The Growth of Towns

While there were, of course, vast differences between various mediaeval towns, a few general remarks seem in order. As we have seen, most towns began as a merchant settlement adjoining a castle, abbey, or episcopal city. At first the inhabitants relied on the castle, abbey, or city for shelter in time of danger, but as the town grew in population and wealth they were inclined to fortify it with walls. As the building of a wall was extremely expensive, as small an area as possible was enclosed. Hence space within the shelter of the walls was always at a premium and was used to the fullest possible extent. The result was narrow streets with the upper floors of the houses built out over them. There were, of course, no public sanitary arrangements, and refuse of all sorts was simply dumped in the streets. Although paving of streets was not unknown, it was extremely rare because of its cost. If a town was growing rapidly, the space within the walls was soon exhausted and settlements sprang up outside. When these suburbs grew sufficiently important the walls might be extended to include them. In Paris the various stages in the gradual enlargement of the walled enclosure can still be traced in the street names. Thus the rue St. Honoré becomes the rue du Faubourg St. Honoré.

Religious Life

The dominance of religion in the life of the people of the Middle Ages was particularly apparent in the towns. There were an incredible number of churches; London had 120 about 1200. If the town adjoined an episcopal city, the cathedral dominated the landscape, and its size and splendor was the chief pride of the townsmen. In fact the magnificent
cathedrals built in the twelfth and thirteenth centuries are the most striking monument to the civic pride of the towns. But in addition to its cathedral a town of any importance would have a number of monastic establishments and collegiate churches and many simple parish churches. Thus from a distance a mediaeval town was a cluster of church towers and spires. Next to the churches the chief architectural feature of the town was likely to be one or more castles. These were usually situated so that they could be defended against the inhabitants of the town as well as against an outside foe; usually they were astride the town walls. Thus the Tower of London dominated the town on the eastern side while Barnard's Castle overlooked it from the west. When King Philip Augustus built the great fortress of the Louvre, it was situated at the edge of the merchant settlement of Paris. Late in the fourteenth century the Bastille was built at the opposite end of the town. In addition two small fortresses, the Chatelets, held the bridgeheads leading from the Île de la Cité to both banks of the Seine and served as seats of the royal provost of Paris. The Tower of London, the Louvre, the Bastille, and the Chatelets were strongholds belonging to the overlord of the town, but Barnard's Castle belonged to an English baron, and private strongholds were common in towns. In Winchester the bishop as well as the king had a castle, and in Lincoln one of the bishop's vassals had a small fortress. In Italy where the nobles of the countryside resided in the town such urban strongholds were very numerous. Rome was dotted with the towers of fortresses held by such families as the Orsini and Colonna. Outside the churches and fortresses, public buildings were few. Every town had its town hall, often called the guildhall, and sometimes the craft guilds had halls of their own. In important and rich cities such as London and Bruges, the
Development of Towns and Commerce

guildhalls were magnificent buildings, but in most towns they were modest affairs.

The Administration of Justice

Most mediaeval towns had within their limits a wild mixture of jurisdictions. Thus in Paris the royal provost had high justice over the merchant town on the right bank of the Seine while the provost of the merchants had low justice. On the Île de la Cité the bishop had full rights of justice except in the immediate vicinity of the royal palace. On the left bank lay the university, and justice there was divided between the Abbots of Sainte Geneviève and Saint-Germain-des-Prés. In all towns where a bishop had his seat the episcopal city was under his direct control rather than that of the regular town government. In addition to these general jurisdictions there were many special ones. Usually a monastic establishment had special privileges extending over its property. In London the Knights Templars had a "liberty" into which the city officials could not enter. When the lord had a castle in the town, its constable usually had jurisdiction over a section of the town adjacent to the castle. In short, the same complications that existed in seignorial government in the countryside found their way into the towns.

