What was the nature and extent of charitable giving by and through the livery companies in the years 1390-1570?

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Dissertation submitted for the degree of MRes in Historical Research of the Institute of Historical Research
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### Abbreviations used

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Chapter 1 Introduction

Charitable giving was a key feature of life in the pre-Reformation period.¹ The Church instructed all to give a third of their moveable wealth to ‘good works’, some gave more, and for the wealthier members of the community this could be a very substantial amount.

The doctrine of Purgatory reassured people that giving before and after death could save their souls, ‘men and women were mindful of their own needs, but these were well served by assisting others’.² Recently, in exploring the relationship between the individual and community in the Middle Ages, Rosser has characterised charitable giving as ‘trying to achieve individual salvation through communal practice’.³ Charitable provision, therefore, often reflected the needs of communities as well as the personal wishes of benefactors. While endowment of chantries, obits and lights was common, other benefactions such as, provision for hospitals, road and bridge maintenance, educational provision, alms-houses and aid to prisoners and debtors, focused on the more practical needs of a community, particularly the

poorer members of it. In return, the prayers of recipients were solicited to hasten the passage of benefactors and their dependants through purgatory.

Charity was provided by a range of formal and informal institutions and individuals. In the fifteenth and early sixteenth centuries the most important of these was the parish, with most provision channelled through the church. Charity was also provided and administered by guilds and fraternities of all kinds, and on an informal individual basis, but most historians feel that the aid provided by all other groups was much less significant than that available via the official parish mechanisms. The domination of parish relief further intensified at the Reformation with the dissolution of the chantries and religious houses, the removal of religious guilds and compulsory collections for poor relief after 1547, the removal ‘of many religious alternatives to the parish at the Reformation – notably religious guilds and religious houses, and especially the popular friaries in the towns- may have increased the importance of the parish church’. The relationship between the parish church and local lay fraternities was often a productive one even before the Reformation, and the parish priest was frequently listed as a member. The dissolution of the lay fraternities may have initially strengthened many parish churches and increased

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5 G. Rosser, ‘Communities of Parish and Guild in the Late Middle Ages’, in S.J. Wright, Parish, Church and People, pp.29-55, D.M. Palliser, ‘The Parish in Perspective’, in S.J. Wright, Parish, Church and People, pp. 5-28.

their ability to provide aid to the poor as funds were transferred from the fraternities to the parish.  

This dissertation addresses the question ‘What was the nature and extent of charitable giving by and through the livery companies in the years c.1390-c1570’?

It is a comparative study of the charitable activities of two of the ‘great twelve’ companies and five of the lesser ones. A diverse range of companies was selected both in terms of size, order of precedence and function, to see if there are any significant differences in the type of aid given and methods of administration. These are the Goldsmiths’, the Clothworkers’, the Brewers’, the Wax Chandlers’, the Armourers and Brasiers’, the Carpenters’ and the Founders’. The dissertation will examine the motivations of benefactors to assess whether any patterns of giving can be discerned. An examination of the part played by parish churches and lay fraternities or religious guilds in charitable provision is undertaken, and an attempt is made to assess the relative importance of livery company aid in relation to other providers, but, this assessment does not form a major part of the dissertation.

The period c.1390-c.1570 was selected for three main reasons; firstly, these dates encompass significant changes. By 1390, the effects of the Black Death, the consequent decline in population, and the social and economic implications of fewer people had had a profound effect on ideas of community and the need for mutual aid. Increasing prosperity in the fifteenth century provided some non-noble men and women with the means to make significant charitable endowments. Fear

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7 Rosser, ‘Communities’, p.40.
of purgatory, and a belief in the power of good works to reduce time spent there, provided an additional incentive for charitable giving. The end of the period saw the changes of the early Reformation, the Dissolution of the Monasteries and most importantly the Chantries Act of 1547. The early impact of these changes on the nature and scale of charitable giving and the role of the companies is examined.

The second reason for the choice of this particular time span is a practical one; the relative lack of records for the London livery companies before 1400, especially the less prestigious ones. This was also a significant factor determining which companies could be examined. The third factor is that companies could not hold property endowments in perpetuity until they received a royal licence under the terms of the Second Statute of Mortmain of 1391. ’It is therefore from the 1390s that some of the London guilds or fraternities can properly be called companies since it is at that time that they became incorporated bodies’ by acquiring royal charters.\(^9\) By achieving incorporation the companies may have gained an aura of stability and permanence in the minds of potential donors previously only accorded to the church. This may have led men and women to feel increasingly confident that property bequests made to the companies for charitable purposes would be well administered.

There have been numerous studies of the history of individual livery companies, contributing greatly to our understanding of how these institutions participated in

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and formed London life. In most of these studies discussion of charitable giving is not extensive and often focuses on the way in which the profits from endowments increased the general prosperity of the company. Works dealing specifically with chantry endowments, one of the principal areas administered by the companies, make little distinction between chantries funded through the livery companies and those funded by parish fraternities or other sources. Studies of livery company charity before the Reformation tend to focus on individual companies. Other valuable surveys are offered by Rappaport and Archer but both look focus principally on the post-Reformation period. This dissertation, by examining five lesser companies as well as two of the ‘great’ ones, provides a comparative account of the nature of charitable provision through the companies in the 180 years before and immediately after the 2nd Chantries Act. By examining charitable provision by and through the livery companies throughout this period of religious transition it has been possible to assess the changes, and also the continuities in the extent and nature of giving, thus avoiding exaggerating


12 For example, Davies, ‘The Taylors of London’.

the differences between pre- and post-Reformation that historians studying only one aspect of the period may have fallen into.\textsuperscript{14}

The Royal Inquiry into the state of English Guilds 1388/9 is a good starting point to assess the nature and extent of charitable activity at the beginning of this period. These returns contained information about the foundation, and organisation of the guilds, the value of their possessions, and details of benefits for members.\textsuperscript{15} Of the Guild returns submitted, 42 from London still exist, though the original number submitted was probably considerably more. Ten are in English (24\% of the total) others are in Latin or French. These returns included religious and craft fraternities or guilds, though the distinction between the two in the fourteenth century could still be quite blurred and fluid, with some religious fraternities in the process of becoming predominantly craft guilds. An example of this, is the fledgling Brewers’ fraternity which met at All Hallows London Wall.\textsuperscript{16} Between 1342 and 1389 the Brewers’ Guild developed from this small religious fraternity and ‘by the fifteenth century there was no longer any confusion about what was and was not a craft guild’.\textsuperscript{17}

Of the returns that survive from London for the 1388/9 Inquiry, fourteen are from craft guilds or religious guilds with strong craft affiliations. Of these three are in English, the returns of the Curriers’, the Carpenters’ and the Pouchmakers’.

\textsuperscript{14} The problems associated with this approach have been identified by C. Schen, \textit{Charity and Lay Piety in Reformation London} (Farnham, 2002), p.5 and C. Dyer, ‘Poverty and its relief in Late Medieval London’, \textit{Past and Present}, 216 (2012), pp. 41-78.


\textsuperscript{16} Barron, \textit{London in the Later Middle Ages}, p.209

A number of factors influenced why people came to see the craft guilds and companies as suitable administrators of charitable endowments. The responses of the craft guilds to the Crown enquiry of 1388 reveal that they saw the provision of aid to members as an important function. In some cases aid was quite limited and might be focused on ensuring that members received a decent burial. The return of the Yeomanry of Curriers’ states ‘that all brothers and sisters must attend services for the soul of the departed and offer a penny at 4 masses’.

Other guilds offered a more extensive range of benefits to their members. The Fraternity of Carpenters’ included provision for 14d a week support for poor and sick members, provisions for recipients to be visited and supported and for clothing to be provided.

The subsequent 2nd Act of Mortmain of 1391 and granting of Royal Charters at this time gave the newly designated companies the ability to use endowments to provide charity on a greater scale than before. The need to join a livery company to gain access to wider political and social involvement meant that the company became a central factor in the lives of men and women with the capacity to leave endowments. Many may have believed that property left to the company would be well used. Company administrators (unlike churchwardens), had expertise in that area of trade or craft. For others, there may have been a social impulse to benefit the community or to help those who shared their craft and had fallen on hard times.

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18 ‘Certificate of the Yeomanry of Curriers, White Friars, Fleet Street’ transcribed in Barron and Wright, ‘London Middle English’, p.125
19 TNA: C47/46/465
20 Barron, London in the later Middle Ages, pp.207-209.
21 Thrupp, Merchant Class, p.179
Some historians have suggested that the aid provided by religious fraternities was quite limited.\textsuperscript{22} Those who have studied aid given by the parish church see this as extensive and increasingly important particularly after the Reformation.\textsuperscript{23} This dissertation will show that the religious fraternities played a small but important role in providing aid for their members in the early part of the 180 year period examined. Aid given through the parish church continued throughout the period and the role of the companies, as their charitable giving gradually increased, meant that they had to develop working relationships with the parish church. The nature of this cooperation changed over time. Both institutions were important in providing aid to the poor. Post-Reformation the aid given to the poor by the parish church became increasingly significant, but the conclusions reached here from a study of the companies in this period would suggest that the parish church only came to play the overwhelmingly dominant role after 1570.

Aid provided by the religious or lay fraternities was largely confined to those who were members and although the membership of lay fraternities was diverse it did not include the very poorest in society. Charitable provision by these fraternities was small scale and would have done little to alleviate the wider problem of poverty in London in the early 16\textsuperscript{th} century. Looking specifically at the returns to the Royal Inquiry by religious guilds, McRee concluded that at the end of the fourteenth century ‘the assistance that religious guilds provided for their members must be

seen as no more than a small part of a larger system of charity’.\textsuperscript{24} Indeed, the returns themselves may well have exaggerated the extent of charity given and an examination of the records of a number showed that the levels stated were not always maintained in practice.\textsuperscript{25} For its members though, and particularly for women, it provided a chance to participate more actively in the religious life of the parish, fostering a sense of community, and offering reassurance that assistance would be given in times of trouble. It appears to have ‘bestowed a status in society which was not enjoyed by mere parishioners’.\textsuperscript{26}

Charitable provision through the parish church was probably always the main source of help for ordinary people in need. In the fifteenth century most parishes were already soliciting alms from parishioners. For three London parishes there are records of money being raised explicitly to support the poor in the pre-Reformation years; at St Mary at Hill, at All Hallows London Wall where 2s 6d was received in 1459-60 and at St Andrew Hubbard where the more substantial sum of 43s 8d was collected in 1488-9.\textsuperscript{27} McIntosh analysed churchwardens’ accounts from 58 parishes for the period 1404-1546 and found that one quarter distributed alms to the needy at some point during that period, though few provided ongoing help.\textsuperscript{28} In addition parish churches often benefitted from the presence of chantries and provision for obits and lights. The surplus funds from these endowments frequently allowed the church to undertake other work sometimes of a charitable nature. Whether these endowments were from individuals, lay fraternities or craft guilds, they all increased

\textsuperscript{24} McRee, ‘Charity and Guild Solidarity’, p. 224.
\textsuperscript{25} Rosser, The Art of Solidarity, p.80.
\textsuperscript{26} Rosser, ‘Communities’, p.37.
\textsuperscript{27} McIntosh, Poor relief, p.104
\textsuperscript{28} Ibid, p.95
the standing of the parish church as a centre of pious activity and the status of
churchwardens as administrators. By the mid sixteenth century and the 2nd
Chantries Act of 1547 the church was seen as an obvious channel for a system of
organised poor relief, leading one historian to suggest that, ‘Later attempts at social
provision, like the Poor Law, to be administered “on the parish” were in many
respects a recognition of the achievements in this sphere in the fourteenth,
fifteenth and early sixteenth centuries’.\(^\text{29}\) The centrality of the parish church in this
role was not fully realised, however, until the seventeenth century.

One question that is addressed in this dissertation is ‘to what extent was charitable
giving by the livery companies focused on members of the company, and the
widows and orphans of members’? It is important to understand whether the livery
companies were and remained member focused organisations only, or if the
companies became a significant force in charitable giving in a wider context. In
order to assess the significance of the companies, charitable provision, by and
through the companies, designed to benefit the wider community has also been
examined.

Further questions which contribute to an understanding of how and why the
charitable activities of the companies develop are: ‘Why do people come to see the
London Livery Companies as suitable administrators of the bequests they wished to
leave’? ‘Why do the companies want to take on the task of administering often
complex property portfolios for this purpose’, and ‘why, on some occasions, are
bequests refused’?

The charity of livery company members was wide ranging and by no means all of it was donated after death. Richard Whittington’s considerable fame for piety began with donations made during his lifetime. Nor was giving purely focused through the companies, many who provided charity through their companies were also significant benefactors to the church and to lay fraternities. This will be further explored in case studies of individual benefactors in chapter 5. The range of charitable interest was also wide with much of it focused on the ‘7 Corporal Acts of Mercy’ with donations for public works to benefit the community, for food and clothing for prisoners and provision for the sick.

The question of whether the condemnation of the doctrine of purgatory, and the gradual development of Protestant doctrine within the Church of England in the sixteenth century, had a major impact on charitable giving, is examined in the concluding chapter. An assessment is made of changing patterns of giving over the period to see if there was a greater emphasis on giving for other purposes, including education and almshouse provision, and whether giving to causes outside of the company came from a desire to help the wider community or to maintain social order.

It is interesting to note that endowments for chantries and obits do not significantly decline in the early years of the sixteenth century indicating that the doctrine of purgatory still provides a powerful incentive for this type of bequest.

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until the 1540s. In the Merchant Taylors’ Company, six of the eleven chantries recorded in 1545/6 were founded in the early years of the sixteenth century.\(^{31}\)

Changes at this time were, however by no means straightforward, and it is also possible to see the (supposedly) protestant emphasis on the deserving poor in operation pre-Reformation.\(^{32}\) Dyer has provided numerous examples of the wide scope of assistance offered to the needy pre-Reformation and the importance attached to only helping those who had not contributed to their own lack of funds, and he concludes that ‘comparison between the periods before and after 1536 has suggested long-term trends, from religious to secular priorities, from private alms to public measures, from informal responses to structural responses, from charity to welfare and from voluntary contributions to compulsory levies’, moreover, ‘the same preoccupations are found on the continent’.\(^{33}\) An examination of a range of livery company records has allowed conclusions to be drawn about the wider nature of these changes.

**Sources and methodology**

The gap in the secondary material exists in the lack of comparative studies of charitable giving by the London companies. There are a number of individual studies and discussions of the topic in wider studies but no sustained examination with a comparative focus. Investigation of minor companies has also been very

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\(^{31}\) Davies, ‘The Taylors of London’, p.49.


\(^{33}\) Dyer, ‘Poverty and its relief’, p. 41 and p.45.
limited. This dissertation gives a more rounded view of charitable giving by the livery companies of the period; attempts have been made to assess the comparative role of the companies, religious guilds and parish churches. In addition, through studies of individual benefactors, conclusions have been drawn about the motivation of individuals who provided funds through their companies for charitable purposes.

The endowment, function and ending of chantry chapels and priests, obits and lights has already received considerable attention, not least in the works of Wood-Legh, Kreider and Burgess.\textsuperscript{34} This dissertation, therefore, is concentrated on aspects of charitable giving where the endowment can be seen to more directly benefit the recipient. Motives for giving must always be complex, and in most cases donors will have hoped to gain salvation or prestige as a result of their gift, but bequests to almshouses, hospitals, coal, food and clothing for the poor, the elderly, the infirm and prisoners, loans to young company men, marriage gifts and educational endowments do more obviously benefit the recipients, and this and endowments for civic improvements are the areas concentrated on here.

There was a good range of primary sources available for this study many of them transcribed and translated online or in printed collections.

To explain the nature and extent of charitable giving through guilds at the end of the fourteenth century evidence was examined from the Royal Inquiry into the state of English guilds in 1388-9 by looking at material available in printed collections.

collections, and the C47 category of documents in the National Archive. The veracity of reports given to the inquiry was cross-referenced where possible by looking at any existing company records. Examination of individual wills provided additional information and give a sense of the relative popularity, throughout the period, of the religious guilds, parish churches and companies as administrators of donor bequests. Wills were examined and from these individuals identified for the case studies. An obvious limitation here was not (usually) knowing whether the will was fully enacted. The preamble to the wills also provided important information on the nature of piety and changing religious belief, though these were formulaic.

Developing biographies of individuals started with the Dictionary of National Biography, other printed works or online.

The selection of the companies to form part of the study was dependent on the existence of useful records. The two ‘great’ companies are the Goldsmiths’ and the Clothworkers’. In both of these cases company histories have been written and some records published. Examination of the ‘lesser’ companies involved looking more extensively at online and unpublished records held at the London Guildhall Library or in individual company archives. Five minor companies were selected, two

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36 Records for the Commissary and Consistory Courts available at the London Metropolitan Archive, some wills proved in the Hastings Court available at British History online, the index to the Prerogative Court of Canterbury available on the National Archives website (PROB 11).


of them, the Carpenters’ and the Founders’ have some printed records but the majority of records studied were in manuscript and most of these records are held in the archives of the Guildhall Library.

A useful source of information to gain an overview of the work of the companies was the Livery Companies’ Commissions of the 1880s.\(^{39}\)

To get any impression of the scale of endowments and of a company’s charitable activity the historian is reliant on the surviving records and their reliability. Records for the fourteenth century are sparse and where they do exist are frequently only ‘Muniments of Title’ which often yield little information. Of the ancient minor companies only 16 have records dating back to 1390 or earlier in the Guildhall Library, and of these 9 have only the Muniments of Title.\(^{40}\) Where records do exist they may be damaged, partial or make no mention of charitable activity at this stage, leading to speculation about whether this information has been lost, not recorded or whether giving was not taking place.\(^{41}\) The Memorandum books of the Blacksmiths’, for example, though purporting to go back to 1372 were found on examination to have only one page that pre-dated 1496.\(^{42}\) Records of the Farriers’, again dating from 1352, made no mention of charitable provision.\(^{43}\) Many of the records of the Armourers and Brasiers’ had suffered severe water damage.\(^{44}\) For the

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\(^{39}\) At [www.british-history.ac.uk/livery-companies-commission](http://www.british-history.ac.uk/livery-companies-commission)


\(^{41}\) The records of the Wax Chandlers’ for example yielded very limited information about charitable giving before the seventeenth century although the Wills and memoranda book purported to have information from 1491-1770. GL, MS 9495 and 9593

\(^{42}\) GL, MS 2883/1, MS 2883/2 and MS 5535

\(^{43}\) GL, MS 2890

\(^{44}\) GL, MS12071/1, MS 12065, MS 12073 were all found to have suffered damage in this way and are largely illegible.
beginning of the period under consideration, company records are sparse. For the
earliest years, the other useful sources were wills and the 1388/9 Guild Certificates,
where these existed. For the later period, the company returns which were
incorporated into the London Chancery Certificate of 1548 and the Charity
Commissions assessment of Livery Companies 1884 provided information on
benefactions that might not be found elsewhere.

