DEBT IN THE CRANBROOK REGION IN THE LATE SEVENTEENTH CENTURY

ANTHONY POOLE

In a ground-breaking article on 'Credit in English Rural Society' in 1976, Holderness wrote of money-lending as a fully developed feature of relatively remote rural areas by the mid-seventeenth century.¹ Twenty-four years later Peter Spufford pursued this idea: 'Kentish, and indeed English, rural society at large was penetrated through and through with habits of formal borrowing and lending in the period immediately before the emergence of a country banking system there, and had been since at least the 1620s'. Indeed, he went further: 'If the example of those caught at the moment of death was typical of those still alive, then it was patently normal in east Kent in the seventeenth century to be living at least in part on other people's money'.² In the meantime Craig Muldrew has written of 'people ... constantly involved in tangled webs of economic and social dependency', and 'the numerous reciprocal bonds of trust in all of the millions of bargains they transacted'.³

Spufford and Muldrew are able to be more assertive than Holderness because they have used probate accounts as key evidence as well as probate inventories. The limitations of the probate inventory were most effectively highlighted by Margaret Spufford in a paper in 1990, in which she also extolled the advantages of accounts.⁴ Put simply, inventories itemise the deceased's goods, chattels, moveable assets and credits (but not land and property), and provide a total of their worth at death. Accounts start with that final total, itemise the payment of costs incidental to death and debts owed by the deceased, and record the residual value. Accounts, therefore, in which Kent is particularly rich, give a more accurate picture than inventories of the real value of an individual's personal estate, which might be negative. In the process they provide a dramatic insight into the extent to which people were constantly in debt.⁵

Work currently in hand is looking at the way in which the parishioners of Cranbrook and its six contiguous parishes in the Weald of
Kent related to each other in the second half of the seventeenth century. This has involved the reconstitution of the seven parishes [Cranbrook, Staplehurst, Frittenden, Biddenden, Benenden, Hawkhurst, Goudhurst] from the parish registers for this period, and the incorporation of wills, inventories and probate accounts, as well as hearth tax returns and vestry minutes and parochial accounts in general. As a result, it has been possible to build up profiles of many of the individuals mentioned in the probate accounts who might otherwise be mere names, and thereby to present tangible evidence of debt in this corner of Kent.

In 40 per cent of the inventories examined by Holderness he found references to debts owed to the deceased; in 16 per cent they constituted more than a third of the total value. He defined two basic categories of debt: those for goods or services, and those for loans of money. He subdivided loans into three: informal promissory notes or bills without security, used for small sums and for short-term loans; loans on specialty, in particular those on bond which involved the drawing-up of a formal agreement for a loan with no fixed repayment date, usually for a moderate sum at fixed interest, and enforceable by law; and mortgages, for more substantial sums, in which a formal agreement was drawn up for a loan at fixed interest and with property as collateral. He concluded that informal loans, and loans on bond, were well established by the second half of the seventeenth century.

Using the full corpus of more than 13,586 probate accounts from east Kent [Canterbury Diocese], Peter Spufford has shown that 81 per cent of the deceased left debts, described as such, to be paid. The equivalent figure from the 234 Cranbrook accounts is higher, at 90 per cent. The two sets of accounts are comparable in that they cover all occupations; indeed the Cranbrook area accounts are included in those used by Spufford (see Table 1). They are not directly comparable, however, in that the east Kent accounts range in time from 1569 to 1740, whereas the Cranbrook area ones are deliberately confined to the 40 years between 1660 and 1699.

