Notes

Introduction

1 Hanna and Wood (eds.), *Richard Morris's Prick of Conscience*, lines 5612–5917.

2 This popular text exists in at least 130 manuscripts, roughly double the number of copies of Chaucer's *Canterbury Tales*. Throughout the fifteenth century, it enjoyed a readership that spanned all of England and some of Ireland (Hanna and Wood, ii–xiii).

3 *Prick of Conscience*, lines 9533, 2462.

4 The theme of reckoning and the language of debt payment similarly shape Thomas Wimbledon's sermon, known as "Redde rationem villicationis tue," which he preached in 1388 in London. Extant in 13 English and 2 Latin manuscripts from the fourteenth and fifteenth centuries, as well as eighteen printed editions from the sixteenth and seventeenth centuries, "Redde rationem" has been called "the most famous sermon ever delivered at Paul's Cross" (MacLure, *The Paul's Cross Sermons 1534–1642*, 144).

5 Gary Anderson has shown that the language of debt is "ubiquitous" in the New Testament (*Sin: A History*, 31). The passage from Matthew 6:12 is taken from the Wycliffite Bible (WYC); see also the Vulgate: "et dimitte nobis debita nostra, sicut et nos dimittimus debitoribus nostris." In his letter to the Ephesians, Paul writes "Jesus Christ [. . .] in whom we have redemption by his blood, [and] forgiveness of sins, after the riches of his grace" (Eph 1:7 [WYC]). In the Vulgate: "In quo habemus redemptionem per sanguinem ejus, remissionem peccatorum secundum divitias gratiae ejus."

6 Chaucer, *The Parson's Tale*, 248–251. All references to Chaucer are to *The Riverside Chaucer* (ed. Larry D. Benson).

7 "For certes, synne bireveth a man bothe goodnesse of nature and eek the goodnesse of grace. [. . .] Wel may he be sory thanne, that oweth al his lif to God as longe as he hath lyved, and eek as longe as he shal lyve, that no goodnesse ne hath to paye with his dette to God to whom he oweth al his lyf" (*The Parson's Tale*, 369–370).

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8 Two classic studies in the history of penance are Tentler, *Sin and Confession on the Eve of the Reformation* and Poschmann, *Penance and the Anointing of the Sick* (trans. Francis Courtney). More recent studies of penance include Biller and Minnis (eds.), *Handling Sin: Confession in the Middle Ages*; Firey (ed.), *A New History of Penance*; Hamilton, *The Practice of Penance, 900–1050*; Larson, *Master of Penance: Gratian and the Development of Penitential Thought and Law in the Twelfth Century*. There are few exceptions to the neglect of debt, all of which consider sin as debt in the context of Middle English poetry. Paul Sheneman notes Langland's use of debt imagery in the poem's treatment of repentance: see "Debt and Its Double in *Piers Plowman*." Anna Baldwin considers changes to debt law in medieval England as a context for Langland's soteriology: see "The Debt Narrative in *Piers Plowman*." Finally, Irina Dumitrescu argues that the Middle English poem "Judas" evokes late medieval concerns about usury, in her essay "Debt and Sin in the Middle English 'Judas.'"

9 Such studies include, for instance, Farber on trade (*An Anatomy of Trade in Medieval Writing*: *Value, Consent, and Community*); Ladd on mercantilism (*Antimercantilism in Late Medieval English Literature*); Epstein on exchange (*Chaucer's Gifts: Exchange and Value in the "Canterbury Tales"*; and Cady on money (*The Gender of Money in Middle English Literature: Value and Economy in Late Medieval England*).

10 Although he does not frame his analysis in terms of debt, Andrew Galloway's work on "the poetics of accounting" in Ricardian literature aims to redirect the scholarly discourse on economic themes in medieval literature away from a simple pro- versus anti-mercantile binary and toward the recognition that, particularly in Langland, "spiritual, social, and economic bids for credit" are intertwined ("Non-Literary Commentary and its Literary Profits," 21). See also Galloway, "The Account Book and the Treasure: Gilbert Maghfeld's Textual Economy and the Poetics of Mercantile Accounting in Ricardian Literature" and "The Economy of Need in Late Medieval English Literature." Similarly, D. Vance Smith reads Langland's application of a commercial vocabulary to questions of salvation as hopeful rather than as satirical: see *Arts of Possession: The Middle English Household Imaginary*, 108–152.

11 Pearsall, Introduction, *Piers Plowman: A New Annotated Edition of the C-text*, 29.

12

> Sicuti cu loquimur, ut id quod animo gerimus in audientis animum per aures carneas illabatur, fit sonus verbum quod corde gestamus, et locutio vocatur, nec tamen in eundem sonum cogitatio nostra convertitur, sed apud se manens integra formam vocis qua se insinuet auribus lab suae mutationis assumit, ita verbum dei non commutatum caro tamen factum est ut habitaret in nobis. (Augustine, *De doctrina Christiana*, 1.13)

13 Jordan, "Words and Word: Incarnation and Signification in Augustine's *De doctrina Christiana*," 177.

14 "Nam et virgo concepit in utero, non figurate; et peperit Emmanuelem, nobiscum Deum Jesum, non oblique" (Tertullian, *PL* 2, col. 821B).

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15 Cervone, *Poetics of Incarnation: Middle English Writing and the Leap of Love*, 7.
16 Benjamin, "Capitalism as Religion," 288–291. See also Samuel Weber's reflection on Benjamin's essay: "The Debt of the Living." George Edmondson's recent essay, "Guilt Historicism: Walter Benjamin's 'Capitalism as Religion,' Aura, and the Case of Chaucer's Pardoner" argues for relevance of Benjamin's fragmentary text for medievalists because of its rejection of the secularization thesis.
17 See, for example, Graeber, *Debt: The First 5000 Years*, the book that brought debt to the forefront of many scholarly conversations. The 2013 publication of Picketty's *Le capital au XXI siècle* (translated in 2014 as *Capital in the Twenty-First Century*), following on the heels of Graeber's 2011 *Debt*, marked a decisive shift in economists' understanding of the workings, the history, and the likely future of capitalism in the light of debt and its effects. Picketty showed, using precise mathematical models and a towering amount of historical evidence, that in economies where the rate of growth is lower than the rate of return on capital, inherited wealth will always grow faster than earned wealth. The upshot of Picketty's argument is that capitalism is a system that automatically and necessarily creates unsustainable levels of inequality, concentrating ever-greater amounts of wealth in an ever-smaller number of hands. The final chapter of *Capital* tackles the question of public debt, which is, Picketty argues, "a question of the distribution of wealth, between public and private actors in particular, and not a question of absolute wealth. The rich world is rich, but the governments of the rich world are poor. Europe is the most extreme case; it has both the highest level of private wealth in the world and the greatest difficulty in resolving its public debt crisis – a strange paradox" (Picketty, *Capital*, 700). See also Lazzarato's Foucauldian critique, *The Making of Indebted Man: An Essay on the Neoliberal Condition* (trans. Jordan); and *Governing by Debt* (trans. Jordan).
18 Deville's work on default, detailing the affective bonds that develop between debtors and their debts, as between debtors and their creditors, illustrates some of the complex operations of desire and attachment in the debt economy. See *Lived Economies of Default: Consumer Credit, Debt Collection, and the Capture of Affect*.
19 Philip Goodchild, "Debt and Credit," 103. Goodchild adds that this seemingly divine power "does, however, come at the cost of growing instability and inequality" (103). See also Goodchild, *Theology of Money*, 111–116.
20 Simpson, "Spirituality and Economics in Passus 1–7 of the B Text," 87.
21 Ladd, *Antimercantilism in Late Medieval English Literature*, 5.
22 "Eiciens Dominus uendentes et ementes de templo, significauit, quia homo mercator vix aut nunquam potest Deo placere" (Gratian, *Decretum*, pars 1a, dist. 88, c. 11).
23 Besse, "A Book of the Praises of St Francis," 54.
24 Little summarizes this narrative in *Religious Poverty and the Profit Economy in Medieval Europe,* 73.

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25 The *Decretum* defines usury as any transaction "ubi amplius requiritur quam quod datur" (where more is required [in repayment] than was given) (pars 2, C.14, q.3, c. 3). Thomas Aquinas defines usury as an "injustice" because it amounts to selling the same thing twice (*Summa Theologiae [ST]*, 2.2. q. 78, a.1). For a summary and overview of medieval views of usury, see Wood, *Medieval Economic Thought*, 159–190. See also Langholm's summary, *Economics in the Medieval Schools: Wealth, Exchange, Value, Money, and Usury According to the Paris Theological Tradition, 1200–1350*, 585–593. For a trenchant challenge to the "standard narrative" in which medieval Jews served the "economic function" of moneylender because they were not subject to the Church's anti-usury laws, see Mell, *The Myth of the Medieval Jewish Moneylender*.
26 Todd (ed.), *An Apology for Lollard Doctrines, Attributed to Wicliffe*, 20:52.
27 Patterson, "Chaucer's Pardoner on the Couch," 669.
28 Aers, *Community, Gender, and Individual Identity: English Writing, 1360–1430*, 66–67.
29 Pearsall, "Langland's London," 84.
30 Yunck, *The Lineage of Lady Meed: The Development of Mediaeval Venality Satire*, 302.
31 Fleming, "Anticlerical Satire as Theological Essay: Chaucer's *Summoner's Tale*," 18. Fleming interprets the tale as a comment on "the very practicability of penance administered by 'vessels of mercy' who are really vessels of wrath, and who blasphemously adorn the filthiest of wrath's 'stinkinge engendures' with the forms of the sublimest mysteries of divine grace" (19).
32 Olson, "Measuring the Immeasurable: Farting, Geometry, and Theology in the Summoner's Tale," 427.
33 Kaye, *Economy and Nature in the Fourteenth Century: Money, Market Exchange, and the Emergence of Scientific Thought*, 3. Richard Kilvington, Thomas Bradwardine, Richard Swineshead, John Dumbleton, and William Heytesbury produced works – for instance, Bradwardine's *Tractatus de Proportionibus* and Swineshead's *Liber calculationum* – that are widely considered to have helped lay the foundations of modern physics and mathematics. By the end of the fourteenth century, the Calculators' method of revising Aristotelian physics to bring it in line with mathematical formulae and principles had reached Italy, thus helping to set a course later followed by Galileo. Bradwardine, of course, is known to Chaucerians as the "Bisshop Bradwardyn" mentioned by the Nun's Priest, along with St Augustine and Boethius, as one of those "parfit clerk[s]" who know how to parse complex theological problems (Chaucer, *Nun's Priest's Tale*, 3242, 3236). See also Sylla, "The Oxford Calculators' Middle Degree Theorem in Context."
34 Kaye, *Economy and Nature*, 3 (emphasis added).
35 Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 18. See also Bloch, *Feudal Society*, esp. 69–71.
36 Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 19.

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37 Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 195.
38 Little, *Religious Poverty and the Profit Economy in Medieval Europe*, 183.
39 Weber, *The Protestant Ethic and the "Spirit" of Capitalism and Other Writings*, 8.
40 Weber, *The Protestant Ethic,* 18.
41 Weber, *The Protestant Ethic*, 26.
42 Hill, *Puritanism and Revolution; Studies in Interpretation of the English Revolution of the 17th Century*, 218.
43 Tawney, *Religion and the Rise of Capitalism: A Historical Study*, 19.
44 See, for instance, Postan, who argued that Church doctrine imposed restrictions on price fluctuations and competition (*The Medieval Economy and Society: An Economic History of Britain, 1100–1500,* esp. 225–226); North and Thomas have argued that anti-usury laws and the concept of the just price precluded investment and credit (*The Rise of the Western World: A New Economic History*, 92); Bridbury similarly argues that economic growth was stifled by Church doctrine, in "Markets and Freedom in the Middle Ages," 85–86. See also Gurevich, who advances a similar argument about the Church as an economically repressive force ("The Merchant," esp. 275–277). These views echo the work of earlier historians, such as Ashley, *An Introduction to English Economic History and Theory*; and Cunningham, *The Growth of English Industry and Commerce during the Early and Middle Ages*.
45 See, for example, Bolton, *Money in the Medieval English Economy, 973–1489*; Britnell, *The Commercialisation of English Society, 1000–1500*; and Nightingale, "Money and Credit in the Economy of Late Medieval England." Davis provides an excellent overview of these recent views, as well as a summary of this shift in historical perspective, in the introduction to his book, *Medieval Market Morality*: *Life, Law and Ethics in the English Marketplace, 1200–1500*. Most recently, Nightingale develops this view of the later Middle Ages further in *Enterprise, Money, and Credit in England Before the Black Death 1285–1349*; and *Mortality, Trade, Credit, and Money in Late Medieval England 1285–1531*.
46 Davis, *Medieval Market Morality,* 10. See also Britnell, *The Commercialisation of English Society*, on the formal institutional frameworks of medieval commercialization.
47 See, for instance, Briggs, *Credit and Village Society in Fourteenth-Century England*; on the role of urban centres in feudalism, see Hilton, *English and French Towns in feudal Society: A Comparative Study*; Davis, *Medieval Market Morality*, 19–22.
48 See, for instance, Kowaleski, *Local Markets and Regional Trade in Medieval Exeter*.
49 Davis, *Medieval Market Morality*, 669; Briggs, *Credit and Village Society in Fourteenth-Century England*; Stone, *Decision-Making in Medieval Agriculture*; Hilton, "Towns in English Medieval Society" and *English and French Towns in Feudal Society: A Comparative Study*; Merrington, "Town and Country in the Transition to Capitalism."

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50 One exception is Little, "Transforming Work: Protestantism and the Piers Plowman Tradition." Little makes a point similar to the one I am making here but looking back from the mid-sixteenth century rather than ahead from the fourteenth, in that she argues that post-Reformation imitations of Langland's poem are more Catholic and less Protestant than the traditional Weberian paradigm would allow.

51 Davis, *Periodization and Sovereignty: How Ideas of Feudalism and Secularization Govern the Politics of Time*, 1. Davis asks the question that also guides the argument of the present project: "why, in the face of all challenges to teleological and stage-oriented histories, do the monoliths medieval/religious/feudal and modern/secular/capitalist (or 'developed') survive, and what purposes do they serve?" (2).

52 Bertolet and Epstein, *Money, Commerce, and Economics in Late Medieval English Literature*, 4, 6.

53 Bertolet and Epstein, *Money, Commerce, and Economics,* 5.

54 Two of the essays included in the volume do, however, consider theological ideas: my own, "Demonic Ambiguity: Debt in the Friar-Summoner Sequence," and Rosemary O'Neill's "Judas and the Economics of Salvation in Medieval English Literature," which focuses on the figure of Judas as "fulcrum between stewardship and commerce" (11).

55 Wood, *Medieval Economic Thought*, 1.

56 Langholm's work on scholastic theology's contributions to the history of economic thought provides many examples of this connection: *The Legacy of Scholasticism in Economic Thought: Antecedents of Choice and Power* and *Economics in the Medieval Schools*. I have relied heavily on Langholm's work for my understanding and use of scholastic economic thought. See also Brown, who writes on the role of money and wealth in the early Christian Church: he notes that, for early Christians, "Heaven was not only a place of great treasure houses, it included prime real estate in a state of continuous construction due to the good deeds performed on earth by means of common, coarse money" (*The Ransom of the Soul: Afterlife and Wealth in Early Western Christianity*, 27). Brown offers insightful comments on the "embarrassment" felt by modern Christians at the idea of paying for a place in heaven with money. What now seems to be an impossible tension was seen by early and medieval Christians as a miraculous healing of division: "If the brutal antithesis between heaven and earth, pure spirit and dull matter, could be overcome in this way, then all other divisions might be healed" (31).

57 Appadurai, *The Future as Cultural Fact: Essays on the Global Condition*, 235.

58 Weber, *The Protestant Ethic*, 34.

59 Some of the early critical responses to Weber's essay were articles published in 1907 and 1908 by Fischer; and a second set of essays written in 1909 and 1910 by Rachfahl. These early rebuttals, and Weber's written counter-responses, have been published as Chalcraft and Harrington (eds.), *The Protestant Ethic Debate: Max Weber's Replies to his Critics, 1907–1910*. The body of scholarship on Weber, and on *The Protestant Ethic* alone, is massive,

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so it is beyond the scope of this book to survey or summarize it, or the various factions within it. Interpretations of Weber that I have consulted here include, in addition to those already cited: Ghosh, *Max Weber and the Protestant Ethic: Twin Histories*; Love, *Weber, Schumpeter, and Modern Capitalism: Towards a General Theory*; Symonds and Pudsey, "The Concept of 'Paradox' in the Work of Max Weber"; Flew, "Foucault, Weber, Neoliberalism, and the Politics of Governmentality"; and Giddens, *Capitalism and Modern Social Theory: An Analysis of the Writings of Marx, Durkheim, and Max Weber*.

