



*The Social and Economic Life of Money*  
From the Medieval to the Modern

*Institute of Historical Research*  
Saturday 26 January 2019

# PROGRAMME

10.00 **Arrival and registration (with coffee)**

10.20 Welcome remarks

10.30 Dr George Gosling, University of Wolverhampton  
*On the need to think about money histories cross-discipline*

10.45 Dr Matthew Pawelski, University of Lancaster  
*On the need to think about money histories cross-period*

11.00 Q&A

11.10 **Coffee break**

11.20 Professor Christopher Dyer, University of Leicester  
*'Pottage for free-born Englishmen': medieval wages in money and kind*

11.40 Dr Kate Bradley, University of Kent  
*Profession and pro bono: lawyers, free legal advice, and respectability, c.1920-1950*

12.00 Q&A

12.30 **Lunch**

13.30 Dr Hannah Robb, University of Manchester  
*Arbitration before the church court: debt litigation and neighbourliness in the fifteenth century*

13.50 Professor Anne Murphy, University of Hertfordshire  
*Performing public credit during the late eighteenth century*

14.10 Q&A

14.40 **Coffee break**

15.00 Professor Craig Muldrew, University of Cambridge  
*Trust and the beginnings of the use of paper currency in Britain in the early eighteenth century*

15.20 Dr Sarah Roddy, University of Manchester  
*Ordinary people's money: what the history of giving gives historians*

15.40 Q&A

16.10 Closing roundtable: where next?  
*With discussant Professor Pamela Cox, University of Essex  
and Chair of the Social History Society*

17.00 **End of workshop**

# OUTLINE

Recent research on the history of money has drawn attention to the changing use and representation of money in its social, economic and cultural contexts. In particular, the subjectivity or symbolism of money has been shown to have had impacts on changing notions of individualism, gender, and morality, as well as processes of economic and social change. Yet these histories have remained firmly siloed within the separate scholarship of distinct periods.

Early modern scholarship on the social life of money has provided a means for understanding the transition from the fundamentally entwined social and economic practices of the medieval era to the supposedly-disembedded economic behaviours of the modern world. However, scholars of the medieval and modern periods have yet to examine these questions in the same depth or with the same criticality as their early modernist counterparts, let alone ranging across periods.

Funded and organised jointly by the Social History Society and the Economic History Society, which both have a special interest in the history of money but for very different reasons, this one-day workshop aims to bring together scholars of the history of money in the medieval, early modern and modern periods. Our particular focus will be on the social meanings and rituals surrounding changing economic practices of payment and non-payment in each period. It is hoped that by providing a platform for further discussion and by bringing together different perspectives on the subject, new avenues of research may be revealed.

## Organisers

Dr George Gosling, University of Wolverhampton

[gcgosling@wlv.ac.uk](mailto:gcgosling@wlv.ac.uk)

Dr Matthew Pawelski, University of Lancaster

[m.pawelski@lancaster.ac.uk](mailto:m.pawelski@lancaster.ac.uk)

**This workshop is generously supported by the  
Economic History Society and the Social History Society**



## ABSTRACTS

*Professor Christopher Dyer, University of Leicester*

**'Pottage for free-born Englishmen': medieval wages in money and kind**

Those who work on the economy in the period 1200 to 1500 are assigning to money and commerce a growing importance. Cash had a pervasive influence at all social levels. We can calculate how many coins were in circulation, and document their use for rent, taxes, sales of goods and services in all corners of society, for example in religious life. Wages brought a very large number of people into contact with money, as at least a third of the population gained most of their living from wage earning. Yet we must qualify the extent to which cash was used to reward workers. Much of their remuneration was in kind, such as measures of grain or meals. Harvest workers were paid in corn. Farm servants were allowed to keep animals with their employers' flocks. Looking into these rewards in kind makes us aware of the origins of wage labour in early medieval slavery, and service was often embedded in the economy of the family and household. Part of the story of payment in kind was a solution to the problem of the continuing shortage of cash, and the shortage of small denominations of coinage, but it was also reflecting special types of employment with deep social roots.

*Dr Kate Bradley, University of Kent*

**Profession and pro bono: lawyers, free legal advice, and respectability, c.1920-1950**

Between the late nineteenth century and the passing of the Legal Aid and Advice Act 1949, working-class people's access to the civil law was predicated on their ability to find the fees required from their own pocket or to find a means of accessing advice and support through mutual or philanthropic means. In the 1890s, the idea of a 'Poor Man's Lawyer' service emerged, typically involving a lawyer giving up his evening to giving advice to people who came on spec to settlement houses, missions, or church halls. Advice-seekers typically wanted advice on landlord and tenant issues, employment issues, compensation for injuries, family and matrimonial matters, and, into the twentieth century, social welfare legislation and hire-purchase. The Poor Man's Lawyers – who included women from 1922, when women were able to qualify and practise as solicitors and barristers – tended to see themselves as offering a key social service to their working-class neighbours. By the early 1920s, campaigns for justice and fairness had come to see the need for greater state intervention in enabling working-class access to the law through some form of state subsidy.

