What Proportion of an English Village's Population was Involved in Credit Networks *c.* 1377?*

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Abstract

This article asks what percentage of an English village population typically acted in credit networks within a 12-month period in the later fourteenth 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 were engaged in credit around 1377, though most villages were below this level.

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.[2] On the 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

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2 M. Berthe (ed.), *Endettement Paysan et Crédit Rural dans l'Europe Médiévale et Moderne: Actes des XVII^es Journées Internationales D'histoire de L'abbaye de Flaran, Septembre 1995* (Toulouse, 1998); F. Menant and O. Redon (eds) *Notaires et Crédit dans l'Occident Méditerranéen Médiéval* (Rome, 2004); J. Claustre (ed.) *La Dette et le Juge: Juridiction Gracieuse et Juridiction Contentieuse du XIII^e au XV^e Siècle (France, Italie, Espagne, Angleterre, Empire)* (Paris, 2006); P.R. Schofield, 'Dealing in crisis: external credit and the early fourteenth-century village', in M. Allen and M. Davies (eds) *Medieval Merchants and Money: Essays in Honour of James L. Bolton* (London, 2016), pp. 253-70; P. Nightingale, *Enterprise, Money and Credit before the Black Death, 1285-1349* (Cham, 2018); S. Nicolussi-Köhler (ed.) *Change and Transformation of Premodern Credit Markets: the Importance of Small-Scale Credits* (Heidelberg, 2021).

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?

These questions were addressed for fourteenth-century England in an earlier study.[3] That work considered such matters as the supply of credit, the terms and conditions of credit contracts, the size of individual credits, and the purposes of borrowing. It also considered 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 which seeks to estimate the percentage of an English village population that typically acted in credit networks within a 12-month period in the later fourteenth century. 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 debtors living in other villages and towns.[4] 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 them involve use of the most valuable source for medieval English rural society: the manorial court rolls. 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.[5] Next, one could focus on those individuals who are

3 C. Briggs, *Credit and Village Society in Fourteenth-Century England* (Oxford, 2009).

4 See, for example, P.R. Schofield, 'Access to credit in the early fourteenth-century English countryside', in P.R. Schofield and N.J. Mayhew (eds.) *Credit and Debt in Medieval England c.1180-c.1350* (Oxford, 2002), pp. 106-26.

5 The technique was pioneered by Z. Razi, *Life, Marriage and Death in a Medieval Parish: Economy, Society and Demography in Halesowen 1270-1400* (Cambridge, 1980). For a more recent attempt to develop a similar methodology, see J.L. Phillips, 'Collaboration and litigation in two Suffolk manor courts, 1289–1364' (unpublished PhD thesis, University of Cambridge, 2005), pp. 145-50.

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 reconstitution, and in any case the population totals generated could not necessarily be accepted as reliable.[6]

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.[7] 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.[8] The advantage of both 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 or total population in a village was involved in credit at a particular point in time, then the manorial surveys and lay subsidy returns are not ideal sources.

This article 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 is attempted here.

In order to interpret the results of such an exercise, one must make comparison with equivalent investigations from other preindustrial settings. Historians of rural credit in medieval Continental Europe have made some attempt to establish the

6 See L.R. Poos, Z. Razi and R.M. Smith, 'The population history of medieval English villages: a debate on the use of manor court records', in Z. Razi and R. Smith (eds) *Medieval Society and the Manor Court* (Oxford, 1996), pp. 298-368.

7 '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.

8 For use of these techniques, see C. 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. 231-48; Briggs, *Credit and Village Society*, pp. 105-11.

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 fourteenth century, and of villages in the *contado* of Bologna in the thirteenth century.[9] It is notable that these studies give greatest consideration to households or families acting as debtors, and provide less certainty on the extent of participation as creditors. 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 Craig Muldrew for early modern England perhaps offers a more appropriate point of comparison, owing to the broad similarities 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 1683-1686, 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.[10] 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'.[11] 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.[12] Because much of that litigation concerned debt, his calculation had 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 1683-1686 with the list of household heads given in the 1689 Poll Tax return for the town. He found that at least 61 per cent, and perhaps as many as 81 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.[13]

9 J. Drendel, 'Society and economy in a medieval Provencal Town: Trets, 1296-1347' (unpublished PhD thesis, University of Toronto, 1991), pp. 112-14; J.-L. Gaulin and F. Menant, 'Crédit rural et endettement paysan dans l'Italie communale', in Berthe, *Endettement Paysan et Crédit Rural*, pp. 53-4, 60, citing Francesca Bocchi, 'I debiti dei contadini (1235): note sulla piccola proprieta' terriera Bolognese nella crisi del feudalismo', in Università degli Studi di Bologna Istituto di Storia Economica e Sociale, *Studi in Memoria di Luigi del Pane* (Bologna, 1982), pp. 169-209.

