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RECKONING AND ECONOMIC LIFE IN LATE MEDIEVAL ENGLAND*

On a Saturday in October 1517, John Skayman went up to Burnham on the north Norfolk coast. Skayman was an estate official working for the Norfolk landowner Roger Townshend, and he had to see the miller, who owed half a noble (6s. 8d.) for the rent of the mill. But when Skayman arrived, the miller refused to pay. It was not his debt, he said, but rather that of his subtenant, a man named Remys. Undeterred, Skayman went off to find Remys; subsequently he managed to speak to the two of them together. Remys made a formal oath that he had only occupied the mill for two weeks at the most, and so he was unwilling to pay the whole sum of rent. How to resolve this thorny situation? As Skayman recorded it in his ‘remembrans boke’, Remys invited the miller to work everything out once and for all: ‘soo yf he wyl com to rekenyng with hym he is content for to pay every fardynge’. That was apparently enough for Skayman, whose account of the incident ends there.¹

What did Remys mean by this phrase, ‘if he will come to reckon- ing’? In its broadest sense, the Middle English verb *reken* referred to enumeration or counting in general.² Its earliest attestation

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¹ Norfolk Record Office, Norwich [hereafter NRO], BL/T 13/28, fo. 12r. The book is printed in *Farming and Gardening in Late Medieval Norfolk*, ed. Claire Noble, Charles Moreton and Paul Rutledge (Norfolk Record Society, lxi, 1997). Here and throughout, I have expanded contractions and abbreviations from the originals.

² Frances McSparran *et al.* (eds.), *Middle English Compendium* (Ann Arbor, MI, 2000–18), available at <<http://quod.lib.umich.edu/m/middle-english-dictionary/>>, q. v. ‘reken’.

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was in religious discourse, referring to the reckoning of sin that would be carried out at the Final Judgement — a resonance that persisted through the later Middle Ages.³ But its more common use, and what Remys meant here, was to indicate a practice similar to rendering account: the credits and debits accrued on a series of transactions between two people were summed up and balanced out, to provide a final figure, owing or due to one or the other party.⁴ Given that most everyday transactions relied on some form of credit, reckoning provided an essential means of determining, comparing, and discharging the obligations that piled up over the course of an exchange relationship.⁵

But more than working out their obligations to one another and deciding what they were worth, reckoning also helped to establish the boundaries of economic life in a period before the concept of ‘the economy’.⁶ People who sat down to a reckoning had to decide which of their relations were ‘reckonable’ in the first place. Which exchanges of goods or labour were to be evaluated as transactions, and which had been gifts, favours, or charity? Reckoning was a technique of economic epistemology, prompting people to frame their tangled social relations in quantitative, monetary terms. This was not always comfortable. Remys’s slightly barbed comment that he and the miller should ‘reckon’ everything down to the last farthing — a quarter penny, the smallest unit of currency available at the time — suggests that there was something unpalatable about such stringent accounting.

Reckoning was ubiquitous in the late medieval English economy, from the dealings of merchants to the bargains of villagers:

³ For example, one of the most widely copied late medieval sermons, Thomas Wimbeldon’s homily on Luke 1:16 (the parable of the workers in the vineyard), took as its central theme ‘zilde rekenynge of þy bailie’: *Wimbeldon’s Sermon Redde Rationem Villicationis Tue: A Middle English Sermon of the Fourteenth Century*, ed. Ione Kemp Knight (Pittsburgh, 1967), 68 and *passim*. See also nn. 155–6 below.

⁴ For recent attempts to write the social history of institutions, see Ian Forrest, *Trustworthy Men: How Inequality and Faith Made the Medieval Church* (Princeton, 2018); Tom Johnson, *Law in Common: Legal Cultures in Late-Medieval England* (Oxford, 2020); Sethina Watson, *On Hospitals: Welfare, Law, and Christianity in Western Europe, 400–1320* (Oxford, 2020).

⁵ See the essays in P. R. Schofield and N. J. Mayhew (eds.), *Credit and Debt in Medieval England, c.1180–c.1350* (Oxford, 2002).

⁶ On the recent coinage of ‘the economy’, see Timothy Mitchell, ‘Fixing the Economy’, *Cultural Studies*, 12, issue 1 (1998); Timothy Mitchell, ‘Economenality: How the Future Entered Government’, *Critical Inquiry*, 40, no. 4 (2014).

everywhere that we find exchange, we find reckoning. Yet it has received very little attention from historians. Chris Dyer has noted what he calls the ‘custom of reckoning’ a few times, but never explored it further.⁷ It has also come to the attention of historians considering the relationship between the shortage of money and the availability of credit in the fifteenth century; in times of straitened supply, reckoning — and particularly written reckonings — might have provided an important alternative to the use of cash, although there is little agreement on this point.⁸ And while it is not named as such, the practice of reckoning has also received passing interest from historians of debt, in the course of investigations into the prevalence of ‘mutual indebtedness’ among villagers — a point to which I will return below.⁹

One likely reason for this historiographical neglect is that the very ubiquity of reckoning makes it the more difficult to identify as a discrete practice. It does not correspond to any particular class of people, social space, legal jurisdiction, or institution — it can be found, echoing E. P. Thompson’s famous comment on law, ‘at every bloody level’ of premodern society.¹⁰ But more than this, reckoning played a connective role in the late medieval economy. This was true in the basic sense that it helped join networks of credit across disparate geographical and social arenas of exchange.¹¹ Thus John Heritage, a West Country wool dealer, parlayed agricultural produce and his pasture rights

⁷ Christopher Dyer, ‘The Hidden Trade of the Middle Ages: Evidence from the West Midlands of England’, *Journal of Historical Geography*, 18, issue 2 (1992); Christopher Dyer, *An Age of Transition? Economy and Society in England in the Later Middle Ages* (Oxford, 2005), 193–4.

⁸ Pamela Nightingale, ‘Monetary Contraction and Mercantile Credit in Later Medieval England’, *Economic History Review*, 43, no. 4 (1990), 563–4; J. L. Bolton, *Money in the Medieval English Economy, 973–1489* (Manchester, 2012), 290–93; Matthew Frank Stevens, ‘London Creditors and the Fifteenth-Century Depression’, *Economic History Review*, 69, no. 4 (2016).

⁹ Pioneering here was the work of Elaine Gravelle Clark, ‘Medieval Debt Litigation: Essex and Norfolk, 1270–1490’ (Univ. of Michigan Ph.D. thesis, 1977). See also Marjorie K. McIntosh, ‘Money Lending on the Periphery of London, 1300–1600’, *Albion*, 20, issue 4 (1988); Chris Briggs, *Credit and Village Society in Fourteenth-Century England* (Oxford, 2009), esp. 169–72.

¹⁰ E. P. Thompson, ‘The Poverty of Theory: Or an Orrery of Errors’, in *The Poverty of Theory and Other Essays* (Cambridge, 1978), 288.

¹¹ *The Cely Letters, 1472–1488*, ed. Alison Hanham (Early English Text Society, 273, Oxford, 1975), 220 (no. 221). Reckoning is mentioned frequently in their correspondence: see pp. 6, 10, 17, 38–9, 77–8, 100, 177, 218, 246.

in Moreton-in-the-Marsh in exchange for wool that he transported to London, where it was taken on to the Calais staple.¹² Reckonings took place at each stage of these exchanges, ‘acts of translation’ that drew different transactions — from the shepherd’s wages at the sheep-clip to the packing, weighing, and assessment before export — into the long chain that took the wool from the sheep’s back to the weaver’s loom.¹³

Indeed, reckoning also helped people to translate between the diverse modes of exchange that coexisted in premodern economies. For example, a debt dispute from the court of Writtle (Essex) in 1415 recorded that Margaret atte Tye, a widow, had borrowed a cow from John Herry over the summer, while he took one of her cattle during the winter; he had loaned her small sums of cash, transported malt on her behalf, sent his wife to reap her land in the autumn, and received in exchange the loan of a spade and a plough-beam.¹⁴ Transactions involving labour, money, goods, and services all overlapped here — a great tangle of obligations that were not reducible to barter, credit, or labour relations, nor indeed to wider organizing concepts of ‘commerce’ or the ‘moral economy’. They could be made to relate to one another by reckoning, as a cash value was assigned to each transaction, with the hope that they would someday be balanced out, one against the other.

Reckoning thus helps to illuminate two important aspects of economic life in late medieval England.¹⁵ First, it highlights

¹² Christopher Dyer, *A Country Merchant, 1495–1520: Trading and Farming at the End of the Middle Ages* (Oxford, 2012), 98.

¹³ I draw this term, and this idea about supply chains, from Anna Lowenhaupt Tsing, *The Mushroom at the End of the World: On the Possibility of Life in Capitalist Ruins* (Princeton, 2015), 61–3.

¹⁴ Elaine Clark, ‘Debt Litigation in a Late Medieval English Vill’, in J. A. Raftis (ed.), *Pathways to Medieval Peasants* (Toronto, 1981), 265–6.

¹⁵ On ‘economic life’, see William H. Sewell Jr, ‘A Strange Career: The Historical Study of Economic Life’, *History and Theory*, 49, no. 4 (2010), 146. As he points out, the phrase ‘economic life’ was used in the first issue of *Annales*: Marc Bloch and Lucien Febvre, ‘La documentation de l’histoire économique: Nos enquêtes collectives’, *Annales d’histoire économique et sociale*, 1, no. 1 (1929); it is also prominent in Braudel’s account of the Annaliste method: Fernand Braudel, ‘Time, History, and the Social Sciences’, in *The Varieties of History: from Voltaire to the Present*, ed. Fritz Stern, ii (New York, 1973). Interestingly, and unnoted by Sewell, the phrase was used nearly two decades earlier in English by R. H. Tawney, *The Agrarian Problem in the Sixteenth Century* (London, 1912), *passim*, and at vii, where he writes that the book is conceived as ‘an attempt to trace one strand in the economic life of England’.

that the techniques used in everyday exchange could serve an infrastructural function in the premodern economy, joining up transactions and creating a common set of expectations around trade. Second, relatedly, it reveals a world of vernacular economic thought: the practical ways that economic actors thought about what they were doing when they made exchanges. When people reckoned, they had to distinguish between transactions that could be accounted for — listed, valued, counted, balanced, discharged — and those which could not. Such distinctions were fundamentally unstable, and had to be worked out again and again. The logic of reckoning always threatened to creep into other forms of obligation.