60 Weber, *The Protestant Ethic*, 13.

61 Weber, *The Protestant Ethic,* 12, 23.

62 Weber, *The Protestant Ethic*, 81.

63 Weber, *The Protestant Ethic*, 81.

64 Weber writes, "The spiritual aristocracy of the monks, who stood outside and above the world, was replaced by the spiritual aristocracy of the saints *in* the world, predestined by God from eternity, an aristocracy which with its *character indelebilis* was separated from the rest of reprobate humanity by a gulf that was fundamentally more unbridgeable and in its invisibility was more awe-inspiring than that which outwardly cut off the medieval monk from the world" (83).

65 Weber, *The Protestant Ethic,* 80.

66 Weber, *The Protestant Ethic,* 84. Weber's comments on medieval asceticism are ambivalent. On the one hand, he does recognize explicitly that "It is not as though within Catholicism the 'methodical' life had been confined to the cells of the monasteries"; on the other hand, he contends that medieval asceticism was not "purely innerworldly," as was Puritan asceticism (82). It is decisive for Weber that "the model of how to lead a methodical life par excellence [before the Reformation] was, as ever, *the monk, and he alone*, that therefore the more firmly asceticism took hold of the individual, the more it forced him out of everyday life, because the truly holy life consisted in *exceeding* innerworldly morality" (82).

67 Weber, *The Protestant Ethic,* 84–85.

68 Appadurai, *Banking on Words,* 6.

69 Appadurai, *Banking on Words,* 1.

70 Appadurai, *Banking on Words,* 6. Appadurai also links the derivative to the gift in the Maussian sense, as both are forms of contract.

71 Appadurai, *Banking on Words,* 24.

72 Stimilli develops these ideas over the course of two monographs. The first, published by Quodlibet in 2011 as *Il debito del vivente: Ascesi e capitalismo*, was translated into English and published as *The Debt of the Living: Ascesis and Capitalism* (2017). The second, *Debito e colpa*, was translated and published as *Debt and Guilt: A Political Philosophy* (2018). Stimilli's work exemplifies the rising tide of Italian philosophy concerned with economic theology in the wake of the early twenty-first-century debt crisis in Europe and the widespread implementation of austerity measures. See Agamben's work: *The Kingdom and the Glory: For a Theological Genealogy of Economy and Glory*;

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Opus Dei: An Archaeology of Duty; *The Highest Poverty: Monastic Rules and Form-of-Life*. See also Esposito, *Two: The Machine of Political Theology and the Place of Thought*, and *Bíos: Biopolitics and Philosophy*. See also Lazzarato, *The Making of Indebted Man* and *Governing by Debt*.

73 I borrow this helpful paraphrase of Stimilli's point from Rossi, "Debt as Form of Life," 506.

74 Stimilli, *Debt of the Living*, 2

75 Stimilli, *Debt of the Living,* 2.

76 See Foucault, *The Birth of Biopolitics: Lectures at the Collège de France, 1978–1979*, trans. Graham Burchell, esp. 267–316.

77 On Agamben's interpretation of Foucault, see Snoek, "Agamben's Foucault: An Overview."

78 Agamben quoted in Negri's review of *Kingdom and the Glory,* "Sovereignty: That Divine Ministry of the Affairs of Earthly Life," 99.

79 Agamben, *Kingdom and the Glory*, 18.

80 Agamben, *Kingdom and the Glory*, 19.

81 "[T]hus, the *Acts of Thomas* paraphrase the parable in Matthew 6:26, 'your heavenly Father feeds them' about the birds of the sky as *ho theos oikonomei auta. . .*'" (Agamben, *Kingdom and the Glory*, 19).

82 Agamben, *Kingdom and the Glory*, 24.

83 Agamben, *Kingdom and the Glory*, 24.

84 Agamben, *Kingdom and the Glory*, 25.

85 Marx, *Capital*, trans. David Fernbach, 3:525–542.

86 Appadurai, "The Spirit of Calculation," 6.

87 The "Perlez py3te of ryal prys" (*Pearl* IV.193) also, of course, echoes the "Pearl of Great Price" of Matthew 13:45–46, in which the kingdom of heaven is likened to a merchant who sells all he possesses so that he can purchase the pearl. In many ways, the poem ruminates on the language of wealth management and mercantile imagery that permeate the New Testament, particularly the parables of Christ.

88 *The Complete Works of John Gower*, 2.515

89 Knapp, *The Bureaucratic Muse: Thomas Hoccleve and the Literature of Late Medieval England,* 35.

90 Knapp, *Bureaucratic Muse,* 39.

91 *Richard Fitzralph's Sermon: Defensio curatorum*, trans. John Trevisa, 80.

92 Biddick, *The Typological Imaginary: Circumcision, Technology, History*, 2.

Chapter 1

1 "Magna Carta de libertatibus Mundi," MS Sloane 3293, Art. 3, fol. 2, lines 1–6.

2 Derrida, *Given Time: I. Counterfeit Money*, trans. Peggy Kamuf, 124.

3 Benjamin, "The Work of Art in an Age of Mechanical Reproduction," *Illuminations: Essays and Reflections*, 3.

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4 Many of these lyrics are printed in Brown (ed.), *Religious Lyrics of the XVth Century*: see, for example, numbers 5, 8, 55, 71, 79, 106, 137.
5 Oxford, Bodleian Library, MS Ashmole 189, fol. 110r.
6 Oxford, Bodleian Library, MS Ashmole 189, fol. 110r. *The Linguistic Atlas of Late Mediaeval English* dates the scribe's hand to the late fifteenth century.
7 Even by late medieval standards, this is an outlandish figure. On the development of indulgences, see Vincent, "Some Pardoners' Tales: The Earliest English Indulgences"; and Swanson (ed.), *Promissory Notes on the Treasury of Merit: Indulgences in Late Medieval Europe*. Swanson notes the "unstable" textuality of indulgences, which led to irregularities and errors in numbering: "Papal numbers were confused; days of pardon became years (or vice versa); different ancillary traditions affected the calculations" (223). He also gives as an example of an "extreme" indulgence one granted by John XXII for 30,000 years (223).

The annotator's reference to "testamentum domini" is likely referring to the literary type more commonly known as the *Testament of Christ*, for instance the one Deguileville includes in his *Pèlerinage de la Vie Humaine,* and *not* to the apocryphal work titled *Testamentum domini nostri Jesu Christi,* a second-century text that claims to set out the rules and ordinances of the early Christian Church.
8 *OED*, s.v. "pretend" (*v*).
9 Minnis, *Translations of Authority in Medieval English Literature: Valuing the Vernacular,* 12–14. Minnis cites Simon of Cremona's *Disputationes de indulgentiis* (1380), where "the authenticity of two particularly generous indulgences is questioned": "Simon's response is that the Church tolerates certain things which, were they subjected to strict legal examination, would not be countenanced" (Minnis, 13). The indulgence supposedly granted to St. Francis by Honorius II similarly provoked some controversy: see Webb, "Pardons and Pilgrims," 245–246. See also Shaffern, "John of Dambach and the Proliferation of Indulgences in the Fourteenth Century" (doctoral dissertation, University of Notre Dame, 1992).
10 Minnis, *Translations of Authority*, 69.
11 Minnis, *Translations of Authority*, 13.
12 I echo Cervone here, who writes that Christ is both "doer" and "love deed" in the charter lyrics (*The Poetics of Incarnation*, 85).
13 Cambridge UK, MS Caius College Cambridge 230, fol. 25. Lines 33–34. In Spalding, *Middle English Charters of Christ*, 11.
14 The *Fasciculus morum*'s charter concludes the manual's section on Wrath. The author declares that Christ "bought" salvation for his heirs, and then includes the charter as proof of purchase:

> Let all present and to come, all who are in heaven, on earth, and in hell, know that I, Christ, Son of God the Father and of the Virgin Mary, true God and man, have fought justly before the whole world in the arena for my inheritance that was taken from me unjustly and by treason and kept for a long time in the hand of my enemy. I have overcome my enemy, gained the victory, and rightly recovered my heritage;

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> and Good Friday I have taken possession of it with my heirs, to have and to hold, in length and in breadth, forever, as it has been disposed by my Father, freely and in peace, yearly and always, by giving God the Father a clean heart and a pure soul. In witness thereof I have written this present charter with my own blood, read it and published it through the whole world, and sealed it with the seal of my divinity, with the witness of the Father, Son, and Holy Spirit, for these three are one, who give witness in Mount Calvary, publicly and openly, to last forever, in the year 5232 after the Creation of the world. (*Fasciculus morum*: *A Fourteenth-Century Preacher's Handbook*, trans. Wenzel, 147)

15 Cervone complains, probably rightly, that this current "critical nomenclature for the Charters tradition is misleading" because it suggests that the "Charter of Christ" is a single poem that was revised over time, in short and long versions. In fact, she notes, "the Charters exist in six forms, one with three successive sub-forms; in three languages (Latin, English, and Irish); in prose and in verse; and are attested in at least seventy-four manuscripts" (*Poetics of the Incarnation,* 238n2). The B- and C-texts add doctrinal and devotional material not found in the earlier A-text. Cervone concludes that "each is a distinct literary work: the so-called 'short Charter' is not an abridged 'long Charter,' nor are the long and short Latin versions translations of the English or vice versa" (238n2).

Spalding established the corpus of the charter lyric tradition; her 1914 edition of the *Middle English Charters of Christ* remains the only printed text. Boffey and Edwards list English language witnesses, including several unknown to Spalding, in *A New Index of Middle English Verse*: see index numbers 4184 ("Short Charter"), 1828 ("Kent Charter"), 1718 ("Long Charter," A-text), 4154 ("Long Charter," B-text), and 1174 ("Long Charter," C-text). Although the charters have been noted in passing by many scholars, critical scholarship focused on the genre is slim. Cervone explores the charters as an instance of an "incarnation poetics" (*Poetics of Incarnation* 3); In *Documentary Culture and the Making of Medieval English Literature*, Steiner, in what is the most extensive treatment to date, reads the lyrics as "a particularly fascinating experiment in English documentary poetics, the goal of which was to reframe the aspirations of the Middle English lyric" (53). I am indebted to her careful close readings of the lyrics: see esp. 194–200 and 218–228.

16 On the prevalence and purpose of medieval forgeries, see Clanchy, *From Memory to Written Record: England, 1066–1307*, 318–328; see also Hiatt, *The Making of Medieval Forgeries: False Documents in Fifteenth-Century England*.

17 Hiatt, *The Making of Medieval Forgeries,* 3.

18 Copies of the charter made to look like real charters in size and shape can be found in British Library MS Additional Charter 5960 and Harley 6848, Ar. 36, fol. 221; charters illustrated with a hanging seal can be found in British Library MS Sloane 3292, fol. 2v; British Library MS Stowe 620, fol. 12v; and Cambridge MS Additional 6689, 271.

19 According to Shaffern, the two schoolmen credited with the authorship of the treasury of merit were the Dominican Hugh of St. Cher and the Franciscan Alexander of Hales, although no compelling evidence exists in either case.

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Thomas Aquinas considered the treasury of merit the "formal cause" of pardons: "Causa autem remissionis poenae in indulgentiis non est nisi abundantia meritorum ecclesiae" (*ST Suppl.* Q.25, a.2). See Shaffern, "The Medieval Theology of Indulgences," 23–26.

20 The image of the treasure chest is from the canonist Hostiensis, *Summa aurea* (Lyons, 1537), 5.67, fol. 288v: "Et preterea martyres pro fide et ecclesia sanguinem suum fuderunt et ultra quam peccassent puniti fuerunt. Restat quod in dicta effusione omne peccatum punitum est, et hec sanguinis effusio est thesaurus in scrinio ecclesie repositus cuius claves habet ecclesia. Unde quando vult potest scrinium aperire, et thesaurum suum cui voluerit communicare, remissiones et indulgentias fidelibus faciendo" (quoted in Shaffern, "Medieval Theology of Indulgences," 25) The idea that an indulgence draws on the credit of the treasury (accumulated by the suffering of Christ) to pay the debt of punishment is suggested by Thomas Aquinas (*ST Suppl.* Q. 25, a.1).

21 "Sic thesaurus ecclesiae ab his qui habent dispensare, duplici ex causae debet distribui, scilicet propter gloriam principis et laudem" (Bonaventure, *Commentaria in IV libros sententiarum,* qtd in Shaffern, "The Medieval Theology of Indulgences," 32)

22 *Knighton's Chronicle, 1337–1396*, 324–325.

23 Vincent, "Some Pardoners' Tales," 33.

24 Hudson, "Dangerous Fictions: Indulgences in the Thought of Wyclif and his Followers," 199–200.

25 "Þe pope of Rome þat feynith him hey tresorer of holi chirche [. . .] 3euiþ þe feynid pardoun *a pena et a culpa* – he is a tresourer most banisschid out of charite, seyn he may deliueren þe presoneris þat ben in peyne at his owne wil, and make himself so þat he schal neuere come þere" ("Twelve Conclusions of the Lollards," *Selections from English Wycliffite Writings,* ed. Hudson, 27). Hudson summarizes Wycliffe's objections in *De ecclesia* thus:

> To argue that the recipient of an indulgence receives its benefits regardless of his own moral condition is blasphemous, but to suppose that an indulgence only applies to one worthy of release makes the indulgence redundant and meaningless. It follows from this theology that contemporary papal claims relevant to indulgences are in every instance mendacious: if the pope could remit *a pena et a culpa,* he should use his power freely; but the pope cannot waive the consequences of sin, whether these consequences are applied in this world or the next, or remit guilt, so absolution *a pena et a culpa* represents at best nonsense and a profoundly misleading arrogation. ("Dangerous Fictions," 199–200)

26 Oxford, Bodleian Library, Bodley 288, fol. 136r, qtd. in Hudson, "Dangerous Fictions," 204.

27 Graeber, *Debt*, 21.

28 Marx, *Capital*, 3:525.

29 Mitchell-Innes, "The Credit Theory of Money," 155.

30 Thomas Aquinas, *Commentary on the Sentences* 3.6, 142

31 Kaye, *Economy and Nature*, 18.

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32 Aristotle, *Politics,* trans. Lord, 1.1257a–b. It is in this context that Aristotle also launches a critique of exchange for the purposes of money-making as "unnatural," as opposed to natural exchange that allows people to fulfill the necessities of life.
33 Ingham, *The Nature of Money*, 5. See also Langholm, *Economics in the Medieval Schools*. Langholm notes, "Aquinas' conception of money, like that of his Latin predecessors, is entirely physical. He refers to the *denarius*, or to *pecunia* in the narrow sense of specie, and occasionally to *pecunia argentea* (silver coins)" (236).
34 Kaye, *Economy and Nature*, 15. See also Spufford, *Money and its Use in Medieval Europe*, 245–263.
35 Kaye, *Economy and Nature,* 16.
36 Wood, *Medieval Economic Thought*, 77.
37 Aristotle, *Nicomachean Ethics,* trans. Ross, v.5, 89.
38 Graeber, *Debt*, 47.
39 Graeber, *Debt,* 56.
40 Ingham, *The Nature of Money,* 12.
41 Wood, *Medieval Economic Thought*, 77.
42 Wood, *Medieval Economic Thought*, 77.
43 "Quibusdam uidetur quod aliquis rex aut princeps auctoritate propria possit de iure uel priuilegio libere mutare monetas in suo regno currentes et de eis ad libitum ordinare, ac super hoc capere lucrum seu emolumentum quantumlibet" (Oresme, *The De moneta of Nicholas Oresme and English Mint Documents*, trans. Charles Johnson, 1).
44 See Woodhouse's persuasive interpretation of Oresme's radical position on popular sovereignty, "'Who Owns the Money?' Currency, Property, and Popular Sovereignty in Nicole Oresme's *De moneta*."
45 Knapp, *The State Theory of Money*, trans. Lucas and Bonar, 1.
46 Related in several important ways to Knapp's work and the "state theory" is the work of Alfred Mitchell-Innes, or the "credit theory" of money. In Mitchell-Innes's succinct formulation:

> A sale and purchase is the exchange of a commodity for a credit. From this main theory springs the sub-theory that the value of credit or money does not depend on the value of any metal or metals, but on the right which the creditor acquires to 'payment,' that is to say, to the satisfaction of credit, and on the obligation of the debtor to 'pay' his debt, and conversely on the right of the debtor to release himself from his debt by the tender of an equivalent debt owed by the creditor, and the obligation of the creditor to accept this tender in satisfaction of credit. (Mitchell-Innes, "The Credit Theory of Money," 152)

See also Goodchild: "Since metal coins had always been tokens of value, the creation of money as credit does not so much change as reveal the essence of money" (*Theology of Money,* 7).
47 See, for instance, Knapp, *State Theory of Money*, 25–44; and Ingham, *Capitalism*, 67–70. See also Wray, *Understanding Modern Money: The Key to Full Employment and Price Stability*, esp. 18–38.