Spufford found that between 1582 and 1641 the proportion of deceased persons with formal debts increased from below 10 per cent to over 30 per cent, and then remained over 30 per cent from 1665 to 1684. Jacqueline Bower has found a similar pattern; working solely on the probate accounts of yeomen, she found that the proportion rose from below five per cent to nearly 50 per cent for the earlier period, and remained at between 40 and 50 per cent between 1661 and 1690. The discrepancy between the figures for Kent in general and for Cranbrook in particular, therefore stems from the fact that the Cranbrook study concentrates on the later period.
TABLE 1. PROBATE ACCOUNTS: COMPARATIVE DATA

<table>
<thead>
<tr>
<th>Region Date</th>
<th>EAST KENT 1569-1740</th>
<th>CRANBROOK 1660-1699</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total no. accounts</td>
<td>13,586</td>
<td>234</td>
</tr>
<tr>
<td>Accounts with:</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>- specified debts</td>
<td>11,009</td>
<td>81</td>
</tr>
<tr>
<td>- 20+ debts showing</td>
<td>568</td>
<td>4</td>
</tr>
<tr>
<td>- specialty debts</td>
<td>3,667</td>
<td>27</td>
</tr>
<tr>
<td>- debts on bond</td>
<td>3,474</td>
<td>26</td>
</tr>
</tbody>
</table>

Forty-four per cent of the Cranbrook sample died with formal debts. This pattern is closer to Bower’s yeoman borrowing than to the generality as indicated by Spufford, even though the Cranbrook sample covers a wide range of occupations from labourer to gentleman; indeed, gentlemen, yeomen and clothiers account for less than half the 173 for whom we know the occupations. For yeomen alone in the Cranbrook sample the proportion rises to 62 per cent.

Craig Muldrew’s recently published analysis of Hampshire probate accounts, 1623 to 1715, provides a closer chronological parallel to the Cranbrook data; it also presents a remarkably close correlation, see Table 2. He found that 14 per cent of debts were formal loans; the Cranbrook figure is 12 per cent. His figure for sales credit, services

TABLE 2. TYPES OF DEBT: COMPARATIVE DATA

<table>
<thead>
<tr>
<th></th>
<th>HAMPSHIRE 1623-1715</th>
<th>CRANBROOK REGION 1660-1699</th>
</tr>
</thead>
<tbody>
<tr>
<td>No.</td>
<td>%</td>
<td>No.</td>
</tr>
<tr>
<td>Sales credit, work done, services</td>
<td>1,006</td>
<td>74</td>
</tr>
<tr>
<td>Bills and bonds</td>
<td>193</td>
<td>14</td>
</tr>
<tr>
<td>Rents</td>
<td>90</td>
<td>7</td>
</tr>
<tr>
<td>Wages</td>
<td>51</td>
<td>4</td>
</tr>
<tr>
<td>Tithes</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Mortgages</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Herriots</td>
<td>3</td>
<td>148</td>
</tr>
<tr>
<td>Other*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1,352</td>
<td>2,423</td>
</tr>
</tbody>
</table>

*Includes payments for apprenticeships, legacies and portions owing to kin.
and work done is 74 per cent; the Cranbrook figure is just under 70 per cent. We therefore have two pictures emerging: that formal indebtedness increasingly became a way of life as the seventeenth century unfolded, and that such borrowing was more prevalent in the Cranbrook region than in east Kent generally, but very similar to the contemporary pattern in Hampshire.

Ninety-six per cent of the Cranbrook area householders represented by probate accounts died owing debts of one sort or another, even though in some cases those debts were not specifically expressed as such; only ten individuals managed to die without being in debt to someone. These ten may well have prepared themselves for death by paying their creditors; lack of debt at death does not mean that they had not lived with debts.

The vast majority of the debts recorded in the Cranbrook area probate accounts show that, at the moment of death, the deceased simply had not paid for goods received or services rendered. In every case goods were provided, and services rendered, on trust by the creditor that he would receive payment in due course. Most of these debts were for comparatively small sums, sometimes so small that the accountant referred to them dismissively as ‘small dribbling debts’. For instance, John Alphie, son of the recently deceased Benenden tanner, Abraham Alphie, recorded each of these small sums, such as payments ‘to Goodman Bigg, 16d; to Goodman Curd, 16d; to Goodman Lee, 12d; to Goodman Everden, 20d, and to Goodman Cryer, 15d, for debts severally due’ at the time of his father’s death; and later ‘to Mr. Read, 6d, and to Samuel Newman, 4d, in all 10d for debts’. In his will, written fifteen years before his death, Abraham referred to himself as a yeoman, but he was not a wealthy man. The value of his inventory was a comparatively meagre £30, but £22 was left in hand after payment of the incidentals of burial and registration, and after meeting his sundry debts.