I

Reckoning provides a useful alternative to the recent historiographical emphasis on the market as the central institution of the medieval English rural economy.¹⁶ This emphasis can be traced back to the (in)famous Brenner debate of the 1970s, that pitted Marxian and demographic explanations of agrarian change against one another.¹⁷ If the debate itself was somewhat inconclusive, it did help to prompt new research into the empirical question of peasant involvement in markets in medieval England, and the effects of supply and demand within the rural economy.¹⁸ More than this, it

¹⁶ Notable early work in this vein is R. H. Britnell, 'The Proliferation of Markets in England, 1200–1349', *Economic History Review*, 34, no. 2 (1981). For explicit engagement with (and attempts to break away from) the Brenner debate, see McIntosh, 'Money Lending on the Periphery of London'; Richard Britnell, 'Commerce and Capitalism in Late Medieval England: Problems of Description and Theory', *Journal of Historical Sociology*, 6, issue 4 (1993).

¹⁷ See the essays collected in T. H. Aston and C. H. E. Philpin (eds.), *The Brenner Debate: Agrarian Class Structure and Economic Development in Pre-Industrial Europe* (Cambridge, 1985).

¹⁸ P. D. A. Harvey (ed.), *The Peasant Land Market in Medieval England* (Oxford, 1984); Kathleen Biddick, 'Medieval English Peasants and Market Involvement', *Journal of Economic History*, 45, no. 4 (1985); Bruce M. S. Campbell, 'The Agrarian Problem in the Early Fourteenth Century', *Past and Present*, 188 (2005). This understanding of markets (or more specifically 'market dependence') is prominent in recent Marxian historiography, notably Chris Wickham, 'How Did the Feudal Economy Work? The Economic Logic of Medieval Societies', *Past and Present*, 251 (2021); and a response, Shami Ghosh, 'Chris Wickham on "The Economic Logic of Medieval Societies": A Response', *Past and Present*, 260 (2023).

opened space for a new interpretative framework, as historians sought a ‘third way’ of explaining economic change in this period, in which neither class struggle nor population crises were determinative.

It was in this context that the ‘commercialization thesis’ took hold, as historians attempted to demonstrate that increasing market activity drove economic growth over the Middle Ages. Of course, historians of the medieval English economy had long studied markets in the context of mercantile trade and finance.¹⁹ But interest in commercialization, spurred by the work of Richard Britnell in the 1990s, was different in kind.²⁰ Historians became concerned less with the practice of merchants as a class of professional businessmen than with the incursion of mercantile practices into English society at all levels.²¹ This also entailed a focus on long-term processes of economic change, pushing back against the traditional periodization that contrasted a feudal Middle Ages with proto-capitalist early modernity.²² Such work also placed far greater emphasis on the institutions — from markets to mints to law courts — that helped to facilitate trade by reducing transaction costs, promoting fair dealing, and establishing grounds for trust between strangers who wanted to trade.²³

In the commercialization historiography, markets took on a particular importance for the study of the medieval English economy. First, they are easy to measure: because they were

¹⁹ See the early collection Eileen Power and M. M. Postan (eds.), *Studies in English Trade in the Fifteenth Century* (London, 1933); and subsequently, Dorothy Burwash, *English Merchant Shipping, 1460–1540* (Toronto, 1947); E. M. Carus-Wilson, *Medieval Merchant Venturers* (London, 1954); M. M. Postan, *Medieval Trade and Finance* (Cambridge, 1973).

²⁰ See R. H. Britnell, *The Commercialisation of English Society, 1000–1500*, 2nd edn (Cambridge, 1996).

²¹ This emphasis is notable in Chris Dyer, *Standards of Living in the Later Middle Ages: Social Change in England, c.1200–1520* (Cambridge, 1989); L. R. Poos, *A Rural Society After the Black Death: Essex, 1350–1525* (Cambridge, 1991).

²² Important groundwork here had been done by Fernand Braudel, *Civilization and Capitalism, 15th–18th Century*, transl. Siân Reynolds, 3 vols. (New York, 1981–4), esp. vol. ii, *The Wheels of Commerce*; also S. R. Epstein, *Freedom and Growth: The Rise of States and Markets in Europe, 1300–1750* (London, 2000).

²³ For example, Maryanne Kowaleski, *Local Markets and Regional Trade in Medieval Exeter* (Cambridge, 1995); James Masschaele, *Peasants, Merchants, and Markets: Inland Trade in England, 1150–1300* (Basingstoke, 1997).

often licensed by royal charter, they can provide a useful metric of the rapid growth of commercial activity over the long thirteenth century.²⁴ Secondly, related to this, markets generated a welter of legal and administrative documentation, from royal legislation aimed at regulating commerce to local ordinances and litigation that regulated disputes; this has allowed historians to investigate how markets worked, and also how their institutional controls weighed upon exchange.²⁵ Thirdly, markets were clearly vital social as well as economic institutions: as regular gatherings, drawing a mix of traders, consumers, and pedlars into urban centres, they represented ‘major nodes of social and cultural interchange’.²⁶

Beyond their economic and social functions, markets have also featured prominently in accounts of how contemporaries themselves conceptualized exchange.²⁷ In particular, recent work on ‘market consciousness’ (as opposed to the traditional Marxian concept of ‘market dependence’) has come to serve as a metric of changes in economic culture

²⁴ See Britnell, *Commercialisation of English Society*, 79–101; Britnell, ‘Proliferation of Markets in England’, 209–11; cf. James Masschaele, ‘The Multiplicity of Medieval Markets Reconsidered’, *Journal of Historical Geography*, 20, issue 3 (1994).

²⁵ For example, R. H. Britnell, ‘Price-Setting in English Borough Markets, 1349–1500’, *Canadian Journal of History*, 31, no. 1 (1996); Richard M. Smith, ‘A Periodic Market and its Impact on a Manorial Community: Botesdale, Suffolk, and the Manor of Redgrave, 1280–1300’, in Zvi Razi and Richard Smith (eds.), *Medieval Society and the Manor Court* (Oxford, 1996); James Davis, ‘“Men as March with Fote Packes”: Pedlars and Freedom of Movement in Late Medieval England’, in Peregrine Horden (ed.), *Freedom of Movement in the Middle Ages: Proceedings of the 2003 Harlaxton Symposium* (Donington, 2007).

²⁶ James Masschaele, ‘The Public Space of the Marketplace in Medieval England’, *Speculum*, 77, no. 2 (2002), 418. I do not have space to cite the large and somewhat distinct literature on urban markets, but there are very useful contributions on small towns worth mentioning: R. H. Hilton, ‘Small Town Society in England before the Black Death’, *Past and Present*, 105 (1984); Richard Goddard, ‘Small Boroughs and the Manorial Economy: Enterprise Zones or Urban Failures?’, *Past and Present*, 210 (2011).

²⁷ For instance, Joel Kaye, ‘Monetary and Market Consciousness in Thirteenth and Fourteenth Century Europe’, in S. Todd Lowry and Barry Gordon (eds.), *Ancient and Medieval Economic Ideas and Concepts of Social Justice* (Leiden, 1998); Martha C. Howell, *Commerce Before Capitalism in Europe, 1300–1600* (Cambridge, 2010).

over the later Middle Ages, promising to explain a transition between traditional communal values and a more acquisitive, profit-oriented commercial morality.²⁸ Via this conduit, recent work on medieval European economic culture has found productive links with both Karl Polanyi's thesis about the disembedding of the market economy under capitalism, and E. P. Thompson's influential concept of the 'moral economy'.²⁹ As an institution, a function, and an idea, the market exercises a strong grip on the historiographical imagination of the medieval economy.

Despite the importance of markets, however, there are reasons to wonder about their centrality to economic life in late medieval England. In the first place, there were just not that many of them.³⁰ Demographic decline, greater mobility, and concomitantly the difficulties faced by officials in enforcing their tolls, meant that just 37 per cent of markets in existence c.1350 were still extant at the turn of sixteenth century.³¹ As Chris Dyer has pointed out, much commercial activity in this period was 'hidden', taking place well beyond the cognizance of markets and officers and their written records — whether in 'over-the-gate' sales of agricultural produce direct to consumers, or in small towns without chartered markets.³² While public markets remained important for vital commodities, such as food and fuel, and for price-setting in times of dearth, Britnell himself

²⁸ See James Davis, *Medieval Market Morality: Life, Law and Ethics in the English Marketplace, 1200–1500* (Cambridge, 2012), 22–6.

²⁹ Karl Polanyi, *The Great Transformation: The Political and Economic Origins of Our Time*, 2nd edn (Boston, MA, 2001 [1957]); he is cited in Davis, *Medieval Market Morality*, 25, 412; and Howell, *Commerce Before Capitalism in Europe*, 10. On the moral economy, see E. P. Thompson, 'The Moral Economy of the English Crowd in the Eighteenth Century', *Past and Present*, 50 (1971); for a recent historical deployment for the early Middle Ages, see Rosamund Faith, *The Moral Economy of the Countryside: Anglo-Saxon to Anglo-Norman England* (Cambridge, 2020). The intellectual links between Polanyi and Thompson are carefully outlined in Tim Rogan, *The Moral Economists: R. H. Tawney, Karl Polanyi, E. P. Thompson, and the Critique of Capitalism* (Princeton, 2017).

³⁰ Studies of commercialization have often focused on the thirteenth century: for example, Richard H. Britnell and Bruce M. S. Campbell (eds.), *A Commercialising Economy: England 1086 to c.1300* (Manchester, 1995).

³¹ See Britnell, *Commercialisation of English Society*, 155–78, statistic at 160.

³² Christopher Dyer, 'The Hidden Trade of the Middle Ages: Evidence from the West Midlands of England', *Journal of Historical Geography*, 18, issue 2 (1992), 153.

suggested that routine local exchange was more likely to take place in houses, shops, and inns.³³

In this context, reckoning can help to explain the workings of economic life beyond the institutional ambit of the market. Though reckoning did not 'set' prices or trading standards in the same way as a public forum, nor offer any formal mechanisms of enforcement, as a practice it still worked to 'regulate' exchange. Not only did reckonings give temporal and spatial order to transactions, fixing them in time and space, they also helped to structure these exchanges within a set of conventions about fairness, value, and balance.³⁴ Reckonings sometimes took the form of public occasions, gathering together witnesses, pledges, or arbitrators as parties sought to establish the veracity of their claims; in some contexts, as with the 'reckonings' given by churchwardens to parishes all over England, the whole community might attend to audit the transactions taking place and lend legitimacy to the final accounts.³⁵

In this respect, reckoning was vital to the constitution of the economic imaginary in late medieval England.³⁶ While the market was important through the Middle Ages as a metaphor for thinking about trade, there were many other cultural forms through which people understood the problems of exchange.³⁷ Indeed, within our own world of late capitalism, the hegemony of 'the market' as an imaginary makes it all the more urgent to consider past alternatives. In the next part of the article, I sketch out the broad development of reckoning over the course of the

³³ Richard Britnell, 'Markets, Shops, Inns, Taverns and Private Houses in Medieval English Trade', in Bruno Blondé *et al.* (eds.), *Buyers and Sellers: Retail Circuits and Practices in Medieval and Early Modern Europe* (Turnhout, 2006).

