

## THE BURDEN OF TAXATION ON SIXTEENTH-CENTURY LONDON\*

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**ABSTRACT.** *This article seeks to establish the burden of direct taxation in the city of London in the sixteenth century. Previous discussions have been confined to the yield of parliamentary subsidies which cannot give a full picture because of the way responsibility for equipping military levies was increasingly devolved on to the locality. Estimates of the costs of the various additional military levies are therefore made. Innovations in parliamentary taxation enabled the crown to levy extraordinary sums in the 1540s, but they required a level of intervention by the privy council which Elizabeth's government was not prepared to make. The subsidy performed especially badly in London in the later sixteenth century. Local military rates compensated to some extent, but tax levels in real terms were very much lower in the 1590s than the 1540s. Nevertheless taxation was becoming increasingly regressive, which helps explain the greater level of complaint in the 1590s.*

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A number of recent studies are opening up the subject of the fiscal impact of the sixteenth-century English state. Roger Schofield's pioneering thesis on the parliamentary subsidy is shortly to be published. In a series of articles Richard Hoyle has illuminated aspects of the subsidy's workings, demonstrating the considerable cumulative impact of the various taxes of the 1520s and the 1540s, but also arguing that the crown was unable to finance war by taxation alone. Surveying state finances over the *longue durée*, Patrick O'Brien and Philip Hunt have confirmed the limited size of the state, unable to mobilize more than 4 per cent of estimated national income, except in the 1540s. Mike Braddick has demonstrated how the success of the state's various fiscal devices depended as much upon the ways in which they were brokered as upon the absolute amount demanded.<sup>1</sup> We are increasingly well informed about the levying of national

\* Earlier versions of this article have been given to the Tudor seminar in Cambridge, the early modern Britain seminar in Oxford, and the sixteenth-century seminar at the Institute of Historical Research, and I am grateful to participants for their comments. It has also benefited from comments by Caroline Barron, George Bernard, Mike Braddick, Tom Cogswell, Trevor Griffiths, Steven Gunn, John Morrill, Andrew Pettegree, Conrad Russell, and Penry Williams. The accompanying web-site was designed by Vasan Seshadri.

<sup>1</sup> R. Schofield, 'Parliamentary lay taxation, 1485–1547' (PhD thesis, Cambridge, 1963); idem, 'Taxation and the political limits of the Tudor state', in C. Cross, D. Loades, and J. J. Scarisbrick, eds., *Law and government under the Tudors* (Cambridge, 1988), pp. 227–55; R. W. Hoyle, 'Crown, parliament, and taxation in sixteenth-century England', *English Historical Review*, 109 (1994), pp. 1175–96; idem, 'War and public finance', in D. MacCulloch, ed., *The reign of Henry VIII* (London, 1995), pp. 75–99; idem, 'Taxation and the mid-Tudor crisis', *Economic History Review*,

taxation, but much less research has been undertaken on local taxation. The distinction between local and national is in fact questionable because the crown was devolving responsibility for key areas of military finance on to local communities and individuals. Over the course of the sixteenth century the traditional obligation of the subject to keep armour was subject to increased monitoring and regulation; efforts were made to subject sections of the militia to up-to-date training; responsibility for the raising and equipment of armies shifted from noble landowners to local communities under the supervision of the lieutenancy; and the crown asserted its right to require the service of its subjects' ships in naval operations.<sup>2</sup> Thus the impact of the state's military requirements cannot be studied through the records of the exchequer alone. Only by examining the means by which troops for overseas service were equipped and clothed in the localities, the implementation and financing of the training programme, and the costs of local defence measures, can one hope to capture the true financial burden of the crown's military operations. That these expenditures could be substantial is widely appreciated. Burghley's remark that the local defence measures against the Armada were the equivalent of four subsidies is widely quoted, but few historians have attempted to substantiate it. Tom Cogswell has shown the potential of the local materials in his study of the lieutenancy of Henry Hastings, fifth earl of Huntingdon, in early seventeenth-century Leicestershire. He estimates that in this county total contributions to the state amounted to £73,000 between 1618 and 1638, of which only £29,000 came from parliamentary subsidies and the forced loan.<sup>3</sup> Few areas of the country enjoy sources as rich as those in the Hastings archive which forms the basis for Cogswell's study, and in London, the subject of the present article, the source material is very patchy. Nevertheless by bringing together a variety of sources from the exchequer, the livery companies, parishes, and the city corporation, we can estimate the cost of most of the levies. What this article seeks to do is to set the demands of the crown for parliamentary taxation in the wider context of the fulfilment of its military demands on the city of London. A key companion to the article is the 'Gazeteer of military levies from the city of London, 1509–1603' which may be consulted on the world-wide web at <http://senior.keble.ox.ac.uk/fellows/extrapages/iarcher/levies.htm>, and

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51 (1998), pp. 649–75; P. K. O'Brien and P. A. Hunt, 'The rise of a fiscal state in England, 1485–1815', *Historical Research*, 66 (1993), pp. 129–76; M. J. Braddick, *Parliamentary taxation in seventeenth-century England* (Woodbridge, 1994); idem, *The nerves of state: taxation and the financing of the English state* (Manchester, 1996).

<sup>2</sup> P. Williams, *The Tudor regime* (Oxford, 1979), pp. 109–35; J. J. Goring, 'The military obligations of the English people, 1511–1548' (PhD thesis, London, 1955); L. Boynton, *The Elizabethan militia, 1558–1638* (London, 1967).

<sup>3</sup> Public Record Office (PRO), SP12/209/83; C. Read, *Lord Burghley and Queen Elizabeth* (London, 1960), pp. 424–6; Boynton, *Elizabethan militia*, pp. 157–9; Braddick, *Nerves of state*, pp. 10–11; T. Cogswell, *Home divisions: aristocracy, the state, and provincial conflict* (Manchester, 1998), pp. 181–4, 305–10. See also J. McGurk, *The Elizabethan conquest of Ireland: the 1590s crisis* (Manchester, 1997).

which provides detailed sources for the financing of the crown's various military demands.<sup>4</sup> I shall separately treat the means by which we can calculate the burden of local rates, parliamentary taxation, prerogative taxation, local military costs, before attempting a calculation of its global impact and its incidence on particular social groups.

## I

Before we embark upon an examination of the subsidy and military levies, it is instructive to establish the contours of ordinary local taxation. These local taxes are only patchily recorded and have not been intensively studied, so that conclusions must be tentative, but we can get a rough idea of the relative burdens. The standard local church rate, known in London as 'clerk's wages', but often yielding a surplus for general church purposes, yielded an average of £8 per annum in each of the inner-city parishes and about £18 per annum in each of the extramural parishes in the 1590s. This would suggest a total rate burden of about £900–£950.<sup>5</sup> To judge from the few surviving assessments, and from payments made in company accounts, the scavenger's rate was levied at about the same level.<sup>6</sup> As for the rates for the payment for beadle's wages we know that in 1554 the aldermen ordered that every substantial householder should pay 4*d* per annum and every poorer householder 2*d* per annum. On the basis of a population of 100,000 that would suggest a rate of about £300 per annum in the 1590s.<sup>7</sup> The burden of the poor rate can be estimated by combining the evidence of receipts at Christ's Hospital with known rates in a range of both extramural and inner-city parishes. It would seem that the rate raised £2,500 in 1573–4 and that it fell slightly thereafter, prior to the major reassessment in the wake of the legislation of 1598 which boosted the rate to £4,000.<sup>8</sup> The heaviest of these local assessments, however, was the tithe. A city-wide survey of tithe in London from 1535 shows that £3,040 was due in that

<sup>4</sup> Details of timing, equipment provided, method of finance, and estimates of costs together with full references to sources for each of the crown's requests for troops and ships will be found on the web-site.

<sup>5</sup> Examples: £10–13 (St Helen Bishopsgate), £13–14 (St Antholins), £8 (St Margaret Lothbury), £6–7 (St Bartholomew Exchange), £8 (St Mary Aldermanbury), £20 (St Botolph Bishopsgate), £20–8 (St Dunstan in the West), £9–15 (St Botolph Aldgate). Guildhall Library (GL), MSS 6836, 1046/1; 2500A; 2968/1; 4524/1; 9235/2; E. Freshfield, ed., *The vestry minute book of the parish of St Margaret Lothbury in the city of London, 1571–1677* (London, 1887), p. 13; E. Freshfield, ed., *The vestry minute books of the parish of St Bartholomew Exchange, 1567–1676* (London, 1890), passim.

<sup>6</sup> GL, MSS 1432/2, assessment for 1562; 2596/1, fo. 205; 3570/1, fos. 33v–4, 58v–9v; *Vestry minute books of St Bartholomew Exchange*, pp. 8, 33; J. McMurray, ed., *The records of two city parishes: a collection of documents illustrative of the history of St Anne and St Agnes Aldersgate and St John Zachary, London* (London, 1925), pp. 82–3. The scavenger's rate in St Botolph Aldgate in 1616–18 raised about £70: if this were typical of the extramural parishes, the yield of the scavenger's rate over the city would rise to £1,200 per annum: Bodleian Library (Bodl.), Rawlinson MS D796B, fos. 103v, 106, 108v.

<sup>7</sup> Corporation of London Records Office (CLRO), Repertory of the Court of Aldermen (Rep.) 13, fo. 134.

<sup>8</sup> I. W. Archer, *The pursuit of stability: social relations in Elizabethan London* (Cambridge, 1991), pp. 159–63.