The Inhabitants of the Towns

The inhabitants of the towns formed a new class in mediaeval society; they were neither nobles nor peasants. Their occupation demanded that they have some education. They had to be able to read and write and know some arithmetic. This made them well fitted to become the officials of the feudal princes. Their ideas and way of life were necessarily different from that of the nobles. As they devoted their time
to trade and industry, they were not trained soldiers and had as a rule little taste for war. Hence the nobles to whom war was the only worthy occupation were inclined to scorn them. Then the chivalric virtue of generosity required the noble to be free with his money, jewels, and other movable property. This was easy enough for the noble because such property represented income, not capital—his capital was his land. But the townsman’s capital was largely movable property, actual money and goods. If he was to survive he had to be careful with it. As a result the townsfolk were considered grasping and stingy. But most of the ill-feeling between noble and townsman probably came from the fact that the latter could live as comfortably as, if not more so than, the noble. He could afford rich clothes, fine silver service, jewels, and rich foods. He had an abundance of what the noble usually lacked—ready money. In short, the noble saw a group of men sprung largely from peasants with what he considered lowly tastes and ideals competing with him in magnificence of life.

A Just Price

Before leaving the subject of the development of towns and commerce, it seems well to discuss a few closely connected topics. Perhaps the most important of these concerns the ideas of the time regarding commerce and commercial practices. In the early Middle Ages when trade was relatively undeveloped ecclesiastical writers were doubtful whether the pursuits of commerce were compatible with a life of virtue which led to eventual salvation. By the twelfth and thirteenth centuries, however, churchmen recognized the social importance of men of commerce and provided a full-scale moral justification of their activities. Merchants who avoided fraud, contributed honest labor, and sought
profit to support themselves and their families were worthy of praise. Only those who cheated, performed no labor or were motivated by insatiable greed were morally suspect. Concurrently the doctrine of the “just price” was developed. By the time of Thomas Aquinas in the thirteenth century a price was considered just if it roughly corresponded to the going price, that is, the current market value. Somewhat later as municipal price regulation increased a second criterion was added. Prices must also conform to legally fixed rates where this regulation was applicable. Prices were only unjust where one gained from another's special disadvantage in individual bargains to force a price which differed from the free market or legal value.

The church steadfastly refused to give its approval to a number of practices that we take as a matter of course. What we call speculation was forbidden by canon law and by the regulations of most secular governments. Thus it was generally agreed that it was sinful to buy something, keep it for a time in the same place, and then out of a motive of pure greed sell it at a higher price. Usury was also banned by the church. As usury was defined as the taking of any interest for money given as a loan, this theoretically made money lending and many forms of banking impossible as occupations for Christians. In the early Middle Ages the profession of money lender was confined to Jews, who were not bound by church law. Later on, however, the ecclesiastical censures were directed primarily against manifest usurers or petty pawnbrokers. Other forms of banking transactions and business arrangements which disguised usury were frequently unmolested. For example, in the thirteenth century we find an Italian merchant lending money to the English government under an agreement that provided for its repayment in wool. As the wool was to be valued far
below the current market price, the merchant got his interest. Rather more crude was the charge of a sum of money for carrying the loan to the borrower. By the end of the thirteenth century Christian merchants were making loans and profiting from them. It is important to notice that to buy a share in a commercial venture was not usury. If you gave a merchant a sum of money and you were to profit or lose according to the success of his venture, it was perfectly proper.

The Place of the Jews

The Jews played an important part in the economic life of the early Middle Ages. In the ninth and tenth centuries they carried on what little trade there was. Then as Christian merchants appeared, the Jews were forbidden to engage in trade. As they were already forbidden to hold land and thus to practice agriculture, they were driven to money-lending. The Jews were completely at the mercy of the lord of the land; they had no rights except what he chose to give them. Many lords considered a colony of Jews a profitable investment. They were allowed to live in the fief under the lord’s protection and loan money at interest. Whenever the lord himself needed money, he simply taxed his Jews. In England the king’s Jews paid him 10 per cent to help them collect their debts. When a Jew died, a third of his property went to the crown. This represented the regular exploitation. But the king was always free to take anything his Jews had by any means he chose. In short, during the early Middle Ages the Jews performed the function of moneylenders largely for the benefit of the feudal princes. As Christians began to take their place, they became less necessary. During the thirteenth century the Jews were largely expelled from western Europe.
Credit and Money

The twelfth and thirteenth centuries saw the development of a number of important devices connected with commerce. Letters of credit were freely used by King John when sending envoys to Rome. The king’s letters would request all merchants to lend the bearer a certain sum of money and promised its repayment at the royal exchequer. Bills of exchange were also used to make payments in foreign lands. In the twelfth century this business was handled chiefly by the great military orders, the Templars and the Hospitalers, as a favor to princes and nobles, but by the thirteenth century merchants were prepared to do it. These centuries also saw the beginning of maritime law. Early in the twelfth century the Italian seamen had adopted a code of maritime law, and by its end the so-called Laws of Oléron were generally accepted in the north.