Most probate accounts, like that of John Chandler, a Biddenden yeoman, who was buried with his wife in 1683 after a short illness, are full of larger sums for goods or services. His account itemises 58 debts, some formal, some trivial, and some really the costs of dying. He owed widow Booreman, the nurse, 5s.; James Tapley, the glazier, 6s. 2d.; Thomas Poyle, the butcher, 17s. 10d.; and a local husbandman, Thomas Winser, 4d. for ‘cutting of rams’. Other sums owed included 15s. to his servant, Christopher Love, for wages due; 2s. 4d. between three women, Elizabeth Pinna, Ellen Homewood and Walter Homewood’s wife, Amy, for washing; 6d. to a local labourer, Goodman Shoesmith; and 3s. to Mr Bradshaw for schooling his son. They all reinforce the extent to which John owed small sums to a
great variety of people. Indeed, the inventory value of his goods and chattels was inadequate to meet his debts, especially as these included the necessary refurbishment of his house.

Richard Hope, a very wealthy Cranbrook joiner, also died prematurely in 1682 owing a mercer, John Afford, £2 17s. 6d.; a blacksmith, Henry Cruttenden, £1 3s. 2d.; the apothecary, Mr Thomas Cruttenden, £2 1s. 5d.; a butcher, Stephen Smith, 5s. 5d.; Jane Ferrall, widow of another butcher, £3 10s.; John Goldsmith, haberdasher, 4s.; Thomas Furby, saddler, £3 2s. 8d.; William Reader, plumber, 5s.; a broadweaver, Thomas Martin, 13s., and a husbandman, Roger Beale, £1 8s. 9d. for carrying timber. Other local people were creditors of Richard Hope and received sums varying from nine shillings to as much as £3 5s. He could well afford such debts as his inventory figure alone was over £1,000, and approximately £650 remained in hand for disbursement to his wife and children.

Forty-nine per cent of the Cranbrook area probate accounts include notices of rents owed, thereby supporting Holderness’ contention that rent arrears were an especially important form of credit. John Cryer, for instance, a yeoman farmer, died owing William Moyse ‘arrears of rent’ of £101; John was working land at a rental value of £20 per annum, so he appears to have been five years behind with his rent. He was far from unusual; John Munn of Frittenden is recorded as owing ‘to several landlords, for rent due, £133. The Biddenden yeoman, John Chandler, died owing £24 for rent to the Sissinghurst estate; the Overseers’ Accounts show that he occupied land with a rental value of £16, so it appears that he was three half years in arrears. That £24, added to the £14 he owed for wages, tithes, goods and services, means that he was living on more than £38 credit, or enough to keep two labouring families for a year and to spare. Others show a similar pattern. James Crump, who farmed land in several parishes, owed rent of £20 to a Mrs Hickmott of the City of London, £15 to a Mr F’land of Otham (a parish to the east of Maidstone), and £16 14s. to Sir Thomas Honywood of Marks Hall, Essex, who is referred to as ‘the deceased’s landlord’; it cost James’ widow 24s. 4d. to hire a man and a horse just to convey the last sum to Essex.

