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The rise and decline of philanthropy in early-modern Colchester: the unacceptable face of mercantilism?*

INTRODUCTION

The parameters of poverty in early modern England are clearly established.¹ From a low starting point ‘background’ or ‘shallow’ poverty increased from the early sixteenth century through to about 1650, stabilizing in the second half of the seventeenth century. ‘Deep’ poverty rose to *circa* 1620, declining thereafter.² The impact of population growth was crucial: underway by the 1520s, possibly earlier, it continued into the 1650s with only one temporary respite in the late 1550s. England’s population roughly doubled to 5.5 million by 1656, followed by slight decline and stagnation through to 1700.³ Economic growth was relatively modest, and hence the demand for labour did not keep pace with the growing supply.⁴ Despite expansion, there was no dramatic advance in agricultural productivity, and hence food prices rose roughly six fold 1500-1640. Nominal wage rates rose more slowly and real wages were eroded, to as little as 40 per cent of their value by the mid-seventeenth century, despite some amelioration in the form of payments in kind, customary perquisites, access to smallholdings or common rights and perhaps—in some areas—increased family employment.⁵ By the later sixteenth century the problems of un- and underemployment continually exercised national and local governments, while the growth of vagrancy was a serious cause for concern.⁶ Towns were particularly severely affected, and probably felt these pressures earlier and more intensely than the countryside. While the few surviving local returns of recipients of regular poor relief give a figure of the order of 5 per cent of the urban population, perhaps 20 per cent were vulnerable to the economic dislocation that could accompany a slump in international trade, dearth or plague.⁷

While these basic parameters are unlikely to be fundamentally challenged,⁸ urban economies and social structures differed from each other by the late seventeenth century, textile centres such as Colchester exhibiting a particularly large class of ‘labouring poor’, usually self-

sustaining but potentially dependent on relief in years of economic dislocation. Furthermore, if similar responses to poverty can be found across the urban sector those responses were not necessarily the same, and the resources at the disposal of towns could vary considerably. In Colchester, if the textile industry in a sense generated its own poor through the dependence of the putting-out system upon a cheap pool of labour, it also generated the funds to relieve those poor, through a range of formal and semi-formal mechanisms, some of which followed the dictates of national legislation and the Books of Rates, while others drew upon particular resources available to the Corporation.⁹

While the full range of formal relief strategies remains to be explored, still less is known about private philanthropy. The current orthodoxy is that, nationally, philanthropy remained the senior partner until the mid-seventeenth century.¹⁰ The contribution of casual relief, probably in decline, cannot be measured, but formal philanthropy—made by will or endowment—can, and Hadwin’s reworking of Jordan’s data for ten English counties indicates considerable growth in accumulated relief 1540–1660, by more than a factor of two in per capita terms after allowing for inflation.¹¹ These figures may be optimistic, and qualifications will be suggested below, but attempts to develop this work through a focus on local philanthropy are rare.¹² Few studies emulate the chronological range of Jordan’s analysis, none for any major town, and the late seventeenth century remains unexplored.¹³ Nor have the problems in measuring philanthropy been fully explored. This paper, through an exhaustive analysis of the extant probate evidence for Colchester over two centuries, supplemented by a range of other borough documentation, will chart the rise and decline of private philanthropy, and will attempt to assess its changing contribution to the mixed economy of welfare in a town during an era of substantial economic growth.¹⁴

FROM PROBATE RECORDS TO PHILANTHROPY

Measurement of charitable bequests made in wills and *inter vivos* endowments and trusts underpinned Jordan’s monumental trilogy.¹⁵ Despite criticisms, a reworking of his figures indicates that, while his claims for a ‘veritable revolution... in which men’s aspirations for their own generation and those to come had undergone an almost complete metamorphosis’ were exaggerated, there was a fourfold increase in the sum available for poor relief in the 1650s

compared with the 1540s, and a twofold increase in per capita terms.¹⁶ Jordan has also been criticized for failing to reveal the *number* of legacies to the poor, which means that lesser donors are completely overshadowed by major philanthropists, ‘laying down a giant’s causeway of endowments’.¹⁷ The data presented below for 2,261 Colchester testators across the period 1500-1699, encompassing all inhabitants of the town including the Dutch community, is presented in such a way as to reveal both the changing numbers of donors and the current and accumulated totals available to the poor.¹⁸

Analysis and interpretation of this data is not straightforward. First, despite the compelling clarity of the totals Jordan presented, far from all benefactors specified the precise value or amount of their gift, and it is not always possible to give even approximate values to some bequests, particularly those that left the ‘residue’ of their estate to the poor, in the cases of Robert Glanville in 1560 and Edward Whitman in 1628 the residue ‘if any’.¹⁹ Valuation of fixed property is particularly difficult, for both capital and rental values varied widely, even between ‘tenements’ that were otherwise indistinguishable.²⁰ Table 1 is designed to incorporate these difficulties, giving the number of fully and partly unquantifiable bequests in each decade, but making no attempt to estimate a cash contribution to the decadal total where quantification proved impossible. The totals given here, therefore, understate the true value of charitable giving, particularly in 1500-20 when a high proportion of extant wills proved intractable.²¹

Many early sixteenth century wills pose a further problem. While Jordan confidently distinguished religious from secular bequests, the Colchester evidence suggests this is frequently impossible. Partly this is due to vagueness, a common ending to a number of wills being an instruction to executors ‘to see my body honestly buried and to do for me in deeds of charity as by his discretion can be thought convenient to the pleasure of almighty god for the health of my soul and all christian souls’.²² But nor were *specified* bequests necessarily clearer. In 1521 Thomas Clere left £10 to be disposed ‘in mass singing, giving of alms to poor people and other deeds of charity’, while Margaret Aleyn in 1511 specified bequests to the poor of 12d. every Friday for a year, plus 5 marks at her month’s day, but also instructed that ‘an obit and other deeds of charity to poor folks shall be done and kept yearly for ever more’.²³ In 1514 William Teye left 10s. to the ‘parishioners and churchwardens’ of St Giles, Colchester to sing a ‘mass and dirge’ in his memory and ‘dispose after the old custom and manner of the same parish at a convenient time’,

proceeding then to leave sums ranging from 3s. 4d. to 10s. 0d. to 28 other parishes, as well as £16 for his executors to dispose of ‘to poor religious places and in other deeds of charity for the well of my soul’.²⁴ The wealthy Thomas Christmas, merchant, left considerable sums for various specific charitable purposes in 1520, but also a further £100 for ‘dirges, masses and other deeds of charity’, an unspecified sum for masses, singing and ‘giving of alms to poor people and other deeds of charity’, and another unspecified sum for four honest priests for four trentals.²⁵ It is not only vagueness that bedevils any attempt to distinguish religious from secular bequests in the early sixteenth century, therefore, it is also the fact that such a distinction would have made little sense to contemporaries.²⁶

A final qualification, with implications also for Hadwin’s reworking of Jordan’s data, concerns the assumption that all endowed charities continued to produce a return throughout the 180-year period and, furthermore, that they did so at 5 per cent per annum. This rate of return was simply adopted by Hadwin from the figure used by Jordan to convert income bequeathed to capital sums, and bears no relation to contemporary economic indicators.²⁷ In sixteenth-century Colchester wills, rates of return or interest are commonly 10 per cent, in the first half of the seventeenth century 8 per cent, and in the later seventeenth 4-6 per cent (but usually 5 per cent). These figures conform well to the maximum 10 per cent interest authorized in 1545-52 and after 1571, the 8 per cent allowed by the Usury Act of 1623-4, as well as with the reduction to 6 per cent in 1651 and 1660.²⁸ The effect upon Hadwin’s data will be to underestimate the returns on endowments in the sixteenth century and—to a lesser degree—the early seventeenth, but to exaggerate the contrast between the sixteenth century and the seventeenth, particularly towards the end of the period. In Tables 2 and 3 below, the accumulated total available to the poor in Colchester has been calculated employing the changing rates of return discovered in contemporary wills, which correspond closely to the legal maxima.