Table 1. *Yield of tithes in sixteenth-century London*

Parish	Tithe 1535			Tithe 1535			1535 valor	Elizabethan tithe value	Date of Elizabethan valuation	1638 tithe
	@	3 <sup>s</sup>	5 <sup>d</sup>	@	2 <sup>s</sup>	9 <sup>d</sup>				
St Lawrence Jewry	£55	8 <sup>s</sup>	9 <sup>d</sup>	£44	13 <sup>s</sup>	0 <sup>d</sup>	£46 2 <sup>s</sup> 4 <sup>d</sup>	£65–72	1590s	£80 15 <sup>s</sup> 8 <sup>d</sup>
St Margaret Lothbury	£15	5 <sup>s</sup>	8 <sup>d</sup>	£12	4 <sup>s</sup>	10 <sup>d</sup>	£13 5 <sup>s</sup> 11 <sup>d</sup>	£37 6 <sup>s</sup> 8 <sup>d</sup>	1575	£72 2 <sup>s</sup> 8 <sup>d</sup>
St Dunstan in the East	£83	12 <sup>s</sup>	2 <sup>d</sup>	£67	6 <sup>s</sup>	4 <sup>d</sup>	£66 10 <sup>s</sup> 11 <sup>d</sup>	£120 0 <sup>s</sup> 0 <sup>d</sup>	1590s	£136 6 <sup>s</sup> 4 <sup>d</sup>
St James Garlickhithe	£33	5 <sup>s</sup>	5 <sup>d</sup>	£26	15 <sup>s</sup>	0 <sup>d</sup>	£17 14 <sup>s</sup> 6 <sup>d</sup>	£28 7 <sup>s</sup> 1 <sup>d</sup>	1569–70	£92 10 <sup>s</sup> 8 <sup>d</sup>
St Andrew Hubbard	£22	11 <sup>s</sup>	10 <sup>d</sup>	£18	3 <sup>s</sup>	0 <sup>d</sup>	£16 0 <sup>s</sup> 0 <sup>d</sup>	£28 10 <sup>s</sup> 0 <sup>d</sup>	1586–92	£68 16 <sup>s</sup> 0 <sup>d</sup>
St Mary Aldermanbury	£26	1 <sup>s</sup>	1 <sup>d</sup>	£20	19 <sup>s</sup>	4 <sup>d</sup>		£24 16 <sup>s</sup> 5 <sup>d</sup>	1577	
St Lawrence Pountney	£18	17 <sup>s</sup>	6 <sup>d</sup>	£15	3 <sup>s</sup>	4 <sup>d</sup>		£31 4 <sup>s</sup> 2 <sup>d</sup>	1584	£38 17 <sup>s</sup> 0 <sup>d</sup>
St Mary Colechurch	£26	7 <sup>s</sup>	11 <sup>d</sup>	£21	4 <sup>s</sup>	2 <sup>d</sup>		£36 5 <sup>s</sup> 6 <sup>d</sup>	1602	£44 0 <sup>s</sup> 0 <sup>d</sup>
St Helen Bishopsgate	£19	9 <sup>s</sup>	6 <sup>d</sup>	£13	5 <sup>s</sup>	0 <sup>d</sup>		£33 3 <sup>s</sup> 8 <sup>d</sup>	1589	£66 13 <sup>s</sup> 0 <sup>d</sup>
St Stephen Coleman Street	£30	13 <sup>s</sup>	4 <sup>d</sup>	£24	13 <sup>s</sup>	10 <sup>d</sup>		£36 7 <sup>s</sup> 4 <sup>d</sup>	1595	
St Olave Southwark							£73 0 <sup>s</sup> 0 <sup>d</sup>	£101 0 <sup>s</sup> 0 <sup>d</sup>	1562	
St Saviour Southwark							£69 18 <sup>s</sup> 4 <sup>d</sup>	£104 0 <sup>s</sup> 0 <sup>d</sup>	1593–9	
Tithe in 1535 at 2 <sup>s</sup> 9 <sup>d</sup> . In the pound (whole city north of river): £2,447										
Multiplier for conversion of 1534 tithe to Elizabethan value: 1.6										
Estimated yield of tithe in Elizabethan London: £3,915										

Sources: PRO, SP1/238, fos. 172v–4v; J. Caley and J. Hunter, eds., *Valor Ecclesiasticus Temp. Henry. VIII Auctoritate Regia Institutus* (6 vols., London, 1810–34) I, pp. 370ff; II, pp. 62–6; T. C. Dale, ed., *The inhabitants of London in 1638 edited from MS 272 in Lambeth Palace Library* (Society of Genealogists, London, 1931); H. G. Owen, 'The London parish clergy in the reign of Elizabeth I' (PhD. Thesis, London, 1957), pp. 311–27; GL, MSS 6836; 4457/2; 3556/1; 2500A/1–6; Mercers' Company Records, Register of Writings, II, fos. 12–14v; Southwark Archives, St Olave Southwark Churchwardens' Accounts, 1546–92; Greater London Records Office, P92/SAV/602.

year. This survey was made at a time when tithe was paid at the old rate of 3s 5d in the pound house rent, and before the revised rate of 2s 9d in the pound established by the tithe settlement of 1546. To obtain a figure for the closing years of the century taking into account the upward movement of rentals, I have deflated the 1535 total according to the rate of payment established in 1546, and then multiplied by a figure corresponding to the rate of increase in payments in tithe in those parishes where data are available for the Elizabethan period and can be compared with the Henrician data (Table 1). This suggests that a minimum of £3,900 was being paid in tithe in the closing years of the reign. Thus the total sum paid in these various local assessments in the city north of the river in the early 1590s was about £8,500 per annum and after 1598 about £10,000 per annum, substantially more than the annual yield of parliamentary taxes.

The fact that local assessments were already on this scale perhaps explains why the city authorities were so reluctant to resort to taxation for financing civic projects. The revenues of the chamber (the city's general chest) and the bridgehouse (handling revenues from trusts for the support of London Bridge), derived from property, city tolls, apprenticeship, and freedom fees, were usually sufficient for the normal workings of city government.<sup>9</sup> Extraordinary demands might require extraordinary taxes, and common council was from time to time asked to authorize special taxes, the fixed yield city fifteenth (£618). A list of these levies is provided in Table 2. But general taxation was very much the least satisfactory option. Throughout the sixteenth century the corporate resources of the livery companies were drawn upon for projects as varied as the provisioning of the capital, subsidizing Bridewell, the cleaning of the town ditch in 1569, and the construction of a pesthouse.<sup>10</sup> The grandest civic projects were financed either by subscription, like the Royal Exchange in 1566, or by tolls on those who made use of the facility like the rebuilding of Blackwellhall in 1588.<sup>11</sup> There are other indications that the financially embarrassed aldermen of the later Elizabethan years used fines from those refusing city office (notably the shrievalty) in preference to taxation.<sup>12</sup> Grants of taxation for civic purposes were often contentious and time consuming, focusing criticism of corporation policies, as the storm of protest encountered over the grant for the municipal ovens in 1520 demonstrates.<sup>13</sup>

<sup>9</sup> B. R. Masters, ed., *Chamber accounts of the sixteenth century* (London Record Society, 20, 1984); V. Harding and L. Wright, eds., *London Bridge: selected accounts and rentals* (London Record Society, 31, 1995).

<sup>10</sup> CLRO, Journal of the Court of Common Council (JCC) 16, fos. 52v–3; JCC 19, fo. 180; JCC 20, fos. 436–7v, 440v–2, 444–6; JCC 23, fo. 266.

<sup>11</sup> CLRO, JCC 19, fo. 12; JCC 22, fos. 140–1v.

<sup>12</sup> R. M. Wunderli, 'Evasion of the office of alderman in London, 1523–1672', *London Journal*, 15 (1990), pp. 3–18.

<sup>13</sup> CLRO, Rep. 5, fos. 157, 164v, 165, 165v–6, 166v, 170v, 171, 171v, 172v–3, 173v, 174, 176v, 177, 177v, 180v, 181, 182v, 192; cf. C. M. Barron, 'The government of London and its relations with the crown, 1400–1450' (PhD thesis, London, 1970), pp. 149–53.

Table 2. *Yield of extraordinary civic taxation (non-military)*

Date of grant	Number of fifteenths; one fifteenth = £618	Purpose of grant	Reference
June 1509	one-and-a-half	coronation of Henry VIII	JCC 11, fo. 80
September 1520	one half	municipal ovens	JCC 12, fos. 73v, 88
March 1522	one-and-a-half	pageants for reception of Charles V and cost of equipping 100 bowmen	JCC 12, fos. 172, 173v; Rep. 5, fos. 320v, 327; Rep. 6, fo. 63v
May 1532	one-and-a-half	coronation of Anne Boleyn	JCC 13, fo. 371
September 1536	one-and-a-half	coronation of Jane Seymour	JCC 14, fo. 19v
December 1545	two	conduits	JCC 15, fos. 212v, 252
February 1547	one-and-a-half	coronation of Edward VI	JCC 15, fos. 300v–1
September 1547	one half	relief of poor	JCC 15, fo. 322v
July 1553	one-and-a-half	coronation of Mary	JCC 16, fo. 251
January 1554	one	provision of seacoals for poor	JCC 16, fos. 269v, 276
June 1554	one-and-a-half	pageants for reception of King Philip	JCC 16, fo. 279
November 1558	two	coronation of Elizabeth	JCC 17, fo. 98
August 1559	one	provision of wood and coal stocks for poor	JCC 17, fo. 141
June 1561	three	repair of St Paul's Cathedral	JCC 17, fo. 317
September 1567	two	for causes declared by Recorder	JCC 19, fo. 66
July 1573	two	provision of corn stocks	JCC 20, fo. 64v
August 1579	two	finance of poor relief scheme	JCC 20, fos. 505v–6
December 1585	one	payment to Sir James Croft for garbelling patent	JCC 22, fo. 9v
September 1586	two	rebuilding of Ludgate	JCC 22, fo. 53v

Table 2. (*continued*)

Date of grant	Number of fifteenths; one fifteenth = £618	Purpose of grant	Reference
March 1589	one	cleaning of Fleet Ditch and repayment of debts of Christ's Hospital	JCC 22, fo. 276v
March 1590	one	provision of fire-fighting equipment	JCC 22, fo. 370
April 1595	two	cleaning of city ditch	JCC 23, fo. 402
August 1597	two	salary of provost marshal	JCC 24, fo. 226
June 1598	one half	salary of provost marshal	JCC 24, fo. 310v

*Note:* JCC: Journal of the Court of Common Council, Corporation of London Records Office.