Assessments and taxes also proliferated among the debts of the deceased: John Chandler, for instance, whom we met above, died owing the rector 12s. 6d. for church tithes, and owing others 4d. for a hundred sesse, 1s. 7d. for carrying arms, 1s. 1d. for a militia tax and 4 shillings for chimney money. When William Love of Cranbrook, a carrier by occupation and a leading Presbyterian sympathiser, died in 1679, he had his indebtedness well under control; he owed just three
small sums for goods and services. He also owed for rents, however, and for taxes which included tithes to the parsons of Tenterden (17s. 4d.) and Cranbrook (5s.), for a poor assessment (12s.), for the repair of the highway (3s.), and for chimney money (3s.). As the Hearth Tax returns show that William was assessed on five hearths in Cranbrook and three hearths in Tenterden, it appears that he had already paid the Cranbrook tax when he died.\textsuperscript{17}

Holderness estimated that mercers generally held book-debts of between £250 and £600, and that trading debts averaged £100 among the likes of merchants, drapers and woolstaplers.\textsuperscript{18} The Cranbrook probate accounts often indicate retailers' debts for goods supplied wholesale, and show that wholesalers also had to bear the considerable cost of credit at source. Thus Peter Master, a Cranbrook mercer, died owing sums to a variety of London traders, including £31 for grocery, £8 15s. for haberdashery, £6 13s. for hosiery, and £32 to three wholesalers for linen.\textsuperscript{19} Stephen Leeds, a Benenden cordwainer, owed a Mr Lanes of London £30 for wine; the fact that he also owed for excise suggests that he retailed wine as well as shoes.\textsuperscript{20} Shopkeepers in their turn would allow credit to those who purchased from them.

We also have the accounts of several carriers, the middle men who transported goods from London or the coast to the Wealden villages. Samuel Yorkton of Cranbrook was one who died owing £22 for unspecified wares, £39 16s. 6d. for linen, £6 10s. for grocery ware, £3 18s. for soap, £2 5s. for pots and glasses, and another £3 9s. for glasses, all to named individuals.\textsuperscript{21} Like Margaret Spufford's petty chapman,\textsuperscript{22} carriers seem to have taken goods from wholesalers on credit and brought them to retailers in the Cranbrook area. Presumably, they then received payment from the retailer, took their profit, and paid the wholesalers the money due to them. The account of John Prior of Biddenden adds an interesting sideline: he had to pay compensation to a gentleman in Cranbrook 'in satisfaction of a looking glass the said intestate brought for him from London as a Carrier and it was broke by accident in bringing and for which he required the sum of £2'.\textsuperscript{23}

Most debts incurred by parishioners were for incidentals. However, formality in borrowing money was important. John Prior's account shows that informal debts, unclaimed for more than seven years, became void; 'the said debt is above seven years standing and therefore by the statute he is discharged from the same'.\textsuperscript{24} As Table 1 shows, forty-four per cent of the Cranbrook sample died with formal loans outstanding, which represents, on bond alone, approximately 40 per cent of total debts owed.
Mortgages were comparatively rare. Only one example appears in the Cranbrook probate accounts: the Staplehurst yeoman, James Crump, died owing interest on two mortgages, £12 on £100 over two years, and £3 on £50 over six months. Contemporary wills from the area reflect the infrequency of mortgages, with only eight references in 304 wills. Loans on specialty other than bond were also outdated by the 1660s, the term appearing only in a handful of accounts, although more frequently used in probate inventories. Some people owed debts locally 'upon book' for sums ranging from as little as four shillings to £17 17s. 6d., while others owed 'on a bill', usually a small amount suggesting goods supplied. In one case, John Reeve, a Staplehurst yeoman, owed Daniel Poyntell, the sometime nonconformist minister of that parish, £12 on 'a bill obligatory'; the reverend Poyntell also lent out money on bond.25

Two categories of money regulated by bonds emerge from the Cranbrook area probate accounts: marriage bonds and loans on bond. However, because marriage bonds, as a form of life insurance by which husbands guaranteed a certain sum to their widows, were not strictly loans incurring debt, they lie beyond the scope of this paper. Loans on bond were formalised, with a legal document drawn up to verify the loan, and interest to be paid regularly to the lender on an annual basis until the loan was withdrawn. They serviced both partners to the agreement, providing cash when needed and income via interest for the creditor. The Cranbrook material is rich enough in detail to enable us to make some interesting observations.