³⁴ For literary and intellectual histories of these concepts, see Lianna Farber, *An Anatomy of Trade in Medieval Writing: Value, Consent, and Community* (Cornell, 2006); Joel Kaye, *A History of Balance, 1250–1375: The Emergence of a New Model of Equilibrium and its Impact on Thought* (Cambridge, 2014); Emanuele Lugli, *The Making of Measure and the Promise of Sameness* (Chicago, 2019).

³⁵ On churchwardens' accounts, see Katherine French, *The People of the Parish: Community Life in a Late Medieval English Diocese* (Philadelphia, 1998), 45–6.

³⁶ On this concept, see Simon Yarrow, 'Economic Imaginaries of the Global Middle Ages', in Catherine Holmes and Naomi Standen (eds.), *The Global Middle Ages* (Past and Present Supplement no. 13, Oxford, 2018).

³⁷ A useful critique of 'commerce' as a metanarrative of capitalism can be found in Ellen Meiksins Wood, *The Origin of Capitalism: A Longer View*, 2nd edn (London, 2002; 2017).

later Middle Ages. While its roots can be traced to early forms of institutional accounting, it took much longer processes of cultural, educational, and technical change for reckoning to become a widespread practice of economic life. In the third section, I focus in on the specific economic and institutional changes of the long fifteenth century — the shortage of money, a contraction in formal credit, and changes in mechanisms of debt enforcement — that made it so ubiquitous. In the fourth section, I turn to three case studies in which reckoning went wrong; it is at such moments that we can see most clearly the barriers it placed upon economic thinking. In the conclusion, finally, I consider how reckoning interacted with other social relations, and how it might relate to longer processes of change in English economic culture.

II

In 1300, most people in England would have had some contact with institutional accounting; by 1500, most would have had direct experience of reckoning for themselves. This was a subtle but dramatic transformation of economic life. How can it be explained? The history of accounting in medieval England has almost always been written from an institutional perspective, and focused on the period before the Black Death.³⁸ This reflects the extent to which the development of bureaucracy has been framed as part of the growth of government in the later twelfth and thirteenth centuries.³⁹ Yet as John Sabapathy has pointed out, ‘an increased attention to officers’ responsibility and accountability is part of a far more generally widespread way of thinking in this period’, and thus it should not be understood solely within the context of institutional change.⁴⁰

³⁸ See the essays in R. H. Parker and B. S. Yamey (eds.), *Accounting History: Some British Contributions* (Oxford, 1994).

³⁹ See M. T. Clanchy, *From Memory to Written Record: England 1066–1307*, 2nd edn. (Oxford, 1993), esp. 44–90; the essays in R. H. Britnell (ed.), *Pragmatic Literacy: East and West* (Woodbridge, 1997). A useful survey can be found in Helen Lacey, ‘Pragmatic Literacy and Political Consciousness in Later Medieval England’, in *L’écriture pragmatique: Un concept d’histoire médiévale à l’échelle européenne*, (CEHTL, 5, Paris, LAMOP, 2012). On accounting in this period, the key text is *Dialogus de Scaccario: The Dialogue of the Exchequer; Constitutio Domus Regis: The Disposition of the King’s Household*, ed. and trans. Emilie Amt and S. D. Church (Oxford, 2007).

⁴⁰ John Sabapathy, *Officers and Accountability in Medieval England, 1170–1300* (Oxford, 2019), 24.

More than this, it is important to consider how ideas about accountability continued to ramify through English society in the fourteenth and fifteenth centuries. In this period, many of the institutions that had initially helped to propagate accounting — royal taxation and centralized justice, manorial administration, formal markets — became more disaggregated, a process often characterized in terms of institutional ‘decline’; at the same time, however, social relations came to be constituted in ever more formalized terms.⁴¹ The spread of reckoning through late medieval economic life should thus be understood as part of a broader process in which everyday obligations came to be perceived within a framework of legal, administrative, and bureaucratic discourse. In what follows, I trace several strands in the trajectory of this cultural change.

In the first place, it is important to understand the development of institutional accounting itself. Here, the period around 1250 has been identified as a critical turning point. Reckoning did not depend only on writing. Wooden tallies, marked with a knife, had long provided a means of recording obligations, and continued to do so throughout the fifteenth century and beyond.⁴² But in the late twelfth century, there was a step change in the making of more elaborate written accounts; by the second half of the thirteenth century their composition was both standardized and routinized. By 1293, for example, the royal treasurer was trialling the use of ‘journal rolls’, day-by-day records of the Exchequer’s cash flow that helped to transform government accounting into a daily, not to say continuous process.⁴³ Yet this was not simply a function of the English state’s ‘precocious’ development, but rather a part of a deeper shift that can be seen across a range of institutional contexts.

Perhaps the most striking is the emergence of written accounting in manorial administration. Following a similar chronology,

⁴¹ On this argument in relation to legal relations, see Johnson, *Law in Common*, 8–9.

⁴² On tallies, see Hilary Jenkinson, ‘Medieval Tallies, Public and Private’, *Archaeologia*, 2nd ser., 24 [vol. 74] (1925); W. T. Baxter, ‘Early Accounting: The Tally and the Checker-Board’, in Parker and Yamey (eds.), *Accounting History*; Clanchy, *From Memory to Written Record*, 193–4; Tony Moore, “Score It Upon My Taille”: The Use (and Abuse) of Tallies by the Medieval Exchequer’, *Reading Medieval Studies*, 39 (2013).

⁴³ Clanchy, *From Memory to Written Record*, 94.

estate accounts became widespread from the middle of the thirteenth century, and thereafter, highly uniform.⁴⁴ As Paul Harvey has suggested, the use of accounting was linked to the spread of demesne farming: distant landlords producing food from their own lands needed local bailiffs to manage their estates for them, taking decisions and managing resources on the ground.⁴⁵ This meant placing a great deal of trust in a local official to make good agricultural decisions and extract rents; the rendering of annual accounts was the mechanism by which landlords could keep track of their profits, and ensure they would not be cheated.⁴⁶

Manorial accounting played a critical role in the proliferation of written accounts through the medieval countryside. It spurred a pedagogical development, as a host of new technical writing — specimen accounts, formularies, treatises on account-keeping — emerged to help clarify the rights and responsibilities of landlords and their officials in the management of estates.⁴⁷ And alongside this, a new legal framework, inaugurated by the Statute of Westminster II (1285), made written accounts a necessity for actions against fraudulent estate officials.⁴⁸ By the turn of the fourteenth century, a landlord who held even just a single manor found it necessary to keep detailed written accounts.⁴⁹

⁴⁴ For detailed explanations of estate accounting, see P. D. A. Harvey, 'Manorial Accounts', in Parker and Yamey (eds.), *Accounting History*; Mark Bailey, *The English Manor, c.1200–c.1500* (Manchester, 2000), 97–196.

⁴⁵ On this transition, see Edward Miller and John Hatcher, *Medieval England: Rural Society and Economic Change, 1086–1348* (London, 1978), 204–24; on the development of the office of bailiff, see Sabapathy, *Officers and Accountability in Medieval England*, 25–82.

⁴⁶ Generally, see David Stone, *Decision-Making in Medieval Agriculture* (Oxford, 2005); on the measurement of profit, see E. Stone, 'Profit-and-Loss Accountancy at Norwich Cathedral Priory', *Transactions of the Royal Historical Society*, 12 (1962).

⁴⁷ See Dorothea Oschinsky, *Walter of Henley and Other Treatises on Estate Management and Accounting* (Oxford, 1971), and the lengthy review article by P. D. A. Harvey, 'Agricultural Treatises and Manorial Accounting in Medieval England', *Agricultural History Review*, 20, no. 2 (1972).

⁴⁸ On the Statute of Westminster's effects, see *Manorial Records of Cuxham, Oxfordshire, c.1200–1359*, ed. P. D. A. Harvey (Historical Manuscripts Commission Joint Publication, 23; Oxfordshire Record Society, 50, London, 1976), 17–18.

⁴⁹ See R. H. Britnell, 'Production for the Market on a Small Fourteenth-Century Estate', *Economic History Review*, 19, no. 2 (1966).

A similar pattern was replicated elsewhere, in the context of what Ian Forrest has called ‘a gathering surge of demand for accountability in a great range of institutions’ in the later thirteenth century.⁵⁰ In towns, earlier forays into the keeping of gild rolls, lists of freemen, and property deeds expanded into more extensive forms of administrative record-making — and significantly, record-keeping.⁵¹ The earliest surviving continuous series of urban financial accounts were begun in Shrewsbury in 1265, and were kept on a weekly basis.⁵² From exactly the same time, there survive the earliest series of port custom accounts from Exeter, recording the incomings and outgoings of the local shipping trade.⁵³

Within ecclesiastical administration, new episcopal directives built upon earlier attempts to make lay custodians accountable for church goods; the written account was once again framed as the critical apparatus when handing over resources and decision-making power to locals.⁵⁴ In 1287 Peter Quinel, the bishop of Exeter, ordered that parish representatives ‘should render every year a faithful account [of the stock of the churches]. And it should be recorded in writing, which should be presented to the archdeacon of the place when he visits’.⁵⁵ Such orders helped to spur the keeping of churchwardens’ accounts, a practice which accelerated from the middle of the fourteenth century, in keeping with wider developments in ‘pragmatic literacy’ in the parish.⁵⁶

By the early fourteenth century, then, royal, seigneurial, civic, and ecclesiastical bureaucracies had enshrined accountability as a central facet of governance, and concomitantly had begun to produce written accounts on an unprecedented

⁵⁰ Ian Forrest, ‘The Transformation of Visitation in Thirteenth-Century England’, *Past and Present*, 221 (2013), 34.

⁵¹ See Geoffrey Martin, ‘English Town Records, 1200–1350’, in Britnell (ed.), *Pragmatic Literacy*.

⁵² G. H. Martin, ‘The English Borough in the Thirteenth Century’, *Transactions of the Royal Historical Society*, 5th ser., 13 (1963), 136–7.

⁵³ See *Local Customs Accounts of the Port of Exeter, 1266–1321*, ed. Maryanne Kowaleski (Devon and Cornwall Record Society, 36, Exeter, 1993).

⁵⁴ See Forrest, *Trustworthy Men*, 95–111.