10 C. Muldrew, 'Credit and the courts: debt litigation in a seventeenth-century urban community', *Economic History Review* 46 (1993), pp. 23-38, https://doi.org/10.1111/j.1468-0289.1993.tb01320.x.

11 Muldrew, 'Credit and courts', pp. 30-1.

12 C. Muldrew, *The Economy of Obligation: the Culture of Credit and Social Relations in Early Modern England* (Basingstoke, 1998), pp. 234-6.

13 Muldrew, *Economy of Obligation*, pp. 246-7.

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 significant share of the population was involved. Muldrew's research was primarily concerned with towns, and with a more commercialised economy than that considered here. However, his affirmation of the significance of popular participation in credit provides a further stimulus towards investigation of this issue using medieval rural evidence.

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 four pence per head.[14] 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.[15] It is 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 is likely.[16] Most historians are at any rate prepared to accept the returns as the basis for estimates of the size and distribution of the national population.[17] This article uses the most common 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 villages studied.

The second source used is the manorial court roll. The interpersonal debt litigation contained in many series of court rolls is 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.

14 Twelve pence (d.) = one shilling (s.). Twenty shillings = £1.

15 The contents of all the surviving poll tax documents are either printed in full or summarized in C.C. Fenwick (ed.) *The Poll Taxes of 1377, 1379 and 1381: Part 1 Bedfordshire-Leicestershire; Part 2 Lincolnshire-Westmorland; Part 3 Wiltshire-Yorkshire*, British Academy Records of Social and Economic History New Series 27, 29 and 37 (London, 1998-2005).

16 P.J.P. Goldberg, *Medieval England: a Social History 1250-1550* (London, 2004), pp. 73-4.

17 See, for example, R. Smith, 'Human resources', in G. Astill and A. Grant (eds) *The Countryside of Medieval England* (Oxford, 1988), pp. 198-201; S. Broadberry, B.M.S. Campbell, A. Klein, M. Overton and B. van Leeuwen, *British Economic Growth 1270-1870* (Cambridge, 2015), pp. 1-27.

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, reveals very much 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 realise that the recorded population of creditors and debtors is not equal to the total population of creditors and debtors. We return to this issue 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. Two such series of rolls are used. 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 7 and 14 kilometres from the town. The first set of rolls relates to the bishop of Ely's manor in Willingham.[18] The second set records the proceedings of Crowland Abbey's manor court held at Oakington.[19] 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.[20] The most common of these 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.

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18 Cambridgeshire Record Office (hereafter CRO), L1/177 (Willingham court rolls, 1377-1399). Hereafter references to the Willingham rolls are given by date of court session.

19 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.

20 For an overview of these forms, see P.R. Schofield, 'L'endettement et le crédit dans la campagne anglaise au moyen âge', in Berthe, *Endettement Paysan et Crédit Rural*, pp. 76-84.

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 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 evaluate 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 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.[21] Rather, they give only the total number of individual taxpayers. This investigation therefore uses the individual as the unit of analysis. It attempts, in the next two sections at least, to determine the proportion of *individuals* involved in credit, not the proportion of households. In the penultimate section, 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 fourteenth 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 owed him 5s. 4d. for fodder bought from the plaintiff.[22] Individuals thus described as 'son of' another were at least potentially still resident under the parental roof. Servants, especially males, are also 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.[23] 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.[24]

Females who were not household heads appear more rarely as creditors and debtors, but 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.

21 The detailed 1377 listings do sometimes group taxpayers' names into households, but not consistently.
22 CUL Q 8 (22 March 1390, 18 April 1390).
23 CRO L1/177 (30 July 1382).
24 CRO L1/177 (8 March 1391).

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.[25] 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.[26] 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 to a hous ehold head.[27] 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.[28] 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 an independent, individualised basis.[29] By contrast with that of Muldrew, therefore, the present 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 seems reasonable to expect that persons under 14 years of age were not normally involved in credit relations. It is therefore not necessary to allow for any untaxed persons aged below 14 years when asking how far the population of 1377 engaged in credit.