The first is that local people were careful to adhere to the maximum legal rate of interest at this time, which had been set at six per cent in 1651 and confirmed at that rate by the Restoration Usury Act of 1660.26 Six per cent was specified for the mortgages mentioned above, and is also quoted in the probate account of William Tutt, clothier of Benenden, where his accountant 'payeth £20 for debt due to him upon bond, and 36 shillings due for interest at that time, one year and a half: £21 16s'.27 There is also strong evidence that the rate when borrowing from kin, whether by mortgage or on bond, was normally five per cent. For instance, Golding Skinner of Frittenden owed his son-in-law 30s. on a debt of £30, and John Potter, in his will, arranged for the continued payment by his brother-in-law of £15 interest per annum on a loan of £300.28

The second is that most lenders tended to lend only occasionally, and possibly only one or two sums at a time. Sometimes probate inventories specify bond debts and name the debtor(s); thus we know that Walter Jones, yeoman of Benenden, was owed a total of £95 by five people, the largest sum being £35 by his son-in-law. Solomon
Ware, miller of Cranbrook, was owed £51 10s. on bond by the Buckland brothers, clothiers of Staplehurst, to one of whom his son was apprenticed at the time, and another £20 by William Godden. As a retailer, John Delton, tallow-chandler of Cranbrook, was owed £55 on bills and bonds, and another £3 15s. 6½d. on book debts. Some widows, like Anne Beecher, had loaned out heavily (£343), and the wealthier clothiers, like Isaac Walter of Cranbrook, still had large sums owing to them (£585 on specialty and £92 on book), but the inventories do not itemize these debts.29

Of the 202 lenders on bond known from the Cranbrook probate accounts, 182 (or 90 per cent) had only one loan recorded against their name. In other words, lending on bond was commonplace, but it was not normally pursued as a business so much as to help out kin, or friends and acquaintances. It may be objected that, because the survival of probate accounts is a random affair, one is simply not aware of other instances of these same people lending on bond, but the force of that objection is lessened by the third interesting observation.

Both Holderness and Spufford saw kinship as a factor in borrowing and lending. Thirteen of the 243 loans secured on bond in the Cranbrook evidence were for sums in excess of £100, and of those nine were loans to kin. For instance, John Munn owed his sister-in-law Frances Munn £132 15s., and a lesser sum of £82 10s. to his sister Susan. Harman Sheaf owed his sister, Mrs Merriam, £127 16s. 6d., and Robert Freebody had borrowed £320 from Mrs Mary Freebody and another £150 from Mr William Freebody. John Bishoppenden had borrowed from his step-son, Stephen Chittenden, and Robert Hovenden from his son-in-law George Curtis, and from Robert Holden of Cranbrook, to whom he was related by a marriage in the previous generation.30

Richard Hope, a joiner, exemplifies a novel form of kin-linked borrowing on bond. As executor for his father’s will he controlled the legacies of £100 each which were to go to his unmarried sisters; he seems to have contracted with them (hence the bond) to keep their legacies as lump sums for his own use and to pay them their annual interest after their coming of age.31 Even with loans for modest sums (and £5 is the sum most frequently borrowed on bond),32 kinship often forms the link; indeed, of those lenders who can be identified with reasonable certainty, about two-thirds had a known kin relationship with the borrower. This kinship factor may help to explain why so many of the instances of borrowing on bond appear to be one-off arrangements as far as the lender was concerned.

