirds of the total, not 13.1 per cent.

The main problem with that speculative calculation is that it assumes that every credit relationship involved individuals who participated only in that one relationship, and in no other. That assumption is highly unrealistic. Debt litigation offers many examples of plaintiffs or defendants who acted in more than one case. To take just one example: Thomas Atteponde of Dry Drayton was plaintiff, or creditor, in nine of the debt plaints that came before the Oakington court between 1373 and 1381. These cases reveal Thomas’s lending to seven different defendants, or debtors. 36 Thomas, like many others, was clearly involved simultaneously in multiple credit relationships. Therefore, while it is one thing to assume that the real total of credit relationships was around five times greater than the total of such relationships known about through debt litigation, it is quite another to assume that the actual total of relationships involved five times as many people as the visible minority of relationships did.

By what factor should the total of recorded creditors and debtors be multiplied, then, in order to arrive at the real total of creditors and debtors? It is impossible to know for certain. It seems highly likely than in any twelve-month period there would have been many people who engaged in credit, but never appeared in court because they were successful in either repaying or collecting all their debts.

36 CUL Q 7 (16 February 1373, 31 October 1375), Q 8 (4 October 1379, 5 December 1379, 4 August 1380, 22 April 1381 (three cases), 11 October 1381). I have given references only to the date of first appearance of each case.
Was this hidden group larger or smaller than the visible group of creditors and debtors? It can be argued that it was perhaps, if anything, slightly larger. The creditors and debtors who appeared repeatedly in manor court litigation perhaps represent an especially visible minority, known about because of their unusually problematic circumstances. Economic difficulties possibly meant that these people were much more likely to default or to litigate following default than the majority of lenders and borrowers. On the other hand, involvement in debt litigation does not necessarily imply catastrophic circumstances. On balance, therefore, it is probably best to assume that the real total of creditors and debtors active in any twelve-month period could easily have been twice or perhaps three times as large as the group of creditors and debtors recorded in the litigation of one calendar year. However, to assume that the real total was five times as great as the recorded total probably overstates the extent to which a person could become implicated in credit while avoiding related manor court proceedings.

V. Involvement in credit within the male population

One of the most striking aspects of the debt litigation evidence on creditors and debtors reviewed thus far is that women feature so rarely. Of the 316 individual creditors and debtors from the four villages included in the analysis, only 26 (8.2 per cent) are female. There is room for debate on the issue of whether the credit dealings of women were less likely than those of men to generate debt litigation, and hence to become visible to historians. It can be claimed, for example, that the legal disabilities of married women causes their personal involvement in credit to appear much more

limited in the records than it actually was. A close analysis of the texts of manorial debt cases, however, suggests that there is relatively little evidence to support this claim. In other words, women, both married and unmarried, really were for various reasons much less likely than men to become involved in credit.38

One of the primary explanations for the very low share of 1377 poll tax population involved in credit (Table 3) is therefore to do with the tendency for only a few of the women in that population to participate.39 Consequently, if the approach one takes is to measure the significance of credit network participation in terms of the percentage of the total population of individuals of both sexes involved in such networks, the resulting percentages are never likely to be very high. Because the direct participants in the credit networks of the English countryside in this period were mostly men, it perhaps makes most sense to focus on males, and to ask just how many of the men within a village population were involved in credit.

The first problem one encounters when attempting to do this involves determining the male share of the 1377 tax population. The returns used here give only the total number of taxpayers, undifferentiated by gender. Hence it is necessary to use an estimate of the proportion of males in the population, based on the few detailed poll tax documents that survive for other localities. Calculations have been made of the sex ratio of the tax populations in a number of Rutland villages. These show that, on average, males slightly exceed females. Goldberg gives a mean total sex