## II

The early sixteenth century witnessed a breakthrough in parliamentary taxation with the emergence of the directly assessed subsidy to supplement the rather antique fifteenth and tenth. The fifteenth and tenth was a fixed yield tax, levied by quotas on communities and assessed at their discretion. The quotas which had been subject to only minor changes since 1334 bore little relationship to the distribution of wealth so that some areas were not contributing according to their means. London was a major beneficiary as its payments to the fifteenth and tenth were only £612, 2 per cent of a total yield of about £29,000, compared with its contribution to the Elizabethan subsidies of between 10 per cent and 12 per cent. Although the total amounts paid by London were slight, the tax was assessed locally in such a way as to increase the burden on the less substantial inhabitants as its penetration was high, with most householders subject to assessment in inner-city parishes.<sup>14</sup> The subsidy emerged in the 1510s, probably under the guidance of Wolsey. Tax-payers were to be assessed individually on oath before local officials under the supervision of nationally appointed commissioners who were authorized to examine and revise assessments. Each tax-payer was to be assessed on both the value of his annual income (lands and fees) and on the capital value of his moveable goods, but was only to pay tax on the category which produced the highest tax charge. The directly assessed subsidy had the advantage over the fifteenth and tenth that it was flexible. By varying the rates of payment the crown could alter the yield, and by varying the exemption levels the crown

<sup>14</sup> Braddick, *Parliamentary taxation*, pp. 23–63; Schofield, 'Parliamentary lay taxation', ch. 3.

could avoid burdening its poorer subjects. Thus the subsidies of 1535–6 and 1541–2 were levied only on those assessed at over £20, and when the incidence of the tax was wider, as in the subsidies of the mid-1540s, the crown was able to use progressive rates of taxation to ensure that the burden on the rich was proportionally greater. It was unfortunate that Elizabeth's government sacrificed these advantages, levying the tax at standard rates and thresholds from 1571 onwards.<sup>15</sup>

The first two columns of Table 3 show the yields of the parliamentary taxes of the period 1509–1603, using data derived from the enrolled accounts in the exchequer.<sup>16</sup> It is true that these figures exclude the illeivable sums which in theory were handed over to the sheriffs to collect at the close of the collectors' accounts at the exchequer. One could only determine whether these sums were paid by means of a very laborious search through the pipe rolls. Roger Schofield found that during the early Tudor period no more than 2 per cent of the illeivable sums could ever have been collected by the sheriffs, and the collapse in recording illeivable sums on the enrolled accounts in the later 1590s suggests that the effort to collect them had to all intents and purposes been abandoned.<sup>17</sup> A second limitation of the figures is that they exclude payments which were due from those who claimed exemption in London by means of certificates showing that they were paying somewhere else, usually on the basis of properties held outside the city. As the use of certificates expanded in the later sixteenth century, the distorting effect is probably significant. In 1559 inclusion of payments by holders of certificates outside the city would inflate the London yield by 6 per cent; by 1596 the subsidy payments by Londoners would be 14 per cent higher if payments of assessments outside the capital were included. But as the county assessments on which certificate holders paid were almost always lower than what they were due to pay in London, it is likely that their payments elsewhere reflected only the wealth immediately visible to the local assessors rather than their overall wealth.<sup>18</sup> One might argue that the figures represent what the crown was able to extract of London-based wealth.

The data demonstrates clearly the subsidy's faltering start, but also the realization of its potential in the 1540s and 1550s, as the crown extracted

<sup>15</sup> Schofield, 'Parliamentary lay taxation', pp. 198–218; idem, 'Political limits', pp. 231–6; Hoyle, 'Crown, parliament, and taxation'; idem, *Tudor taxation records: a guide for users* (London, 1994), pp. 12, 21, 30–1; M. Jurkowski, C. Smith, and D. Crook, eds., *Lay taxes in England and Wales, 1188–1688* (London, 1998); R. G. Lang, ed., *Two Tudor subsidy assessment rolls for the city of London: 1541 and 1582* (London Record Society, 29, 1993), pp. xvi–xxi. Lang's edition contains a careful account of the mechanics of assessment and collection in London.

<sup>16</sup> G. Gronquist, 'The relationship between the city of London and the crown, 1509–1547', (PhD thesis, Cambridge, 1986), p. 206; PRO, E359/41–57; E401/2372–5; SP1/12, fo. 186; CLRO, JCC 11, fos. 3, 234v, 307v; Rep. 4, fo. 201.

<sup>17</sup> Schofield, 'Parliamentary lay taxation', pp. 403–12.

<sup>18</sup> *Ibid.*, pp. 263–9; PRO, E359/53, 56; E159/340, Mich. 1 Eliz., recorda, roti. 156–74, 197; E159, 341, Hil. 2 Eliz., recorda, roti. 112–18, 132, 186–7; Easter 2 Eliz., recorda, roti. 125–7; Mich. 2 Eliz., recorda, roti. 165v, 167, 197; Trin. 2 Eliz., recorda, roti. 50. See also *Tudor subsidy assessment rolls*, pp. xlvi–li.



Table 3. *Crown taxation in London, 1509–1603 (all figures in pounds sterling)*

Year	Parliamentary fifteenths	Parliamentary subsidies	Military exactions	Loans and benevolences not repaid
1509				
1510				
1511			105	
1512	612			
1513	612	2,193	420	
1514	612	n/a	420	
1515		3,990		
1516		4,035		
1517	612			
1518				
1519				
1520				
1521				
1522				30,000
1523			280	
1524		8,211		
1525		6,516		
1526		260		
1527		1,920		
1528				
1529				
1530				
1531				
1532				
1533				
1534				
1535		3,395		
1536		2,995	710	
1537	612			
1538				
1539			5,371	
1540				
1541	612	11,483		
1542	612	11,234		27,000
1543	612		127	
1544	612	11,653	1,746	
1545		11,628	1,633	20,000
1546	612	28,406		6,000
1547	612	19,334		
1548			3,000	
1549		11,905	700	
1550		9,899		

Table 3 (*continued*)

Year	Parliamentary fifteenths	Parliamentary subsidies	Military exactions	Loans and benevolences not repaid
1551		9,044		
1552		8,996		
1553	612			
1554			2,580	1,332
1555	612		60	
1556		9,423		
1557		10,408	537	20,000
1558	612	18,675	3,403	
1559	612	11,438	900	
1560	612	6,768	596	
1561				
1562			2,094	
1563	612	10,842	978	
1564	612	5,690		
1565				
1566			237	
1567	306	5,594		
1568	306	4,523		
1569			3,910	
1570				
1571	612	8,723		
1572	612	5,222	4,069	
1573				
1574			238	
1575				
1576	612	8,968		
1577	612	4,908		
1578			3,095	
1579			471	
1580			3,542	
1581	612	8,639		
1582	612	4,908		
1583				
1584				
1585	612	8,160	4,880	
1586	612	4,093	48	
1587	612		450	
1588	612	8,203	31,609	
1589	612	4,604	3,285	
1590	612	7,395	500	
1591	612	4,509	2,429	
1592	612	7,450	700	

Table 3 (*continued*)

Year	Parliamentary fifteenths	Parliamentary subsidies	Military exactions	Loans and benevolences not repaid
1593	1,224	4,215	1,350	
1594	1,224	10,705	4,875	
1595	612	8,787	875	
1596	612	4,923	20,586	
1597		2,832	2,588	20,100
1598	1,224		2,748	
1599	1,224	6,567	7,417	
1600	1,224	6,199	3,025	
1601		5,800	8,895	
1602	1,836	9,531	1,070	
1603	1,224	5,238	1,600	
Summary: totals by decade				
1510–19	2,448	10,218	945	
1520–9		16,907	280	30,000
1530–9	612	6,390	710	
1540–9	3,672	105,643	7,206	53,000
1550–9	2,448	77,883	7,480	21,332
1560–9	2,448	33,417	7,815	
1570–9	2,448	27,821	7,402	
1580–9	4,284	38,607	44,285	
1590–9	7,956	57,383	44,068	20,100

*Sources:* Gronquist, 'City of London and the crown', p. 206; PRO, E359/41–57; E401/2372–5; <http://senior.keble.ox.ac.uk/fellows/extrapages/iarcher/levies.htm>.

massive sums from the local economy. The scale of the achievement in the closing years of Henry VIII's reign is still more clearly apparent when we reflect that London contributed an extraordinary (and not to be repeated in Elizabeth's reign) 19 per cent of national yield. The contrast in the frequency of demands in Elizabeth's reign is also evident. With payments in only thirteen of the twenty-seven years 1558–84 inclusive, the crown's requirement of money from its tax-payers in every year thereafter must have seemed relentless. But the volume of parliamentary taxation in the Elizabethan war years was actually lower than in the 1540s and 1550s. Payments averaged £9,482 per annum in the period 1540–59, and £6,553 per annum in the years 1585–1603. This reflects the well-known decline in the yield of the subsidy, but what is less widely appreciated is the scale of the catastrophe in the capital. The subsidy of 1571–2 yielded £13,945 in London; that of 1602–3 just £5,585. This was a performance far worse than the national decline from about £117,000 to £76,000. London accounted for 20 per cent of the overall decline, and the

collapse in London yields began earlier than in other areas, predating the repeated demands of the years of war with Spain.<sup>19</sup>

The reasons for the decline of the subsidy in the capital are worthy of fuller discussion than is possible here, but an indication of the key factors might be helpful. In London as elsewhere the problem of under-assessment was rife. From 1563 the notion that assessments had to be made on oath was abandoned, and assessments became increasingly remote from real wealth. Between 1564 and 1598 the proportion of tax-payers assessed at £50 or above in the wealthier wards of Cordwainer Street and Bread Street declined from 30 per cent to 5.5 per cent while those assessed on the lowest level (£3 goods) increased from 20 per cent to 40 per cent. It is likely that the wealthier tax-payers benefited disproportionately from the depression of assessments. Falling assessments made the subsidy more regressive by artificially narrowing the gap between the payments made by richer and poorer households. As the lord keeper complained in 1593, 'the better sorte ... (to ease themselves) are seene to throwe the burden upon inferiour subiectes, whose small rates cannot rayse any great total, in whiche doinge as they oppresse their neighbours by the abuse of their authoritie'.<sup>20</sup> The wealthy also benefited from certificates of double assessment, claiming that they were paying in another county. By 1596, 312 tax-payers claimed discharge from payment in London through certificates of payment elsewhere: of these 212 paid on lower assessments, 32 on the same assessments, and only 68 on higher. This was another key factor in the decline of the subsidy yields in London, for had these tax-payers paid the sums on which they had been assessed in London rather than on their out-of-town assessments the net yield in 1596 would have been increased by 29 per cent. This phenomenon also compounded the regressive nature of the tax, for only two of those benefiting from lower assessments were assessed in London at the lower levels of £10 or less.<sup>21</sup>

Behind the declining assessments and growing evasion through certificates lay a diminution in the involvement of the council in monitoring the subsidy. One of the strengths of the subsidy was, as Mike Braddick has stressed, that it was a locally brokered tax. The wide discretionary powers of the commissioners meant that assessments could be altered before they reached the exchequer. But local discretion also gave the assessors the opportunity to depress assessments as demands multiplied. The Elizabethan regime's abandonment of flexibility and its acceptance of a consistently low threshold of payment at standardized rates gave a strong incentive to lowered assessments. This was

<sup>19</sup> Schofield, 'Political limits', p. 232; Braddick, *Parliamentary taxation*, pp. 81–4, citing an earlier version of this article.