In another twenty per cent of examples the link between lender and
borrower was the social group. Each of the parishes in the Cranbrook region had an open vestry group of householders who customarily signed the parish accounts, acted as churchwardens and overseers of the poor, and generally involved themselves in local affairs. They stood surety for each other, witnessed each other’s wills, and carried out the appraisals of deceased colleagues’ goods which set the inventory value. One such vestry man was John Burr, yeoman of Benenden. Of the eleven bond loans which had to be paid back at the time of his death, five at least were from vestry colleagues. The more one learns of these people the more one is impressed by their close friendships, and the more one finds that those close friendships stemmed from, or led to, hitherto unknown kinship links. The present proportion of two-thirds for known kinship links can only grow.

One man stands out as a professional lender of money in the Cranbrook area. Jeremy Botting was apprenticed to a cordwainer, followed his father in that trade, married well, acquired land and ended up styling himself yeoman in his will. The probate accounts hint at the extensive loan network which he had built up, covering at least five of the seven parishes in and around Cranbrook (see Table 3). Sixteen loans are assigned to him, ranging from £5 to £50, and totalling £304. They are but a drop in the ocean, however, when compared with the loans owing to him on bond, as stated by his probate inventory, which totalled £2,032. Six per cent interest on such a vast sum would yield him £122 annually, enabling him and his family to live in some comfort. His will shows that he anticipated leaving legacies totalling £1,500, and reinforces the impression of a man of considerable wealth.

The professional lender on bond would benefit from the services of a scrivener or a lawyer; in Jeremy Botting’s case this was Thomas Curtis, gent., of Biddenden, attorney at law, whom Botting refers to in his will as ‘my loving friend’. Thomas Curtis also occasionally lent money to people, and is specifically named in nine other probate accounts as a writer of inventories, wills and other legal documents. He was also a prolific witnesser of wills, no doubt because he was there to give professional advice.

Jeremy Botting and Thomas Curtis seem to have run what was in effect a local banking business. Among their clients were gentlemen, yeomen, grocers and victuallers, a clothier, two blacksmiths, a joiner, a weaver and a widow; the widow was the only person who was definitely a relative, and it was she who borrowed the largest sum of money. She also borrowed from another relative by marriage; indeed all but one of the sixteen people who borrowed from Jeremy Botting had other loans out on bond; most were clearly in financial straits,
### Table 3. Loans on Bond
**Made by Jeremy Botting, 1660-1683**

<table>
<thead>
<tr>
<th>Name</th>
<th>Parish</th>
<th>Occupation</th>
<th>Date</th>
<th>Notes</th>
<th>Amount (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nath. Fosten</td>
<td>Cranbrook</td>
<td>victualler</td>
<td>1668</td>
<td></td>
<td>11 2s. 0d.</td>
</tr>
<tr>
<td>John Cryer</td>
<td>Benenden</td>
<td>yeoman</td>
<td>1670</td>
<td></td>
<td>10 3s. 6d.</td>
</tr>
<tr>
<td>John Colman</td>
<td>Cranbrook</td>
<td>blacksmith</td>
<td>1676</td>
<td></td>
<td>5 1s. 6d.</td>
</tr>
<tr>
<td>John Henden</td>
<td>Benenden</td>
<td>gentleman</td>
<td>1676</td>
<td></td>
<td>10 9s. 0d.</td>
</tr>
<tr>
<td>Eliz. Russell</td>
<td>Frittenden</td>
<td></td>
<td>1676</td>
<td>[a]</td>
<td>7 10s. 0d.</td>
</tr>
<tr>
<td>John Burr</td>
<td>Benenden</td>
<td>yeoman</td>
<td>1678</td>
<td>[e]</td>
<td>31 17s. 0d.</td>
</tr>
<tr>
<td>John Burr</td>
<td>Benenden</td>
<td>yeoman</td>
<td>1678</td>
<td>[b]</td>
<td>7 1s. 4d.</td>
</tr>
<tr>
<td>Richard Haffenden</td>
<td>Biddenden</td>
<td>clothier/yeoman</td>
<td>1680</td>
<td></td>
<td>10 6s. 0d.</td>
</tr>
<tr>
<td>Henry Parkes</td>
<td>Cranbrook</td>
<td>weaver</td>
<td>1680</td>
<td></td>
<td>5 4s. 0d.</td>
</tr>
<tr>
<td>Henry Cruttenden</td>
<td>Cranbrook</td>
<td>blacksmith</td>
<td>1680</td>
<td></td>
<td>5 0s. 0d.</td>
</tr>
<tr>
<td>Eliz. Everden</td>
<td>Cranbrook</td>
<td>widow</td>
<td>1682</td>
<td>[e]</td>
<td>54 10s. 0d.</td>
</tr>
<tr>
<td>Arthur Gibbon</td>
<td>Cranbrook</td>
<td>victualler</td>
<td>1682</td>
<td>[c]</td>
<td>41 5s. 0d.</td>
</tr>
<tr>
<td>Richard Hope</td>
<td>Cranbrook</td>
<td>joiner</td>
<td>1683</td>
<td>[e]</td>
<td>16 11s. 6d.</td>
</tr>
<tr>
<td>Richard Bigge</td>
<td>Benenden</td>
<td>yeoman</td>
<td>1683</td>
<td>[e]</td>
<td>30 16s. 6d.</td>
</tr>
<tr>
<td>Wm Caffinch</td>
<td>Staplehurst</td>
<td>ripyer/yeoman</td>
<td>1683</td>
<td>[d]</td>
<td>35 16s. 0d.</td>
</tr>
<tr>
<td>Robert Kite</td>
<td>Staplehurst</td>
<td>grocer</td>
<td>1685</td>
<td>[e]</td>
<td>21 11s. 0d.</td>
</tr>
</tbody>
</table>

