

THE ECONOMIC DECLINE OF THE CHURCH
IN MEDIEVAL ENGLAND

by

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The Economic Decline of the Church in Medieval England

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ABSTRACT

The rise of the nation state in England accompanied not only the decay of the manorial system, but also the economic decline of the medieval English Church. This thesis examines the decline of the Roman Catholic Church in England from 1350 to 1536. Borrowing from the industrial organization literature, this thesis develops a model of reputation building and product quality consistent with the English experience in the later Middle Ages.

This thesis contends that the decline of the Church was precipitated by the Crown's attacks on the monasteries which culminated in the Dissolution of 1536-1540. The monasteries responded to these attacks by reducing the amount of alms they distributed from the offerings collected from the laity. While this retrenchment has been widely viewed by social historians as a moral decay in the fabric of the Church, this thesis claims that it was simply the rational response of a wealth-maximizing firm to a threat to its future existence.

Consistent with this approach is the observation that as Church support for the poor declined, the state assumed responsibility for poor relief and the care of the sick and aged. By 1601, the Church no longer played any part in the provision of social services, and the rise of the nation state in England was complete.

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INTRODUCTION

The rise of the nation state in England has long excited the interest of economic historians. Discussion has, for the most part, centered on the decline of the manorial system and the transfer of the role of domestic protector from the lord to the state.¹ But this tells only half the story. In the high Middle Ages, there was a tripartite division of power: the monarch provided protection from external threats; the lord provided justice, and protection from internal threats; and the Roman Catholic Church in England maintained social order through the provision of religious services and charity. The other half of the story of the rise of the nation state, therefore, is about the decline of the Church as a power in early English society.

The early medieval Church was a ubiquitous presence which wielded considerable economic power. R.H. Tawney describes it as "the greatest of political institutions". (24) Douglass North likens the Church to a state

with the pope as ruler and a vast bureaucracy through which the pope amassed wealth and power and agents (archbishops and bishops) themselves siphoned off riches and became rich and powerful.
(125)

¹ See, for example, North and Thomas (1973).

But the medieval Church was more like a firm which sold two products: religious services and income insurance. Parish priests sold religious services such as worship and baptisms. Monks, with their vows of celibacy and poverty, were entrusted with the collection of offerings from parishioners. In return they supplied income insurance in the form of poor relief, care of the sick and aged, and hospitality. Prior to 1350, the Church was highly successful, expanding into new areas of England and broadening its market. After 1350, however, the monastic arm of the Church went into decline, gradually losing its market share to private charitable foundations. By 1536 when Henry VIII began the Dissolution of the monasteries, the insurance side of the Church's business was virtually defunct.

Social historians have studied the Dissolution of the monasteries in great detail. There is widespread agreement that the monasteries had fallen into moral decay and were collecting huge sums of money but not fulfilling their duty to succour the poor and the aged. W.K. Jordan writes:

This long and inexorable process of the deterioration of monasticism was far advanced ... perhaps most dramatically so in England where, almost a generation prior to the Dissolution, the fabric was in decay [and] contributions were drying up... (58)

Dom David Knowles notes:

Not only at the epoch of the Dissolution, but for an undefined and very long period previously, the monks and canons of England, with a few notable

exceptions, had been living on a scale of personal comfort and corporate magnificence, and with a variety of receipts and expenses of all kinds, which were neither necessary for, nor consistent with, the fashion of life indicated by their rule and early institutions. (256)

Even A. Hamilton Thompson, an obvious apologist for the Church, observes:

In such matters it is dangerous to generalize and very easy to be censorious, and there is nothing more misleading than to apply the moral standards of a later age to the shortcomings of medieval religion. ... It is impossible, however, to escape the conclusion that English monasteries in the fifteenth century needed spiritual quickening to justify their existence as a whole. (176-77)

But social historians have not asked why the monasteries fell into decay, focussing instead on how moral degeneracy led to the Dissolution. And to date, economic historians have not asked why either.

This paper addresses the question of what led to the decline of the monasteries prior to the Dissolution. It argues that the monasteries were in fact wealth-maximizing firms which reacted rationally to a series of external threats. Sensing the approach of the Dissolution, they withdrew from the insurance business, but not before reaping a windfall profit from their customers, the parishioners. This retrenchment represented an abdication of the Church from its position of power, held by virtue of its maintenance of social order in England. Thus Henry VIII dissolved the monasteries, but he did not usurp their power. The monasteries had already surrendered it.

Section I of this paper examines the structure of the Church and argues that in its operations and behaviour it was in fact indistinguishable from what economists would suggest is characteristic of a modern-day profit-maximizing firm. Section II reviews the economic literature on reputation building and product quality, and develops a model of a monastery consistent with the behaviour observed in the later Middle Ages. Section III provides a test of the model, applying it to the English experience from the late 13th century to the Dissolution. Suggestions for further research are set out in Section IV, and Section V provides conclusions.

I

THE CHURCH AS A FIRM

The medieval English Church was much like a wealth-maximizing firm with two branches specializing in two diversified products. Its secular branch sold several types of religious services to both the laity and the Crown. Initially under the direct authority of Rome, in the early 14th century control was gradually wrested from the pope by the English clergy and the monarch. By the late Middle Ages, the secular arm of the Church resembled more a franchise operation than a branch plant.

The monastic arm of the Church sold income insurance in the form of poor relief, hospitality and care of the sick and aged. While religious orders were legitimized directly by the pope, the actual business of each monastery was directed by its own senior monks. Within each monastery, there was a fine division of labour between brothers who often had to supervise sizable staffs of servants. With over 1,000 monasteries in England in the high Middle Ages, this arm of the Church exerted a powerful influence in society.

This section examines the administrative structure and output of the Church, its market and the revenue generated therein. It is argued that the medieval Catholic Church, in all important respects, was the same as a modern-day firm.

A. The Secular Church

The medieval English Church was divided into two parts: one half - the secular arm - sold religious services while the other - the monastic arm - sold income insurance.² The secular arm offered a wide range of services, the most common being religious worship on Sundays, feast days and saints' days. The bulk of these ceremonies was performed in local churches by the most lowly of the secular clergy, the parish priest. Estimates suggest that there were about 9,500 active parish churches in England in 1291, but only 8,800 in 1535. (Swanson, 4) The decline in numbers is generally attributed to depopulation caused by the Black Death in the mid-14th century. Parish priests also offered a variety of other services including marriage ceremonies, baptisms and funerals, and services for the purification of women after childbearing.

Above the parish priest in the hierarchy of the Church were archdeacons, bishops and, at the top, the Archbishops of Canterbury and of York.³ In addition to playing

² It is common in the literature on the Church for the clergy who performed the spiritual functions to be called "the secular clergy" and the monks who attended to material matters such as poor relief and hospitality to be called "the religious". The irony of this usage seems to have escaped writers of ecclesiastical history.

³ This description is an oversimplification of the Church hierarchy. There were many other officers of the Church - curates, canons, deans and deacons to name but a few. See Swanson, Chapter 1 and Rodes, Chapter 4 for a more detailed treatment of the Church administrative structure.

administrative roles, archdeacons and bishops presided over domestic ecclesiastical courts. Ecclesiastical courts had jurisdiction over crimes of morality like slander and sexual misbehaviour, as well as the more serious infanticide and heresy. Claims of non-payment of tithes or of petty debts as well as all probate matters were also heard in these courts.⁴ (Swanson, 142) Appeals of decisions made in the lower courts could be made to the Archbishop's court or to the papal court in Rome, although this rarely occurred. (Swanson 160)

Bishops and archbishops also possessed limited powers of dispensation from ecclesiastical law. Dispensations were typically granted to the laity for consanguinity or the placement of altars in private homes,⁵ and to the clergy for ordination despite illegitimacy or for non-residence from their livings.⁶ One of the most famous dispensations was that granted to Henry VIII so he could marry his brother's widow. (Swanson, 16)

The Church also provided the monarch with consulting services and clerical help. In the early Middle Ages, only

⁴ In general, royal and manorial courts were restricted to hearing crimes of violence against property and person. It is curious that infanticide was omitted from lay jurisdiction.

⁵ It has been suggested that the Church was opposed to the existence of altars in private homes not for any spiritual reason, but because they represented a possible loss of some of the Church's potential revenue.

⁶ A living, or benefice, was a privately endowed position within the Church. Benefices were the prime source of patronage available to the pope or senior English clergy for rewarding favourites. A particularly deserving candidate might even warrant two or more benefices, providing him with a relatively affluent living.

clerics were literate. Hence the state employed priests in many positions, from transcribing statutes to keeping accounts to providing advice on political matters. Cardinal Wolsey, who ordered and supervised the early 16th century monastic suppressions, provides perhaps the best example of a churchman who rose to a position of great power in the royal administration. The clergy were also particularly useful to the state as liaisons with the Church in Rome. As the Middle Ages progressed, educated lay people were becoming more common. By 1540, the Church's role in the state was much less significant than it had been two hundred years earlier. (Swanson, 103-7)

The pope occupied the highest position in the Church hierarchy, possessing until the mid-14th century absolute power over all Church matters. In fact, in 1302 Boniface VIII proclaimed in the *Unam Sanctum* the subjection of all spiritual and temporal authority to papal supremacy. Edward I, among other monarchs, strongly objected to this restriction of his sovereignty and thereby initiated a conflict between Church and Crown which would never be fully resolved. (Ferguson, 7) In 1351, the Crown first alienated some of the pope's prerogative with the Statute of Provisors which gave the English Church the right, hitherto held by the papacy alone, to allocate benefices amongst the clergy. Erosion of papal supremacy continued as the English Church, aided by the monarchy, declared increasing jurisdiction over papal authority. By 1450, the power of the papacy in England

had been reduced essentially to granting bishoprics upon nomination by the monarch and the English Church. (Swanson, 14)

At the same time, papal receipts from the English Church declined. Prior to the mid-14th century, the English Church paid a variety of taxes to Rome on such things as newly granted benefices and the estates of clerics who died intestate. (Rodes, 200) After the Black Death, although the pope still possessed the power of taxation, no new taxes were levied. (Swanson, 223) In addition, as the English Church usurped the pope's prerogative, fewer fees for services such as dispensations, ordinations and court appeals fell due. Toward the end of the Middle Ages, the English Church paid little more than Peter's Pence, fixed at 299 marks (about £200) per annum, to the mother Church.⁷

The output of the secular arm of the medieval English Church consisted of several types of services: worship and other ceremonies, justice, dispensations from ecclesiastical regulations, and clerical and consulting services. For every service, the Church charged a fee. At Hornsea in Yorkshire, for example, the fee for a marriage service in 1420 was 4 pence, while funerals cost 6 pence and purifications cost 1.5

⁷ R.E. Rodes notes that Peter's Pence was originally a tax of one penny on each hearth in England and had been paid to Rome since Anglo-Saxon times. By the end of the 12th century the population had increased so that the local ecclesiastical authorities were collecting substantially more than 299 marks. Thus they forwarded the fixed sum to Rome and kept the excess for themselves. (197)

penance each. (Swanson, 215) The Church also collected court fees and probate fees. R.N. Swanson suggests that the hostility frequently evidenced against ecclesiastical courts was more likely directed at the administrative costs than at the punishment meted out. (220) The state generally paid for consulting services and clerical help by providing benefices for the employed priests thus freeing the Church of the expense of supporting these clergymen. Hence, the secular Church was in the business of supplying a wide range of services for which it exacted specific fees for service.

B. The Monastic Church

The monastic arm of the English Church sold several forms of income insurance. For a premium, which is discussed in detail below, the monasteries undertook to provide poor relief, medical care and hospitality in time of need. They also sold annuities and corrodies.

The first records of the existence of English monasteries date from 1066. The number of religious houses and monks grew rapidly to 1350 when the Black Death took its toll. By 1422, the religious population had fallen dramatically. Although some recovery occurred in the late 15th century, the religious population never again reached more than two-thirds of its size prior to 1350. Estimates of the size of the religious population and the number of

monasteries in England and Wales for various periods from 1066 to the Dissolution in 1536-1540 are attached as Appendix I to this paper.⁸

The monastic arm of the Church operated independently of the secular arm. Legitimized directly by the pope, England's monastic orders had their own administrations and hierarchy, and were not subject to episcopal authority.

Within each monastery, an abbot (or prior if there was no abbot) occupied the most senior position. His immediate juniors, the prior and sub-priors, assisted him with the general administration of the monastery's business. The abbot and his priors were elected to their positions by the resident monks. A council of senior monks - the "Chapter" - was also elected to make major decisions about the monastery's business operations. In practice, however, the abbot wielded extensive power and the overall welfare and prosperity of the monastery depended almost entirely on his management skills. (Snape, 62)

Responsibility for day-to-day operations fell into three categories - spiritual, temporal and social - and was delegated to the resident monks.⁹ Within the spiritual

⁸ Nuns and their houses accounted for about 18% of the religious community dispensing income insurance after 1154. They are included within the meaning of monks and monasteries.

⁹ Again, this discussion provides an oversimplification of the job classifications and duties in a large religious house. In a smaller house, more than one job would need to be done by each monk. See Snape, Chapters 1 and 2 and Baskerville, Chapter 1 for a more thorough presentation.

category, for instance, a circa was in charge of preserving order in the Church; a sacristan was responsible for maintaining the material equipment in the Church, a custos operum for the repair of the Church and the monastic buildings, and an anniversarian for the observance of obit-days and collection of the dues associated with them.¹⁰

Administration of the monastic estates fell within the temporal category. Upon founding, a monastery was generously endowed with property from which to earn its subsistence. (Clarke, 146) Over time the landholdings of most monasteries increased. M.M. Postan estimates that in the 11th century the Church owned perhaps as much as one-third of the occupied land area of England, while J.P. Cooper suggests that by 1436 it held approximately 20-22% of the total area. (Postan, 78; Cooper, 421) Accordingly, the administration of these estates required the attention of an hordarian who received produce from the lands farmed by the monastery, a refectorian who stored the produce and provided the kitchen with stores as required, and a receiver who attended to leasing the estates and collecting the cash rents therefrom. Also acting within the temporal sphere were a cellarer who supervised the kitchen and all food preparation and service, a chamberlain who provided the monks' clothing and shoes, and an hortulan who looked after the monastery's gardens.

¹⁰ On obit-days, memorial services were held, often in memory of the death of a parishioner who had left a particularly generous bequest to the monastery.