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48 See, for example, Bougrine and Seccareccia, "Money, Taxes, Public Spending, and the State within a Circuitist Perspective," 60; David Dequech, "Keynes's 'General Theory': Valid Only for Modern Capitalism?"; Davanzati and Pacella, "Thorstein Veblen on Credit and Economic Crises," 1048. The *Quarterly Bulletin* of the Bank of England puts it succinctly:

> Commercial banks create money, in the form of bank deposits, by making new loans. When a bank makes a loan, for example to someone taking out a mortgage to buy a house, it does not typically do so by giving them thousands of pounds worth of banknotes. Instead, it credits their bank account with a bank deposit of the size of the mortgage. At that moment, new money is created. (McLeay, Radia, and Thomas, "Money Creation in the Modern Economy")

49 Goodchild, "Debt and Credit," 99.
50 Crosthwaite, "Money," 95. See also Hörisch, *Heads or Tails: The Poetics of Money*, 16–17.
51 Goux, "Cash, Check, or Charge?," 100. Bjerg makes a similar point about the fact that an underlying sense "that money issued by the state is somehow backed by 'real value'" helps money to "circulate as if it were actually backed by 'real value'" (*Making Money: The Philosophy of Crisis Capitalism*, 112).
52 Bjerg, *Making Money*, 98.
53 Bjerg, *Making Money*, 151.
54 John Bromyard, *Summa praedicantium*, I.27.4, qtd, and trans. Diana Wood, *Medieval Economic Thought,* 69.
55 Marx, "Economic and Philosophic Manuscripts of 1844," *Early Writings,* trans. Livingstone and Benton (New York: Penguin, 1992), 378.
56 Singh, *Divine Currency: The Theological Power of Money in the West*, 6–7.
57 The earliest indulgences were issued as early as the eleventh century, but these were granted only for extreme acts of piety, such as pilgrimage and especially crusade, and could not be exchanged for money. The indulgence granted in 1063 by Pope Alexander II, for example, "proclaimed warriors loosed from one work of satisfaction but bound to another," that is, to fighting the Moors of Spain (Shaffern, "The Medieval Theology of Indulgences," 13).
58 Schwebel, "Economy, Representation, and the Sale of Indulgences in Late-Medieval England," 31.
59 Dorchester, Dorset Record Office, DC/TB/N4-II, partly printed in *The Sixth Report of the Royal Commission on Historical Manuscripts*, appendix 495–496. My thanks to Robert Swanson for drawing this source to my attention. See also Vincent's discussion of Greyve ("Some Pardoners' Tales," 23–25).
60 The translation is from the Douay-Rheims. In the Vulgate: "Et vos cum mortui essetis in delictis, et praeputio carnis vestrae, convivificavit cum illo, donans vobis omnia delicta: delens quod adversus nos erat chirographum decreti, quod erat contrarium nobis, et ipsum tulit de medio, affigens illud cruci: et expolians principatus, et potestates traduxit confidenter, palam triumphans illos in semetipso" (Col. 2:13–15).
61 Testart, "The Extent and Significance of Debt-Slavery," 190–191. This is the same word used, as reported by Ovid, in rites performed to purge the city of

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malicious spirits during the period known as the *Lemuria:* "haec ego mitto, his [. . .] redimo meque meosque fabis" (*Fasti* 5.431–444). See also Shaffern, who draws this connection to explain the "deeply scriptural" basis of indulgences and other economic practices in the medieval Church ("The Medieval Theology of Indulgences," 26).

62 Anderson, *Sin: A History,* 8. On debt-slavery and laws meant to protect debtors in ancient Mesopotamia and Babylon, see Hudson, *. . .and forgive them their debts: Lending, Foreclosure and Redemption from Bronze Age Finance to the Jubilee Year*.

63 Anderson has shown that there is "a complete interchangeability between commercial and theological terminology" in the New Testament (29); he also observes that the idea is already present in Second Isaiah (43–54). In Aramaic, the word for a debt owed to a creditor and the word for sin are the same, *hôbâ*, and as Hebrew speakers became fluent in Aramaic, and as the Hebrew Scriptures were translated into Aramaic, the metaphor for sin in Judaism shifted from that of a burden to that of a debt. By the time of Rabbinic Hebrew, the conception of sin as a debt led to a more general merging of economic and theological terms (29). This lexical conflation began during the Israelite exile and enslavement under Persian rule (538–333 BCE), when Jews were bilingual in Hebrew and Aramaic, the official language of the ruling class (27–31). In the gospels and in the writings of Paul, the use of debt language is "ubiquitous" (31).

64 This line also recalls the belief, commonly rehearsed in penitential manuals, that vain swearing "rendyn" Christ "iche lyme fro other" in the words of the *Jacob's Well* author (*Jacob's Well: An English Treatise on the Cleansing of Man's Conscience* (ed. Brandeis, lines 27–28).

65 *Meditation on the Five Wounds of Christ*, in *Yorkshire Writers: Richard Rolle of Hampole and His Followers* (ed. Carl Horstman), 440.

66 *The Privity of the Passion*, in *Yorkshire Writers: Richard Rolle of Hampole and His Followers* (ed. Carl Horstman), 206. Interestingly, as Spalding notes, the parchment reference is not in the Latin original (*Middle English Charters of Christ,* xlvi). And there is an almost identical line in Richard Rolle: "þi bodi is streyned as a parchemyn-skyn upon þe harowe" (*Meditations on the Passion* (2), in *Yorkshire Writers* 1:100).

67 "Christ's Burial," in *The Late Medieval Religious Plays of Bodleian MSS Digby 133 and E Museo 160*, lines 271–276. As Cervone points out, Julian of Norwich similarly makes use of the painful image of stretching and drying human skin and Christ's word from the cross, "sitio," "I thirst" (John 19:28) (*A Revelation of Love*, 16.18–17.6). See Cervone's discussion of Julian's use of the skin-parchment metaphor (*Poetics of the Incarnation*, 240–241).

68 Running through patristic discourse on the Redemption, however, is a close association between the *chirographum decreti* and what is known as the "devil's rights" theory, the idea that the fall into sin rendered human souls the possession of the Devil, and that the redemption accomplished by Christ's death and Resurrection was a buying back (*redemptio*) of humanity from the

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Devil. Augustine, for instance, claims that Christ "redemit nocentes a captiuitate, in qua detinebamur a diabolo, donans nobis delicta. et ipso pretio nostro sanguine suo delens chirographum quo debitores tenebamur" (*Enarrationes in Psalmos*, 138.2.6–8). ([Christ] redeemed the guilty from captivity, in which we were detained by the devil . . . [and deleted] the chirograph in which we were held to be debtors.) See Marx's study of this tradition of thought, *The Devil's Rights and the Redemption in the Literature of Medieval England.*

69 Steiner, too, notes the complex play of Christ's presence and absence in the lyrics (*Documentary Culture,* 72–73).

70 *Dialogus de Scaccario, The Course of the Exchequer, and Constitutio Domus Regis, The Establishment of the Royal Household* (ed. and trans. Johnson, Carter, and Greenway), 97: "Cum insignis ille subactor Anglie, rex Willelmus [. . .] ulteriores insule fines suo subiugasset imperio, et rebellium mentes terribilibus perdomuisset exemplis" (xvi). Richard's account, as Clanchy notes, amounts to "a myth (in the sense of a collective memory) about how the Norman Conquest had marked a new beginning in law and record-making" (*From Memory to Written Record*, 27).

71 *Dialogus*, 97.

72 *Dialogus*, 97.

73 Clanchy, *From Memory to Written Record*, 27. On the title "Domesday," Richard writes the following:

> Hic liber ab indigenis 'Domesdei' nuncupatur, id est dies iudicii per metaphoram. Sicut enim districti et terribilis examinis illius nouissimi sententia nulla tergiuersationis arte ualet eludi, sic cum orta fuerit in regno contention de his rebus que illic annotantur, cum uentum fuerit ad librum, sententia eius infatuari non potest uel impune declinari. Ob hoc nos eundum librum 'iudiciarium' nominauimus, non quod in eo de propositis aliquibus dubiis feratur sententia, set quod ab eo, sicut a predicto iudicio, non licet ulla ratione discedere (xvii). (*Dialogus*, 96)

74 Clanchy, *From Memory to Written Record,* 67–68. Here I follow quite closely Clanchy's characterization of the *Dialogue*'s depiction of William I and its implications. Clanchy notes that the structure of the Exchequer accords with Weber's definition of the bureaucratic state, in which "administrative acts, decisions and rules are formulated and recorded in writing, even in cases where oral discussion is the rule or is even mandatory. The combination of written documents and a continuous organisation of official functions constitutes the *bureau* which is the central focus of all types of modern corporate action" (68). Such a state contrasts with the form of Anglo-Saxon governance, in which "the person or persons exercising authority are designated according to traditionally transmitted rules [. . .] the organised group exercising authority is, in the simplest case, primarily based on relations of personal loyalty, cultivated through a common process of education" (68). While Alfred the Great ruled by informal and oral personal negotiation, Henry II used a system of standardized writs that served to depersonalize the legal process and make it more efficient.

75 Clanchy, *From Memory to Written Record,* 68–69.

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76 I use here the traditional metaphor of money "circulating" through the body politic, although I take Ingham's point that this metaphor is not accurate and can be misleading. Rather, as he writes,

> [M]oney consists in vast dense networks of overlapping and interconnected multilateral credit-debit relationships which are mediated by the issuers in a process referred to [. . .] as 'efflux and reflux' [. . .] Coins were never simply distributed by the monarch as a 'public good', as is sometimes implied in economic explanations. They were issued in payment of a specific royal debt. Their acceptability was guaranteed by their assignability, which was, in turn, conferred by re-acceptance in payment of a (tax) debt owed to the monarch. The coin is simply reusable credit in myriad credit and debit relations. (*The Nature of Money*, 73)

77 Ziolkowski, "Cultures of Authority in the Long Twelfth Century," 432.
78 Ziolkowski, "Cultures of Authority," 426.
79 Minnis, *Medieval Literary Theory and Criticism, c. 1100–1375: The Commentary Tradition*, 12.
80 Minnis, *Medieval Literary Theory*, 9.
81 British Library MS Harley 2346, fol. 53r.
82 Simonet, "Objects of the Law, Holy Images: Religious Iconography on Medieval Seals in France," 361.
83 For the display of indulgences on tombs and brasses, see Marshall, "The Church of Edvin Ralph and Some Notes on Pardon Monuments," 40–55. Vincent comments briefly on the practice in "Some Pardoners' Tales." See also Orme, "Indulgences in the Diocese of Exeter, 1100–1536."
84 Marshall, "The Church of Edvin Ralph and Some Notes on Pardon Monuments," 51.
85

> [S]ealed and sold by popes and bishops, read out from more humdrum schedules passed from church to church, recorded in private missals and in letters of pardon which the faithful might elect to carry with them to the grave, indulgences were as common in the fourteenth and fifteenth centuries as the charitable appeals, harrowing or disingenuous as the case may be, that arrive through the letter boxes of every modern English home. (Vincent, "Some Pardoners' Tales," 25)

86 "Indent," s.v., *Black's Law Dictionary*.
87 "Reddendum," *Blackstone's Commentaries*. See also Anselm: "Vitam autem huius hominis tam sublimem tam pretiosam apertissime probasti, ut sufficere possit ad solvendum quod pro peccatis totius mundi debetur, et plus in infinitum" (*Cur deus homo*, 2.17, lines 40–43).
88 British Library MS Sloane 3292, lines 11–16.
89 We find identical wording in Stowe 620:

> kepe y no moore for all my smarte
> but true love manne of thyne harte
> and that thowe be in charite
> and love thy neighboure as y love thee
> this is the rent thow shalt gyue me
> as to the cheif lorde of the fee.
>
> (British Library MS Stowe 620, 11–16)

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90 I borrow this phrasing from Stimilli, *Debt and Guilt,* 58.
91 On the double or "amphibolic" nature of debt and money, see Knapp, *State Theory of Money,* 47; and Ingham, *The Nature of Money*: "money is a credit for the user because it is a debt (liability) for the issuer" (72).
92 Bjerg, *Making Money*, 106–107. See also Ingham, *The Nature of Money*, 72.
93 See, for instance, Derrida, *Of Grammatology,* 27–73.
94 Crosthwaite, "Money," 95.
95 Justice, "Eucharistic Miracle and Eucharistic Doubt," 320.
96 Justice, "Eucharistic Miracle," 312.
97 Justice, "Eucharistic Miracle," 312.
98 Justice, "Eucharistic Miracle," 312.
99 Justice, "Eucharistic Miracle," 320.
100 Justice, "Eucharistic Miracle," 322.
101 Justice, "Eucharistic Miracle," 323.
102 Justice, "Eucharistic Miracle," 320.
103 Douglas, *Purity and Danger: An Analysis of Concepts of Pollution and Taboo*, 69–70.
104 Marx, *Selected Writings*, 111, 110, 109.
105 Simmel, *The Philosophy of Money*, 373, 414.
106 Baudrillard, *Symbolic Exchange and Death*, 18.

> From the gold-standard, which had already ceased to be the representative equivalent of a real production but still retains traces of this in a certain equilibrium (little inflation, the convertibility of money into gold, etc.), to hot money and generalised flotation, money is transformed from a referential sign into its structural form – the 'floating' signifier's own logic, not in Lévi-Strauss's sense, where it has not yet discovered its signified, but in the sense that it is well rid of every signified (every 'real' equivalent) as a brake to its proliferation and its unlimited play. Money can thus be reproduced according to a simple play of transfers and writings, according to an incessant splitting and increase of its own abstract substance (*Symbolic Exchange and Death*, 13).

Chapter 2

1 See Stillwell, "Chaucer's Merchant: No Debts?" and Johnson, "Was Chaucer's Merchant in Debt? A Study in Chaucerian Syntax and Rhetoric."
2 *MED*, s.v. "estatli" (*adv*).
3 Medieval romances featuring a secret debt, or a fall into poverty that must remain hidden for the sake of honour, include the Old French lay *Graelent*; Marie de France's *Lanval* and its Middle English versions *Sir Launfal* and *Sir Landevale*; the thirteenth-century French romance *Richars li biaus*; *Sir Cleges*; *Sir Amadace*; *The Knight and His Wife*; and *A True Tale of Robin Hood*. In other Middle English romances, such as *Havelok the Dane*, we can detect a variation on the motif in that the protagonist falls into temporary poverty and regains his wealth once he comes out of exile and affirms his identity, but here, it is his true identity that is kept hidden behind the image of debt.

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4 Murrin has argued that there are significant connections between the genre of romance and the expansion of trade and commercialism over the course of the Middle Ages: see Murrin, *Trade and Romance.*
5 Johnston, *Gentry Romances in Late Medieval England,* 48.
6 Johnston, *Gentry Romances,* 48.
7 Simpson also interrogates the exclusive association of romance with the aristocracy: see *Reform and Cultural Revolution*, esp. 255–264.
8 Catalogued as L114.2 in Thompson, *Motif-index of Folk-literature: A Classification of Narrative Elements in Folktales, Ballads, Myths, Fables, Mediaeval Romances, Exempla, Fabliaux, Jest-books, and Local Legends*.
9 Briggs, "Money and Rural Credit in the Later Middle Ages Revisited," 129. See also Allen, *Mints and Money in Medieval England*; Bolton, *Money in the Medieval English Economy, 973–1489*; Wood (ed.), *Medieval Money Matters*.
10 Briggs, "Money and Rural Credit," 129.
11 Bolton, *Money in the Medieval English Economy*, 227–251.
12 Briggs, "Money and Rural Credit," 131.
13 Nightingale, *Enterprise, Money, and Credit in England Before the Black Death 1285–1349*, 9.
14 At least since Postan published "Credit in Medieval Trade" in the inaugural volume of *Economic History Review* (1928), economic historians have recognised the centrality of credit and debt in the medieval economy and have used the abundance of available material on indebtedness, from registers of debt and legal records to account books and parliamentary rolls and statutes, to chart the rate and nature of economic change. See, for instance, Briggs, *Credit and Village Society in Fourteenth-Century England*; Bolton, *Money in the Medieval English Economy*, esp. 71–76 and 274–284; Davis, *Medieval Market Morality,* esp. 205–222; and Nightingale, *Enterprise, Money, and Credit*.
15 Nightingale, *Enterprise, Money, and Credit*, 17.
16 Nightingale, *Enterprise, Money, and Credit*, 9. See also Nightingale, "Some London Moneyers and Reflections on the Organisation of English Mints in the Eleventh and Twelfth Centuries."
17 Nightingale, *Enterprise, Money, and Credit,* 9–10.
18 Nightingale, *Enterprise, Money, and Credit*, 13.
19 Nightingale, *Enterprise, Money, and Credit*, 19.
20 Keynes, *A Treatise on Money*, 1:11–15.
21 Keynes, *The Collected Writings of John Maynard Keynes*, 27:252; 5:3.
22 Goodchild, *Theology of Money,* 65.
23 Wray, *Money and Credit in Capitalist Economies: The Endogenous Money Approach,* 11.
24 Tratner, "Derrida's Debt to Milton Friedman," 793.
25 On money as a social phenomenon, see also Zelizer, *The Social Meaning of Money: Pin Money, Paychecks, Poor Relief, and Other Currencies.*
26 Davis, *Medieval Market Morality,* 205. See also Muldrew on the importance of honour and reputation in the early modern credit economy: "Reputation was

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vital to contemporaries because it was with credit that they did most of their 'business'. Ability to profit and to exert one's will or influence depended upon reputation, and such reputation was fundamentally based upon reliability because it was the foundation of trust" (*Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England*, 149).