Coinage, the vital medium of exchange in all commercial operations, developed very slowly. Before the middle of the thirteenth century the only coins minted in the states of western Europe outside Italy were silver pennies. Although the pound of 240 pennies, the shilling of 12 pennies, and the mark of 164 pennies were used as moneys of account, there were no coins to represent them. A few Italian gold coins found their way into northern Europe, but they were comparatively rare. As banks of deposit were not available, one could only keep a reserve of money by hoarding in some form. If this was done extensively, it aggravated the persistent shortage of silver bullion that troubled the period. King John attempted to solve this problem by keeping a large part of his reserve funds in the form of precious stones, and other kings and nobles may well have followed this practice.
Conclusion

The economic and social structure of Western Europe was far different in 1300 from what it had been in 1000. In 1000 there had been no towns in the economic sense, simply occasional groups of dwellings clustered about a cathedral, a monastery, or a noble residence. In 1300 Italy north of Rome was a land of city-states. The nobles who had once ruled the countryside were residents of the towns and formed the upper class of citizens. The rural areas were completely dependent politically on the towns. These towns were for the most part republics or communes. Their form of government varied from a tight aristocracy in Venice to at least theoretical democracy in Florence. In most towns there were political parties that struggled so fiercely for power that it was necessary to import a neutral official, called a podestà, to rule. The various towns waged bitter wars against one another by means of professional captains at the head of mercenary troops. At times these captains seized the government of the towns and became tyrants or despots. Thus in 1300 some towns had elected podestas, others despots, and a few were ruled by hereditary princes. In short, political variety and continual internal and external strife marked the Italian cities. But this had not seriously inter-
fered with their economic development. Venice, Genoa, and Pisa were great commercial cities with strong navies that ruled the Mediterranean. The products of the east and of North Africa were carried to Italy by their ships. Spices from the Spice Islands were borne to Alexandria by Moslem traders and there sold to Italian merchants. Other Italians collected cotton and silk at the ports of Syria. The towns of Italy that were not ports had flourishing industries. Although the manufacture of woolen cloth was by far the most important, metal products from Italy were valued all over Europe. The great merchants of Italy were rapidly accumulating more money than they could use in their business and were seeking profitable uses for it. Italian merchants were lending the king of England money in order to persuade him to facilitate their buying of English wool. The wealth of the merchants was also used at home. The towns were adorned with fine public buildings, and the merchants built great houses for themselves. Wealth and the availability of products from all lands permitted the nobles and merchants of Italy to live in luxury and comfort unknown in the west. This wealth and the leisure it made possible was to be an important element in the Renaissance.

The great imperial cities of Germany, those that acknowledged no lord but the emperor, were also city-states and ruled the countryside about them. But while Tuscany and Lombardy were almost entirely covered by the city territories, the lands of the German free cities were mere islands among the territories of the princes. Nevertheless the German cities prospered exceedingly. The towns of North Germany were bound together in the Hanseatic League, which had a navy and trading posts scattered over Europe. The merchants of the Hanse traveled south, crossed the Alpine
passes to Italy, and brought home the products available in Venice, Genoa, and Milan. These products they distributed through northern Europe. The great textile towns of Flanders, Antwerp, Bruges, Ghent, and Lille were also extremely rich and prosperous. They bought raw wool from England, Ireland, and other producing regions, manufactured it into cloth, and sold the cloth throughout Europe. Many Italian merchants had agents in Flanders to buy wool and sell the products of Italy and the Orient. These agents were beginning to develop a profitable side line in transferring funds from the north to Italy. This foreign exchange business was soon to develop into general banking activities.