⁵⁵ ‘Statutes of Exeter II’, in *Councils and Synods II*, part 2, ed. F. M. Powicke and C. R. Cheney (Oxford, 1964), 1008, no. 12, my translation.

⁵⁶ French, *People of the Parish*, 45–6.

scale.⁵⁷ Increasingly, these processes were entangling the ordinary people who were expected to do the work of governance on the ground.⁵⁸ The logic of accountability reached almost parodic expression in the *Seneschaucy*, an early fourteenth-century didactic treatise on manorial account-making that represents estate workers such as the hayward, the carter, the dairymaid, and the swineherd as ‘officers’. Each was expected to keep track of and answer for — and in some cases, to actually ‘account the costs’ [*aconter le custage*] of — their decisions.⁵⁹

If such detailed accounting was probably a prescriptive ideal at the time the *Seneschaucy* was written, just over a century later it was a documentary reality. Some accounts from ‘The Lathes’, a suburban estate of the Hospital of St Giles in Norwich, help to illustrate the shift. Four brief booklets, beginning in 1417, were written at the behest of John Dernell, one of the carters who worked on the estate, and submitted to the hospital administrators there. Each week he paid a clerk a penny to draw up the accounts, and occasionally an extra halfpenny for the cost of the paper, while diligently recording the daily journeys he made to transport quantities of dung, clay, and gravel in and out of Norwich.⁶⁰

Though such records were often ephemeral, by the fifteenth century there was a much greater chance that they might be made in writing and stored somewhere. Across Europe, the expansion of pragmatic literacy had continued apace across the thirteenth and fourteenth centuries, extending beyond institutions and into everyday life.⁶¹ There are a number of reasons for this. One is the surge in the provision of elementary and

⁵⁷ The same pattern extends to private households: see *Household Accounts from Medieval England, Part I*, ed. C. M. Woolgar, 18.

⁵⁸ See Tom Johnson and Claire Judde de la Rivière, ‘Ordinary Politics in Late Medieval Europe’, forthcoming in *Past and Present*, 268 (2025), advance view published Oct. 2024.

⁵⁹ See Oschinsky, *Walter of Henley*, 281–8, quotation at 284.

⁶⁰ John C. Tingey, ‘The Journals of John Dernell and John Boys, Carters at the Lathes in Norwich’, *Norfolk Archaeology*, 15 (1904).

⁶¹ See Franz H. Bäuml, ‘Varieties and Consequences of Medieval Literacy and Illiteracy’, *Speculum*, 55, no. 2 (1980); R. H. Britnell, ‘Pragmatic Literacy in Latin Christendom’, in Britnell (ed.), *Pragmatic Literacy*; Paul Bertrand, *Documenting the Everyday in Medieval Europe: The Social Dimensions of a Writing Revolution, 1250–1350*, trans. Graham Robert Edwards (Turnhout, 2019).

grammar schooling.⁶² Men such as Thomas Sampson, active in Oxford in the 1380s, helped students with a grounding in Latin to turn their hands to letter-writing, conveyancing, accounting, and court-keeping.⁶³ These were the general administrative skills required of the proletarianized scribes and clerks who — as is well known to literary scholars — produced the great morass of writing in late medieval England.⁶⁴ Much of their business clearly related to reckoning, providing records of obligations and settlements to their customers.⁶⁵

This kind of writing was made possible not only by the spread of pragmatic literacy, however, but also by the emergence of new economies of inscription. Paper, known in England from the end of the thirteenth century but imported in increasingly astonishing quantities from the late fourteenth, was rapidly adopted in administrative contexts. Part of this was due to its cost, as the price of paper halved in the first half of the fifteenth century, and halved twice more before its close.⁶⁶ Informal, ephemeral

⁶² The best account is Jo Ann Hoepfner Moran, *The Growth of English Schooling, 1340–1548: Learning, Literacy, and Laicization in Pre-Reformation York Diocese* (Princeton, 1985).

⁶³ See H. G. Richardson, ‘Business Training in Medieval Oxford’, *American Historical Review*, 46, issue 2 (1941); Nigel Ramsay, ‘Scribes and Notaries as Legal Intermediaries in Later Medieval England’, in Jennifer Kermode (ed.), *Enterprise and Individuals in Fifteenth-Century England* (Stroud, 1991).

⁶⁴ See Kathryn Kerby-Fulton, *The Clerical Proletariat and the Resurgence of Medieval English Poetry* (Philadelphia, 2021). On scribes’ professional organization, see Nigel Ramsay, ‘Forgery and the Rise of the London Scribes’ Company’, in Robin Myers and Michael Harris (eds.), *Fakes and Frauds: Varieties of Deception in Print and Manuscript* (Winchester, 1989); Richard Firth Green, ‘The Early History of the Scribes’ Company Common Paper and its So-Called “Oaths”’, in Simon Horobin and Linne R. Mooney (eds.), *Middle English Texts in Transition: A Festschrift dedicated to Toshiyuki Takamiya on his 70th Birthday* (Woodbridge, 2014).

⁶⁵ A notebook kept by an anonymous scribe of Bury St Edmunds in the 1460s is replete with notes drawn up towards such documents (for example, that John Harkyn had received from John Stonherd 33s. 4d. ‘in part payment of the main rent’): Cambridge University Library, Additional MS 7318, fo. 64r. This manuscript is described in A. E. B. Owen, ‘A Scribe’s Notebook from Bury St. Edmunds’, *Archives*, 14 (1979).

⁶⁶ Generally see Orietta da Rold, *Paper in Medieval England: From Pulp to Fictions* (Cambridge, 2020), 58–93; also Rodney M. Thomson, ‘Parchments and Paper, Ruling and Ink’, in Nigel J. Morgan and Rodney M. Thomson (eds.), *Cambridge History of the Book in Britain*, ii, 1100–1400 (Cambridge, 2008); Erik Kwakkel, ‘Commercial Organization and Economic Innovation’, in Alexandra Gillespie and Daniel Wakelin (eds.), *The Production of Books in England, 1350–1500* (Cambridge, 2011).

documents — of both parchment and paper — became pervasive in this period, particularly in the context of legal and financial administration, and were often associated with experiments in the vernacular.⁶⁷

By the time of the Great Revolt in 1381, and its famous vernacular ‘rebel letters’, a deep familiarity — even facility — with documentary culture was entrenched in England, and bound up with it, a wider diffusion of the technical skills needed to make written accounts.⁶⁸ As Britnell put it, with characteristically understated insight, these developments in record-keeping ‘account for some of the main differences in the exercise of power between the eleventh and fifteenth centuries’.⁶⁹ Reckoning rode on the crest of this wave. It did not always generate a written record, but it relied upon the proliferation of cheap writing: receipts, memoranda, indentures, and other documents were piled up over many years to provide evidence about obligations accrued in long-term economic relationships.

This transformation was the product of a cultural change that cannot be isolated to any particular institution or class. The widespread use of manorial accounting may have helped to promote the use of reckoning in the countryside, but it does not explain, by itself, why some villagers began to keep financial memoranda; the increase in technical education, conversely, cannot be understood in isolation from the impetus towards accountability that took hold in most of the legal, religious, and political institutions in England in the century after 1250. These developments emerged together, or, it would be more accurate to say, they were part of the same, much larger development, in which accounting — as a technical form of labour, a kind

⁶⁷ On ephemera and its links to vernacularity, see Wendy Scase, ‘“Strange and Wonderful Bills”: Bill-Casting and Political Discourse in Late Medieval England’, in Rita Copeland, David Lawton and Wendy Scase (eds.), *New Medieval Literatures*, ii (Oxford, 1998); Tom Johnson, ‘Legal Ephemera in the Ecclesiastical Courts of Late-Medieval England’, in Frans Camphuijsen and Jamie Page (eds.), *New Approaches to Medieval Court Records*, special issue, suppl. to *Open Library of the Humanities Journal*, 5, issue 1 (2019); Andrew Butcher, ‘Textual Production and Vernacular Behaviour: Locating a Fifteenth-Century Administrative Book’, in Elisabeth Salter and Helen Wicker (eds.), *Vernacularity in England and Wales, c.1300–1550* (Turnhout, 2011).

⁶⁸ Steven Justice, *Writing and Rebellion: England in 1381* (Berkeley, 1994), 51–2.

⁶⁹ Britnell, *Commercialisation of English Society*, 231.

of writing, and a mode of thinking — became one of the most important ways in which social relations were formalized in late medieval England.

III

This was the foundation upon which reckoning became critical to economic life. And yet its prevalence in the later Middle Ages must also be understood within the peculiar economic conditions of post-plague England.⁷⁰ This is a complex period of economic history that has attracted much debate, and so in what follows my intention is to highlight three areas of change that bore particularly upon reckoning: the shortage of coin, the instability of the credit market, and the institutional mechanisms available for collecting debts. As I will suggest, these tendencies helped to produce an economic climate in which people had to be flexible about payments, in terms of both how they were paid and when; it was in this context that reckoning became particularly useful as a tool for overseeing more intricate forms of exchange.

To begin with, the ‘Great Bullion Famine’ of the later fourteenth century, which affected the whole of Europe, was particularly acute in England because of its trade deficit and overvalued currency.⁷¹ There was a partial recovery in the coinage during the early fifteenth century, but even then the vast majority of new minted coins were higher-value gold specie; and this recovery was followed by a further Europe-wide crisis in the middle of the century.⁷² Jim Bolton has estimated that there was a decline from around 56 silver pence per head of population in 1351 to just 13 pence per head by 1413, a more than four-fold contraction.⁷³ It was thus particularly difficult to find the

⁷⁰ See Christopher Dyer, ‘England’s Economy in the Fifteenth Century’, in Linda Clark (ed.), *The Fifteenth Century*, xiii, *Exploring the Evidence: Commemoration, Administration and the Economy* (Woodbridge, 2014).

⁷¹ John Day, ‘The Great Bullion Famine of the Fifteenth Century’, *Past and Present*, 79 (1978).

⁷² Peter Spufford, *Money and its Use in Medieval Europe* (Cambridge, 1988), 356–62.

⁷³ Bolton, *Money in the Medieval English Economy*, 244, table 8.1, based in part on Martin Allen, ‘The Volume of the English Currency, 1158–1470’, *Economic History Review*, 54, no. 4 (2001), 607, table 2.

lower-value silver coins that might have been used for small, everyday transactions.