27 Davis, *Medieval Market Morality,* 205. Many historians have pointed out that, over the course of the thirteenth century, the Church narrowed the definition of usury to such a degree that only exorbitant interest rates were deemed illicit. Usury fell within the purview of canon law, and yet the number of cases brought before the medieval English Church courts was small; those cases that did enter the court record were "only for the taking of excessive interest," and the definition of *excessive* varied considerably, generally giving broad scope for profitable moneylending (Nightingale, "The English Parochial Clergy as Investors and Creditors in the First Half of the Fourteenth Century," 90). For instance, "Londoners did not object to the taking of interest at ten per cent on the funds of the City's orphans. [. . .] Loans of cash given by religious houses at low interest were seen as acts of charity, while lenders of large sums over £25 seem to have escaped the attention of the church courts entirely" (Nightingale, "English Parochial Clergy," 90). Most transactions, including shared risk contracts and penal bonds to guarantee debt repayment, fell outside the definition of loans that could be deemed usurious; "only the contract classified as mutuum fell within" (Helmholz, "Usury and the Medieval English Church Courts," 366). And because a determination of usury depended in large part on the creditor's *intent* to circumvent the law, convictions depended in turn on the – inherently subjective and hard to gauge – "conscience and understanding of the parties involved" (Helmholz, "Usury and the Medieval English Church Courts," 368–379).

Acting as creditors and investors, monasteries and the episcopate financed major building projects; on a smaller scale, too, English parochial clergy frequently served as moneylenders in their local communities, as Nightingale has found by looking at certificates of unpaid debt in the register of Acton Burnell ("English Parochial Clergy," 90). Davis observes, "the Church's stance on usury was circumvented through exploiting a variety of technical loopholes" (*Medieval Market Morality*, 214). Writing about Jewish and Christian patterns of lending in the twelfth and thirteenth centuries, Robin Mundill observes that, despite Jewish and Christian laws against usury, "both Christians and Jews practiced it at all levels of society" ("Christian and Jewish Lending Patterns and Financial Dealings during the Twelfth and Thirteenth Centuries," 49).

28 Davis, *Medieval Market Morality,* 205.

29 Davis, *Medieval Market Morality,* 205.

30 *Monumenta juridica: The Black Book of the Admiralty*, 2:163.

31 *Monumenta juridica*, 2:115.

32 Davis, *Medieval Market Morality,* 206; *Liber Albus: The White Book of the City of London*, 309.

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33 *The Court Baron: Being Precedents for Use in Seignorial and Other Local Courts, together with Select Pleas from the Bishop of Ely's Court of Littleport*, 40.
34 *Court Baron*, 40.
35 Lopez, *The Commercial Revolution of the Middle Ages, 930–1530*, 72.
36 Howell, *Commerce Before Capitalism in Europe, 1300–1600*, 27.
37 Guth, "The Age of Debt," 73.
38 See, for instance, the essays in *Medieval Merchants and Money: Essays in Honour of James L. Bolton.* For a summary of Glanville on debt law, see Brand, "Aspects of the Law of Debt, 1189–1307."
39 Dyer, *Standards of Living in the Later Middle Ages*. Clive Burgess similarly remarks on the economic prosperity of the post-plague period, noting that the lower population led to "a markedly higher standard of living" ("Making Mammon Serve God: Merchant Piety in Later Medieval England," 186). See also Bolton, "'The World Upside Down': Plague as an Agent of Economic and Social Change."
40 Muldrew, *Economy of Obligation*, 2.
41 Muldrew, *Economy of Obligation*, 2.
42 Benveniste, *Indo-European Language and Society*, trans. Palmer, 138.
43 Benveniste, *Indo-European Language and Society*, 99–100.
44 Benveniste, *Indo-European Language and Society*, 143.
45 Benveniste, *Indo-European Language and Society*, 143.
46 Simmel, *The Philosophy of Money*, 378.
47 Braga et al., "For a Political Economy of Financialization: Theory and Evidence," 834.
48 Spufford, *Money and its Use in Medieval Europe*, 259.
49 Spufford, *Money and its Use in Medieval Europe,* 259.
50 Foster (ed.), *Amis and Amiloun, Robert of Cisyle, and Sir Amadace*.
51 Augustine, *De civitate Dei* XVI.32, emphasis added.
52 Kane, *Middle English Literature: A Critical Study of the Romances, the Religious Lyrics, and Piers Plowman*, 19.
53 Benveniste, *Indo-European Language and Society*, 97–98.
54 Johnston, *Gentry Romances,* 49.
55 Shepherd (ed.), *Middle English Romances.*
56 Green, *A Crisis of Truth: Literature and Law in Ricardian England*, 3, 9.
57 Green, *A Crisis of Truth,* 9.
58 On oaths and honour in medieval literature, see, for example, Renoir, "The Heroic Oath in *Beowulf*, the *Chanson de Roland*, and the *Nibelungenlied*," and Murphy, "Vows, Boasts, and Taunts, and the Role of Women in Some Medieval Literature."
59 "[Arthur] smote Colgrim's helm so that he clove it in half [all the way down to his breast]" (*Laȝamon,* 10.689).
60 "Here I come, Colgrim, to the realm we two shall reach; now we will divide this land between us, as will be most loathsome to you" (*Laȝamon*, 10.685–686).
61 The Franklin's suggestion that his tale is concerned with liberality (who is "the mooste fre") has long been read as an expression of his own aspirations to

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gentility; see, for example, Greene, "Moral Obligations, Virtue Ethics, and *Gentil* Character in Chaucer's *The Franklin's Tale*." Franklins were a group of free landholders who were neither aristocrats nor knights but formed part of a wealthy lower gentry; the word *franklin* means, in fact, "free," a key word that Chaucer elsewhere associates with the kind of social dignity and privilege available to such non-aristocratic gentlemen as squires, merchants, and lawyers – that is, Chaucer's own social class.

62 Mauss, *Essai sur le don: forme et raison de l'échange dans les sociétés archaïques* (Paris: Presses universitaires de France, 2007). *Sir Gawain and the Green Knight*, with its plot of interlocking games of exchange, has been the subject of gift analyses by Miller (*Humiliation and Other Essays on Honor, Social Discomfort, and Violence*) and Harwood ("Gawain and the Gift"). Aers similarly concludes that the *Gawain*-poet's "model is an 'economy of the gift'" ("Christianity for Courtly Subjects: Reflections on the *Gawain*-Poet," 94). Aers defines this position against that of Shoaf and Mann, who have argued that *Sir Gawain* reflects fourteenth-century commercialism, fusing, in Mann's words, "knightly and mercantile values" ("Price and Value in *Sir Gawain and the Green Knight*," 313). See also Shoaf, *Dante, Chaucer, and The Currency of the Word: Money, Images, and Reference in Late Medieval Poetry*. C.f. Kjær, *The Medieval Gift and the Classical Tradition: Ideals and the Performance of Generosity in Medieval England 1100–1300*, who suggests that recent historians have moved away from using Mauss in their studies of medieval gift-giving: see esp. 1–7.

63 Putter, "Gifts and Commodities in *Sir Amadace*."

64 Wadiak, *Savage Economy: The Returns of Middle English Romance.*

65 Epstein, *Chaucer's Gifts*, 5–6, 13.

66 "Dans ces phénomènes sociaux 'totaux,' comme nous proposons de les appeler, s'expriment à la fois et d'un coup toutes d'institutions: religieuses, juridiques et morales – et celles-ci politiques et familiales en même temps; économiques – et celles-ci supposent des formes particulières de la production et de la consommation, ou plutôt de la prestation et de la distribution" (Mauss, *Essai sur le don,* 66). But Mauss also emphasises the competitive and strategic aspect of the gift, detailing extravagant gift-giving contests, such as the *potlatch.* The objects and services exchanged in so-called primitive gift economies are, Mauss observes, imbued with a kind of power (the Polynesian words *mana* and *hau* are used to refer to this "power in the gift").

67 Mauss, *Essai sur le don*, 2

68 Putter, "Gifts and Commodities in *Sir Amadace*," 378. According to Harwood, "exchange in [*Sir Gawain*] is not commercial" ("Gawain and the Gift," 486).

69 Epstein, *Chaucer's Gifts*, 132, 190. Epstein borrows the phrase "poetics of the gift" from Sarah Kay, *The "Chansons de geste" in the Age of Romance: Political Fictions*. Readings of the gift in medieval romance find apt contextualisation in the work of such historians as Georges Duby, Marc Bloch, and Lester K. Little, who perceived structural analogies between medieval society and

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the "primitive" gift economies studied by Mauss. Following Mauss and Malinowski's definitions of a gift economy as one in which "gifts and services are exchanged without having specific, calculated values assigned to them," Little argues that the medieval gift economy began its decline with the rise of monetisation in the eleventh and twelfth century. After this point, Little writes, what "remained of gift-economy behavior was thus complementary to commerce; it no longer opposed, or restrained, commercial activity" (*Religious Poverty and Profit Economy in Medieval Europe*, 6–8). Little's conclusions support earlier work by Duby and Bloch, who similarly inferred an inversely proportional relation of gift economy to market economy: to the extent that medieval society became more commercial, the gift became less prevalent and less economically salient, even as it "remained as a hallmark of the life led by the European aristocracy" (Little, *Religious Poverty,* 8). See also Bloch, *Feudal Society*.

70 Epstein, *Chaucer's Gifts,* 194.

71 Similar complaints are voiced by Dido in *House of Fame* (lines 300–316) and by Criseyde in *Troilus and Criseyde* (5.lines 686–707); the trope of the betrayed woman is writ large in the *Legend of Good Women*.

72 Remarkably few critics have perceived the threat of rape as the central theme of Dorigen's complaint. One exception to this rule is Flannery, "A Bloody Shame: Chaucer's Honourable Women."

73 Dorigen's promise to commit adultery, if such it was, would not have been considered valid in medieval courts of law, as Green has shown. In spite of the fact that Green bases his analysis on the notion that Dorigen does make a promise, such that her "*trouthe* will be compromised whichever course she chooses," he concludes that the presence or absence of intent would be beside the point in a court of law, whether common or civil: all medieval law would have "regarded any agreement to commit an illegal act as unenforceable" (*A Crisis of Truth,* 327).

74 Gregory, quoted in Epstein, *Chaucer's Gifts,* 121–122; Gregory, *Gifts and Commodities*, 71.

75 Putter, "Gifts and Commodities in *Sir Amadace*," 384.

76 Hannah Christenson, "Affect and the Limits of Form in *Sir Amadace*," 100.

77 Graeber, *Debt,* 5.

78 As Trigg puts it, *Sir Gawain and the Green Knight* is "a poem which not only sets the exchange of objects, promises, and secrets at the centre of its plot, but also underlines the uncertainty of value and the impossibility of symmetrical exchange in those negotiations" ("The Romance of Exchange: *Sir Gawain and the Green Knight*," 252). According to Harwood, these exchanges form a system of "obligatory and interested gifts," or what Mauss called a gift economy; in the terms of a chivalric gift economy, the poem works out a definition of knightly nobility (Harwood, "Gawain and the Gift," 483). On the economic language in the poem, see, for example, Mann, "Price and Value in *Sir Gawain and the Green Knight*"; Shoaf, *The Poem as Green Girdle: Commercium in* Sir Gawain and the Green Knight.

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79 Knapp, *State Theory of Money,* 47.
80 Davis, *Medieval Market Morality,* 205.
81 *OED*, s.v. "creance" (*v.*).
82 Craig Muldrew's comments on the word *credit* omit any consideration of *creaunce* as an etymological sibling and synonym of *credit.* Consequently, he argues that the financial meaning of *credit*, as "the transfer [of] property rights on a given object (e.g. a sum of money) in exchange for a claim on specified objects (e.g. certain sums of money) at specified points in the future, [. . .] had not yet arisen in the seventeenth century" and that only the social-moral meaning existed, "stemming from the Latin *credo*: to believe or trust" (*Economy of Obligation*, 3). Further, he contends that

> [c]redence was the medieval form of credit, but it seems to have been used relatively rarely, and generally to mean belief. There are many instances where Chaucer used the words trust, belief, bond and debt in the *Canterbury Tales*, but only two of credence, and none of credit. It was only from the mid-sixteenth century, with the introduction of humanism, that credit came to be commonly used generally to describe the activity of lending and borrowing. (*Economy of Obligation,* 134)

The Middle English word *creaunce,* however, derives ultimately from the same Latin word (*credere*) as *credit* via Old French *créance*. *Creaunce* and *credit* are essentially two forms of the same word. And, as the *MED* notes, the financial meaning of *creaunce* (and *creaunsours*) may be found in use as early as 1325, in the Rawlinson Statutes:

> Of hoem þat nimez uitaile, oþer aniþing to þe kinges bihoue to creaunce, oþer warnestuer of castel oþer elles, ant wan a habbez vnderfonge þe paie ate chekere, into warderobe, oþer elles, withholdez þe paie of þe creaunsurs, hoem to grete harme ant te sclaundre of þe king, ipurueid is of suuche þat habbeth long ant tenement, þat hit be anon riȝt arerd of hoere londes ant of hoere chateus ant ipaied to þe creaunsours. (*MED*, s.v. "creaunce, [*n. 1b*])

83 *MED*, s.v. "creaunce" (*n. 1a*).
84 *St. Patrick's Purgatory*, lines 85–86.
85 Gower, *Confessio Amantis*, 5.7105, in *The Complete Works of Gower,* 1–478.
86 *Mum and the Sothsegger*, 4.17–19.
87 See, for example, Joseph, "Chaucer's Coinage: Foreign Exchange and the Puns of the *Shipman's Tale*"; Braswell, "Chaucer's 'Queint Termes of Lawe': A Legal View of the *Shipman's Tale*." Critics have long argued about whether the merchant in *The Shipman's Tale* should be read sympathetically, and thus as Chaucer's approbation of commercialism, or negatively, and thus as Chaucer's satire aimed at decrying the corruption caused by money. Examples of the view that Chaucer depicts the merchant in a sympathetic light include Scattergood, who concludes, "Contrary to the dictates of tradition, [Chaucer] makes this merchant rather admirable" ("The Originality of the *Shipman's Tale*," 221), and Martindale, who argues that the merchant in *The Shipman's Tale* is astute and resourceful ("Chaucer's Merchants: A Trade-Based Speculation on Their Activities," 309–316. See Patterson, *Chaucer and the Subject of History*, 356. Examples of the merchant as negative include

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Donaldson, *Chaucer's Poetry: An Anthology for the Modern Reader*, 931–932. Fulton is surely right to insist that the tale expresses neither blanket approbation nor uncritical Christian moralism: "[I]nstead," she writes, "the tale constructs a plural subjectivity in which commerce is both normalized and interrogated" ("Mercantile Ideology in Chaucer's *Shipman's Tale*," 314).

88 Ganim, "Double Entry in Chaucer's *Shipman's Tale*: Chaucer and Bookkeeping Before Pacioli."

89 Ganim, "Double Entry," 295. Scholarship on the history of accounting has grown dramatically since Ganim published his article in *The Chaucer Review*. For a good overview and a new picture of the origins of double-entry bookkeeping, see Sangster, "The Genesis of Double Entry Bookkeeping." The first systematic explanation of the technique is given by Luca Pacioli in his 1494 book *Summa de arithmetria, proportioni, et proportionalita.* On Pacioli in a broad historical context, see Gleeson-White's *Double Entry: How the Merchants of Venice Created Modern Finance.*

90 Bryer, "Double-Entry Bookkeeping and the Birth of Capitalism: Accounting for the Commercial Revolution in Medieval Northern Italy," 113.

91 Bryer, "Double-Entry Bookkeeping," 114.

92 According to Weber, "rational capital accounting" is a cornerstone of modern capitalism: "The most general presupposition for the existence of this present-day capitalism is that of rational capital accounting as the norm for all large industrial undertakings which are concerned with provision for everyday wants" (Weber, *General Economic History*, 276).

