

IV

FINANCING THE CRUSADES

Western Europe never wholly succumbed to those disruptive forces which threatened it with a moneyless economy. At the end of the eleventh century money was a common, but not a cheap, commodity. In the succeeding centuries the supply of money increased and money consequently cheapened; credit instruments were developed and banking practices established. During the first two crusades the scarcity of money made it rise in value as the crusaders competed with one another to obtain it by selling their goods.¹ In the thirteenth century the

The primary sources for this chapter are too scattered to permit of a comprehensive bibliography. Many chronicles of the crusades as well as a number of others have proved useful. Charters of value have been found in many cartularies and collections, both published and unpublished. Papal and royal letters and accounts have been among the most valuable sources and will be cited in the notes.

No comprehensive study of the financing of the crusades has been published, although Giles Constable has recently surveyed "The Financing of the Crusades in the Twelfth Century," in *Outremer: Studies in the History of the Crusading Kingdom of Jerusalem*, ed. Benjamin Z. Kedar *et al.* (Jerusalem, 1982), pp. 64-88. Most secondary work has been in the field of ecclesiastical support, where William E. Lunt's works are preëminent: *The Valuation of Norwich* (Oxford, 1926), *Papal Revenues in the Middle Ages* (2 vols., New York, 1934), *Financial Relations of the Papacy with England to 1327* (Cambridge, Mass., 1939), and *Financial Relations of the Papacy with England, 1327-1534* (Cambridge, Mass., 1962). His bibliographies provide the best introduction to the materials relating to the subject. Adolf Gottlob, *Die päpstlichen Kreuzzugssteuern des 13. Jahrhunderts* (Heiligenstadt, 1892), is the fullest account of papal taxes but is subject to correction. Sydney K. Mitchell, *Taxation in Medieval England* (New Haven, 1951), is also of special usefulness. On the role of the military orders the classic work is Léopold V. Delisle, *Mémoire sur les opérations financières des Templiers* (Mémoires de l'Institut national de France, Académie des inscriptions et belles-lettres, XXXIII; Paris, 1889), to which may be added Jules Piquet, *Des Banquiers au moyen âge: les Templiers* (Paris, [1939]). Robert Génestal, *Rôle des monastères comme établissements du crédit* (Paris, 1901), is still fundamental on the credit transactions of the crusaders. On the privileges of the crusaders see Émile Bridrey, *La Condition juridique des croisés et le privilège de croix* (Paris, 1900), James A. Brundage, *Medieval Canon Law and the Crusader* (Madison, Wisc., 1969), and Maureen Purcell, *Papal Crusading Policy, 1244-1291* (Leyden, 1975). It may be worthwhile to warn that L. Papa-D'Amico, *I Titoli de credito: Surrogati della moneta* (Catania, 1886), and other works based on the Collection Courtois in the Bibliothèque nationale are unreliable: cf. Alexander Cartellieri, *Philipp II. August, König von Frankreich* (4 vols., Leipzig, 1899-1922), II, 302-324.

1. August C. Krey, *The First Crusade* (Princeton, 1921), pp. 17-19. Further, the armies caused a scarcity of goods wherever they went, and the crusaders paid high prices in money which was dearly bought.

availability of more money and credit made both saving and borrowing easier. Though the situation changed thus during the crusading era, it is well to emphasize at the beginning that the crusades were always financed. When Urban II issued his call for the First Crusade, he recognized specifically that his crusaders would have to collect the money necessary for their expenses. Then and later there were some who took the vows but could not themselves find the money to pay the costs of their journey. In the financing of the crusades Innocent III saw the key to their success or failure: "If the money be not wanting, the men will not be wanting."²

Like the palmers who had made the pilgrimage to the Holy Land for so many centuries, the crusaders were individually responsible for carrying out their vows.³ How could the individual crusader finance his journey? He might look first to his current income, but it will be shown later in this chapter that few crusaders had sufficient cash income both to pay their obligations at home and to support themselves decently on a crusade. If one was wealthy enough to support himself from current income, then he had to arrange to resupply himself with money as he needed it. The Holy Land lay beyond a long and dangerous passage by land or sea, and the receipt of money from home was correspondingly uncertain. On Louis IX's first crusade a shipment of money to the king was lost at sea, though at least one nobleman planned to send home to resupply himself.⁴ From the middle of the twelfth century, it is true, the Templars provided facilities for the transfer of crusaders' funds, and merchants came to provide similar services by lending money in the east to be repaid in the west.