This had two practical effects, both of which helped to create an impetus for reckoning. The first was that, in the absence of much coin, people usually bartered goods in kind. As we have already seen, barter was a common means of payment in day-to-day exchange, even within mercantile networks.⁷⁴ In the 1380s the London merchant Gilbert Maghfeld often gave cloth in kind as part of credit arrangements to secure the wool he needed to make more; over a century later, John Heritage was paying his debts using sheep, grain, hay, firewood, and barrels of tar.⁷⁵ Barter did not represent a more primitive mode of exchange than money; on the contrary, it relied on money of account, and in particular, the prospect of a future reckoning at which the value of the items exchanged could be balanced out against one another.⁷⁶

A second effect of monetary shortage was a change in the organization of credit. Clearly, the use of credit was not new; it appears a prominent feature of economic life in England from the earliest records of debt litigation in the twelfth century.⁷⁷ In response to the late medieval bullion famine, however, the credit market in England underwent a series of complex changes. Pamela Nightingale and Matthew Frank Stevens have presented convincing evidence from the royal courts that the credit market shrank in step with the declining availability of money, as wealthy merchants began to ration credit for better prospect of payment, with possible knock-on effects further down the credit chain.⁷⁸ Certainly, there is widespread evidence of a decline in

⁷⁴ Richard Britnell, 'Uses of Money in Medieval Britain', in Diana Wood (ed.), *Medieval Money Matters* (Oxford, 2004), 17.

⁷⁵ Nightingale, 'Monetary Contraction and Mercantile Credit', 564; Dyer, *Country Merchant*, 124.

⁷⁶ This is a key point in David Graeber, *Debt: The First 5,000 Years* (London, 2011), 21–42.

⁷⁷ See Phillipp R. Schofield, 'Introduction', in Schofield and Mayhew (eds.), *Credit and Debt*.

⁷⁸ Nightingale, 'Monetary Contraction and Mercantile Credit'; though see the criticisms of Bolton, *Money in the Medieval English Economy*, 258. More recently, Matthew Frank Stevens, 'London Creditors and the Fifteenth-Century Depression', *Economic History Review*, 69, no. 4 (2016).

debt litigation in both manorial and borough courts from the early fifteenth century.⁷⁹

Yet there is reason to suspect that this decline may in fact represent a restriction only of more formal credit agreements, especially those for exchanges of relatively higher value — the kind that people took trouble to enforce with expensive litigation in the royal courts. Other institutional mechanisms for the enforcement of debts were available. The ‘flood’ of breach of faith cases into the church courts in the fifteenth century, which allowed plaintiffs to sue for an oral promise, is suggestive.⁸⁰ It may hint that the credit market weathered the bullion famine with more resilience than has often been assumed. But quite apart from this, it also implies that litigants were open to alternative methods of dispute resolution when it came to debt.⁸¹ We do not need to assume generous intentions here: during a monetary shortage, it was in creditors’ best interests to secure payment by whatever means were available to them.

Church courts, market courts, and guild assemblies helped people to settle debts according to different ideals of justice — take your pick of peace, speed, or brotherly love, respectively.⁸² At a piepowder court at Marlborough in 1516, for example, Richard Wyett sued John Bayle for an unpaid debt of 20s., allegedly owed since 1503. Bayle denied the allegation and claimed that ‘he did not owe the principal amount, because there

⁷⁹ Respectively, see Chris Briggs, ‘The Availability of Credit in the English Countryside, 1400–1480’, *Agricultural History Review*, 56 (2008); Richard Goddard, ‘Surviving Recession: English Borough Courts and Commercial Contraction, 1350–1500’, in Richard Goddard, John Langdon and Miriam Müller (eds.), *Survival and Discord in Medieval Society: Essays in Honour of Christopher Dyer* (Turnhout, 2010).

⁸⁰ R. H. Helmholz, *The Oxford History of the Laws of England*, i, *The Canon Law and Ecclesiastical Jurisdiction from 597 to the 1640s* (Oxford, 2004), 360. This suggestion was first made in Brian L. Woodcock, *Medieval Ecclesiastical Courts in the Diocese of Canterbury* (Oxford, 1952), 91. See also Sarah McKeagney, ‘Striking a Bargain: Breach of Faith and Perjury in English Church Courts, 1450–1500’ (Univ. of York Ph.D. thesis, 2024).

⁸¹ Briggs, ‘Availability of Credit in the English Countryside’, 21–2.

⁸² Respectively, see James Davis, ‘Market Courts and *lex mercatoria* in Late Medieval England’, in Martin Allen and Matthew Davies (eds.), *Medieval Merchants and Money: Essays in Honour of James L. Bolton* (London, 2016); on guilds as judicial fora, see Gervase Rosser, *The Art of Solidarity: Guilds in England 1250–1550* (Oxford, 2015), 69–70.

were diverse sums remaining in reckoning [*in compoti*] between them, and therefore he did not owe him this amount'.⁸³ He asked that the judgment be put into the arbitration of William Fisher, the mayor, and another man called Thomas Saye. Such arbitrated judgments were not an uncommon feature of late medieval local courts.⁸⁴ As Wyett and Bayle had let debts accrue for over a decade, a reckoning seems to have been an obvious first resort for untangling their mutual obligations, even if it took a court order to bring them together.

Even beyond the array of legal and quasi-legal forums that might have settled debt disputes, it is crucial to remember the extent to which credit obligations relied on social rituals of trust.⁸⁵ These customs — such as the exchange of 'God's penny', or a meeting in an alehouse with the patron as witness — were not mere cultural accoutrements, but part of what made promises legally enforceable.⁸⁶ Though it would be reductive to describe them as purely 'institutional', they helped to create a culture of formalized agreement that exceeded any particular legal jurisdiction, one that held widespread legitimacy as a means of conducting exchange. There is a useful analogy here with marriage contracts, another important type of promise: as Shannon McSheffrey has argued, contracts that took place in private homes were not 'unofficial', but simply the first stage in a series of deliberative public rituals of prenuptial exchange.⁸⁷

When it came to bargains of goods, such promises could be further insured with the use of pledges, who swore to pay back a debt on behalf of another person in the event of their default. Richard Britnell, drawing on evidence from Colchester's borough court, pointed to a deal made by Agnes Gille in 1391: at her own house she had lent £2. each to Thomas Palet and Robert Pope, with Pope standing pledge for Palet's debt; she

⁸³ Wiltshire and Swindon History Centre, G22/1/13, fo. 10^v. 'John Bayle venit et defendit vim et injuriam quo et quando etc. Et dicit quod actio non debet quia dicit quod sunt diverse summe remanent in compotos inter eos per quod non debet sibi summam'.

⁸⁴ Johnson, *Law in Common*, 31–2, 41–2.

⁸⁵ Forrest, *Trustworthy Men*, 51.

⁸⁶ For these and other such rituals, see Davis, *Medieval Market Morality*, 199.

⁸⁷ Shannon McSheffrey, 'Place, Space, and Situation: Public and Private in the Making of Marriage in Late-Medieval London', *Speculum*, 79, no. 4 (2004), 965.

also sold 14s. 6d. worth of hay to Robert, for which he had partially paid her back in kind with wheat, tiles, cloth, and iron-mongery.⁸⁸ Gille pleaded this in court as a simple case of 'debt', and yet it is clear that Pope's series of promises to her — as borrower, pledge, and buyer — existed within a complex skein of more and less formal obligations.

Settlements, whether given by arbitrators or courts, provided one way of untangling these credit relations. Another method was simply to let things slide. There is some evidence that people in the later Middle Ages were beginning to let smaller debts accrue over a longer period. Chris Briggs found that during the fourteenth century most debt litigation related to discrete transactions of a single loan at a time; however, in the 1380s and 1390s, there was an increased tendency for litigants to sue for debts consisting of multiple transactions with the same debtor.⁸⁹ This may in fact represent the beginning of a shift that became more pronounced in the fifteenth century: both Elaine Clark and Marjorie McIntosh found that debt litigation in this period often hinged on relationships of 'reciprocal indebtedness', in which parties had built up a series of obligations over a longer period of time.⁹⁰

We can see how this worked in another of Clark's cases from Writtle. A plea of debt brought to the court there in 1445 unearthed a complex set of transactions between Thomas Ruddock and John Yonge stretching back some eight years. Ruddock seems to have been working off a debt to Yonge through a series of odd jobs: he did some carpentry, for which he claimed 2s., and some carting for 4d.; the next year reaped his grain, for 3s., and a few years later sold him a pightell of woodland. But according to a reckoning (*compotus*) made between them in 1444 in the presence of William Drakle, he still owed some 22s. 7d. for 'beasts, grain, wool and other things'.⁹¹ Such reckonings were necessary not only because of the great many

⁸⁸ Britnell, 'Markets, Shops, Inns, Taverns and Private Houses in Medieval English Trade', 121.

⁸⁹ Briggs, *Credit and Village Society*, 30–31.

⁹⁰ Marjorie Keniston McIntosh, *Autonomy and Community: The Royal Manor of Havering, 1200–1500* (Cambridge, 1986), 169–70; Clark, 'Debt Litigation in a Late Medieval English Vill', 265.

⁹¹ Clark, 'Debt Litigation in a Late Medieval English Vill', 330–1.

dealings between the two of them, but because the transactions did not conform to one plane of economic relations; Ruddock demanded day-rate wages for one job, a 'stipend' for another, but also arrears owed on the sale of property.

Such cases hint at the pliability of economic obligations in late medieval England, even within the context of debt. This was a reflection, perhaps, of the wider climate of rising living standards enjoyed by ordinary people, and the increased bargaining power that they could exercise as tenants, employees, and taxpayers.⁹² As is well known, the fifteenth century saw 'a formidable increase in arrears', as landlords found it harder to collect payment from tenants well aware of their other options, due to the abundance of available land and tenements through most of the countryside.⁹³ As most rent payments were demanded in coin, moreover, there were strong incentives for tenants to seek to 'reckon' with the collectors, whether as a means of negotiating lower dues, payment in kind, or the deferral of their rents to a later date.⁹⁴

We can see this play out in the Suffolk village of Walberswick, where the churchwardens organized the collection of a 'dole' on the local fishing industry to help fund the construction of a new church there. Notes throughout their accounts distinguish the payments made 'in silver' and the residue owed on the catch (which varied in proportion to its size), suggesting some flexibility in modes of payment. In 1490, Nicholas Raunson, the master of *The George*, paid 7s. 6d. for his catch, while the boat's owner, Thomas Pratt, gave a cade of herring in kind.⁹⁵ While the context of these payments was particular to the local economy and the organization of parish funding, it is striking that such

⁹² Dyer, *Standards of Living*, 139–40.

⁹³ J. M. W. Bean, 'Landlords', in Edward Miller (ed.), *The Agrarian History of England and Wales*, iii, 1348–1500 (Cambridge, 1991), 583; see also Christopher Dyer, *Lords and Peasants in a Changing Society: The Estates of the Bishopric of Worcester, 680–1540* (Cambridge, 1982), 179–83; E. B. Fryde, *Peasants and Landlords in Later Medieval England* (Stroud, 1996), 85–6, 152–4, 170–71, 258–60.