There were some very significant differences in the records of giving found in the
Charity Commission reports of the 1880s and the individual records of the livery
companies, and indeed, also in individual wills. As noted above, there may be a
number of reasons for this. On other occasions charitable gifts were recorded in the
records of the company that do not feature in the report of the Commission of 1884
and this may be because gifts were never properly assigned to their intended
charitable purpose or that they were not maintained. An examination of will
abstracts for wills proved in the Court of Hustings in London revealed a number of
bequests of property that were not mentioned in Mr Hare’s reports on the charities
of the Companies in 1863 nor in the return made by the companies to the Livery

The London and Middlesex Chantry Certificates of 1548,\textsuperscript{45} provided a snapshot of an
aspect of the charitable endowments administered by the companies at the time of
the dissolution of the chantries, and, with the Royal Inquiry of 1388/9 bookended
the period under consideration. To build up a more complete picture of the effects

\textsuperscript{45}C.J.Kitching, \textit{London and Middlesex Chantry Certificate 1548} (London Record Society, 16, 1980)
of the Reformation on charitable giving, however, it was necessary to consider how charity was refocused in the years after 1547.

The issue of reliability is a crucial one in any attempt to construct a picture of how funds were administered and the uses that they were put to. The picture given in the records can be inaccurate and this may be due to careless accounting or may be deliberate.

The records of the Founders’ Company presented particular problems as they were frequently unbalanced and difficult to interpret. Parsloe has suggested that this may be due to copyists’ errors as the Founders’ probably employed a scrivener rather than having their own secretary, or may be due to our ignorance of the rules of compilation. He further raises the possibility that some of the company’s money may have ‘passed into the pockets of the wardens’. The will and gift book of the Armourers and Brasiers’ which covered the years 1398-1662 was all written in the same hand and so had, presumably, been transcribed from many earlier records in the seventeenth century, raising the possibility of errors or omissions. Even where records appear to be complete and legible, problems may arise. The records of the Carpenters’, for example, which have mostly been transcribed and edited may not give a complete picture. Alford and Barker have likened the Carpenters’ records to ‘a revenue or current account from which the capital or deposit account are quite separate’, the reserves being kept under lock and key in the ‘black box’ from at least 1438. Without a written record of the money held ‘in deposit’ or knowledge of

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47 Ibid, p. xv  
48 GL, MS 12105/6  
whether any of this might have been used for charitable purposes we lack a full picture.

There is also deliberate omission of rental payments from some accounts where the companies are trying to disguise their ownership of property which was then passed to them by the use of a ‘testamentary device’.\(^{50}\) A discussion of this and the reasons for it appears in chapter 4.

In charting the development of charitable giving over this 180 year period three separate periods of a decade each have been used as assessment points to see if change is discernible. These are 1390-1400, 1520-1530 and 1560-70. Concentrating on these decades gave a snapshot of the charitable operations of the livery companies over the period and made it possible to see clearly if changes were taking place. The period 1390-1400 revealed the, often very limited, nature of charitable giving by the companies. 1520-1530, showed how the type and scope of giving had developed, and was chosen as it was the last full decade before the major changes of the Reformation began to significantly affect the nature of charitable provision. In 1560-1570 it was possible to see what the immediate effects of the Reformation, the Dissolution of the Monasteries and the 2nd Chantries Act of 1547 had been. 180 years is a long period of time and although the three decades were used to bookmark the changes taking place, discussion of the intervening years was included to chart the development of these changes. This was particularly necessary to show the significant developments within the fifteenth century, which led to the situation found in 1520-1530. Similarly although the focus of the study

\(^{50}\) Ibid, this term is explained on page 49 and in Chapter 4 pp 84-5
was on seven particular livery companies there was some discussion of the activities of other companies to provide a broader picture.

**Overview**

The introduction sets out the questions to be asked in this assessment of charitable giving by and through the livery companies from 1390 to 1570. The sources used and the methodology employed are explained.

Chapter 2 begins with an examination of attitudes to the poor over the period; whether changes occurred in the definition of who the ‘deserving’ poor were and how this affected charitable giving. The nature of charity given by the companies and by company benefactors for the relief of the poor members of the company and their dependants, and external aid given for poor relief is examined. It is shown that the scope and scale of giving does increase over this period, though for the ‘minor’ companies most poor relief remained focused on company members.

Charity benefitting the wider community was examined in chapter 3 to assess the role played by the companies in this type of provision. The areas examined were, education, civic amenity projects, loans to young workers and aid given to prisoners. It is shown how charity given for these purposes did increase across the 180 year period and the changing priorities and patterns of giving are charted.

Chapter 4 examined the way in which the livery companies were able to raise the funds needed to carry out charitable projects, the structures that were used to administer endowments, and the working relationships that had to be established to ensure efficient delivery of the wishes of benefactors. From modest beginnings the livery companies developed formal mechanisms for collecting and distributing
their funds and for managing property and other endowments. Working relationships were formed with a number of other institutions. The most important were with the parish church and later with the city authorities.

The dissertation concludes with an examination of the motivations of benefactors who left endowments to the companies for charitable provision. This involved a re-examination of attitudes to the ‘deserving’ poor and an assessment of whether this was influenced by growing allegiance to protestant and puritan ideas. Developments in charitable giving were examined by looking at donor motivations which revealed how changing ideas and values may have produced a different focus on how best to help the poor and the wider community by 1570. Though change can be seen over this period, it is a gradual process, and not a dramatic change of direction in the immediate post-Reformation period.
Chapter 2 Poverty and Poor Relief

Some, though not all, of the money given for charitable purposes in the fifteenth and sixteenth centuries was for the alleviation of poverty. Helping the poor was the duty of a Christian and bequeathing money to help the poor, and, at the same time secure their prayers for the departed, ensured the greatest benefit for both donor and recipient of the charity. The poor were seen as nearer salvation and their prayers could ‘earn’ remission from purgatory for wealthier sinners.¹

There were many reasons why people chose to give to the poor in this period both before and after the Reformation. As noted above, religious teaching enjoined all to give freely to those who sought alms as a penitential exercise to reduce time to be spent in purgatory. Giving might increase the social standing and prestige of the donor and ensured that his or her name lived on. Whittington’s Hospital, founded in 1424, survives in name to this day.

Some undoubtedly felt compassion for those who were not able to provide for themselves. Even in large towns and cities the poor might be personally known to donors. Giving, particularly organised long term giving, through a livery company or lay fraternity, could be an insurance policy for times of need. Even those who were prosperous could fall into hardship.

Jordan notes, that poor relief payments formed a substantial part of the benefactions of most groups in London between 1480 and 1660, but that the lower down the social scale the donors were, the greater was the percentage of their total

bequeathed resources which were given for the poor. For the upper gentry 33% of their giving was to help the poor, for artisans it formed 67%. Perhaps it is unsurprising that those who were less prosperous and perhaps had more first-hand experience of poverty, would have a stronger understanding of the need to support the poor.

Before the Reformation most charitable giving was linked to prayer. This might take the form of indiscriminate doles at funerals and obits, or requiring scholars at endowed schools, almsmen, prisoners or hospital inmates to pray regularly for their benefactor.

More direct charitable payments, through an individual livery company, might be given, often on a temporary basis, to members, their widows or children. As with lay fraternities, one major function of a livery company was mutual support or ‘caritas’, a belief in community and reciprocal obligation. Livery companies collected money from their members on each quarter day, (Christmas, The Feast of the Annunciation, The Nativity of St John the Baptist and Michaelmas). In one case, that of the Merchant Taylors’, members were expected to give 1s per annum. Other sources of revenue might also have been used in addition to quarterage fees, some, the Founders’ are an example here, levied a fee for presenting an apprentice which was dedicated to aid the poor of the company. In 1497, (the earliest year we have records for the Founders’), this was 3s 4d per apprentice. The records for 1497 show that at this stage the Founders’ had no property assigned to finance the relief

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4 Parsloe, p.3
of the poor so that this levy was their main way of providing help.\textsuperscript{5} The minor, and often poorer companies needed to be inventive to ensure that they could support their poor in times of hardship.

Historians have suggested that the type and scale of relief given to the poor over this period changed because the definition of who deserved to be helped changed. Some have pointed to the indiscriminate nature of doles given at funerals and obits pre-Reformation and concluded from this that testators believed that giving to the poor was good in itself, regardless of the worth of the recipient. The carpenter Thomas Warham whose will was proved on 8\textsuperscript{th} November 1481 bequeathed to “be disposed among pouere people in either of the daies of my decesse and monethes mynde xxs”.\textsuperscript{6} The recipients were not specified and in such cases were likely to be whoever turned up to the service.

It is primarily from the evidence of pre-Reformation wills that the impression has developed that giving to the poor in these years was indiscriminate. Jordan, who believed that there was a considerable change in the practice of giving to the poor pre- and post-Reformation believed that it was Catholic belief which sanctioned indiscriminate giving and that the spread of protestant ideas post-Reformation introduced a more discriminating approach.\textsuperscript{7} Other historians have also identified a shift from indiscriminate to selective help for the poor though, few have seen it as the dramatic shift of practice that Jordan did.\textsuperscript{8} For others, continuity of approach to

\textsuperscript{5} Ibid., p xvi
\textsuperscript{6} TNA:PROB11/7/76
the poor, seems to be clear. The Dissolution of the Monasteries before 1540 and the abolition of chantries and lay fraternities in 1548 inevitably led to changes in how poor relief could be distributed but the principle behind giving remained largely the same, the principal differences were that the practice was more organised and less voluntary.  

If we look at the provision of charity for the poor administered across this period by the livery companies, and before 1548 by the lay fraternities, it is clear that they helped the poor who belonged to their group and that these were people of ‘good reputation’ even if they had fallen on hard times.  

Though many pre-Reformation wills do specify doles to the poor as part of funeral ceremonies or at the year or months mind, they were usually of small amounts compared to the regular charitable contributions gifted in the wills of wealthier benefactors. In addition to gifts to the Drapers’ and Shearmen (later, the Clothworkers’), the will of Sir William Heryot (proved 17th March 1485) left money for poor men attending his funeral and his months mind and to several religious houses to pray for his soul. Heryot, also left money for poor prisoners, for the repairing of London Highways, for the glazing of the London Guildhall, and he bequeathed 20s for the poor of every London ward, not indiscriminately, but at the discretion of the alderman of each ward to whom

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the ‘deserving’ poor would be known.\textsuperscript{11} This pattern of giving was typical of wealthy livery company testators of this period. In the case of those who had little to leave, indiscriminate giving undoubtedly formed a greater percentage of their bequests, they were not in a position to provide for long term giving, but where a property or a regular amount of money was provided for charitable works, discrimination in choice of recipients is clearly evident.\textsuperscript{12} Major donors wanted to be remembered for having made a difference to their community, and organised, selective giving was adopted as a model for doing this.

The significance of attitudes to the poor and whether changes to these post-Reformation result in changes to the nature and extent of charitable giving will be considered as part of the conclusions of this dissertation.

**Provision for the poor**

There were a number of ways of helping the poor and methods for doing so. Undoubtedly, a considerable amount of giving would have been through lifetime giving and possibly informal. It is impossible to estimate how much this accounted for. Giving through wills is a little clearer, but still difficult to quantify. It is more difficult still to know whether bequests made were always enacted. There may be many wills that failed. Looking at a range of London wills across the period 1390-1570 it is clear that a majority of those for whom we have records, did leave a proportion of their wealth and goods for charitable use. In most cases this was not to be administered by their livery companies but by their family and executors.

\textsuperscript{11} TNA: PROB 11/7/185
Examination of 79 wills of members of London livery companies proved in the Prerogative Court of Canterbury for the years 1479 to 1486 shows only 21 made specific bequests to their company (or another named livery company), and that these were mainly gifts to the company or were bequests that were primarily for ‘superstitious purposes’,\textsuperscript{13} such as obits and prayers for the soul of the departed. Many of the executors named in these wills were fellow members of the testators’ company, perhaps showing trust in fellow craftsmen if not yet in the formal structure of the company.\textsuperscript{14} An alternative explanation is that the individuals named may have acted as proxies for the company. A more detailed discussion of this possibility can be found in chapter 4. It is important to examine whether this changed as the livery companies gained in prominence and, for some, prosperity, in the sixteenth century.

It is also important to distinguish between charity given by the livery company from its own funds collected from members, and charity administered from bequests of money, rents or property given by individuals. The former is almost always focused on the welfare of the members, while the latter is more diverse.

Of the ways to help the poor, the most direct and basic was to provide for the everyday means of life. This might be by providing for living costs, food, clothing and rent for someone to live independently or it could mean becoming an inmate in an almshouse or a hospital. The first of these encompasses a range of support which might be given to people in their own homes as ‘outdoor relief.’ The latter to those who were provided with support and accommodated in almshouses.

\textsuperscript{13} Ibid
\textsuperscript{14} Ibid.
The aim of outdoor relief was that recipients were supported in their own homes. This type of support was more usually short term and temporary and the result of ‘life cycle poverty’ for example sickness or injury, age, or the death of the main provider, making the recipient unable to support themselves. Recipients were likely to be orphans, widows, the elderly and those who had a more temporary injury or disability. In either case the number of recipients was likely to be small, Rappaport records that the accounts of the livery companies show charitable payments for ‘outdoor’ relief each year to be “to tens, not hundreds, of people” but nevertheless concludes that “the companies were an important source of assistance in money and in kind”.15 Between 1438-1490 the accounts of the Carpenters’ Company recorded just one to four people receiving alms in any year with additional occasional payments for burials.16 The records of the Carpenters’ are quite sparse for the years to 1490. Some years, such as 1452 to 1455, made no mention of any alms paid at all. The Carpenters’ seem to have suffered a period of decline in the mid fifteenth century with their income for 1453 recorded as just 26s 8d, whereas their average yearly income up to 1516 was £28 p.a.17 The Carpenters’ were not a rich company and obviously any drastic decline in revenue affected ability to assist members and was likely to make payments to outsiders impossible. By the early sixteenth century the ‘great’ companies had amassed considerable wealth and their external charities were able to be maintained even in more difficult times but for

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15 Rappaport, p200
16 Bower Marsh, Records of the Worshipful Company of carpenters’ volume II (Warden’s Account Book 1438-1516) (Oxford, 1914), pp. 3-46
17 Ibid,
the ‘minor’ companies any reduction of income caused charitable provision to become more inward focused.\textsuperscript{18}

From the Carpenters’ records it is difficult to know whether these payments were made to poor men and women living in their own home. No mention is made of almsmen being lodged in a specific company building, but we can infer that an almshouse was established by the Carpenters’ as there are occasional references to it. In 1457 the following is recorded, “Itm payde for mete and drynke for iii men of Thomas Waram and Roberde gregorsman werking on the almes hows”.\textsuperscript{19} The building of Carpenters’ Hall had begun in 1429 and four houses were also built on the site. It is likely that one or two of these houses were used initially as almshouses but that this was short lived and by the second half of the fifteenth century these were let on ordinary terms.\textsuperscript{20} It is likely that in the second half of the fifteenth century and throughout the sixteenth century the almsmen and women of the Carpenters’ Company received outdoor relief, ending only with the creation of almshouses in Godalming by Richard Wyatt in 1604. There is mention in the Court Records, however, of ‘alms-folk’ living at Carpenters’ Hall in the mid sixteenth century.\textsuperscript{21} Of the other companies focused on in this study the only other livery company recorded as having an almshouse in late medieval England is the Brewers’ who were gifted a tenement for this purpose in 1423.\textsuperscript{22} The Clothworkers’ later acquired an almshouse for seven poor people by the will of Margaret, Countess of

\begin{footnotes}
\item[18] For an example of this retrenchment, see the memorandum books of the Wax Chandlers’, GL, MS 9495-6
\item[19] Bower Marsh, vol II, p.25
\item[20] Alford and Barker, p.38
\end{footnotes}
Kent, but this was not until 1540. The Armourers and Brasiers’ were gifted tenements by the will of John Richmond in 1559 which were to be used to house the poor of the company.

Outdoor relief could take a number of forms. Money payments were common and increasingly dominated as the period under discussion advanced. The Carpenters’ recorded a payment of 7d a week to the almsman, Richard Bright, in 1460, but there seems to have been considerable variation in the amounts given, indicating perhaps that some people lived wholly on alms, while for others alms supplemented other income. In the 1560s among the alms recorded in the Carpenters’ accounts we find 6s 8d per annum to the widow of Henry Vertue (an amount that had been received by her husband before his death), the same amount granted to Selbye in 1568, while William Thompson was granted 8s quarterly for the rest of his life, also in 1568.

The wealth of the company certainly seems to have affected the amounts that the almsmen and women could receive. Like the Carpenters’, the amount given by the Founders’ Company was modest, records for 1499-1500 show a payment of 2s 2d each half year to one William Pirry, and from 1499 onwards ‘Moder Campion’, had her house rent of 4s p.a. paid for several years. Later accounts recorded one off payments for hardship more frequently than regular alms payments. This shows a flexible attitude to the needs of the poor of the company, people who were known to them and assessed to be in real hardship.

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23 Will of Margaret, Countess of Kent. 2nd December 1540, TNA:PROB 11/28
24 GL, MS 12105
There are many years when no alms payments were recorded at all, or an overall figure is given but details of recipients are not recorded.\textsuperscript{26} It would probably be wrong to conclude from this that no payments were made. The Founders’ accounts were frequently rather erratic, with receipts and payments seeming to bear little relation to one another. It is possible that alms payments may have been noted elsewhere and are now lost, but it seems clear that the Company was not always in a position to be generous and that they probably sought to discourage any but the most needy from seeking help.

Unsurprisingly wealthier companies made more significant, regular and sustained payments. The Merchant Taylors’ who had an almshouse for seven members and their wives from 1413 paid a minimum of 20s per annum to those who lodged in the almshouse and 2s 10d every 14 /15 days to those who did not.\textsuperscript{27} The Mercers’ were even more generous paying 14d a week to those with lodgings in Whittington’s Almshouse.\textsuperscript{28} Although the Goldsmiths’ are recorded as paying pensions to their poor from their earliest records, they are unusual among major companies in not having a dedicated almshouse by the end of the sixteenth century. It is clear that the issue of alms was a contentious one for the Goldsmiths’, and it was recorded in the Ordinances of 1449 that alms and pensions need to be more strictly regulated

\begin{footnotes}
\textsuperscript{26} Parsloe, pp. 9-42
\textsuperscript{27} M.Davies ed., \textit{The Merchant Taylors’ Company of London: Court Minutes 1486-1493} (Stamford, 2000), p.23
\textsuperscript{28} J.Imray, \textit{The Charity of Richard Whittington} (London, 1968), Appendix 1, p.118. This may tell us something about those admitted to Whittington’s almshouse. They were unlikely to have been the poorest of the company to receive such generous pensions, however, they were not members of the livery who were provided for in other ways.(pp.9-10)
\end{footnotes}
as the companies’ property was not being adequately maintained and repaired for lack of money, as too much was being paid out in alms.\(^{29}\)

What does appear to be true for all companies, however, is that the numbers that were supported through alms payments, whether as outdoor relief or in an almshouse was small.

Almshouses provided comprehensive care and enjoyed widespread public support in the late Medieval and Early Modern period. To endow an almshouse considerable resources were needed and could not usually be carried out though quarterage and other membership fees alone. Almshouses were endowed by individual livery company members.\(^{30}\) Many can be clearly charted back into the first years of the fifteenth century. Indeed, ‘There is reason for supposing that many of these foundations are older. Probably as early as the fourteenth century the companies had several almshouses in the City of London’.\(^{31}\)

Many London livery companies managed endowed almshouses for their members by the fifteenth and sixteenth centuries. These were established as follows: the Merchant Taylors’ in 1413-1416 acting on an endowment by John Churchman; the Mercers’ Whittington’s Almshouse in 1434; the Grocers’ in the 1430s, following a bequest by Thomas Knolles (unusual among major benefactors in having 19 children, at least some of whom survived their father); the Salters from a bequest by Thomas Beaumont in 1455; Andrew Hunte made provision for 2 almshouse by

\(^{29}\) Reddaway and Walker, Appendix 1 Book of Ordinances H69 fo.50v  
\(^{31}\) www.british-history.ac.uk/livery-companies-commission/vol1/pp.25-42#h3-0004 [accessed 29/1/17]
leaving tenements to the Girdlers’ in 1431; the Brewers’ converted a tenement in 1423 and the Vintners’ created their almshouse in the 1440s. In 1540 Margaret, Countess of Kent transferred an almshouse to the Clothworkers’ that she had built in Whitefriars for seven poor women.  