Many crusaders, however, may have hoped to support themselves with plunder. The mob led by Peter the Hermit and others like it undertook to support themselves by robbing fellow Christians in Hungary and Greece. The Jews were robbed as well as murdered by some of the crusaders. More justifiable was the booty won from the Moslems. On the First Crusade the booty of the Moslem armies defeated at Dorylaeum and at Antioch, as well as the tribute and ransom of those who had the misfortune to dwell in the path of the crusaders from Antioch to Jerusalem, all enriched the Christians. Stephen of Blois wrote home from Antioch that he had more silver and gold than when he left

2. Mansi, *Concilia*, XXII, 958.

3. On pilgrimages and pilgrims see Henry L. Savage, chapter I in volume IV of the present work. On crusaders' private financial arrangements see Constable, "The Financing of the Crusades," pp. 70-84.

4. Matthew Paris, *Chronica majora*, ed. Henry R. Luard (Rolls Series, 57), V, 239, and VI, 155-162.

France.⁵ Later crusaders also benefitted by the spoils of their conquests. King Richard I of England profited enormously by his capture of Cyprus, and later in Palestine he did not scorn to capture a rich caravan. He and king Philip II Augustus of France divided the spoils of Acre, and from his share of the captives alone Philip hoped to obtain ransoms worth 100,000 bezants.⁶ The capture of Damietta in 1216 and again in 1249 provided the crusading armies with quantities of precious goods, but they probably lost as much at Mansurah as they gained at Damietta.

The prudent crusader planned to finance his journey before he departed, to take great bags and chests of money with him. He could use his savings, if he had any. It has been suggested that count Robert II of Flanders may have financed his participation in the First Crusade from his treasury.⁷ Stephen of Blois went on two crusades without paying any heed to his financial arrangements, and he may have had sufficient savings. Theobald III of Champagne, a century later, had saved a great treasure for the Fourth Crusade, which he bequeathed to it on his premature death.⁸ And the countless legacies and gifts that were made to the crusades from the end of the twelfth century on represented increased savings. Some crusaders may have saved the whole of the cost of their journey, but two general considerations render it doubtful. First, the scarcity of money early in the crusading era militated against savings *per se*. Second, when money became more plentiful, social attitudes which had been engendered earlier continued to inhibit savings, since a chivalric society regarded money rather as a means of consumption than as a means of investment. A gentleman did not save money; he spent it. A large expenditure, such as a crusade, had to be made from his capital, whether chattels or lands. While this second consideration perhaps did not apply to the "little people", the bourgeoisie and the free peasants, one may suppose that the chevaliers, who were the crusaders *par excellence*, used what savings they might have had but that they generally found them insufficient.

5. Heinrich Hagenmeyer, ed., *Die Kreuzzugsbriefe aus den Jahren 1088–1100, mit Erläuterungen* (Innsbruck, 1901), p. 149.

6. *Itinerarium peregrinorum et gesta regis Ricardi*, ed. William Stubbs (Rolls Series, 38–1), pp. 192–204, 385–391, 232–234; Ambroise, *L'Estoire de la guerre sainte*, ed. Gaston Paris (Collection des documents inédits sur l'histoire de France; Paris, 1897), lines 4575–4586.

7. Marshall M. Knappen, "Robert II of Flanders in the First Crusade," *The Crusades and Other Historical Essays Presented to Dana C. Munro*, ed. Louis J. Paetow (New York, 1928), p. 85.