More problematic is the assumption that all endowed charities persisted throughout the period, particularly dubious for the smaller, less formal endowments made by some humbler testators.²⁹ Jordan was ‘fairly sure’ that checks on subsequent historical records were adequate to justify optimism regarding substantial charitable endowments, though admitted that ‘such checks do not exist in all cases when bequests failed in small estates’. Hadwin supports his basic confidence, but it is a confidence that is difficult to share.³⁰ General concerns are raised by

examination of the *Abstracts of the Returns of Charitable Donations for the Benefit of the Poor* (1786-8) and the *Reports of the Charity Commissioners* (1819-1840), the latter regularly listing ‘lost charities’, generally meaning any for which no information survives beyond the start of the eighteenth century.³¹ But general concern was not merely retrospective: in 1594 a warrant issued to the Lord Keeper Sir John Puckring, authorized him to establish commissions of enquiry into charitable uses, to investigate the decay and impoverishment of many ‘colleges, hospitals and almshouses, and other rooms and places within this our realm... for the charitable relief of the poor, aged and impotent’, now ‘converted to the private lucre and gain of some few greedy and covetous persons, contrary to the Godly intent and meaning of the founders and givers thereof, and to the great offence of Almighty God’.³² Shortly thereafter a Chancery inquisition revealed that in Salisbury charitable bequests with a capital value of £938 were being misappropriated, and difficulties were also experienced with regard to Warwick’s major endowment, although in Exeter loan funds remained largely intact and in Winchester most bequests did, eventually, reach their target.³³ The issue of Commissions out of Chancery under the Charitable Uses Acts of 1597 and 1601 may have produced some remedial effect, at least up to 1640, but local evidence indicates continued problems across the seventeenth century, in some towns at least.³⁴

The Reformation constituted a major disjuncture, and between 1536 and 1549 about 260 English hospitals and endowed almshouses were closed, representing at least half of the national total.³⁵ Colchester provides evidence of failed charities and foundations too, and the town was clearly affected by the Reformation. The Chapel and Hospital of St Annes in Colchester was dissolved by 1549 and an attempt to revive it in 1559—when it was described as ‘withholden from the poor these 20 years at the least’—failed.³⁶ When St Helen’s Chapel was dissolved it was granted to the Corporation, along with a chantry attached to the Church of St Mary, provided that part of the premises were ‘applied to found a free school in the town and the rest to public uses for the better payment of the fee farm’.³⁷ In 1541, however, St Helen’s Chantry was sold to William Reve, after which it passed through several hands before returning to religious use in 1683, ironically as a Quaker meeting house.³⁸ In 1534 John Teye left a small sum to the ‘two laser houses at the West End’ in Colchester, but no further record of their existence has been discovered.³⁹ The Abbey of St John’s was an institution of a wholly different stamp, upon which it was reported ‘many poor people depend... for relief’, while St Osyth Abbey ‘stands in the end of the shire where there would otherwise be little hospitality’.⁴⁰ In the light of recent re-evaluation

of the charitable activities of the monasteries, the impact of the Dissolution upon the poor must again be taken seriously, while cessation of the charitable activities of the chantries and fraternities—numerous in towns like Colchester—and the loss of almshouses and hospitals, must have been significant too.⁴¹ Morant was able to identify ten chantries in the town, eleven formal obits that produced an annual benefit to the poor of £2 5s 9d, and ten anniversaries that produced in excess of 15s 8d., all lost at the Reformation.⁴²

Not all endowed charities disappeared at the Reformation: the hospitals of St Mary Magdalene and St Catherines in Lexden both survived. Part of St Catherine's appears to have been converted to a private house by 1545, but it continued into the seventeenth century as a hospital or almshouse until converted to a workhouse in the eighteenth.⁴³ The Hospital of St Mary had a chequered history: operational in the 1540s and 1550s, closed by 1565, rebuilt in the early 1570s but in need of re-foundation by 1610.⁴⁴ After 1610 St Mary possessed an adequate endowment which ensured its existence until the nineteenth century, but this was not true of all almshouses, and some lacked any endowment at all. For example, the four almshouses built by George Sayer in Lower Balkerne Lane in 1570 were not initially endowed, although in 1596 the same George Sayer left eight loads of woods annually to them in his will, and they appear to have survived into the mid-eighteenth century.⁴⁵ There is no evidence, however, that the house in St Giles which in 1563 John Jenkins instructed should, after the death of his servant Ann Underwood, be 'let to the poor from time to time' ever served its intended purpose, while the 'two rentaries' in St Leonards left to provide free accommodation to the poor by Joan Inkley in 1509 have also disappeared from the record without trace.⁴⁶

Difficulties were also experienced with other endowments. In the case of Matthew Stephens' gift in 1599 of the profits of £10 from his capital messuage in All Saints, it was that other major disjuncture—the Civil Wars—that intervened, for while in 1639 this bequest provided 16s. per annum to the poor of the parish, the building was destroyed by fire in the siege of Colchester in 1648 and the charity was lost.⁴⁷ In 1577 Robert Frankham left 13s. 4d. issuing out of a tenement and six acres in West Bergholt to either an almshouse or to the poor. Failure to pay the annuity resulted in Chancery proceedings in 1603 and, although no seventeenth-century record has been found, it was still being paid in 1766.⁴⁸ William Turner, a London merchant, left a substantial property in the New Hithe in St Leonards to the Colchester poor in 1630, and

between 1633 and 1653 the Corporation regularly administered the payment of £14 per annum. Thereafter the record of payments is very patchy: the rent of the house had been lowered to £10 per annum before 1658 and there is no further record beyond 1699.⁴⁹ Finally there are the three major charities administered by the Corporation and employed as loan funds—those of Lady Judde, John Hunwick and Thomas Ingram—all described as ‘lost’ by the Charity Commissioners.⁵⁰ Lady Judde’s gift of £100 in 1591 to provide a stock for the employment of the poor was loaned to various clothiers, the interest regularly distributed to the poor until at least 1619. Thereafter the charity disappears from the record, although efforts made by the Corporation in 1667 to recover the capital suggest it was either in difficulty or was lost by this date.⁵¹ John Hunwick, merchant and bailiff, left £300 in 1594 to produce an annual return of £30 for the Colchester poor, every fifth year this sum to be divided among the poor of Ipswich, Maldon and Sudbury.⁵² By 1637 the return had fallen to £24, and after 1643 difficulty in recovering the interest led the Corporation regularly to use borough revenues to make up the arrears, by which means distributions to the poor continued into the mid-eighteenth century.⁵³ Less information is available regarding the £100 given by indenture in July 1602 by Thomas Ingram, to be lent out at 5 per cent interest to five inhabitants to purchase wool to set the poor on work, the proceeds to be distributed to the impotent poor of the parish of St Peters. Loans are recorded in 1605, but at least part of the capital was lost by 1660.⁵⁴

PHILANTHROPY IN EARLY-MODERN COLCHESTER

These considerations must be borne in mind when considering the data in Tables 1-3. Table 1 presents data showing the proportion of testators making bequests to the poor, and the totals sums bequeathed, whatever the form those bequests took. Overall, 23 per cent of testators left legacies to the poor, far fewer than the 54 per cent in Warwick 1480-1650, or the 50 per cent plus in Exeter 1558-1625.⁵⁵ While the value of bequests made in the early-sixteenth century, for the reasons rehearsed above, will significantly undervalue legacies to the poor, the *number* of such bequests will be more accurate, standing at just under 19 per cent of all testators in 1500-50. Thereafter the proportion rose substantially, to over 34 per cent in the later sixteenth century and nearly 28 per cent in the early seventeenth, providing some support to the notion of Elizabethan and early-Stuart generosity. The downturn came before the Civil Wars, and may reflect the

difficult trading conditions of the 1620s and 1630s, but neither the Interregnum nor the later seventeenth century saw recovery, and across the second half of the seventeenth century bequests to the poor were made by a mere 13 per cent of Colchester testators.