38 Briggs, « Empowered or marginalized? ».

39 Interestingly, although Muldrew found that the majority of the household heads on the King’s Lynn poll tax list of 1689 could also be found among the names of debt litigants, those household heads who could not be linked in this way came disproportionately from among the female heads, and especially the poorer among them. Greater involvement in credit among males than among females was thus also a feature of later urban communities: Muldrew, Economy of Obligation, p. 247.
ratio of 103.5, while Smith suggests 112.4, the contrast between the two figures presumably reflecting differences in the number of communities included in the calculations, and the problems of determining the gender of some taxpayers.\(^{40}\) The economic and social characteristics of the four Cambridgeshire villages studied here were probably more similar to those of the Rutland villages than to those of Coquetdale ward in Northumberland, another location with detailed 1377 returns, and one in which the excess of males over female was rather greater than in Rutland.\(^{41}\) It is probable, therefore, that the sex ratios in the Cambridgeshire villages had sex ratios closer to those of Rutland than to those of Coquetdale. I have assumed a sex ratio of 110 for the case-study villages.

Table 4. Recorded male creditors and debtors as a proportion of the male taxed population in four villages

<table>
<thead>
<tr>
<th>Village</th>
<th>Male taxpayers 1377 (estimated)</th>
<th>Mean no. male creditors and debtors per annum</th>
<th>C as % B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Willingham</td>
<td>153</td>
<td>35.7</td>
<td>23.3</td>
</tr>
<tr>
<td>Oakington</td>
<td>94</td>
<td>4.6</td>
<td>4.9</td>
</tr>
<tr>
<td>Cottenham</td>
<td>204</td>
<td>6.4</td>
<td>3.1</td>
</tr>
<tr>
<td>Dry Drayton</td>
<td>66</td>
<td>6.7</td>
<td>10.2</td>
</tr>
</tbody>
</table>

Sources: see Table 3

Table 4 shows the average annual total of male creditors and debtors c.1377, as indicated by the debt litigation, as a percentage of the estimated male taxpayer


population of each village. As is to be expected given the fairly negligible involvement of rural women in credit, the percentages of men acting as creditors and debtors (Table 4) are all approximately double the figures that show all recorded creditors and debtors as a percentage of total population (Table 3).

On the face of it, Table 4 shows that even if one looks just at males, then the share of the village population known for certain to have lent and borrowed was still very low. Of course, as was suggested in the Section IV, factors exist which cause the recorded numbers of credit network participants to be smaller than the actual numbers of such persons. Yet these factors cannot entirely explain the low values in column D of Table 4. For example, as noted earlier, it is likely that the rolls of the Crowland Abbey manor court capture most of the debt disputes of the village of Oakington. Yet as Table 4 shows, on average only 4.9 per cent of Oakington males over fourteen are known for certain to have lent or borrowed in a twelve-month period around 1377.

It is not possible to make satisfactory allowance for the factors which lead to an underestimation of the counts of creditors and debtors. As already indicated, though, the most sensible way of proceeding is to focus most attention on Willingham, because the totals of Willingham creditors and debtors are the least affected by the multiple manor problem. Table 4 suggests that in an average twelve-month period around 1377, some 23.3 per cent of of the adult men in Willingham are known with certainty to have participated in credit networks as either creditor, debtor, or both. This figure is a minimum, of course, because it does not include those ‘hidden’ men who participated in credit in that period, but did not appear in connected litigation. If the group of ‘hidden’ male creditors and debtors was actually twice the size of the visible group — perhaps a conservative guess — then the figure for Willingham in column D of Table 4 would increase to 46.6 per cent. Given that we
are looking at the numbers participating in credit relationships within a twelve-month period only, this estimate suggesting the credit participation of nearly half of all males in Willingham seems rather impressive.

VI. Involvement in credit among households

So far I have considered participation in credit in terms of the numbers of individuals involved. However, as noted earlier, other investigations into this issue have all considered the matter in terms of the number of households involved. In this section, I make an equivalent attempt to estimate the total of households involved in credit in the four villages. In spite of the quantity of guesswork required, such an attempt appears worth making as a useful supplement to the individual-based approach. Earlier, I indicated that people who were not household heads, such as sons and servants, can be shown to have entered credit relations in their own right at various times in the latter half of the XIV\textsuperscript{th} century. However, it must be conceded that there were very few such persons among the recorded creditors and debtors of the four case study villages during the periods under consideration here. The Oakington rolls reveal no such creditors and debtors between 1373 and 1381, while at Willingham between 1377 and 1386 just two servants and three sons occur among the creditors and debtors.\footnote{Attention is restricted to litigants described as 'servant of', 'son of', and so on.} One may therefore argue that while it is important to recognize that servants and other non-household heads did sometimes contract credit, the norm was that credit was given and received by household heads. Furthermore, in some sense those heads gave and received such credit on behalf of their households as a whole.
Table 5. Recorded creditor and debtor household heads as a proportion of total estimated households in four villages