⁹⁴ Though see also the comments on payment in kind in Britnell, *Commercialisation of English Society*, 181–3.

⁹⁵ Suffolk Archives, Ipswich, FC185/E1/1, p. 202. An imperfect edition of the accounts can be found as *Walberswick Churchwardens' Accounts AD 1450–1499*, ed. R. W. M. Lewis (London, 1947).

bargains were made even within the context of what was essentially a voluntary, locally-mandated tax.⁹⁶

This flexibility did not represent a ‘weakness’ of late medieval institutions so much as a systemic feature of economic life. People expected to haggle with one another, to work out compromises to which both could agree. On occasion the Walberswick fishermen seem to have used the payment of doles as a means of organizing their own credit relations: in 1479, Robert Poty paid on behalf of a venture partnered by John Almyngnam and John Sokke, with the latter said to yet owe 14d. from ‘the forseyd rekenyth’, apparently referring to a private compromise previously reached between the parties.⁹⁷ Such reckonings, girded by witnessed promises, pledges, and legal enforcement, formed an essential component of this infrastructure.

Understanding the rise of reckoning thus helps to illuminate the fifteenth-century English economy in a different way. While there were major disruptions to the institutions that had traditionally supported commerce — money, markets, and law courts — these did not necessarily amount to a ‘decline’ in the longer process of commercialization; between 1300 and 1500, as Britnell argued, commercial activity increased in per capita terms, beyond the level of population.⁹⁸ This increase was achieved, in part, because of the spread of reckoning. Reckoning allowed people to agree upon values, to manage their credit relationships, to consolidate and defer debt repayments, and to reach settlements that formed the basis for continued economic cooperation. Above all, it gave some formality to exchange during a period of institutional flux, providing a flexible tool for a range of obligations that otherwise had become increasingly difficult to sustain.

IV

For all the utility of reckoning in the late medieval economy, however, it was not a panacea. Indeed, it might often be a dis-comforting prospect: as it prompted people to clarify their

⁹⁶ On the Walberswick dole system, see Judith Middleton-Stewart, *Inward Purity and Outward Splendour: Death and Remembrance in the Deanery of Dunwich, Suffolk, 1370–1547* (Woodbridge, 2001), 104–8.

⁹⁷ Suffolk Archives, FC185/E1/1, p. 139.

⁹⁸ Britnell, *Commercialisation of English Society*, 228–9.

obligations to one another, it also forced them to calculate what had perhaps once been more comfortably ambiguous. Reckoning constituted exchange in certain ways, in which value was defined by monetary figures, reciprocity was understood in terms of equalization, and in which 'the sum' produced an authoritative and comprehensive form of truth. In the vernacular accounts of the Walberswick churchwardens, each sum ended with the formula 'alle thyngysse reckenyd and acountyd', a claim that also established a view of the world on these terms — if it had not been reckoned, it was not worth reckoning: it was not a thing.⁹⁹

From the perspective of our own time, fully immersed as we are in endless processes of accounting and everywhere the language of accountability, it can be difficult to see how deeply weird this way of thinking is.¹⁰⁰ But in the later Middle Ages, it had to compete with a moral economy that entrenched very different understandings of reciprocity, dependence, and gift.¹⁰¹ In what follows, I turn to three detailed case studies in which reckoning went wrong. These disputes show us the ways in which contemporaries attempted to explain and justify reckoning, but also the ways in which they might contest it as a means of resolution. Through these disputes, it is thus possible to examine more closely the economic ideals that reckoning imported into late medieval economic life, and the kinds of friction that these could cause.

To begin with, let us turn to a very public dispute over reckoning that took place in the village of Twickenham, to the west of London, in the 1520s. It was written down as part of a defamation case heard before the bishop of London's consistory court, a case that itself formed just one phase of a long-running and bitter dispute between the vicar there, Thomas Stannard, and one of his parishioners, Roger Hampton.¹⁰² One of their most public confrontations took place at Easter in 1524, as Hampton

⁹⁹ Suffolk Archives, FC185/E1/1, p. 74.

¹⁰⁰ This is called 'calculative infrastructure' in Andrea Mennicken and Peter Miller, 'Accounting, Territorialization and Power', *Foucault Studies*, 13 (2012).

¹⁰¹ See Faith, *Moral Economy of the Countryside*, esp. 37–56.

¹⁰² This dispute is treated in more detail in Tom Johnson, 'The Preconstruction of Witness Testimony: Law and Social Discourse in England before the Reformation', *Law and History Review*, 32, issue 1 (2014).

demonstratively attempted a ‘rekenyng for hys pryve tythes’ — that is, those he owed as an individual — before receiving communion.¹⁰³ One witness, Reginald Kyght, claimed that Hampton offered Stannard three shillings; but though others were not so sure of the precise sum, the dispute was clearly not about the amount of money owed.¹⁰⁴

Indeed, all of the witnesses seemed to agree that the critical exchange between Hampton and Stannard related to the idea of ‘conscience’.¹⁰⁵ After he was offered the money, Stannard told Hampton to mind his conscience, to which Hampton responded, ‘prest my conscience ys as good as thyn and better’; the vicar replied, ‘nay I hadde lyver [rather] thow wer hangyd’.¹⁰⁶ This was the substance of the defamation charge against Stannard.¹⁰⁷ But then he refused to give Hampton communion, which seems to have placed additional legal pressure upon the vicar; it was not licit to refuse communion on the basis of unpaid tithes. For his part, Stannard, and some of his witnesses, maintained that Hampton had been refused only because he had not presented the prerequisite certificate of confession.¹⁰⁸

The dispute is striking for a couple of reasons. In the first place, the attempt at reckoning led very quickly to the invocation of ‘conscience’. It is likely that this concept had a particular resonance in relation to tithes, the payment of which was coming under increasing scrutiny in the diocese of London in this period; just five years later, an episcopal settlement made explicit reference to payment ‘by conscience’ in settling the amounts owed by poorer householders.¹⁰⁹ But the concept also had a wider valence in contemporary legal discourse, not only as

¹⁰³ London Metropolitan Archives [hereafter LMA], DL/C/207, fo. 293^r.

¹⁰⁴ *Ibid.*, fos. 292^r [Kyght], 291^v [Chapman].

¹⁰⁵ *Ibid.*, fos. 293^{r-v}, 303^r; it was also recalled by Stannard himself, in his personal responses to the libel, recorded in LMA, DL/C/330, fo. 75^v.

¹⁰⁶ LMA, DL/C/207, fo. 293^r [Standon].

¹⁰⁷ The criteria for defamation under canon law required the words spoken to impute a specific crime actionable in a secular court; here it seems that Stannard’s invocation of hanging was deemed sufficient to imply this against Hampton. See *Select Cases on Defamation to 1600*, ed. Richard H. Helmholz (Selden Society, ci, London, 1985), xxvi–xxx.

¹⁰⁸ Johnson, ‘Preconstruction of Witness Testimony’, 142.

¹⁰⁹ J. A. F. Thomson, ‘Tithe Disputes in Later Medieval London’, *English Historical Review*, 78 (1963), 16.

the defining feature of the emerging equity jurisdictions of royal justice, but also as a means of framing agreed-upon notions of what was right — as Gwilym Dodd has pointed out, it was closely associated with the idea of reason.¹¹⁰ The acceptance of ‘conscience’ as a basis of self-justification, by both Stannard and Hampton, implies its power.

In the second place, a closer look at the unusual circumstances of their exchange also suggests that ‘conscience’ may have sat uneasily alongside the calculative logic of reckoning. Hampton had chosen to reckon his tithes in full view of the whole parish at the most critical point of the liturgical year. It seems likely that this was a move designed to embarrass or provoke the vicar; as late medieval Christians were routinely urged to settle their debts at Easter, it placed Stannard under intense pressure to reconcile.¹¹¹ The vicar was well aware of Hampton’s attempt to stage this theatrical reckoning — one witness claimed that he told Hampton ‘leth your tythes a loone unto an other tyme and we shall commune further’, and later turned to the congregation to make the suspiciously prescient declaration — ‘beere record neyboys that I do nott deny thys man his rights [communion] for no tythes’.¹¹²

Yet Hampton’s attempt to reckon with Stannard sought to demonstrate the vicar’s very lack of conscience. To offer money before receiving Easter communion dramatized the exchange of money for spiritual services. In theological terms, this was the sin of simony; but more germane for Hampton’s purposes, it removed any sheen of holiness from the occasion — not to mention from Stannard himself — by making the vicar appear venal. Stannard’s invocation of conscience, then, was not a neutral appeal to equity, but an attempt to change the very moral framework of the exchange: to move the discussion away from the logic of accountability, towards a broader sense of what

¹¹⁰ Gwilym Dodd, ‘Reason, Conscience and Equity: Bishops as the King’s Judges in Later Medieval England’, *History*, 99 (2014), 223. On the role of conscience in equity jurisdiction more generally, see Timothy S. Haskett, ‘The Medieval English Court of Chancery’, *Law and History Review*, 14, issue 2 (1996), 249–80, and more recently, Laura Flannigan, *Royal Justice and the Making of the Tudor Commonwealth, 1485–1547* (Cambridge, 2023), 1–3, 36–9.

¹¹¹ See Johnson, ‘Preconstruction of Witness Testimony’, 135.

¹¹² LMA, DL/C/207, fo. 291^v [Chapman].

was 'right', untrammelled by the fastidious, quantified kind of exchange represented by reckoning.

If reckoning could seem overly precise in such contexts, however, its appeals to precision at least had some probative virtue — it was supposed to seem true, even if this truth was not always as obvious as reckoners might hope. Here we turn to an intriguing dispute contained in the Armburgh Papers, a roll of correspondence and other miscellaneous documents relating to a series of inheritance disputes; reckoning was a frequent topic of discussion here, and the roll itself was probably compiled as a form of evidence for legal purposes.¹¹³ One of the inheritances in question related to the manor of Mancetter in Warwickshire. Robert Armburgh had leased his demesne lands there to the curate John Barbour, who also held the advowson of the parish.¹¹⁴ Despite Armburgh's support of his candidacy to the living, however, Barbour was not a good lessee, and consistently failed to pay the rent that he owed — perhaps exploiting Armburgh's weakness as lord while his ownership of the manor was under challenge from his cousin Reynold.¹¹⁵

In an attempt to secure payment of the arrears in late 1451, Armburgh sent a letter to Barbour reminding him that he still owed 11 marks, which 'I schewed you by a clere rekenyng that ye ought [owed] me at that tyme'. He complained of 'grete necessite and need that I have of money' because of his ongoing litigation costs, and of Barbour's lack of consideration of his problems: 'but I fele well that ye sette that but litill at herte'.¹¹⁶ Reckoning, for Armburgh, was proof. Echoing a phrase found very often in accounting documents, it was supposed to make things 'clear'; it was true on the basis of evidence. Yet with

¹¹³ On the document and the background to the dispute, see *The Armburgh Papers: The Brokholes Inheritance in Warwickshire, Hertfordshire and Essex, c.1417–c.1453*, ed. Christine Carpenter (Woodbridge, 1998), 3–39.