93 Ganim, "Double Entry," 298.

Chapter 3

1 Nietzsche, *On the Genealogy of Morals*, 70.

2 1 Cor. 7:3–4 (Douay-Rheims). See the Vulgate: "Uxori vir debitum reddat: similiter autem et uxor viro. Mulier sui corporis potestatem non habet, sed vir. Similiter autem et vir sui corporis potestatem non habet, sed mulier. "

3 See, for instance, Michals, "Commerce and Character in Maria Edgeworth"; Knights, "The Marriage Market"; Seybold, "Delusive Hopes of Matrimony and Dollars: Confidence and the Marriage Market in Henry James' Early Fiction"; Banerjee, "Austen Equilibrium."

4 See Rubin's classic essay on kinship systems and the exchange of women, "The Traffic in Women: Notes on the 'Political Economy' of Sex." Irigaray's "Women on the Market" aims even more pointedly at the sexual economy of capitalism, arguing that women in this system are commodities and objects of exchange between men, not economic agents or subjects. For Irigaray, women do not belong to themselves, and their social role is "to keep relationships among men running smoothly" (192).

5 Becker, "A Theory of Marriage: Part 1," 836. In Becker's general view, human behaviour is the sum total of "individual choices characterized by utility

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maximisation, forward-looking stance, consistent rationality and stable and persistent preferences [constrained only] by income, time, imperfect memory and calculating capabilities, and the opportunities available" (Teixiera, "Gary S. Becker," 256).

6 See, for example, Grossbard-Shechtman, *On the Economics of Marriage: A Theory of Marriage, Labor, and Divorce*. In Grossbard-Shechtman's helpful summary,

> Becker's analysis implies that there is a minimum amount each spouse needs to get after marriage: the output they would get while single, so that each individual who marries is at least as well off married as he or she would be if single. In other words, the *opportunity cost* of marriage to an individual is the value of the foregone alternative, namely his or her output while single. Becker showed that under the simplifying assumption that all men are identical and all women are identical, the division of marital output between husband and wife depends on the sex ratio, wage rates, and other factors influencing marriage market conditions. (103)

7 Becker's theory has been taken up widely in sociology and in economics. See, for example, Siow, "Testing Becker's Theory of Positive Assortative Matching"; Dalmia and Sicilian, "Kids Cause Specialization: Evidence for Becker's Household Division of Labor Hypothesis"; and Andersen and Hansen, "The Rise and Fall of Divorce: A Sociological Extension of Becker's Model of the Marriage Market." Interestingly, feminists have been among some of Becker's most vocal proponents, using his insights to support the idea that women's unpaid labor in the home is economically salient. See, for example, Tsoukala, "Gary Becker, Legal Feminism, and the Costs of Moralizing Care." For a critical view of Becker's influence on policies governing fertility and population, see Repo, "Gary Becker's Economics of Population: Reproduction and Neoliberal Biopolitics."

8 See Polanyi's discussion of "fictitious commodities" in *The Great Transformation: The Political and Economic Origins of Our Time,* 71–80. He writes,

> Labor is only another name for a human activity which goes with life itself [. . .], land is only another name for nature, which is not produced by man; actual money, finally, is merely a token of purchasing power which, as a rule, is not purchased at all, but comes into being through the mechanism of banking or state finance. None of them is produced for sale. The commodity description of labor, land, and money is entirely fictitious. (*The Great Transformation*, 75–76)

9 Polanyi, *The Great Transformation,* 76.

10 Polanyi, *The Great Transformation,* 257.

11 See Stimilli's discussion of the limits of the anti-utilitarian critique: *The Debt of the Living*, 20–29, and *Debt and Guilt*, 19–32.

12 Foucault develops this idea extensively in *The Birth of Biopolitics*, 269–272.

13 Stimilli, *The Debt of the Living,* 22.

14 Becker, "Investment in Human Capital," 9–49. Becker developed the idea further in a series of publications: see, for example, "Human Capital, Effort, and the Sexual Division of Labor"; "Human Capital and the Rise and Fall of Families"; and "Health as Human Capital: Synthesis and Extensions."

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15 Lazzarato, glossing Nietzsche, in *The Making of Indebted Man: An Essay on the Neoliberal Condition*, 49.

16 Lazzarato provides an apt description of this freedom in his analysis of the "morality" produced by debt:

> [T]he debtor is "free," but his actions, his behavior, are confined to the limits defined by the debt he has entered into. The same is true as much for the individual as for a population or social group. You are free insofar as you assume the *way of life* (consumption, work, public spending, taxes, etc.) compatible with reimbursement. The techniques used to condition individuals to live with debt begin very early on, even before entry on the job market. The creditor's power over the debtor very much resembles Foucault's last definition of power: an action carried out on another action, an action that keeps the person over which power is exercised "free." The power of debt leaves you free, and it encourages you and pushes you to act in such a way that you are able to honor your debts. (*The Making of Indebted Man,* 30–31)

For Lazzarato, the technique *par excellence* used to "condition individuals to live with debt" is the practice of financing university education through student loans, insofar as students "contract their debts by their own volition" and "then quite literally become accountable for their lives" (*Governing by Debt*, 69).

17 This is Stimilli's description of Foucault's project in his course at the Collège de France in 1977–1978 (*Debt and Guilt*, 27).

18 Augustine, *De bona coniugali* 26, 32 (CSEL 41).

The vast majority of critical studies on Chaucer's Wife of Bath mention the "dette" only in passing, usually as evidence of her "language of commodification" (Finke, "'All is for to Selle': Breeding Capital in the *Wife of Bath's Prologue* and *Tale*," 176). One exception to this is Cotter, who argues that the Wife of Bath deliberately misconstrues the nature and purpose of the debt: "The Wife of Bath and the Conjugal Debt." Cotter writes, "the *debitum* binds only one party, the husband, and it is the basis of the Wife's *maistrye* over him" (169). The most extensive treatment of the topic is Mogan, "Chaucer and the *Bona Matrimonii*," although Mogan does not focus specifically on the debt but considers Chaucer's use of the *bona matrimonii* generally in the Canterbury collection as a whole. He observes, quite rightly, that "Chaucer's detailed use of this knowledge [of theological teaching on marriage from Augustine to Wycliffe] reveals a keen theological interest, abiding and even scholarly, in the subject of marriage" (123). I argue here that any tensions in the Wife of Bath's use of the debt derive not from her misunderstanding but are inherent to the debt itself.

19 "Nec hoc dicentes culpam deputamus esse coniugium; sed quia ipsa licita ammixtio coniugis sine uoluptate carnis fieri non potest, a sacri loci ingressu est abstinendum, quia uoluptas ipsa sine culpa esse nullatenus potest. Non enim de adulterio uel fornicatione, sed de legitimo matrimonio susceptus erat qui dicebat: 'Ecce enim in iniquitatibus conceptus sum.'" (C.33, q.4, c. 7)

20 The *Decretum*, a collection of canon law compiled and written in the twelfth century by Gratian, is a textual "auctoritee" against which the Wife of Bath might have set herself in her use of the *debitum*. The only critical edition of

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the *Decretum* is Emil Friedberg's, first published in 1879 and reprinted in 1959 (Graz: Akademische Druck-und-Verlagsanstalt). I cite here the online version of Friedberg's edition, made available at the *Digitale Bibliothek* of the Münchener DigitalisierungsZentrum. The second section of the *Decretum* contains thirty-six *causae* dealing with a broad range of ecclesiastical and sacramental matters; *causae* 27–36 deal specifically with marriage law. *Causa* 27 defines marriage as a spiritual and sexual union, citing Pope Nicholas: "Sufficiat solus secundum leges consensus eorum, de quorum quarumque coniunctionibus agitur. Qui solus si defuerit, cetera etiam cum ipso coitu celebrata frustrantur" (C.27, q.2, c. 2). "For the union of a man and a woman, their consent by itself is sufficient. [. . .] If it is lacking, all other ceremonies, even with intercourse itself, are in vain" (C.27, q.2, c. 2). On the other hand: "Cum [. . .] preter conmixtionem sexuum non habeant in se nuptiae Christi et ecclesiae sacramentum, non dubium est, illam mulierem non pertinere ad matrimonium, in qua docetur non fuisse nuptiale misterium" (C.27, q.2, c. 2). "Since [. . .] without sexual intercourse, the marriage does not contain the sacrament of Christ and the Church, there is no doubt that a woman who has not experienced the nuptial mystery has not entered marriage" (C.27, q.2, c. 17) (*Marriage Canons from the Decretum of Gratian and the Decretals, Sext, Clementines and Extravagantes*).

21 Augustine, *De bona coniugali* 26, 32, 227. See also Augustine's comments on marriage in *De Genesis ad litteram libri duodecim* 9.7, 275–276.

22 On the complex history of marriage as a sacrament, see Reynolds, *How Marriage Became One of the Sacraments: The Sacramental Theology of Marriage from its Medieval Origins to the Council of Trent.*

23 Augustine, *Retractiones*, 2.22.1.

24 Augustine, *De bona coniugali*, 6.6.

25 1 Cor. 7:9, in its entirety from the Vulgate, reads as follows: "Quod si non se continent, nubant. Melius est enim nubere, quam uri" (If they cannot remain continent, they should marry. It is better to marry than to burn).

26 Augustine, *De bona coniugali*, 5.

27 Lombard, following Augustine, explains that marriage was instituted as a remedy for sin. Marriage after the Fall is also granted as an "indulgence":

> Indulgence is understood in different ways, namely for concession, for remission, for permission. In the New Testament there is permission for the lesser goods and the lesser evils. Marriage belongs to the lesser goods, because it does not deserve the palm, but it exists as a remedy. The coitus which is done by reason of incontinence belongs to the lesser evils, that is, the venial ones. The first, that is, marriage, is granted, that is, is condoned; but the second, that is, such a coitus, is allowed, that is, it is tolerated in such a way that it is not forbidden. (*The Sentences*, Book 4, trans. Giulio Silano, 158–159)

28 Quoted in Brundage, *Law, Sex, and Christian Society in Medieval Europe*, 280.

29 "Sed contra sicut servus est in potestate domini sui, ita et unus conjugum in potestate alterious, ut patet 1 Corinth 7. Sed servus tenetur ex necessitate praecepti domino suo debitum servitutis reddere, ut patet Rom. 13, 7: *reddite*

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omnibus debita: cui tributum etc. . . . Ergo et unus conjugum ex necessitate praecepti tenetur alteri reddere debitum" (Thomas Aquinas, *ST* 3 suppl. q. 64, art. 1).

30 Woodhouse, "'Who Owns the Money?'"

31 Peter Lombard, Gratian, and Thomas Aquinas are unanimous in their emphasis on the importance of mutual, free consent, without which no marriage can take place. Lombard, for example, considers consent "the efficient cause of marriage" (*The Sentences,* Book 4, D.27, ch. 33, p. 161).

32 Aquinas, *ST* 1, q. 38, a. 2.

33 Aquinas, *ST* 2.2, q. 104, a. 1, ad. 3.

34 Aquinas, *Sentences Book 4*, D.34, Q.1, a.1, ad. 1.

35 See, for example, Makowski, "The Conjugal Debt and Medieval Canon Law." Makowski writes, "Women, traditional inferiors in both canon and [civil] law, were, surprisingly, at no disadvantage with reference to the conjugal duty" (111).

36 Peter Lombard, *The Sentences,* Book 4, dist. 32, ch. 1, p. 186.

37 Brundage, "Sexual Equality in Medieval Canon Law," 70–72. Brundage suggests that the "doctrine of sexual equality in some sense legitimized female sexuality itself, even if only within narrow limits. The canonists' doctrine implicitly conceded not only that it was natural for women to have sexual desires, just as men did, but also that their right to satisfy these desires within marriage was just as important as the satisfaction of men's urges" (72).

38 Elliott, "Bernardino of Siena versus the Marriage Debt," 170. On the inequality masked but not mitigated by the marriage debt, see also Gilbert, "To Have Authority over a Body: 1 Corinthians 7:3–4 and the Conjugal Debt."

39

> [Q]uod duplex est aequalitas; scilicet quantitatis, et proportionis. Aequalitas quidem quantitatis est quae attenditur inter duas quantitates ejusdem mensurae, sicut bicubiti ad bicubitum; sed aequalitas proportionis est quae attenditur inter duas proportiones ejusdem speciei, sicut dupli ad duplum. Loquendo ergo de prima aequalitate, vir et uxor non sunt aequales in matrimonio neque quantum ad actum conjugalem, in quo id quod nobilius est, viro debetur; neque quantum ad domus dispensationem, in qua uxor regitur, et vir regit. Sed quantum ad secundam aequalitatem sunt aequales in utroque: quia sicut tenetur vir uxori in actu conjugali et dispensatione domus ad id quod viri est, ita uxor viro ad id quod uxoris est; et secundum hoc dicitur in littera, quod sunt aequales in reddendo et petendo debitum. (Aquinas, *Sentences, Book 4*, D.32, Q.1, a. 3)

40 "Ad primum ergo dicendum, quod quamvis agere sit nobilis quam pati; tamen eadem est proportio patientis ad patiendum, et agentis ad agentum, et secundum hoc est ibi aequalitas proportionis" (Aquinas, *Sentences, Book 4*, D.32, Q.1, a. 3).

41

> Et ideo dicit philosophus quod tale medium est secundum *geometricam proportionalitatem*, in qua attenditur aequale non secundum quantitatem, sed secundum proportionem. Sicut si dicamus quod sicut se habent sex ad quatuor, ita se habent tria ad duo, quia utrobique est sesquialtera proportio, in qua maius habet totum minus et mediam partem eius, non autem est aequalitas excessus secundum quantitatem, quia sex excedunt quatuor in duobus, tria vero excedunt duo in uno. (Aquinas, *ST* 2.2, q. 61, a. 2)

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42 In addition to Cotter and Mogan (cited above), Marjorie Elizabeth Wood argues that *The Man of Law's Tale* and *The Wife of Bath's Tale* align female merchants with the orientalized Other ("The Sultaness, Donegild, and Fourteenth-Century Female Merchants: Intersecting Discourses of Gender, Economy, and Orientalism in Chaucer's Man of Law's Tale"). William F. Woods calls the Wife of Bath "the cash nexus of her domestic economy" (*Chaucerian Spaces: Spatial Poetics in Chaucer's Opening Tales*, 120). See also Fox, "The *Traductio* on *Honde* in the *Wife of Bath's Prologue*"; and Justman, "Trade as Pudendum: Chaucer's Wife of Bath."

43 Ladd, "Selling Alys: Reading (with) the Wife of Bath," 153; Hornsby, *Chaucer and the Law*, 90.

44 As Finke puts it, the Wife's "language sometimes quite literally represents marriage as a financial transaction" ("'All is for to Selle'," 176). For studies that contextualize the Wife's allusions to medieval property law, see Braswell, *Chaucer's "Legal Fiction": Reading the Records*, esp. 170; see also Fowler, "Misogyny and Economic Person in Skelton, Langland, and Chaucer," 128.

45 Finke, "'All is for to Selle'," 176.

46 Robertson, "'And for My Land thus Hastow Mordred Me?': Land Tenure, the Cloth Industry, and the Wife of Bath," 404.

47 According to Carruthers, for the Wife of Bath, "the true fruits of marriage [. . .] are set in the marriage bed. Its important spoils for her are neither children nor sensual gratification but independence" ("The Wife of Bath and the Painting of Lions," 214). Delany argues that the Wife's "sexuality is as capitalist as her trade," noting that the Wife "wrenches round to her own point of view" the idea of the marriage debt, "adding the notion of an exploitative social relationship" ("Sexual Economics: Chaucer's Wife of Bath and *The Book of Margery Kempe*," 132).

48 Delany, "Sexual Economics," 133.

49 Finke, "'All is for to Selle'," 177.

50 Epstein, *Chaucer's Gifts*, 126.

51 Epstein, *Chaucer's Gifts,* 132.

52 Blamires, *Chaucer, Ethics, and Gender*, 139.

53 Blamires, *Chaucer, Ethics, and Gender*, 142–143. Blamires is quoting Mann, "Satisfaction and Payment in Middle English Literature," 48.

54 Blamires, *Chaucer, Ethics, and Gender*, 146.

55 Epstein, *Chaucer's Gifts,* 126, 132.

56 Epstein, *Chaucer's Gifts,* 120. The notion that the Wife of Bath is an inherently contradictory figure, and that her contradictory nature plays out in the opposition of her prologue to her tale, is also an important element in readings that see her as the embodiment of anti-feminist stereotypes. According to Lee Patterson, with the Wife of Bath, Chaucer reflects critically on the fourteenth-century marriage system, not on any economic system, gift or commodity, and that he does so by creating a traditional feminine representative, dominated by her "insatiable sexual appetites" and her emotions

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("'Experience woot well it is noght so': Marriage and the Pursuit of Happiness in the *Wife of Bath's Prologue* and *Tale*," 139–140).