The business of supplying income insurance fell within the social category of the monastery's operations. To this end, an infirmarian was responsible for the infirmary.¹¹ All monasteries, no matter how humble, had guest quarters where a person could get a meal and find a place to sleep. (Woodward, 20) Hence a guestmaster had charge of the lodging and comfort of visitors; a curtarian looked after food for the visitors as well as the distribution of kitchen leftovers to the poor who gathered daily at the monastery gates. An almoner acted as both collector and distributor of charitable alms. Many monasteries also appointed a school master from among their number who was responsible for teaching the children of noble families who were attached to the abbot's household for educational purposes.¹²

Most positions of responsibility were endowed, the incumbent being expected to keep his operational expenses within his budgetary limits. In the later Middle Ages, there was a trend toward centralization with all receipts and expenses passing through a bursar's office. For the most part, however, each incumbent had fiscal control over his own portfolio. (Snape, 34-37) He also had supervisory

¹¹ Some religious orders also ran hospitals independently of their monasteries. Initially for the care of the sick, in the later Middle Ages many had become virtual almshouses. Hospitals specifically founded for the care of lepers, for instance, were converted into almshouses or hospices as leprosy became more uncommon. (Knowles & Hadcock, 310)

¹² G.W.O. Woodward suggests, however, that the boys were kept at the monasteries primarily as choristers as the instruction they received appeared to be mainly in reading and singing. (19)

responsibilities, as manual labour was generally performed by servants. Servants - millers, bakers, shoemakers, tailors, launderers, field hands, medics, et cetera - often outnumbered the religious population.¹³ The Cistercian monastery at Meaux in Yorkshire, for example, had 26 monks and 57 servants in residence in 1393. (Snape, 14) In 1537, there were 102 residents of St. Mary's nunnery in Lincolnshire, only 26 of whom were nuns. (Snape, 19) Thus there were often substantial supervisory responsibilities attached to administrative positions in the monastery.

Monastic income was of two types. Temporal income was derived from the exploitation of the monastic estates, while spiritual income consisted of the tithe and voluntary offerings. There were several sources of temporal income.¹⁴ As major landholders, the monasteries were also feudal lords and they exacted from their villeins all the applicable feudal dues. Like the manorial lords, they derived a constant stream of revenue from their grain mills. Early in the Middle Ages income from the demesne was primarily in the form of produce. By the late 14th century, however, it tended to be in the form of cash rents as the monasteries, reflecting a trend in the lay sector of the economy,

¹³ Early Cistercian monasteries also employed lay brethren who took monastic vows but were not, often because of their low level of education or birth, allowed to receive orders. The presence of lay brethren had all but disappeared by 1400. (Snape, 9)

¹⁴ Unless otherwise stated, the information in this paragraph comes from Snape, 91-94.

increasingly leased their lands to tenants. By the Dissolution in 1536, temporal income in kind amounted to only about one-thirteenth of the income received in cash rents from tenants. Other sources of temporal revenue came from the exploitation of the woods and pastures, and mines and quarries found on the monastic estates. Cistercian houses kept sheep and thus developed an interest in the growing English wool trade. Most often they would sell several years' wool in advance for a lump sum payment. Although surviving (or published) monastic accounts are fragmentary, the temporal income is thought to have been substantial. Alexander Savine has calculated from the *Valor Ecclesiasticus* that the annual temporal monastic income on the eve of the Dissolution exceeded £93,000. (270-78)

The tithe was one source of spiritual income. Tithing - payment of one-tenth of one's income, in kind or in cash, to the Church - had been required by law in England since at least the year 944. At that time, King Edmund decreed that recalcitrant tithe-payers be excommunicated from the Church. In return for this guaranteed income, the Church was to use one-third of the income for the support of the clergy and one-third for the repair of the Church. The remaining one-third was for the relief of the poor. (Tate, 135) Initially parish priests collected the tithe, but by the 13th century it became evident that the distribution of the tithe was not as stipulated. More specifically, the poor received few alms and parishioners were required to repair the Church.

(Clarke, 123-24) Consequently, the tithe was impropriated to the monasteries in the belief that monks, having taken vows of poverty, would not be tempted to cheat on the distribution. (Snape, 76) Whether that belief was justified is open to question and is discussed in detail in Section III below.

Even though the tithe was a source of monastic income, it was not a payment for income insurance but represented instead a payment for membership in the Church. The tithe was a compulsory payment. The penalty for non-payment was excommunication, and, as Swanson notes, excommunication from the Church meant social death. (179) Once a parishioner had paid his tithe, however, he had access to the other religious services offered by the Church - funerals and justice and so on - each, of course, with its own price. Hence the tithe was not by itself a payment for religious services. Nor was it a payment for income insurance. Long after the Dissolution the laity continued to give tithes to the Church. D. Lupton provides convincing proof of their continued payment with his vitriolic attack published over 100 years after the Dissolution:

Manifold have been the petitions (and not without just cause) for the putting down and taking away of tithes ... The gross abuses, inconveniences, troubles, lawsuits, quarrellings, contentions, strifes, debates, hatred, heartburnings, suspicions, wrongs, vexations, murmurings, grudgings, and mischiefs, which have and do daily arise betwixt the tithe-takers and the tithe-payers, as they are not be numbered ... What parish, hamlet, town, or city in all England,

which either is not or hath not been quarrelled withal by their wrangling tithing ministers? ... How can such ministers teach the word of God in meekness, who are filled with rancour and ill will for want of their due in tithes?

(from The Tythe-Takers Cart Overthrown or the Downfall of Tythes (1652), quoted in Thirsk & Cooper, 133-34)

Further, the tithe was fixed at 10% of income although surely the risk of loss of income must have varied considerably during the Middle Ages. Had the tithe been an insurance premium, payment would have varied with risk and ceased altogether upon the dissolution of the monasteries.

Voluntary offerings formed the second source of spiritual income. These offerings included donations to religious objects and at shrines, bequests of money and land, and purchases of annuities and corrodies.

The income derived from donations to shrines was appreciable although the few surviving feretrars' accounts do not allow even rough estimates of its magnitude. It is known, however, that donations to the internationally famous shrine of St. Thomas at Canterbury formed the greatest part of the income of the Cathedral priory from 1220 until the late Middle Ages. (Snape, 75) Records of a shrine in Durham show that more than £689 was received in donations over four years in the early 14th century, including the gift of a golden statue of the Virgin valued at £500. (Swanson, 226) The income from shrines, however, was highly variable. The feretrar's accounts from 1456 to 1461 for a second shrine in

Durham show annual receipts varying between £5 14s. and 16s. (Snape, 74) Swanson cites the proctor of Selby Abbey in Yorkshire who in 1421 remarked on the noticeable increase in receipts after the pestilence there that year. (215)

Bequests of money and land were also an important part of the voluntary offerings. Bequests often took the form of charitable trusts whereby one person conveys his wealth to a second to hold for the benefit of a third party. In the Middle Ages, the Church was most often named the beneficiary with large endowments being vested for the support of almshouses and hospitals and schools run by the religious orders. (Jordan, 40-52) Many bequests were outright gifts. Alexander Savine found that the greater proportion of monastic estates in 1535 had been acquired through inheritance rather than by purchase or exchange. While poorer people often gave small parcels of land to the Church, occasionally the wealthy donated entire manorial estates. (152)

The payment of these voluntary offerings created an implicit contract for the delivery of income insurance in time of need. Both the lay and the religious population knew that the worldly function of the monasteries was to provide this insurance in the form of poor relief, hospitality and the care of the sick and aged. They also knew that the income from the monastic estates was for the support of the monasteries and their households, and that the greater part of the tithe was for membership in the secular Church. It is

thus not unreasonable to suspect that both parties would understand that the funds used by the monasteries to pay for the provision of income insurance came from their only other source of income - the voluntary offerings. This suspicion is supported by the variability of this source of income; the fluctuations may well have been a response to changing perceptions of the risk of income loss.

Included within the definition of voluntary offerings is the purchase of annuities and corrodies. For a fixed cash payment, a parishioner could purchase an annuity and the monastery would provide thereafter a yearly income to the annuitant, generally for life. The size of the income depended upon the size of the cash payment and the life expectancy of the annuitant. A corrody was similar to an annuity except that the corrodian received payment in firewood and candles, and in food and shelter, often in the monastery itself. In addition, payment for the corrody could be made in kind. G.W.O. Woodward cites the case of John and Agnes Hudson who purchased a corrody in 1518 from Esholt, a Cistercian nunnery in Yorkshire. They paid for the corrody with thirteen cattle, three calves, forty sheep, six wethers, thirty-four lambs and 20s. in cash. By 1536, John had died but the nunnery was still supporting Agnes who was then 80 years of age. (24) Woodward found that annuitants generally were "... men of means who sought a secure investment for some surplus capital", while corrodians tended to be "... more humble folk who wanted security for their old age." He

also found that the wealthy often purchased annuities or corrodies for faithful servants. (24-25)

The primary business of the monastic arm of the Church was the supply of income insurance - alms, medical care, hospitality and annuities. While the purchase price of an annuity or a corrody was made explicit, the contract for the provision of the remaining forms of insurance remained implicit. The Church expected that those of means would give, and the laity trusted that those in need would receive.

C. The Church as a Firm

The medieval English Church, in its business and behaviour, bore the earmarks of a modern day firm. In "The Nature of the Firm", R.H. Coase (1952) suggests that firms arise because they represent a more efficient vehicle than the marketplace for the allocation of resources to production. Firms avoid the costs associated with the allocation of resources through the marketplace - the costs of discovering the relative prices of cooperating factors and of negotiating contracts of exchange for their supply - by superseding the price mechanism. In a firm, an "entrepreneur-co-ordinator" directs resources to their best uses in production, thus eliminating the need for contracts. Coase also notes that firms arise under conditions of

uncertainty, especially when the contract of purchase and sale is for a service to be supplied in the distant future.

The first condition, that the firm supersede the price mechanism, is satisfied by both arms of the Church. The factors of production used by the secular arm of the Church were primarily clergymen and churches. Direction for their use, the definition of duties and the allocation of benefices for example, came initially from the pope. While the senior English clergy played an increasing role in this regard from the mid-14th century on, there was never any question that the work of the more junior clergy was being directed from above. The supersession of the price mechanism was more extensive in the monastic arm of the Church where the religious population provided their own subsistence in addition to supplying income insurance. Cooperation between factors, and hence the savings on transactions costs by the monastery, was also more pronounced than in the secular arm. For example, the guest master and the curtarian jointly coordinated the hospitality which was provided to visitors, and the refectorian and the cellarer shared responsibility for feeding the monastic household every day.

The Church operated in a society characterized by perpetual uncertainty. It sold religious services not for themselves but, as Douglass North has noted, for "salvation ... in a world where hell and damnation were believed to be the foredestined lot of most of the populace." (125) It was this fear of the afterlife, undoubtedly promulgated by the

clergy, which allowed the secular Church to exact from the laity both a tithe and fees for religious services. The tithe represented the value to the parishioner of the right to buy, for a fee, salvation in the next life.¹⁵ The demand for income insurance, by its nature, arises out of uncertainty. Both types of contracts offered by the Church were long-term agreements for sale. The implicit contracts left open the starting date for the payment of benefits while the explicit contracts did not specify the date of final payment.

Thus the Church satisfied in both respects Coase's conditions for the existence of a firm. In the allocation of resources to production, it superseded the price mechanism. Under conditions of uncertainty, it provided services on long-term contracts.

G.W.O. Woodward has suggested that the monasteries were widely regarded as "lordships in ecclesiastical hands". (4-5) In 1515, a royal judge declared that the thirty abbots who sat in Parliament alongside forty lay peers

¹⁵ The two-part pricing structure which characterized the secular arm of the Church raises some questions which must remain the topic of another paper. Why did the Church charge fees for service? Did they reflect the marginal cost of providing those services? Why did the Church not, like Disneyland, charge only a membership fee and provide the services at a zero price, thus capturing the entire consumer surplus? Was the demand for religious services downward sloping, in which case the Church was not capturing all possible surplus? Or was it perfectly inelastic, in which case the levy of a fee for service in addition to the tithe would not sacrifice any of the consumer surplus?

have no place in the Parliament-chamber by reason of their spirituality, but only by reason of their temporal possessions. (6)

Woodward has found that abbots were remarkably aggressive in their defence and management of the monastic estates. He has found numerous court records in which abbots initiated law suits with respect to trespassing and disputes over leases and land titles. He also cites the case of the abbot of Byland, a Cistercian house in Yorkshire who in the early 16th century when inflation was beginning to be felt demanded a lease renewal fee equivalent to two years' rent rather than the customary three months. Woodward concludes that there was "... almost no distinction between the behaviour of monastic landlords and that of their secular equivalents." (10) If medieval lords of the manor were wealth-maximizing individuals, as most economic historians would suggest, then it must be the case that the monastic arm of the Church, as represented by its abbots, was a wealth-maximizing body too.

II

A MODEL OF THE CHURCH

The business of the monastic arm of the medieval Church was the sale of income insurance. By the late 14th century, the monasteries had acquired a reputation for supplying a high quality product: contemporary opinion generally held that they were providing extremely valuable social services. (Jordan, 58) Prior to the Dissolution, however, they had all but gone out of business leaving their parishioners to search for alternative forms of income insurance.

There is a substantial literature on reputation building and product quality which is germane to the economic decline of the medieval Church. A common theme in this literature is that a firm will behave in an "honest" fashion only if it pays more than behaving in a "dishonest" fashion. The role of information, specifically the firm's beliefs about its future existence, is pivotal. If there is no tomorrow, it may not pay to honour contracts today. If tomorrow the firm has to pay the price of today's duplicity, however, it may be more profitable to honour contracts and invest in a reputation for honesty.

This section provides a brief survey of the literature on self-enforcing agreements and the role of reputation in ensuring contract performance. A model of a medieval

monastery which borrows features from each of the papers surveyed is then constructed. Uncertainty characterizes this model: on the one hand, the monastery is not sure of its future existence while on the other, its customers - the parishioners - are not sure if the monastery will behave in an "honest" fashion. Given this uncertainty, the model defines the conditions under which the monastery will honour its implicit contract for the provision of income insurance.

A. Self-enforcing Agreements

In "A Theory of Self-enforcing Agreements", Lester Telser examines agreements which arise between two parties when it is too costly to rely on a third party such as the Courts to enforce compliance. He finds that these agreements will emerge only where a sequence of transactions is not finite. The sequence need not be infinite; there must only be some positive probability that more transactions will occur in the future. A condition of self-enforcing agreements is that violation by one party leads to termination by the other. Hence Telser concludes that for a self-enforcing agreement to survive, the expected future gains from compliance must exceed the one-time gain that would accrue from violation.