<sup>20</sup> *Tudor subsidy assessment rolls*, pp. li–lix; Schofield, 'Political limits'; PRO, E179/145/220; 146/390; 146/400; T. E. Hartley, ed., *Proceedings in the parliaments of Elizabeth I* (3 vols., Leicester, 1981–95), III, p. 18.

<sup>21</sup> PRO, E359/56. Certificate holders were assessed to pay £1,387 7s 8d in London, but actually paid just £655 13s 8d in other counties. The amount paid into the exchequer from London on this subsidy payment was £4,800 15 od.

reinforced by the way in which the subsidy assessments became (as we shall see) the basis for local militia assessments. As one member of parliament put it in 1593,

I could verie well agree to the subsidies if they might not be preiudiciall to the subiect in other services, for ... according to a man's valuacion in subsedye are they att all other charges as to the warres and in tyme of muster with horse and armour, and this charge maketh men unwillinge to be raised in the subsedye.<sup>22</sup>

Ultimately the failure of the subsidy was a failure of political will on the part of the king's council. Had the commissioners exercised their powers it is likely that the subsidy yield could have been sustained. In the reign of Henry VIII the commissioners took their roles seriously, exerting pressure to maintain assessments. In 1516 Wolsey summoned a group of aldermen to star chamber and demanded to know whether they had been sworn to their assessments, advising them to give the king £2,000 'in and for the discharge of their oaths or else every of them to be sworn of and upon the true value of their substance within the sum of 100 marks'. In response to his bullying the aldermen agreed to make up any shortfall on the subsidy themselves. He proved just as tenacious in 1524, comparing the recent subsidy assessments with the assessments to the great loan of 1522–3, and forcing a committee of four aldermen to sit with four of his nominees to 'view the particulars of the late subsidy and Mr Toneys book'. Thomas Cromwell is supposed to have personally reassessed the city in 1535, producing assessments two-and-a-half times those originally certified to the commissioners. According to the French ambassador Marillac, in 1541 the council threatened the aldermen with punishment as traitors which they only avoided by agreeing to pay twice the existing assessments. These stories have an air of exaggeration about them, and it is not clear that Henry's ministers prevailed, but the absence of such stories in Elizabeth's reign is telling.<sup>23</sup> Although Burghley kept a watchful eye on London subsidy yields, and although his son singled out London as a prime example of under-assessment in the parliament of 1593, very little practical action followed their observations.<sup>24</sup> They seem to have shared the prevailing 'low tax' philosophy in which taxation was associated with popular rebellion and continental tyrants. Camden noted that Elizabeth 'detested extortions and rigidness in exacting extraordinary contributions'; Bacon remarked that 'in histories it is to be observed that of all nations the English care not to be base, subject, and taxable'; and Burghley himself noted as an argument in favour of peace that

<sup>22</sup> Braddick, *Parliamentary taxation*, pp. 64–125; Hoyle, *Tudor taxation records*, pp. 30–1; *Proceedings in parliaments*, III, p. 111.

<sup>23</sup> Schofield, 'Parliamentary lay taxation', pp. 328–36; CLRO, Rep. 3, fo. 116; Rep. 6, fos. 72v, 94, 109v, 123v, 127, 129, 129v, 132v; J. S. Brewer, J. Gairdner, and R. H. Brodie, eds., *Letters and papers foreign and domestic of the reign of Henry VIII (LP)* (London, 1862–1932), VIII, no. 627; XIII, i, no. 187; XVI, no. 223.

<sup>24</sup> PRO, SP12/109/44–6; British Library (BL), Lansdowne MS 59/56, fos. 148–55; *Proceedings in parliaments*, III, p. 115.

‘the nature of the common people of England is inclinable to sedition if they be oppressed with extraordinary payments’. By the end of the sixteenth century the privy council was clearly resigned to the notion that assessments should not be according to men’s ‘just and true valuations’ but according to ‘some mediocrity in their callings’.<sup>25</sup>

### III

Even in Henry VIII’s reign, however, the monies raised through parliamentary taxation were insufficient to meet the crown’s needs in warfare, and the crown had to resort to prerogative taxation in the form of benevolences or loans that were retrospectively converted into taxes by parliament, or even loans that the crown simply failed to honour.<sup>26</sup> The use of these devices poses problems for our calculations of the burden of the crown’s demands in London, because although the surviving evidence usually allows us to determine their national yield, it is not always possible to know the amount collected in any particular locality. Take the loans of 1522–3 by way of example. When Wolsey approached the city for a loan in May 1522 the aldermen succeeded in getting him to scale down his demand from £30,000 to £20,000, and this money was raised through the livery companies.<sup>27</sup> Just as the payment of this loan from the city was being completed in August, nationwide commissions were issued for the collection of 10 per cent of the wealth of those assessed at between £20 and £300, of 13·33 per cent on those assessed at £300 to £1,000, and of a discretionary amount on those assessed at over £1,000. In April 1523 the crown turned its attention to its smaller tax-payers, levying a loan of 10 per cent on those assessed at between £5 and £20. We know that the national yields of these later loans were £104,286 and £59,993 respectively.<sup>28</sup> But Hall suggests

<sup>25</sup> D. M. Palliser, *The age of Elizabeth: England under the later Tudors, 1547–1603* (London, 1983), p. 12; W. Camden, *The history of the most renowned and victorious Princess Elizabeth* (1675), p. 555; PRO, SP12/255/84; J. Wake and J. E. Morris, eds., *A copy of papers relating to musters, beacons, subsidies etc. in the county of Northamptonshire, 1586–1623* (Northamptonshire Record Society, 3, 1926), p. 81; J. R. Dasent, ed., *Acts of the Privy Council of England* (32 vols., 1890–1907) (APC), xvii, pp. 423–5. See also Schofield, ‘Political limits’, pp. 238–40; C. Russell, ‘English parliaments, 1593–1606: one epoch or two?’, in D. M. Dean and N. L. Jones, eds., *The parliaments of Elizabethan England* (Oxford, 1990), pp. 197–8; M. Bush, ‘Tax reform and rebellion in early Tudor England’, *History*, 76 (1991), pp. 379–400.

<sup>26</sup> Hoyle, ‘War and public finance’, pp. 84–99. I am not offering a comprehensive survey of the crown’s borrowing from the city of London. The present discussion is confined to loans that were not repaid.

<sup>27</sup> CLRO, Rep. 5, fos. 290, 291, 291v, 292, 293r–v, 294, 296, 298v, 299, 299v, 300v, 308r–v, 310, 316r–v, 317; JCC 12, fos. 187v–8v; LP, iii.ii, no. 2348; E. Hall, *The union of the two noble and illustre families of Lancastre and Yorke* (1550), fo. 99v; L. Lyell and F. D. Watney, eds., *Acts of court of the Mercers’ Company, 1453–1527* (Cambridge, 1936), p. 541; A. H. Johnson, *The history of the Worshipful Company of Drapers of London* (5 vols., Oxford, 1914–22), ii, pp. 268–71.

<sup>28</sup> LP, iv.i, no. 214; iii, app. 37; PRO, SP1/25, fos. 210–27, 227–39; E179/251/15B; Hall, *Union*, fo. 102r–v; CLRO, Rep. 5, fos. 317–18; Rep. 6, fos. 58v, 67, 72v, 96, 104; Rep. 7, fo. 104v; Rep. 8, fo. 254v; JCC 12, fos. 196v, 198v, 200, 210, 238v; G. W. Bernard, *War, taxation, and rebellion in early Tudor England: Henry VIII, Wolsey, and the Amicable Grant of 1525* (Brighton, 1986),

that the Londoners were able to count their earlier contributions to the loan of £20,000 against their assessments to the later loans. A stray remark in the minutes of the court of aldermen in October 1522 to the effect that £4,000 had been 'levied of and for the loan of the tenth part and of 2s in the pound besides' might represent the city's additional payment to the 'great loan', or it might represent only a portion of the levy.<sup>29</sup> For the assessments of 1523 on lesser tax-payers, who had not been assessed to the loan of £20,000 in the previous year, we may assume that London contributed proportionally to its share of national taxes at this date, implying a collection of at least another £6,000. So we might conclude that London contributed £30,000 to the loans of 1522–3, but it is a conclusion highly vulnerable to the discovery of new evidence.

We face similar problems with the data from the 1540s. The loan of March 1542 (which became a tax by retrospective grant in the parliament of 1543) was levied on higher rate tax-payers (the threshold was £100 goods) and raised £112,229. No less than 24 per cent of the subsidy of 1541–2, levied on those worth more than £20 goods, was raised in London, in itself an indication of the large number of wealthier tax-payers there. If we assume that the loan raised a similar proportion of the total in the capital, then it would have raised around £27,000 in London.<sup>30</sup> The benevolence of January 1545 was levied on tax-payers with goods worth five marks upwards and was therefore much wider in its potential impact than the 1542 loan. London contributed 17 per cent of the national subsidy collected between 1544 and 1546, and if this proportion is applied to the amount received from the benevolence nationally (£119,581), then London would have paid approximately £20,000.<sup>31</sup> There are no accounts of the 'loving contribution' (for which the threshold was £15 goods) of June 1546, but it was on a smaller scale to the other taxes: Alderman Richard Jervis paid 500 marks to the 1542 loan, 300 marks to the benevolence, and 125 marks to the 1546 grant.<sup>32</sup> We might reasonably estimate the London yield of the contribution as of the order of £6,000. These sums are truly staggering. Between 1541 and 1547 the prerogative taxes raised by the crown in London amounted to probably £53,000, adding 54 per cent to the yield of the parliamentary taxes. The situation may have been still worse, for I have not

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pp. 118–20; Jurkowski et al., eds., *Lay taxes*, pp. 135–6. London had also loaned 4,000 marks in early September, although repayment was promised within ten days of Michaelmas: CLRO, JCC 12, fo. 196v; Rep. 5, fo. 328.