Through looking at such working-class claims on lawyers' time (and therefore money) in the first half of the twentieth century, a number of themes emerge. First, we have the sense of lawyers' fees as being unnecessarily expensive for the public purse, and the fear that working-class claimants would abuse the system through spending public money on frivolous cases. Second, there are ideas about the legal profession needing to offer a social return through this form of volunteering, through offering their professional expertise for free. Third, when the Legal Aid and Advice Act 1949 was passed, the model of a National Legal Service was eschewed in favour of refunding lawyers for the work they did on behalf of qualifying clients. Looking at money, and particularly the expenditure of *public* money on professionals' time allows for exploration of ideas about citizenship, value, and cross-class relationships.

*Dr Hannah Robb, University of Manchester*

**Arbitration before the church court: debt litigation and neighbourliness in the fifteenth century**

In fifteenth-century England, the church courts acted as the primary forum for debt litigation. Canon law shaped understandings of credit and debt, placing an emphasis on the oath and the bonds of trust that bound creditor and debtor. Pleas of breach of faith founded a language of contract later seen in secular courts in cases of *assumpsit* and paralleled the language of a 'currency of reputation' identified in pleas of defamation in the sixteenth century. Yet the church court encouraged mediation through the process of arbitration. Supported by a discourse of neighbourliness and a dictum to live in charity with one another, litigants were often ordered to settle disputes outside the court. How then can a highly litigious culture around debt in late medieval England be reconciled with a concern for mediation? This paper explores the impact of the ecclesiastical legal institution on shaping attitudes towards credit, debt and neighbourliness. It looks at the social relationships behind those appointed arbiters in the mediation process and the language used to testify to the reputation of the creditor and debtor. In the process of arbitration we can identify that reputation mechanism that governed the credit economy of late medieval England. A swift process that avoided the public ritual of penance in the church courts, arbitration offered a means for both creditor and debtor to protect that valuable currency of reputation. Legal institutions shaped the language that framed credit both in the court and out in the marketplace. Far from imposing notions of Christian communality and charity, the arbitration process reflected the need to defend and protect reputation in a culturally embedded credit market.

*Professor Anne Murphy, University of Hertfordshire*

**Performing public credit during the late eighteenth century**

Much is known about the negotiation of personal credit relationships during the eighteenth century. It has been noted how direct contact and observation allowed individuals to assess the credit-worthiness of those with whom they had financial connections and to whom they might lend money. Much less is known about one of the most important credit relationships of the long eighteenth century: that between the state and its creditors. I will argue that investors could experience the performance of public credit at the Bank of England. By 1760 the Bank was the manager of nearly three quarters of the state's debt and it housed the main secondary market in that debt. Thus, it provided a place for public creditors, both current and potential, to attend and scrutinise the performance of the state's promises. I will show how the Bank acted to embody public credit through its architecture, internal structures and imagery, and the very visible actions of its clerks and the technologies that they used to record ownership and transfer of the national debt. The Bank, by those means, allowed creditors to interrogate the financial stability and reputation of the state in the same ways that they could interrogate the integrity of a private debtor.

*Professor Craig Muldrew, University of Cambridge*

**Trust and the beginnings of the use of paper currency in Britain in the early eighteenth century**

The period from roughly 1700 until the rise of county banking saw one of the most acute long-term shortages of small change in the whole of the history of early modern England. The recoinage in 1774 produced only about £800,000 in silver against £18.2 million in gold. But, this was a period of increasing production and consumption, and it is a puzzle how the British economy managed to achieve such continued growth without currency to pay wages and make small transactions, while at the same time relying less on informal credit. However, changes were happening in credit networks below the radar of the very well-established history of the financial revolution. Informal written bills and notes were taking the place of unwritten obligations. Although bills for goods sold or work done commonly appear as debts in inventories in the early seventeenth century, it is difficult to know when they became commonly transferable. Certainly transferred bills had no separate legal status in the common law.

Fortunately, now, with the publication of the *Chronicles* of John Cannon, a poor Somerset husbandman's son who became scrivener for the less wealthy of the small town of Glastonbury, we have an excellent source to trace the transformation of a very rural credit market far away from the stocks and shares of metropolitan finance. Cannon's work as a scrivener clearly shows how local landowners mortgaged farmland to create capital which was then circulated locally through notes of hand. It also shows how trust was increasingly focused on specific scriveners and attorneys like Cannon.

*Dr Sarah Roddy, University of Manchester*

**Ordinary people's money: what the history of giving gives historians**

Social history's measure of success must surely be the extent to which it recovers and amplifies the voices and experiences of ordinary people, a task often made difficult by gaps in and absences of sources produced 'from below'. In this paper, I want to suggest that financial records and the material culture of giving (both charitable and religious donations) are an underused means of accessing significant elements of ordinary people's lives. Specifically, following the principle that individuals frequently 'put their money where their mouth is', the paper will explore what voluntary donating practices and patterns can tell us about the values held by non-elites in nineteenth-century Britain and Ireland.

While donor testimony (even of elites) very rarely survives, accounts recording money given and the physical collecting boxes and plates into which money was placed more often do. Treating financial records as a kind of biography (following the work of literary scholar Adam Smyth) and exploring the materiality and geography of collecting boxes (following economic sociologist Viviana Zelizer), it will be argued that the history of giving money can reveal as much about conceptions of non-economic value as it does about ideas of economic value.

The paper is based on material related to two separate ESRC-funded projects, and will focus first on mass giving to British disaster funds, and second on modes of giving in the Irish Catholic Church.