Telser uses a multi-period model to examine the agreement between a buyer and a seller who repeatedly

transact for the exchange of some product. The buyer expects to derive a benefit, b_t , from a product for which he pays a price, p_t , in period t . The benefit depends upon the cost the seller incurs in supplying the product. The lower is the cost, the lower is the benefit to the buyer. The net benefit the buyer expects to derive in period t is $b_t - p_t$. The buyer is said to have violated the agreement if he receives benefit b_t but pays only $p_t^* < p_t$. The gains from violating the agreement in any period exceed those from adhering to its terms, that is $b_t - p_t^* > b_t - p_t$. The seller incurs a cost c_t in supplying the product, and expects to derive a net gain each period of $p_t - c_t$. The seller is deemed to have violated the agreement if he receives p_t but incurs only $c_t^* < c_t$. Again, the gains from violation in any period exceed those associated with compliance.

The buyer and the seller believe with some probability, γ , $\gamma \in [0, 1]$, that their next transaction will be their last. If they are both certain that it will be their final transaction (if $\gamma = 1$), then they know there will be no future gains to be sacrificed by violating the agreement. Since the one-period gain from violation exceeds that from compliance, both will violate the agreement in the last period. The same argument applies to the penultimate period when both know that they will violate the agreement in the final period: since there are no future gains to be made, they will cheat on the agreement in the next to last period as well. Backward induction continues to the first period, and neither

party ever complies with the terms of the agreement. This result is known as the chain-store paradox.¹⁶ Telser concludes that no agreement for a sequence of transactions can be self-enforcing if both parties know for sure which transaction is the final one. He finds, however, that if some positive probability exists that the transactions will continue, the sequence has no last period and under certain conditions an agreement will be self-enforcing.

Telser argues that the buyer will not violate the terms of the agreement if his expected future net benefits exceed his current expected cost of continuing with the agreement:

$$\sum_{t+1}^{\infty} (1-\gamma_j)(b_j-p_j) \geq (1-\gamma_t)p_t \quad (1)$$

which implies

$$\sum_t^{\infty} (1-\gamma_j)p_j \leq \sum_{t+1}^{\infty} (1-\gamma_j)b_j \quad (2)$$

where $(1-\gamma_t)$ is the probability that the sequence of transactions will continue beyond the t^{th} period. Similarly, the seller will not violate the agreement if the one-time gain from violation is less than the expected future gains from continuing the sequence of transactions:

¹⁶ See Rasmussen, 88, for a full discussion of the chain-store paradox.

$$(1-\gamma_t)p_t \leq \sum_{t+1}^{\infty} (1-\gamma_j)(p_j - c_j) \quad (3)$$

which implies

$$\sum_{t+1}^{\infty} (1-\gamma_j)c_j \leq \sum_{t+1}^{\infty} (1-\gamma_j)p_j - (1-\gamma_t)p_t \quad (4)$$

Telser concludes that an agreement will be self-enforcing if there is a sequence $\{p_t\}$ which satisfies equations (2) and (4) ..

Telser notes several characteristics of self-enforcing agreements. First, no one enters a self-enforcing agreement expecting the other party to violate it. Were violation more profitable than adherence, he argues, the violating party would not enter the agreement in the first place. Second, the longer is the expected time horizon, the greater are the possible gains from adhering to the agreement. Third, the longer is the time to discovery of a violation, the greater are the possible gains from cheating. If it takes two periods for a violation to be discovered, for example, the violating party will be able to collect twice the gains from cheating. Last, self-enforcing agreements cannot survive under conditions of perfect information. If both parties know when the final transaction will occur, neither will adhere to the agreement.

B. Reputation in a Finite Horizon Model

In "Reputation and Imperfect Information", David Kreps and Robert Wilson use a multi-period entry deterrence model to explore the importance of imperfect information in finite stage games. Like Telser, they find that the existence of even a small amount of uncertainty results in the breakdown of the backward induction mechanism which is characteristic of the chain-store paradox.

The players in the Kreps and Wilson game are a monopolist and an entrant. In each period, the entrant chooses to enter the market or to stay out. If the entrant chooses to enter, the monopolist must choose to fight entry or to acquiesce. The monopolist's payoff is greatest if the entrant stays out; if the entrant enters, the monopolist is better off acquiescing because fighting is costly. The entrant's payoff is greatest if he enters and the monopolist acquiesces; it is least if the monopolist fights, again because fighting is costly. If the entrant and the monopolist know that the game will end in some future period t , they know that the monopolist is better off acquiescing if the entrant enters in that period as there is no future market to protect. But given that the monopolist will acquiesce in the final period, they know that the monopolist will be better off acquiescing if the entrant enters in period $t-1$ as well. The game thus unravels back to period 1

where the entrant always enters and the monopolist always acquiesces.

If there is any uncertainty in the game, however, backward induction breaks down. If the entrant believes, for example, that the monopolist has some motivation other than profit maximization for fighting, perhaps because he relishes a good fight, then the entrant will expect the monopolist to fight and will not enter. Kreps and Wilson find that by fighting if entry occurs, especially in the early stages of the game, the monopolist can build a reputation for toughness which will dominate even in the final period of the game.

In "Predation, Reputation and Entry Deterrence", Paul Milgrom and John Roberts extend the above analysis to a monopolist who operates in several markets. They find that informational asymmetries make it rational for a monopolist to fight when there are many markets even when it is irrational to fight in any single market. By fighting in the first few markets, the monopolist can build a reputation for toughness. The subsequent entrants will be uncertain about whether predation is typical of the monopolist's general behaviour, and will be less likely to enter.

Kreps and Wilson and Milgrom and Roberts note that small amounts of imperfect information can have significant effects on the outcome of games. Where Telser found that the existence of uncertainty about the final period of a game halted the backward induction mechanism of the chain-store paradox, Kreps and Wilson and Milgrom and Roberts find that

uncertainty about the motivation of a player will have the same effect, even when both players know they are in the last period. In addition, Milgrom and Roberts find that the earlier a monopolist fights entry, the greater is an entrant's subjective probability that the monopolist will fight again as the horizon approaches. Hence the reputation effect is strengthened as the game approaches the end.

C. Product Quality in an Infinite Horizon Model

In "The Role of Market Forces in Assuring Contractual Performance", Benjamin Klein and Keith Leffler also look at agreements which rely on the market mechanism for enforcement. They find that in a competitive market firms which supply high quality products require a price premium as an incentive to continue to do so. But the existence of positive economic profits in a competitive market poses a problem; market equilibrium requires that profits be dissipated so that firms earn only a normal return.

Klein and Leffler construct a model in an infinite timeframe.¹⁷ A firm in a competitive market chooses whether to produce a high quality or a low quality product. Consumers cannot determine the actual quality prepurchase, but only whether it meets some minimum standard. The cost of

¹⁷ See Tirole, 122-23, for a more complete presentation of Klein's and Leffler's model.

producing a product of high quality, c_h , exceeds that of low quality, c_l . The firm charges price p_h for a high quality product.

Klein and Leffler assume that all consumers costlessly communicate quality information among themselves. Initially they know what quality every firm produces. If a firm which contracts to produce high quality continues to do so, consumers of that product continue to purchase from that firm. Once the firm supplies low quality, however, it becomes universally known as a "notorious cheater", and consumers will not buy from it again.

A firm which supplies low quality when it has contracted to supply high, therefore, stands to lose its future stream of income: $(1+\delta+\delta^2+\dots)(p_h-c_h)$, where the discount factor is $\delta=1/(1+r)$. But it stands to gain the one-time profit associated with supplying a low quality product at a high quality price: p_h-c_l . Klein and Leffler argue that the firm will not cheat on its contract if the future stream of rents exceed the one-time gain:

$$(1+\delta+\delta^2+\dots)(p_h-c_h) > p_h-c_l \quad (5)$$

which implies

$$p_h-c_h > r(c_h-c_l) \quad (6)$$

Thus Klein and Leffler conclude that the firm requires a premium for high quality which exceeds the cost of production by at least $r(c_h - c_l)$. They note that the quality assuring price, p_h , increases as the level of quality increases ($c_h \uparrow$) to preserve the necessary premium. The quality assuring price also increases when the minimum quality standard decreases ($c_l \downarrow$), as the firm requires a larger premium to offset the larger one-time gain from cheating, $p_h - c_l$.

The existence of positive economic profits in a competitive market, however, poses a problem. New firms have an incentive to enter the market. But their additional output will result in the quantity supplied exceeding the quantity demanded at the quality assuring price. The excess supply cannot lead to a price decrease, for if firms receive a price less than p_h they will no longer earn the premium necessary to induce production of high quality. Therefore equilibrium in this market requires that the economic profits be dissipated; firms must appear to earn only a normal return.

The need for profits to be dissipated poses a further problem. Consumers know that a firm must earn a premium for supplying high quality products. Hence the dissipation itself must act as a signal to consumers that the firm indeed earned the requisite premium. Klein and Leffler suggest that investment in conspicuous assets such as luxurious showrooms and ornate signs acts as a signal, as do advertisements

featuring prominent people who must be paid highly for their services.

In "Premiums for High Quality Products as Returns to Reputations", Carl Shapiro constructs a model much like the Klein and Leffler model. He argues, however, that the positive economic profits earned by competitive firms need not be dissipated as they represent a normal return on investment in reputation.

Shapiro assumes that new firms enter the market for high quality products with a reputation for supplying low quality. Consumers therefore will not purchase from a new firm at any price higher than the low quality price, p_1 , $p_1 < c_h < p_h$. To establish a reputation for high quality, a firm must initially supply high quality at the low quality price, thus incurring a loss of $p_1 - c_h$. In all subsequent periods, if the firm supplies a high quality product, it earns the quality premium $p_h - c_h$. The condition for free entry into the high quality market is that the profits of a potential entrant must be non-positive:

$$p_1 - c_h + \frac{p_h - c_h}{r} \leq 0 \quad (7)$$

which implies

$$p_h - c_h \leq r(c_h - p_1) \quad (8)$$

Shapiro argues that in a competitive market for low quality products price equals marginal cost since firms do not earn quality premiums. Replacing c_1 for p_1 in (8) yields

$$p_h - c_h \leq r(c_h - c_1) \quad (9)$$

The no-cheating condition derived by Klein and Leffler and adopted by Shapiro is

$$p_h - c_h > r(c_h - c_1) \quad (6)$$

Shapiro combines (9) and (6) to form an equality which, he argues, implies that the quality premium is simply the normal return on the firm's investment in reputation.

Shapiro notes that any discussion of reputation is senseless when there is perfect information. The value of a reputation is that it substitutes for information - in this case for prior knowledge of product quality.

D. A Model of the Church

The economic decline of the medieval Church can be captured by a model of reputation building and product quality which is a hybrid of those discussed above. In this model, a monastery (called "the Church", for short) is a firm which produces a product, income insurance. The consumers

are parishioners who pay premiums in each period to the Church although they do not collect benefits until some later period, if at all. The size of the premium depends on the parishioners' "taste" for insurance. The higher is the risk of income loss, the stronger is their desire for coverage, and the larger is the premium they are willing to pay. Parishioners cannot immediately observe the quantity of benefits the Church pays out, but they believe the Church will behave in an honest fashion and will provide a large proportion of the premium it collects in benefits. Given the premium paid in any period, if the Church dispenses high quality, or relatively ample, benefits, parishioners will buy again the following period. Once the Church dispenses low quality, or relatively meagre, benefits, they will shop elsewhere for income insurance.

In a T-period model, $t=1,2,\dots,T$, the Church chooses whether to dispense high quality, $q=1$, or low quality, $q=0$, benefits each period. The cost of providing benefits is c_h or c_l for high or low quality respectively, with $c_h > c_l > 0$ in any period. Parishioners have a collective taste, θ , for insurance and per period utility of $\theta q_t - p_t$ if they purchase the insurance for a premium p_t , and zero otherwise. Their marginal valuation of the Church's product is θq_t ; hence they will pay up to $p_t = \theta$ for coverage as long as the Church continues to provide a high quality product.¹⁸

¹⁸ As other sources of income insurance, especially in the early Middle Ages, were not common, the demand for the Church's product was

If the Church incurs the cost of providing high quality relief in the initial period, it establishes a reputation for honesty. The most it can gain from this reputation in the following period is a one-time gain of $\theta - c_1$, as parishioners will not buy from the Church after they observe low quality benefits. The Church will milk its reputation if the cost savings from supplying low quality in any period, $c_h - c_1$, exceed the discounted present value of its reputation for honesty:¹⁹

$$c_h - c_1 > \delta(\theta - c_1) \quad (10)$$

The discount factor is $\delta = 1/(1+r)$ where r is the real interest rate. Conversely, the Church will continue to supply high quality benefits if the cost savings are less than the value of its reputation.

Parishioners initially believe with some probability α , $\alpha \in [0,1]$, that the Church, because of its connection with God, values its reputation highly. Thus they believe initially that it will not pay the Church to cheat. They update this probability each period after observing the quality supplied. Their marginal valuations, therefore, are $E(\theta_{q_t}) = \theta \alpha_t$. The

effectively an all-or-nothing demand. Thus parishioners who wanted coverage would be willing to pay up to their marginal valuations to secure it.

¹⁹ Since the Church does not have direct control over the premium which the parishioners pay, it considers its cost savings, $c_h - c_1$, in any period as the one-time gain from cheating.

Church believes with some probability γ , $\gamma \in [0,1]$, that its market will "disappear" in the next period. If the Church and the parishioners know that $\gamma=1$ in some period t , the chain-store paradox implies that the Church will never supply a high quality product, and the parishioners will never purchase insurance from the Church. For this model to have any substance, therefore, there must be some positive probability that the market will continue to exist, that is $(1-\gamma) > 0$. In this event, the discount factor becomes $\delta = (1-\gamma)/(1+r)$.