<sup>29</sup> CLRO, Rep. 6, fo. 67; Hall, *Union*, fo. 102v; Jurkowski et al., eds., *Lay taxes*, pp. 136–7.

<sup>30</sup> C. Wriothesley, *A chronicle of England during the reigns of the Tudors*, ed. W. D. Hamilton (2 vols., Camden Society, n.s., 11 and 20, 1875–7), 1, p. 136; F. C. Dietz, *English government finance, 1485–1558* (London, 1964), pp. 163–5; PRO, E370/2/23; Jurkowski et al., eds., *Lay taxes*, pp. 142–3.

<sup>31</sup> BL, Cotton MSS, Cleopatra FVI, fo. 298v; Dietz, *English government finance*, pp. 165–6; Wriothesley, *Chronicle*, 1, pp. 151–2; *LP*, xx.i, nos. 17–18, 98; xx.ii, app. 4 (figures for London blank); PRO, E370/2/23.

<sup>32</sup> Dietz, *English government finance*, p. 166; Jurkowski et al., eds., *Lay taxes*, pp. 146–7; *LP*, xxi.i, no. 844; CLRO, JCC 15, fo. 253; Hampshire Record Office, 44M69/F7.

found any evidence for the repayment of another loan of £23,000 taken from the city in July 1544.<sup>33</sup>

It is an indication of the political strength of Henry VIII in the 1540s that he was able to extract prerogative taxes on such a scale. When Alderman Richard Read contested the legality of the benevolence he was dispatched to the Scottish front.<sup>34</sup> The regimes which followed did not enjoy this level of confidence. Edward VI's ministers did not resort to forced loans or benevolences at all. Mary was able to take advantage of the politically weak state of the city in the wake of Wyatt's revolt to extract a contribution of 2,000 marks towards the cost of a garrison.<sup>35</sup> Her privy seal loans of 1557 raised £109,000 nationwide and were not repaid, perhaps because Elizabeth did not accept her obligation to repay them, but the size of London's contribution is not known.<sup>36</sup> Elizabeth's experience of the foreign money markets in the early years of her reign made her reluctant to engage in borrowing of any kind and, when she did have recourse to domestic creditors, as in 1563, 1569–70, 1575, 1588–94, and 1597–1603, she strove as far as possible to repay her loans promptly. It would seem that only one of her London loans, the privy seal loan of £20,100 in 1597, was not repaid.<sup>37</sup>

#### IV

The city's regular provision of troops for service overseas represented a major breakthrough in relations between city and crown, because London considered that its privileges granted its citizens immunity from such service. By the terms of the charter of 1321 recent military services performed by Londoners for Edward II outside the city were not to be drawn into a precedent. When granting Henry VIII the services of 300 men in February 1513 the aldermen were careful to specify that the grant had been made 'by the good and frewill of the maier and aldermen without ony compulsion'. In May and October 1523 they were moved to protest vigorously, sending their counsel to Wolsey to show the 'article of our Great Charter that the Citezens shall not be compellyd to go or sende into the kinges warres oute of this Cite & besechyng his grace that the same may take effect & stand in force'.<sup>38</sup> But these protests did not avail,

<sup>33</sup> Wriothesley, *Chronicle*, 1, p. 148; CLRO, Rep. 11, fos. 81, 81v, 82, 889v; PRO, E179/251/15A.

<sup>34</sup> Wriothesley, *Chronicle*, 1, pp. 151–2; S. J. Gunn, *Early Tudor government, 1485–1558* (London, 1995), pp. 138–9. <sup>35</sup> CLRO, Rep. 13, fos. 130, 137v, 138v–9; JCC 16, fos. 274v–5.

<sup>36</sup> PRO, SP11/13/36; D. M. Loades, *The reign of Mary Tudor* (2nd edn, London, 1991), p. 342; Jurkowski et al., eds., *Lay taxes*, pp. 153–4.

<sup>37</sup> R. B. Outhwaite, 'The trials of foreign borrowing: the English crown and the Antwerp money market in the mid-sixteenth century', *Economic History Review*, 2nd ser., 19 (1966), pp. 289–305; idem, 'Royal borrowing in the reign of Elizabeth I: the aftermath of Antwerp', *English Historical Review*, 86 (1971), pp. 251–63; idem, 'Studies in Elizabethan government finance: royal borrowing and sales of crown lands, 1572–1603' (PhD thesis, Nottingham, 1964), p. 173; Jurkowski et al., eds., *Lay taxes*, pp. 156–7, 158–9, 163–4, 165, 168.

<sup>38</sup> W. de G. Birch, *The historical charters and constitutional documents of the city of London* (London, 1887), p. 51; CLRO, Rep. 2, fo. 151; Rep. 6, fos. 40, 71v; I. W. Archer, 'Gazeteer of military levies from the city of London, 1509–1603', nos. 2–6, <http://senior.keble.ox.ac.uk/fellows/>



and there is little sign of resistance to the demands of the mid-1540s which were unprecedented in scale. Between June 1543 and August 1545 London set forth 2,200 men and prepared another 500 for service abroad as well as mustering 2,000 to meet the invasion scare of the summer of 1545.<sup>39</sup> It is perhaps a sign of the greater weakness of the Edwardian and Marian governments that the objections resurfaced. Although the wealthier citizens were prevailed upon to provide cavalry for the Scottish campaign in May 1548, the aldermen refused to levy money for the support of German mercenaries in July 1549, and Mary's levies for her French war encountered resistance. In October 1555 she was informed that her request for 100 men was 'directly against the liberties and franchises heretofore granted by her progenitors and confirmed by her Highness', and the claim was repeated in August 1557.<sup>40</sup> But the city's pleas went unheeded, and the claims of immunity were not repeated in the later sixteenth century in spite of the escalating level of the crown's demands. Each year between 1585 and 1588 610 men were provided from the city, 870 each year between 1589 and 1594, and 1,593 each year between 1597 and 1602.<sup>41</sup>

Most of the levies demanded in the course of the sixteenth century were to be provided with both coats and equipment at the expense of the city. The crown's contribution towards coat money, which was fixed at 4*s* per man, was paid erratically until the later sixteenth century, and bore no relationship to the true cost of the troops' clothing when costs escalated in the later sixteenth century. Although clothing for a soldier could be provided for as little as 4*s* 8*d* in the 1540s, the costs rose once the privy council began to specify colours. In May 1544, for example, the city was instructed to clothe 300 soldiers in the duke of Norfolk's colours and 200 in those of the lord privy seal, at a cost of 14*s* 8*d* per man.<sup>42</sup> Equipment costs were as low as 17*s* 3*d* per man in June 1543, but shot up when leather jerkins were specified for archers in September 1544 (27*s* per man).<sup>43</sup> Costs were inflated in the 1560s as corslets replaced almain rivets and calivers arquebuses. The equipment provided for the pikemen sent to Newhaven in 1562 cost 32*s* per man, and for the shot sent against the northern rebels in 1569 34*s* per man. Costs tended to inflate at the point of innovation: calivers were most expensive in the later 1560s, muskets around 1588.<sup>44</sup> By the closing years of the war with Spain the crown's insistence on reorganizing the provision of clothing and equipment caused costs to rise. Whereas in the past this had been the responsibility of the city authorities, now the crown began to demand money in lieu. For equipment 30*s* per man and 40*s* per man for clothing was to be paid into the exchequer and then delivered to contractors who would supply the troops at the point of embarkation. Such a system offered the

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extrapages/iarcher/levies.htm. The city had granted 500 archers to Henry V in 1418: Barron, 'The government of London', pp. 423–4, 618. <sup>39</sup> Archer, 'Gazeteer', nos. 9–15.

<sup>40</sup> CLRO, Rep. 12, fo. 106v; Rep. 13, fos. 331v, 531.

<sup>41</sup> Archer, 'Gazeteer', nos. 96–118. <sup>42</sup> *Ibid.*, nos. 9, 10, 11. <sup>43</sup> *Ibid.*, nos. 9, 11.

<sup>44</sup> *Ibid.*, nos. 32, 33, 35, 53.

advantages of standardization, improvements in the quality of clothing and equipment, and a reduction in the opportunities for fraud. It also had the potential to spread the costs of war more equitably between counties, as troops could be raised speedily in one locality and paid for by others, as happened with the 800 soldiers raised from London for the relief of Ostend in July 1601. But it was a controversial scheme as the contractors were suspected of profiteering and the rates for apparel were considerably in excess of what the city had been paying.<sup>45</sup>

There were two basic mechanisms for raising troops in the city. Either they could be raised through the livery companies with the method of finance left to the companies' discretion, or they could be raised through the wards and paid for by city-wide taxation either in the form of city fifteenths or rates based on the subsidies. Variations were possible as when troops were raised through the wards and equipped by the companies, but the basic pattern was that levy through the livery companies was the preferred mechanism up to 1585, and levy through the wards thereafter.

One of the advantages of raising troops through the companies was that their corporate resources might ensure that the poorer inhabitants were less burdened. Practice among companies varied. Sometimes they sought to cover all the costs from corporate sources, but more frequently they resorted to mixed funding. Wealthier members would be instructed to 'find' a man, that is to pay his wages and diet until the levy was ready to depart, while equipment and coats were provided at the company's charge, out of existing stores if the levy was a small one, or by new purchases in the case of the larger mobilizations.<sup>46</sup> Attempts were made to keep the burden on the company membership low by using corporate funds wherever possible and avoiding assessments. When the levy was a large one as in 1569, assessment was difficult to avoid, but even in this year, of nine companies surveyed, three did not resort to assessment, and of those that did, the tax on the membership covered only about 70 per cent of expenditures, the rest coming from corporate funds.<sup>47</sup> Where assessments were resorted to, efforts were made to avoid burdening the poor. Only householders and never journeymen were taxed, and rarely more than two-thirds of householders (that is usually not more than one third of the membership) were required to pay. Thus although military demands undoubtedly siphoned off resources which might otherwise have been spent on their members, the corporate wealth of the companies served to mitigate their financial impact.

<sup>45</sup> *Ibid.*, nos. 98, 101, 103, 110, 111, 113.

<sup>46</sup> GL, MS 11571/6, fos. 73v, 74.