Further foundations were made by the Haberdashers’ (1451/1543), the Drapers’ (1508/9), Cutlers’ (1442/3), Coopers’ (1554), Skinners’ (1435) and Leathersellers’ (1544). The Carpenters’ as noted above also founded a short-lived almshouse sometime in the fifteenth century, though this is not mentioned in the list of London almshouses that Rawcliffe has listed at the end of her article on later medieval foundations.  

McIntosh has carried out extensive research into the establishment and history of almshouses and hospitals across the country between 1350 to 1600. It is notable that even in her comprehensive study very little mention is made of the role of livery companies and urban craft guilds in the provision of almshouse and hospital care. She chooses to group urban craft guilds or companies, with religious guilds in categorising types of foundation. This shows just 1% of all hospitals and almshouses pre-1350 founded by religious or urban guild fraternities, 11% of hospitals, 18% of almshouses, and 14% of other institutions in 1350-1539 and no hospitals, 9% of almshouses and 13% of other institutions in 1540-1599. Given that religious fraternities cease to exist after 1548 it is likely that all or most of the 9 foundations after 1540 are due to urban guilds and companies.

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32 Rawcliffe, ‘Dives redeemed?’, pp. 1-27
33 Ibid, pp.22-25
34 M. McIntosh, Poor relief in England 1350-1600 (Cambridge,2012)
35 Ibid, Appendix E, p.305
For the earlier periods, this categorisation obscures rather than reveals the extent of this type of provision provided by and through livery companies. In the early years there was often a lack of clarity about whether a group was a religious fraternity or a craft guild as members of the same craft frequently lived in close proximity, and their craft guild gradually emerged from within a religious fraternity. By the fifteenth century, and even in most cases, by the second half of the fourteenth century the distinction was, however, clear and so this conflation of the two groups is unhelpful. What we see here, however is that nationally the religious fraternities and companies were the largest lay providers of hospital and almshouse foundations in the period 1350-1539.  

It is difficult to reach an exact figure for how many almshouses were founded within the period 1390-1570 in London. Some were obscure and short lived. It has been estimated that the number of places available in all London almshouses by 1520 was 250-300. As at least fifteen company administered almshouses were operating in the City at that time, with roughly an average of ten people provided for in each, from this it is possible to estimate that livery company charity accounted for approximately 50-60% of total almshouse provision.

Figures showing the numbers of new foundations or the almshouses that survive throughout this period do not tell us all there is to know about livery company donations to hospitals and almshouses. In some cases, particularly with the minor companies, funding was provided to help maintain existing foundations, when it was not possible or necessary to fund a major foundation.

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36 McIntosh, Poor relief, Appendix E, p. 305
37 Barron, London in the later Middle Ages, p. 300
This is particularly true of hospitals. Although some livery companies established strong connections with particular hospitals, such as the Drapers’ and the Pouchmakers’ with St Mary’s Hospital, Bethlehem, many were administered before the Reformation by religious houses and suffered as a consequence of the Dissolution of the Monasteries.

**Hospitals**

Hospitals in the later medieval period performed a range of functions. Most certainly provided places for the sick poor, but many also housed travellers and pilgrims, widows and women whose husbands were abroad, served as almshouses and even sometimes developed an educational function, at St Anthony’s Hospital, for example. Some had specialist functions, caring for lepers or the insane. The distinction between hospitals and almshouses was not always clear and even when called hospitals, the endowments established by wealthy individuals and the livery companies were sometimes more properly seen as almshouses. This is true of Whittington’s Hospital founded in 1424 for 13 poor men and women.

The future of the five major London hospitals, or Royal hospitals, looked bleak at the Reformation, but they managed to survive, with St Bartholomew’s and St Mary of Bethlehem being transferred to the Corporation of London, St Thomas’s being revived in the reign of King Edward VI, and the establishment of Christ’s Hospital and Bridewell in 1553 and 1557. To a greater or lesser extent all of these hospitals received funds from the livery companies and by no means all of it was voluntary.

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Bridewell was particularly lacking in funds and the London Companies were compelled to subscribe through rates imposed by the Corporation of London.\textsuperscript{40} Amounts ranging from £100 each for the ‘great’ companies, down to £2 for the Long Bowstring Makers’, were contributed for the establishment of the hospital, followed by demands for regular payments after the royal hospitals came into the control of the Corporation of London.\textsuperscript{41} Individual livery company members and the companies themselves played a significant part in supporting the hospitals after the middle of the sixteenth century. The records of the Founders’ show that contributions to St Bartholomew’s hospital replaced the ‘mass money’ paid by members pre-Reformation and were compulsory. This contribution appeared in the records from 1551 when the amount gifted to St Bartholomew’s was £3.18s.1d., payments continued yearly with the exception of 1556 when the money was given to Bridewell, 30s 8d. given by the livery, and 16s 4d given by the yeomanry.\textsuperscript{42} The Wax Chandlers’ made a contribution of 2 marks for St Bartholomew’s in 1548.\textsuperscript{43} Wills also recorded individual bequests made to the hospitals through companies from the earliest acquisition of the hospitals by the Corporation of London. Robert Ormiston in 1556 left in his will lands and tenements to the Clothworkers’ providing that ‘the said Master Wardeynes and company and their Successours for the tyme being shall yeld and pay yerely forever after the possession of the said Landes and tenants shall come unto them to three hospitalles latelie erected within the Cittie of

\textsuperscript{40} Jordan, p.194
\textsuperscript{41} Ibid
\textsuperscript{42} Parsloe, pp.115 and 137
\textsuperscript{43} J. Dummelow, \textit{History of the Wax Chandlers} (London, 1973), p.49
London the somme of vj li. Of laulful money of England.\footnote{Will of Thomas Overton, TNA: PROB/11/41} Further bequests, principally to Christ’s Hospital, were made in the second half of the sixteenth century from lands gifted to the Clothworkers’ company.\footnote{Podcast by Dr Annaleigh Margery: Cultures of Giving and Charity: the Clothworkers’ Company in early modern London. Recorded 9/11/2011. Accessed at www.history.ac.uk} These were not isolated payments, after 1560 ‘it may be said that almost every London merchant, every Lord Mayor save two, and most tradesmen as a matter of course made some testamentary provision for the hospitals of the city’, many did this through their livery companies.\footnote{Jordan, p. 187} This is in marked contrast to the more modest sums contributed in the years 1480-1550.\footnote{Ibid, p.186-7} It would be easy to see this as a major change in the pattern of giving, but this may not be the case at all. Before the Reformation, most hospitals were attached to, and maintained by religious houses. To establish if this was really a shift in the type of charity favoured post-Reformation, we would need to examine in detail pre-Reformation wills to see how many benefactors left bequests to religious houses for the specific purpose of supporting hospital provision. Of the 79 ‘Logge’ wills made by livery company members, for the period 1479-1486, 20 make specific mention of bequests to the London Hospitals.\footnote{Logge, vol 1nos. 10, 14,15,20,25,30,40,106,146,168,vol2, nos. 179,200,201,204,244,249,265,281,329,346,} Most of the rest left money or lands to religious houses, some of which, may have been used to support a hospital. Pre-Reformation gifts to hospitals may not have been so likely to be channelled through the lIVERY companies, or to have been worth such large amounts, but they clearly did play a prominent part in the wishes of testators.
Food, Clothing and Coals

Equally common pre-Reformation were gifts of food or goods such as coal or clothing. Gifts of food were particularly common when associated with doles at funerals or obits, when it was usual for loaves of bread to be handed to the poor who came to pray. In the case of food, unless it was for alms, money bequeathed for food pre-Reformation was usually to be distributed as a one off funeral dole, or was granted for a few years only, to accompany obit services. Other provision for food might be for a company dinner to remember the testator.

The provision of coals was widespread in the charitable records of all livery companies. Coal supplies were a basic necessity in the period with all heating and cooking relying on wood, or in cities, more usually on coal. A major ongoing charity provided by the Founders’ was Jordan’s dole of coals which appeared annually in their records from 1468. Jordan was a freeman of the Fishmongers’ Company and in his will of 1468 he left property to the Fishmongers’ with a charge to transfer sufficient funds to the Founders’ to provide coals annually to 20 poor members of their craft. This appeared in the records of the Founders’ only from 1555 and by then it had been changed to a money payment which varied between 4d and 12d per person, presumably dependent on need. Other payments pre- and post-

49 CCA, CL/Estate/37/1A/48. Will of Robert Pyle 1538 gives an unusually detailed description of the obit he wishes the company to provide in return for gifting lands and tenements. Bread, cheese and ale to the value of 6s be distributed to the poor of the parish yearly. Also quite late for obits to still be requested and performed.
50 R.R. Sharpe, Calendar of wills Proved and Enrolled in the Court of Hustings, A.D. 1258-A.D. 1688, Volume II, p.509-511 William Eastfield, Mercer, left money for the company to hold a breakfast and to pray for his soul in 1446. John Rogers, Clothworker, left £10 for a Dinner to be held by the company 2 days after his decease. TNA:PROB 11/35/126
51 Parsloe, p.135
Reformation were made by Thomas Northlond, Grocer, in 1481, John Thompson, Wax Chandler, in 1527, and Sir Martin Bowes, Goldsmith, in 1560, and many others. Distribution of coals as a means of charity was relatively uncontroversial and not hugely costly and seems to have been equally common in bequests made both pre- and post-Reformation. It was also selective as the recipients had to be chosen by the companies and were unlikely to be the poorest in the City, as they possessed a hearth.

Clothing and bed linen gifts were relatively common and often seemed to be aimed at showing the charity of the Company by providing clothing that would identify people as almsmen and women or being the recipients of the benefactor’s charity. As well as being pleasing to God, benefactors could be seen to be good men and women in the eyes of their neighbours and the company, and enhance their status. William Chambers, Armourer, left property to the company in 1521/2 for clothing to be provided annually for people attending his obit. The ordinances of the Goldsmiths’ compiled in 1478-83 required almsmen to wear a recognisable livery, and some bequests to the company had specifically left bequests to ensure this happened. As early as 1430 John Hilles left property, which among other uses, was to provide the means for thirteen poor goldsmiths to have a new black gown every three years. Companies themselves would listen to requests for help with clothing and make grants that were often very small in scale. The Accounts of the

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52 Logge, will 313, pp.284-289
53 GL, MS 9495, fl.22-25v
54 W. Prideaux, Charities under the management of the Goldsmiths’ Company, (London,1899) pp.10-14
55 GL, MS 12105
56 Reddaway and Walker, Appendix 1, Book of Ordinances, H85(6), fo64v
57 Ibid, Appendix 2, p.296
Carpenters’ show in 1446 ‘Itm. For ye powr mans howde’. Equally practical was the provision of 13 pairs of sheets to ‘xiiij poore men and women of the citie of London where as moste need shalbe’, by the will of John Rogers, Clothworker, in 1558.

Conclusions

It is important to examine if and how the pattern of giving by and through the livery companies changed over the 180 years under discussion. This will be done by looking at the seven focus companies at three time points, 1390-1400, 1520-1530 and 1560-1570. Two major questions will be examined. Does the nature and scale of giving change? What were the reasons for change? The first 10 years chosen marks the beginning of the period being examined and shows what charity the companies were able to provide when they were just becoming established, the second period marks a point where the companies had become established and had gained significant experience in charitable work, it is also the last full ten year period before the major changes of the Reformation. The last ten year period examined here enables an assessment of whether there had been changes in the 20-30 years after those major changes.

In 1390-1400 livery companies were defining their position and role within the structure of the City of London. Many had emerged from religious fraternities and at this stage provided relatively limited services to their members and the wider community. It was already possible, however, to see some of the mechanisms for

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58 Bower Marsh, Wardens’ accounts Vol II 1438-1516, p.10
59 CCA, CL/A/4/4
helping the poor emerge at this time. The Certificate of the Fraternity of Carpenters’, St Thomas Acon and St John Baptist Haliwel, one of the 1388/9 Guild returns, provides evidence of this. It states that each member was to pay 12d per annum for sustaining the sick or injured; that those who fell into poverty or sickness not of their own making should have 14d a week after a fortnight and that burial of members should be conducted and paid for if there were no other means to do so. It also established the mechanisms governing the fraternity and the need for aid to be discriminating if funds were not sufficient for all needs. The certificate did reflect the religious beliefs of its time by specifying the provision of candles, attendance at mass and paying for trental masses for the dead. It also listed some basic pay and working conditions, including mutual support of members in their craft. These provisions and sentiments were repeated in the returns for the other craft guilds of London in 1388/9. Charitable provision was in its infancy and was largely confined to members of the craft and their families, but it was addressing basic needs that all might have at some point in their lives, and trying to establish effective mechanisms to deal with these. This differed from the sort of casual charity that might be dispensed informally or through doles. For members of the company it could be seen as a form of insurance where they could receive benefits when needed. It was a type of mutual self-help and, as such, resembled the benefits available within the lay fraternities, from which many of the companies had developed.

60 TNA: CL47/46/465
Benefactions which assisted people outside the company were usually, though not always, linked to chantry foundation or prayers for obits as was the case with some of the early foundations of almshouses and schools.\textsuperscript{61}

Of the seven focus companies, the Goldsmiths’ were undoubtedly the most organised and significant by 1390. Formed by the twelfth century, they received their first royal charter in 1327 and records for 1390-1400 show steady receipt of quarterage payments, cases regularly being brought before the company court, fines levied, and payments made to the sick and poor of the company. By 1390 they had already received gifts of property including from Geoffrey de Ambresbune in 1272/3 and Simon de Barking in 1349.\textsuperscript{62} In the years 1404 -1444 they received further bequests from not less than 15 people. They were already able to move away from just relieving the poverty of members who had fallen on hard times and were actively supporting young men of the company to start their own businesses,\textsuperscript{63} none of the ‘minor’ companies were able to do so at this stage. On the feast day of St Dunstan (19\textsuperscript{th} May) 1423 seventeen people are recorded as having received alms.\textsuperscript{64} This was a wealthy company, yet as mentioned before, in 1449 there were complaints made by the wardens that too much was being paid out in alms.\textsuperscript{65}

\textsuperscript{61} Imray, \textit{Charity of Richard Whittington}, p.3 When Whittington died in 1421, 30 of the bequests made in his will required prayers to be said for him and his wife.
\textsuperscript{62} Reddaway and Walker, p.87 and p.102
\textsuperscript{63} Ibid, Appendix 1 Ordinances, pp. 270/1 lists 3 men who have left money in their wills to provide for loans for young men before 1470.
\textsuperscript{64} Jefferson, p. 363
\textsuperscript{65} Reddaway and Walker, Appendix 1, H69, fo.50v
Much had changed by 1520-1530. The livery companies were well established. All except the Founders’ had received their first royal charter. During this decade the Clothworkers’ were formed from a merger of the Fullers’ (charter 1480) and Shearmen (charter 1508) and received their own charter in 1528. The strongest focus for all companies was still on providing aid for their members, but for the ‘great’ companies funding for this had been augmented by property and money bequests which usually specified the type of aid to be given. The Clothworkers’ had received 6 major gifts of property between 1480 and 1528, the Goldsmiths’ considerably more, but the ‘minor companies’ were still mostly dependent on quarterage, fees and fines to carry out their charitable work and this ensured that much of what they were able to do remained focused on the members of the company. The Brewers’ did receive a tenement from John Enefeld in 1361 and land from John Tate in 1514 allowing provision for an enlarged hospital, almshouses and a free school. The 1548 Chantry Certificate also recorded a bequest for a chantry plus money for the poor from an endowment by John Leving. The Lime Street estate appears to be the first property to be gifted to the Carpenters’ in 1477 but may have belonged to the company before that time (this will be discussed in chapter 4), and the only other major gift before 1530 is that of William Cony in

66 The Founders’ received their charter in 1614, Parsloe, p.258, payments are listed in the accounts to the scrivener who drew up the petition to the King
67 Reddaway and Walker, over 20 major benefactors are noted between 1327 and 1509, appendix 2, pp.275-316
68 GL, MS 5442-1 and M. Ball, the Worshipful Company of Brewers, (London, 1977) p.65
The Wax Chandlers’ received their first property gift by the will of John Thompson in 1527, the Founders’ did not own any property in 1530. The Armourers and Brasiers’ received a gift of land and tenements from John Rutter by his will of 1486, and lands and houses from Evorard Freere in 1468/9. For the ‘minor’ companies these bequests were significant but were small, and in the years 1520-1530 no major shift in either the type or scale of giving took place. For the Goldsmiths’ and the Clothworkers’ this period and the bequests they received in property and in money established and confirmed their status in the City and made them less reliant on quarterage, fees and fines to assist the poor. All companies had developed mechanisms for managing property and money bequests administered by their Court of Assistants and this will be discussed in chapter 4. The focus of charity remained the same for all companies, however, and was governed by the religious concerns of donors.

‘It is clear that there was an increased level of participation in charitable giving during the Reformation period, and that it peaked probably in the 1570s.’ This is the conclusion of one leading historian of the period.

Certainly the years 1560-1570 were important ones for all of our companies with all receiving a greater volume of bequests after the middle of the century. Generally it was a time of increasing prosperity for the companies, but this was not true for the Wax Chandlers’ following the ban on candles in religious ceremonies post-

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70 Bower Marsh, vol II, appendix II
71 GL, MS 9495 fl.22-25v
72 GL, MS 12105
73 Archer, ‘Charity of Early Modern Londoners’, p.231
Reformation. 74 Further property had been received by them in 1543 and 1558, but the fall in demand for candles, and the fact that the Wax Chandlers’ seldom had more than 100 members meant that they still only paid £6 13s 4d in pensions to poor brethren, and £2 in alms in 1587.75

The range of charitable activity being undertaken by the two ‘great’ companies had increased significantly by 1570 although there was still a strong focus on support for the poor of the companies. Charity that came from gifts by individuals to the company was no longer dependent on chantries and obits, though there was often still a religious element to giving with some testators wanting to educate others by providing money for sermons.76 Charity outside the company was given to the poor of many parishes, following the wishes of testators and to prisoners, hospitals, and civic projects in London and beyond. The minor companies received relatively modest bequests during the period and the compulsory charge by the City of London Corporation for London hospitals after 1551 restricted their ability to look beyond the company poor in providing aid.

With the abolition of religious fraternities in 1548 and the removal of the religious houses, the possible repositories for charitable bequests had declined, which perhaps accounts for the increase in gifts for charitable purposes made to the companies during this period. The livery companies had also, by the mid sixteenth century, become such an essential factor in city management that they seemed like

74 Dummelow, p. 15
75 Ibid, p.38. These were figures requested by the Queen’s Council and may have been massaged to prevent the company being asked for a significant loan payment!
76 One example of this is to be found in the will of Dame Anne Packington who bequeathed lands to the Clothworkers in 1563 and requested that money be given by the company to St. Botolph, Aldersgate for a sermon to be preached in her name. TNA: PROB/11/47
a good option if a benefactor wanted his or her gifts to be well administered and safe. Increasingly over the period benefactors were drawn to the livery companies as administrators of long term charity because of their growing experience and expertise in property and financial management.