The Church will repeatedly supply high quality benefits if

$$c_h - c_l < \delta(\theta\alpha - c_l) \quad (11)$$

or

$$c_h - c_l < \frac{(1-\gamma)}{(1+r)}(\theta\alpha - c_l) \quad (12)$$

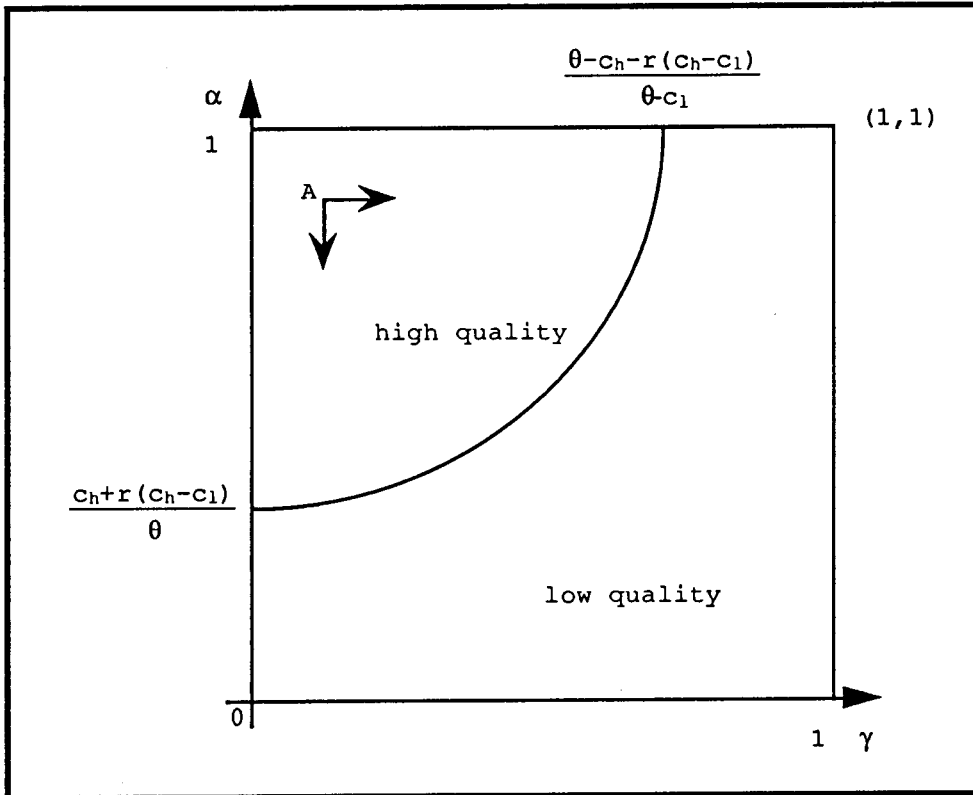
which implies

$$\gamma < \frac{\theta\alpha - c_h - r(c_h - c_l)}{\theta\alpha - c_l} \quad (13)$$

For relative parameter values $\theta > c_h > c_l > 0$, and reasonable rates of interest, the state space diagram is as shown in Figure 1. The likelihood that the Church will supply high or low

quality benefits is contained within the unit square, with parishioner beliefs on the vertical axis and Church beliefs on the horizontal axis.

Figure 1. State Space Diagram



From Figure 1 it can be seen that as the probability of market disintegration increases ($\gamma \uparrow$), the likelihood that the Church will milk its reputation by providing low quality benefits increases too. It can also be seen that as parishioners' beliefs that the Church will protect its reputation weaken ($\alpha \downarrow$) and their willingness to pay ($\theta\alpha$) declines, the Church is less likely to provide high quality

relief. As α falls, the value of the Church's reputation declines making the cost savings from cheating relatively more attractive. Thus starting from point A, a combination of an increasing threat of market disappearance and declining parishioner trust would push the Church over time in a south-east direction, until in some future period it passes over the boundary and provides low quality benefits thereafter. In the limit, when $\gamma=1$ and $\alpha=0$, the Church never produces high quality and the parishioners, having observed low quality, never purchase its product.

The location of the boundary in any period for each monastery depends upon three factors. Starting from its location in Figure 1, an increase in the taste parameter, θ , will shift the boundary in the south-east direction. As the risk of income loss increases, so does the amount of premium parishioners are willing to pay. This enhances the value of the Church's reputation and hence its incentive to supply a high quality product. A widening of the cost differential, $c_h - c_l$, shifts the boundary in the north-west direction. As the cost savings from supplying low quality increase, the size of the expected windfall profit from cheating grows along with the Church's incentive to cheat. Thus the Church will be more likely to provide low quality insurance. An increase in the interest rate also shifts the boundary in the north-west direction. It decreases the value of the Church's reputation making it more likely that the Church will provide low quality insurance. The Church always has some incentive

to cheat. Even if there is no probability that the market will disappear ($\gamma=0$), the Church will provide a high quality product only if $c_h < r(c_l - c_h)$ which contradicts the relative parameter values for non-negative rates of interest.

This model predicts that a medieval monastery would have violated its implicit contract for the provision of income insurance if the value of its future reputation was less than the one-time cost savings from providing low quality relief. The value of a monastery's reputation was dependent upon beliefs: its own belief in its future existence and its parishioners' beliefs in its desire to protect that reputation. Thus evidence regarding the subjective probabilities held by both a monastery and its parishioners is necessary to test this model. While these probabilities cannot be determined with any accuracy, the next section argues that repeated seizures of monastic property by the Crown between the late 13th century and the Dissolution would have cast doubt on the future existence of the remaining monasteries. Further, the widely observed decline in relief supplied over that period was not necessarily an indication of moral decay as social historians suggest, but was in large part the rational response of wealth-maximizing firms to this threat to their continued existence.

III

THE ECONOMIC DECLINE OF THE ENGLISH CHURCH,
1350 TO 1536

In the high Middle Ages, the Catholic Church in England represented a political and economic force in society. Its secular arm exercised political power through its role as advisor to the Crown and liaison with the pope. Its monastic arm held economic power by virtue of its position as provider of income insurance.

This section examines the economic decline of the Church in medieval England from the 14th century to the dissolution of the monasteries. It argues that repeated seizures of monastic property by the Crown cast doubt on the continued existence of the remaining houses. Consequently, surviving monasteries cut back on the relief they dispensed, retaining virtually all of their income for themselves. It further argues that as the laity observed this retrenchment, they redirected their charitable donations to private foundations which provided the traditional eleemosynary functions of the Church. By 1536, the monasteries' insurance business was rapidly becoming defunct. What Henry VIII suppressed was not a thriving enterprise, but the physical shell of a once-powerful economic force.

This section also traces the secularization of English society. With the contraction in social services hitherto provided by the monasteries, begging and crime became a threat to the maintenance of social order. Accordingly, the Crown gradually and reluctantly assumed responsibility over the 16th century for the administration of poor relief and the care of the sick and the aged. By 1601, when Elizabeth I enacted her great Poor Law, the Church no longer possessed economic power. English society had become secular.

A. The Decline of the Monasteries

The dissolution of the monasteries in the mid-16th century was not without precedent. Early English kings, almost continually at war with France, were concerned about the transmission of revenue from alien monasteries to their mother houses in Europe. Accordingly, in 1295 Edward I seized property belonging to a number of Cluniac houses, and outlawed the transmission of any revenue to France. (Clarke, 170) Edward II took more drastic action between 1308 and 1312 when he dissolved a further forty-eight alien priories. (Knowles and Hadcock, 46) In 1337, Edward III seized the property of an uncertain number of Cluniac houses, holding it until there was temporary peace with France in 1361. At that time, some of the houses were naturalized, that is, freed from French control, while others were later given by Richard II to the

English Church. (Clarke, 177) Between 1350 and 1414, at least seventy more alien priories were suppressed. (Knowles and Hadcock, 46)

Prior to the 15th century, the Crown generally gave appropriated property to the Church, either by way of attaching the foreign priory to an English house, or by transferring the liquidated wealth directly to the Church. Later on, however, it increasingly directed commandeered property to its own purposes. Henry V in the early 15th century used property which formerly belonged to alien priories to build and endow several colleges. Henry VI similarly built and endowed Eton College and King's College, Cambridge in the mid-15th century. (Clarke, 178) While the suppression of alien monasteries did not represent a direct assault on the English Church, it served as an early indication that the Crown was not opposed to forceful acquisition of Church wealth.

The direct assault on the English Church began in 1404 when the House of Commons petitioned Henry IV to seize the Church's temporal income to pay for the defence of the Kingdom. A similar proposal was made in 1410, but Henry IV, under the influence of the Archbishop of Canterbury, refused. (Clarke, 177) In 1518, Cardinal Wolsey suppressed the first English monastery. With its resources, he began the building of several colleges. Wolsey suppressed a further 30 monasteries between 1524 and 1529. Among other things, the

wealth of these houses financed the building of Cardinal College, now Christ Church, Oxford.²⁰

This accelerating attack was directed solely at the monastic arm of the Church. Throughout the early suppressions and following the Dissolution, the secular Church continued to offer its services as before. In fact, it was not until after the reign of Henry VIII that the English Church broke entirely with catholicism, and even then the break was temporary. E.F. Rice notes that

many thousands [of English subjects] lived long enough to be Roman Catholics in 1529, Henrician Catholics from 1534 to 1547, moderate, then extreme, Protestants under Edward VI (1547-1553), Roman Catholics once more under Mary (1553-1558), and again moderate Protestants under Elizabeth I. (171)

By the time of the Dissolution in 1536, therefore, the English Church had received many indications that the continued existence of its monastic arm was uncertain. For any level of parishioner beliefs in their honesty, surviving monasteries would have been moving eastward in their own formulations of Figure 1, with the incentive to supply a high quality product diminishing over time.

In fact, it appears that as the 15th century suppressions proceeded, the quality of the Church's charity did decline. R.H. Snape has found, for example, that hospitality, which was

²⁰ Wolsey suppressed 4 English monasteries in 1524, 17 in 1525, 3 in 1527, 5 in 1528 and one in 1529. See Knowles, 470 for a full list of early suppressions.

one of the Church's charitable functions, fell off. Inns were erected

to take the place of the monastery's hostelry - in some cases by the actual conversion of the hostelry into an inn. Hospitality to the great doubtless continued, but there is enough evidence to show that for the poorer traveller little was being done in the end, and that the monks in this direction also were centring (sic) their interests more and more on their own ease and welfare, and less and less on any services which they might do to their neighbours. (Snape, 112)

This view of the religious is supported by contemporary observers. The great satirist, Geoffrey Chaucer, provided the following description of a monk at the end of the 14th century (5-6):

A Monk ther was, a fair for the maistrie,
 An outridere, that lovede venerie,

 Of prikyng and of huntyng for the hare
 Was al his lust, for no cost wolde he spare.
 I seigh his sleves purfiled at the hond
 With grys, and that the fyneste of a lond;
 And, for to festne his hood under his chyn,
 He hadde of gold ywroght a ful curious pyn;

 He was nat pale as a forpyned goost.
 A fat swan loved he best of any roost.²¹

²¹ Theodore Morrison provides a modern translation (65-66):

There was a Monk, and nowhere was his peer,
 A hunter, and a roving overseer.

 His taste was all for tracking down the hare,
 And what his sport might cost he did not care.
 His sleeves I noticed, where they met his hand,
 Trimmed with gray fur, the finest in the land.
 His hood was fastened with a curious pin
 Made of wrought gold and clasped beneath his chin

 He was not pale nor peaked like a ghost.
 He relished a plump swan as his favorite roast.

R.H. Snape also found evidence of the value of alms given out by selected monasteries. He cites two specific cases. In 1409-1410, Finchdale, a Benedictine abbey in Durham, gave alms of £2 10s. 3d. out of a gross income of £187 15s. 1d., or roughly 1.3% of its income. The following year the proportion fell to under 1%. In 1442-1443, only 11s. 5d. out of an income of £177 14s. 6d., or roughly 0.3%, was given as alms. These figures do not include charity in kind, but Snape notes that inclusion of typical amounts of food and clothing given by other monasteries would not bring the proportion of gross income given as alms to 5%. (Snape, 114) The records for Whalley, a Cistercian abbey in Lancashire, indicate that alms as a proportion of total income amounted to 4% in 1477, but only 2-1/4% in 1527. (Snape, 115nn.)

Alexander Savine notes in his study of the *Valor Ecclesiasticus* that on average, just prior to the Dissolution, monasteries were dispensing not more than 3% of their gross incomes as alms. Out of 210 monasteries with combined incomes of over £90,000, for instance, just £2,700 was given for charitable purposes in 1535. (Savine, 238) Savine calculates that the monasteries' spiritual income accounted for approximately one-quarter of their gross incomes. (Savine, 100) If a monastery gave the required one-third of its spiritual income to the poor, therefore, the proportion of its total income given out would be over 8%. Clearly, if Snape and Savine are correct in their estimates of the quantity of alms being dispensed, the monasteries were not supplying a

"high quality" product. It would not be unreasonable to suspect, therefore, that the parishioners' trust in the monasteries' continued "honesty" would have been declining over the 15th and early 16th centuries. In this event, the future value of its reputation to a monastery would also have decreased. In terms of Figure 1, the monastery would have moved in a southward direction. Combined with the intensifying threat of suppression, many monasteries may well have found it did not pay to continue to provide high quality social services.

By contrast, many monasteries entered into explicit contracts for annuities with increasing frequency. G.W.O. Woodward has found that shortly before the Dissolution a large number of houses sold more annuities than prudent fiscal management would dictate. Kirkstall, a Cistercian abbey in Yorkshire, had fifty-one annuities totalling £58 charged against its revenue in 1536 - about one-fifth of the net annual value of the abbey's property. (26) Whitby, a Benedictine friary also in Yorkshire, had forty-seven annuities totalling £101 19s., or nearly one-quarter of its valuation. (26) Woodward notes that many other monasteries sold a great number of annuities in the years leading to the Dissolution. He concludes that the monasteries

must have been fairly certain the dissolution was coming when they chose either to favour their friends with freely granted pensions which they knew they would not themselves have to pay, or else to obtain the maximum cash in hand by the widespread sale of annuities. The crown, their

successor, was left burdened with all these payments without enjoying the benefit of the purchase money. (26)

Thus it would appear that as the early suppressions progressed, the monasteries honoured their implicit contracts for the provision of income insurance with decreasing generosity. It would further appear that they milked their reputations: they sold annuities in fiscally irresponsible quantities so as to reap as large a windfall gain as possible prior to the Dissolution.

B. The Alienation of the Laity

The model developed in Section II predicts that as parishioners observed the declining quality of the Church's product, they would seek other methods of securing income insurance. Some evidence has been found which supports this prediction. The charitable trust, for example, was well known in England in medieval times. While in the 14th and 15th centuries, most charitable trusts named the Church as beneficiary, in the 16th century increasing numbers of charitable trusts named private foundations as beneficiaries. (Jordan, 111)

W.K. Jordan studied the probate records of several English counties for the period 1480-1660.²² He divided the

²² The counties studied are Bristol, Buckinghamshire, Hampshire, Kent, Lancashire, Norfolk, Somerset, Worcestershire and Yorkshire.