Attention is not restricted to debt litigation of the year 1377 only in determining numbers of creditors and debtors *c.*1377. 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, 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 has been counted. For Oakington, Cottenham and Dry Drayton, the years used are 1373-1381, and for Willingham

25 C. Briggs, 'Empowered or marginalized? Rural women and credit in later thirteenth- and fourteenth-century England', *Continuity and Change* 19 (2004), pp. 13-43, https://doi.org/10.1017/S0268416004004928.

26 CUL Q 5 (20 November 1349).

27 J.M. Bennett, *Women in the Medieval English Countryside: Gender and Household in Brigstock before the Plague* (Oxford, 1987), p. 73.

28 CRO L1/177 (1 March 1396).

29 Muldrew, 'Credit and the courts', p. 30, acknowledges this possibility.

1377-1386.[30] 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. These are only the creditors and debtors whose cases are recorded because they came to court, of course: the real total is likely to have been higher. It should also be noted that in some cases, the disputed credit relationship is likely to have begun in the previous calendar year, since previous research on the small minority of debt cases that state the credit transaction's start date has found that the average time period between the transaction and the case first coming to court was just under 11 months.[31] Nonetheless this figure (four individuals in the example) is treated as the number of Cottenham residents known to have been active in credit relationships during the 12 months of 1377. For each village, the average of these annual totals has then been calculated for each place. It is that figure that is then compared against the lay population totals taken from the 1377 Poll Tax, to which is added the small populations of parochial clergy who paid the clerical Poll Tax of 1379.[32] It is assumed that the village population totals of 1377 stayed at the same level throughout the period 1373-1386. No obvious sources of sudden population change in these years have been identified; the court rolls show no sign that the four case study villages were much affected by the 1381 Rising, for instance.[33]

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. 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 focused 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 likely that the wife actually did the lending or borrowing alone, and that the husband was only in court as a consequence of his legal responsibility for his wife's actions. Where an individual appeared in debt

30 At Oakington, a total of 120 debt plaints were begun in the years studied; the equivalent figure for Willingham is 291 debt plaints.

31 Briggs, *Credit and Village Society*, pp. 180-7.

32 The clerical Poll Tax assessment is printed in W.M. Palmer, 'A list of Cambridgeshire subsidy rolls', *East Anglian* 13 (1909-1910), Appendix no. 12, which is an edition of The National Archives, E 179/23/1, assessment of clergy, Ely diocese, June 1379.

33 This is confirmed by recent research: M. Xu, 'Analysing the actions of the rebels in the English Revolt of 1381: the case of Cambridgeshire', *Economic History Review* 75 (2022), pp. 881-902, https://doi.org/10.1111/ehr.13122.

litigation to answer for the debts of another person for whom they had acted as a pledge, or personal surety, only the principal debtor is included in the analysis, not the pledge. Finally, it should be stressed that in distinguishing individual creditors and debtors, additional court roll evidence has been used alongside that of personal names. This allows one to check whether citations of a single name may in fact refer to different individuals, or alternatively, whether citations of different name forms may denote a single individual.

Table 1 Total individual creditors and debtors and number of cases in which they appeared

	Number of cases as creditor or debtor in relevant period					Total
	1	2	3	4	5+	
Oakington, Cottenham and Dry Drayton 1373-1381						
Creditors	53	17	3	1	2	76
Debtors	38	7	3	0	8	56
Number of individuals both creditor and debtor						20
Willingham 1377-1386						
Creditors	87	23	10	5	11	136
Debtors	83	15	13	4	12	127
Number of individuals both creditor and debtor						54

Sources: Cambridge University Library, Queens' College (Q), Boxes 3-4, rolls 7-8; Cambridge Record Office, L1/177.

Involvement in credit across the total population

Table 1 provides an overall sense of the number of village residents known to have been involved in credit in the period of a decade or so under consideration. It shows that while the majority of those who lent or borrowed did so only once in each period, there was a significant minority known to have lent or borrowed on multiple occasions, and individuals who acted as both creditor and debtor were not

Table 2 **Numbers of creditors and debtors per annum as shown by Willingham manor court debt litigation, 1377-1386**

Year	Number of creditors and debtors	
	Male	Total
1377	9	11
1378	9	9
1379	10	12
1380	30	32
1381	40	40
1382	44	45
1383	53	57
1384	64	69
1385	36	38
1386	35	38
Mean per annum	35.7	37.9

Note: 1377 is counted as 0.25 years because records survive from November 1377 only.