A more comprehensive discussion of the reasons why the livery companies are at the heart of charitable giving in the second half of the sixteenth century will be undertaken in Chapter 5.
Chapter 3 Charity in the wider community

In Chapter 2 giving by and through the livery companies to the poor of the company and the City was examined, but livery companies did not only focus on the most basic needs of their members or on the destitute in society. Individual members who left bequests to the companies for charitable provision had their own interests and causes and wanted to be remembered for making a difference in those areas that most concerned them. This chapter will discuss four areas of charity that expand and develop over the course of the period examined. The two major areas to be examined here are endowments for the provision of school and university charity, and the provision and maintenance of civic amenities. In both cases donors initiated or contributed to projects within London and across England and Wales. In addition, two smaller areas of charitable giving, gifts to prisoners and loans to young men will be considered. In the case of all areas examined here the provision of charity can be seen as enhancing the community and local area by providing opportunity, improving everyday life, promoting stability or reducing costs which would otherwise fall on those living in a neighbourhood.

The two major areas of charitable giving to be examined here have been chosen because of the importance attached to them by major benefactors of the time, and the extent of the records available for bequests for these purposes. Bequests for educational purposes usually took the form of providing for the salary of a schoolmaster or, in the case of more modest bequests, pre-Reformation, requiring
a chantry priest to instruct poor boys of the area. Other donors chose to provide scholarships for young men to one of the universities.

Charity given for civic amenity projects could be wide ranging, but most commonly involved contributing to the building and maintenance of conduits, building and repairing roads and maintaining or replacing bridges. The full cost of such projects could be very high, so in most cases benefactors contributed with others rather than bearing the full charge themselves. An examination of 79 wills of livery company members between 1479 and 1486 revealed 20 wills leaving funds for civic amenity projects. In most cases this was left for highway repairs, but 3 mentioned the creation or repair of conduits, and 4 the repair of bridges.\(^1\) Bequests given for civic amenity projects did not increase significantly in the half century after the Reformation, but there is evidence that they did increase in the early years of the Stuarts.\(^2\)

Both of these areas of giving showed an interest in moving beyond the wellbeing of the company and its members to contribute to the wider benefit of the community. The other two areas looked at, aid to prisoners, and loans to young men are much less significant in terms of the money contributed to fund them, but they are significant in the role that such charity played in fostering a stable community.\(^3\)

The pattern of these endowments is explained below, the mechanisms for enacting the endowments follow in chapter 4, and the motivation of benefactors who gave for these purposes is explored in chapter 5.

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\(^{1}\) Logge, vols1 and 2  
\(^{2}\) Jordan, pp. 204-206  
\(^{3}\) See Rappaport and Archer, *Pursuit of Stability*, for discussions of the role of livery company charity in maintaining stability.
The questions to be addressed in this chapter are:

Does the nature of giving for these specific purposes change over the 180 years under consideration?

To what extent were the livery companies chosen as the administrators of the bequest because they were best able to ensure that the donor’s intentions were realized?

**Education**

Educational provision is an area that had featured as a priority for some benefactors from the earliest days of the livery companies. In the fourteenth and fifteenth centuries this was often very small scale and provided as part of a chantry endowment. Funding for schools in the period before the Reformation came mainly from churchmen or church institutions.\(^4\) It is clear though, that there was never a church monopoly on educational provision and that from at least the fifteenth century secular religious guilds and private individuals made bequests for schools and other educational institutions.\(^5\) Some did so through livery companies. Among the earliest recorded in the first half of the fifteenth century, is that of John Abbot, a citizen and mercer of London, who gave lands to found a chantry in Farthingoe and stipulated in 1443 that the priest must instruct the children of the parish in

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5. Simon, *Education and Society*, p.32. One of the earliest endowments for educational purposes by a Goldsmith was that of Edmund Shaa who left money in his will of 1488 for the establishment of a school in Stockport. Will, TNA: PRO, PROB 11/8/12

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elementary subjects. Abbot, like many men and women who bequeathed funds for educational charity through their livery companies, chose to found a school outside London, most frequently, this was in the area where they were born. This may, in part, have been a consequence of the difficulties faced in gaining approval for new schools within London, but may also have reflected a desire to provide opportunity for those in their area of origin. It has been estimated that in 1551-3, 90% of all freemen in London who became citizens as a result of apprenticeship, were ‘foreigners’ who had originally come from other areas. Links with other parts of the country were reflected in benefactions given to those areas.

Jordan, while charting the increasing amounts given for educational endowments from 1480-1660, believed that London schools were in decline after 1440, due largely, to opposition to expansion on the part of The Bishop of London and the Chancellor of St Paul’s who had the right to refuse new foundations. If there was a decline in these years, this may also reflect lower demand as a result of the fall in population at the end of the fourteenth century following the Black Death, rather than a lack of interest in education.

Almost none of the new schools founded in the fifteenth century were founded as a school alone. Most that were not monastic foundations or Cathedral schools were linked to chantries, almshouses or hospitals. This would have made the cost of providing schooling for a few children more manageable as they would be using

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7 Rappaport, p. 76
8 Jordan, P.209
9 Orme, *English Schools in the Middle Ages*, p.155
buildings, or the chantry area within a church, for this dual purpose. In hospitals, which might have housed orphan children, providing education at least at a basic level, would make them more likely to be able to take up apprenticeships and less likely to be reliant on charity in later life. Children educated in these schools were expected to offer prayers for their benefactors and his/her family. This link to the idea of purgatory and ‘superstitious practices’ could have made these schools vulnerable at the Reformation, but in most cases Grammar schools did survive, though the fate of elementary schools was much bleaker.10

The involvement of livery companies as benefactors and as channels for gifts for educational purposes can be difficult to trace as very few records exist before 1400. Leach believed that this involvement dated to the first half of the fifteenth century. In refuting the idea that Colet did something new in entrusting St Paul’s school to the Mercers’ Company, he asserted that ‘there had been a constant stream of schools with city companies as governors from 1443 at least’.11 Orme believed that it was possible to talk of a ‘movement of endowment from 1440 onwards’.12 He also suggested that it is difficult to identify any process by which control and funding of school education passed from the clergy to the laity and that although lay funding increased in the fifteenth century, it was an inconsistent process.13 Simon identified numerous examples of the breakdown of religious control in education from as early as 1393 when several schoolmasters were summoned before the ecclesiastical courts for teaching without a license from one of the 3 London schools of ancient

10 A.F. Leach, _English schools at the Reformation 1546–1548_ (London, 1896), p.70
12 N. Orme, _Medieval Schools_ (Yale, 2006) p.254
13 Ibid, p 343
foundation. An unsuccessful petition was presented to the Crown in 1446 urging an end to the monopoly of teaching in London. This was signed by John Neal, the master of St Thomas Acon Hospital which was under the patronage of the Mercers Company.\textsuperscript{14} Elsewhere in England, in 1411, an attempt to ban lay teaching in Gloucester was thrown out by the local law courts.\textsuperscript{15}

The pattern is a complex, and, at times, a confusing one, and educational provision in the years before the Reformation is difficult to quantify or to fully classify, ‘education was neither exclusively religious nor necessarily charitable at the beginning of the fifteenth century’.\textsuperscript{16} Some children would be educated at home; literacy and numeracy teaching might take place as part of an apprenticeship, or in an informal way. Access to apprenticeships was made dependent on the ability to read and write in the fifteenth century, but many learned these skills while apprentices and not before. Records of the Goldsmiths’ company for 1469 note critically that some members had taken on apprentices who could not read and write.\textsuperscript{17}

The restrictions placed on establishing schools within London made it difficult for the companies to carry out the wishes of benefactors keen to establish a school there. Though it is true that company members did serve as trustees of schools from the mid fifteenth century, schools that were created by endowments through companies were outside London. Establishing a school in London may have been too difficult at this time for the companies to address. Simon Eyre (Draper), who

\begin{thebibliography}{9}
\bibitem{Education} Simon, \textit{Education and Society in Tudor England}, p.26
\bibitem{Ibid,p.23-4} Ibid, p.23-4
\bibitem{Expansion} Barron, ‘The Expansion of Education’, p.225
\bibitem{Ibid,pp. 222-223} Ibid, pp. 222-223
\end{thebibliography}
died in 1458 left 2000 marks to found a school in London. This was not enacted. Barron has suggested that Eyre’s educational bequest may not have been enacted because of the restrictions on establishing new schools or that even the huge sum of £2000 was not considered enough for his ambitious plans. It would have been the first London School to be founded by a livery company member and administered by a company.¹⁸

This situation changed after the endowment by John Colet of St. Paul’s school in 1510, a process which may have been aided by him being a member of the church hierarchy and not just a livery company member.

We have good records of the twelve ‘great’ Livery Companies for those donors who channelled their giving through the companies. Perhaps the earliest man recorded as bequeathing funds for a school in this way was William Sevenoak (c.1373-1432). In his will of 1432 he left a number of cottages in the town of Sevenoaks to be used as alms-houses for the benefit of 20 poor men and women. Revenue from London property was similarly left to endow a Grammar School in Sevenoaks, his town of origin.¹⁹ Other bequests of the fifteenth century include those of Edmund Shaa (Goldsmith) died 1488, who founded a grammar school in Stockport.²⁰ In this and in other bequests, Shaa and Sevenoak sought to be remembered in their area of origin, perhaps, to enhance the status of their family, as well as benefit the area.

¹⁸ C. Barron DNB entry on Eyre [accessed 30/07/17] and will, TNA:PRO, PROB 11/4 fols.100v-107
¹⁹ Member Biographies History of Parliament Online: William Sevenoak,
www.historyofparliamentonline.org/volume/1386-1421/member/sevenoak-william-1432. [accessed 30/01/2017]
²⁰ Shaa will TNA: PROB 11/8/12.
Livery Company administered endowments for schooling increased during the years up to the 1st Chantries Act of 1545. It has been suggested that it is during this ‘last generation of Catholic England’ particularly the years 1500-1530 that the greatest advances in school foundations in this period take place.\(^{21}\) In 1502 Sir John Percyvale (Merchant Taylor) founded a school in Macclesfield. His wife Thomasine later founded another at Week St Mary, Cornwall, in 1510. Stephen Jenyns (Merchant Tailor), left a large estate in the hands of the Company in 1523 which was put to a number of uses including founding, or Leach believes, possibly, reviving Wolverhampton Grammar School.\(^{22}\) A further pre-Chantries Act bequest administered by the Merchant Taylors’ Company was provided by Edmund Flower who founded a school in Cuckfield, Sussex in 1521. The ‘great’ companies had shown that they had the expertise to manage school endowments in the fifteenth century and individual donors recognised the need to leave bequests for such ambitious projects to a body which had the managerial skills to make their vision work.

The Mercers’ Company had strong links with charitable giving for educational purposes certainly going back, at least, to the endowment gifted by John Abbot in 1443. Richard Colyer left property in London for the support of a Grammar school in Horsham, Sussex, which was established in 1540. William Dyve founded a school in Houghton Regis, Bedfordshire in 1515, and John Colet famously chose the Mercers to administer the school he founded at St Paul’s in 1510. His stated motive according to Erasmus was that ‘while there was no absolute certainty in human

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\(^{22}\) Leach, *Schools of Medieval England*, p.281
affairs, he found less corruption in a body of married laymen like the Mercers, than in any other order or degree of mankind’.

Nicholas Gibson (Grocer) and his wife Avice founded a school at Ratcliffe Highway in Stepney in 1536, though, unusually, the property bequest to support the school was gifted by Avice to the Coopers’ Company. John Stow recalled the endowment as ‘a fayre free schoole and Alms houses’. It is notable in the wills of company members throughout this period that many appointed their wives as sole or joint executors, and that particularly in the sixteenth century women, themselves, made major gifts to the companies of their husband or father. Many of these gifts were for educational uses. Other benefactors were Robert Bekyngham (Grocer) who gave lands in Bromley and Newington to found a grammar school in Guildford by his will of 1509 and Sir George Monoux (Draper) who founded a school in Walthamstow in 1541.

As previously mentioned, the Goldsmiths’ Company records show Edmund Shaa as an early benefactor. The 1548 Chantry Certificate lists a further benefaction for education to the Goldsmiths’ by Thomas Fereby who gave lands to the value of £51 2s 8d per annum to found a chantry in Longendale, Lancashire, providing £10 per annum for a schoolteacher ‘who is to be well learned’. This yielded a clear profit to

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23 Ibid, p. 245
24 Stow, vol II p. 71
26 Avice Gibson, Thomasine Percyvale (Merchant Taylors’), Margaret, Countess of Kent (Clothworkers’), Dame Anne Packington (Clothworkers’) are all examples here.
the Goldsmiths’ of £33 9s 4d.27 Fereby’s gift is not mentioned in the Charity Commission Assessment of Livery Companies of 1884 so it seems highly likely that the rents for the lands were not specifically used for educational purposes after the 2nd Chantry Act. It is likely that more educational provision was attached to other bequests for chantries or obits by livery company benefactors than we know about, but that these have left no trace. A further significant benefactor of the Goldsmiths’ Company was Bartholomew Rede who founded a school in Cromer in 1505. This passed into the control of the Goldsmiths’ on the death of Rede’s wife Elizabeth in 1533.28

The Goldsmiths’ are unique among the seven companies under scrutiny in this dissertation in having major pre-Reformation bequests for school endowment. The probable main reason for the absence of endowments for schools by the other companies is lack of funds. The five minor companies had few members and were poorer. In 1502, the Wax Chandlers’ had 17 members in the livery. In 1531 they had 54 members paying quarterage, by 1538, following Thomas Cromwell’s discouragement of the use of candles in churches and the beginning of the process of the Dissolution of the Monasteries this had fallen to 34.29 Members of the minor companies were also less likely to be the wealthiest members of the city elite. Indeed when members of minor companies did become prosperous, they


29 Dummelow, p.56. The figure for 54 in the livery in 1531 from GL, 9481 fl 7 to 20b.
sometimes opted to pay a fine to join one of the ‘great’ companies to further their ambitions. The Clothworkers’ though generally more prosperous do not come together as a company until after 1500, formed from the smaller Fullers’ and Shearman companies. However we do find some bequests for educational purposes being received before the Reformation. John Tate, mentioned above, who bequeathed land to the Brewers’ in 1514 stipulated that part of the proceeds should be used to found a free school.

Endowments for University Colleges or for exhibitions for scholars at university do not form a significant part of charitable giving by livery company members pre-Reformation. We do have some information about bequests that were made by members but little evidence that most benefactions of this nature were administered through companies. Jordan has recorded £4038 2s being given for scholarship and fellowship foundations at the universities by London merchants often linked to transfer from particular schools to particular university colleges. One example of this is the bequest by Thomas White (Merchant Taylor) in 1553 which provided scholarships for boys from Merchant Taylors’ School to Oxford and Cambridge. Further examples of benefactions include Edmund Carvell (Grocer) c. 1473 and an unnamed haberdasher who endowed a fellowship at Queen’s College, Cambridge. After the Reformation there seems to be a greater emphasis on

30 Ball, p.65/66. One of the main benefactors of the Brewers’, John Tate, left the company to become a Mercer and later became Lord Mayor.
31 Ibid, p.65
32 Jordan, p.251
33 Ibid, p. 257-8
34 A. Cobban, ‘English University Benefactors in the Middle Ages’, History: Journal of the Historical Association, 86 (2001), pp288-312,
endowments for study in Higher Education.\textsuperscript{35} In 1555, John Rogers gave property to the Clothworkers’ to endow scholarships to Oxford and Cambridge, as did Dame Anne Packington in 1560, William Lambe in 1568 and Thomas Dixon in 1574.\textsuperscript{36} Gifts for scholarships at Oxford and Cambridge were more usually given towards the end of the sixteenth century and are common in the first half of the seventeenth century. The Carpenters’ began to receive endowments for scholarships to Oxford and Cambridge only by 1650.\textsuperscript{37} The reasons for the changes in the pattern of endowment for universities post-Reformation are discussed in Chapter 5.

For school endowments it is also important to assess if giving changed after the Chantries Acts of 1545 and 1547 and particularly if the pattern of giving post-Reformation took a distinctive path. This would enable an assessment of the extent to which protestant and later puritan ideas influence the pattern of giving. Again, this is addressed in Chapter 5.

Leach has suggested that Henry VIII was an important founder and supporter of schools, in his view, significantly more important than Edward VI. Leach believed that schools had not really suffered as a result of the changes of the Reformation, ‘the suppression of monasteries and colleges was by no means regarded by Henry’s contemporaries as discouraging education or educational endowments’.\textsuperscript{38} Orme, while agreeing that Henry VIII showed considerable interest in education, stresses

\textsuperscript{35} Jordan, pp.251-2
\textsuperscript{36} CCA, CL/A/4/4, TNA: 11/35/126, TNA:PROB 11/62/221, TNA:PROB 11/56/557
\textsuperscript{37} GL, MS4329/5
\textsuperscript{38} Leach, The Schools of Medieval England, p.328
that provision in his reign was erratic and lacked uniformity.\textsuperscript{39} Simon states that no systematic study of the number of schools connected with monastic houses has been undertaken and that it is, therefore, difficult to assess the extent of their loss at the reformation.\textsuperscript{40} The lack of evidence about the number of schools ‘lost’ at the Reformation does make it difficult to assess these assertions. One thing that does emerge is a concern during the reign of Edward VI to manage existing school foundations, often outside London and ensure that they have a future even if the role of the King was to adopt them in name only.\textsuperscript{41} In the case of the founding of Christ’s Hospital there was clearly an interest in ensuring some education for poor orphan children in London.

A very important difference between the 1\textsuperscript{st} and 2\textsuperscript{nd} Chantries Act allowed many schools to survive after 1545 but made this less likely after 1547. At the Dissolution of the Monasteries most schools directly connected with a religious house ceased to exist though in a few instances men who gained monastic lands continued to fund a school. One such, is Ralph Radcliffe who maintained a school in the former premises of a Carmelite house.\textsuperscript{42} Under the provisions of the 1\textsuperscript{st} Chantries Act of 1545, schools for which funds were held in trust, usually continued, with funds provided by the Court of Augmentations. The Court was founded in 1536, and administered financial issues connected with the Dissolution of the Monasteries and other religious changes. The 2\textsuperscript{nd} Chantries Act included the confiscation of the lands of religious guilds which had been used in some instances to support schools,

\textsuperscript{39} Orme, \textit{English schools in the Middle Ages}, p.270
\textsuperscript{40} Simon, \textit{Education and Society}, p. 179
\textsuperscript{41} The schools of King Edward VI in Birmingham were originally founded by the Guild of the Holy Cross, a lay fraternity abolished in 1547
\textsuperscript{42} Simon, \textit{Education and Society}, p. 181
‘fellowships of mysteries or crafts’ were exempted from the Act. The need to finance schools locally without support from religious houses and guilds may have encouraged wealthy members of the London livery companies to support education, an example of this is to be found in the acquisition of a license to buy land to provide £40 per annum to support Bedford School (closed after the dissolution of the Monasteries and later named Merchant Taylors’ School) granted to Sir William Harpur (Merchant Taylor).43

After the Reformation, and particularly after the 2nd Chantries Act, London foundations by livery company members were more common. The exemption of the livery companies from the Act and the move away from the ecclesiastical stranglehold on school foundation in London earlier in the century made this easier.