<sup>47</sup> No assessments: Skinners, Grocers, Tallow Chandlers. Assessments with proportion of costs covered by assessment: Carpenters (109 per cent), Pewterers (97 per cent), Merchant Taylors (59 per cent), Bakers (7 per cent), Leathersellers (73 per cent), Clothworkers (86 per cent). GL, MSS 7086/2, fos. 315–16; 11571/6, fo. 290r–v; 5174/2, fos. 171v–2; 6152/2, fos. 152, 161v–2; 30727/4, fo. 145r–v; Clothworkers' Company Records (CCR), QWA, 1569–70, fo. 4v; Leathersellers' Company Records, Liber Curtes, 1, pp. 207, 211–12; Merchant Taylors' Company Records (MTCR), WA, 1569–70.

But raising troops through the companies meant that the burden fell almost entirely on freemen, and this was probably the reason for the change in the mechanism of recruitment after 1585. In January 1558, recognizing the burden on the citizens, the aldermen ordered that Sir Martin Bowes approach merchant strangers and individual aldermen the foreigners in their wards, to provide men ‘somewhat to relyve and ease some of the sayd companies and fellowshipes that are vearly sore burdenyd and chardgyd’.<sup>48</sup> In 1578 contributions were required from the foreigners and strangers towards the costs of the musters, but the monies do not seem to have reached the companies, and at the next muster in 1580 the Grocers, finding their quota of 296 men difficult to fulfil, ordered that the lord mayor be petitioned concerning the ‘idle and stout foreigners’. When the privy council next ordered troops for Ireland in July and September 1580 the aldermen ordered that the troops be raised in the wards and delivered to the companies for equipment, the first move towards a ward-based system of recruitment. This mixed form of levying was also used for the earliest levies of the war with Spain, but from 1589 troops were almost invariably raised through the wards. In switching to the wards, the aldermen hoped that the burdens would be spread more equitably among the population.<sup>49</sup>

The repeated levies of the years after 1585 necessitated changes in the city’s administrative structure. During the Armada crisis there emerged a committee for martial causes comprising leading common councillors sitting in conjunction with some of the aldermen to supervise military arrangements. A treasurer was responsible for receiving all monies collected by assessments, from which local expenditures were reimbursed on warrant from the committees. Evidence from a surviving schedule for the levy of 405 soldiers in October 1596 shows that the committees divided the city up into four units, to each of which a group of committee members responsible for supervising the levies in that area was assigned. Common council, although retaining the power to authorize levies, surrendered considerable discretionary powers to the committees: they were to deal with defaulters and on one occasion fixed the type of tax by which a levy was to be financed.<sup>50</sup> The city alternated between two types of tax, either the fixed-yield city fifteenth, or taxes based on subsidy assessments.

The financing of the levies of the early 1590s was by no means smooth. The taxes granted to finance the levies were often insufficient to cover the full costs with the result that additional funds had to be tapped. Thus the tax of 2*d* in the pound granted for the 400 soldiers required for France in early 1591 would

<sup>48</sup> CLRO, Rep. 13, fo. 582v; Archer, ‘Gazeteer’, no. 24.

<sup>49</sup> CLRO, JCC 20, fos. 410v, 414; JCC 21, fos. 53, 70v–1v, 427, 436v, 454v–6; GL, MS 11588/1, fo. 311; Archer, ‘Gazeteer’, nos. 39, 42, 43, 44.

<sup>50</sup> CLRO, JCC 22, fos. 162, 173, 175, 190r–v, 294r–v, 325v–6, 328v–9v; JCC 23, fos. 4, 11, 29, 35, 68, 268, 293, 297, 301v; JCC 24, fos. 123, 177v; JCC 25, fo. 79v; Rep. 21, fo. 586r–v; Rep. 23, fos. 438v, 448v–9; Rep. 24, fo. 107v; Hatfield House, MS 141/179; A. H. Lewis, *A study of Elizabethan ship money, 1588–1603* (Philadelphia, 1928), pp. 52ff; *Vestry minutes of Saint Bartholomew Exchange*, p. 43.

have raised only £700, probably not enough to cover even the basic costs of equipment and clothing. On this occasion costs were inflated by the fact that although the privy council had demanded the troops in early January, the vacillations of royal policy meant that they did not leave until April. Local authorities seem to have been forced to take on the financing themselves: the churchwardens of St Michael-le-Querne for example paid £4 7s *od* 'for diet and apparelling' three soldiers, and elsewhere in the city additional fifteenths (not authorized by common council) were levied.<sup>51</sup> Underfinancing on this scale resulted in poor relations between the local authorities and the committees. Reimbursements of local expenditures were both delayed and partial. In April 1596 the parish of St Alphage Cripplegate spent £9 11s 2d on the abortive levy to relieve Calais, but only recovered £5 19s 7d, and that a year later. In these circumstances it seems that collectors of the military rates became reluctant to hand over their monies, feeling that it was better to retain local control of resources.<sup>52</sup> In November 1591 common council complained that monies had been spent without the warrant of the committees and that some of the taxes had not been paid to the treasurer. Likewise in March 1595 common council reiterated the instructions that disbursements could only be made on the warrant of the committees, complaining that 'it evidentlie appeareth ... that many and sundrie inconveniences have heretofore growen ... by reason that the defrayeing of the mony and chardge for furnishing and setting forth soldiers ... have beene confusedlie handled in most of the wardes of the cyttie'.<sup>53</sup> The solution, however, was to ensure that the taxes raised matched needs, and in this respect there seems to have been considerable improvement in the years after 1596.

A novel element of the years of war with Spain was the requirement that the city provide ships. In 1588 London provided sixteen ships and four pinnaces manned by 1,340 for five months at a minimal cost of £2,291 per month, and financed by the equivalent of one-and-a-half subsidies. There were requests for ships at other times of threatened invasion as in 1596 and 1599, but the city was also asked for help with some of the overseas expeditions.<sup>54</sup> In 1591 London provided six ships and one pinnacle for the Azores expedition, drawing upon loans of £8,000 from the livery companies. It was an investment which apparently reaped dividends, for the companies were repaid their investment with £4,000 profit derived from the captured Portuguese carrack, the *Madre de Dios*. But they were not able to enjoy the profits for long because in July 1594 they were required to plough back their profits into the financing of the six ships and two pinnaces required for an expedition against Brittany. Given their expense, the provision of ships was one of the more controversial elements of the war effort.<sup>55</sup> In December 1595 the city was approached with a request for sixteen ships for Essex's Cadiz expedition. Pleading the impoverishment of the

<sup>51</sup> CLRO, JCC 22, fos. 451, 456; JCC 23, fo. 4; GL, MS 2895/1, fo. 242v; Archer, 'Gazeteer', nos. 64–8. <sup>52</sup> GL, MS 1432/3, fos. 56, 58v. <sup>53</sup> CLRO, JCC 23, fos. 68, 377v.

<sup>54</sup> Archer, 'Gazeteer', nos. 52, 91, 100.

<sup>55</sup> *Ibid.*, nos. 69, 78.

city by plague, dearth, the decay of trade, and heavy taxation, the aldermen were able to moderate the demand to twelve ships and two pinnaces. For their finance common council granted a full subsidy in January 1596, and a further £3,500 was borrowed from the livery companies in March. By midsummer it was clear that this would be inadequate, so common council granted another subsidy, but rescinded it after a week and substituted a further loan of £6,759 from the companies. Although we cannot be sure about the reasons behind common council's vacillations in these years, it is probable that resistance in the wards to another tax grant played a part. The loans from the companies were never repaid.<sup>56</sup> When next the privy council approached the city for ten ships in December 1596 it met with a stone-walling response. A 'dutifull and comely answer' was read to common council on 28 December. Rehearsing the citizens' previous services, and stressing their willingness to serve, it nevertheless pointed out their inability to pay. The privy council was reminded that the monies provided for the Cadiz expedition had not been reimbursed, and was warned about the mounting discontent in the capital which caused many citizens to 'complain ... of so great burdens and ... to enter into consideration by whose authority the said payments are imposed upon them by the governors and other chief ministers of this city'.<sup>57</sup> On the other hand, it should be stressed that the companies' role in meeting the cost of the Cadiz expedition, often without recourse to assessments on their membership, served to soften the true impact of the war.

Details of all levies of troops and demands for ships from the city between 1509 and 1603, including information on the means of finance, and estimates of costs, will be found in the gazeteer. This is based primarily on the corporation archives and on a search of all surviving livery company and parish accounts, and each levy is sourced. Raw totals are given in Table 3. These have the effect of giving a spurious precision to data which should be interpreted in the light of qualifications provided in the text of the gazeteer, and the reader wanting a more refined analysis is directed there. In the case of troops raised through the companies it is possible to estimate costs by extrapolating data from the surviving accounts, subject to the caveat that one must be sensitive to those expenses (such as, on some occasions, wages) which were borne by company members personally. For the years after 1585 we can estimate tax yields. The city fifteenth was a fixed yield tax (£618 16s 3<sup>3</sup>/<sub>4</sub>d, slightly different from the parliamentary fifteenth), while the yield of the taxes based on subsidy assessments can be estimated from the known yield of the nearest parliamentary subsidy. However, there are problems with these assumptions. First, it is by no means clear that the fifteenth maintained its yield in the years of heavy taxation after 1585. The collection of scarcely any of the city fifteenths of these years passes without reference to the collection of arrears. In May 1594 the aldermen

<sup>56</sup> Ibid., no. 84; CLRO, Remembrancia, II, no. 140.

<sup>57</sup> Archer, 'Gazeteer', no. 91; Historical Manuscripts Commission (HMC), *Hatfield House*, VI, pp. 534–6; CLRO, JCC 24, fos. 173, 175r–v.

ordered the levy of arrears on the fifteenths of the previous three years; in July 1599 they were complaining that the arrears on the fifteenth granted for the provost marshal in August 1597 amounted to £231 2s 5d.<sup>58</sup> By the end of the war the anticipated yield of a city fifteenth was in the region of £525. In May 1601 for example, calculating that £2,420 was needed for funding various military expenditures, common council ordered the levy of five fifteenths (about £484 per fifteenth), and in 1603 they sought to raise £1,700 by three fifteenths (i.e. £566 per fifteenth).<sup>59</sup> In estimating the level of taxation in the 1590s it has therefore been assumed that the yield of the fifteenth fell at a constant rate through the war years to £525.