The amounts left per decade fluctuated significantly, and were fundamentally affected by a small number of major legacies. Bequests per capita of all will leavers amounted to £1.0, £3.4, £1.2 and £1.2 at current prices in the four half centuries, and £0.8, £0.9, £0.2 and £0.2 at deflated prices, while per capita of those making bequests the amounts were £5.2, £9.8, £4.4 and £8.8 at current prices, and £4.1, £2.7, £0.8 and £1.4 at deflated prices. The ‘generosity’ of the Elizabethan period, therefore, was relative rather than absolute, but the charitable pulse of Colchester inhabitants in the late seventeenth century looks distinctly weak no matter how the figures are presented.

The population of Colchester numbered between *circa* 3,500 and 5,400 across the later sixteenth century, plus about 1,300 Dutch settlers in the two final decades.⁵⁶ By the 1670s it stood at approximately 10,500, and all available indicators suggest that—temporary setbacks notwithstanding—the town had experienced substantial economic growth.⁵⁷ In the absence of extant probate inventories it is impossible to determine the value of even the moveable goods of Colchester testators, but their wills provide an impression. The bequests of the ten wealthiest Colchester testators in the second half of the seventeenth century in *cash alone* amounted to £21,000, in addition to which they bequeathed property in Colchester, shares in Colchester ships, and lands and tenements scattered across the Essex and Suffolk countryside. Each of them left at least £1,000 in cash, enough to fulfill almost the entire total of £1,096 left to the poor by all 939 testators in the half century 1650-99 (see Table 1): the combined total of their legacies to the poor amounted to just £59.⁵⁸ When set against the wealth potentially available, therefore, the philanthropic impulses of the wealthiest Colchester inhabitants in the later seventeenth century, as reflected in the bequests made in their wills, can only be described as derisory.

Table 1 : Philanthropy in Colchester from Probate Evidence 1500-1699

Date	No. Testators	Bequest to the Poor		No. Unquantifiable		Total Bequeathed (£)		Total Bequeathed to Colchester (£)		Cost of living index (1451-75=100)
		No.	%	Fully	Partly	Current Prices	Deflated Prices	Current Prices	Deflated Prices	
1500-09	74	15	20.3	6	3	99	95	98	94	104
1510-19	60	11	18.3	4	1	18	16	18	16	111
1520-29	37	8	21.6	1	1	117	79	117	79	148
1530-39	49	10	20.4	1	2	47	30	46	30	155
1540-49	67	11	16.4	3	0	7	4	7	4	192
1550-59	84	25	29.8	1	0	55	19	55	19	289
1560-69	65	27	41.5	2	0	64	23	64	23	279
1570-79	98	31	31.6	1	5	635	202	625	198	315
1580-89	118	41	34.7	3	0	252	71	181	51	357
1590-99	138	49	35.5	3	3	687	146	505	107	472
1600-09	154	50	32.5	2	0	172	36	164	35	475
1610-19	201	47	23.4	0	0	220	42	175	33	528
1620-29	221	82	37.1	0	0	341	66	315	61	519
1630-39	161	31	19.3	2	0	125	20	64	10	616
1640-49	155	38	24.5	0	1	242	39	174	28	617
1650-59	146	21	14.4	0	0	66	10	64	10	636
1660-69	267	38	14.2	1	0	290	45	289	45	646
1670-79	156	19	12.2	0	0	68	11	63	10	615
1680-89	186	23	12.4	0	0	243	42	238	41	577
1690-99	184	23	12.5	0	0	429	66	412	64	647
1500-49	287	55	19.2	15	7	288	224	286	223	
1550-99	503	173	34.4	10	8	1,693	461	1,430	398	
1600-49	892	248	27.8	4	1	1,100	203	892	167	
1650-99	939	124	13.2	1	0	1,096	174	1,066	170	
Total	2,621	600	22.9	30	16	4,177	1,062	3,674	958	

Notes : In this table no attempt has been made to estimate the value of endowments where they are unspecified, and hence the totals will understate the true value of bequests.

Source : All extant Colchester wills proved in the Prerogative Court of Canterbury, Commissary Court of London, Archdeaconry Courts of Colchester, Essex and Middlesex, and Peculiar Courts.

Table 2 : Endowed Charities in Colchester 1500-1699

Date	No.	Amount unknown	Non-probate end'ments	Total	Capital value (£)	Cumulative capital value (£)	Cumulative return per decade (£)	Deflated return (£)	Cost of living index (1451-75=100)
1500-09	1	1	0	1	10	10	0	0	104
1510-19	1	1	0	1	5	15	10	9	111
1520-29	0	0	0	0	0	15	15	10	148
1530-39	1	0	0	1	11	26	15	10	155
1540-49	0	0	0	0	0	26	26	14	192
1550-59	0	0	2	2	63	89	26	9	289
1560-69	1	1	0	1	5	94	89	32	279
1570-79	4	2	1	5	452	546	94	30	315
1580-89	1	0	0	1	2	548	546	153	357
1590-99	5	2	1	6	470	1,018	548	116	472
1600-09	2	0	1	3	153	1,171	814	171	475
1610-19	2	0	1	3	81	1,252	937	177	528
1620-29	3	0	0	3	51	1,303	1,001	193	519
1630-39	1	1	2	3	400	1,703	1,042	169	616
1640-49	3	0	0	3	71	1,774	1,362	221	617
1650-59	0	0	0	0	0	1,774	887	139	636
1660-69	3	0	0	3	88	1,862	887	137	646
1670-79	0	0	1	1	1,180	3,042	931	151	615
1680-89	1	0	1	2	200	3,242	1,521	264	577
1690-99	1	0	0	1	300	3,542	1,621	251	647
1500-49	3	2	0	3	26		66	42	
1550-99	11	5	4	15	992		1,303	340	
1600-49	11	1	4	15	756		5,156	932	
1650-99	5	0	2	7	1,768		5,847	942	
Total	30	8	10	40	3,542		12,372	2,256	

Notes: (1) Endowments to parishes outside Colchester are excluded from this table.
(2) Calculations assume a capital return of 10% 1500-99, 8% 1600-1649, 5% 1650-99.
(3) The return on capital is deemed to commence in the decade after endowment.

Table 3 : Total Available to the Poor of Colchester 1500-1699: Cash Bequests and Endowments (£)

Date	Cash totals: current prices	Cash totals: deflated prices	Returns on endowments	Deflated endow- ment returns	Total to poor: current prices	Total to poor: deflated prices	Cost of living index (1451- 75=100)
1500-09	99	95	0	0	99	95	104
1510-19	18	16	10	9	28	25	111
1520-29	117	79	15	10	132	89	148
1530-39	36	23	15	10	51	33	155
1540-49	7	4	26	14	33	18	192
1550-59	55	19	26	9	81	28	289
1560-69	64	23	89	32	153	55	279
1570-79	233	74	94	30	327	104	315
1580-89	250	70	546	153	796	223	357
1590-99	337	71	548	116	885	187	472
1600-09	119	25	814	171	933	196	475
1610-19	191	36	937	177	1,128	213	528
1620-29	290	56	1,001	193	1,291	249	519
1630-39	75	12	1,042	169	1,117	181	616
1640-49	117	19	1,362	221	1,479	240	617
1650-59	66	10	887	139	953	149	636
1660-69	202	31	887	137	1,089	168	646
1670-79	68	11	931	151	999	162	615
1680-89	143	25	1,521	264	1,664	289	577
1690-99	129	20	1,621	251	1,750	271	647
1500-49	277	217	66	43	343	260	
1550-99	939	257	1,303	340	2,242	597	
1600-49	792	148	5,156	931	5,948	1,079	
1650-99	608	97	5,847	942	6,455	1,039	
Total	2,616	720	12,372	2,256	14,988	2,976	

Notes : Cash sums include all bequests, assuming those made outside of Colchester will be balanced by unknown bequests to Colchester from elsewhere. Endowments exclude bequests to parishes outside Colchester, as endowments from elsewhere have been identified from sources other than wills.