The period during and after the Reformation shows increased evidence of members of livery companies bequeathing land and money for educational purposes to be administered through their companies. Archer, examining 3 great livery companies, the Grocers’, Merchant Taylors’ and the Clothworkers’, noted the years 1560-1640 as being ones when charitable giving was at its height. The prosperity of the companies in those years reflected the prosperity of individual members who gave generously to charity and chose their companies to channel their giving.44 Elsewhere Archer has suggested that the increase in charitable giving by and

through the livery companies probably peaked in the 1570s. Possibly compulsory rating after 1572 may have discouraged some voluntary giving after this point.45

A significant number of schools were established by livery company members in the 30-40 years after the Reformation. For the Mercers’, Sir Rowland Hill moved the St. Thomas Acon School to new premises in 1542 and founded a school in Market Drayton in 1555, Dauntsey’s School was opened in West Lavington in 1553. Sir Andrew Judde bequeathed property to the Skinners’ to create Tonbridge School in 1553. Richard Hilles (Merchant Taylor) established a school in 1560. Lawrence Sheriff founded a free school in Rugby to be administered by the Grocers’ in 1567. Many more examples could be given.

The Clothworkers’ were entrusted with lands to establish or support a number of schools during the post-Reformation period. The most minor of these is a bequest of £3 per annum from rents on Islington properties left by Dame Anne Packington ‘towards the finding of poor men’s children of St. Botolph, Aldersgate to school and learning’.46 In 1569 Sir Rowland Heyward left £200 to the company on condition that they paid £12 per annum for the maintenance of a free school that he had established in Bridgenorth.47 One of the most significant bequests received by the Clothworkers’ for educational use in the years after the Reformation was that of William Lambe. Lambe became a freeman of the Clothworkers’ in 1568 at the age of 70. In that year he signed an indenture to give property to the company after his

46 www.clothworkersproperty.org/benefactors/packington [accessed 16/02/2016]
47 CCA, CL/B/1/2 f.132r
death to maintain a free school and almshouses which he had established in Sutton Valance, Kent. The company received these lands at his death in 1580.\textsuperscript{48}

As with the Clothworkers’, the Brewers’ Company were more heavily involved in administering educational provision in the late sixteenth and early seventeenth century than in the earlier part of the period under discussion. The Brewers’ had their first school endowment in 1514, then, later in the century (1599), a Grammar School at Aldenham in Hertfordshire was conveyed to their care by Richard Platt, and in 1609 Dame Alice Owen bequeathed lands for a school in Islington for 30 boys.\textsuperscript{49} In addition to the early foundations of Shaa and Rede the Goldsmiths’ also administered a later sixteenth century bequest from Dame Joyce Frankland, daughter of a Goldsmith and wife of a Clothworker, of property in Surrey, to found a free school and scholarships to Oxford and Cambridge (1588), and from John Fox to pay £10 a year for a master at a grammar school in Dean, Cumberland (1597).\textsuperscript{50}

Jordan has claimed that:-

‘the great age of grammar-school foundations may be said to extend from 1571 to 1650-1660.\textsuperscript{51}

Even if Archer is correct in his assessment that livery company charity peaks by 1570, this does not seem to be the case for charity given by these seven companies for educational purposes. Giving for educational purposes continued strongly in the late sixteenth century and into the early seventeenth century. However, there was

\textsuperscript{48} TNA: PROB 11/62/221
\textsuperscript{49} GL, MS 5480A and MS 6817
\textsuperscript{50} Jordan, pp. 228-229, 232-233.
\textsuperscript{51} Ibid, p.227
some change in the pattern of giving for educational purposes in the later sixteenth century. As demonstrated earlier in the chapter, charity for higher education endowments increased in the later years of the century, becoming the focus for more donors. This, perhaps indicates an increased interest in puritan ideas, as most gifts were to Cambridge, seen as a centre of puritan thinking. This will be discussed further in Chapter 5.

**Civic Amenities**

Bequests for civic projects had featured in the wills of livery company benefactors from the earliest times. Civic amenities are those aspects of infrastructure that made the lives of people living in towns better and enabled businesses to thrive. These were, principally, projects for the maintenance of roads, the building or maintenance of bridges and the construction and repair of conduits.

As with bequests for education many were for projects associated with the town or area that the benefactor originally lived in. Unlike aid to the poor, it is not so immediately obvious what the benefits of contributing to these projects would be. There are 2 questions that need to be addressed here. Why did benefactors choose the companies to channel their bequests for these projects? How significant were bequests to livery companies as part of the total gifted for projects for civic amenities?

The total sums involved in these bequests were generally small compared with other types of charity, and the money left for them was frequently a one off payment and did not come with a property endowment that the company would
need to manage. This might make taking on these bequests less attractive to the companies. It has been estimated that the sum given for improving civic amenities represented only 4.95% of all bequests for charitable purposes by London donors between 1480 and 1660, and that this percentage was stable across the period.\textsuperscript{52}

Numerous instances of these bequests could be given and they reflect a wide range of donor interests and concerns. In 1396, John Walworth (Vintner) left money to the Fishmongers’ for the maintenance of a conduit to be created in ‘Fletestrete’.\textsuperscript{53} Ralph Verney (Mercer) left money for the repair of London roads and roads in Flete, Merston and Aylesbury in 1478 and Thomas Goldwell (Fishmonger) made a bequest to repair highways and bridges in Banbury in 1485.\textsuperscript{54} In 1533 Richard Colyer (Mercer) left £100 for mending the roads between Horsham, Crawley and Reigate.\textsuperscript{55}

Edmund Shaa and John Shaa (Goldsmiths) in 1488 and 1503 both left money for civic repairs in London.\textsuperscript{56} Edmund bequeathed money for repairs to the city wall and for the construction of a new stone gateway at Cripplegate, asking that the city provide the materials from the existing gate and the mortar to build it. The gate was to bear his own arms and those of the Goldsmiths’ Company. Both men left money for repairs to roads in Hordon in Essex. In 1529, Sir Thomas Exmewe (Goldsmith)

\textsuperscript{52} Jordan, p. 196
\textsuperscript{53} Sharpe, vol II, p. 324
\textsuperscript{54} Logge, will 7 and will 200
\textsuperscript{55} C. Whittick, Oxford DNB, online edn., Oct 2008 [accessed 3/08/2016]
\textsuperscript{56} Edmund Shaa TNA: PRO, PROB11/8/12 and John Shaa TNA:PROB 11/14/156
provided for the laying of a water conduit in London Wall and left the residue of his
estate to fund repairs.\textsuperscript{57}

It is likely that some of these gifts were not entirely altruistic but were given to facilitate the donor’s business interests. Repairing roads and bridges might sometimes fall into this category. It may be that helping the community in this way would enhance the standing of the benefactor among those who benefitted. William Lambe (Clothworker) rebuilt and completed the Holborn Conduit probably in the years 1557-1560 which cost him at least £1500.\textsuperscript{58} This is a huge amount of money but it was a high profile project and his contribution was sure to be widely known. These examples show the diverse range of charity for civic projects and reveal the often complex nature of donor motivation which will be discussed in chapter 5.

Bequests for civic amenities gifted by livery company members were not always administered by their companies. By the mid sixteenth century many of these gifts were given directly to the City to administer. Mention of gifts for works to the ‘Mayor and commonality’ appear frequently in the abstracts of wills proved in the Court of Hustings’ between 1550 and 1570.\textsuperscript{59}

An example of this is to be found in the will of John Watson (Clothworker) of 1555. He leaves a tenement, shop and yards ‘to the maior Comynaltye and Chamberlayne

\textsuperscript{57} Jordan, p. 203
\textsuperscript{58} Stow, vol II, p.34
\textsuperscript{59} Sharpe, vol II
of the Citie of London and their Successors for the tyme being for the maynteyning of the condyte pypes and the waster course of theym for euer.60

On rare occasions companies recorded a gift from the company coffers for civic works. In 1569 the Goldsmiths’ made a contribution towards the cleaning of the town ditch.61

Most of the major gifts for civic projects and repairs across the period 1390-1570 appear to have been made by men who had served as Mayor of London or who had been Aldermen.62 It is perhaps not surprising then that bequests to the minor companies for these works are not to be found. Members of the minor companies may have left small gifts in their wills for civic purposes but as these would not have involved a property benefaction they are unlikely to have been administered through the company. The motives of those who contributed small amounts later to the upkeep of projects may well have been different as it less likely that their name would be associated with the major works, they may have had more practical concerns.

It was also the case that minor companies were called upon to contribute to municipal welfare schemes. This could be in the form of a gift or a loan, and in 1532-4 the Wax Chandlers’ loaned £20 to the city to help buy corn to sell to the

60 Will of John Watson TNA: PROB 11/35/126
61 Prideaux, p.70
62 Jordan, p. 203
poor at reasonable rates.63 All of the companies would have been expected to subscribe to these schemes.

Aid to Prisoners

Aid to prisoners was one of the ‘7 Corporal acts of Mercy’ that guided pre-Reformation giving. The most common form that aid took was in the provision of food and this continued both before and after the Reformation. Gifts were often long term and funded by bequests of land or rents. In 1470 Robert Febras, who was a Barber surgeon, left tenements and gardens to the Leathersellers’, part of the rent gained from these properties (40s) was to be used to provide bread for the inmates of London prisons.64 In 1527 Stephen Ward, Wax Chandler, left 20d each to poor prisoners in Newgate and Ludgate prisons and to the 2 Sheriff’s prisons.65 In 1551 Lady Elizabeth Morys gave lands and tenements to the Armourers and Brasiers’, some of rent to be used to provide 20s at the Feast of the Annunciation and 20s at Christmas to provide meat and drink for the prisoners at Ludgate and Newgate.66 There are numerous examples from pre- and post-Reformation wills, of the provision of food to prisoners funded by gifts to London livery companies. Other bequests to help prisoners might be directed to releasing company members who were in debt from prison by removing their debt by gift or loan, or by intervening to prevent them being committed to prison. The Goldsmiths’ accounts

63 Dummelow, p.49.
64 Will, Court of Hustings 4th November 1470 Roll 202 (30 and 31), www.british-history.ac.uk/court-husting-wills pp.567-569, [accessed 31/3/17]
65 Dummelow, p.50
66 GL, MS 12105
mention in 1433 granting 14d per week to John Nayland ‘who has for many years been a brother and of the livery of the same mistery, (and) has fallen into such great poverty and is in debt to various people of the same mistery so that he is likely to be imprisoned and never be able to get out and it is likely that he would be entirely ruined there.’

Loans to young men of the company

Bequests were increasingly given to help young men of the company to start their businesses. This was made possible by grants of money or property by benefactors but was also designed to be largely self-financing as the recipients would be expected to repay the loan. In this way future generations of the company could continue to benefit or the money generated by the loans could be used to fund other charitable projects. At least ten such schemes are specified as being initiated by donors to the Clothworkers’ between 1480 and 1574. A typical case is that of Augustine Hynde who in 1556 bequeathed £100 to be lent at £25 each to four men of the company for three years.

There is no evidence from the surviving records of the minor companies examined here that loan schemes of this nature were administered by those companies. This may be because the relative poverty of the companies made a concentration on relieving poverty among the members a prime focus. We know that the Wax Chandlers’ suffered some decline post-Reformation and the Founders’ focused their money into the construction of their Hall and the ongoing costs of doing so from about 1520-1540, but for the Carpenters’ the sixteenth century was a time of

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67 Jefferson, p.465
68 CCA, CL/B/1/1, f.217v
relative prosperity.\textsuperscript{69} It may be that some schemes did exist, but were recorded elsewhere or administered more informally rather than being the subject of a formal bequest.

**Conclusions**

In 1390-1400 there are no records of livery company members having made bequests for educational provision. At this stage companies were essentially inward facing and their charitable provision was confined to the members and their families. Most educational provision was in the hands of religious houses or colleges and was aimed to train children for the priesthood or a religious life. By the mid-twelfth century London had three schools at St Paul’s, St Mary Arches, and St Martin le Grand.\textsuperscript{70} The policy of restricting schools in London to just three was upheld until the mid-fifteenth century but it is highly likely that others did exist.\textsuperscript{71} When bequests of books or money were made they would most likely be made directly to the schools or the religious foundations they were controlled by. Where benefactors left money to found a chantry they might also instruct the chantry priest to carry out some instruction for poor boys, as was the case with John Abbot in 1443, but this would be small in scale.

All this changed as the fifteenth century progressed. The list of schools endowed by livery company members, in this chapter, shows the importance that many attached to providing educational opportunities. Many schools were founded

\textsuperscript{69} Parsloe, p.xxxi-xxiii and Alford and Barker, p. 68
\textsuperscript{70} Orme, *English schools*, p. 170
\textsuperscript{71} Ibid, p. 167
where the donors had been born or had special attachments. This is clear in the bequests of John and Thomasine Percyvale for schools in both Macclesfield in 1502 and Week St. Mary, Cornwall in 1510. The motivation for these foundations will be discussed fully in chapter 5, but it must be based on perceived need to provide for a school in those areas, probably combined, before the mid fifteenth century, with the difficulty of gaining permission from the authorities to open a school in London.\textsuperscript{72} In the sixteenth century more schools were founded in London and administered by livery companies, St. Paul’s in 1509/10, Gibson’s School in Stepney (1536), Westminster (1540), Christ’s Hospital (1552) and Merchant Taylors’ (1561).\textsuperscript{73} In the case of Christ’s Hospital it may be possible to claim that many livery companies had some share in educational provision as it gathered contributions from all as part of the Royal Hospitals funding. They were not involved in its administration however. Benefactors who wanted to donate to Christ’s Hospital, and did so through their companies, must have felt that the relationship between the company and the hospital was a productive one and gave them the best chance of seeing their gift well used. By 1520-1530 a number of livery companies had become involved directly in the administration of schools founded with gifts from members or were using funds from property bequests to assist with scholarships to schools or to the universities. Educational provision by this time was not purely to produce boys who sang in the choir or to better train young men for the priesthood. Even before the Reformation humanist ideas had begun to influence the school curriculum. Schooling had become more secular and a better preparation for a

\textsuperscript{72} Ibid, p.168
\textsuperscript{73} Ibid, p.213
wider range of roles. This process of the secularisation of teaching increased with the Reformation period.

The Dissolution of the Monasteries, and particularly the effects of the 2nd Chantries Act of 1547, brought a period of uncertainty to school foundations that had been linked to religious fraternities and houses. As noted before, most of the grammar school foundations survived and by 1560-1570 were firmly established often with new benefactors and administrators. Some livery companies increased their involvement with particular schools. The Merchant Taylors’ for example had increased their contributions to Wolverhampton School and the pay of the schoolmaster rose from £10 to £20 by 1572. In the case of the London school formed by the Merchant Taylors’ which was initially founded with a bequest from Richard Hilles in 1560, several other bequests were made to support the school, including that of Thomas White who also founded St John’s College, Oxford, which had close links with the Merchant Taylors’ school. White was predominantly a lifetime benefactor, he died relatively poor. The administration of bequests could become complicated and intertwined and the companies became expert at dealing with complex and ongoing benefactions. It is probable that first-hand knowledge of how well foundations were administered by the companies encouraged other

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74 Simon, *Education and Society*, p. 387. Simon claims that from the mid fifteenth century trading languages are being taught in schools where merchant children are taught, along with a greater emphasis on maths and astronomy

75 Ibid, p. 371

members to donate to the upkeep of an established school such as Merchant Taylors’.

Over the 180 years from 1390-1570 it is clear that the involvement of the seven livery companies examined here, increased, in terms of endowments for education by individual members. Interest in educational provision, expertise in administration and willingness to take a company role are evident. This is most marked for the two ‘great’ companies, the Goldsmiths’ and the Clothworkers’. Of the ‘minor’ companies only the Brewers’, who were undoubtedly the most prosperous of the five ‘minor’ companies, administered major benefactions for schools. For the minor companies only very modest endowments were received, if at all, and these were later than 1570.

The pattern of giving post-Reformation does not appear to have substantially changed for school endowment. Major endowments were still largely the gift of prosperous members. What does appear to change is the way in which educational gifts were administered, with the livery company often becoming more directly involved in the day to day running of the school.77 In areas outside London the involvement of the livery company granted the bequest, often diminished in favour of more locally based administrations such as incorporated boroughs who also took over the running of some schools that had been founded by religious

77 The Mercers’ and the Merchant Taylors’ are both increasingly hands on with their schools after the middle of the sixteenth century.
fraternities. The administration of these educational institutions will be more fully explored in the next chapter.

The pattern of endowment for civic charities did not change significantly across the 180 years. As noted, the percentage of giving for these projects averaged 4.95% of all charitable giving at the time, and did not change across the period. It is probable that fewer gifts for civic projects were channelled through the companies than gifts for education, as the City authorities would have been more readily seen as the most effective channel for donations of this kind. With gifts for educational purposes, particularly after the Reformation, it is difficult to see any institution in London with more expertise than the livery companies.

The two minor areas covered here of aid to prisoners, and loans to young men, may not immediately seem to benefit the community. Aid to prisoners was a constant across the period and appeared frequently among bequests in wills. There was undoubtedly an element of compassion in this giving. Not all prisoners were imprisoned for crimes, many were imprisoned for debt or other misdemeanours. Sir Thomas White, who founded St John’s College, was imprisoned in Newgate for refusing to serve as an alderman in 1544. Those who gave, may have been obeying religious impulses or empathising with a situation that they feared for themselves.

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78 Simon, ‘Reformation and English Education’,
79 DNB entry 29272 [accessed 3/9/17]
Loans for young men of the companies became more popular as time went on and may well have been intended to maintain stability by ensuring that these skilled and respectable men did not leave London.

As charitable donations to the companies increased, mechanisms to administer property benefactions developed, and this is discussed in chapter 4.
Chapter 4  Mechanics of Charity

One of the major issues addressed in this dissertation is the change over time in the scale and scope of charitable giving by and through livery companies. In order to assess the effectiveness of the livery companies as administrators of charity in the 180 year period from 1390-1570 it is necessary to examine how they raised and managed charitable funds. This will involve looking at the practical reasons why people chose to leave bequests for charity for the companies to administer, though the main discussion of donor motivation will take place in chapter 5. This chapter will examine the way in which the livery companies were able to manage the endowments that they received for charitable purposes and to administer the payments and accounts to maintain these provisions over time. Questions to be considered include; how did livery companies fund and administer charity inside and outside the company? What could livery companies achieve that individuals could not achieve for themselves? Were there some types of charitable provision where choosing a livery company as the managing agent was less appropriate?

Funding Charitable Provision

All livery companies made some provision for internal charity for members, wives and children, and for external charity, which reached beyond the membership. In the case of the ‘minor’ companies this was heavily weighted towards benefits
within the company, but for the ‘great’ companies a wide range of charities were supported by the end of the sixteenth century.¹

**Company Charity**

Internal charity was usually supported from regular payments made by all members, such as, quarterage payments, or more irregular payments, such as, apprenticeship fees or fines.