<table>
<thead>
<tr>
<th>Village</th>
<th>Households 1377 (estimated)</th>
<th>Mean no. creditor and debtor household heads per annum</th>
<th>C as % B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Willingham</td>
<td>113</td>
<td>37.3</td>
<td>33.0</td>
</tr>
<tr>
<td>Oakington</td>
<td>69</td>
<td>4.8</td>
<td>7.0</td>
</tr>
<tr>
<td>Cottenham</td>
<td>150</td>
<td>7.2</td>
<td>4.8</td>
</tr>
<tr>
<td>Dry Drayton</td>
<td>48</td>
<td>7.0</td>
<td>14.6</td>
</tr>
</tbody>
</table>

Sources: see Table 3

As already stated, however, our source for the base population — the poll tax — is not arranged by household, and we have no direct way of determining the number of households in each village. It is therefore necessary to take the speculative route of estimating the number of households by applying multipliers to the figures for the taxed population. In each case, I have first multiplied the taxpayer total by 1.75 to allow for children under 14 and those who evaded the tax. I then divided the result by 4.5, which is a household multiplier commonly used among historians working with poll tax data. The resulting totals of households totals appear in Table 5. These estimates are perhaps rather on the high side, but arguably are not very wide of the mark. At Willingham, for example, it is known that there were some sixty holdings occupied by tenants of the bishop of Ely’s manor. If one assumes that there was just one household on each holding, then the estimate of 113 households from the poll tax looks too high. However, it is altogether conceivable that the existence of subtenant households, plus tenant households not included the surveys of the bishop’s manor, could push the household total in Willingham over 100 households.


Estimates of the average percentages of household heads involved in credit appear in Table 5.\textsuperscript{45} Again, attention is focused on Willingham, the village with the most comprehensive information. Table 5 indicates that, on average, at least 33 per cent of the estimated total of Willingham households were engaged through their heads in credit in a twelve month period between 1377 and 1386. As always, that total represents only those households whose involvement is recorded in the form of debt litigation. If one speculates that the real total of Willingham household heads participating in credit was actually twice as great as the recorded total, then it could be that as many as two-thirds of Willingham households were involved in at least one credit relationship within a twelve month period in the late 1370s and 1380s.

VII. Conclusion

Numbers can only tell one so much. This is especially true of the numbers presented in this paper, which involve such a great quantity of guesswork. To reach a fuller understanding of the role of credit in the lives of European villagers, it is obviously necessary to go beyond numbers, and to look much more closely at the character of the relationships created by credit, and the experiences of the individuals involved. However, such a qualitative analysis must be preceded and accompanied by work which provides a basic sense of the numbers of people affected by credit. Here, as already indicated, Muldrew’s work on early modern England offers something of a paradigm for students of rural credit in the medieval period.

\textsuperscript{45} Adjustments have also been made to the counts of creditors and debtors per annum in order to exclude those few persons who were not household heads, that is, wives, sons, daughters, and servants.
This paper has shown that while it is certainly worth attempting to assess the social extent of participation in rural credit networks by using the 1377 poll tax returns together with manorial court rolls, the nature of these sources means that it is impossible to produce straightforward, easily interpreted figures bearing upon the topic under investigation. The most confident one can be is to observe that, on average, the percentage of the adult village population known for certain to have been involved in credit networks within a twelve-month period around 1377 ranged from 1.9 per cent at Cottenham up to 13.1 per cent at Willingham. In addition, an analysis based on households rather than individuals suggests that, on average, the proportion of village household heads known for certain to have participated in credit within a twelve-month period ranged from around 4.8 per cent at Cottenham up to 33.0 per cent at Willingham.