57 Brundage, *Law, Sex, and Christian Society in Medieval Europe*, 241.

58 According to Langholm, Thomas Aquinas interprets Aristotle's formula of exchange in terms of *indigentia*, which modern scholars typically translate as *demand*:

> But this one standard which truly measures all things is demand. This includes all commutable things inasmuch as everything has a reference to human need. Articles are not valued according to the dignity of their nature, otherwise a mouse, an animal endowed with sense, should be of greater value than a pearl, a thing without life. But they are priced according as man stands in need of them for his own use. (Quoted in Langholm, *Economics in the Medieval Schools,* 229)

59 See Langholm, *Economics in the Medieval Schools*, 160; 179; 231–232.

60 On this idea, see also Augustine's distinction between natural and utilitarian scales of value:

> Sed ista praeponuntur naturae ordine; est autem alius atque alius pro suo cuiusque usu aestimationis modus, quo fit, ut quaedam sensu carentia quibusdam sentientibus praeponunamus, in tantum. [. . .] Quis enim non domui suae panem habere quam mures, nummos quam pulices malit? Sed quid mirum, cum in ipsorum etiam hominum aestimatione, quorum certe natura tantae est dignitatis, plerumque carius comparetur equus seruus, gemma quam famula? Ita libertate iudicandi plurimum distat ratio considerantis a necessitate indigentis seu uoluptate uero quid iucundum corporis sensibus blandiatur spectat. (*De civitate Dei* XI, 16.9–25) (This is the order of value according to nature; but there is another scale in which value is assigned to utility, so that we often value inanimate things above living creatures. [. . .] Who would rather not have bread for his household than mice, or money rather than lice? This is no wonder, since we find the same scale of value operating even in our assessment of human beings, in all their dignity: a horse is often valued more highly that a slave, and a jewel is valued above a servant.)

61 Bonaventure, qtd. in Langholm, *Economics in the Medieval Schools,* 160. See also Baldwin, *The Medieval Theories of the Just Price: Romanists, Canonists, and Theologians in the Twelfth and Thirteenth Centuries*.

62 Cf. Epstein, who argues,

> the point of the passage is that there is something perverse, by normal market standards, in the desires of women. [. . .] The Wife of Bath thus emphasises the mysterious and contrary desires of women, emanating from the core of their sexual beings, that confound the normal vectors of market pricing. There are forces other than an invisible hand at work in this market. There is also, it seems, an invisible 'queynte', and its operation is considerably less predictable" (*Chaucer's Gifts*, 126).

Epstein goes on to link the mysterious ways of women with the idea that "qualities like desire itself are not translatable into economic terms" and that the Wife's fourth and fifth marriages are "different" from her first three economic-oriented marriages "because they are realized by a different mode of exchange" (127). In invoking the law of supply and demand, however, the Wife is certainly not casting the desires of women as "perverse" by market standards, as mysterious or unpredictable; on the contrary, she is casting them

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as clearly and explicitly subject to the economic law of relative value. As such, these desires are in fact highly predictable and directly confirm "the normal vectors of market pricing": if a good is scarce or hard to get, it will be more desirable, and consequently more valuable.

63 As Langholm notes, for Peter Olivi, "the price of the ornament [. . .] depends upon human desire" (*Economics in the Medieval Schools,* 360).

64 Aristotle, *Nicomachean Ethics* (trans. David Ross), 3.1: 1110a4–19.

65

> Such actions [as throwing goods overboard to save a ship], then, are mixed, but are more like voluntary actions; for they are worthy of choice at the time when they are done, and the end of an action is relative to the occasion. Both the terms, then, 'voluntary' and 'involuntary' must be used with reference to the moment of action. [. . .] Such actions, therefore, are voluntary, but in the abstract perhaps involuntary; for no one would choose any such act in itself. (Aristotle, *Ethics* 3.1: 1110a4–19)

66 Qtd. in Langholm, *The Legacy of Scholasticism*, 55. Alexander of Hales, *Summa theologica*, 1. 301, 434–435.

67 In his *Commentary on the Sentences*, Bonaventure writes:

> Although inducement (*inductio*) seems to be a sort of compulsion (*coactio*) [. . .] in truth, however, this inducement is consistent with freedom of the will and is not opposed to it in every way, but is rather opposed to the fullness of desire and will. For a person does not as fully will that which he wills on condition (*ex conditione*) as that which he wills absolutely (*absolute*), as is evident from the throwing of merchandise into the sea; but in this a kind of freedom and will is nevertheless preserved. (Quoted in Langholm, *The Legacy of Scholasticism*, 56)

68 "Under normal economic conditions, in a market with many competing buyers and sellers, the price will therefore express a sort of community consensus about value, a joint estimate" (Langholm, *Economics in the Medieval Schools*, 581). The important point here is that the just price is set by *communal* consensus; it is not simply a matter of what one individual buyer is willing to pay.

69 See Langholm, *The Legacy of Scholasticism in Economic Thought*, 43–56 and Langholm, "Voluntary Exchange and Coercion in Scholastic Economic Thought."

70 See Ireland, "'A coverchief or a calle': The Ultimate End of the Wife of Bath's Search for Sovereignty." See also Eichhorn-Mulligan**,** "The Anatomy of Power and the Miracle of Kingship: The Female Body of Sovereignty in a Medieval Irish Kingship Tale."

71 Real and hypothetical rapes often served as case studies in scholastic debates about the nature of the will and consent: see Saunders, *Rape and Ravishment in the Literature of Medieval England*, 76–119.

72 Foucault, "Society Must Be Defended," *Lectures at the Collège de France 1975–76*, 241.

73 Stimilli, *Debt and Guilt,* 113.

74 Patterson, *Chaucer and the Subject of History*, 314.

75 Stimilli, *Debt and Guilt,* 43–44.

76 Foucault, "The Birth of Biopolitics," 270–271.

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77 Aers, *Chaucer, Langland, and the Creative Imagination*, 153.
78 Aers, *Creative Imagination*, 154.
79 "Neque illud propter nuptias admittitur, sed propter nuptias ignoscitur" (Gratian, *Decretum,* C. 32, q. 2, c. 3)
80 "Quicquid inter se coniugati inmodestum, inuerecundum, sordidum gerunt, uicium est hominum, non culpa nuptiarum" (Gratian, *Decretum,* C. 32, q. 2 c. 3). (Whenever married people treat each other in immodest, shameless, or obscene ways, this is the fault of the people, but it is not the fault of marriage.)
81

> Quidam vir maleficiis inpeditus uxori sue debitum reddere non poterat. Alius interim clanculo eam corrupit; a viro suo separata corruptori suo publice nubit; crimen, quod admiserat, corde tantum Deo confitetur; redditur huic facultas cognoscendi eam: repetit uxorem suam; qua recepta, ut expedicius vacaret orationi, et ad carnes agni purus accederet, continentiam se servaturum promisit; uxor vero consensum non adhibuit (Gratian, *Decretum* C. 33).

82 Delmolino, "The Economics of Conjugal Debt from Gratian's *Decretum* to *Decameron 2.10:* Boccaccio, Canon Law, and the Loss of Interest in Sex," 134.
83 "sì come colui che era magro e secco e di poco spirito" (2.10, p. 210)
84 "Quod autem propter inpossibilitatem reddendi debitum mulier a uiro suo separari non possit, auctoritate euangelica et apostolica probatur" (Gratian, *Decretum,* C. 33, q. 1). English translation by John T. Noonan.
85 "[P]er ciò che con mio grandissimo danno e interesse vi stetti una volta; per che in altra parte cercherei mia civanza" (2.10, p. 217). "[D]i che elle sien vaghe" (2.10, p. 209). My thanks to Alexa Sinel for helping me with Boccaccio's Italian.
86 On Chaucer's use of Boccaccio, see Boitani, *Chaucer and Boccaccio*; and Edwards, *Chaucer and Boccaccio: Antiquity and Modernity*.
87 Biggs (*Chaucer's Decameron and the Origin of the* Canterbury Tales) and Heffernan (*Comedy in Chaucer and Boccaccio*) have argued persuasively that Chaucer did know the *Decameron*. Heffernan argues that Chaucer was indebted directly to Boccaccio for his fabliaux in general (in addition to the two poets' shared French influences). But Heffernan does not specify *Decameron* 2.10 as a source for *The Merchant's Tale*. Rather, she identifies the *Comedia Lidie*, a non-dramatic *comedia* written in the late twelfth century in the Loire Valley; this *comedia*, which features adultery in a pear tree, is definitely the source of *Decameron* 7 and 9. Heffernan reasons that Chaucer borrows the pear tree idea from Boccaccio (338, 340).
88 "Numquid per tuam continentiam debet illa fieri fornicaria? si alii nupserit te uiuo, adultera erit" (Gratian, *Decretum,* C. 33, q. 5, c. 1).
89 Delmolino, "The Economics of Conjugal Debt from Gratian's *Decretum* to *Decameron* 2.10," 143.
90 Marital rape was not cognizable as a crime under English law until 1991. In the USA, most states recognized marital rape as a crime by the late 1970s; in Canada, the year was 1983.
91 Skalak, "The Unwilling Wife: Marital Rape in the *Canterbury Tales,*" 125.

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92 Boccaccio, *Decameron* 2.10, 190.
93 *The Merchant's Tale* 4.2232.
94 "Redde debitum, et, si non exigis, redde. Pro sanctificatione perfecta Deus tibi conputabit, si non quod tibi debetur exigis, sed reddis quod uxori debetur" (Gratian, *Decretum,* C. 33, q. 5, c. 1).
95 "Non uult tali lucro Deus tale dampnum conpensari" (Gratian, *Decretum,* C. 33, q. 5, c. 1).

Chapter 4

1 C.XXII 270. Unless otherwise specified, all references to Langland are to *Piers Plowman: A Parallel-Text Edition of the A, B, C, and Z Versions*, 2nd ed., ed. A. V. C. Schmidt.
2 Marlowe, *Doctor Faustus* (A text), 2.1 118–120.
3 Milton, *Paradise Lost*, 4.73–75.
4 Cf. Mann's brief comment on this passage, which considers its use only in the B text and does not recognize the term's vexed status in Langland's poem: see "Satisfaction and Payment in Middle English Literature."
5 In this chapter and the next, I focus mainly on the C text, with some comparative glances at B. The reasons for this are that the structure and the theological arguments of the C text are clearer and more explicit; the C text contains elements and episodes that are particularly germane for a study of debt, including, for instance, the coining of the term *mercede* to distinguish fair payment from measureless meed and a significantly expanded discussion of the justice of debt payment, a more coherent and fully developed figure of Rechelessnesse, and a greater emphasis on the importance of restitution.
6 Augustine, *On the Literal Meaning of Genesis*, Book 4, 108.
7 In his opening dialogue with Holy Church, Will wants to learn "kyndly on Christ to bileue," and this desire he expresses as a desire for salvation: "Teche me to no tresor but telle me this ilke, / How Y may sauen my soule" (C.I 80–82).
8 Graeber, *Debt*, 13–14.
9 *Statutes of the Realm*, vol. 1, 11 Edw. I (1283). 53–54.
10 *Statutes of the Realm*, vol. 1, 13 Edw. I (1285). 98–100.
11 Chapter 33 of the 1311 Ordinances restricted Acton Burnell to recognizances made between merchants, giving as reason for the restriction the complaints of non-merchant debtors that they were being "burdened" and "oppressed" by the system (*English Historical Documents*, vol. 3, 1189–1327, doc 100, 2.4).
12 Nightingale, *Mortality, Trade, Credit and Money,* 27.
13 Nightingale, *Mortality, Trade, Credit and Money*, 40. Nightingale further explains,

> On average, creditors were willing to wait over three years beyond the repayment date before they obtained a certificate of non-payment, although in times of acute financial crisis they could move very quickly to foreclose. Otherwise, it seems that they took the pragmatic view that there was no point in trying to recover debts if there was little hope that they would be successful. (40)

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14 In one of the earliest mentions of imprisonment for debt in England, in the *Dialogus de Scaccario*, a knight who fails to pay his debt to the crown is to be arrested and imprisoned by a marshal on the authority of the Exchequer, not, it would seem, as an inducement to pay up but as punishment for his breach of faith, "pro fide lesa" (*Dialogus de Scaccario,* 174).
15 *Statutes of the Realm*, vol. 1, 25 Edw. III, Statute 5 c.1–2.
16 *Statutes of the Realm*, vol. 1, 25 Edw. III, Statute 5 c.10–17.
17 Galloway, "Non-Literary Commentary," 19.
18 Galloway, "Non-Literary Commentary," 16.
19 Pearsall, "Langland's London," 199. See also Patterson, who notes that Langland "expresses his contempt for commercialism in virtually all its forms throughout *Piers Plowman*" (*Chaucer and the Subject of History*, 333 n40).
20 Yunck, *Lineage of Lady Meed*, 10.
21 Aers, *Creative Imagination*, 45.
22 Mann, "Langland and Allegory," 23.
23 Ladd, *Antimercantilism in Late Medieval English Literature*, 34, 24. Dissenting views have been expressed by Smith, who has argued that scholars "have failed to grasp the profundity and extent of Langland's economic thinking" (*Arts of Possession*, 110); and by Galloway, who similarly challenges the "common assumption that Langland approaches prices and commerce and London with distaste or diffident ignorance" ("Non-Literary Commentary," 22). Both Galloway and Smith see in Langland's poem a more positive and complex representation of merchants and mercantile activity than earlier scholars allowed. In "Lady Meed and the Power of Money," John A. Burrow shows that Mede is not, in fact, associated with money *tout court*, or with the commodification of political power and spiritual goods. This incisive essay has been too often ignored in subsequent work on the topic, which generally continues to assert that Mede represents money.
24 Rhodes, "Personification, Action, and Economic Power in *Piers Plowman*."
25 References to *Richard the Redeless* are to the EETS edition, titled *Mum and Soothsegger* (eds. Day and Steele).
26 Van Dijk, "Giving Each His Due: Langland, Gower, and the Question of Equity."
27 Carlson, "Lady Meed and God's Meed: The Grammar of 'Piers Plowman' B3 and C4," 297.
28 Amassian and Sadowsky place the metaphor in the context of medieval literary theory, in "A Study of the Grammatical Metaphor in 'Piers Plowman' C.IV 335–409." In addition to Carlson, cited above, see also Middleton, "Two Infinites: Grammatical Metaphor in *Piers Plowman*"; and Alford, "The Grammatical Metaphor: A Survey of Its Use in the Middle Ages."
29 Alford, "The Figure of Repentance in *Piers Plowman*," 14. Scase, too, pointed out "a new emphasis" in the late fourteenth century "on the role of restitution in the sacrament of penance"; she also suggests that "friars encourage alms-giving to themselves at the expense of restitution." She explains Langland's focus on restitution as part of the "new" anticlericalism of the fourteenth

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century and links both to the "notions of debt and repayment" that were of "major importance in the late medieval view of the sacrament of penance" (*'Piers Plowman' and the New Anti-Clericalism*, 25). In *Piers Plowman and the Scheme of Salvation*, Frank contends that the poem's ending warns of two dangers: one, man's "reluctance to pay *redde quod debes*" and the other, "the friars' corruption of the sacrament of penance" (119). Lawler has identified these two themes as part of Langland's broader critique of "miswinning," or the "system" in which friars sell absolution: see Lawler, "Harlots' Holiness: The System of Absolution for Miswinning in the C Version of *Piers Plowman*."

30 Alford, "The Figure of Repentance," 13. As Alford shows here, however, there was a significant diversity of opinion in penitential treatises on the nature and place of restitution, a diversity that is reproduced in scholarship on the idea and in *Piers Plowman*. The central question here is whether restitution is a part of contrition or of satisfaction. Alford cites Peter Lombard, who explained that "satisfaction" has both a specific and a general meaning: "in its narrow, more technical sense, 'satisfaction' does not include restitution. In its general sense, 'satisfaction' includes both restitution and satisfaction of works (penance), and thus can stand for either" (Alford, 16).

31 Lawler, "Harlots' Holiness," 143.

32 Alford, "The Figure of Repentance," 13

33 Anselm, *Cur Deus homo*.

34 "[F]uso innocente sanguine, quod est pretium nostrum, redemit nocentes a captiuitate, in qua detinebamur a diabolo, donans nobis delicta, et ipso pretio nostro sanguine suo delens chirographum quo debitores tenebamur" (*Enarrationes in Psalmos* 138.2 5–8).

35 *The Golden Legend* (trans. Ryan), 210.