Quarterage payments and fees were usually listed in the Wardens’ accounts. Fines were usually recorded in the Court Minutes. The Carpenters’ Accounts record 5 categories of income; quarterage which was 4d per quarter, fees of 2s 2d for registering an apprentice and 12d if he was transferred to another master, 3s 4d on completion of training to receive the freedom of the company, fines and indemnities for those who would not accept the livery or serve as warden, and income from property.² The financial position of the Carpenters’ did improve during the sixteenth century but this improvement was not dramatic. While ten year averages show that money income increased from £27 15s in 1491-1500, to £80 6s 3d in 1555-1564 and £126 6s 4d in 1591-1600, real income (taking into account general price rises) stayed static at £27 16s 1d in 1491-1500, £29 5s 10d in 1555-1564 and £27 5s 0d in 1591-1600.³ There were also considerable demands on the

¹ See chapters 2 and 3 for a discussion of types of charity and a comparison of the scale of charitable provision in different companies
² Bower Marsh, *Wardens’ Accounts 1438-1516, 1546-71, 1571-1591, 1592-1614*
³ Alford and Barker, P.60. Figures are taken from. H. Phelps Brown and S.V. Hopkins, ‘Seven Centuries of the Price of Consumables Compared with Builder’s Wage Rates’, *Economica*, 1956 pp.296-314
company from Crown and City, and between 1560 and 1600 there were a series of levies amounting to £408 in total. Nevertheless, the relatively modest contributions of the Carpenters’ to charitable provision did increase in the second half of the sixteenth century from £1–£2 per annum in the 1550s to £13 per annum in the 1590s. As the income of the Carpenters’ was around £126 6s 4d per annum in the 1590s this means that their charitable payments were a little under 10% of income, this is an increase on the 1550s when they paid £1-2 in charity on an income of c. £29 5s 10d or roughly 3-6%.

In the second half of the sixteenth century members of the Founders’ company were paying 12d or 8d a year in quarterage. The livery paid 3d a quarter and the yeomanry 2d a quarter. Widows also seem to have paid 8d-12d. As noted earlier in chapter 2, there is evidence that widows did continue to receive benefits that had been paid to their husbands, this may have been the reason why some pay quarterage. In addition all members of the Founders’ paid mass money of 2d for the livery and 1d for others per annum. This was for membership of St. Clement’s Brotherhood which all company members belonged to until 1547. After that date ‘mass money’ became a charitable payment to St Bartholomew’s Hospital. As previously mentioned, the recording of alms and other charitable payments by the Founders’ is erratic and probably reflects the views and competence of the wardens at any particular period. One section that is particularly detailed is for the years

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4 Bower Marsh, *Wardens’ Accounts 1546-71, 1571-91,1591-1614*
6 See chapter 2 p.33
7 Parsloe, vol 1, p. 174
1504-1516. For the year 1504-1505 these records show 11 people paying the full livery rate of 12d a year, 25 paying 8d, 1 paying 6d and 13 paying 4d. Those who paid 4d reflect a division within the yeomanry between master men (8d) and journeymen (4d), this distinction was abolished in 1516, with all except women and those paying for a partial year, paying 8d after that. The total sum for admitting apprentices was 23s 4d, fines are not mentioned in this account. In this same year it is stated that the ‘almes box’ contained £5 10s. The total recorded as paid for almes and buryings is 31s 10d. No other charitable payments are recorded.⁸

It is clear from the accounts of these two minor companies that the ordinary income of these companies was not sufficient to support major charitable contributions except when benefactions specifically for a particular charity were given. This is the case for the five ‘minor’ companies examined. Only the Brewers’ who were the wealthiest of the five, maintained significant external charity payments and they had received at least five gifts of property by indenture between 1552 and 1579 as well as bequests in wills.⁹

Great companies such as the Goldsmiths’ essentially raised their funds for helping members from the same sources as the minor companies. Quarterage, fees and fines were a key part of their income. The Goldsmiths’ seem to have been particularly assiduous in fining their membership and their court minutes are full of

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⁸ Ibid, pp. 19-22 and pp. xxxvi-xxxvii
⁹ See GL, MS 5462-2A
fines or threats to fine members for misdemeanors. Fines were paid to the ‘Alms of St Dunstan’ the charitable fund of the Goldsmiths’. 10

Even from the earliest days of the period under consideration misdemeanors and fines were recorded. These include, William Lucas, who in 1393-94 was stripped of the livery and ordered to pay £20 to the alms fund plus further payments of 18d a week to the alms fund for a year, for lying to the warden. In 1394 William Nichole was told that he would have to pay 20s to the alms fund if he was found to have insulted a foreigner again. Even Wardens themselves, were threatened with fines if they did not do their job properly;

‘Item, if the wardens do not do their utmost to levy penalties, they shall pay to the alms fund of St Dunstan 100s’. 11 Wardens were also not exempt from fines for bad behavior. In 1400-1401 John Corby was made to pay 6s 8d to the alms fund for slandering John Knyvesworth the a fellow warden. He was further threatened with a fine of 33s 4d if he repeated the offence which he seems to have done in 1409 as he was fined 33s 4d then, and later expelled from the company. 12 In addition the Goldsmiths’ seem to have levied higher quarterage payments than most companies, of 8d a quarter for the livery in 1478-1509.

Funding and managing external charity

The income of a ‘great’ company gave much more opportunity for charitable works in London, and when benefactors requested it, in other parts of the country. This in

10 GH, Wardens Accounts and Court Minutes 1443-1519, p. 39
11 Jefferson, p.245
12 Jefferson, p.94 and pp.240-253
turn enhanced the profile and the prestige of the company encouraging other donors to see the company as a reliable administrator for their own bequests.

The greatest difference to be found in the charitable work of the ‘great’ and ‘minor’ companies is in the scope and scale of external charity. This is mostly funded by specific bequests and the ‘great’ companies were much more likely to attract these. As detailed earlier the minor companies received very modest property bequests through wills, during the period under consideration. The Brewers’ in 1361 and 1514, Armourers and Brasiers’ in 1468-9, 1486 and 1550, Carpenters’ in 1477 and 1517, the Wax Chandlers’ 1526, 1530 and 1558, and the Founders’, who were not incorporated until 1614, do not appear to have received a gift of property until the death of Richard Rowding in 1622-3 who left the reversion of 2 houses in Lothbury which the Founders’ received in 1647. For the smaller companies gifts were often for a specific purpose. The earliest gifts recorded for the Armourers and Brasiers’ were for the building of the Hall in 1428/9, many of these were for windows and glass.\textsuperscript{13} For all of the ‘minor’ companies gifts of silver and silver plate seem to be more common in these years, indeed, the Founders’ sold a number of these gifts in 1550 to raise money to buy the quit rent of their Hall.\textsuperscript{14}

The external charity of the Goldsmiths’ and the Clothworkers’ was much more extensive as they developed a more extensive property portfolio to fund this work.

\textsuperscript{13} GL, MS 12105
\textsuperscript{14} Parsloe, p.lv
One of the ways that all companies were able to acquire property, particularly in the fifteenth century, was to use the ‘testamentary device’, as mentioned in the introduction.

There is evidence from wills and in the methods of transfer of funds from benefactors to companies, of an attempt to circumvent payment for a mortmain license by passing property though several hands before it reached the company or for the company to give property to members which they would gift back at a later stage.

The Statute of Mortmain was first passed in 1279, and extended to livery companies in 1391. This forbade the bequest of property to a company without payment for a royal license. Once incorporated, many companies did pay for a license to gain and hold property, but before long the amount that they had obtained the license for would be outstripped by the value of property they wished to purchase or of the benefactions gifted to them. In 1341 the Goldsmiths’ Company paid 10 marks (£6 13s 4d) for leave to hold land and rents to the value of £20 per annum.\(^\text{15}\) For the Goldsmiths’ and for many other companies this was to prove insufficient to cover the value of property they came to hold. So the testamentary device was frequently used.

In London there was a way to avoid mortmain payments, as under the Charter of London, March 6\(^\text{th}\), 1327, property bequeathed by a freeman to a London company was exempt from Mortmain. The device was used quite extensively in the fifteenth century to the extent that there were attempts to stop it. The practice continued

\(^{15}\) Reddaway and Walker, p.9
nevertheless. Using the testamentary device, land that came into the hands of the company could be ‘given’ to a senior member and then moved back to the company by bequest.

The first apparent instance of this happening in the Carpenters’ Company is by the will of Thomas Warham proved in 1481. Warham left the Lime Street Estate, the first major benefaction for the Carpenters’, to his executors for 1 year charging them to then gift the property to the company. Although it is likely that the property may have belonged to the company for some years before this bequest, it had been impossible to record any rents for the property as this would have revealed the deception. The records for this period are, thus, incomplete and inaccurate. Another clear case of use of the testamentary device by the Carpenters’ is by the will of Thomas Cony which was dated 1st September 1517. In this instance, property adjoining Carpenters’ Hall was sold in 1514 and transferred to Thomas Cony the day before he made his will in which he bequeathed the property to the company. This device was probably also used by the Wax Chandlers’ in 1533 when Robert Brockett bequeathed houses and land to the company via trustees. The will of John Petyngar (Clothworker) of 1566 is another example where use of the device is probable. As early as 1415 the device had been used by the Goldsmiths’ when some of the property left by Drew Barantyne appears to have been left in this way. The register of deeds states that ‘this grant he fortified through the will of

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16 Alford and Barker, p. 49
17 TNA: PROB 11/7/76
18 The will was not enrolled until 1573. British History Online [http://www.british-history.ac.uk/court-husting-wills/vol2/pp683-697](http://www.british-history.ac.uk/court-husting-wills/vol2/pp683-697) [accessed 4 September 2017].
19 Copy will in GL, MS 9495 fl.28p-29v
20 CCA , CL/1/4/4
Hugh Wetherby, goldsmith, to whom, following the usual device of that period, the properties had been passed so that they might be left to the company.\textsuperscript{21}

Administering the considerable property portfolio that the two ‘great’ companies built up was a significant challenge and a great responsibility for the senior members of the company. The reason that they were willing to take this responsibility on is to be found in the quite considerable profits and benefits that property possession brought to the company. Donors were aware of this, and probably felt that it would ensure that the livery companies took good care of the property given. Payments to charities did not usually rise in line with property values, and the companies benefitted hugely.\textsuperscript{22}

Many of these properties remained in the control of the companies for centuries and with rising property values and the fact that most of the properties were situated in the City of London, ownership allowed the leading companies to build up considerable wealth.\textsuperscript{23}

Properties gained by the companies were administered by the Court of Assistants. Though they may also have helped to administer the charity, this was not always the case, and will be discussed in Chapter 5.

\textsuperscript{21} REDDAWAY AND WALKER, pp.279-282

\textsuperscript{22} See, City of London Livery Companies Commission, City of London Livery Companies Commission. Report; Volume 4 (London, 1884), British History Online http://www.british-history.ac.uk/livery-companies-commission/vol4 [accessed 4 September 2017]. For examples of the minority of instances where the company had increased the amounts paid.

\textsuperscript{23} BARRON, London in the later Middle Ages (Oxford, 2004), p. 226. Barron records that even a small company like the Wax Chandlers’ were able to make a clear profit of £5 18s 1d per annum from the bequest of John Thomson of 1526. The great companies made their fortunes from these surpluses.
They had the power to negotiate leases, set rents and ensure the good repair of properties. They might also be called upon to deal with problem tenants or settle property disputes. The Goldsmiths’ appointed two Renter Wardens to collect rents, administer the properties on a day to day basis and to supervise necessary repairs. Surveyors were used to produce annual reports on the properties for discussion when the Court of Assistants met.\textsuperscript{24} The Clothworkers’ administration functioned in a very similar fashion.

Any member of the livery of the company could be called on to serve on the Court of Assistants and this could be time consuming particularly for the larger companies where meetings were frequent, but in smaller companies too this could be a burden as with fewer men in the livery they would be called to serve more often. In 1550-1570 the Brewers’ had 25 members in the Court of Assistants on average per year which represented 60\% of those eligible to serve. The Founders’ had 13 which was 54-57\%, while the Clothworkers’ had 15-20 or 23-29\%.\textsuperscript{25} Occasionally members of other companies, presumably with specific skills were called on to help with the administration of charitable bequests. William Sevenoak who was a Grocer was made a trustee of Mercer Richard Whittington’s charity.\textsuperscript{26}

In the Carpenters’ Company rents formed 25-30\% of their recurrent income in the sixteenth century and was their most rapidly rising source of income at that time.

\textsuperscript{24} These meetings are recorded in the Court Minutes of the Companies, for example, see Carpenters’ Court minutes as detailed in notes 37 and 38
\textsuperscript{25} Rappaport, p. 274
\textsuperscript{26} William Sevenoak (d. in or after 1432): doi:10.1093/ref:odnb/25130
The properties were supervised by the Master and the Renter Warden and were inspected on the annual review day. The presence of a surveyor at these inspections is not noted but as master carpenters they would be well placed to understand the state of the properties and any necessary repairs.²⁷

Some property could present ongoing problems. A bequest of property in Cornhill made by Oliver Claymond to the Clothworkers’ in 1540 was found to be in poor repair in the 1550s and was mentioned in several later Court accounts. In 1578 was still noted that a “howse reeleth Eastwarde for lack of principall tymber”.²⁸ Court records of the companies, show that there were frequent conflicts with tenants who were not keeping their property in good repair. In 1566 John Burton who occupied a property belonging to the Carpenters’ had his lease terminated because he refused to carry out repairs to the property.²⁹ In a more general note, the Carpenters’ Court book records in 1577 that ‘the defaultes whereof whiche was viewed the laste year as by the view thereof made appereth are still remaining unadmended in all respects’.³⁰ The Goldsmiths’ frequently mention in their Court minutes instances of property disputes being brought to Court for a ruling. In 1494 a quarrel between tenants and the Renter Warden is heard where the tenant is complaining about the tardiness of the company in doing repairs it had agreed to. In

²⁷ Alford and Barker, p. 58
²⁸ CCA, Court Orders, CL/B/1/B, ff 228r-228v
²⁹ Bower Marsh, Court Book 1533-73, p. 89
³⁰ Bower Marsh, Court Book 1573-1594, p.80
1570 members of the Court carried out a visit to property in Aldriche Gate Street to resolve boundary disputes.³¹

A pre-Reformation example of a bequest to the Clothworkers’ is that of Roger Gardiner who died c. 1520 leaving tenements, land and houses in Billiter Lane to the company. He stipulated that 23s 4d was to be paid for his annual obit from the rents collected and that 4s 4d should be given to poor people attending the service as well as payments to the officers of the company attending.³² This is a typical pre-Reformation bequest where the primary payment is for religious purposes and charity is dispensed as part of that motivation. It also involved, as many bequests did, having to work with parishes and church officials to ensure the testator’s wishes were carried out. The challenge of working with other institutions is discussed below and in chapter 5. In 1555 John Watson, Clothworker, left property to the poor of the parish of Aldermary with the residue to poor freemen of the company.³³ Even post-Reformation the company had to work with others to carry out its charitable duties, working with the parish church was probably the most common of these arrangements.

Companies taking on bequests did expect to make a profit for their efforts and there are examples of properties being taken on very reluctantly or rejected on the grounds that they did not provide a significant endowment to cover costs or to produce a surplus for the company. When Sir Edmund Shaa in his will of 1487

³¹ Prideaux, p.29 and p.71
³² CCA, CL/7/1/3/1/18
³³ TNA:PROB 11/39
directed that property be purchased to provide an annual quit rent of £17 to be used by the Goldsmiths’ Company to establish a grammar school in Stockport, it is recorded in the Court book for 1491-2 that the company was not keen to take this on, and bargained with the executors to get more land stating that if ‘The crafte of the Goldsmiths’ might have XL li of land clere towards the vacacion and reparations of XVII li of annuite yerely to be paid after the wille and teastament of the said Sir Edmunde Shaa that then the said feleship shulde take of the said executors the saide lande’.  

The school proved to be a nuisance to the company and was eventually given over to the local authority in 1859.

In 1561 Fleetwood made an indenture with the Clothworkers’ to hold the lease of a tenement in Fleet Street for 190 years after the death of his wife. The rent was to be £5 and from that the company would be expected to pay 26s 8d to the poor of Lancashire, 26s 8d to the poor of Fleet Street and 14s to the Countess of Kent’s almswomen. The company stood to gain 32s 8d in rent per annum for a commitment to pay £200 in legacies. They declined to accept the gift stating that ‘the company will not stand bound in so great a sum for so little gain’.

There are also instances where the confidence of a donor in the abilities of his/her company were clearly misplaced. In 1540 the Goldsmiths’ were brought before Star Chamber to answer a charge that they had not been carrying out masses for the soul of Robert Butler who had bequeathed money for that purpose. The company claimed that the income had been stolen and it had not been possible to pay a

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34 GH, MS 1520 Minute Book A (1491)
35 GH, Court Minutes and Wardens’ Accounts, Book B , p.8
36 CCA, C/B/1/2 f.25v
priest. Failure to carry out the terms of a bequest was seen as a widespread problem, and will be addressed more fully in chapter 5.

In administering property bequests, the role of the company was to maintain the property and to obtain the best value from it that they could. This was essential for the charitable work stipulated in the bequest and to maximize the profit that came to the company. Management of the property was directly administered by the Court of Assistants, Master and Wardens. In terms of the charitable provision to be made using the funds from the property, the situation was much more complex and often involved working with other institutions to deliver it.

**Working with other institutions**

Many of the livery companies had their origins in religious fraternities or were associated with a particular fraternity and had a close association with a parish church. As noted earlier, the Brewers’ grew out of a fraternity based at All Hallows London Wall. These fraternities would often make provision for small gifts for the church such as lights to be kept burning before the image of the Virgin or a saint. As the livery companies developed and became wealthier they received bequests of property or money to establish or support a chantry or to arrange for an annual or monthly obit for the benefactor. One of the original members of the fraternity meeting at All Hallows London Wall, was John Enefeld (Brewer), he was a leading force in maintaining the light established within the church. At his death he

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37 GH, Court book D, fols 340r-351r
bequeathed a tenement to the fraternity, and in 1383 rents from this were used to support a chaplain.\(^{38}\) By the time of the Dissolution of the Chantries the companies were supporting 61 chantry priests in London and 11 outside the City.\(^{39}\) The involvement of companies with the creation and maintenance of chantries involved a close working relationship with the church before the Reformation and the involvement of both in poor relief measures, post-Reformation, ensured that this continued. Pre-Reformation this seems to have been a situation which had benefits for both institutions. The church could exercise a degree of supervision of the work of the chantry priest day to day, and the presence of the chantry priest might enhance the spiritual experience of the parishioners and help to take some of the pressure off the parish priest. Writing of the chantries established through the livery companies at St. Paul’s up to 1535, Rousseau comments, ‘Chantry founders also intensified the lay involvement with St Paul’s by appointing city and company officials as chantry patrons. These appointments demonstrate the trust that clerics had in the competence of the merchant class and their acknowledgement that their foundation would benefit from such a division of responsibilities’.\(^{40}\) It has been noted elsewhere, however, that friction could arise between the chantry priest and the parish which did, on occasions, escalate and produce complaints to the company maintaining the chantry.\(^{41}\) While chantries existed they provided a focus for church-company co-operation. After 1547 a new relationship had to be formed.