Estimates of the yield of the subsidy-based taxes are subject to similar problems. Levels of default may have been higher in the case of taxes not sanctioned by parliament; the committees had the authority to alter individual assessments; and individuals who normally escaped payment of the subsidy in London by certificates were nevertheless expected to make a contribution to these taxes. Some of these factors might work to depress yields, others to increase them. But the assumptions on which the calculations are based may not be altogether naïve. Using my method the estimated yield of the subsidy of 8d in the pound granted in December 1598 was £1,888. A rare document for the levy of arrears arranged by wards from February 1599 tells us that the aldermen anticipated a yield from the tax of £2,147 5s 4d, but that of this £674 8s 5d was at that stage still unpaid. Given that the process of collecting arrears is likely to have met with some success the estimated yield of £1,888 is not implausible.<sup>60</sup>

## V

The needs of home defence were met by the enforcement of obligations under the Statute of Winchester (1285) which required all able-bodied males to carry arms in accordance with their station in life. There were periodic efforts in the early sixteenth century to survey these military resources and to hold musters of the citizens (most spectacularly in 1539), but the city's main military mobilizations took the form of the annual midsummer watches. There was a standing watch of about 2,000 men bearing cresset lights, and a marching watch of another 2,000 in harness. These watches had a strong pageantic element and placed little emphasis on training in the use of weapons.<sup>61</sup> Efforts to mobilize the military potential of the citizenry were boosted by the Marian statute of 1558 specifying the provision of more up-to-date armour and by council's increasing stress on the need for the training of a select group of the militia by Elizabeth's government after the northern rebellion of 1569. The midsummer watches were superseded by more professional training.

The council's training programme was undoubtedly expensive. In 1572 the

<sup>58</sup> CLRO, JCC 23, fo. 260; JCC 25, fo. 73.

<sup>59</sup> CLRO, JCC 25, fo. 262v; JCC 26, fo. 59v.

<sup>60</sup> CLRO, JCC 25, fos. 27v, 34v.

<sup>61</sup> J. Stow, *A survey of London*, ed. C. L. Kingsford (2 vols., Oxford, 1908), 1, pp. 101–3.

basic equipment for a caliverman cost an average of 25*s* 4*d* (calivers costing anything from 12*s* 4*d* to 18*s*, morions about 3*s* 10*d*, sword, dagger, and girdle about 6*s* 8*d*), and for a pikeman 34*s* 8*d* (corslets cost 25*s*, pikes 3*s*, sword, dagger, and girdle, 6*s* 8*d*). Although armour did not have to be replaced on the occasion of each muster, it needed careful attention. The gunpowder and match needed by the shot cost an estimated £430, £593, £356, and £440 for the respective training sessions of 1572, 1578, 1580, and 1585. All those mustering had to be paid wages, usually at 8*d* per day, which implies wage bills for these same sessions of £750, £533 6*s* 8*d*, £400, and £933. The bills for the officers' wages and perquisites mounted. In 1572 the rates of remuneration for the officers seem to have been a matter of some controversy, as delegations from the court of aldermen shuttled back and forth between the Guildhall and Sir Francis Knollys, who was organizing the training on the council's behalf. On this occasion payments from the city chamber of £110 in gold were agreed, while at the next muster in 1578 (smaller in scale than in 1572 and requiring 2,000 rather than 3,000 men) the officers of each company of 250 received payments of 36*s* 8*d* per day (a total of £117 6*s* 8*d*). To this was added the cost of silk scarves for the captain, lieutenant, and serjeants, and the cost of their meals. And on top of all this came the miscellaneous expenses – the refurbishment of ensigns, the hire of tents, medical expenses (like the £20 paid to the beadle of the Ironmongers whose thigh was smashed by a stray bullet), and the provision of bread, beer, and cheese for the musterers.<sup>62</sup>

In the years before the outbreak of the war with Spain training was organized through the companies. A portion of the costs (usually the officers' wages, gunpowder, and some of the armour) were provided out of corporate resources, sometimes supplemented by assessments. Responsibility for the provision of equipment was usually shared between the corporate account and wealthy individual members. In February 1580 the Merchant Taylors were confronted by a demand for 200 shot and 96 pikemen. They ordered that the corslets for the pikemen be provided by the livery 'if there be sufficient persons within the livery to provide the same', and the residue by the bachelors (wealthier householders not in the livery). Of the shot, 120 were to be furnished out of corporate resources, and the residue from among the bachelors. On the next occasion of training in 1585 the Merchant Taylors ordered that the assistants should provide 79 corslets, the rest of the livery 51, the 'house' (i.e. the company stock) 13, and the bachelors 16. As for the shot, the bachelors had responsibility for 67 while 130 were equipped by the company. In this way the burdens on the poorer members of the companies were minimized in accordance with the council's instructions to 'spare the poorer sorte of freemen although yee somewhat more largely burthen the riche'.<sup>63</sup> During the war

<sup>62</sup> Archer, 'Gazeteer', nos. 36, 39, 43, 45.

<sup>63</sup> CLRO, JCC 20, fo. 395; MTCR, CM, 1575–1601, fos. 54, 123; see also Drapers' Company Records, MB9, fos. 145v, 156; Mercers' Company Records, CM, 1560–95, fos. 212v–13, 337; GL, MS 11588/1, fos. 223, 311, 311v, 312.



years the organization of training switched to the wards under the supervision of the committees for martial causes and financed by means of city-wide assessments.<sup>64</sup>

Although there can be no doubting the expense of the council's training programme, the extraordinary thing is its relative infrequency. From the genesis of the programme of trained bands in the later 1560s until the outbreak of war in 1585 training in the capital took place in only four years and on a total of twenty-nine days. Even after the outbreak of the war training only took place in the shadow of invasion scares of 1588 and 1599. This was far short of the council's professed intention of 1578 that training should take place every year. Indeed so infrequent was training that one must doubt the existence of trained bands in London, if by that is implied any degree of continuity in service. This seems to have been recognized by the privy council because when commanding controversially that troops be raised from the trained bands for overseas service in May 1597, a note was appended to the council minute to say that 'in the letter for London there was no mention made for the levying of the soldiers there out of the trayned bands for that there are no numbers trayned in the cittye'.<sup>65</sup> Quite why London should have escaped from the full rigours of the council's programme is unclear. When training had been proposed in 1569 the aldermen had petitioned that the city might be exempt because of the nature of its work force, comprising large numbers of apprentices and handicraftsmen who if withdrawn from their labours might fall into idleness and insolvency.<sup>66</sup> These sentiments meshed with the prejudices of Elizabethan England's aristocratic leaders about citizen militias. At the height of the Armada crisis the earl of Leicester wrote to Secretary Walsingham to say that 'for your Londoners I see as the matter standeth their servyce wyll be lytle except they have their own captains and having this I look for none at all by them when we shall meete ye enemy. I know what burgers ar well Inough as brave and well trayned as ever thes were'.<sup>67</sup> Although considerations of public order and aristocratic hauteur may have played a role, the council's soft-peddling on London was probably a function of the pressure of conciliar business and foot-dragging by the local authorities. Londoners were hardly enthusiastic exponents of the policy, as the city petitioned for reductions in its quota in 1578 and requested mitigation of its burdensome charges in 1585; the privy council simply did not have the time or the resources constantly to prod reluctant authorities. Although the council did not modify the quotas in 1578, the city's petitioning may have conditioned its approach to training in other years.<sup>68</sup>

<sup>64</sup> Archer, 'Gazeteer', nos. 53, 83, 90, 99.

<sup>65</sup> *APC*, xxvii, pp. 101–5; Archer, 'Gazeteer', no. 92.

<sup>66</sup> PRO, SP12/58/14.

<sup>67</sup> PRO, SP12/213/55.

<sup>68</sup> CLRO, JCC 20, fo. 391; Rep. 21, fo. 166; BL, Lansdowne MS 44/47, fos. 159v–60.



## VI

We are now in a position to estimate the yield of all the forms of extraordinary taxation we have been looking at, subsidies, parliamentary fifteenths, the various military exactions, and the loans the crown failed to repay together with benevolences. Before doing so, it would be wise to remind readers of areas where the data are vulnerable. No estimates are possible of the costs of purveyance in the city.<sup>69</sup> The data exclude estimates of clerical taxation.<sup>70</sup> We remain poorly informed about the local impact of prerogative taxation particularly in 1522–3 and 1542–6, and the figures with which we are working are highly provisional. London's contribution to some extraordinary levies may be underestimated because the contributions of merchant companies dominated by Londoners (like the £6,500 'loan' from the Calais Staplers in 1522 or the ten ships provided by the Merchant Adventurers in 1588) have not been calculated. Although the estimates of the costs of levies of troops for service overseas are likely to be reasonably accurate, the estimates of the costs of training for home defence stand on much shakier foundations because of the difficulties of telling how much private citizens contributed or how much the costs of repair and replacement of armour were. This is particularly true of the training sessions of 1588 and 1599 organized through the poorly documented wards. Nor (because of the paucity of returns of armour in the city)<sup>71</sup> has any effort been made to estimate the costs of armour purchases stimulated by the legislation of 1558 or by the periodic surveys of the city's military resources which underlined householder obligations to provide equipment. But this survey of the fiscal impact of the Tudor state remains the most comprehensive yet undertaken, and it is hoped that the availability of the gazeteer on the world-wide web will encourage refinements to the data as more evidence comes to light.<sup>72</sup>

The data summarized in Table 3 confirms the exceptional characteristics of the 1540s, when the crown extracted £16,952 per annum compared to just £1,308 per annum in the previous decade. One also gets a sense of the shock to the system administered by the war years from 1585. For the remainder of

<sup>69</sup> P. Croft, 'Parliament, purveyance and the city of London, 1589–1608', *Parliamentary History*, 4 (1985), pp. 9–34.

<sup>70</sup> The *diocese* of London contributed £3,228 of a total of £41,809 raised by the clerical subsidy of 1556–8. If it contributed to other subsidies, first fruits, and tenths in the same proportion, then its clergy would have been paying about £4,000 per annum in taxes in the 1540s, and £2,500 per annum in the 1590s. P. R. N. Carter, 'Royal taxation of the English parish clergy 1535–1558' (PhD thesis, Cambridge, 1994), pp. 94–6, 209; F. C. Dietz, *The exchequer in Elizabeth's reign* (Smith College Studies in History, 8:2, 1923), pp. 87–9. <sup>71</sup> PRO, SP12/58/13, for the exception.