Source: Cambridge Record Office, L1/177.

uncommon.[34] Tables 2 and 3 show the number of individuals in the four villages known from debt litigation to have acted in credit relationships in successive 12-month periods. In the bottom row of each table is shown the mean annual number of such individuals in the periods under review. In Table 4, these means are given as a percentage of the 1377 taxed population. Table 4 shows that in all four cases, the recorded credit network participants represented only a tiny percentage of the total population (Table 4, column 6). 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.

Do such figures mean that credit, as measured by the percentage of the population involved in it, was unimportant in these fourteenth-century villages? These figures certainly contrast with those of Muldrew, which show that most households in seventeenth-century King's Lynn, including the poorest, took part in credit-related litigation. This contrast is probably genuine, and confirms that credit was more important in the seventeenth-century urban environment than it was in the countryside some three centuries earlier. Equally, one must acknowledge the effects of source-determined differences in the methods 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 1683-1686. By contrast, this article concerns that share of the population involved in credit relationships extant within a 12-month period only. Thus Muldrew's figures show a higher degree of social participation in credit than those presented here partly for the simple reason that he considered credit involvement during a longer time period.

Furthermore, it is in any case clear that the bare percentages in Table 4 understate the real extent of involvement in credit in the four villages. The remainder of the article discusses the reasons for this. Two of the most important issues concern the argument that one should not really expect much credit activity involving 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. The next two sections consider further these two groups, and ask what the extent of credit involvement looks like when they are excluded from the base population count.

The present section, however, notes some further reasons why the real presence of credit network participants within the population at large was almost certainly

34 This latter point is a theme of Briggs, *Credit and Village Society*, especially Chapter 4.

much greater than Table 4 suggests. The first 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. 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,

Table 3 **Number of creditors and debtors per annum from Oakington (O), Cottenham (C) and Dry Drayton (D) as shown by Oakington manor debt litigation, 1373-1381**

Year	Number of male creditors and debtors				Total number of creditors and debtors			
	O	C	D	Total	O	C	D	Total
1373	6	7	7	20	6	9	8	23
1374	2	0	4	6	2	0	4	6
1375	8	2	15	25	8	2	15	25
1376	4	3	3	10	5	3	5	13
1377	0	3	4	7	0	4	4	8
1378	8	3	5	16	8	3	5	16
1379	2	18	7	27	2	20	7	29
1380	4	15	10	29	4	16	10	30
1381	7	7	5	19	8	8	5	21
Mean per annum	4.6	6.4	6.7	17.7	4.8	7.2	7.0	19.0

Sources: Cambridge University Library, Queens' College (Q), Boxes 3-4, rolls 7-8.

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

Village	Lay taxpayers 1377 (2)	Clerical taxpayers 1379 (3)	Total taxed population (4)	Mean number of creditors and debtors per annum (5)	Column (5) as a percentage of column (4) (6)
Willingham	287	3	290	37.9	13.1
Oakington	174	3	177	4.8	2.7
Cottenham	380	5	385	7.2	1.9
Dry Drayton	120	3	123	7.0	5.7

Sources: Cambridge Record Office, L1/177; Cambridge University Library, Queens' College (Q), Boxes 3-4, rolls 7-8; C.C. Fenwick (ed.) *The Poll Taxes of 1377, 1379 and 1381: Part 1 Bedfordshire-Leicestershire*, British Academy Records of Social and Economic History New Series 27 (London, 1998), pp. 69-70. C.C. Fenwick (ed.) *The Poll Taxes of 1377, 1379 and 1381: Part 3 Wiltshire-Yorkshire*, British Academy Records of Social and Economic History New Series 37 (London, 2005), p. 457; W.M. Palmer, 'A list of Cambridgeshire subsidy rolls', *East Anglian* 13 (1909-1910), pp. 175, 222 (this is an edition of The National Archives, E 179/23/1, assessment of clergy, Ely diocese, June 1379).

though the relevant records of these are all lost for this period.[35] 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.