¹¹⁴ *Ibid.*, 33–4.

¹¹⁵ Among the correspondence in this dispute are letters sent by Robert Armburgh to the tenants of Mancetter, instructing them to stop paying rent to Reynold: *Armburgh Papers*, ed. Carpenter, 73. Carpenter, however, notes that Barbour's reluctance to pay may have reflected genuine personal and financial difficulties: 33, 183.

¹¹⁶ *Ibid.*, 72.

Barbour apparently unable to pay, and Armbrugh reluctant to use legal enforcement, the logic of reckoning broke down.

In his letter, Armbrugh thus turned to a different mode of persuasion, and a model of proof that turned upon reputation.¹¹⁷ 'I se well now that it is trew that you[r] neyghbours have seid of you, for summe have tolde me that I schuld be schrewdely payd and summe tolde me that ye be well payd'.¹¹⁸ Given the close links between reputation and creditworthiness in this period, these were serious insinuations, clearly designed to intimidate Barbour by suggesting he was a cheat.¹¹⁹ Armbrugh went on with this suggestive language, reporting gossip that Barbour had cash in hand, that he had been making reparations to the demesne, and that he was in cahoots with Reynold. But he ended by returning, once more, to the language of accountability: 'I pray you sendyth me the money that ye owe me for...no man, Reigold nor non other, [can] discharge you nor aquyte you ther of but I'.¹²⁰

Barbour's response shows just how difficult it could be to firmly establish obligations, even with the evidence of reckoning. He began by reeling off a list of adverse circumstances that had prevented him from paying: political wranglings with Reynold, ill will from officers, even an outbreak of plague. He stated himself willing to account to Armbrugh, in haughty language that echoed the miller Remys: 'I will answeere to my resceyte and content eche peny, for by my faithe ther is non a lyfe that me were lother [more loath] to displease'.¹²¹ Yet he immediately moved to counter his debts with claims of his own — the costs he had incurred for building work, the burden of his father's debts, and Reynold's threats against the tenants during the periods of rent collection at the manor.

The trouble with reckoning, as with accounting in general, was that these kinds of requests for special allowances were built into the process; indeed, they were part of what gave it legitimacy, undergirding its claims to produce a shared truth

¹¹⁷ See the essays in Thelma Fenster and Daniel Lord Smail (eds.) *Fama: The Politics of Talk and Reputation in Medieval Europe* (Ithaca, NY, 2003).

¹¹⁸ *Armbrugh Papers*, ed. Carpenter, 72.

¹¹⁹ See Hannah Robb, 'Reputation in the Fifteenth Century Credit Market: Some Tales from the Ecclesiastical Courts of York', *Cultural and Social History*, 15, issue 3 (2018).

¹²⁰ *Armbrugh Papers*, ed. Carpenter, 72.

¹²¹ *Ibid.*, 181.

that could be used as the basis for settlement.¹²² As Barbour put it, he wished Armburgh to ‘foche safe [vouchsafe] to consider my great charge’ — that is, to guarantee that he would honour Barbour’s costs, the obligations on the other side of the balance sheet.¹²³ In elaborating the great number of reasons for his non-payment, Barbour met Armburgh’s weight of written evidence with ever more detail. The circumstance of every obligation, no matter how well-evidenced, could be inspected closer and closer, until it dissolved into exceptions; the specificity of reckoning could always be made to work against itself. If *everything* was truly accounted, there could be no end to it.

Indeed, the putative comprehensiveness of reckoning could also undermine the logic of accountability itself. We can see this played out in a dispute from the Norfolk village of Hindolveston involving a prominent tenant there, Robert Wodecroft. It survives in a single piece of writing dated to 1506, a list of grievances compiled by the prior of Norwich, who was lord of Hindolveston, from the manorial archive and, unusually, a petition sent by the tenants.¹²⁴ Wodecroft was accused of diverse misdemeanours against the lord: breaking his warren, encroaching on the common, enclosing it with dykes, refusing orders of amendment made by the manorial court, suing outside the prior’s jurisdiction, and blocking common ways — doing all of the things, in other words, that late medieval village elites often attempted to get away with.¹²⁵

Yet Wodecroft’s arrogance had also exposed him to the ire of his neighbours. In their short list of three grievances, they claimed that Robert ‘with holde from the township...ther comen boke named the dette boke of the town’; that he ‘with holdeth of money gadyrd for the plowlet [plough light] by diverse yers’; and above all, that he had ‘receyved diverse & many other parcell of the church goodes wherof he wolde yet never make rekenyng’.¹²⁶ They petitioned the prior, as lord, to call Robert before him and assign a day before Candlemas ‘to make his accompte’, and asked that if he still refused to redress these ‘injuries and wrongs’, then

¹²² Sabapathy, *Officers and Accountability in Medieval England*, 72.

¹²³ *Armburgh Papers*, ed. Carpenter, 72.

¹²⁴ NRO, DCN 86/13.

¹²⁵ For an excellent characterization of such men, see Forrest, *Trustworthy Men*, 221–38.

¹²⁶ NRO, DCN 86/13, verso.

the prior ought to revoke his tenure, 'that yor seid pore tenants may sytte in rest and peas'.¹²⁷

This case is exceptional for the starkness of the connection that could be drawn between a refusal to reckon and exclusion from the community. By refusing to account for himself, Wodecroft had placed himself outside of the ambit of social relations altogether; indeed, while he continued to withhold the money he owed, there could be no peace — a way of envisioning the ideal state of rural equilibrium that existed once obligations were fulfilled.¹²⁸ Yet the villagers, like the prior, found themselves frustrated by Wodecroft's refusal; the only solution of which they could conceive was his expulsion. This was entirely consistent with the logic of reckoning, which rested upon the notion that the two parties involved could be treated as equals. Wodecroft's high-handed behaviour undermined this idea of equality, and the prospect of reckoning clearly offered no means of compulsion for him.

It may even have served to undermine the position of the complainants. Following the prior's fulsome prose petition of his grievances, Wodecroft's offences were itemized and valued line-by-line so that the text comes to assume the appearance of a financial account.¹²⁹ Specifically, it resembles a list of estreats, a type of manorial accounting document that compiled the payments due from amercements and fines taken by a lord's court.¹³⁰ Configuring moral judgments in terms of financial accountability might have produced a little profit for the lord (though not much in comparison to tenants' rents), but it sat uneasily alongside the invocations of justice, rest, and peace.¹³¹ If wrongs were simply debts, then all of Wodecroft's misconduct could be valued — indeed, the cost was totalled at £6. 13s. 4d.

¹²⁷ *Ibid.*

¹²⁸ On 'peace' as a discourse of rural community, see Johnson, *Law in Common*, 45–7.

¹²⁹ NRO, DCN 86/13.

¹³⁰ These documents still await a historian. For some cursory comments, see *Manorial Records of Cuxham, Oxfordshire*, ed. Harvey, 45.

¹³¹ The proportion of perquisites as a proportion of income on several late medieval Norfolk manors has been calculated, varying between 2.9 and 23 per cent of the total: see Jane Whittle, *The Development of Agrarian Capitalism: Land and Labour in Norfolk, 1440–1580* (Oxford, 2000), 50. See also Alfred N. May, 'An Index of Thirteenth-Century Peasant Impoverishment? Manor Court Fines', *Economic History Review*, 26, no. 3 (1973), with a critical reply in J. B. Post, 'Manorial Amercements and Peasant Poverty', *Economic History Review*, 28, no. 2 (1975).

— and repayment would seem to discharge him of the misbehaviour. To put a price on obligations, in other words, was to shear them of their wider moral force. By reducing everything to a figure of money, a resort to reckoning evacuated economic relations of the social obligations that underlay them.

Altogether then, these three case studies help to show up the conceptual limits imposed by reckoning on exchange, and concomitantly its limits as a tool of economic negotiation. It was defined by two competing impulses in late medieval economic life: on one hand, the desire for accountability, and on the other, the desire for settlement.¹³² These two impulses could be made to work together, and this is why it was used so widely as a means of settling economic disputes. And yet, as we have seen, they could also fall out of sync and work against one another — whether because of a fundamental mismatch between the objects of exchange, because of conflicts over standards of evidence, truth, and comprehensiveness, or because of the hard line it drew between economic from moral relations. The strength of reckoning as a heuristic — its capacity to quantify, calculate, and ultimately simplify complex tangles of exchange — was also its weakness: it created a hermetic view of economic reality, one that was ultimately rather brittle, the terms of which might be rejected wholesale.

V

Reckoning gave coherence to a raft of changes in late medieval English economic life. It was the focal point for the culture of accountability that developed after the second half of the thirteenth century and continued to change after the Black Death, driven by the proliferation of cheap writing, the shortage of coin, and the increasing flexibility of credit relations. While such a cultural transformation is difficult to pinpoint, it is critical to the way we conceive of the premodern economy, whether as ‘feudal’, ‘commercial’, or as one mode of ‘medieval globality’.¹³³

¹³² See Carole Rawcliffe, “‘That Kindliness Should be Cherished More, and Discord Driven Out’: The Settlement of Commercial Disputes by Arbitration in Later Medieval England”, in Jennifer Kermode (ed.), *Enterprise and Individuals in Fifteenth-Century England* (Stroud, 1991).

¹³³ Respectively, Wickham, ‘How Did the Feudal Economy Work?’, 3, and Howell, *Commerce before Capitalism in Europe*, 6; Yarrow, ‘Economic Imaginaries of the Global Middle Ages’, 214.