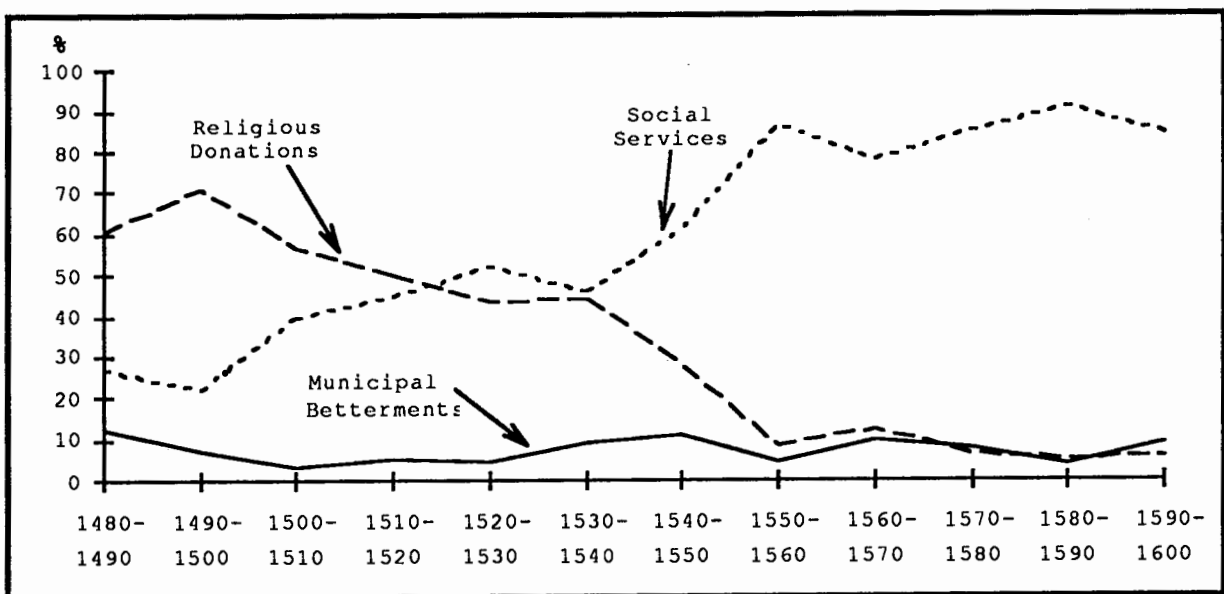
intended uses of the bequests into five categories: poor relief, social rehabilitation, education, municipal betterments and religion.²³ He noted that only the bequests for religion went to the Church; the other bequests were left to private charitable foundations to administer as directed by the testator. Figure 2 plots the percentage distribution of bequests from 1480-1600. (Poor relief, social rehabilitation and education have been combined to form "social services".)

From Figure 2 it can be seen that during the final two decades of the 15th century, the proportion of bequests directed to the Church rose from about 60% to 70%, while the proportion designated for social services fell from approximately 27% to 22%. This would suggest that the laity generally still believed that the Church was fulfilling its eleemosynary functions, and that private charitable foundations were not thought to be essential for the relief of the poor. After 1500, however, bequests to the Church declined steadily, until only 44% of Jordan's sample was designated for religious use by the time of the Dissolution. At the same time, the proportion of bequests left to private

²³ Poor relief is further classified as outright relief, almshouses, general charity and the aged. Social rehabilitation consists of bequests to be used for prisons, loans, workhouses, apprenticeship schemes, the sick and hospitals, and marriage subsidies. Classes of education are schools, colleges and universities, non-university libraries and scholarships and fellowships. Municipal betterments are divided into general uses, companies for the public benefit, parks and public works, roads, etc. Religion is divided into church general, prayers, church repairs, maintenance of clergy, puritan lectureships and church building.

foundations to be used for poor relief, social rehabilitation and education - the traditional charitable functions of the monasteries - increased to 46%. Following the Dissolution, the decline in donations to the Church, and the increase in bequests for privately provided social services, was more dramatic. Throughout the entire period the proportion of bequests intended for municipal projects remained fairly steady at about 5% to 10%.

Figure 2. Percentage Distribution of Bequests, 1480-1600



Source: Jordan, Tables II through VI. Jordan's figures are attached to this paper as Appendix II.

Jordan's findings are noteworthy for two reasons. First, the decline in donations for religious purposes began at the turn of the 16th century. In terms of the model developed in

Section II, this timing suggests that the laity expected the Church to violate, and indeed must have observed the Church violating, its implicit contract for the provision of high quality relief before Cardinal Wolsey's early suppressions. Hence Jordan's findings provide support for the hypothesis that the Church had effectively surrendered its economic power, held by virtue of its maintenance of social order, prior to the Dissolution of the monasteries. Second, Jordan's findings are noteworthy because they indicate that the economic decline of the English Church began well before the rise of Protestantism which, as will be discussed in Section IV, played a part in the decline of the European Church. Thus the decline of the English Church, prior to the Dissolution, appears to have been a purely economic phenomenon.

Jordan's findings have been the subject of a considerable controversy which focuses primarily on his failure to deflate the value of the bequests.²⁴ William Bittle and Todd Lane (1976) deflate Jordan's decadal estimates with a Brown-Hopkins index, and divide the bequests into religious and secular donations. They find, like Jordan, that from 1500 there was a marked redirection of charitable funds away from the Church. They maintain, however, that private foundations did not gain from the Church's loss. Bittle and Lane suggest instead that

²⁴ This problem has been circumvented through the use of percentage distributions rather than English pounds to show relative changes in the nature of giving in Figure 2. In addition to the two papers discussed here, see Coleman (1978), Gould (1978) and Bittle and Lane (1978).

there was "... a decline in the over-all philanthropic urge" of the laity. (204)

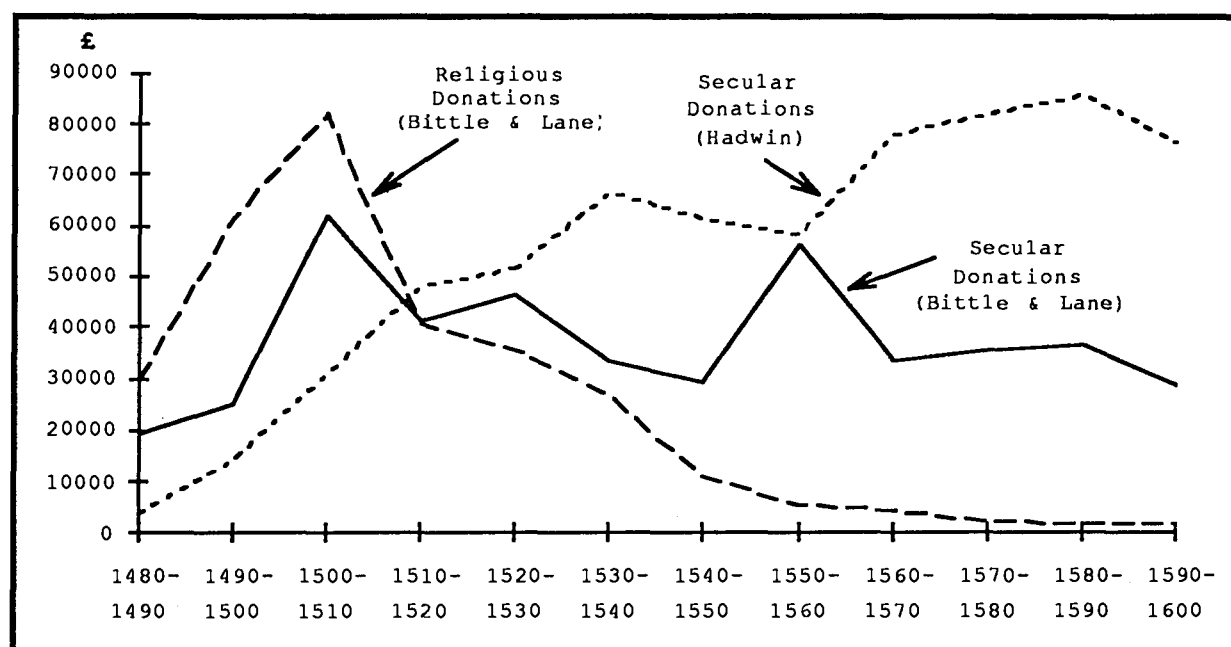
J.F. Hadwin disagrees. He claims that Jordan, and Bittle and Lane, failed to calculate the yield in future decades of previously made bequests. Hadwin calculates the total deflated yield of secular benefactions to be £3,895 in 1480-1490, £66,348 in 1531-1540, and £76,243 in 1591-1600. (111) This represents an increase of 1600% between 1490 and the Dissolution, and a further 15% between the Dissolution and the end of the century. Figure 3 plots Bittle and Lane's and Hadwin's deflated estimates of secular donations, together with Bittle and Lane's estimates of religious donations for the period 1480-1600.

It is clear from Figure 3 that a decreasing proportion of charitable donations went to the Church after 1500. The laity apparently stopped purchasing income insurance from the monasteries. Whether they were buying from private foundations, as Jordan and Hadwin would suggest, or self-insuring, as Bittle and Lane would suggest, is a matter for debate.

Some support for the self-insurance theory can be gleaned from the findings of R.S. Schofield and Alexander Savine. Schofield ranks thirty-eight English counties by lay wealth defined to be thousands of English pounds per acre at 1515. Savine provides almost complete figures for spiritual income

in 1536 for nineteen of Schofield's counties.²⁵ These counties have been ranked 1 through 19 by wealth and by spiritual income. The highest wealth or income level is given a rank of 1, while the lowest is given a rank of 19. The two sets of rankings are superimposed on each other in Figure 4.

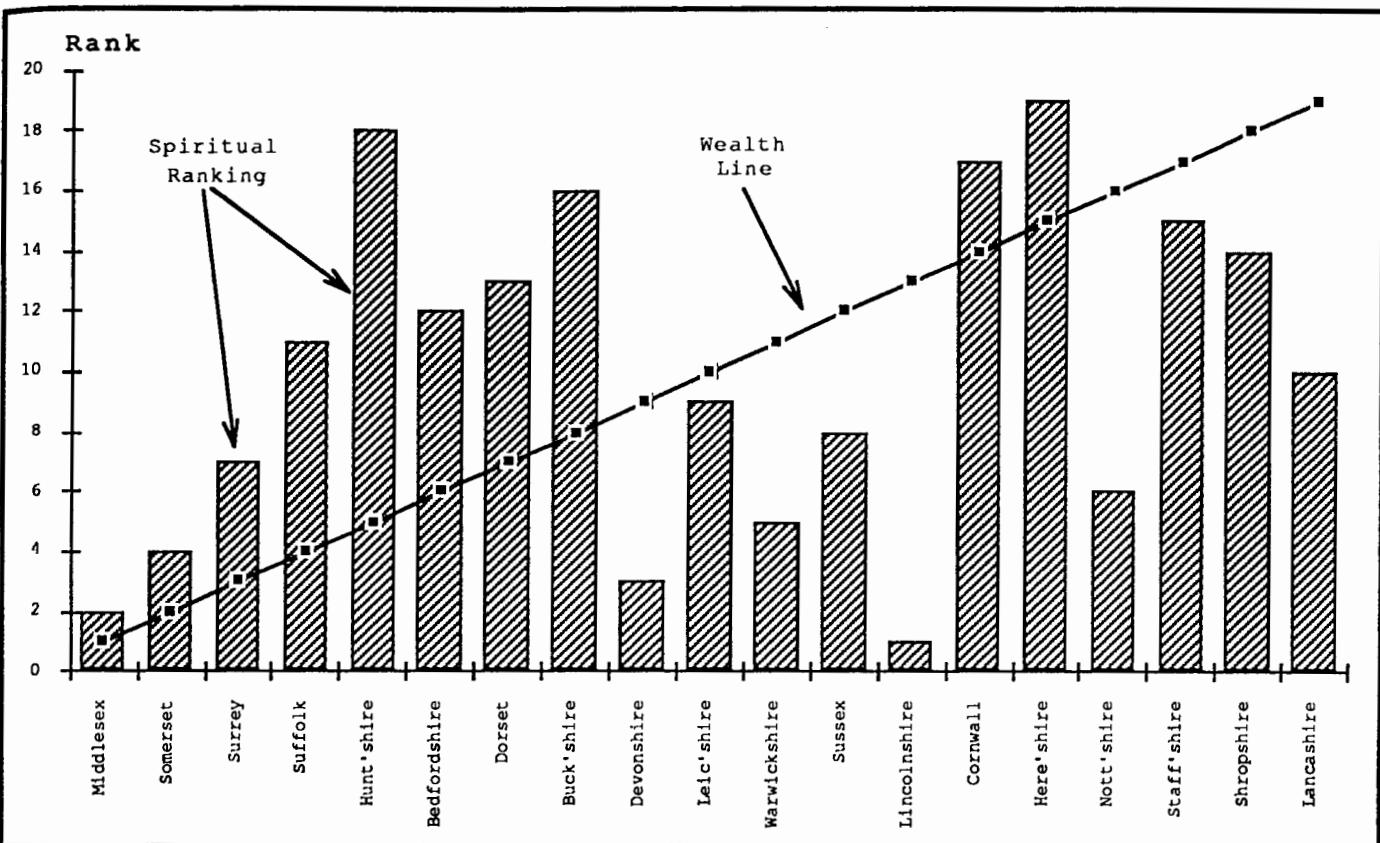
Figure 3. Religious and Secular Donations, 1480-1600



Source: Bittle and Lane (1976), Table 3; Hadwin, Table 1. Bittle's and Lane's and Hadwin's estimates are attached to this paper as Appendix III.

²⁵ Savine actually provides figures for gross income, which he defines as temporal plus spiritual income, and gross temporal income for each monastery by county. Hence spiritual income is taken to be the difference between the two. The figures for nine of the counties are complete, while those for the remaining ten each lack temporal, and hence spiritual, income figures for one monastery.

Figure 4. Wealth and Spiritual Income Rankings By County



Source: Schofield, Table 2; and Savine, 270-87. See Appendix IV for the actual figures.