Except for London and Paris, which had 40,000 and 213,000 inhabitants respectively, the towns of England and France were generally smaller and less wealthy than those of Flanders and Germany. But they played an important part in the economic, social, and political life of the land. A fair part of the revenue of the English king came from export duties on wool, and the towns of England elected representatives to sit with the lords and knights of the shires in Parliament. And men sprung from the merchant class were playing a large part in carrying on the powerful royal governments of the French and English kings. Moreover, the towns supplied a market for agricultural produce and so made possible the sale of the surplus grown by the villagers. Thus the growth of commerce and the development of towns had given western Europe a money economy and a merchant class: a middle class between knights and peasants.

As the towns grew and money economy became more and more prevalent, the feudal and seignorial systems decayed. In the twelfth century the counts of Champagne
were granting fiefs that consisted of an annual income in money. The holders swore fidelity and homage and were their vassals, but they were nevertheless hired knights whose pay could be easily stopped. At about the same time English barons were giving fiefs that owed the service of a small fraction of that of a knight—1/10, 1/20, 1/40. Obviously, when the baron called his vassals to arms, the holders of these fiefs could only pay a sum of money. By the thirteenth century the barons of England were either paying the king sums of money to avoid military service or serving with a small band of hired knights. The ordinary rear vassal performed his service by making his lord a money payment. As a rule a vassal rarely actually performed his castle-guard duty but rather paid a fee to compensate his lord. Moreover, the great lords were replacing the vassals who acted as their seneschals, constables, and marshals with hired officials. Although this process of commutation of knightly services was rather slower in France than in England, by the end of the thirteenth century the French kings were giving their vassals a choice of serving in the host or paying a sum of money to avoid service. In short, by 1300 the old personal relations between lord and vassals had disappeared to a great extent. What was left was largely a set of financial obligations.

The changed economic conditions had varying effects on the noble class. The great feudal princes gained in power and resources. They had fairs that yielded them rich returns in money and towns that supplied not only money revenue but men of the middle class to serve as officials. By using his money income to hire officials and soldiers, the great lord could become practically independent of his vassals. But the petty lord ruling a few villages had no such opportunities.
He could perhaps collect some tolls from merchants at a bridge or from peddlers at his village market, but in general the new wealth created by towns and commerce passed him by. His only means of obtaining money income was by selling the produce of his demesne and commuting his peasants' services and rents in kind into money payments. As we have seen, most lords did this. Many even rented out their demesne and did no farming directly. By 1300 a large proportion of the lords in France and England were primarily landlords living on money rents that were fixed in amount. In England the lords were fortunate in one respect: they retained by and large the right to take back into their own hands the tenements held by the peasants. In France as a rule the lord could not dispossess a peasant who paid his rent and fulfilled all his obligations. When inflation began to appear in the fourteenth and fifteenth centuries, the nobles of France found themselves caught between rising costs of living and fixed incomes. The English gentry managed in one way or another to increase their rents as money fell in value and prices rose.

In 1300 then the new economy had made much larger the gap between the great feudal prince and the lesser lords. But until serious inflation began, both groups were benefited. No longer did the petty noble have to wear clothes woven by the unskilled labor of his peasants. He could use his money income to buy rich cloths at the great fairs or at the neighboring town even though he was then dependent on his domestic help to make it into garments. He could enliven his diet with sugar and spices. In short, in 1300 all nobles were living more luxuriously than they had in 1000, and far more expensively. The minor lords were leaving their gloomy towers and building fortified manor houses with
more rooms. The great lords were erecting small palaces within the walls of their castles where they could live in princely style.

Nevertheless, it is important to remember that the noble class had lost to some extent its dominant position in society. Many merchants had annual incomes as large as those of the lesser nobles, and they had far more ready money. They could live as luxuriously as could the lords. By serving kings and princes they competed with the nobles for political power. Moreover, the noble had lost his unique position as a soldier. Late in the twelfth century the kings of France and England were using lowborn mercenaries as crossbowmen. By 1300 the bulk of the English army was composed of bowmen and pikemen drafted from the countryside. The nobles still formed the cavalry, but they were no longer the only effective soldiers. In short, although the nobles were to retain for some five centuries more their position at the head of European society, their decline had definitely begun.