[a] in part of a just debt of £10 due to him upon bond.  
[b] owed jointly to Jeremy Botting, Samuel Kent and Thomas Hunt, a total of £21 4s.  
[c] in discharge of a judgement.  
[d] for a debt due upon two small bonds.  
[e] plus interest

and few were able to cover their debts with the value of their credits, goods and chattels.

It was one of the responsibilities of the administrator of a probate account to sell off the deceased’s personal estate to meet the debts which he owed. John Jennings, for instance, was paid 15s. ‘for his trouble in selling the deceased’s goods for five days’, and Mr Charlton was paid 2s. ‘for the use of the house where the deceased’s goods were kept before they could be sold’. Unfortunately, in 37 per cent (87 out of 234) of Cranbrook area accounts the value of the inventory failed to meet the deceased’s debts. Several Cranbrook
wills show individuals providing for the sale of real estate to meet their debts. For instance, James Hawes, gentleman of Cranbrook, entrusted his wife, as executrix, to sell some of his goods to raise money towards the payment of his debts, and to sell his cattle and chattels for this purpose. In addition she was to sell his messuage in Milkhouse Street, and, 'if this is not enough', the messuage in Biddenden and the White Lion Inn in Cranbrook and two parcels of land 'at or near Golford Green in Cranbrook'.

Many people had no property. Several accounts show how this situation might be resolved, and that of the Staplehurst grocer, Robert Kite, does so in some detail. He had ten loans outstanding on bond when he died in 1685. His accountants paid two of these in full, one incidentally to Jeremy Botting. They also paid his rent in full. Eight were only partially met, indicated by the phrase 'in discharge of a greater debt', as 'to Samuel Bates of Cranbrook, in discharge of a loan on bond of £20, the sum of £12 5s'. They paid Robert Chapman to visit some of the creditors 'living in divers places in the country' and negotiate with them, but such negotiations were not always successful. He did not find all the creditors, as in two instances the record adds 'these accountants hoping he will accept of a composition as other creditors have'. His negotiating skills failed with the Quaker, Samuel Howsegoe of Tenterden, who brought charges against the accountants who were constrained to hire 'Mr John Lambe of Maidstone, Attorney, for his advice and attendance several times upon Counsell in suits against them'.