Beyond that, there is much less certainty. It is undoubtedly the case that the true extent of participation in credit networks, either by individuals or by households, was greater than is indicated by the incomplete record provided by the surviving debt litigation. However, to assess just how far true levels of involvement exceeded recorded levels of involvement unfortunately requires guesswork. It is clear, though, that the actual extent of participation in credit networks might in fact have been quite high. For example, even if one adopts the relatively conservative assumption that the total of unrecorded creditors and debtors in existence within a specific time period was equal to the recorded total, one reaches the conclusion that in any one twelve-month period in the later 1370s and 1380s, as many as two-thirds of Willingham’s households may have engaged in at least one credit relationship in some capacity. Clearly, however, there was variation among the four villages in the extent of credit network participation, with Willingham registering a higher level of participation than
the other villages. Certainly where Oakington village is concerned, the contrast between Willingham and the other three must be at least partly ‘real’ rather than simply a function of differences in the completeness of the sources. The reasons for such contrasts much be the subject of further research.\textsuperscript{46}

It is also worth observing that, around 1377, the social extent of credit participation was probably close to its later medieval maximum. In the last decade of the XIV\textsuperscript{th} century and in the XV\textsuperscript{th} century, debt litigation declined markedly in the courts studied here.\textsuperscript{47} This is almost certainly a sign of a reduction in the underlying credit activity, associated with a depression in prices and trade, and perhaps the shortage of coin.

Given the methodological problems of the interpretation of English manorial debt litigation, it is difficult to make meaningful comparison with the available Continental European studies that consider the extent of participation in credit. However, it does seem clear that none of the villages studied here can be described as communities in which all, or nearly all of the households were indebted at any one point in time. They contrast, therefore, with the medieval Provençal and Bolognese communities studied by Drendel and Bocchi. Similarity of source material means that there is better scope for comparing the evidence presented in this paper with that assembled by Muldrew for early modern England. Even allowing for the fact that Muldrew took account of credit activity across a rather longer timespan that I do in

\textsuperscript{46} Variations in the importance of credit to a village’s economy are among the issues considered in Briggs, \textit{Credit and Village Society}.

\textsuperscript{47} Briggs, \textit{Credit and Village Society}. For the relatively high levels of Oakington debt litigation in the decade 1371-80, see Briggs, ‘Manor court procedures’, p. 529.
my paper, it is fairly clear that a much larger share of the community was engaged in
credit in the XVII\textsuperscript{th} century town than in the XIV\textsuperscript{th} century village.

At Oakington, Cottenham and Drayton, but probably not at Willingham, the
evidence suggests that more than half of the individuals or households in the village
did not act as creditor or debtor within a twelve-month period. If the importance of
credit to a locality can be measured in terms of the number of people it affected, it
therefore appears that credit was less important in at least three of the four villages
studied here than it was in other pre-industrial communities that have been
investigated. There are several possible explanations for the tendency of numerous
individuals and households in our villages to fail to act as lender or borrower. One
possibility is that credit activity was not especially widespread because demand for
credit was low. If many households in the village did not experience a shortfall in
their resources across the agricultural year, for example, then the demand for
consumption credit is likely to have been low. This would have kept many from
participating in the credit network, whether as lenders or as borrowers. An alternative
possibility is that many households did not engage in credit relations at a particular
point in time not because they did not need credit, but because the credit supply was
inadequate to meet demand, or because there were households in the village to which
potential creditors were unwilling or unable to lend.

These are possibilities which may be explored more fully once a more reliable
picture of the scale of credit network participation has been obtained by adding
further local data to those presented here. The present article is limited to just four
village case studies, whose evidence may or may not be representative of the wider
situation either within the east of England, or within the country as a whole. For
locations where poll tax returns and manorial court rolls coincide, there is certainly
scope for carrying out additional village case studies. Given the multiple manor problem discussed above, when identifying potential further localities for investigation it would probably be best to prioritize villages which contained only a single manor. The collection of even a small number of such additional case studies would help a great deal in assessing the typicality of the picture of credit network participation offered by the villages investigated here.

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