Such characterizations attempt systematicity, to find a single underlying logic to the whole. But as I have suggested here, a focus on reckoning can help us to understand how disparate modes of production, exchange, and consumption — ones that may even have rested on different logics of economic relation, from lordship to commerce to neighbourly reciprocity — were joined together in the daily practice of economic life.¹³⁴

This story of reckoning is distinctive to the economic, cultural, and institutional history of England in the long fifteenth century.¹³⁵ This period used to be understood as one of the crucibles of the transition from feudalism to capitalism, with a particular focus on the enclosure of common land, the creation of a ‘free’ landless proletariat, and the emergence of rentierism.¹³⁶ While my intention here is certainly not to return to this meta-narrative, the example of reckoning may help to illuminate this period of change in a different way. Recently, some historians have returned to a conception of the period 1400–1600 as one that saw the development of ‘agrarian capitalism’, following trajectories that emerged from legal and institutional imperatives as much as class relations.¹³⁷ A focus on practices of economic life may also help to reveal what was truly new in these transformations, and how the inheritances of medieval economic thought lingered to shape developments in the sixteenth century and beyond.¹³⁸

Reckoning was key to the ‘culture of credit’ that developed between the Black Death and the sixteenth century, a period curiously neglected by the historiography of

¹³⁴ Tsing, *Mushroom at the End of the World*, 212–213.

¹³⁵ There are important and intriguing parallels in recent French historiography here: see Laurent Feller, *Richesse, terre et valeur dans l'occident médiéval: économie politique et économie chrétienne* (Turnhout, 2021).

¹³⁶ Karl Marx, *Capital: Volume One*, trans. Ben Fowkes (London, 1976), 877–95.

¹³⁷ Whittle, *Development of Agrarian Capitalism*; A. T. Brown, *Rural Society and Economic Change in County Durham: Recession and Recovery, c.1400–1640* (Woodbridge, 2015); Spencer Dimmock, *The Origin of Capitalism in England, 1400–1600* (Leiden, 2015). It is noteworthy that these historians look back to Tawney's foundational work: see n. 15 above.

¹³⁸ I have written about this in Tom Johnson, ‘Byland Revisited, or, Spectres of Inheritance’, *Journal of Medieval History*, 48, issue 4 (2022).

credit.¹³⁹ Yet it was then that the economic and documentary preconditions of this culture developed. The media of economic relations themselves were rapidly changing: the cheapness of paper and of clerical labour produced a new textual environment in which more was recorded, in more complex ways.¹⁴⁰ Much written evidence that early modernists have identified as new — account books, detailed depositions, and so on — was in fact the later product of a cultural transformation that took place considerably earlier than they have assumed.¹⁴¹ What has been missed, then, is that the capacity to archive writing became an ever more crucial mode of power, one that disproportionately advantaged institutions and landlords against their tenants in the battles over customs and common rights in the sixteenth-century countryside.¹⁴²

As more people came to possess administrative writing, and even to write themselves, reckoning became more central to the way people inscribed their economic lives. As Adam Smyth has suggested, early modern life-writing often emerged from financial accounts.¹⁴³ But medieval accounts — consider the day-books of John Dernell, the carter of the Lathes, or the self-portrait sketched by the bailiff of Blythburgh, Nicholas Greenhalgh, in his account book — show this propensity too, and suggest again a much longer chronology of change.¹⁴⁴ For historians, this is not just a matter of identifying the timing of transition, but also a problem of interpreting changes in the inscription of economic relations themselves; to emphasize the

¹³⁹ For this influential phrase: Craig Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England* (Basingstoke, 1998). Studies of premodern credit have tended to bifurcate by period, with medievalists focusing on institutions and instruments, and early modernists exploring credit as a cultural value: see Robb, 'Reputation in the Fifteenth Century Credit Market', 298. But cf. Forrest, *Trustworthy Men*, 33–62.

¹⁴⁰ Bertrand, *Documenting the Everyday in Medieval Europe*, 8–9, 56–7, 371–80.

¹⁴¹ Robb, 'Reputation in the Fifteenth Century Credit Market', 310.

¹⁴² Johnson, *Law in Common*, 248–50, 262–5.

¹⁴³ Adam Smyth, *Autobiography in Early Modern England* (Cambridge, 2010), 53–122.

¹⁴⁴ On Dernell, see n. 60 above; for Greenhalgh's book, Suffolk Archives, HA30/369/46, fo. 56^r. A brief comment on this can be found in Colin Richmond, *John Hopton: A Fifteenth Century Suffolk Gentleman* (Cambridge, 1981), 149. For a fuller exploration, see Tom Johnson, 'Everyone Shall Know Me By This: The Archives of Lordship', *History Workshop Journal* (forthcoming, 2025).

novelty of sixteenth-century documentation is to miss the extent to which economic relations had increasingly come to be conceived as relations made through writing in the fifteenth century.

The book of John Skayman, with which I began this article, provided a day-by-day record of his dealings, something between a diary and an account book; written in English and Latin in the second decade of the sixteenth century, it stands as a useful representative of this transition. It is full of reckonings: over lands, rents, and other bargains that Skayman made on behalf of his master, Roger Townshend, and reveals how much of his time was taken up with them — sorting out documents, gathering evidence and title, travelling to collect payments. In the summer of 1517, after a busy weekend of dealings, Skayman returned to East Raynham. ‘And when I cam hom I whent unto Sent Owr lady geild to gather the increments^d and to make a holl rekenyng a yens my master...and mad everything pleyne’.¹⁴⁵

Indeed, reckoning was always more than a pragmatic response to changing economic conditions: it was a way of thinking that has proved deeply enduring. As we have just seen, it also worked to dramatize the moral dilemmas of this post-plague world of written accountability, asking people to confront the potential problems of a worldview that reckoned exchanges ‘down to the last farthing’. It was always hard to contain the ‘moral confusion’ inherent in relations based upon reckoning: the punctilious counting of credits and debts was also a way of marking out winners and losers. As David Graeber has put it, ‘there’s no better way to justify relations founded on violence, to make such relations seem moral, than by reframing them in the language of debt’.¹⁴⁶

Reckoning could be used to describe and justify the many forms of social inequality that prevailed in late medieval England. Lord–tenant relations, for example, still bore the imprint of hierarchical dependence, but in ways now formalized through the incurrence of debts: fines paid to enter a holding, to recognize a new lord, heriots (fines payable at death), and, as we saw above, amercements — all added up, quite literally, to the fundamental indebtedness of a tenant to their lord. Many customary tenants

¹⁴⁵ NRO, B-L VII (b) 4, fo. 6^v.

¹⁴⁶ Graeber, *Debt*, 5.

came in this period to hold their land ‘at the will of the lord’: this phrase that did not mean they could be evicted at the lord’s fancy, but it certainly reflected a wider discourse that seigneurial ‘grace’ or ‘mercy’ — terms often invoked on the occasion of the remittance of amercements in manorial courts — lay on the other side of the balance sheet.¹⁴⁷

In a similar way, reckoning shaped gender relations by figuring women’s subjugation in terms of debt. An influential household manual printed in 1534, Anthony Fitzherbert’s *Book of Husbandry*, stated emphatically that ‘the wyfe is bounde of ryghte to loue her housbande’, before listing the copious work she was expected to do to manage the home; if she bought anything, she was ‘to make a trewe rekenynge and a-compte to her housbande, what she hath payed’.¹⁴⁸ It goes on to suggest that in reciprocation, a husband should show his wife what he has spent. But in a relationship defined by the love a wife was ‘bound’ to give, it stands to reason that she would always find herself with more debts to pay.

Reckoning always threatened to entangle moral obligations in the language of accountability. Even the most sacrosanct relationship, between man and God, was not immune. Printed around the same time as Fitzherbert’s treatise, the moral play *Everyman* has the figure of God proclaim: ‘Therefore I wyll in all the haste / Have a rekenynge of every mannes persone’; Everyman himself is told to bring his ‘countynge boke’ with him as he goes on his final pilgrimage with Death.¹⁴⁹ In practice, too, death was often imagined as a process of rendering account.¹⁵⁰ Wills are replete with obligatory or quasi-obligatory payments, as testators made recompense ‘for tithes lost and forgotten’, settled outstanding debts to their neighbours, and made provisions for their heirs.¹⁵¹

¹⁴⁷ Tom Johnson, ‘Manorial Plunder: Serfdom and Material Culture in Fifteenth-Century England’, *Jahrbuch für Wirtschaftsgeschichte* (forthcoming, 2026).

¹⁴⁸ Anthony Fitzherbert, *The Book of Husbandry*, ed. Walter W. Skeat (English Dialect Society, London, 1882), 94, 98.

¹⁴⁹ *Everyman and Its Dutch Original, Elckerlijc*, ed. Clifford Davidson, Martin W. Walsh and Ton J. Broos (Kalamazo, MI, 2007), 19, 25.

¹⁵⁰ The idea that human life itself incurs a debt payable at death is extremely widespread: see Graeber, *Debt*, 56–9.

¹⁵¹ See Clive Burgess, ‘Late Medieval Wills and Pious Convention: Testamentary Evidence Reconsidered’, in Michael Hicks (ed.), *Profit, Piety and the Professions in Later Medieval England* (Gloucester, 1990).

‘And he that hath his accounte hole and sounde / Hye in Heven he shall be crounde’, ran the last lines of *Everyman*.¹⁵²

The Reformation in England would eventually reconfigure conceptions of this spiritual debt. But the economic subjectivity engendered by reckoning has persisted right into the present day. If historians and other theorists have often been tempted to seek the origins of capitalism in fifteenth-century England, whether as a locus of agrarian change, individualism, or institutional transformation, we might do better to pose the question the other way around, and consider the traces of late medieval practices that are residual in the present. As more and more of modern economic life becomes financialized — quantified, itemized, valued, and entered on to a virtual register of debts — it is harder than ever to hold back the creep of tit-for-tat thinking: to preserve those forms of obligation to one another that can be given freely, uncountably, without expectation of repayment. We are still reckoning; we must continue to face up the moral dilemmas it poses.

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¹⁵² *Everyman and Its Dutch Original*, Elckerlijc, ed. Davidson, Walsh and Broos, 77.

ABSTRACT

This article explores the practice of ‘reckoning’, a means of reciprocal accounting that becomes prominent in late-medieval England. Despite its critical importance to everyday exchange in this period, the practice has not received much attention from historians. The article argues that reckoning should be understood as a kind of economic infrastructure, one that performed some of the same functions as formal markets; and that as a concept, it was critical to the way that contemporaries delineated different forms of economic exchange.

I proceed by tracing the emergence of reckoning from a convergence of institutional accounting, increasing technical literacy, and the proliferation of written accounts from the thirteenth century onwards. I go on to argue that as a tool of economic exchange, reckoning was particularly well-suited to the straitened economic conditions of the fifteenth century, in particular the shortage of coin, the retrenchment of formal markets, and the pervasive use of credit. I then examine three case studies in which reckoning went ‘wrong’, in order to explore the ideals of exchange relations on which it drew. In conclusion, I suggest that reckoning can help us to frame some of the broader transformations in economic culture in post-plague England.