<sup>72</sup> Family papers, accounts, and inventories, for example, may illuminate the pattern of householder compliance with the statutes for armour. Sir William Warren (d. 1553) owned four demi-lances, a jack for a light horseman, five almain rivets, twelve bows with sheafs of arrows, twelve pair of brigandines, with gorgets, splints, and morris pikes. Sir Thomas Ramsey's inventory of 1590 shows fifteen corslets, six muskets, and twenty calivers. PRO, PROB2/256, m. 6; F. W. Fairholt, 'On an inventory of the household goods of Sir Thomas Ramsey, lord mayor of London, 1577', *Archaeologia*, 40 (1866), pp. 325, 331.

Elizabeth's reign £12,818 per annum was being paid, compared to £3,687 per annum in the period 1570–84. The degree to which military costs were being devolved on to the local authorities is also plain: whereas parliamentary taxation in the years 1585–1603 amounted to £6,533 per annum, the local expenditures added a minimum of £5,207 per annum. The effects of the increasingly defensive posture assumed by the English state is plain in the proportion of costs spent on defence, whether for mustering and training or for providing ships: the level of taxation in the Armada year (16·6 per cent of all money raised in the years 1585–1603) is truly remarkable. But the limits of the state are also apparent. The Elizabethan regime was never able to match the extraordinary extractive power of the late Henrician regime. In 1540s prices, the crown was only taking £5,650 per annum in the Elizabethan war years, just one third of the level achieved by Henry VIII.<sup>73</sup> Even when local military rates are taken into account the crown was raising not much more than the sum of the various ordinary local rates. Its retreat from any expectation that subsidy assessments should be realistic and its willingness to make concessions in the face of complaints from the London authorities (as over the demand for ships in December 1596) show its fundamental weakness.

Raw figures presented in this fashion are very difficult to relate to the experiences of real individuals. What was the incidence of taxation in sixteenth-century London, and how did it change? Different taxes achieved different degrees of penetration. The Elizabethan subsidy with its standardized thresholds was paid by probably about one third of householders overall, but in poorer areas the proportion was as low as 18 per cent, and in wealthier areas as high as 76 per cent (Table 4). The fifteenth, on the other hand, was paid by nearly all householders, at least in the inner-city wards from which assessments survive. Likewise local rates were wide in their incidence, payments of the clerk's wages and scavenger's rates at whatever token rate being taken as a sign of membership of the community. The incidence of the poor rate was greater than that of the subsidy, but not as high as that of the other local assessments. In St Bartholomew Exchange, an average of eighty-four householders were assessed to clerk's wages, scavenger's rates, and the fifteenth in 1579–82 compared to forty assessed to the subsidy in 1582, and forty-four and fifty-one to the poor rate in 1574 and 1594 (the nearest surviving assessments) respectively. Whereas an average of 56 per cent of householders were assessed to the poor rate and 48 per cent to the subsidy in this wealthy parish in the later sixteenth century, in the less prosperous Boroughside district of Southwark 31 per cent were assessed to the poor rate and 15·4 per cent to the subsidy in 1621–2.<sup>74</sup> Tithe was also fairly regressive. The exemption level for tithe in London was house rent of below 10s per annum, but low rent accommodation was increasingly scarce, especially in the inner-city areas. Linkage of parish

<sup>73</sup> Price indices from S. Rappaport, *Worlds within worlds: structures of life in sixteenth-century London* (Cambridge, 1989), pp. 405–7.

<sup>74</sup> *Vestry minute books of St Bartholomew Exchange*; J. Boulton, *Neighbourhood and society: a London suburb in the seventeenth century* (Cambridge, 1987), pp. 110–11.

Table 4. *Numbers assessed to subsidy and various local rates in a range of London parishes*

Parish	Number assessed to subsidy, 1582	Nearest local assessment and date	Numbers assessed	Proportion assessed to subsidy, 1582	Source of local assessment
Allhallows the Great	61	clerk's wages, 1586	160	38%	GL, MS 819/1
Allhallows Honey Lane	26	fifteenth, 1581	34	76%	GL, MS 5022
St Bartholomew Exchange	40	fifteenth, 1582	84	48%	Vestry Minutes
St Ethelburga Bishopsgate	35	clerk's wages, 1582–3	92	38%	GL, MS 4241/1
St Mary Aldermanbury	48	clerk's wages, 1577	99	48%	GL, MS 2500A/1
St Botolph Aldgate (Portsoken ward portion)	91 (1599)	contemporary estimate of number of households, c.1600	500	18%	Bodl., Rawlinson MS D796A

*Sources:* for subsidy: PRO, E179/251/16; 146/382 (for St Botolph Aldgate).

pensioners to local rentals in the parish of St Bartholomew Exchange shows that they were paying between 13s 4d and 40s per annum in rent. The wealthy, by contrast, tended to reduce their liability to tithe by combining high entry fines with low annual rents.<sup>75</sup>

We can construct some tax bills for people at various levels of the hierarchy. Alderman Richard Jervys prepared a statement of his payments in crown taxes in the 1540s. He was assessed to the subsidy at £3,000 goods (reduced to £2,000 in 1546–7), and he paid no less than £716 13s 4d in subsidy between 1541 and 1547 in addition to £20 in fifteenths, and £682 13s 4d (£1,082 13s 4d if the 1544 loan is included) in payments to the various prerogative taxes of this period. His payments to the crown thus averaged at least £203 per annum, and there was probably an additional £2–5 in local rates.<sup>76</sup> His counterparts of the 1590s were much more lightly taxed. By linking local assessments in the parishes of St Mary Aldermanbury and St Bartholomew Exchange to subsidy assessments we can estimate the tax payments of a typical alderman.<sup>77</sup> Aldermen were typically assessed at £100 in the 1590s (one thirtieth of Jervys's assessment). At a time when an average of four fifteenths and one subsidy a year were being called for, such a man would have paid each year £13 6s 8d in subsidy and 40s in fifteenths. His local rates would have been of the order of 40s for poor rate, 4s in clerk's wages, 4s 8d in scavenger's rate, and 20–40s to the tithe. His total tax bill would have been just £18–20. There is no doubting the success of the elite in shuffling off their tax burden, and the consequence was an increase in the relative burden on the middling groups, which may help explain the volume of complaint articulated by members of parliament in the debates of 1593, as the groups most heavily burdened were those who constituted the backbone of the electorate. A householder assessed at £3 goods in the 1590s would probably have been paying each year 8s in subsidy, 6s 8d in fifteenths, 1s 4d in clerk's wages, 1s 4d in scavenger's rate, 3s 8d in tithe, and 6s 4d in poor rate, about 27s per annum in total. His counterpart of the 1540s is likely to have had a higher subsidy assessment, probably £10 goods, but at this level he would have been exempt from the subsidies of 1541–2, the 1542 loan, and the 1546 contribution, and his tax bill to the central government was probably not more than 6s 8d per annum, and his total payments including those in local rates only about 12s 8d per annum. It is possible that Henry VIII's government was successful in mobilizing the resources of the kingdom because his taxes were far more progressive in their incidence than those of his daughters.<sup>78</sup> The poor, as

<sup>75</sup> E. Freshfield, ed., *The account books of St Bartholomew Exchange* (London, 1895), p. 4; GL, MS 15874; H. G. Owen, 'The London parish clergy in the reign of Elizabeth I' (PhD thesis, London, 1957), pp. 344–6; Bodl., Wood MS 30–2, p. 86.

<sup>76</sup> Hampshire Record Office, 44M69/F7.

<sup>77</sup> *Vestry minute books of St Bartholomew Exchange*; GL, MS 2500A/1–5; PRO, E179/251/16; 146/390.

<sup>78</sup> Hoyle, 'Taxation and the mid-Tudor crisis'; R. H. Britnell, 'The English economy and the government, 1450–1550', in J. L. Watts, ed., *The end of the middle ages? England in the fifteenth and sixteenth centuries* (Stroud, 1998), pp. 103–5.

we have seen, were exempt from the subsidy, but this is not to say that the impact of war upon them was negligible. Even those in receipt of poor relief in the parish of St Bartholomew Exchange were liable to the local rates like clerk's wages and the scavenger's rate, and also to the fifteenth. Their hypothetical tax bills (it is less clear whether they paid or were discharged or helped out by landlords) were about 3s 6d per annum in the 1590s.<sup>79</sup> The switch from company-based to ward-based levies of troops worked against the interests of the city's poorer householders, as the city used the broadly based fifteenth to raise much of the money for the war effort.

The changing incidence of taxation helps us to understand why it was that the much lower volume of taxation in the 1590s appears to have occasioned more complaint than the extraordinarily high burdens of the 1540s. Richard Stock, in a Paul's Cross sermon early in 1603, explained that the burdens on the poor were disproportionately great because of the resort to the regressive city fifteenth:

I have lived here some few years, and every year I have heard an exceeding outcry of the poor that they are much oppressed by the rich of this city, in plain terms of the common council. All or most charges are raised by fifteenths, wherein the burden is more heavy upon a mechanical and handicrafts poor man than upon an alderman.<sup>80</sup>

In the parliament of 1593 the proposal that threshold of payment should be raised to exempt the £3 men reflected a concern that the subsidy was striking hardest at the middling levels of society, that farmers were having to sell their 'brasse pottes' to pay their taxes. The city's spokesmen were stung by accusations in the parliamentary debate that the aldermen were ludicrously under-assessed, but Sir John Hart's riposte that there were 148 people assessed at over £100 and four at £400 or more is pretty lame when set against the 735 assessed at over £100, and the 194 at £500 or more, to the subsidy of 1541.<sup>81</sup> The key failure of the later sixteenth-century monarchy was its inability to tackle the problem of under-assessment of the rich. The scale of this problem was undoubtedly greater in London than elsewhere: the decline in subsidy yields seems to have started sooner in the capital and was more marked in scale than elsewhere by 1600.<sup>82</sup> The crown had succeeded in shifting much of the burden of responsibility for equipping troops to the local community, but the price for this was to exacerbate the regressive nature of taxation.

<sup>79</sup> *Account books of St Bartholomew Exchange*, p. 4.

<sup>80</sup> HMC, *Hatfield House*, xii, p. 672.

<sup>81</sup> *Proceedings in parliaments*, iii, pp. 104–13, 114–15; *Tudor subsidy assessment rolls*, pp. lxix–lxx.

<sup>82</sup> See n. 19 above.