35 A.P.M. Wright and C.P. Lewis (eds) *The Victoria History of the County of Cambridge and the Isle of Ely*, Vol. XI (London, 1989), pp. 54-8, 74-7, and 195-9; C. Briggs, 'Creditors and debtors and their relationships at Oakington, Cottenham and Dry Drayton (Cambridgeshire), 1291-1350', in Schofield and Mayhew (eds) *Credit and Debt in Medieval England*, pp. 127-48, here at pp. 128-9, https://doi.org/10.2307/j.ctvh1dkm2.13.

Of the three villages just mentioned, 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 4). 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. This 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 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 fourteenth century so as to attract business concerning Oakington people who were not themselves tenants of the abbey.[36] 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 4) 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.[37] Consequently, the Willingham rolls give a relatively complete picture of debt disputes involving Willingham inhabitants. The picture they give is almost certainly more complete than the equivalent pictures for Oakington, Cottenham and Drayton provided by the Oakington rolls.

In interpreting the percentages in column (6) of Table 4, 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 2). But what was the real total of Willingham residents involved in all the credit relationships in existence in the 12-month period

36 On this process, see C. Briggs, 'Manor court procedures, debt litigation levels, and rural credit provision in England, c.1290-c.1380', *Law and History Review* 24 (2006), pp. 519-58, https://doi.org/10.1017/S0738248000000791.

37 Later Willingham did also contain the small manor of Bourneys, but this is not clearly identifiable as a separate manor in the fourteenth century, and in any case it was never of great significance by comparison with the bishop of Ely's manor: Wright and Lewis (eds.), *Victoria History of the County of Cambridge and the Isle of Ely*, Vol. IX, p. 403.

under observation? It is impossible to know for sure, because there is no obvious means of determining the default rate in village credit transactions.

Pamela Nightingale has calculated that for the largely mercantile debts recorded by the fourteenth- and fifteenth-century English Statute-Merchant certificates the default rate was fairly steady at about 20 per cent of the total.[38] If that figure is not inappropriate for village credit also, one may speculate that the actual total of credit relationships extant within a given 12-month period was actually five times greater than the total of debt plaints from that year.[39] One might speculate further that the actual total of individual creditors and debtors active in the credit ties of a single 12-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 the sixth column of Table 4 would need to be multiplied by five 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 this 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 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.[40] Thomas, like many others, was involved simultaneously in multiple credit relationships (Table 1). 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.

38 P. Nightingale, 'Monetary contraction and mercantile credit in later medieval England', *Economic History Review* 43 (1990), pp. 560-75, here at p. 566, https://doi.org/10.1111/j.1468-0289.1990.tb00545.x; P. Nightingale, 'Money and credit in the economy of late medieval England', in D. Wood (ed.) *Medieval Money Matters* (Oxford, 2004), pp. 51-71, here at p. 63, https://doi.org/10.2307/j.ctv13nb92f.10; Nightingale, *Enterprise, Money and Credit before the Black Death*, pp. 35-9.

39 Here we 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.

40 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). References are given only to the date of first appearance of each case.

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 be certain. It seems highly likely than in any 12-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. 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.[41] On balance, therefore, it is best to assume that the real total of creditors and debtors active in any 12-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.

Involvement in credit within the male population

One of the most striking aspects of the evidence on creditors and debtors reviewed thus far is that women feature so rarely. Of the 321 individual creditors and debtors from the four villages included in the analysis, only 27 (8.4 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 caused their personal involvement in credit to appear much more limited in the records than it was in reality. A close analysis of the texts of manorial debt cases, however, found relatively little 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.[42]

One of the primary explanations for the very low share of the 1377 Poll Tax population involved in credit (Table 4) is therefore to do with the tendency for only

41 Briggs, 'Credit and the peasant household economy', pp. 246-7.
42 Briggs, 'Empowered or marginalized?'.

a few women to participate directly, most of whom were widows.[43] Consequently, if one measures 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 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.

The first problem encountered when attempting to do this involves determining the male share of the 1377 taxed population. The returns used give only the total number of taxpayers, undifferentiated by sex. Hence it is necessary to estimate 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 taxed populations in a number of Rutland villages. These show that, on average, males slightly exceed females. Goldberg gives a mean total sex ratio of 103.5 males per 100 females, 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 sex of some taxpayers.[44] The economic and social characteristics of the four Cambridgeshire villages studied here were relatively similar to those of the Rutland villages. A sex ratio of 110 for the taxed population of the case-study villages has therefore been assumed.