Endowed charities are treated separately in Table 2, where will bequests are supplemented by additional evidence. Here attempts have been made to estimate the benefits to the poor from those bequests not quantified at source, which has involved the adoption of assumptions about the capital or rentable value of properties at different periods that could be described—charitably—as heroic or—uncharitably—as cavalier.⁵⁹ Endowments are treated as continuing throughout the period and, although this is palpably a false assumption, this procedure has been adopted to compensate for the fact that endowments existing prior to 1500 are excluded, and to allow for the possibility that others—particularly if made *inter vivos*—have escaped notice.

The capital value of endowments as a whole again shows considerable growth in the second half of the sixteenth century, slight decline in the ensuing half century, followed by a reduction in the number of endowments in the later seventeenth century which is wholly offset by the generosity shown by three inhabitants in the last 20 years, most notably John Winnocke, baymaker, who established six almshouses in the parish of St Giles in 1679 supported by an endowment of £41 per annum issuing from lands in St Peters parish.⁶⁰ By the end of the sixteenth century the cumulative annual return from endowments stood at about £55, rising to £100 by the 1620s and 1630s, a figure close to the £86 per annum returned from endowments in Exeter by 1640, and similar to the £100 annual income for general poor relief available in Salisbury.⁶¹ Falling returns on capital, however, reduced this to £89 by the 1650s and 1660s, followed by recovery to new heights in the 1680s and 1690s. Even ignoring the unreliable early sixteenth century data, endowments leapt to hitherto unrecorded totals in the 1570s, more than doubled their return by the 1640s, fell back and then recovered thereafter. In deflated terms, the figures suggest there was three times as much available to the poor in the seventeenth century as in the later sixteenth.

Table 3 presents cash bequests and estimated endowment income separately, and then conflates them to produce total sums available to the poor at current and deflated prices. Over these two centuries as a whole, endowment income was clearly the dominant of the two, by a factor of 4.7 in current prices, or 3.1 at deflated prices.⁶² Although the capital value of endowments over these two centuries amounted to only £3,542 compared to cash legacies of £2,616, total endowment income stood comfortably over £12,000. The upsurge in the 1570s is

again apparent, as is steady growth to new heights by the 1640s, decline from the 1650s to the 1670s, and recovery at the end of the century. In deflated terms the rate of growth is less impressive, amounting to less than double in the seventeenth century compared to the later sixteenth, merely keeping pace with population, and undoubtedly lagging significantly behind the rate of economic expansion.

Comparing private with public relief is hazardous: the level of casual giving is unknown, and the various sums collected and distributed to the poor by the Corporation as a result of the myriad of strategies it adopted in the late sixteenth and early seventeenth centuries are impossible to quantify.⁶³ But there are additional difficulties. How should we regard the ‘collections at the church door’ instituted in the later sixteenth century—as *inter vivos* beneficence, or as a quasi-additional poor rate extracted by emotional and religious blackmail?⁶⁴ How do we measure the contribution of the Corporation to those (private) endowments it administered, even if it did not subsidize them from other income?⁶⁵ The lack of long runs of poor relief data is problematic, as is the complete absence of information on formal poor relief payments made by the Dutch congregation. The Dutch were required by the Corporation to levy a separate rate to relieve their own poor, but no evidence survives of the sums collected or disbursed: hence while our data for private philanthropy includes this important segment of the population, that for formal poor relief does not.⁶⁶ This said, the formal poor rate levied on the English inhabitants between 1582 and 1590—the very minimum figure for Corporation-sponsored relief—stood at *circa* £120 per annum, comfortably in excess of the £80 per annum from private sources in the 1580s shown in Table 3.⁶⁷ Formal rates must surely have produced far higher sums by the 1620s, by when the population had doubled, but this was only one source of income. Apart from periodic extraordinary rates, there were also numerous fines, rents, levies and taxes dedicated to poor relief, and particularly the money collected at the Dutch bay hall for sealing English men’s bays.⁶⁸ These ‘rawboots’ fines, as they were called, already amounted to almost £40 per annum by the late 1630s, comfortably exceeded £80 per annum by the 1660s and reached over £170 per annum by the 1690s.⁶⁹ By the mid-seventeenth century, therefore, this *supplementary* Corporation-sponsored source of poor relief produced about half of the total amount available from charitable sources, and by the end of the century was equivalent to the most optimistic assessment of the annual return from private philanthropy. In their petition to parliament for the establishment of the

Workhouse Corporation, the town claimed that half the rents accruing from its lands and tenements were devoted to poor relief. Given that in 1659-60 half-yearly receipts from town property amounted to £176, in 1686 the annual rents (which probably included the hithe, woolmarket and butcher stalls) amounted to £540, and that £1,000 was borrowed in the early-eighteenth century on a mortgage on the town's Mile End estate alone, this was another source of income that ensured formal relief now overshadowed the unimpressive private benefactions of Colchester inhabitants.⁷⁰

PHILANTHROPY IN PERSPECTIVE: THE UNACCEPTABLE FACE OF MERCANTILISM?

In early modern Colchester the parameters of poverty conformed in many respects to those found in other towns. While there is little to suggest poverty was extensive in the early sixteenth century, by the third quarter of the century a trebling of the price bread, allied to an ailing cloth industry, had transformed the situation, and from the 1550s the Corporation instigated a range of practical responses to these new economic and social realities. These realities may have formed no more than a backdrop, capable of producing diverse local responses, but if they did not determine specific forms of response they certainly required—in the interests of the common weal and maintenance of social stability—that a response was made.⁷¹ As the town expanded and immigration escalated it developed both greater depths of poverty and a larger body of potentially vulnerable labouring poor. Deep poverty may well have subsided by the late-seventeenth century, as national population growth and migration slackened, but by now the poor in Colchester, the labouring poor upon which its staple cloth industry relied, had become structurally embedded in Colchester's economy and society, to produce the particularly broadly-based social structure that is fully revealed in the towns' Hearth Tax return of 1674, with 57 per cent of households in the town exempt from taxation.⁷²

From the late-sixteenth century Colchester Corporation launched a veritable assault on poverty, instigating voluntary collections, formal poor rates and extraordinary levies, distraining goods, reviving hospital foundations, establishing a workhouse, providing materials to employ the poor at home, administering loan funds, apprenticing poor children, dedicating an ever-widening

range of fines and levies to the use of the poor, siphoning off some of the profits of the expanding textile industry, ensuring the corn supply and subsidizing its price, licensing beggars, regulating abuses among clothiers, regulating alehouses, removing vagrants and punishing the idle in its house of correction.⁷³ It also constantly upheld the privileges granted to the Dutch Congregation, fully aware of their importance in sustaining a new drapery trade that provided such extensive employment for the poor. Simultaneously the philanthropic efforts of the town's wealthier inhabitants rose to new, if never dizzy, heights, and by the early-seventeenth century provided a valuable supplement to Corporation-sponsored relief, even if the latter increasingly exerted its position as the senior partner of the two.