The straight line represents the ranking by lay wealth. The histogram represents the ranking by spiritual income. If all counties gave the same proportion of their wealth to the church - for example, the tithe - the two rankings would be identical. Hence counties which have spiritual income rankings below the wealth line gave a relatively larger proportion of their wealth to the Church than the counties with spiritual income rankings above the wealth line. It

would appear from Figure 4 that, except for Cornwall and Herefordshire, the eight wealthiest counties in the sample gave less to the monasteries than their relative wealth would dictate, and the eleven poorest gave more.

Schofield suggests that wool and cloth, rather than agricultural goods, provided the main source of income for the wealthiest counties. (100) The parishioners of these counties may well have believed that their risk of income loss was falling ($\theta \downarrow$) as the English wool and cloth trade boomed in the first half of the 16th century. (Clarkson, 124; Holderness, 86) Self-insurance may have appeared to be an attractive alternative to an increasingly miserly Church.

D.N. McCloskey has found that residents of southeastern England were involved

in the diversified economy of London and the northwest coast of the Continent, faced broader and therefore more stable markets for their crops than did peasants farther inland, and could diversify their personal portfolios more easily outside agriculture ... (118)

Of the eight wealthiest counties in Figure 4, seven are in southeastern England.²⁶ As trade and commerce expanded over the later Middle Ages, the parishioners of these counties may have believed that their risk of income loss was falling, and thus their willingness to pay for the Church's product would have declined too.

²⁶ Somerset is in the southwest.

While evidence of a decline in donations to the Church is well documented, the motivation underlying this decline must remain the subject of speculation. The monasteries were providing social services which were diminishing in quality and quantity over the later Middle Ages. The laity might well have concluded that the Church was facing a growing incentive to cheat; in this event their marginal valuations and hence their willingness to give to the Church would have declined. (θα↓) Hence, it is not unreasonable to suspect that the rise of private charitable foundations and the concomitant decline of the Church were more than coincidental.

C. The Secularization of English Society

The state gradually, and most often reluctantly, assumed the Church's function of maintaining social order through a long series of enactments dating back to the late 14th century. By 1601, when Elizabeth I enacted her great Poor Law, the secularization of English society was complete, and the state was the sole holder of power.

The state's earliest concern about the Church's ability to maintain social order was expressed in settlement laws.²⁷ With the decay of the manorial system, labour tended to become

²⁷ Cannan, Chapter 3 provides a thorough discussion of the content of each of the laws cited in this section.

more migratory. But vagrancy was viewed as a threat, as bands of roving beggars would often loot and pillage to stay alive. Hence in 1388, Richard II decreed that impotent beggars must remain in the town they were in when the Act was proclaimed.²⁸

Apparently, this Act was not enforced. By the early 16th century, vagrancy had become a "chronic plague" in England. (Leonard, 13) Thus in 1495 and 1503, Henry VII re-enacted settlement laws which forbade the impotent poor from begging outside their own parishes; straying vagrants who broke the law were to be punished and returned to their places of birth.²⁹ Even though the distribution of alms by the monasteries was not in any sense a coordinated system of poor relief, it was believed that if the poor stayed put, each parish could look after its own. (Jordan, 82) Again in 1530, the Crown tried to combat vagrancy. Beggars were licensed, and assigned a particular geographic region in which to beg. Every able-bodied vagrant was to be sent back "...to the place where he was born or where he last dwelt ... by the space of three years, and there put himself to labour like as a true man ought to do."³⁰

The first transfer to the state of some responsibility for the distribution of poor relief occurred in 1536. Henry VIII decreed that each city, town or parish be responsible for

²⁸ 12 Richard II, c.7

²⁹ 11 Henry VII, c.2 (1495), 19 Henry VII, c.12 (1503)

³⁰ 22 Henry VIII, c.12

its own poor by providing charity for the disabled, and work projects for the sturdy unemployed. To this end, he empowered the parish to collect poor relief in the churches on Sundays.³¹ In 1547, Edward VI repealed this act, but confirmed the duty of the parish to care for its own impotent poor. The new act instructed the clergy to exhort their congregations each Sunday to give alms for the support of the poor. Edward VI also declared vagrancy punishable by two years' enslavement.³² The slavery provisions of this act were repealed two years later, but the duty of the local government was reaffirmed.³³

In 1551, payment of poor rates was made compulsory. Every town and parish was instructed to elect, each year, two officers to be collectors of charitable alms from the townsfolk. The officers,

on the Sunday next after their election ... when the people is at church and hath heard God's holy word, shall gently ask and demand of every man and woman what they of their charity will be contented to give weekly towards the relief of the poor; and the same to be written in the [official] register or book.³⁴

Recalcitrant rate-payers were to be sent to the bishop who would, "...according to his discretion, take order for the

³¹ 27 Henry VIII, c.25

³² 1 Edward VI, c.3

³³ 3 & 4 Edward VI, c.16

³⁴ 5 & 6 Edward VI, c.2

reformation" of the offender. In 1562, Elizabeth I authorized civil magistrates to compel payment of poor rates³⁵ - recalcitrants were to be sent to prison - thus finally relieving the Church of its duty to provide alms for the poor.

In 1572 and again in 1597, Elizabeth I consolidated past settlement laws and poor relief legislation.³⁶ The 1597 legislation also authorized the building of houses of correction for idle rogues and further declared that the impotent poor were to be cared for in hospitals while the children of the poor were to be apprenticed. (Clarkson, 171) Elizabeth's famous Poor Law of 1601³⁷ was primarily a repetition of the acts of 1572 and 1597, but it survived and governed the care of the poor for nearly 250 years. The Church had no official role to play in providing charity under this law; English society had become truly secular.

³⁵ 5 Elizabeth I, c.3

³⁶ 14 Elizabeth I, c.5 (1572), and 39 Elizabeth I, c.3 (1597)

³⁷ 43 Elizabeth I, c.2

IV

THE DECLINE OF THE CHURCH IN WESTERN EUROPE

The early experience of the medieval Catholic Church in Western Europe was much like its experience in England. The 14th century had witnessed the gradual eclipse of the papacy, and the concomitant rise of the local sovereign to a position of power within the Church. W.K. Ferguson notes that in the fifteenth century

popes made their peace with kings and princes through a series of tacit agreements or formal concordats, by which they shared the nomination of Church officers and the taxation of the clergy with the secular rulers. (12)

But the 16th century experience of the European Church was unlike that of England, primarily because of the rise of Protestantism after 1515. This section provides a brief overview of the rise of Protestantism as it affected monasticism, and of the decline of the Catholic Church in the Netherlands and Austria-Hungary, noting similarities with and differences from the English experience. Much research remains to be done in this regard; this section merely points to the possible application of the reputation and product quality model developed in Section II to a wider European context.

A. The Rise of Protestantism³⁸

The role of the Roman Catholic Church in medieval Europe was essentially the same as in England: parish priests sold religious services while monasteries supplied income insurance in the form of charity. In the later Middle Ages, on the continent as in England, the decay of feudalism was contributing to the problem of vagrancy. The question of poverty was becoming an issue. Were paupers honestly poor or just lazy? Were the monasteries indeed producing armies of beggars with their indiscriminate almsgiving? (Tawney, 101)

In 1517 Martin Luther, a Catholic monk, inaugurated an ideological controversy with his attack not only on monasticism, but on the nature of the Catholic faith. Luther denounced medieval charity and religious festivals as sources of idleness, an unforgivable sin. Salvation was to be obtained, he wrote, not through good works as Catholics believed, but through faith in God alone. The honest poor were to be provided for by the towns in which they lived; they were a secular, not a religious, obligation. (Tawney, 83) Consequently, under Lutheranism, there was no place for monasticism as it existed in the Middle Ages.

³⁸ This section is not in any way a thorough treatment of the rise of Protestantism in western Europe. Its focus is on the (non)-role of monasticism and how it affected in decline of the Catholic Church in the 16th century.

Calvinism, named after the Frenchman John Calvin, sprang from Lutheranism in the mid-16th century. Calvin, like Luther, saw no role for medieval monasticism, preaching that the true Christian virtues were industry and thrift. Unlike Luther who denounced commerce and capitalism, Calvin applauded the accumulation of wealth through hard work in a service acceptable to God. (Tawney, 82, 94)

By the mid-16th century, all Europe had been touched by the Protestant Reformation. Many sovereigns had embraced some form of the new religion; as E.F. Rice notes,

conversion to Protestantism was economically tempting. Luther condemned monasticism; a secularization of Church property, especially monastic property, was a "reform" that could lead to a significant increase in revenue. (162)

He also notes that because all religious camps - Catholics as well as Lutherans and Calvinists - persecuted heretics, the religion of a sovereign almost without exception became the religion of his territory. (160) R.S. Dunn concurs. He notes that the only thing everyone could agree upon was that "... religious toleration was intolerable." (8) While the European Church was not subject to the long series of seizures which beleaguered the English monasteries, it must have seen in the rise of Protestantism a threat at least as ominous as that experienced by the English Church.

B. The Netherlands

Social historians generally maintain that the Catholic Church in the Netherlands met its violent end in the Dutch Revolt of 1568-1574, which pitted a growing Calvinist movement against the hereditary Catholic monarchy. But on re-examination, it is not clear whether the rise of Protestantism was the cause of the Church's decline or merely its final blow.

At the close of the Middle Ages, the Netherlands was a part of the Spanish Habsburg Empire. For the first half of the 16th century, its ruler was Charles V, Duke of Burgundy. From 1523 until the early 1550's, Charles V supported the Episcopal Inquisition which prescribed death by burning for heretics. This policy was successful in keeping the Netherlands Catholic. Pieter Geyl notes that

after the first deaths by fire - the victims were two Antwerp Augustinian monks, burnt at Brussels in 1523 - the terror of the persecutions began to cause emigration. (56)

But after Charles V's death in 1556 his son, Phillip II, was unable to prevent the spread of Calvinism, a more suitable religion for the commercial Netherlanders than the Lutheran religion. In 1574, Prince William of Orange, a Calvinist, emerged triumphant from the Dutch war of independence with Spain, seized the monasteries, exiled their religious inhabitants and prohibited Catholicism. (Geyl, 162) The

income from the monastic lands was dedicated to the support of the Reformed clergy and to the provision of charity and education. (de Vries, 210-11)

There is a suggestion, however, in the work of the economic historian, J.A. van Houtte, that the Church had already met its economic death. van Houtte found that prior to the Dutch Revolt many monasteries had been forced to mortgage their lands or sell off their valuables to cover voracious ecclesiastical taxes levied by the Spanish monarchy in the late Middle Ages. (74) He further found that medieval monastic charity in the Netherlands had long been regarded as inadequate, and that paupers tended to remain in towns where private foundations were better endowed than rural monasteries.³⁹ (128)

van Houtte's formulation sounds remarkably like the situation in England. Perhaps the Dutch Church, ravaged by taxes rather than by seizures, had ceased providing adequate charity. Perhaps the laity, observing this violation of monastic duty, funded private charitable foundations to care for the poor. Perhaps Prince William of Orange, like King Henry VIII, seized only the shell of a once-prosperous Church.

³⁹ See also Cuvillier, 547.

C. Austria-Hungary

The 18th century Austro-Hungarian experience may provide a more straight-forward test of the model developed in Section II. Austria-Hungary, also ruled by the Catholic Habsburgs, survived the Protestant Reformation with its Catholic Church intact, but not without a struggle. By 1570 Protestantism had made substantial inroads in Austria, Bohemia and Hungary. (Mamatey, 38) But the accession of a string of staunchly Catholic monarchs, beginning with Rudolf II in 1576, marked the start of a militant Catholic Counter-Reformation. For the next two centuries, the Habsburg monarchs relentlessly pursued Protestants and prohibited them from practising their religion.⁴⁰ (Mamatey, 44) By the late 17th century, only Catholics could be citizens of Austria-Hungary, only Catholics could operate businesses or be members of guilds, only Catholics could own land. (Blitz, 584) Thus the Catholic Church in Austria-Hungary in the mid-18th century enjoyed much the same status that the Church all over Europe had enjoyed in the high Middle Ages.

In the latter half of the 18th century, the Empress Maria Theresa (1740-1780) and her son, Joseph II (1780-1790), became concerned about the declining standard of living of their subjects. (Komlos, 457) Maria Theresa implemented a

⁴⁰ For an extreme account of the Habsburg persecution of Protestants in Austria-Hungary, see Michiels, Secret History of the Austrian Government and of its Systematic Persecutions of Protestants, (1859).

series of religious reforms aimed at reducing the oppressive effect of the Church on the economy. In 1754 and 1771, she ordered a reduction in the number of religious holidays with their adverse effects on productivity; in 1755, she demanded that the Church notify the Crown of every excommunication; in 1779 she decreed that all religious fines must be sanctioned by the government. (Blitz, 588-59) Joseph II continued his mother's reforms by further reducing the number of religious holidays from 42 to 27. (Blitz, 593) At the same time, he relaxed the restrictions on Protestants and Jews with the *Toleranzpatent* of October 1781, which allowed some non-Catholics to become citizens of Austria and thus engage in agriculture and industry. (Blitz, 594)

But Joseph II's real argument was with the monasteries.

He wrote

The principles of monasticism and human reason are in flat contradiction to each other ... Monks are the most dangerous and most useless subjects a country can possess. (Leger, 384)

On 12 January 1782, Joseph II signed a secularization edict which led to the suppression, between 1782 and 1786, of over 700 monasteries. R.C. Blitz notes that the initial secularization proceeded with great speed:

One may surmise that the procedural details may have been worked out secretly well in advance and commissars may have been put in place secretly in advance to execute sequestrations in order to prevent hiding and transfer of treasure. (590)

He also notes that the early suppressions

were better organized and more carefully inventoried than later ones. In subsequent years the clergy succeeded in sequestering substantial amounts of wealth long before the commissars appeared at the monastery. (591)

Throughout the suppressions, Joseph II, like Henry VIII, remained a faithful son of the Catholic Church. The proceeds from the sale of the confiscated property were put into a *Religionfond* managed by the state, for the furtherance of the Catholic religion. In the end Joseph II actually expanded the traditional religious services of the parishes. (Blitz, 593)

The Austro-Hungarian experience also sounds remarkably like the English experience. Although the reason for Joseph II's disregard for the monastic arm of the Church is not clear, it would not be unreasonable to speculate that the monasteries were not fulfilling the terms of their implicit contracts. Both Maria Theresa and Joseph II recognized that the Church was inhibiting economic growth; they may well have observed the monasteries collecting, but not returning, large sums of money from the laity.