Table 5 shows the average annual total of male creditors and debtors around 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 negligible involvement of rural women in credit, the percentages of men acting as creditors and debtors (Table 5) are all approximately double the figures that show all recorded creditors and debtors as a percentage of total population (Table 4).

On the face of it, Table 5 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 previous section, factors exist which cause the recorded numbers of credit network participants to be smaller than

43 See Briggs, *Credit and Village Society*. 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.

44 P.J.P. Goldberg, *Women, Work and Life Cycle in a Medieval Economy: Women in York and Yorkshire c. 1300-1520* (Oxford, 1992), pp. 369-73; R.M. Smith, 'Hypothèses sur la nuptialité en Angleterre aux XIII^{e}-XIV^{e} siècles', *Annales: Économies, Sociétés, Civilisations* 38 (1983), pp. 107-36, here at pp. 116-7.

Table 5 **Recorded male creditors and debtors as a proportion of the male taxed population in four villages**

Village	Male taxpayers 1377 (estimated) (2)	Mean number of male creditors and debtors per annum (3)	Column (3) as a percentage of column (2) (4)
Willingham	153	35.7	23.3
Oakington	94	4.6	4.9
Cottenham	204	6.4	3.1
Dry Drayton	66	6.7	10.2

Sources: Cambridge Record Office, L1/177; Cambridge University Library, Queens' College (Q), Boxes 3-4, rolls 7-8; C.C. Fenwick (ed.) *The Poll Taxes of 1377, 1379 and 1381: Part 1 Bedfordshire-Leicestershire*, British Academy Records of Social and Economic History New Series 27 (London, 1998), pp. 69-70. C.C. Fenwick (ed.) *The Poll Taxes of 1377, 1379 and 1381: Part 3 Wiltshire-Yorkshire*, British Academy Records of Social and Economic History New Series 37 (London, 2005), p. 457; W.M. Palmer, 'A list of Cambridgeshire subsidy rolls', *East Anglian* 13 (1909-1910), pp. 175, 222 (this is an edition of The National Archives, E 179/23/1, assessment of clergy, Ely diocese, June 1379).

the actual numbers. Yet these factors cannot entirely explain the low values in column (4) of Table 5. 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 5 shows, on average only 4.9 per cent of Oakington males aged over 14 years are known for certain to have lent or borrowed in a 12-month period around 1377.

It is not possible to make satisfactory allowance for all the factors which lead to an underestimation of the counts of creditors and debtors. The most sensible way of proceeding is to focus most attention on Willingham, because this village is the least affected by the multiple manor problem. Table 5 suggests that in an average 12-month period around 1377, some 23 per cent 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, 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 the fourth column of Table 5 would increase to 46.6 per cent. Given that we are looking at the numbers participating in credit relationships within a 12-month period only, this estimate suggesting the credit participation of nearly half of all males in Willingham seems rather impressive.

Involvement in credit among households

The discussion to this point considers participation in credit in terms of the numbers and proportions of individuals involved. However, as noted earlier, other investigations into this issue have all considered participation in terms of the proportion of households. This section contains an equivalent attempt to estimate the total of households involved in credit in the four villages. In spite of the guesswork required, such an attempt is worth making as a supplement to the individual-based approach. It was indicated earlier that people who were not household heads, such as sons and servants, can be shown to have entered credit relations in their own right in the second half of the fourteenth century. However, it must be conceded that there were very few such persons among the recorded creditors and debtors 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.[45] One may therefore argue that while it is important to recognise 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.[46]

Unfortunately, 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 estimate the number of households by applying multipliers to the figures for the taxed population. In each case, the taxpayer total is first multiplied by 1.75 to allow for children aged under 14 years and those who evaded the tax. The result is then divided by 4.5, which is

45 Attention is restricted to litigants described as 'servant of', 'son of', and so on.

46 See Briggs, *Credit and Village Society*, p. 107.

Table 6 **Recorded creditor and debtor household heads as a proportion of total estimated households in four villages**

Village	Households 1377 (estimated) (2)	Population 1377 (estimated) (3)	Mean number of creditor and debtor household heads per annum (4)	Column (4) as a percentage of column (2) (5)
Willingham	113	508	37.3	33.0
Oakington	69	310	4.8	7.0
Cottenham	150	674	7.2	4.8
Dry Drayton	48	215	7.0	14.6