The role of religion in these developments is difficult to evaluate. It has been suggested that while Protestantism made headway in Colchester at virtually all social levels, it was particularly prominent among the middling orders rather than those dominating the Corporation, and moderated in intensity over time. Its values, furthermore, were generically Christian, and while the impulse for moral reform was real enough, Puritans had no monopoly on condemnation of the idle.⁷⁴ Nor could Colchester Protestants present a common front: differences between them persisted at various levels in the social hierarchy, making it difficult to argue that the magistracy adopted Protestantism for the purpose of social control.⁷⁵ The language of the corporation records throughout these years provides little indication of an overriding religious zeal: if the religion of Protestants was influential as a factor in the treatment of poverty in the sixteenth century, the providential language of social reform found in the work of William Perkins was largely absent from the formal Colchester records. Calvinism may have offered a more empirical approach to the achievement of a Christian community than had the earlier humanists, but any claim for the primacy of its role needs to take on board the fact that one of earliest mandatory poor rates was introduced in religiously conservative York, ahead of more religiously progressive Colchester. Furthermore, practical responses to the growth of poverty in Colchester precede the clear emergence of Protestant hegemony, and all of the more significant regulations were in place well before Henry Barrington's 'godly' party took control in 1647.⁷⁶ The tenor of borough government may have changed in Colchester by the late-sixteenth century to exhibit a sharper moral edge, but this was as much the product of increased social need as of Protestantism.⁷⁷ In short, both the complexity of religious and political alliances in Colchester and the lack of chronological

congruence between Puritan ascendancy and key social legislation make it difficult to claim religious enthusiasm was the main factor at work. As in Salisbury, the desire to find work for the unemployed and to discipline the disorderly was not confined to Puritans, and was perhaps the inevitable reaction of a responsible Corporation to deteriorating social conditions.⁷⁸ Certainly, Colchester provides little evidence of the drive for ‘godly reformation’ identified in Dorchester.⁷⁹

In their wills many testators were discriminating, directing their bequests to the ‘impotent poor’, although the instructions laid down by William Markaunt in 1583 were exceptionally explicit: the poor were to receive his bequest ‘at home at their dwelling houses’, but his legacies were not to be bestowed ‘upon any ydle lubbers, common rogues, beggers, vagabonds, sturdy Queanes, comon drunkards or such like But the haulte, the lame, the blynde, the sick and sich like other of the poore that are diseased or comfortles...’.⁸⁰ Markaunt was clearly a religious man, and left bequests of £40 each to Cambridge and Oxford universities to buy divinity books for poor scholars. But analysis of the wills of testators who mentioned the elect of god, or possessed bibles or other religious books, does not reveal a necessary relationship between faith and social concern: of 144 so identified, only 53 (37 per cent) left legacies to the poor. In 1550-1630, when in proportionate terms giving was at its height, the number was 30 out of 64, or 47 per cent, compared to 33 per cent among testators at large, but this 30 still only constituted 9 per cent of the 352 who left legacies to the poor in the period.

Whatever the impulse, both the growth of poverty and the response to it were substantially shaped by the town’s economy. If the increasing dominance of the cloth industry was part of the problem, the profits it produced and the associated expansion of overseas trade also provided funds for the maintenance of the labouring poor that the industry required. In the seventeenth century the ability of the Corporation to tap directly into the wealth of its cloth trade became increasingly central to the maintenance of its poor. From mid-century the proportion of testators leaving bequests to the poor dwindled, the total sums available from private benefactions fell back or at best stagnated, while the wealth of the leading townsmen increased substantially, and in relative terms corporate-sponsored relief assumed ever greater importance. In 1748 Morant expressed astonishment that ‘in so ancient, large and considerable town as Colchester, there should appear so small, and so very few public Gifts and Benefactions’. ‘I can account for it no

other way', he continued, but that the Monasteries and the Commonalty were two Gulphs, which swallowed all, and would permit nothing to go besides themselves'.⁸¹

Declining religious fervour after the Civil Wars and Interregnum may bear some responsibility, as must stabilization of population and prices and reduced migration from the mid-seventeenth century. It is also possible that as the Corporation took increasing responsibility for the poor through formal relief mechanisms philanthropic activities appeared less attractive and less necessary, a view offered by Dudley North and Josiah Child in the late-seventeenth century.⁸² Interestingly, when Joseph Cox's legacy of £100 bequeathed to the poor of St Mary at the Walls in 1689 was laid out to buy lands by his trustees in 1710, they stipulated that the profits should be distributed among the poor of the parish 'who do not take collection', a restrictive clause rendering formal and philanthropic relief mutually exclusive, absent from Cox's will itself.⁸³ But there may have been more powerful forces at work, involving changing conceptions of social responsibility wrought by a century of economic growth. For if nationally it 'was in the later decades of the sixteenth and the opening decades of the seventeenth centuries that the conception of a society of estates defended by the commonwealthsmen truly decomposed in England, crumbling in a tide of economic expansion and commercial intensification', Colchester was a microcosm of this process.⁸⁴ Charity by no means disappeared, and a citizen such as John Winnocke could still exceed all his forbears in the level of his generosity. But a century of economic growth, the fuller development of capitalist relations of production, the growing scale of the activities of clothiers such as Thomas Reignolds, a growing gulf between rich and poor and the long-term trend for the state to grow and assume greater responsibility for social policy, all impacted upon the philanthropic impulses of the wealthier sort in Colchester society.

If there was a 'mixed economy of welfare' in early-modern Colchester, by the late seventeenth century that mix had changed decisively. While Charles Wilson sought to rescue the mercantilists from accusations of 'ruthless materialism', and to emphasize 'the other face of mercantilism', in late-seventeenth century Colchester the charitable impulse waned while the wealth produced by an expanding textile industry and burgeoning overseas trade increased apace.⁸⁵ For most Colchester testators, the problem of the poor became largely the remit of Corporation-sponsored relief, not the province of private philanthropy, and the relative poverty of

their philanthropic impulses by this date might be characterized as the unacceptable face of mercantilism. Whether or not this was a general phenomenon remains to be seen, though there is evidence of a decline in posthumous giving in London in general, and in the charitable activities of the Livery Companies in particular.⁸⁶ At least some contemporaries felt charitable instincts were being sapped by excessive poor rates, while proposals for charitable reform alongside frequent complaint regarding the inferior provision in England compared with Catholic countries—an argument reversed a century later—are at least suggestive, and help provide context for the rise of associated philanthropy, involving organized subscriptions that would help the poor while also advertising the status of the benefactor, in the century which followed.⁸⁷

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¹ P. Slack, *Poverty and Policy in Tudor and Stuart England* (London, 1988); P. Slack, *The English Poor Law 1531-1782* (Basingstoke, 1990); A.L. Beier, 'Poverty and Progress in Early Modern England', in A.L. Beier, D. Cannadine and J.M. Rosenheim (eds), *The First Modern Society* (Cambridge, 1989); A.L. Beier, *The Problem of the Poor in Tudor and Early Stuart England* (London, 1983).

² Slack, *Poverty and Policy*, *op. cit.*, 53-4.

³ E.A. Wrigley and R.S. Schofield, *The Population History of England 1541-1871: a Reconstruction* (London, 1981), 207-10, 566-9.

⁴ For the best recent discussions of economic change see C.G.A. Clay, *Economic Expansion and Social Change: England 1500-1700*, 2 vols (Cambridge, 1984); K. Wrightson, *Earthly Necessities: Economic Lives in Early Modern Britain* (New Haven and London, 2000).

⁵ H. Phelps Brown and S.V. Hopkins, *A Perspective of Wages and Prices* (London, 1981); R.B. Outhwaite, *Inflation in Tudor and Stuart England* (London, 1969), 10-15; Clay, *Economic Expansion*, I, 43-4; D. Palliser, *The Age of Elizabeth: England under the Tudors 1547-1603* (London, 1983), 157-9; D. Woodward, *Men at Work. Labourers and Building Craftsmen in the Towns of Northern England, 1450-1750* (Cambridge, 1995).

⁶ D.C. Coleman, 'Labour in the English Economy of the Seventeenth Century', *Economic History Review*, VIII (1956), 280-95; D. Woodward, 'The Determination of Wage Rates in the Early Modern North of England', *Economic History Review*, XLVII (1994), 32-3, 36; Woodward, *Men at Work*, 93-106; Slack, *Poverty and Policy*, *op. cit.*, 91-104; J.F. Pound, *Poverty and Vagrancy in Tudor England* (London, 1971); A.L. Beier, *Masterless Men. The Vagrancy Problem in England, 1560-1640* (London, 1985); P. Slack, 'Vagrants and Vagrancy in England, 1598-1664', *Economic History Review*, XXVII (1974).