\(^{41}\) K.L.Wood-Legh, *Perpetual Chantries in Britain* (Cambridge, 1965), p 292
The working relationship between the companies and the church pre- and post-Reformation was necessarily a close one. Probably the two main points of identity for a craftsman working in London were his company and his parish. Many men who had gained a degree of prosperity in London had come from other parts of the country, and these two allegiances gave a sense of belonging and perhaps a desire to make their mark on their community. The majority of wills where property or gifts were left to a company included a requirement to provide some endowment for the parish church or the poor of the donor’s parish. Among the wills of benefactors to the Clothworkers’ are: Stephen Lound (1520), coals for the poor of the parish of St. Martin Outwich; Roger Gardiner (1520), obit at St. Martin Outwich, money to the priest, clerk and sexton of this church and 4s 4d to 13 poor parishioners, with an additional clause that 40s be paid to the priest and churchwardens if the company failed to repair the tenements gifted by this will. These gifts continue unabated after the Reformation, but perhaps, had a more secular focus. In 1555 John Watson instructed that 20s per annum be paid to the poor of St. Mary Aldermay; John Rogers (1555) 60 sacks of coal to the poor of St Mary Abchurch. Some endowments did incorporate a religious element as before. Dame Anne Packington, left money to 2 parishes plus an additional sum for a sermon to be preached in her name annually. The companies and the church had to work together to carry out the wishes of benefactors. Following the Reformation the relationship may have been less formal, but there must have been some co-operation between the companies and the church over

42 TNA: PROB 11/23; CCA, CL/7/1/3/1/18; TNA:PROB 11/47; TNA:PROB 11/39; CCA, CL/A/4/4
poor relief and its distribution after 1572, and possible as early as 1552 when Collectors for the Poor were introduced.  

Although the parish church was probably the most significant institution that a company would have to work with in administering their charitable bequests there were a wide range of others. Managing bequests for schools also created significant ongoing relationships with other bodies. Livery company members served as trustees from the earliest establishment of school benefactions as seen in chapter 3. John Colet in establishing St. Paul’s School requested that six members of the Court of Assistants of the Mercers’ should ‘weekly attend upon the Master Dean of St. Paul’s …to devise, make and ordain such ordinances, rules and constitutions as shall be needful’. Many companies still retain close links with schools that they helped to found, the Merchant Taylors’ and the Mercers’ for example. For others, the difficulty of administering schools, many outside London, led to the link being weakened or broken. Many schools were taken over by local school boards and authorities in the nineteenth century. The Goldsmiths’ maintained their relationship with the school established by Sir Edmund Shaa with business occasionally recorded in the court minutes. In 1569 ‘Francis Elcock of Stopford (Stockport) in Cheshire, made a request on behalf of the schoolmaster of the same town’ to be allowed to increase his living of £10 P.A. by taking in paying pupils. Eventually, the

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43 This is the view of McIntosh, *Poor relief in England*, other historians have disputed that the role of the church in poor relief was really significant until the end of the sixteenth century or even well into the seventeenth century, see P. Slack, *Poverty and policy in Tudor and Stuart England* (London, 1988) for this view.


45 Prideaux, p. 69
Goldsmiths’ willingly transferred the school established in Stockport, to the local authority in 1859.

Relations with the City could also be problematic at times for the companies. In addition to a number of loans and gifts requested or demanded by the City from the companies for civic projects and municipal welfare schemes in the latter part of the sixteenth century there are also occasional signs of friction between the City and individual companies.

In 1564 the Goldsmiths’ established a scholarship to one of the universities for a young man to study divinity to be known as the ‘first gold-smythes scholar’. There was clearly some attempt on the part of the Bishop of London and the Lord Mayor to influence the choice of young man, as the Court minutes for 1564 state that the Court had determined to reject all interference by the Bishop of London and the Lord Mayor relative to the exhibition. Thomas Kempe was chosen for the scholarship, but sadly he died by 1570.46

Occasionally there was a difficult relationship between an individual mayor and a company. This seems to have been the case with the Brewers’ who had a particularly poor relationship with Richard Whittington when he was mayor. He forced the Brewers’ to reduce the price of their ale seemingly on the rather trivial grounds that they had ‘fat swans at their feast on the morrow of St. Martin’.47 The

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46 Ibid, p.71
47 Ball, p.39-44
relationship of the company with other mayors, particularly after the Brewers’
gained incorporation in 1437 seems to have been better.

Generally though relations between the City and the companies were reasonable.
Some senior members of the companies served on the council, as Aldermen or even
Lord Mayor. They had a healthy respect for a city government that they wanted to
be part of. The City for its part welcomed the control that the companies exercised
through their Court, particularly in curbing the excesses of apprentices.48

Conclusions

How did livery companies fund and administer charity inside and outside the
company?

Funding for internal charity came mainly from regular payments for quarterage paid
by all members and from fees, fines and occasional bequests of property or money
to aid the poor of the company.

Funding for external charity was usually provided by significant gifts which would provide, through rent or investment, for a regular sum of money to be available
each year to sustain ongoing long term aid.

48 Goldsmiths’ court minutes MS 1524 for 1557 record the punishment of 3 apprentices “This day was opened a naughty confederacy of certain unthrifty apprentices in Cheap, which had deceived their masters and with their goods had maintained riots and banquets”. See also Barron, London in the Later Middle Ages, pp. 232-233
The mechanisms for administering charitable provision and managing the funds to make this possible were well established in all of the companies through the Court of Assistants, Wardens and Renter wardens. Records and accounts were kept.

What could a livery company achieve that individuals could not achieve for themselves?

Over time the livery companies had become established institutions in the City of London. To become a freeman of the city a man had to belong to a company. Companies were seen as permanent and stable administrators of bequests and this was particularly the case after the dissolution of religious houses and lay fraternities. Companies had expertise in the management of their craft, and gained expertise in the management of property. They had longevity and continuity on their side.

The ‘great’ companies had a significant advantage over the ‘minor’ companies as they were generally wealthier, had more members in the livery and the yeomanry, and through their service as aldermen and often as trustees of other institutions, such as schools or hospitals, they were better connected and able to influence city government.

The ‘minor’ companies concentrated on internal charity throughout the 180 year period examined, though, like the ‘great’ companies they increased their charitable
contributions over the period, as demonstrated by the increased spending of the Carpenters’ in the sixteenth century.  

These differences should not be overemphasised though. Members of lesser companies would also have served their communities as churchwardens and may also have been trustees for schools or managing civic projects. All companies through their work would have had connections across London which would have helped them to negotiate how best to implement charity.

The resources of the companies did increase over the 180 years, but not equally. Two of the companies, the Wax Chandlers’ and the Clothworkers’ suffered setbacks to their growth in the mid sixteenth century. However, most testators whose wills were enrolled in the Court of Hustings for 1558-1568 did have the confidence to leave money to their companies.

Are there some types of charitable provision where choosing a livery company as the managing agent was less appropriate?

Before the Reformation religious houses were seen as an important alternative for bequests for the poor and to provide prayers for the donor. Wills of testators post-Reformation do show discrimination in terms of who they will leave bequests to. After 1550 bequests directly to the mayor and commonality for civic projects

\[49\] See p.79
\[50\] The Wax Chandlers’ from falling demand for candles in church, and the Clothworkers’ as a result of falling demand for finished cloth.
\[51\] See chapter 5 p.121
become more common, as do bequests directly to the hospitals. Wills usually included some provision to parish churches for specific gifts to the poor of that parish, though the money was often provided as part of the revenue from a bequest to a livery company.\textsuperscript{52}

This chapter has shown how livery companies took on the role of managing property bequests across this 180 year period, establishing formal management mechanisms and gaining expertise, which encouraged further benefactions. After the Reformation, with religious houses and lay fraternities no longer an option for donors, the companies were seen as an increasingly strong choice for those who wished to leave bequests for charitable purposes. Chapter 5 will draw conclusions about the reason for donor confidence in the companies by examining motivation.

\textsuperscript{52} See chapter 3 for a discussion of funding for civic projects and the 79 Logge wills that deal with the wills of livery company members.
Chapter 5  Conclusions: Livery Companies and Charitable Motivation

This chapter will address why people chose to give for charitable purposes, why those gifts were channelled through Livery Companies, and whether the scale and nature of giving changed over the 180 year period. As in previous chapters, a distinction will be made between the charitable provision made using company funds, and provision using individual gifts, which were, usually, given for a specific purpose.

Drawing on the records studied and examples discussed in preceding chapters conclusions will be drawn about the motivation of donors, and the extent and effectiveness of livery company involvement in charitable provision. An examination of donor motivation will provide an explanation of why people increasingly decided to leave bequests for charity through their livery companies or, in some cases, to choose a different institution.

Some motivations were practical and based on an assessment of the perceived effectiveness of the companies as an administrator of charitable gifts. Further factors across the period were the changing social circumstances of London over time, and particularly, the rapid growth of population in the sixteenth century. This impacted on charitable giving and on ways of managing those gifts. Assessing motivation will involve a re-examination of attitudes to the poor pre- and post-Reformation and whether these attitudes led to changes in the pattern of giving across the period. This examination of motivation and change over time will be undertaken using case studies which will allow for a more detailed discussion of
particular motivation. The discussion will begin by looking at donations by individuals.

**Bequests by Individuals**

**Pre-Reformation**

In Chapter 3 a survey was undertaken of the views of historians regarding attitudes to poverty across the period 1390-1570. It is clear that contemporary attitudes to poverty, pre-Reformation, were firmly rooted in religious beliefs. The opening declarations in wills commending the soul to ‘Almighty God’ and the ‘Blessed Virgin Mary’ are formulaic, but there is no reason to believe that in the majority of cases they were not expressing real belief.

We have little evidence of the extent or motivation of those who gave to the poor informally during their lifetime. But we do know that continuous lifetime giving was supported by the church as being superior to gifts merely left at death.¹ In addition, help for neighbours and the local poor must frequently have been casual and unobserved. Some records exist of ‘bride ales’ or ‘help ales’ being held for specific purposes but there must have been far more instances where charity was given and not recorded.² Observations on motivation can only, therefore, be based on the

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¹ A popular work of 1530 written by a catholic priest Richard Whitford wrote a prayer for the laity which ended with the hope “And so I may here in thy lyfe ordre my loue, and come unto suche perfeccion of ferenct charite that, by thy grace I may atteyn unto ye fruicion of euerlastynge charite in thy joyful presence”. Richard Whitford, *A Werke for Housholders*, (published online, January 2016) [https://doi.org/10.1484/J.VIATOR.5.111236](https://doi.org/10.1484/J.VIATOR.5.111236)

² See J.M. Bennett, ‘Conviviality and Charity in Medieval and Early Modern England’, *Past and Present*, 134, pp.19-41, for examples of ‘help ales’.
occasional statements of reasons for giving, usually in wills, or inferred from the nature of the benefaction.

An examination of pre-Reformation wills revealed that most at death did follow the churches injunction to provide relief following the ’7 Corporal Acts of Mercy’, and figures from a range of wills showed that the majority of testators pre-Reformation did leave money to carry out good works in at least one of the seven areas.³

It would be very easy to dismiss these bequests as merely the custom of the age and to see such bequests as a way of ‘buying’ a more rapid progress through purgatory, but it is likely that people who accepted the idea of purgatory would have believed the other teachings of the church and would see charity as their Christian duty as well as their salvation. They certainly had thought about the type of charity that they wanted to give, and it is clear from the evidence presented elsewhere in this dissertation that this went well beyond doles at funerals. While not wishing to overstate the extent of altruistic giving pre-Reformation, provision for prayers for the soul of the departed did take precedence in wills, it would be wrong to overlook the wide range of benefits gifted to the poor in this period.⁴

³ Logge, an examination of 79 wills of livery company members between 1479 and 1486 showed that only 11 did not leave a bequest specifically for one of these areas. For wills proved in the Court of Hustings pre-Reformation the figures for those who did not make such a bequest are 2/9 for 1390-1400, 1/10 for 1441-1451, 0/7 for 1481-1491, and 1/6 for 1521-1531. Source: Sharpe vol II

⁴ As noted in Chapter 2, Sir William Heryot, made provision for prisoners, road repairs and the poor of London as well as for the poor attending his funeral and months mind. As with most bequests, the wealthier the testator, the more likely it was that a wide range of gifts would be made.
Case Study

Edmund Shaa, Goldsmith, died 1488.  

Shaa was typical of a successful livery company member of this period, originating outside London, from Dukinfield in Cheshire. He completed his apprenticeship in 1458 and had a highly successful 30 year career as a working goldsmith, engraver to the royal mints, and occasional money lender. Shaa served as Warden of the Goldsmiths’ in 1467 and 1471 and as Prime Warden in 1476. He also became part of the city government being elected Alderman of Cripplegate in 1473, Sheriff in 1474 and Mayor in 1482. He became very wealthy and left £4000 in cash and plate in his will which was written on 20th March 1487.

More than a third of Shaa’s very long will is devoted to detailed arrangements for his funeral and subsequent obits. His funeral was to be a grand occasion with twenty four men carrying torches. The final committal was to be at St Thomas Acres church ‘without the pompe of the worlde’. Significant payments were left for obits at 2 churches in London, his parish church, St. Peter’s in Chepe and at St. Thomas Acres where he was buried, and at a church in Stopford (Stockport) where he originally came from and where his parents were buried. Much of the charity he provided for in his will was linked to ‘superstitious’ practices requiring prayers and attendance at his obits. He was also at pains to make amends to anyone who he felt he had wronged, including a farmer in Derbyshire whose oxen he had taken away as a young man. It is a will that obeys all of the pious conventions expected at this

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time. The range of charity provided is extensive and conventional. He leaves bequests for bread for prisoners, money, clothing and coals for the poor in London and Stopford, and money for the marriage of poor maidens. He is a significant contributor to road repairs, primarily outside the capital and leaves funds for the rebuilding of Cripplegate in London. Perhaps his most well-known bequest is for the school founded in Stopford which was discussed in chapters 3 and 4. What emerges from the will is a man who has considerable loyalty to places and institutions that have formed him and contributed to his success. He makes a number of bequests to the Goldsmiths’, some involving administration of property to deliver his charitable wishes, and some for the enjoyment of the members, such as the dinners to be eaten at his years’ mind. His gifts to Stopford, for the poor, the church, and establishing the school, would have made a substantial impact in a small area. What also is apparent from his will is that he wishes his life to be celebrated and his status remembered. The will stipulates that his funeral ceremonies should as ‘thusage is in the Cite of London at burying of the body of a man that hath born thoffice of Mayralte of the same Citee’. The scale and range of his gifts ensured that his name lived on in London and Stopford and Essex (where he paid for highway improvements).

Shaa was clearly a very successful man who had much to leave. He differs from many who left bequests to the Goldsmiths’ in the scale of his giving. The sentiments expressed are common though, and show his desire to acknowledge benefits gained from being a member of his company and to make some provision for aid in his area of origin. This is a motivating factor in his and in the wills of many less wealthy
members of companies across this period.\textsuperscript{6} As a senior figure in the Goldsmiths’
Shaa was also in a strong position to determine whether his gift would be well and
honestly administered and this influenced his testamentary decisions.

**Post-Reformation**

Post-Reformation giving had a more secular focus for all testators. Gifts to alleviate
poverty were no longer tied to chantries and obits. Wills did not dwell so fully on
the forms and ceremonies of funerals. Other ways of remembering and
commemorating benefactors increased.

Some livery company members left money only for dinners and feasting for the
company, where once they would have financed an obit. John Rogers, Clothworker,
who died in 1558 left charitable donations of coals and money to the poor, money
to St Bartholomew’s Hospital, and money for poor scholars with no requirement
recorded in the will that the recipient should offer prayers. To celebrate and
commemorate his life he left £10 for a dinner for the livery of the company and £20
for a dinner for his parish, ‘to make a dynner or repaist for the hole paryshe of
the same paryshe’.\textsuperscript{7} Benefactors still wanted to be known for their works but this
was no longer linked to ‘superstitious purposes’. This shift to a more secular focus
may indicate a change of attitude where men and women sought to have their
name live on in the community rather than to provide benefits in the afterlife.

\textsuperscript{6} See chapters 3 and 4
\textsuperscript{7} CCA, CL/A/4/4
Other bequests that seem to have increased in the years after the Reformation were those that brought practical benefits for both the recipients and the community. Increased endowment for education during these years, in and outside London, provided opportunities for advancement for individuals and benefits for the communities they were part of. Separated from chantries and hospitals, schools could develop identities of their own and be made to serve the needs of the community. Some schools, such as St. Paul’s, developed a more humanistic curriculum and tailored what was taught to an increasing need for educated young men to join expanding town and city administrations that controlled newly created institutions, or those formerly in private or church hands, such as the royal hospitals.

An increase in bequests for higher education funding by members of livery companies may also have reflected a changing attitude to university education on the part of company members who made their own fortunes via apprenticeships, but may have seen different opportunities available for their sons if they gained a university education. Donations to the universities by Londoners remained modest post-Reformation though many donors who were company men and women eventually contributed to Sir Walter Mildmay’s foundation of Emmanuel College, Cambridge, one of these was Joyce Frankland who contributed £400 in 1587.

Though there is a steady increase in the number of benefactors to higher education provision post-Reformation, the most rapid increase in these donations falls outside the period being examined, with donations accelerating after 1580 and into the

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See Chapter 3 for details of the nature and extent of post-Reformation educational bequests.


TNA: PROB11/70/17
seventeenth century. It is interesting that more of these post-Reformation gifts were to Cambridge rather than Oxford and that they were usually contributory donations, to support existing provision, rather than major foundations. Donations to Cambridge would suggest attachment to puritan ideas, as the university was increasingly being identified as being influenced by puritan thinking. There may be two reasons why bequests were largely contributory rather than major foundations. Founding a college would be hugely expensive, and identifying unequivocally with puritan thinking could be injurious to the career of a company member who would do business with people of all beliefs.

Some benefactors chose to give bequests to livery companies that they were not members of. This is presumably because they felt that a particular company would be best suited to administer their charitable gift. The case study below is an example of non-member benefactors showing trust in a company. Dame Elizabeth Morys, either on her husband’s instructions or presumably because she knew of his regard for the company made a significant bequest to them in her will.

**Case Study**

Dame Elizabeth Morys died 1551. Dame Elizabeth Morys was the widow of Sir Christopher Morys who was Director of the Ordnance for Henry VIII from 1537 and died in 1549. There is no record of Sir

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11 Jordan, pp.262-267
12 Ibid, p.261
13 Information from Armourers and Brasiers’ Will and Gift Book Gl, MS 12105 and will TNA:PROB 11/34/186
Christopher being a member of the Armourers’ Company, but he would undoubtedly have had daily dealings with many who were. Dame Elizabeth Morys was one of the approximately 10% of female livery company benefactors in this period. They were often bequeathing property for charitable purposes following the wishes of their husbands or fathers, or as a way of honouring their memory. She bequeathed all of her property and lands in Old Jewry to the Armourers and Brasiers’. The company were charged with paying 46s 8d quarterly to ‘honest poor people’ of St Olaves Old Jewry or to St Stephens at the discretion of the warden. £9 6s 8d per annum was to be used to maintain 13 alms people in 13 tenements. 40s to be distributed to poor prisoners of Newgate at the Annunciation, with a further 20s at Christmas. She specified that if any of the alms people should not be of good behavior that they be put out.

This will though post-Reformation still provides bequests that would have been common pre-Reformation and conforms to the values of the late medieval church. What she does express is a clear desire that her charity will not be wasted on people who are undeserving. Charity is given at the discretion of the warden of the Company to honest poor people and she states that in the case of the alms people, if they misbehave, they will lose their charity. There is a strong moralistic tone to this giving.

Though not a typical benefactor Dame Elizabeth Morys bequest gives an insight into the high regard felt by non-members for the abilities of livery companies as administrators of property endowments and charitable provision.

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14 Lack of any membership records for Sir Christopher Morys was confirmed to me by Peter Bateman clerk of the Armourers and Brasiers’ on 22/08/2017
15 Jordan, pp.29-30
Did the perception of who were ‘the deserving poor’ change post-Reformation?