Sources: Cambridge Record Office, L1/177; Cambridge University Library, Queens' College (Q), Boxes 3-4, rolls 7-8; C.C. Fenwick (ed.) *The Poll Taxes of 1377, 1379 and 1381: Part 1 Bedfordshire-Leicestershire*, British Academy Records of Social and Economic History New Series 27 (London, 1998), pp. 69-70. C.C. Fenwick (ed.) *The Poll Taxes of 1377, 1379 and 1381: Part 3 Wiltshire-Yorkshire*, British Academy Records of Social and Economic History New Series 37 (London, 2005), p. 457; W.M. Palmer, 'A list of Cambridgeshire subsidy rolls', *East Anglian* 13 (1909-1910), pp. 175, 222 (this is an edition of The National Archives, E 179/23/1, assessment of clergy, Ely diocese, June 1379).

a household multiplier commonly used for poll tax data.[47] The resulting totals of households appear in Table 6. 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 60 holdings occupied by tenants of the Bishop of Ely's manor.[48] If one assumes that there was just one household on each holding, then

47 This follows the techniques used by M. Kowaleski, *Local Markets and Regional Trade in Medieval Exeter* (Cambridge, 1995), pp. 371-5.

48 Wright and Lewis (eds.), *Victoria History of the County of Cambridge and the Isle of Ely*, Vol. IX, p. 404.

the estimate of 113 households from the Poll Tax looks too high. However, any sub-tenant households, plus tenant households not included in the surveys of the Bishop's manor, could have pushed the household total in Willingham over 100 households.

Estimates of the average percentages of household heads involved in credit appear in Table 6.[49] Again, attention is focused on Willingham. Table 6 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 12-month period between 1377 and 1386. As always, that total represents only those households whose involvement is recorded via debt litigation. If 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.

Conclusion

Numbers only reveal so much. This is especially true of the numbers presented in this article, which have involved considerable guesswork. To reach a fuller understanding of the role of credit in the lives of European villagers, it is 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. Here, as already indicated, Craig Muldrew's work on early modern England offers a paradigm.

This article 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 one cannot produce straightforward, easily interpreted figures. 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 12-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 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.

49 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.

Beyond that, there is less certainty, though it is certainly worth seeking to replicate this investigation for one or more of the small number of other localities possessing good later fourteenth-century manorial court records with debt litigation—ideally for a manor more or less with coterminous with the parish—plus poll tax returns. 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 surviving debt litigation. However, to assess just how far true levels of involvement exceeded recorded levels requires further informed guesswork. It is clear 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 12-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 must be the subject of further research.

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 fourteenth century and in the fifteenth century, debt litigation declined markedly in the courts studied here. To some extent this indicates a reduction in the underlying credit activity, associated with a depression in prices and trade, and perhaps the shortage of coin, though we must also consider the possibility that debt disputes were increasingly being taken not to manor courts but to other types of law court.[50]

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 John Drendel and Francesca Bocchi. Similarity of source material means that there is better scope for comparing the evidence

50 C. Briggs, 'The availability of credit in the English countryside, 1400-1480', *Agricultural History Review* 56 (2008), pp. 1-24. For the relatively high levels of Oakington debt litigation in the decade 1371-1380, see Briggs, 'Manor court procedures', p. 529.

presented in this article with that assembled by Muldrew for early modern England. Yet even allowing for the fact that Muldrew took account of credit activity across a rather longer timespan than this article does, it is fairly clear that a much larger share of the community was engaged in credit in the seventeenth-century town than the village of the period around 1377.

At Oakington, Cottenham and Drayton, but perhaps 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 12-month period. This should not be taken to mean, however, that credit was unimportant in these communities, or that access to credit was denied to those who sought it either to smooth consumption or to facilitate investment. It is also worth reminding ourselves once again that the evidence assembled in this article only allows us to estimate the share of the population that engaged in credit within a 12-month period; it cannot reveal the extent to which all individuals or households ever engaged in lending or borrowing *at some point* in their life-cycles, which is perhaps the most crucial issue. At the same time, existing research recognises that while fourteenth-century rural credit networks were vibrant, in many localities they tended to consist mainly of 'horizontal' ties between people who were more or less social equals, and excluded the poorest members of local communities.[51] Such an argument fits well with the new evidence presented here.

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51 Briggs, *Credit and Village Society*, pp. 148 and 218.