⁷ Slack, *Poverty and Policy*, *op. cit.*, 73-5; Beier, 'Poverty and Progress', *op. cit.*, 209-10, 221-6.

⁸ For a ringing endorsement of Slack's analysis see S. Hindle, *On the Parish? The Micro-politics of Poor Relief in Rural England c.1550-1750* (Oxford, 2004), 1-6.

⁹ For the legislation and early urban relief experiments, Slack, *English Poor Law*, *op. cit.*, 14-23, 26, 60; Slack, *Poverty and Policy*, *op. cit.*, 119-21, 148-50, 170; P. Slack, 'Books of Orders: the Making of English Social Policy, 1577-1631', *Transactions of the Royal Historical Society*, XXX (1980); J. Walter and K. Wrightson, 'Dearth and the Social Order in Early Modern England', *Past and Present*, LXXI (1976). For Slack's most recent analysis of the ideological and practical underpinnings of the poor laws see *From Reformation to Improvement: Public Welfare in Early Modern England* (Oxford, 1999).

¹⁰ Slack, *Poverty and Policy*, *op. cit.*, 170-82.

¹¹ W. K. Jordan, *Philanthropy in England, 1480-1660. A Study of the Changing Patterns of English Social Aspirations* (London, 1959); Jordan, *The Charities of London, 1480-1660* (London, 1961); Jordan, *The Charities of Rural England, 1480-1660* (London, 1961); W.G. Bittle and R.T. Lane, 'Inflation and Philanthropy in England: a Reassessment of W.K. Jordan's Data', *Economic History Review*, XXIX (1976), 203-10; J.F. Hadwin, 'Deflating Philanthropy', *Economic History Review*, XXXI (1978), 105-17.

¹² See, however, J.A.F. Thomson, 'Piety and Charity in Late Medieval London', *Journal of Ecclesiastical History*, XII (1965); A.D. Dyer, *The City of Worcester in the Sixteenth Century* (London, 1973), 241-2; A.L. Beier, 'The Social Problems of an Elizabethan Country Town: Warwick, 1580-90', in P. Clark (ed.), *Country Towns in Pre-industrial England* (Leicester, 1981), 46-85; C.S. Evans, '"An Echo of the Multitude": the Intersection of Governmental and Private Poverty Initiatives in Early Modern Exeter', *Albion*, XXXII (2000), 408-28.

¹³ For snapshots see W.T. MacCaffrey, *Exeter 1540-1640: the Growth of an English County Town* (2nd edn, Cambridge, Mass., 1975), 107-8; P. Slack, 'Poverty and Politics in Salisbury 1597-1666', in P. Clark and P. Slack (eds), *Crisis and Order in English Towns 1500-1700* (London, 1972), 179; Beier, 'Social Problems', *op. cit.*, analyzes will bequests 1480-1650 for Warwick, but this was a town of only 2,500 inhabitants in 1580: 47, 69-73. There is a brief discussion in A. Rosen, 'Winchester in Transition, 1580-1700' in Clark (ed.), *Country Towns*, 159-60.

¹⁴ For an overview of Colchester's economic development see N. Goose, 'Economic History', in *Victoria County History of Essex* (hereafter VCH), IX (Oxford, 1994), 76-87.

¹⁵ For references see fn. 11.

¹⁶ Jordan, *Philanthropy*, *op. cit.*, 240; Hadwin, *op. cit.*, 112-13.

¹⁷ Slack, *Poverty and Policy*, *op. cit.*, 163

¹⁸ All extant Colchester wills proved in archdeaconry, consistory and prerogative courts have been examined, plus non-testamentary endowments found in a variety of borough documentation and the Report of the Charity Commissioners: BPP 1837-8, XXV.I, 526-64.

¹⁹ The National Archive (hereafter TNA), PROB 11, 23 Mellershe, PCC will of Robert Glanville, All Saints, 1560; Essex Record Office (hereafter ERO), D/A BW 49/89, will of Edward Whitman, husbandman, Lexden, 1628. There were 18 of these in the Colchester sample.

²⁰ For example, TNA, PROB 11, 18 Daper, PCC will of Grace Cock, widow, St Giles, 1572.

²¹ Conditional bequests, conveying property or cash to the poor should either one or (quite often) a succession of legatees die without heirs, have been excluded.

²² TNA, PROB 11, 21 Bodfelde, PCC will of John Reynolds, alderman, St Nicholas, 1524; 27 Hogen, PCC will of Richard Camondes, vicar of St Peters, 1535; 1 Fetipalce, PCC will of George Aleyn, St Leonards, 1511.

²³ TNA, PROB 11, 4 Maynwaryng, PCC will of Thomas Clere, clothmaker, St Peters, 1521; 3 Fetipalce, PCC will of Margaret Aleyn, widow, 1511.

²⁴ TNA, PROB 11, 22 Fetipalce, PCC will of William Teye, gentleman, 1514.

²⁵ A trental is a set of 30 requiem masses, which can be said on the same day or on different days: TNA, PROB 11, 28 Ayloff, PCC will of Thomas Christmas, merchant, 1520. A further legacy of £10 per annum was to pay a priest to sing for his soul, but also to teach 24 children born in Colchester without charge, the priest to be chosen by his son John and his heirs

²⁶ See also M. McIntosh, 'Local Responses to the Poor in Late Medieval and Tudor England', *Continuity and Change*, III (1988), 220. For the close association between charitable and religious capital in early-sixteenth century London see S. Brigden, 'Religion and Social Obligation in Early Sixteenth-Century London', *Past and Present*, CIII (1984), esp. 94-106.

²⁷ Jordan, *Philanthropy*, *op. cit.*, 37; Hadwin, *op. cit.*, 110. For a rare appreciation of the problematic nature of this simplistic adoption of a flat rate of return see C. Wilson, 'Poverty and Philanthropy in Early Modern England', in T. Riis (ed.), *Aspects of Poverty in Early Modern Europe* (Florence, 1981), 259-63. Wilson notes the difficulties surrounding different capital values of land, the movement of rents and capital appreciation over time, but offers no solutions.

²⁸ R.H. Tawney (ed.), *A Discourse Upon Usury* (London, 1925), 60-86, 134-69; P. Spufford, 'Long-term Rural Credit in Sixteenth and Seventeenth-Century England: the Evidence of Probate Accounts', in T. Arkell, N. Evans and N. Goose (eds), *When Death Do Us Part: Understanding and Interpreting the Probate Records of Early Modern England* (Oxford, 2000), 220.

²⁹ Slack, *Poverty and Policy*, *op. cit.*, 164, 166, 169.

³⁰ Jordan, *Philanthropy*, *op. cit.*, 33; Hadwin, *op. cit.*, 11 fn. 1.

³¹ The experience of different towns varied, and the reports again indicate relatively sound administration in Exeter: Evans, *op. cit.*, 427.

³² J. Strype, *Annals of the Reformation*, IV (London, 1731), 346-7.

³³ Slack, 'Poverty and Politics', *op. cit.*, 179; Beier, 'Social Problems', *op. cit.*, 69-70; MacCaffrey, *op. cit.*, 109-10; Rosen, *op. cit.*, 159-60.

³⁴ J. Hadwin, 'The Problem of Poverty in Early Modern England', in Riis (ed.), *op. cit.*, 237. This is clearly an area in need of more research.

³⁵ McIntosh, *op. cit.*, 228.

³⁶ ERO, Morant MSS, D/Y 2/2, 65; VCH Essex, IX, 336.

³⁷ Letters and Papers Henry VIII , xiv, 222.