This is not a straightforward question and is particularly difficult to answer in any definitive way as a result of this research. One aspect that has to be taken into consideration is that the wills examined were proved no later than 1570. The testators who drew up these wills were all born pre-Reformation and their beliefs and values will have been substantially developed in their early years. To get a clearer picture of change, and to assess the part played by protestant and puritan ideas in attitudes to the poor, it might be necessary to also look at the wills of testators born after the Reformation, but that is beyond the scope of this dissertation. The expression of sentiments in wills did change, and religious behaviour undoubtedly changed post-Reformation, but ideas do not usually change so rapidly, and it is likely that some testators regretted the passing of obits and prayers for the soul but it was not politic to say so.

Historian’s views on changing attitudes to the poor pre- and post-Reformation were discussed in chapter 2. It is important to assess whether attitudes to the ‘deserving poor’ changed post-Reformation as this may have had a significant effect on patterns of giving over the period.

It seems clear from the wills that have been examined as part of this study, that there was no sharp divide in attitudes to the poor in the immediate post-Reformation years. Concerns about the worthiness of the recipients of charity can be found throughout the period and mechanisms were frequently put in place to
ensure that the unworthy did not benefit. Even with his funeral dole Edmund Shaa
showed some discrimination wanting the poor who attended to be rewarded
according to their needs, ‘geving to every pour creature as they shall seme nedefull
after their wise discresions that is to wit to some person being agid and feble ijd
and to ev[er]y p[er]son at the lest id’. ¹⁶

Although there is not a dramatic shift in attitudes to gifts to the poor at this time it
may be possible to discern a gradually increasing division in how the poor are seen
across this entire 180 year period. It is likely that there were two major reasons for
this. Firstly changing religious beliefs, across the full 180 years, and secondly, the
changing economic and social landscape of London by the mid-sixteenth century.

As previously noted wills pre-Reformation had provision for prayers and obits as
the primary focus, with indiscriminate doles a feature of many. By 1570
indiscriminate doles have disappeared, so change has taken place. However, if we
look at bequests made to the poor for a specific, often longer term purpose, for
coals, clothing or alms, for example, there was always an element of selection and
an assessment of those whose need was greatest. Doles disappeared, but this was
always a relatively small part of the giving of major benefactors.

In the fourteenth century people’s perceptions of religion and religious teaching
may have become more thoughtful and individual and less dominated by church
teaching. Ideas outside the church such as ‘Lollardy’, which stressed a more
individual pathway to God, though of minor influence at this stage, very gradually
became more influential. Though not aiming to challenge the authority of the
church, the second half of the fourteenth century was a time of very significant

¹⁶ TNA: PROB 11/34/186
growth for lay fraternities seeking to enhance religious experience by allowing greater individual participation. These fourteenth century developments were extremely small signs of a growing independence of thought from the teachings of the church. From the early sixteenth century change began to escalate with the growing influence of humanist and eventually protestant ideas. This emerging stress on individual thought may have created the belief, associated with protestantism, and eventually the puritan ideas of the later sixteenth century, of individual responsibility for salvation and also for governing one’s own life, and may have helped to articulate the post-Reformation view of the ‘deserving poor’. I would argue that the idea of the deserving poor is not new in the sixteenth century, it is mentioned by many benefactors pre-Reformation, but what is different after the Reformation is that it becomes more fully articulated and forms a conscious basis for discrimination in the distribution of poor relief. This is particularly the case in institutions that increasingly relied on compulsory as well as voluntary donations. The establishment of Bridewell as a place of relief for the able bodied poor, with the requirement that they work, is an example of this.

There are still very many who fall into the category of deserving poor, the elderly and infirm, the sick, widows and orphans, and these continue to be helped as before.

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Social and Economic Changes

The changing social and economic conditions of London may also have had an impact on how the poor were seen. In 1390 the population of London following the Black Death was approximately 40,000, it then rose only slowly in the fifteenth century and was approximately 70,000 by 1550. By 1630 the population may have been as high as 200,000. The majority of this population growth was the result of immigration into the city. The birth rate in London was low and there were frequent visitations of plague, it is estimated that only about a half of all children born in the city would have reached marriageable age. This huge increase in population after 1550 may have helped to foster feelings of instability and fears of disorder. It became less likely that people would know their neighbours as more ‘foreigners’ flocked into the City. Those arriving in the city were likely to be single young men and women, disproportionately unbalancing the age profile of the population. Whether concerns were valid or not, a fear of social disorder developed at this time.

We can see that some of the charity offered by individuals, often through their companies, may have been designed to deal with the problems of increased immigration and fears of disorder. The loan schemes for young men of the

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19 Ibid, pp. 48-49
20 These concerns have been examined in Rappaport, Worlds within Worlds and Archer, The Pursuit of Stability. They concluded that though the concerns were there, that there was little evidence of a danger to order. See also Harding for a summary of recent views of late sixteenth century London and an examination of Stow’s view of the changing experience of London inhabitants with the growth of population. V. Harding, ‘Recent perspectives on Early Modern London’, The Historical Journal, 15 (2), 2004, pp.435-450
companies would prevent some men at the end of their apprenticeships from leaving London and returning to their areas of origin. It would help to maintain a skilled workforce with loyalty to their craft and company and an interest in preserving the stability of the City. There is a considerable increase in the scale and number of endowments to provide loans for young workers in the years after the Reformation and particularly in the years 1561-1570.\textsuperscript{21} This increase would appear to be a response to the changing social and economic conditions of the time.

Another form of benefaction which might be expected to have a similarly stabilizing effect on London society was donations made for marriage portions for poor maidens. These appear in the wills of many company members. Providing a marriage portion for young women could be seen as a way of keeping them in check as they would be contained within stable and settled households. Perhaps not surprisingly many of the benefactions made for this purpose were from women.\textsuperscript{22} What is surprising, is that benefactions for this purpose, by all testators, actually declined after the Reformation, at the time when London’s population grew most rapidly. £4821 2s was donated between 1480 and 1540, £1264 2s from 1541-1560 and only £1065 4s in the rest of the reign of Elizabeth I.\textsuperscript{23} It is difficult to account for this, but perhaps it became a difficult form of charity to administer as the influx of young women after 1560 probably meant that fewer of them were known to those who could make an informed choice of recipient.

\textsuperscript{21} Jordan, p. 173 and chapter 3 p.71
\textsuperscript{22} Lady Anne Morys is one of the testators who included this in her bequests. TNA: PROB 11/34/186
\textsuperscript{23} Jordan, p.184
As the population increased the poor became more numerous and more visible. The presence of beggars on the streets probably made people feel uncomfortable, and that discomfort could turn to hostility. There may have been a desire to be sure that those who received charity were really deserving of it. This may have been a factor in the formation or extension of the specialist hospitals for managing different types of poverty after the 1550s. As with established almshouses, the poor in these hospitals were removed from the streets and could be carefully selected and monitored with appropriate sanctions for failing to behave well.

There is little evidence in the years up to 1570 that changing attitudes to the poor had a significant effect on the types of giving. The creation of the mid-century hospitals, however, did give charitable giving, for some, a more institutional focus allowing them to be reassured that their charitable giving was focused and monitored.

Charity administered internally by the companies did not undergo any major changes in terms of the types of aid that they were prepared to give to members. Where the companies do differ is in their ability to help. The Goldsmiths’ were by the middle of the sixteenth century a very wealthy company. The Wax Chandlers’ suffered a serious period of decline at that time. The Clothworkers’ though a ‘great’ company experienced a decline in fortunes between c1550-1570 because of a decline in the cloth finishing trade.24 The five ‘minor’ companies were all small and

24 Rappaport, pp.96-104
had limited resources but they did continue to assist members and increase their aid when they could.25

The Role of the Companies

The second element of this conclusion is to examine why benefactors chose livery companies to administer their bequests. In leaving a bequest a testator inevitably looked to leave his or her bequest in the hands of those who would execute their wishes. In a discussion of charitable gifts Stow stated that ‘I Haue knowne some of them hardly (or neuer) performed’. 26 Confidence in the willingness and ability of companies to carry out the wishes of the benefactor must have played a part in the increased donations made to companies for charitable purposes in this period. In chapter 4 it was noted, that of the seven companies examined, only the Goldsmiths’ and the Brewers’ had received any gifts of property for charitable purposes by 1390. Gifts grew steadily through the fifteenth century and by the sixteenth century around one third of all charity in London was dispensed by livery companies in London.27

As early as the 1390s doubts had been raised about the willingness and ability of the church to administer bequests for institutions, such as almshouses and hospitals. In 1414 a petition was sent to the commons complaining about the

25 The amount paid to almsmen of the Carpenters’ increases quite considerably at the end of the period under consideration between 1571-1590 when the company is prospering. Bower Marsh, Wardens’ Accounts 1571-1591
26 Stow, vol 1, p.115
27 See Chapter 4, page 83
decayd nature of many hospitals and in the 1530s criticism of religious houses
stressed the inefficiencies of hospitals run by a corrupt church.28

By 1547 two major options for charitable bequests, religious houses and lay
fraternities had disappeared. Essentially that left the parish church, livery
companies or the City government as the most likely recipients of donations that
needed to be institutionally managed. By this time most companies had gained
experience and expertise in administering bequests for charitable purposes. It made
leaving gifts to the companies for this purpose more attractive.

In many wills of this period money and property is given to more than one of the
possible administrators.

Case Study
Thomas Ormeston d. 155729

Thomas Ormeston, Clothworker, served as Renter Warden of the company from
1545 to 1547 and was Master in 1557. He appears to have been born in Quorne in
Leicestershire, leaving £14 in his will ‘to the poor people of the towne of Quene
wheare I was borne’. He left £6 to the livery of the Clothworkers’ and £5 to the
yeomanry for his funeral dinners and £100 to the Clothworkers’ to be loaned at £10
to 10 ‘honeste householders of the same company such as haue neede therof’.
Other bequests were to the parish church of St. Bartholomew the Little for bread
for the poor, financed from a quit rent that Ormeston directed his wife to pay to the
church, and from which, they were also to pay £3 yearly to Christ’s Hospital. £20

28 Orme and Webster, *The English Hospital* (Yale, 1995), pp.132-154
29 Information from https://www.clothworkersproperty.org/benefactors/ormeston-thomas and will,
TNA PROB/11/41
each was left directly in the will to St Bartholomew’s, St Thomas’ and Christ’s hospitals, plus money for prisoners and the poor of the city. His property was left to his wife in the first instance, then to his nephew, finally coming into the hands of the Clothworkers’ in 1592.

Ormeston is typical of testators of this time in spreading responsibility for the administration of his charitable gifts between institutions, and in most cases, this was their parish and their company.

Many wills from across the whole 180 year period contain clauses stating what should happen to a bequest if the recipient failed to carry out the charitable provisions. The will of William Gardiner of 1480, Clothworker (Fuller), stated that if the Fullers’ failed to carry out the terms of his bequest the properties should pass to the Mayor and Commonality of London to maintain the conduits.30 Edmund Shaa’s will of 1488 leaving money and property to the Goldsmiths’ specified that if they refused to carry out his requests the bequest should go to ‘som other substaunciall felliship of som other honest craft of this Citee as by the discrecions of myn executors it shall seme best’.31 Post-Reformation the will of Rowland Hill, Mercer, inserted a default clause that his bequest would pass to the Goldsmiths’ if his wishes were not carried out.32 Livery company members increasingly trusted their companies to administer bequests but they wanted to minimize the risk that their charitable intentions would fail. Their trust was clearly not absolute.

30 CCA, Cl/Estate/38/1A/1
31 TNA: PROB 11/8/12
32 http://www.british-history.ac.uk/court-husting-wills/vol2 there are numerous examples of this type of clause.
A further reason for possibly choosing a livery company to administer a bequest was that they were governed by people who knew and were involved in the business of the craft. If, for example, a bequest was for loan schemes for young freemen, the warden and the assistants were in a good position to know how this should be arranged and to make the choice of young men to receive the loans. Similarly, if the bequest was for alms for the poor and infirm of the company it would be reasonable to assume that this would be something that the company would strive to operate as effectively as possible.

In the case of bequests for civic amenities, it was unsurprising that as time went on this was more likely to be gifted to the City authorities. Of 30 wills proved in the Court of Hustings between 1558 and 1568, 17 left bequests of property to fund charity to their company and 9 left property to the ‘Mayor, commonality and citizens of London’ for civic projects.\(^{33}\)

Some bequests were made directly to parish churches but more usually livery companies were charged with passing money from the rents of property left to them, to churches, to provide for parish charity.\(^{34}\)

It is clear that benefactors were considering carefully where to place their bequests by the second half of the sixteenth century. This assessment almost certainly included who would best administer the property or funds to maximise the amount


\(^{34}\) Ibid, Thomas Nicolson, Cordwainer, left property to his company and charged them that they pay £5 annually to the parson and churchwardens of St Clement Estchepe for distribution to the poor of the parish
raised and who would be most suited to deliver the desired charitable outcome. In some cases the company was the obvious choice, in the case of loan schemes and the relief of the poor of the company there is no other serious rival. In other cases, bequests for civic amenities for example, the City might be seen as having the greater expertise. An advantage that the livery company had was that it had proved to be an enduring and stable force in the life of the City and the bequest would be administered by a number of officials. A bequest left to a parish church might be managed by just one or two men, who might not always be competent. There were some checks and balances built into the livery companies system of property management. This would appeal to a benefactor anxious to ensure that his or her name lived on. 35

Livery companies by the end of the fifteenth century had become an integral part of the life of the City of London. Through their dealings with parishes in administering obits, chantries, and poor relief, working relationships had been built up. In regulating their trades across the city the companies established links with the City authorities and the governors of charitable institutions such as the hospitals and prisons. In many cases senior members of a company would, also, hold those offices themselves. Furthermore, at all levels of society in London, livery company men were establishing links that helped them to negotiate the best possible outcome for charitable provision.

It is clear that the twelve ‘great’ companies received considerably more bequests than the ‘minor’ companies. An important reason for this surely lies in the fact that

35 See Chapter 4 pages 84-90 for a description of property management by the livery companies
only members of the ‘twelve’ could hold office in the City government and that this gave the company greater influence and contacts to ensure bequests were enacted.

**What was the scale and significance of charitable giving in London by and through the livery companies by 1570?**

Figures for 1570-1573 show an average of £6,956 per annum being distributed for poor relief in London, of this £3,529 is recorded as going to support the 3 main hospitals of Christ’s, St Thomas’ and St Bartholomew’s’. Of the £3427 remaining, £1,313 is given as poor relief disbursed in parishes plus £329 as endowments for the relief of the poor in parishes (total: £1642). Company pensions account for £500 of the total with £152 as endowments for relief of the poor in companies (total: £652). The remaining £1133 goes to almshouses (£417), private charity at death (companies and parishes), (£554), endowments for the poor in prison (£31), and private charity at death for prisoners (£131).\(^{(36)}\) Much of the charity delivered via almshouse provision was funded by the companies. By 1570 at least 15 company funded almshouses existed so much of the funding listed for this purpose will have come from the companies.\(^{(37)}\) It seems reasonable to estimate, that livery companies distributed about half as much as parish churches in poor relief, excluding the hospitals and that perhaps as much as a little under a third of all recorded charitable giving in London in the years 1570-1573 is through livery companies.

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In terms of the effect that this giving had on the poor of London, it is necessary to look at factors beyond the money spent. It is likely that the number of people helped via the parish is considerably larger than the number aided by livery companies. In 1590, pensions paid by parishes would be around 6d a week and the average pension paid by the Goldsmiths’ was twice as much. In some cases livery company pensions could be much higher.\footnote{Archer, Pursuit of Stability, p.121-2. Archer mentions here that pensions up to £13 6s 8d were not uncommon in the great companies.} The type of people helped were also different, with the majority of company charity going to members who had fallen on hard times, the exceptions to this would be widows and children who might be experiencing severe and lasting poverty if not helped. Frequently the companies were alleviating relative not absolute poverty. The charity of the parish was more likely to be given to those with few resources.\footnote{Ibid, p.122} Charity given by and through livery companies was important but probably did little to reduce the suffering of London’s poorest inhabitants.

In the latter half of the sixteenth century and into the seventeenth century, the livery companies attempted to increase their aid to the poor of London but most of this extra expenditure was still going to members rather than to the poor outside the company.\footnote{The Carpenters’ doubled their company charity between 1570 and 1590. Bower Marsh, Wardens’ Accounts vols IV, and V.} With a rapidly increasing population, the contribution made by livery company charity became less significant than in the years up to 1570 and more comprehensive measures had to be introduced with the Poor Laws of 1598 and 1601.
Does the nature of charitable giving through the companies change between 1390 and 1570?

The scale of giving does undoubtedly change. Chapters 2 and 3 have presented evidence of the very limited nature of giving in 1390 and the fact that the focus for all companies at this time was firmly on internal charity providing benefits for poor members and loans for young craftsmen. Giving outside the company was largely confined to doles or gifts to the poor attending funerals and obits.

The range of charitable provision changed considerably in the fifteenth century and into the sixteenth. Much of this was still linked to ‘superstitious practices’ and in particular chantry endowments were used to provide almshouse places and schools, these were modest in scale, usually benefitting just a few individuals. As many of the bequests given to companies for charitable purposes have very specific conditions, the nature of provision reflected the charitable concerns of those individuals. In companies with smaller membership, and who did not receive major property endowments such as the Founders’, Carpenters’ and Wax Chandlers’, charity remained focused on the needs of the members. It is clear though that the numbers helped within the company increased during times of greater prosperity relieving the burden on other sources of poor relief, such as the parish.41

By the post-Reformation period, the livery companies had considerable experience of administering charities and had built up a network of contacts in London, and occasionally outside, with whom they worked to deliver the wishes of benefactors and their own company charity. The wills proved in the Court of Hustings for 1558-

41 ibid
1568 show that over half of all testators left money to their company for charitable purposes in these years and this applied to the ‘minor’ companies as well as the ‘great’.42 Giving with a ‘superstitious’ purpose is largely absent from wills though the attendance at a funeral by children from Christ’s Hospital or by almsmen and women can still be found, as can the distribution of bread to the poor.43 As demonstrated elsewhere in the dissertation, there is a greater emphasis on certain types of charity post-Reformation, such as educational provision and contributing to the five major hospitals, but this change is much less marked by 1570 than it was to become later in the century. Some wills do provide bequests for sermons to be given, perhaps showing growing protestant, even puritan sentiments, but again this is not a major development in the wills examined here by 1570. 44

What does emerge from this study is that changes in the nature of giving and the reasons for it developed only slowly between 1390-1570. The definition of poverty and the idea of the ‘deserving’ poor did change but it was a tipping of the balance in how the poor were seen, rather than a complete change that took place. Charity was rarely completely indiscriminate pre-Reformation, but post-Reformation the need for the poor to be seen to be ‘deserving’ seems to become pervasive and this may well be connected to the economic and social pressures caused by a growing

42 http://www.british-history.ac.uk/court-husting-wills/vol2 pp. 668-682. Of the 30 wills entered here 10 were members of minor companies including 2 Brewers and a Wax Chandler
43 See the will of Thomas Ormeston TNA: PROB 11/41
44 One lifetime benefactor who was clearly influenced by a strong protestant faith was Richard Hilles the co-founder of the Merchant Taylors’ School in 1561, but as he did not die until 1587 his will was not examined here. Information from DNB entry 47402 written by David Loades. [accessed online 17/4/17]
population. Charity post-Reformation became more organised and institutional, and the livery companies with their influential connections were well placed to be a major force in its distribution.
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