36

> Quippe chirographum illud non est diabolic, quia chirographum dicitur decreti, decretum autem illud non erat diabolic sed Dei. Iusto namque iudicio Dei decretum erat et quasi chirographo confirmatum, ut homo qui sponte peccaverat, nec peccatum nec poenam peccati per se vitare posset; est enim spiritus vadens et non rediens. . .nec qui peccat, impunitus debet de dimitti, nisi misericordia peccatori parcat et eum liberet ac reducat. (*Cur Deus homo*, 7.16)

37 "Omnis voluntas rationalis creaturae suiecta debet esse voluntati Dei" (*Cur Deus homo* 11.31).

38

> Hoc est debitum, quod debet angelus et homo Deo, quod solvendo nullus peccat; et quod omnis, qui non solvit, peccat. Haec est justitia sive rectitudo voluntatis, quae justos facit sive rectos corde, id est, voluntate, hic est solus et totus honor, quem debemus Deo, et quem a nobis exigit Deus. Sola namque talis voluntas opera facit placita Deo, cum potest operari; et cum non potest, ipsa sola per se placet, quia nullum opus sine illa placet. Hunc honorem debitum, qui Deo non reddit, aufert Deo, quod suum est, et Deum exhonorat, et hoc est peccare. Quamdiu aute non solvit quod rapuit, manet in culpa; nec sufficit solummodo reddere, quod ablatum est, sed pro contumelia illata plus debet reddere, quam abstulit. Sicut enim, qui laedit salutem alterius, non sufficit si salutem restituit, nisi pro illata doloris injuria

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> recompenset aliquid; ita qui honorem alicujus violat, non sufficit honorem reddere, si non secundum exhonorationis factam molestium aliquid, quod placeat illi, quem exhonoravit, restituat. Hoc quoque attendendum, quod cum aliquis, quod injuste abstulit solvit, hoc debet dare, quod ab illo non posset exigi, si alienum non rapuisset. Sic ergo debet omnis, qui peccat, honorem, quem rapuit Deo, solvere; et haec est satisfactio, quam omnis peccator Deo facere. (*Cur Deus homo* 11.31–32)

39 The insight that Anselm defines sin as *interest* on the debt of existence is Phelps's: see "Overcoming Redemption: Neoliberalism, Atonement, and the Logic of Debt," 270.

40 See Murray, *Conscience and Authority in the Medieval Church*, esp. 20–45.

41 Anselm, *Cur Deus homo,* 3.9.

42 Hopkins, "God's Sacrifice of Himself as a Man," 256.

43 Anselm, *Cur Deus homo,* 24.70.

44 But see Murray, citing others, who suggests that one reason for assigning punishments too severe to be carried out was precisely for the purpose of taking a monetary commutation (*Conscience and Authority,* 28).

45

> Oportebat namque ut sicut per hominis inobedientiam mors in humanum genus intraverat, its per hominis obedientiam vita restitueretur; et quemadmodum peccatum, quod fuit causa nostrae damnationis, initium habuit a foemina, sic nostrae justitiae et salutis auctor nasceretur de foemina; et ut diabolus, qui per gustum ligni, quem persuasit, hominem vicerat, ita per passionem ligni, quam intulit, ab homine vinceretur. Sunt quoque alia multa, quae studiose considerata ineffabilem quandum nostrae redemtionis hoc modo procuratae pulchritudinem ostendunt. (*Cur Deus homo,* 3.8–9).

46 Simpson, "Spirituality and Economics," 94.

47 Simpson, "Spirituality and Economics," 95.

48 Scase notes that Langland adapts the theme of a numbered priesthood from William of Saint-Amour in his *De Periculis*, where "the notion of limitation was figured by the precise number of the twelve apostles and seventy-two disciples, whose authority bishops and parish priests had inherited" (*New Anti-Clericalism*, 36). She points out that, while William used the numbered limit to "challenge the juridical authority of the friars' pastoral privileges," Langland, along with other fourteenth-century critics, used the image to support their argument that the "friars' privilege involved an illicit assertion of lordship" (36).

49 *The Literal Meaning of Genesis*, 1:4.3, 108.

50 *The Literal Meaning of Genesis*, 1:4.4, 109.

51 See also Agamben's commentary on this passage, in *The Kingdom and the Glory*, 88–91.

52 Augustine, *De ordine,* 2.16.44.

53 Augustine, *De ordine*, 2.12.35–37; 2.13.38; 2.14.39–41.

54 "Pseudo autem predicatore sunt qui non missi predicant" (*Tractatus brevis de periculis novissimorum temporum*, 50).

55 On this point, William cites Dionysius: "Cum igitur, 'in ecclesia yerarchia, que ad instar celestis yerarchie ordinata est'" (*De periculus*, 56). On Langland's use of this idea, see also Scase, *New Anti-Clericalism,* 186n.

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56 Augustine, *De libero arbitrio*, 3.17.48.
57 For a list of sources on images of Avaritia, see Newhauser, *The Early History of Greed: The Sin of Avarice in Early Medieval Thought and Literature*, 132–142.
58 "Fertur Auaritia gremio praecincta capaci quidquid Luxus edax pretiosum liquerat unca corripuisse manu pulchra in ludibria uasto ore inhians" (*The* Psychomachia *of Prudentius: Text, Commentary, and Glossary*, lines 444–447).
59 Cf. the *Psychomachia*, where Avaritia disguises herself as Frugality ("Frux") after being (partially) defeated by Ratio (480–567). Need and frugality are, of course, different qualities but the point is that avarice can take different and deceptive forms.
60 Alford also speculates that Robert the Robber's fear of damnation may indicate that his is the imperfect repentance of attrition, rather than true contrition.
61 The Dreamer's excuses for avoiding manual labour echo those of the dishonest manager in Luke 16:1–15: I discuss this allusion in detail in Chapter 5.
62 Middleton, "Acts of Vagrancy: The C Version 'Autobiography' and the Statute of 1388," 246.
63 The poem's suspicious scrutiny of those who claim to be poor and needy is, as Aers has pointed out, unusual both in the long tradition of Christian writing about charity and in Langland's immediate context, in which calculating discernment and "scrupulous inquiry into the exact position of beggars" were condemned along the same lines as ostentatious charity that seeks public praise, or conditional giving that seeks some return for the gift (Aers, *Community, Gender, and Individual Identity*, 23).
64 Mann, "The Nature of Need Revisited," 16.
65 Galloway, "Economy of Need," 328. Galloway has shown that the poem's preoccupation with discerning true need is given urgency by the combined effects of a range of social and economic pressures facing fourteenth-century English society:

> Not just friars or less authorized hermits or more fringe holy people, with their perennial uncertain moral qualifications for a claim to holy mendicancy, but also vagrant laborers after the Black Death, with its decimation of the laboring world and the consequent labor statutes seeking to control the increasing wages that the survivors could demand, suggest that defining a capacious social language of need was both crucial and impossible. ("Economy of Need," 317)

Chapter 5

1 "The rule and life of these brothers is this, namely: to live in obedience, in chastity, and without anything of their own" (*Francis of Assisi: Early Documents*, 1:63. Latin text from the Commission on the Franciscan Intellectual Tradition: www.franciscantradition.org/francis-of-assisi-early-documents/the-saint/writings-of-francis/the-earlier-rule/78-fa-ed-1-page-63.
2 C.16.42

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3 Bloomfield, *"Piers Plowman" as a Fourteenth-Century Apocalypse,* 32; Benson, "The Frustration of Narrative and Reader in *Piers Plowman*," 5. According to Benson, the poem's ruminative ambiguity, its "narrative frustration," deliberately cultivates a questioning, self-reflexive attitude in its readers (11).
4 Bowers, *The Crisis of Will in Piers Plowman*; Muscatine, *Poetry and Crisis in the Age of Chaucer*, 106.
5 Zeeman, *Piers Plowman and the Medieval Discourse of Desire*; Mary Carruthers, *The Search for St. Truth: A Study of Meaning in Piers Plowman*.
6 The B text includes two dreams within dreams, at B.XI 4–404 and B.XVI 19–166.
7 Gruenler, *Piers Plowman and the Poetics of Enigma: Riddles, Rhetoric, and Theology,* 22.
8 Marx, *Capital*, 1:730. See Marx on the "dialectic" by which the laws of appropriation or private property, "laws based on the production and circulation of commodities, become changed into their direct opposition through their own internal and inexorable dialectic" (1:729):

> Originally the rights of property seemed to us to be grounded in a man's own labour. Some such assumption was at least necessary, since only commodity-owners with equal rights confronted each other, and the sole means of appropriating the commodities of others was the alienation of a man's own commodities, commodities which, however, could only be produced by labour. Now, however, property turns out to be the right, on the part of the capitalist, to appropriate the unpaid labour or its product, and the impossibility, on the part of the worker, of appropriating his own product. The separation of property from labour thus becomes the necessary consequences of a law that apparently originated in their identity. (1:730)

9 Schmitt, *The Nomos of the Earth in the International Law of the Jus Publicum Europaeum* (trans. G. L. Ulmen), 67–79.
10 Stimilli, *Debt and Guilt,* 14.
11 As Agamben puts it,

> The sense of *forma* here is "example, paradigm," but the logic of the example is anything but simple and does not coincide with the application of a general law. *Forma vitae* designates in this sense a way of life that, insofar as it strictly adheres to a form or model from which it cannot be separated, is thus constituted as an example (as in Bernard of Clairvaux, *Contra quaedam capitula errorum Abelardi*, chap. 17: *[Christus ut traderet hominibus formam vitae vivendo,* "that [Christ] might hand down a form of life to humans by living"). (*Highest Poverty*, 95)

12 Agamben, *Highest Poverty*, 22.
13 Bonagratia, quoted in Agamben, *Highest Poverty*, 110.
14 Agamben, *Highest Poverty*, xiii.
15 Langholm notes that "A large majority of medieval authors on economics were members of the mendicant orders, and the largest contingent was the Franciscan" (*Economics in the Medieval Schools,* 19). He speculates that the sophistication of Franciscan economic theory may owe something to the fact that "they were forever called upon to discuss wealth" in order to defend their position. Moreover, he suggests, their detachment from "normal economic

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relations" put them in the position of keen-eyed observers who were thus well-placed for innovation and discovery (167).

16 The other way out of the apparent contradiction is to see the Franciscan economists as particularly clear-sighted because they were economic outsiders: see Langholm, *Economics in the Medieval Schools*, 21.

17 Todeschini, *Franciscan Wealth: From Voluntary Poverty to Market Society*, 7–8.

18 Lawrence Clopper, *"Songes of Rechelesnesse": Langland and the Franciscans*, 19.

19 See, for instance, Ubertino da Casale, "Communitatis Responsio 'Religiosi viri' ad Rotulum Fr. Ubertini de Casali," *AFH* 7:654–675; 8:56–80. See also Burr's commentary on Peter Olivi's *Treatise on Usus Pauper*: *Olivi and Franciscan Poverty: The Origins of the Usus Pauper Controversy*, 66–72.

20 Kerby-Fulton, *Reformist Apocalypticism and Piers Plowman*, 143–144.

21 Coleman, "Using, Not Owning – Duties, Not Rights: The Consequences of Some Franciscan Perspectives on Politics," 69.

22 The focus on practical, material survival is made explicit in many Franciscan writings on poverty. Olivi, for instance, formulates the doctrine of poor use to determine what the brothers "pro victu cotidiano recipiunt" (*On Poverty and Revenue*, 34). See also Todeschini, *Franciscan Wealth,* 55–103.

23 *Earlier Rule,* 1:69.

24 For a summary of the complex textual history of the *Rule* documents, see Short, "The *Rule* and life of the Friars Minor," 50–67. Two versions (plus some fragments) of the *Rule* exist today: the earlier, also called the *Rule* of 1221 or *Regula non bullata* (without a papal seal) and the later, or the *Rule* of 1223, or *Regula bullata*. I have relied primarily on the text of the *Regula non bullata* translated by Regis J. Armstrong, et al. and published in the three-volume collection of *Early Documents*. I have also consulted the Latin text available online through the Commission on the Franciscan Intellectual-Spiritual tradition: www.franciscantradition.org/early-sources.

25 John XXIII, of course, insisted that one could not consume without ownership: if you eat the apple, you own the apple" (Coleman, "Using, Not Owning," 72).

26 Clopper, *Songes of Rechelesnesse*, 2.

27 On the importance of labour in Franciscan economic theory, especially beginning in the mid-thirteenth century, see Todeschini:

> If, in fact, laymen and ecclesiastics did business together, it was becoming more and more important to clarify the meaning of the value, or rather of the esteem, that different professions – bishops, merchant, producer, friar – could have. It was necessary to clarify why some professions were worth more, cost more than others or could make more profit but, of course, this examination led to reflection on the social value of men. What made the merchants' jobs precious? And the bishop's job? Therefore, from the Provençal Peter Olivi to the Englishman John Duns Scotus, between 1280 and 1300, the Franciscan school engaged in a discourse concerning the value of work, or the possible measure of compensation for the work of certain socially active people. From this moment on, the clarification of the logic that allows the precise determination of the price of goods going from one market to another is refined. (*Franciscan Wealth*, 107)

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28 On the significance of Langland's use of the word "lene," see Clopper, "Langland and the Franciscans on Dominium," esp. 98–102.
29 See, for instance, Clopper, "Langland and the Franciscans on *Dominium*."
30 Weber, *The Protestant Ethic,* 83.
31 "[T]he Calvinist *'creates'* [. . .] the certainty of salvation. [This] further means that what he creates cannot consist, as in Catholicism, in a gradual storing up of meritorious individual achievements; instead, it consists in a form of *systematic self-examination* which is *constantly* faced with the question: elect or reprobate?" (Weber, *Protestant Ethic*, 79).
32 Weber, *Protestant Ethic*, 77.
33

> From an ethical point of view, the medieval Catholic lived to a certain extent 'from hand to mouth.' Firstly he carried out the traditional duties conscientiously. The 'good works' he performed over and above these, however, were normally an unsystematic series of *individual* actions that he carried out to make up for particular sins or as advised by the priest, or, toward the end of his life, as a kind of insurance policy. (Weber, *Protestant Ethic*, 80)

34 Weber, *Protestant Ethic*, 76.
35 "Dum oculis in laboris opere figit, inde sensum occupant" (He fixes his eyes on his work and thereby occupies his attention with what he is doing). (Cassian I, quoted in Agamben, *Highest Poverty*, 23).
36 Anne Hudson, Simpson, and others have explored the ways in which *Piers Plowman* was taken up by Protestant reformers as prophetic, as "a critical representative of the enlightened few from 'the dercke and unlearned times,' who saw through to the evangelical future" (Simpson, "Evangelical Centralization and the End of *Piers Plowman*," 55). But these reformers, for instance John Bale and Robert Crowley, used *Piers Plowman* selectively and strategically, without fully grappling with the ways in which Langland's theology was unsuited to their aims. According to Simpson, "*Piers Plowman* ceased to exert any real pressure on later literature because changes internal to the structure of theology and politics rendered the poem, despite the evident desire of later writers to deploy it, effectively unreachable" ("Evangelical Centralization," 55). Langland's Pentecostal vision of the building of the Church in Passus C.21 as the Barn of Unity, a site where charity is embodied in material, economic, and institutional life, is fundamentally at odds with the reformers' rejection of institutional forms of faith. And where the doctrine of election by grace nullifies the salvific efficacy of works, Langland's poem concludes, as it begins, with a resounding exhortation to labour and an idea of worldly work as spiritually beneficial.
37 *Wynnere and Wastoure,* ed. Trigg.
38 Szittya, *The Antifraternal Tradition in Medieval Literature*, 249.
39 Szittya also analyzes the work ethic outlined in the prologue: see *The Antifraternal Tradition*, 259–260.
40 The fact that Dreamer does not, at this point, actually see anyone in true need suggests the economic illegibility of those who are unable to work through no

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fault of their own: this illegibility troubles Langland for the duration of the poem and is never fully resolved. The wasters have in common not only their unproductive wastefulness, but also their disordered or unproductive speech: their "two-fold failings introduce one of the central themes of *Piers Plowman*, a complex theme encapsulated in the oft-recurring alliterative phrase of 'word and werk.' The phrase links what Langland sees as two of the highest duties of man, to act well or do well (for which manual labour stands as a metaphor) and to speak the Truth" (Szittya, *The Antifraternal Tradition*, 259). The theme of "word and work" suggests an analogy between productive labour and productive speech, and posits speech as a kind of act in the world; it also establishes the confluence of work and works under the rubric of doing well.

41 The allegorical resonance of the scene mitigates (but does not obviate entirely) the relevance of contextual documents such as the 1351 Statute of Labourers or the Commons petition of 1376, which, as Aers and others have shown, supply Piers' complaint about "wastours" with some of its key terms and imagery. Several critics have grappled with the fact that Langland here seems to accept or even endorse draconian policies that would coerce labour: in addition to Aers (*Community, Gender, and Individual Identity*, 20–72), see also Middleton, "Acts of Vagrancy"; Robertson, *The Laborer's Two Bodies: Literary and Legal Production in Britain, 1350–1500*; and Epstein, "Summoning Hunger: Polanyi, *Piers Plowman*, and the Labor Market."