³⁸ P. Morant, *The History and Antiquities of Colchester* (London, 1748, repr. Chichester, 1970), Book II, 45-6; VCH Essex, IX, 337.

³⁹ TNA, PROB 11, 17 Hogen, PCC will of John Teye, 1534.

⁴⁰ Letters and Papers Henry VIII, XV, 383; XIII (II), 306.

⁴¹ N.S. Rushton, 'Monastic Charitable Provision in Tudor England: Quantifying and Qualifying Poor Relief in the Early Sixteenth Century', *Continuity and Change*, XVI (2000), 9-44; N.S. Rushton and W. Sigle-Rushton, 'Monastic Poor Relief in Sixteenth-Century England', *Journal of Interdisciplinary History*, XXXII (2001), 193-216; McIntosh, *op. cit.*, 225-8; P. Cunich, 'The Dissolution of the Chantries', in P. Collinson and J. Craig (eds), *The Reformation in English Towns 1500-1640* (Basingstoke, 1998), 166, 172.

⁴² Calculated from Morant, *op. cit.*, Book II, 45-54. Also dissolved were the Crouched (or Crossed) Friars, whose lands were granted to the Lord Chancellor Sir Thomas Audley, and the Grey Friars (or Friars Minor), whose lands were sold to Francis Jobson esquire for the sum of £430 10s: *ibid.*, 41-4.

⁴³ *VCH Essex*, IX, 308.

⁴⁴ ERO, D/A BW 16/128, will of Thomas Gales, clerk, 1557; CPR 1547-8, 356, *CPR 1557-8*, 249, *CPR 1560-3*, 415, *CPR 1563-6*, 237; ERO, Boro. Mun., Lib. Dep. et Ord. ff. 106v, 107r; ERO, D/A CR 6/219, will of Joan Dibney 1571; CR 6/321, will of John Medcalf, bachelor, of St Peters, who in 1572 left 3s 4d to 'poor children' of the new hospital; TNA, PROB 11, 17 Daper, PCC will of John Fowle, merchant and alderman, of St Leonards, 1572; TNA, PROB 11, 2 Peter, PCC will of Edmund Wilson, 1573. In 1574 two children were brought from 'the poor house' to be baptized at the church of St Mary at the Walls, while in 1579 Richard Hall, proctor of the poor house in Colchester, was granted protection to gather contributions in Essex and Hertfordshire: ERO, D/P 246/1/1; Hist. MSS. Com., *Salisbury MSS*, XIII, 170.

⁴⁵ TNA, PROB 11, 73 Drake, PCC will of George Sayer the elder, esquire, 1596; *VCH Essex*, IX, 372.

⁴⁶ ERO, D/A CR 5/95, will of John Jenkins, St Runwald, 1563; BW 21/1, will of Joan Inkley, widow, St Leonard, 1509.

⁴⁷ TNA, PROB 11, 41/42 Kidd, PCC will of Mathew Stephens, gentleman, All Saints, 1599; *BPP 1837-8*, XXV.I, 553.

⁴⁸ ERO, D/A CR 7/115, will of Robert Frankham, of St Nicholas, proved 1579; *BPP 1837-8*, XXV.I, p. 561; Morant, *op. cit.*, Book III, 4; *VCH Essex*, IX, 371.

⁴⁹ *BPP 1837-8*, XXV.I, 533; ERO, Boro. Mun., Assembly Books (hereafter AB) 1620-46, f.176v [1637]; AB 1693-1712 [1693, date obscured].

⁵⁰ *BPP 1837-8*, XXV.I, 552.

⁵¹ ERO, Boro. Mun., AB 1576-99 [1 September 1590, 14 June 1591, 7 August 1592, 18 June 1593]; AB 1600-20 [f. 183v 1619]; AB 1667-92 [f. 15v, 1667].

⁵² TNA, PROB 11, 45 Dixy, PCC will, John Hunwick, merchant and bailiff, 1594; ERO, Boro. Mun., AB 1576-99 [10 November, 1595, 3 September 1596].

⁵³ ERO, Boro. Mun., AB 1620-46, f.176v [1637]; AB 1646-66, *passim*; *BPP 1837-8*, XXV.I, 552; *VCH Essex*, IX, 369. In 1748 Morant noted that the interest on the £300 had been distributed to 1741, although 'it is sunk in proportion to the interest of other moneys': *History and Antiquities*, Book III, 2.

⁵⁴ An enquiry into the fund was established, but the results are unknown.

⁵⁵ Calculations from Beier, 'Social Problems', *op. cit.*, Table 9, 73, and Evans, *op. cit.*, 417-18, where the data is presented in such a way as to preclude precise calculation, and only Prerogative Court wills were analyzed.

⁵⁶ Calculations from extant parish registers; N. Goose, 'The "Dutch" in Colchester: the Economic Influence of an Immigrant Community in the Sixteenth and Seventeenth Centuries', *Immigrants and Minorities*, I (1982), 88.

⁵⁷ Goose, 'Economic History', *op. cit.*, 1-7; N. Goose, 'Economic and Social Aspects of Provincial Towns: a Comparative Study of Cambridge, Colchester and Reading c. 1500-1700' (Ph.D. thesis, University of Cambridge, 1984), 172-87.

⁵⁸ TNA, PROB 11, Brent 21, PCC will of Ralph Harrison 1655; Hyde 52, PCC will of Thomas Reynolds 1665; Mico 64, PCC will of George Tayspill 1666; Penn 123, PCC will of Francis Pollard 1670; Drax 69, PCC will of Henry Franklin 1683; Lloyd 30, PCC will of John Furley 1686; Exton 64, Henry Lamb 1688; Dyke 131, PCC will of Joseph Thurston 1690; Bond 21, PCC will of Isaac Shirley 1696; ERO, D/A CR 8/58, will of Edmund Thurston 1668; Goose, 'Social Structure', in *VCH Essex*, IX, *op. cit.*, 99-100 and references therein.

⁵⁹ The capital values attributed to almshouses stand far below the average of £1,300 derived by Hadwin from Jordan's data, which may well be distorted by the prominence of London in the sample, and much closer to the more modest figures for Exeter: Hadwin, *op. cit.*, 112-13; MacCaffrey, *op. cit.*, 105-6.

⁶⁰ *BPP 1837-8*, XXV.I, 536-7. On his death in 1684 he left a further £5 per annum, after his wife's death, to the poor of the Dutch Congregation as long as it persisted, £10 to the Dutch poor, £10 to his poor neighbours in Northstreet, and £1 for each loom that his weavers had in work for him: TNA, PROB 11, Cann 50, PCC will of John Winnocke, baymaker, St Peters, drawn 1684, proved 1685.

⁶¹ MacCaffrey, *op. cit.*, 107-8; Slack, 'Poverty and Politics', *op. cit.*, 178-9. The endowed total in Salisbury, however, was far higher, for this figure is additional to almshouse endowments and loan funds.

⁶² The situation was similar in Exeter: Evans, *op. cit.*, 420.

⁶³ For these strategies see Goose, 'Social Structure', *op. cit.*, 90-7.

⁶⁴ ERO, Boro. Mun., Lib. Dep. et Ord., fo. 94v [24 Nov. 1562]. This followed the requirements of the Act of 1536, which called for alms to be collected at the church door on Sundays and Holy Days in every parish for the ‘poor box’.

⁶⁵ See also Slack, *Poverty and Policy*, *op. cit.*, 170; MacCaffrey, *op. cit.*, 104; Evans, *op. cit.*, 421.

⁶⁶ VCH Essex, IX, 97.