The rise of towns and the revival of commerce had affected in many ways the status of the peasant. In the eleventh and twelfth centuries when the growth of towns was extremely rapid, large numbers of peasants had migrated to the towns, with or without the permission of their lords, and had become members of the new middle class, merchants or artisans. By the end of the thirteenth century, however, most towns discouraged such migration. There were enough people in them already to fill the demand for goods and services and new settlers simply lowered the general standard of living. There was always some opportunity for an able and adventurous peasant to advance himself by going to a town, but it became far more difficult to do so success-
fully. The middle class had been formed and was largely self-propagating.

The peasants who stayed on the land had also been benefited by the revival of a money economy. By 1300 many serfs had bought their freedom, and many free peasants had commuted their services and rents in kind into money payments. As a matter of fact, the commutation of rents and services due from unfree tenants was quite common, especially in England. Commutation was of immediate benefit to the peasant only by giving him greater freedom to dispose of his time and products. He could sell his surplus produce and also his free time. But when inflation began to appear in the fourteenth century, he benefited enormously. His obligations were fixed, and the value of what he raised was increased. This was particularly true when a catastrophe like the Black Death brought a scarcity of labor and hence higher wages. The peasant was still, however, politically helpless against the nobles and middle class. Moreover, he suffered most severely from the wars into which the kings and their nobles continually plunged their realms.

There is no doubt that the population of western Europe increased greatly between the years 1000 and 1300. Once more it is only for England that one can find figures that can be used with any confidence. In 1086 England apparently had a population of 1,100,000 and by 1377 it had 2,230,000 inhabitants. Very rough estimates based on hearth taxes have set the French population at about 16,000,000 in the middle of the fourteenth century, but here we have no figures whatever for the earlier period. But we know that between 1000 and 1300 large areas of new land were brought under cultivation and a considerable urban population added. On the whole it seems likely that the population
of western Europe as a whole was larger in 1300 than it was to be again for several centuries. For the Black Death that struck in the middle of the fourteenth century was not a single catastrophe that could be recovered from quickly but an endemic plague that continued its ravages.

The achievements of mediaeval society during the three centuries from 950 to 1250 were very considerable. The peasants had cleared forests, drained swamps, and brought wastelands into cultivation. Vast barren moors once useless had been covered with grazing sheep. Agricultural technique had been improved in important particulars. Improvements in harness allowed two oxen to pull the plows once drawn by eight and in some advanced regions enabled men to use horses for farm work. Wherever the fertility of the soil made it feasible, the three-field had replaced the two-field system. In 1250 northern Europe was supporting a far larger population than it had in any previous period. Meanwhile vigorous and adventurous merchants had built towns and developed a flourishing commerce. Artisans had made great advances in industrial technology, especially in the metal trades and in the making of cloth. The use of the windmill had added to the sources of power at man’s disposal. But perhaps the most striking change was in the development of the building crafts. In 950 stone churches were far from numerous, and only a king or very great feudal prince had a stone house. By 1250 every village had its stone church and the monasteries and episcopal cities boasted magnificent Romanesque or Gothic churches. Moreover, every baron of any importance had at least one stone castle and even petty lords lived in strong, well-built moated granges. When one considers the very limited knowledge of labor-saving devices and of engineering techniques, the buildings
erected during this period appear as a stupendous achievement.

While the lower classes were following the plow, engaging in trade, mining, making cloth, and building churches and castles, the nobles were perfecting the feudal political and military system. Feudal military organization was on the whole highly effective. The knights of Europe conquered vast territories from the Slavs, pressed the Moslems steadily back in Spain and drove them from Sicily, and established themselves at least temporarily in Palestine, Syria, the Byzantine lands, and Greece. And as a defensive military system feudalism was almost perfect. No organization ever devised could so quickly produce an effective military force wherever it was needed. The feudal army was essentially a militia, but a militia composed of the best soldiers of the day. On the political side feudalism had grave faults. It was not an effective means of keeping order, but it contained elements that were to be extremely important in the future. The feudal class was a ruling aristocracy, but within its own ranks its political ideas were essentially democratic. The fief was ruled more by the vassals than by the lord, and the basic conception of government by mutual agreement—implied in feudal custom—provided the chief justification for later efforts to limit royal authority and has come to be recognized as an important source for the modern conviction that human rights and dignity are safe only within the framework of a constitution.
## CHRONOLOGICAL CHART

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