42 When Piers calls on Hunger to motivate the workers in the Half-Acre, it is a sign that everything has gone horribly wrong; indeed, Piers wants all men to work out of "filial loue" (215), precisely not out of fear or desperate need. I think this scene may also serve as a gloss on Francis's quotation of 2 Thes. 9:10, in the *Earlier Rule*: "Whoever does not wish to work shall not eat."

43 Adams, "Piers's Pardon and Langland's Semi-Pelagianism," 370.

44 Adams, "Piers's Pardon," 374.

45 Aers, *Salvation and Sin: Augustine, Langland, and Fourteenth-Century Theology*, 85. In his critique of Adams, Aers rightly notes that Adams, "like Janet Coleman, affirmed that Langland 'believed firmly' in the 'semi-Pelagian' commonplace that if humans do that which is in them they are 'guaranteed' divine welcome to eternal life: 'facientibus quod in se est Deus non denegat gratiam' [to one who does that which is in him God does not deny grace]" (*Salvation and Sin* 85). But in identifying Adams's views with a broad and "hegemonic" view, Aers ignores important distinctions and qualifications made by Adams. For instance, neither Adams nor Coleman asserts that, for Langland, "the will is responsible for *inaugurating* salvation" (my emphasis), a claim made by D. Vance Smith, but which Aers attributes to all who consider Langland to be a semi-Pelagian. In fact, a key point in Adams's essay is that the ideas identified with the terms (semi-)Pelagian and Augustinian have been shifting and evolving since the centuries immediately following the original debate. There are important differences between what Augustine wrote and how the debate about soteriological orthodoxy developed, in all of its

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complexity, over the course of the Middle Ages; the labels can serve as convenient shorthand, but Adams, in particular, takes pains to emphasize the fact that the orthodoxy that emerged in the late medieval period was neither purely "Augustinian" nor purely "semi-Pelagian."

46 Aers, *Salvation and Sin*, 89, 91. As Aers points out, this allegorical reading of the parable, in which the wounded man symbolizes fallen humanity and the Samaritan is Christ, is well attested in the exegetical tradition. See also Wailes, *Medieval Allegories of Jesus's Parables: An Introduction*, 209–214. See also Gruenler, who follows Aers in affirming Langland's Augustinianism (*Poetics of Enigma*). Arguably, however, the "theology of participation" that Gruenler identifies as central in the poem emphasizes the power of human agency – precisely that which Aers warns us not to forget has been radically impaired through sin. The theology of participation does seem to capture well Langland's vision of what human beings can do to bring about their salvation, not in the sense of being the first and final cause of salvation but in the sense of coming to "kynde knowynge" of salvation.

47 Aers, *Salvation and Sin,* 95.

48 Aers, *Salvation and Sin,* 91–93.

49 Aers, *Salvation and Sin,* 91.

50 Kerby-Fulton, *Books under Suspicion: Censorship and Tolerance of Revelatory Writing in Late Medieval England,* 337–340, 375.

51 Kerby-Fulton writes, "The larger pattern of C revisions is to *discount* baptism, to make heaven, as it were, more inclusive and put the onus *de libera electione* on the individual. This is a campaign that makes it more reminiscent of revelatory theology like Mechthild's and Julian's or academic theology like Uthred's but runs counter to Wycliffite predestinarian views" (*Books under Suspicion*, 377). And further: "What is most clear in C [. . .] is that what *really* upsets [Langland] – even more than it did in the breakdown of A, where it was bothersome enough – is predestination" (*Books under Suspicion*, 378).

52 For the argument that Langland does indeed make the case for universal salvation, see Watson, "Visions of Inclusion: Universal Salvation and Vernacular Theology in Pre-Reformation England."

53 Weber, *Protestant Ethic,* trans. Parsons, 115.

54 Weber's analysis in this section is remarkably nuanced, and, far from imposing a rigid dichotomy, he adapts these terms from Sombart in order to argue that entrepreneurship can be and often is carried out in a "traditionalist" spirit:

> The management, for instance, of a bank, a wholesale export business, a large retail establishment, or of a large putting-out enterprise dealing with goods produced in homes, is certainly only possible in the form of a capitalistic enterprise. Nevertheless, they may all be carried on in a traditionalistic spirit. In fact, the business of a large bank of issue cannot be carried on in any other way. The foreign trade of whole epochs has rested on the basis of monopolies and legal privileges of strictly traditional character. (*Protestant Ethic,* trans. Parsons, 28)

55 Dyer, "Work Ethics in the Fourteenth Century," 21.

56 Robertson, *The Laborer's Two Bodies,* 1–8; Dyer, "Work Ethics," 22–23.

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57 Dyer, "Work Ethics," 22–23.
58 Dyer concludes that, while there was no single monolithic "work ethic," there were a range of attitudes, some of which "resemble the 'work ethic' which is often believed to have emerged only in later centuries" (Dyer, "Work Ethics," 40–41).
59 *John Trevisa's Translation of the Polychronicon of Ranulph Higden, Book VI: An Edition Based on British Library MS Cotton Tiberius D.VII*, 281.
60 *Boece,* 4 pr. 6.270.
61 O'Neill, "Counting Sheep in the C Text of *Piers Plowman*," 90.
62 Francis stipulated that the friars were to function in Church offices as ministers, custodians, and guardians (*Regula non bullata*, chapter 6). "When the word *minister* is used, its literal meaning is normally underscored by linking it with the word *servant*. See *Regula non bullata,* cc. 4–5; *Regula*, cc. 8–10. The Franciscan terminology is not entirely novel" (Burr, *The Spiritual Franciscans: From Protest to Persecution in the Century after Saint Francis*, 31 n16). The fact that participation in Church life and governance did amount to bureaucratic office-holding served the aims of Franciscan poverty well, insofar as the bureaucrat manages power in the way that the friar uses material goods.
63 The Vulgate continues: "ut, cum defeceritis, recipiant vos in aeterna tabernacula" (so that when it fails, you will be received into eternal dwellings).
64 As Gruenler notes, the Dreamer "has just been questioned about his stewardship of his ability to work for the common good. He takes a risk by implicating himself in what could be seen as the steward's theft from his lord's accounts" (*Poetics of Enigma*, 259).
65 The collected essays in *Written Work: Langland, Labor, and Authorship*, ed. Justice and Kerby-Fulton, all explore various aspects of Langland's "autobiography": as Justice suggests in his Introduction, "if Langland's refusal to separate himself from his poem is one source of its riddling attraction, it may also be a source of the ambivalence that has marked the writing about and teaching of the poem in medieval literary history" (2). *Written Work* focuses specifically on the autobiographical passage in C.5; other scholars have noted the resemblance between the Dreamer or Will and Rechelesnesse and the many ways in which Will is like a friar. See, for example, Szittya, *The Antifraternal Tradition,* 263–265.
66 Wailes, *Medieval Allegories of Jesus' Parables*, 247–248.
67 O'Neill, "Counting Sheep," 102–103.
68 O'Neill, "Counting Sheep," 103.
69 *English Wycliffite Sermons* (ed. Gradon and Hudson, Sermon 9, 1.5). The honour thesis has been repeated in modern scholarship on the parable: see, for example, Bailey, *Poet and Peasant: A Literary–Cultural Approach to the Parables in Luke*, 98–102.
70 O'Neill, "Counting Sheep," 90. Wimbledon's Sermon was delivered in 1388, which is also the year that Langland probably finished the C revisions. It is hard to say, then, which one echoes the other.

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71 The lord is displeased when he learns that the steward has been squandering ("dissipasset") his goods but delighted when the steward uses his official role to reduce the debts owed to the lord by his subjects. If we consider the steward's debt remission as a continuation of his earlier dishonesty, the parable makes no sense; but if we consider it instead, as the lord manifestly does, to be an act of prudence and good management of earthly resources ("quia filii hujus saeculi prudentiores"), then we must conclude that one key point of the story is that there is a significant difference between wastefulness and forgiveness.

72 O'Neill, "Counting Sheep," 106.

73 See Weber's extensive discussion of modern bureaucracies. For instance:

> Legally and actually, office holding is not considered ownership of a source of income, to be exploited for rents or emoluments in exchange for the rendering of certain services, as was normally the case during the Middle Ages, [. . .] nor is office holding considered a common exchange of services, as in the case of free employment contracts. Rather, entrance into an office, including one in the private economy, is considered an acceptance of a specific duty of fealty to the purpose of the office in return for the grant of a secure existence. It is decisive for the modern loyalty to an office that, in the pure type, it does not establish a relationship to a *person*, like the vassal's or disciple's faith under feudal or patrimonial authority, but rather is devoted to *impersonal* and *functional* purposes. (*Economy and Society* 2.959)

74 Aquinas, *ST* I, q. 103, art. 5.

75 Maior autem perfectio est quod aliquid in se sit bonum, et etiam sit aliis causa bonitatis, quam si esset solummodo in se bonum. [. . .] si solus Deus gubernaret, subtraheretur perfectio causalis a rebus. (*ST* I, q. 103, art. 5)

76

> Quae quidem diversitas ordinum secundum diversa officia et actus consideratur. Sicut patet quod in una civitate sunt diversi ordines secundum diversos actus, nam alius est ordo iudicantium, alius pugnantium, alius laborantium in agris, et sic de aliis. Sed quamvis multi sint unius civitatis ordines, omnes tamen ad tres possunt reduci, secundum quod quaelibet multitudo perfecta habet principium, medium et finem. Unde et in civitatibus triplex ordo hominum invenitur, quidam enim sunt supremi, ut optimates; quidam autem sunt infimi, ut vilis populus; quidam autem sunt medii, ut populus honorabilis. Sic igitur et in qualibet hierarchia angelica ordines distinguuntur secundum diversos actus et officia; et omnis ista diversitas ad tria reducitur, scilicet ad summum, medium et infimum. (*ST* I. 1. 108, art. 2)

77 Clopper argues that Langland's treatment of the "trifunctional" ideal of medieval society is Franciscan in tone and aims: "Langland does not merely repeat the trifunctional formula, [. . .] he reconstructs it in order to promote a Franciscanized version of Christian society" (*Songes of Rechelesnesse,* 148).

78 Aquinas, *ST* I, q. 108, art. 1.

79 Wittig, *William Langland Revisited*, 138.

80 "Now there are diversities of graces, but the same Spirit; and there are diversities of ministries, but the same Lord; and there are diversities of operations, but the same God, who worketh all in all. And the manifestation of the Spirit is given to every man unto profit" (1 Cor. 12: 4–7). I give here the Douay Rheims translation.

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81 Cf. Pearsall's note on this passage: "Grace makes some concessions here to city-crafts, allowing them to share in the idealised work of the reformed Christian community, which is as usual dominantly agricultural" (353n). With only one of eight types of work classified as agricultural, the passage simply does not support this comment. Likewise, the catalogue of work defies any urban versus rural divide; similarly, it balances newer professions (law, trade) with traditional (agricultural), manual labour (stonemasonry) with learned (philosophy).
82 Todeschini, *Franciscan Wealth*, 18.
83 To quote Szittya in full: Nede expresses

> a psychological reality more than a theological position grounded in canon law: Nede makes a man desperate. Nede is temptation. It tempts a man to steal; to beg and so fall into moral debt; to ignore Conscience and the cardinal virtues; to think that his state lifts him above the law and above other mortals; to see the world almost exclusively in terms of those material things that he needs most – food, clothing, drink, and behind them all, physical life. Nede for all those reasons is a dangerous state to be in. (Szittya, *The Antifraternal Tradition*, 275)

84 Szittya, *Antifraternal Tradition*, 277–278. Chapter Nine of the *Earlier Rule* states: "Similiter etiam tempore manifestae necessitatis faciant omnes fratres de eorum necessariis, sicut eis Dominus gratiam largietur, quia *necessitas non habet legem.*" Indeed, as Agamben points out, Francis's citing of the maxim in chapter nine of the *Regula non bullata* is the sole exception to the general rule that Francis refused "to articulate his *vivere sine proprio* in a juridical conceptuality and [left] it completely indeterminate" (Agamben, *Creation and Anarchy,* 31).
85 Szittya, *The Antifraternal Tradition*, 277–278.
86 Middleton, "Acts of Vagrancy," 271.
87 Mann, "Need Revisited," 12.
88 *Statutes of the Realm*, vol. 1, 25 Edw. III, Statute 5 c.10–17.
89 "Indeed," writes Bonaventure, "the profession that freely vows to follow Christ in extreme poverty most fittingly calls for renouncement of dominium over anything whatsoever and must be content with the limited use of things belonging to others and conceded to it." Bonaventure, *Defense of the Mendicants, Works of St. Bonaventure*, vol. XV.
90 Coleman, "Using, Not Owning," 67.
91 Coleman, "Using, Not Owning," 82–83.
92 In the *Earlier Rule*, Francis had said, simply and ambiguously, that the friars were to live "sine propio," without anything of their own. In *Apologia pauperum,* his response to the attacks of William of Saint-Amour and Gerard of Abbeville on the friars, Bonaventure proposes four different "matters" concerning temporal goods: "ownership, possession, usufruct, and simple use"; only simple use is necessary to sustain life, since it constitutes the threshold below which survival is not possible and above which one engages a legal right, thus contravening St. Francis's *Later Rule*, which clarifies that the friars must live "without appropriating anything to themselves." The *Later Rule*: "Fratres

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nihil sibi approprient nec domum nec locum nec aliquam rem" (Ch. 7). The *Earlier Rule*: "Regula et vita istorum fratrum haec est, scilicet vivere in obedientia, in castitate et sine proprio"; in translation, The *Later Rule*, chapter 6, reads "Let the brothers not make anything their own, neither house, nor place, nor anything at all" (103). Latin texts: www.franciscantradition.org/francis-of-assisi-early-documents/the-saint/general-introduction/1057-fa-ed-1-page-11.

93 See Canning, "The Paradox of Franciscan Use of Canon Law in the Fourteenth-Century Poverty Disputes." Canning puts the paradox succinctly: "the Franciscan view was that their evangelical poverty transcended human legal structures. Yet they were relying on statements in canon law, which was positive law, to justify their claims" (256).

94 Canning, "The Paradox of Franciscan Use," 256–257.

95 Brooke, *Early Franciscan Government: Elias to Bonaventure,* 250–251.

96 Canning, "The Paradox of Franciscan Use," 270.

97 Mann, "Need Revisited," 28.

98 Mann, "Need Revisited," 25–27.

99 See also Langland's description of the devil as a thief and hoarder of the fruit that falls from the Tree of Charity (C.XVIII.110–116)

100 "Per hunc etiam modum tam fratres praelati quam subditi quietius poterunt vacare claustrali silentio et quieti et regulari disciplinae ac correctioni et assiduae orationi" (*On Poverty and Revenue,* 36).

101 "aperte deluditur [. . .] monstruosam ridiculositatem" (*On Poverty and Revenue,* 38).

102

> "Licet enim secundum modum praetactum exterior possessione seu victum necessarium, nihilominus interno consensu et intentionali recursu recipiunt securitatem totius usus futuri in illa obligatione iurium seu possessionum et redituum radicaliter et efficaciter consistentem[. . .]" (*On Poverty and Revenue*, 48). "Primum autem scilicet abdicatio omnis iuris hic aperte deluditur et ad monstruosam ridiculositatem redigitur et a sua interiori virtute horribiliter mortificatur" (*On Poverty and Revenue*, 38).

103 *On Poverty and Revenue*, 58.

104

> "Preoccupied solely with assuring the lawfulness of the refusal of every form of ownership, the Franciscan theorists therefore ended up enclosing themselves in a solely juridical polemic, without managing to furnish another definition of use that would not be put in purely negative terms with respect to the juridical order" (Agamben, *Use of Bodies*, 80).

105

> From the perspective that interests us here, the problem is not whether the Franciscan thesis, which ended up succumbing to the curia's attacks, could have been more or less rigorously argued: instead, what would have been decisive was a conception of use that was not founded on an act of renunciation – that is, in the last analysis, on the will of a subject – but, so to speak, on the very nature of things (as the frequent reference to state of nature seems, after all, to imply). (*Use of Bodies*, 80)

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Epilogue

1 Goodchild, "Culture and Machine: Reframing Theology and Economics," 392.
2 Wimbledon, 38–39.
3 Wimbledon, 55–81; 87–97.
4 *Mirk's Festial*, ed. Erbe, 74.
5 *Mirk's Festial*, ed. Powell, 1.71.
6 *Mirk's Festial*, ed. Powell, 1.71.
7 *Extravagantes communes*, 5.9.2, in *Corpus iuris canonici*, 2:1304–1305.
8 *Extravagantes communes*, 5.9.2, 2:1305.
9 *Extravagantes communes*, 5.9.2, 2:1305.

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