⁶⁷ These are the only years for which a run of fairly comprehensive run of data is available, and this sum is calculated from E.R.O., Accession C1 (part): Colchester Contribution Book to the Poor (1582-90). This mirrors the situation in Salisbury and Warwick, as well as in parts of London in the 1640s and 1650s, but for Exeter Evans concludes philanthropy remained the senior partner to at least 1625: Slack, ‘Poverty and Politics’, *op. cit.*, 179; Beier, ‘Social Problems’, *op. cit.*, 71; R.W. Herlan, ‘Poor Relief in London During the English Revolution’, *Journal of British Studies*, XVIII (1979), 35-6; Evans, *op. cit.*, 427-8. The London sample covers 7 small intra-mural parishes out of 108 in the capital: in 6 poor rates exceeded private charity. For a less optimistic interpretation of the performance of formal poor relief mechanisms in the capital, B. Coates, ‘Poor Relief in London During the English Revolution Revisited’, *London Journal*, XXV (2000), 40-58.

⁶⁸ Bays (baize) were the best quality worsted cloths produced in Colchester, one of the many ‘new draperies’ introduced to England by Dutch immigrants. They were produced in a range of qualities, and unlike most new draperies were fulled to thicken the cloth. Dutch regulation and inspection ensured the high reputation of these cloths was maintained through into the late seventeenth century: Goose, ‘The “Dutch” in Colchester’, 266-7; E. Kerridge, *Textiles Manufactures in Early Modern England* (Manchester, 1985), 61, 97-9.

⁶⁹ Goose, ‘Economic History’, *op. cit.*, Table III, 83.

⁷⁰ ERO, Boro. Mun., Chamberlains’ Accounts 1659-60, D/B 5 Aa 1/19; D/B 5 Aa, 24 May 1686; AB 1693-1712, 345, 436.

⁷¹ Cf. Slack, *From Reformation to Improvement*, *op. cit.*, 152-4. Bridgen favours the view that in London it was ‘an enormous rise in pauperism which forced the authorities to take innovative action to relieve poverty’: Bridgen, *op. cit.*, 107. For restatement of the primacy of economic distress in the implementation of the poor laws, though with emphasis upon the years 1590-1660, Beier, ‘Poverty and Progress’, *op. cit.*, *passim*.

⁷² Goose, ‘Social Structure’, *op. cit.*, p. 97.

⁷³ Goose, ‘Social Structure’, *op. cit.*, 90-7

⁷⁴ M.S. Byford, ‘The Price of Protestantism: Assessing the Impact of Religious Change on Elizabethan Essex. The Cases of Heydon and Colchester, 1558-1594’ (D.Phil. thesis, University of Oxford, 1988), 429-34; L.M. Higgs, *Godliness and Governance in Tudor Colchester* (Ann Arbor, 1998), 313-59. For the debate over the relationship between Puritanism and social reform and control see M. Spufford, ‘Puritanism and Social Control?’ in A. Fletcher and J. Stevenson (eds), *Order and Disorder In early Modern England* (Cambridge, 1985), 41-57; K. Wrightson, *English Society 1580-1680* (London, 1982), esp. 181-221; Slack, *Reformation to Improvement*, *op. cit.*, 29-52.

⁷⁵ *Ibid.*, 275-84; Byford, ‘The Birth of a Protestant Town: the Process of Reformation in Tudor Colchester, 1530-80’, in Collinson and Craig (eds), *op. cit.*, 46-7.

⁷⁶ D.M. Palliser, *Tudor York* (Oxford, 1979), 81, 248-54. VCH Essex, IX, 115-16, 129. For a discussion of the influence of humanism, Lutheranism and Calvinism, though with a different emphasis to that offered here, see P.A. Fideler, ‘Poverty, Policy and Providence: the Tudors and the Poor’, in P.A. Fideler and T.F. Mayer (eds), *Political Thought and the Tudor Commonwealth* (London, 1992), 194-222. New mechanisms of social welfare were, of course, established in Catholic as well as Protestant countries in early modern Europe: B. Pullan, ‘Catholics and the Poor In Early Modern Europe’, *Transactions of the Royal Historical Society*, 5th series, XXVI (1976), 15-34; E.P. de G. Chaney, ‘“Philanthropy in Italy”: English Observations on Italian Hospitals, 1545-1789’, in Riis (ed.), *op. cit.*, 183-217. For the difficulty of identifying towns subject to ‘godly’ influences see Slack, *Reformation to Improvement*, *op. cit.*, 36-44.

⁷⁷ Higgs, *op. cit.*, 362. For a similar argument in relation to the reforms of the late 16th and early 17th centuries, though one that makes an unconvincing attempt to claim primacy for the ‘middling sort’, see R.D. Smith, *The Middling Sort and the Politics of Social Reformation: Colchester, 1570-1640* (New York, 2004), esp. pp. 147-8. For a critique see my review in *English Historical Review*, CXX, 489 (2005), 1436-7.

⁷⁸ Slack, ‘Poverty and Politics’, *op. cit.*, 185.

⁷⁹ See D. Underdown, *Fire from Heaven* (London, 1993), esp. 90-129.

⁸⁰ TNA, PROB 11, 12 Rowe, PCC will of William Markaunt, gentleman, St Giles, 1583. Richard Simnell in 1608 specified that his bequest of £3 per annum to put three poor children to service should be restricted to those whose parents had dwelt in the town for three years, ‘not being bastards’: TNA, PROB 11, 71 Windebanke, PCC will of

Richard Simnell, gentleman and alderman, All Saints, 1608. For increasing emphasis in the conduct literature on the need to discriminate from the later 16th century see Hindle, *op. cit.*, 100-4.

⁸¹ Morant, *op. cit.*, Book III, 1.

⁸² K. Thomas, *Religion and the Decline of Magic* (Penguin edn, Harmondsworth 1973, 1st publ., 1971), 695; C. Wilson, ‘The Other Face of Mercantilism’, *Transactions of the Royal Historical Society*, 5th series, IX (1959), 93; T. Wales, ‘Poverty, Poor Relief and the Life-Cycle: Some Evidence from Seventeenth-Century Norfolk’, in R.M. Smith (ed.), *Land, Kinship and Life-Cycle* (Cambridge, 1984), 357-60.

⁸³ Morant, *op. cit.*, Book III, 2-3 and note (G).

⁸⁴ Wrightson, *Earthly Necessities*, *op. cit.*, 333.

⁸⁵ Wilson’s ‘random sampling’ of the *Abstracts of the Returns of Charitable Donations...1786-1788*, BPP 1816, xvi, led him to conclude the Restoration saw a decline in endowments of ‘perhaps 10% to 20%’, but he argues this ‘does not... provide any warrant for supposing that the well-to-do were left any less charitably inclined by the social, economic and religious changes in the half-century that followed the Restoration’, though he accepts private donations may have been adversely affected by rising poor rates 1685-1701: Wilson, ‘Other Face’, *op. cit.*, 93-4. He is equally non-committal in ‘Poverty and Philanthropy’, *op. cit.*, 276-9.

⁸⁶ D.T. Andrew, *Philanthropy and Police: London Charity in the Eighteenth Century* (Princeton, 1988), 45-9; I.W. Archer, ‘The Livery Companies and Charity in the Sixteenth and Seventeenth Centuries’, in I.A. Gadd and P. Wallis (eds), *Guilds, Society and Economy in London 1450-1800* (London, 2002), 23-5; I.W. Archer, ‘The charity of early modern Londoners’, *Transactions of the Royal Historical Society*, 12 (2002), 223-44.

⁸⁷ J. Innes, ‘The “Mixed Economy of Welfare” in Early Modern England: Assessments of the Options from Hale to Malthus (c. 1683-1803)’, in M. Daunton (ed.), *Charity, Self-Interest and Welfare in the English Past* (London, 1996), 149-54. Owen throws little light on the late seventeenth century and attempts no quantification: D. Owen, *English Philanthropy 1660-1960* (Cambridge, Mass, 1965), 71-7. Heal suggests ‘a reputation for generosity and openness...was considered most uncommon in the later years of the Stuarts’: *Hospitality in Early Modern England* (Oxford, 1990), 351. For a brief if, unavoidably, inconclusive discussion, see Hindle, *op. cit.*, 142-6.