D. Sweden, Germany and Other Inquiries

The above discussions of the Dutch and the Austro-Hungarian experiences are by no means comprehensive or

conclusive; they are meant only to serve as suggestions for further avenues of study. In addition, the Swedish and German experiences might prove interesting tests for the model developed in Section II.

In 1527, King Gustav Vasa of Sweden - "more interested in Luther's teachings on relations between Church and state ... than in his purely theological doctrines" (Oakley, 71) - confiscated monastic lands to pay for its war with Denmark for the possession of Norway. While this effectively represented a break with Rome, Gustav did not commit himself to Lutheranism for another decade. (Oakley, 71-72) Gustav, like Henry VIII and Joseph II, must have held the monasteries in low esteem when he suppressed them but retained his Catholic faith.

In Germany, peasant uprisings in the late 15th and early 16th centuries against both manorial lords and Church were ineffective. Following the rise of Luther, however, the revolt of 1525 achieved more success with widespread plundering of castles and monasteries. (Schapiro, 66-73) J.S. Schapiro suggests that ecclesiastical taxes levied on the peasantry were severe (16); perhaps the Church was not supplying enough charity to retain parishioner faith in its desire to protect its reputation for honesty.

Another line of inquiry which might be pursued is the relationship between feudalism and monasticism. As noted in Section I, the monasteries were feudal landlords. V.S. Mamatey suggests that part of the reason monasticism survived

in Austria-Hungary was that after the devastation of the religious wars of the 17th century, the area receded once more into feudalism. Albert Guérard suggests that the French monarchy was never tempted by Protestantism because it had obtained from the pope a concordat appointing the King as head of the French Catholic Church prior to the rise of Luther. He also notes that on the whole the French economic system was "purely medieval" throughout the 16th century. (88-98) Perhaps the decline of the Catholic Church not only accompanied the rise of the nation state; perhaps it was a prerequisite.

V

CONCLUSION

The rise of the nation state in England accompanied not only the decline of the manorial system, but also the decline of the medieval English Church. This paper has argued that the decline of the Church was precipitated by the Crown's attacks on the monasteries, culminating in the Dissolution of 1536-1540. The monasteries responded to these attacks by reducing the amount of alms they distributed from the offerings collected from the laity. While this retrenchment has been widely viewed by social historians as a moral decay in the fabric of the Church, it may simply have been the rational response of a wealth-maximizing firm to a threat to its future existence.

This paper has further suggested that as the Church ceased to provide income assistance, vagrancy and crime threatened the maintenance of social order. Hence the State, over the 16th century, reluctantly assumed responsibility for poor relief and the care of the sick and aged. By 1601, the Church no longer played any part in the provision of social services, and the transfer of power from Church to Crown was complete.

The evidence presented in support of the reputation and product quality theory is admittedly scanty. R.H. Snape, in

English Monastic Finances in the Later Middle Ages, first published in 1926, bemoans the paucity of available monastic records, apologizing for having to rely on fragments of surviving accounts for his analysis. (2-5) He would perhaps have found comfort in R.N. Swanson's Church and Society in Late Medieval England, a remarkably thorough work published in 1989 which, however, suffers from the same lack of conclusive evidence.⁴¹ Alexander Savine's English Monasteries on the Eve of Dissolution, first published in 1909, remains apparently the only comprehensive evaluation of monastic possessions, and it unfortunately is restricted to the period of the Dissolution. Nevertheless, the evidence found in these and other sources is consistent with the model developed in Section II. Thus, even though the evidence is fragmentary, inferences can be drawn with considerable confidence. There is some suggestion in the social history literature that many monastic records exist which have not been made public. Were more records made accessible, the model developed in this paper might be further tested.

A more rigorous test of the model would consist of its application to the wider European experience. In Section IV it was suggested that the decline of the Church in the Netherlands and in Austria-Hungary appears to be consistent with the proffered theory, but that further research is

⁴¹ Swanson cites no less than 203 original manuscripts and 944 secondary sources, including R.H. Snape.

required in this regard. With allowances made for the limitations imposed by the fragmentary evidence, this paper stands as a first attempt to explain the decline of the medieval Catholic Church and the concomitant rise of the nation state.

APPENDICES

APPENDIX I

**Number of Religious Houses and Monks in England and
Wales, 1066-1540**

The following figures are two independent estimates contained in Knowles and Hadcock, Appendix II, of the size of the religious community in medieval England and Wales.

Number of Houses

Period	Monks	Canons	Friars	Nuns	Total
c. 1066	48			13	61
1066-1100	71 - 132			15 - 16	86 - 148
1100-1154	195 - 296	40 - 117		26 - 74	261 - 487
1154-1216	328 - 343	195 - 272		117 - 133	640 - 748
1216-1350	349 - 350	328 - 342	159 - 190	145 - 146	981 - 1028
1350-1422	347 - 329	335 - 339	181 - 180	144 - 144	1007 - 992
1422-1500	277 - 269	324 - 318	180 - 181	144 - 143	925 - 911
1500-1534	265 - 254	306 - 286	183 - 183	142 - 142	895 - 865
1534-1540	253 - 249	275 - 272	183 - 183	137 - 136	848 - 840

Number of Religious

Period	Monks	Canons	Friars	Nuns	Total
c. 1066	844			250	1094
1066-1100	835-2135			340- 440	1175- 2575
1100-1154	3242-5575	604-1721		660-1457	4506- 8753
1154-1216	6050-6195	2680-3510		2339-3006	11069-12711
1216-1350	6037-5474	3992-3875	3849-5331	3345-3325	17223-18005
1350-1422	2743-3768	1822-2825	2197-2995	1479-2359	8241-11947
1422-1500	3904-3953	3162-3114	2995-2958	2264-2127	12325-12125
1500-1534	3917-3699	3099-2874	2916-2596	2052-1966	11984-11135
1534-1540	3650-2895	2790-2327	2341-1707	1908-1643	10689- 8572

APPENDIX II

Undeclared Bequests by Decade, 1480-1660

(Source: Jordan, Tables II through VI)

Decade	Poor Relief		Social Services		Municipal Projects		Education		Religion	
	£	s	£	s	£	s	£	s	£	s
1480-1490	5350	7	716	7	6248	18	7161	3	29907	4
1490-1500	8560	16	772	8	5266	8	7414	7	53459	
1500-1510	20016	19	2130	4	4179	1	30174	8	74719	13
1510-1520	8317	18	684	8	4130	8	27896	7	40839	11
1520-1530	8489	12	903	1	5109	8	46288	10	46615	6
1530-1540	19322	11	5500	10	7566	17	12235	10	35618	1
1540-1550	23171	12	2707	6	7758	4	17727	6	20024	7
1550-1560	38211	12	65882	11	7454	2	30593	3	13501	18
1560-1570	28203	1	17283	4	8849	17	27295	16	11294	6
1570-1580	41507	2	12499	19	8601	9	36344	2	7027	10
1580-1590	48100	11	16725	17	4665	9	44863	1	6195	13
1590-1600	56133	10	19592	15	11603	10	31444	9	7441	18
1600-1610	104492	19	22434	18	4879	17	60791	5	17459	3
1610-1620	197208		27917	4	24178	14	133092	16	41732	15
1620-1630	198672	7	28461	2	13827	6	116238	15	71941	11
1630-1640	120106	14	40527	11	14667	10	73471	5	125388	11
1640-1650	94205	16	30877	5	12456	19	53548	18	24981	11
1650-1660	105992	2	23677	12	9229	4	75749	18	28101	3

APPENDIX III

Deflated Religious and Secular Bequests, 1480-1660

(Source: Bittle and Lane (1976), Table 3; Hadwin, Table 1.)

Decade	Bittle & Lane Religious	Bittle & Lane Secular	Hadwin Secular
	£	£	£
1480-1490	29,907	19,476	3,895
1490-1500	61,478	25,315	14,022
1500-1510	81,836	61,881	30,553
1510-1520	40,840	41,028	47,818
1520-1530	35,501	46,298	51,609
1530-1540	26,598	33,325	66,348
1540-1550	11,344	29,097	61,360
1550-1560	5,354	56,367	58,294
1560-1570	4,589	33,172	77,819
1570-1580	2,534	35,672	82,057
1580-1590	1,968	36,328	85,863
1590-1600	1,790	28,576	76,243
1600-1610	4,192	46,240	91,035
1610-1620	9,107	83,445	107,838
1620-1630	15,699	77,947	140,117
1630-1640	23,600	46,823	143,664
1640-1650	4,440	33,965	151,307
1650-1660	5,204	39,750	172,669

APPENDIX IV

Ranking by Wealth of Thirty-eight English Counties,
1515

(Source: Schofield, Table 2.)

County	Wealth - £'000's/acre	Rank
Bedfordshire	80.4	13
Berkshire	88.0	10
Buckinghamshire	70.8	17
Cambridgeshire	65.7	21
Cornwall	50.8	27
Derbyshire	18.7	34
Devonshire	67.4	18
Dorset	72.0	16
Essex	102.0	3
Gloucestershire	93.3	6
Hampshire	67.1	20
Herefordshire	38.4	30
Hertfordshire	90.0	8
Huntingdonshire	89.8	9
Kent	100.5	4
Lancashire	3.8	38
Leicestershire	61.2	23
Lincolnshire		
Holland	67.3	19
Kesteven	42.5	29
Lindsey	45.6	28
Middlesex	238.1	1
Norfolk	86.0	12
Northamptonshire	73.8	15
Nottinghamshire	32.2	31
Oxfordshire	73.8	14
Rutland	61.7	22
Shropshire (Salop)	15.5	35
Somerset	104.5	2
Staffordshire	21.7	33
Suffolk	90.4	7
Surrey	94.1	5
Sussex	55.9	25
Warwickshire	59.8	24
Wiltshire	86.4	11
Worcestershire	54.1	26
Yorkshire		
East Riding	25.0	32
North Riding	8.1	37
West Riding	11.3	36

Annual Monastic Income Prior to the Dissolution of the Monasteries

Nineteen Counties with Nearly Complete Information

The following information comes from Savine, 270-87. Gross income is from column 2 while temporal income is from column 4 of Savine's Appendix. The spiritual income has been calculated as the difference between the gross and temporal incomes. Other counties listed in Savine's Appendix have not been included as they lack income figures for more than one monastery. Savine notes that the incomes are for the year prior to the Dissolution commissioners' visitation. Thus the year could be 1535, 1536, 1537 or 1538, depending upon when each monastery was visited.

Monastery	Gross Income			Temporal Income			Spiritual Income			Rank
	£	s	d	£	s	d	£	s	d	
Bedfordshire										
Bushmead	81	13	6	81	13	6			0	
Caldwell	148	15	10	73	12	6	75	3	4	
Chicksand	230	3	5	182	16	9	47	6	8	
Dunsttable	402	13	10	unknown			unknown			
Elstow	325	2	1	139	17	9	185	4	4	
Harwood	46	13	2	26	13	2	20	0	0	
Merkyate	143	18	5	53	10	5	90	8	0	
Newnham	343	15	5	156	3	2	187	12	3	
Wardon	442	11	11	410	13	5	31	18	6	
Woburn	430	13	12	390	13	12	40	0	0	
TOTAL							675	13	1	#12
Buckinghamshire										
Ankerwyke	45	14	4	45	5	0		9	4	
Bittlesden	162	1	2	130	1	2	32	0	0	
Burnham	91	6	0	72	4	0	19	2	0	
Ivinghoe	22	6	7	17	10	11	4	15	8	
Lavenden	91	8	4	61	5	9	30	2	7	
Little Marlow	37	6	11	26	8	10	10	18	1	
Medmenham	24	17	2	18	6	5	6	10	9	
Missenden	285	15	9	198	15	8	87	0	1	
Nutley	495	18	6	177	9	2	318	9	4	
Snetteshall	24	0	0	23	10	2		9	10	
TOTAL							509	17	8	#16

Monastery	Gross Income			Temporal Income			Spiritual Income			Rank
	£	s	d	£	s	d	£	s	d	

Cornwall

Bodmin	289	11	11	217	9	11	72	2	0	
St. Cyrus	11	1	0	unknown			unknown			
St. Germans	243	8	0	119	11	4	123	16	8	
Helston	14	7	3	14	7	3			0	
Launceston	392	11	3	233	2	7	159	8	8	
Tywardreath	151	16	1	51	18	3	99	17	10	
TOTAL							455	5	2	#17

Devonshire

Barnstaple	130	6	9	114	0	1	16	6	8	
Buckfastleigh	504	10	9	435	16	6	68	14	3	
Buckland	279	0	3	213	10	3	65	10	0	
Canonleigh	216	3	1	166	18	7	49	4	6	
Carswell	28	16	4	unknown			unknown			
Cornworthy	66	16	5	26	12	7	40	3	10	
Dunkeswell	309	13	11	290	4	7	19	9	4	
Exeter St.N.	161	8	1	109	18	9	51	9	4	
Frithelstoke	142	1	4	76	14	4	65	7	0	
Hartland	309	0	11	150	1	3	158	19	8	
Newenham	240	1	2	209	12	8	30	8	6	
Pilton	63	15	7	29	2	8	34	12	11	
Plympton	931	0	5	459	17	10	471	2	7	
Polslo	179	10	5	98	18	5	80	12	0	
Tavistock (a)	911	5	0	712	10	6	198	14	6	
Tavistock (b)	65	1	9	37	16	5	27	5	4	
Torre	425	4	8	268	12	3	156	12	5	
Totnes	153	16	8	81	6	9	72	9	11	
TOTAL							1607	2	9	#3

Dorset

Abbotsbury	483	1	10	392	3	2	90	18	8	
Bindon	236	8	10	185	8	10	51	0	0	
Cerne	622	7	11	559	19	3	62	8	8	
Cranborne	49	5	1	21	0	0	28	5	1	
Ford	394	4	5	371	11	1	22	13	4	
Holme	16	9	4	unknown			unknown			
Middleton	715	9	11	588	3	11	127	6	0	
Shaftesbury	1324	14	7	1210	18	5	113	16	2	
Sherborne	743	14	2	652	15	8	90	18	6	
Tarrent	239	10	10	217	13	6	21	17	4	
TOTAL							609	3	9	#13