Nearly all the inhabitants of the Cranbrook area for whom we have probate accounts, covering a range of styles and occupations from gentleman to weaver, widow and labourer, died owing money to someone. Nearly half died owing money which had been borrowed with legal safeguards, ranging from single figure sums, which were therefore open to those in humble circumstances, to hundreds of pounds; the most common sum secured on bond was just £5. More than a third died unable to cover their debts with the value of their moveable property. Customers owed their suppliers for goods supplied, and suppliers owed their wholesalers as did the carriers who transported the goods. Payment of wages was often outstanding, as was payment for work done and services rendered, and it was commonplace to delay payment of rent and taxes. Formal loans were still largely arrangements between kin and friends, but some people were making a business of lending and living off the proceeds. Interest rates were fixed and adhered to, and 'bankruptcy' avoided by negotiated part-payment of debts. In this rural society debt was truly endemic.
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ENDNOTES

1 B.A. Holderness, ‘Credit in English rural society before the nineteenth century, with special reference to the period 1650 to 1720’, in Agricultural History Society, 24 (1976), 97-109. He took his inventories from the E. Midlands and Norfolk.


9 Muldrew has suggested a chronic shortage of coin as a contributory factor, in The Economy of Obligation (1998), 99 ff., but contemporary inventories from the Cranbrook region suggest little shortage of ready money.

10 Centre for Kentish Studies (CKS) PRC 1/12/4.

11 CKS PRC 2/40/185.

12 CKS PRC 20/13/333. He was 31 years of age at the time of his death.

13 CKS PRC 1/14/30. The Churchwardens’ Accounts of Benenden show that the land, which belonged to Edward Guldeford Esq., was taken on by William Moyse (£20 per annum) and John Cryer (£20 per annum, later £18), in 1665; by June 1671 it had reverted to Edward Guldeford as ‘late in occupation of John Cryer’.

14 CKS PRC 1/15/48.


16 CKS PRC 1/10/25.

17 CKS PRC 2/38/154.
DEBT IN THE CRANBROOK REGION IN THE LATE SEVENTEETH CENTURY

18 Holderness, Credit in English rural society (1976), 104.
19 CKS PRC 1/14/76.
20 CKS PRC 1/14/72.
21 CKS PRC 1/12/98.
23 CKS PRC 2/41/73.
24 Three debts are noted as void according to the statute because they were outstanding for more than seven years: one from George Hills (£11 4s ... for the carriage of goods), and two others, from William Woollett, a carrier, and Francis Holmes.
25 CKS PRC 1/10/81.
26 P. Spufford, Long-Term Rural Credit (2002), 220.
27 CKS PRC 2/36/251. CKS PRC 1/9/156, probate account of John Water of Frittenden, proved 1663, has ‘to Francis Pont for debt due upon bond, £10 12s’.
28 CKS PRC 1/11/80; 17/72/263.
29 CKS PRC 11/19/123 (Jones, 1662); 11/20/126 (Ware, 1662); 11/32/83 (Delton, 1670); 11/33/29 (Beecher, 1671); 11/35/211 (Walter, 1673).
30 CKS PRC 1/15/48; 19/3/142; 2/41/50; 2/35/106; 1/8/103.
31 CKS PRC 17/73/526; 20/13/333.
32 The total owing on the 243 bonds, excluding marriage bonds, was £7,349; the average size, therefore, was £30; the median size was £16 and the modal figure £5.
33 CKS PRC 17/76/100.
34 CKS PRC 11/51/83, ‘debts due upon specialty and reckoned good, and upon mortgage’.
35 CKS PRC 2/37/206 (John Webb) and 2/41/73 (John Prior) both refer to ‘Mr. Thomas Curtis, Attorney at Law’.
36 CKS PRC 2/42/122; 2/42/150.
37 CKS PRC 17/73/297.
38 CKS PRC 20/13/343.