Monastery	Gross Income			Temporal Income			Spiritual Income			Rank
	£	s	d	£	s	d	£	s	d	
Herefordshire										
Aconbury	78	18	2	51	1	2	27	17	0	
Clifford	49	11	11	26	5	3	23	6	8	
Dore	87	0	0	65	13	4	21	6	8	
Flanesford	15	8	9	15	8	9			0	
St. Guthlac's	189	2	2	134	11	6	54	10	8	
Lymbrook	23	17	8	19	11	0	4	6	8	
Wigmore	316	13	6	183	19	8	132	13	10	
Wormesley	89	3	9	37	17	5	51	6	4	
TOTAL							317	7	10	#19
Huntingdonshire										
Hinchinbrook	19	9	2	17	17	10	1	11	4	
Huntingdon	232	7	1	126	11	5	105	15	8	
St. Ives	69	0	8	41	3	4	27	17	4	
St. Neots	256	1	4	192	14	0	63	7	4	
Ramsey	1849	8	5	1786	9	9	62	18	8	
Sawtre	199	11	8	159	11	8	40	0	0	
Stonely	61	5	8	36	18	11	24	6	9	
TOTAL							325	17	1	#18
Lancashire										
Burscough	129	1	10	56	1	4	73	0	6	
Cartmell	108	13	7	82	10	3	26	3	4	
Cockersand	228	15	5	182	18	9	45	16	8	
Conishead	124	2	1	51	19	1	72	3	0	
Furness	946	1	10	763	0	10	183	1	0	
Holland	61	3	4	12	10	0	48	13	4	
Hornby	28	8	5	28	8	5			0	
Lytham	53	10	10	43	3	7	10	7	3	
Penwortham	114	16	9	30	2	11	84	13	10	
Whalley	551	4	6	278	15	10	272	8	8	
TOTAL							816	7	7	#10
Leicestershire										
Bradley	20	15	7	20	2	3		13	4	
Bredon	25	8	1	8	8	1	17	0	0	
Croxton	430	11	8	319	0	8	111	11	0	
Dalby Roth.	274	11	2	unknown			unknown			
Garendon	186	15	3	172	15	3	14	0	0	
Grace Dieu	101	8	3	93	8	3	8	0	0	
Kirby Beller	178	7	11	122	7	11	56	0	0	
Langley	34	6	2	17	12	10	16	13	4	

Monastery	Gross Income			Temporal Income			Spiritual Income			Rank
	£	s	d	£	s	d	£	s	d	
Leicestershire, continued										
Launde	510	16	6	279	4	10	231	11	8	
Leic.St.Mary	1056	18	3	732	12	1	324	6	2	
Olverston	174	13	10	149	0	6	25	13	4	
Ulverscroft	101	3	10	70	18	10	30	5	0	
TOTAL							835	13	10	#9

Lincolnshire

Ailesham	83	17	10	61	5	2	22	12	8	
Alvingham	141	15	0	100	8	4	41	6	8	
Axholme	290	19	8	173	17	0	117	2	8	
Bardney	429	7	0	248	13	6	180	13	6	
Barlings	307	16	6	269	3	2	38	13	4	
Belvoir	129	17	6	60	4	10	69	12	8	
Bollington	205	15	9	85	9	9	120	6	0	
Bourn	197	17	6	110	6	10	87	10	8	
Cattley	38	13	8	29	13	8	9	0	0	
Crowland	1050	17	10	909	5	2	141	12	8	
Egle	129	8	8	unknown			unknown			
Fosse	8	5	4	6	5	4	2	0	0	
Freston	166	8	2	84	6	8	82	1	6	
Goykwell	19	18	6	15	1	10	4	16	8	
Greenfield	79	15	1	79	13	1			2	0
Grimsby	12	3	7	9	10	3	2	13	4	
Hagneby	98	8	4	93	15	1	4	13	3	
Haverholme	75	11	7	69	1	2	6	10	5	
Hevening	58	13	4	28	0	0	30	13	4	
Humberston	42	11	3	25	11	3	17	0	0	
Hyrst	7	11	8	7	11	8			0	
Irford	14	13	4	11	6	8	3	6	8	
Kirkstead	338	17	0	323	3	4	15	13	8	
Kyme	138	4	9	85	16	2	52	8	7	
Legbourne	57	13	6	28	0	4	29	13	2	
Linc.St.Cath.	259	18	5	122	11	9	137	6	8	
Linc.St.Mary	26	5	2	18	6	10	7	18	4	
Louth Park	169	4	7	146	4	7	23	0	0	
Markby	163	18	7	127	11	11	36	6	8	
Neubo	115	10	8	83	10	8	32	0	0	
Newsome	114	1	5	73	14	9	40	6	8	
Newstead	45	11	8	37	11	8	8	0	0	
Nocton Park	57	19	3	45	19	3	12	0	0	
Nuncotton	53	14	7	41	11	3	12	3	4	
Nunormesby	98	0	0	74	0	0	24	0	0	
Revesby	349	8	2	312	6	6	37	1	8	
Sempringham	359	12	2	211	2	9	148	9	5	
Sixhill	169	18	8	139	16	8	30	2	0	
Spalding	878	17	3	740	2	9	138	14	6	

Monastery	Gross Income			Temporal Income			Spiritual Income			Rank
	£	s	d	£	s	d	£	s	d	

Lincolnshire, continued

Stam.St.Leon.	36	1	5	33	8	1	2	13	4	
Stam.St.Mich.	72	18	11	37	9	9	35	9	2	
Staynesfield	112	0	5	60	7	1	51	13	4	
Stixwold	163	1	3	129	4	7	33	16	8	
Swineshed	175	19	11	160	14	5	15	5	6	
Thornholm	157	0	7	89	2	3	67	18	4	
Thornton	730	17	3	591	5	5	139	11	10	
Torkesey	27	2	8	12	1	4	15	1	4	
Tupholm	119	2	8	78	9	4	40	13	4	
Vaudey	181	10	8	181	10	8			0	
Wellow	152	8	4	79	18	4	72	10	0	
Willoughton	195	3	1	158	1	1	37	2	0	
TOTAL							2279	7	6	#1

Middlesex

Elsing Spital	239	14	0	223	14	0	16	0	0	
Haliwell	347	1	8	318	11	8	28	10	0	
Hounslow	80	15	2	67	15	2	13	0	0	
Kilburn	86	7	11	77	1	3	9	6	8	
Lon.St.Barth.	773	0	2	701	10	2	71	10	0	
London	736	2	7	613	15	11	122	6	8	
Lon.St.Helen	376	6	0	365	6	0	11	0	0	
Lon.St.John	2286	13	11	2174	11	1	112	2	10	
Lon.St.Mary ¹	282	16	5	243	13	9	39	2	8	
Lon.St.Mary ²	602	3	9	580	4	9	21	19	0	
Lon.St.Mary ³	558	14	10	529	14	10	29	0	0	
Lon.Minories	342	6	11	304	19	3	37	7	8	
Lon.St.Thomas	336	11	2	307	17	8	28	13	6	
Stratford	121	0	6	108	10	6	12	10	0	
Syon a Bridg	1943	11	9	1500	1	2	443	10	7	
Westminster	3912	4	1	3164	12	5	747	11	8	
TOTAL							1743	11	3	#2

Nottinghamshire

Beauvale	227	8	0	166	10	6	60	17	6	
Blyth	125	8	3	65	14	7	59	13	8	
Brodholm	18	11	10	16	11	10	2	0	0	
Felley	61	4	8	37	12	0	23	12	8	
Lenton	418	7	9	162	12	1	255	15	8	
Mattersey	61	16	7	39	6	7	22	10	0	
Newstead	219	18	9	161	18	9	58	0	0	
Rufford	254	6	8	186	13	4	67	13	4	
Shelford	151	14	1	58	3	5	93	10	8	
Thurgarton	359	16	2	210	5	6	149	10	8	

Monastery	Gross Income			Temporal Income			Spiritual Income			Rank
	£	s	d	£	s	d	£	s	d	

Nottinghamshire, continued

Wallingwells	87	8	8	21	8	0	66	0	8	
Welbeck	297	4	8	165	1	0	132	3	8	
Worksop	311	7	0	165	7	10	145	19	2	
TOTAL							1137	7	8	#6

Shropshire

Bromfield	78	19	4	57	11	4	21	8	0	
Brewood	31	9	4	17	16	0	13	13	4	
Buildwas	129	6	10	123	6	10	6	0	0	
Chirbury	87	7	4	16	14	10	70	12	6	
Hagmond	294	12	9	228	13	11	65	18	10	
Halesowen	320	12	7	287	7	3	33	5	4	
Lilleshall	324	19	10	232	16	6	92	3	4	
Shrewsbury	559	4	4	415	1	8	144	2	8	
Wenlock	448	1	5	346	17	1	101	4	4	
Wombridge	72	15	8	62	9	0	10	6	8	
TOTAL							558	15	0	#14

Somerset

Athelney	290	19	6	271	0	4	19	19	2	
Barlinch	167	18	7	117	10	9	50	7	10	
Bath	707	3	1	545	15	7	161	7	6	
Bridgwater	196	13	8	81	14	11	114	18	9	
Bris.St.James	61	7	10	43	7	1	18	0	9	
Bruton	528	7	9	337	15	9	190	12	0	
Byrkley	6	8	8	6	2	0		6	8	
Cannington	69	17	0	53	1	9	16	15	3	
Cleeve	277	3	11	245	6	11	31	17	0	
Glastonbury	3642	3	1	3289	13	9	352	9	4	
Dunster	58	15	0	23	16	4	34	18	8	
Hinton	271	1	4	271	1	4			0	
Keynsham	466	0	6	416	13	9	49	6	9	
Minchin Bock.	237	11	3	122	19	0	114	12	3	
Montacute	463	2	7	379	0	1	84	2	6	
Muchelney	511	2	0	393	18	0	117	4	0	
Mynchen Barwe	29	6	10	20	11	10	8	15	0	
Taunton	452	19	2	264	11	6	188	7	8	
Templecombe	124	0	4	122	13	8	1	6	8	
Wells St.John	69	6	9	50	4	3	19	2	6	
Witham	249	0	3	239	10	5	9	9	10	
Worspring	112	15	2	97	11	10	15	3	4	
TOTAL							1599	3	5	#4

Monastery	Gross Income			Temporal Income			Spiritual Income			Rank
	£	s	d	£	s	d	£	s	d	

Staffordshire

Burton.Trent	356	16	4	271	11	4	85	5	0	
Croxden	103	6	7	94	11	3	8	15	4	
Dieulacres	243	3	6	174	13	2	68	10	4	
Dudley	36	8	0	15	11	4	20	16	8	
Hulton	87	10	2	67	0	2	20	10	0	
Ronton	102	11	1	56	9	7	46	1	6	
Roucester	111	11	7	64	17	9	46	13	10	
St. Thomas's	181	1	10	130	19	6	50	2	4	
Stone	130	2	11	54	12	11	75	10	0	
Trentham	121	3	2	83	19	10	37	3	4	
Tutbury	244	16	8	170	18	4	73	18	4	
TOTAL							533	6	8	#15

Suffolk

Bliburgh	60	13	4	28	13	4	32	0	0	
Brusyard	74	7	1	57	16	8	16	10	5	
Bungay	73	0	1	35	16	3	37	3	10	
Bury St.Ed.	2336	3	11	2204	1	5	132	2	6	
Butley	387	6	4	265	15	9	121	10	7	
Campsey	249	11	6	215	6	6	34	5	0	
Eye	183	9	10	112	19	6	70	10	4	
Flixton	38	17	11	32	9	7	6	8	4	
Heringfleet	22	5	8	15	13	9	6	11	11	
Holy Trinity	119	16	8	97	0	0	22	16	8	
Ixworth	204	9	6	152	7	4	52	2	2	
Leiston	210	4	0	168	4	0	42	0	0	
Letheringham	32	13	4	9	13	4	23	0	0	
Redlingfield	81	2	6	68	11	0	12	11	6	
Sibton	278	1	0	228	8	9	49	12	3	
Wangford	49	3	0	19	9	8	29	13	4	
Woodbridge	58	13	0	47	19	8	10	13	4	
TOTAL							699	12	2	#11

Surrey

Bermondsey	548	2	6	412	6	0	135	16	6	
Chertsey	738	0	3	591	9	9	146	10	6	
Merton	1036	1	4	758	10	4	277	11	0	
Newark	294	17	5	219	2	1	75	15	4	
Reigate	78	5	0	61	5	0	17	0	0	
Shene	961	3	6	unknown			unknown			
St.Mary's	656	10	1	456	8	9	200	1	4	
Tandridge	86	7	7	61	9	3	24	18	4	
Waverley	196	14	0	196	0	4	13	8		
TOTAL							878	6	8	#7

Monastery	Gross Income			Temporal Income			Spiritual Income			Rank
	£	s	d	£	s	d	£	s	d	

Sussex

Battle	909	7	11	773	16	7	135	11	4	
Boxgrove	186	3	0	110	19	8	75	3	4	
Dureford	108	13	9	102	7	1	6	6	8	
Easeburn	47	3	0	22	14	1	24	8	11	
Hastings	57	18	2	44	11	6	13	6	8	
Lewes	1091	9	7	577	7	9	514	1	10	
Michelham	182	0	3	154	13	7	27	6	8	
Robertsbridge	272	9	6	253	9	2	19	0	4	
Rusper	40	0	0	unknown			unknown			
Shulbrede	79	15	4	61	7	10	18	7	6	
Tortington	101	4	1	81	6	9	19	17	4	
TOTAL							853	10	7	#8

Warwickshire

Alcester	101	14	0	28	1	3	73	12	9	
Avecote	34	9	0	30	17	0	3	12	0	
Combe	342	1	7	327	4	11	14	16	8	
Coventry C	753	12	10	653	19	10	99	13	0	
Coventry Ch	251	5	9	21	10	5	229	15	4	
Erdbury	122	14	7	58	14	7	64	0	0	
Henwood	23	8	8	23	8	8			0	
Kenilworth	643	14	8	375	8	6	268	6	2	
Maxstoke	129	11	9	56	14	9	72	17	0	
Merevale	303	10	0	228	5	4	75	4	8	
Nuneaton	290	10	6	234	4	6	56	6	0	
Pinley	27	13	7	27	13	7			0	
Pollesworth	109	5	0	60	0	0	49	5	0	
Stoneleigh	178	0	4	178	0	4			0	
Studley	181	3	6	92	5	6	88	18	0	
Thelesford	25	6	8	20	13	4	4	13	4	
Warwick	49	13	6	38	2	10	11	10	8	
Wroxall	78	10	2	46	6	10	32	3	4	
TOTAL							1144	13	11	#5

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