8. Geoffrey of Villehardouin, *La Conquête de Constantinople*, ed. Edmond Faral (Les Classiques de l'histoire de France au moyen-âge; 2 vols., Paris, 1938–1939), I, 36–39, 44–45; Robert of Clari, *La Conquête de Constantinople*, ed. Philippe Lauer (Les Classiques français du moyen-âge, XL; Paris, 1924), p. 4.

From the First Crusade to the last the alienation of property by crusaders reveals the failure of booty, current income, and savings to support their expeditions. A man who had a family or expected to return from the Holy Land would hesitate to dispose of the source of his and his family's livelihood, and it may be presumed that men sold their lands only as a last resort. But the examples are too numerous to name more than a few. For the First Crusade Godfrey of Bouillon sold his county of Verdun and other lands to bishop Richer, while for the Crusade of 1101 viscount Odo Arpin of Bourges sold his city and county to king Philip I of France.⁹ Richard the Lionhearted sold the homage of the king of Scotland, which his father had so recently won, and swore he would sell London if he could find a buyer.¹⁰ Fifty years later the count of Mâcon, John de Braine, sold his fief to king Louis IX.¹¹ Throughout the period less prominent men sold what they could of their lands, burgage tenements, and tithes.¹² As Ambroise wrote of the Third Crusade,

And none to sell his heritage
Delayed the holy pilgrimage.¹³

Though sales of chattels can rarely be documented from the records, the chroniclers leave no doubt that crusaders also disposed of their stock and other valuables as well. For example, Simon of Montfort sold his wood of Leicester for 1,000 pounds to finance his crusade in 1240.¹⁴

Crusaders preferred not to sell their property outright. Count John of Mâcon sold his fief subject to the provision of a life pension for

9. Orderic Vitalis, *Historia ecclesiastica*, ed. Auguste Le Prévost (Société de l'histoire de France; 5 vols., Paris, 1838-1855), IV, 16, 119; *Chronicon Sancti Huberti Andaginensis*, ed. Ludwig C. Bethmann and Wilhelm Wattenbach, *MGH, SS*, VIII, 615.

10. Roger of Hoveden, *Chronica*, ed. Stubbs (Rolls Series, 51), III, 13-15, 24-26; William of Newburgh, *Historia rerum Anglicarum*, ed. Richard Howlett in *Chronicles of the Reigns of Stephen, Henry II, and Richard I* (Rolls Series, 132-I), pp. 304-306.

11. *Layettes du trésor des chartes*, ed. Alexandre Teulet et al. (5 vols., Paris, 1863-1909), II, no. 2776.

12. E.g., *Les Registres de Grégoire IX*, ed. Lucien Auvray (Paris, 1896 ff.), II, no. 4204; Beatrice N. Siedschlag, *English Participation in the Crusades, 1150-1220* (Menasha, Wisc., 1939), appendix A, I:10, II:154, and IV:14; *Chronica monasterii de Melsa*, ed. Edward A. Bond (Rolls Series, 43), I, 220; "Document concernant les seigneurs de Ham," ed. Arthur de Marsy, *AOL*, II-2 (1884), 159-163; *Cartulaire de la léproserie du Grand-Beaulieu*, ed. René Merlet et al. (Chartres, 1909), no. 130; P.R.O., Great Cowcher of the Duchy of Lancaster, DL 36/1, fol. 71; P.R.O., Ancient Deeds, E 210/3197, 3282; Bibl. nat., MS. Moreau 92, fols. 34, 171-173.

13. Ambroise, *The Crusade of Richard Lion-Heart*, ed. and tr. John L. LaMonte and Merton J. Hubert (*CURC*, 34; New York, 1941), lines 67-68.

14. Matthew Paris, *Chronica majora*, IV, 7.

himself and his wife Alix. A lesser English crusader made a gift of land to a religious house in return for which the canons promised to make regular payments to his wife while he was gone on the crusade.¹⁵ For the First Crusade duke Godfrey of Lower Lorraine sold his castle of Bouillon to bishop Otbert of Liège for 1,500 pounds with the right to redeem it if he returned, and duke Robert II of Normandy pawned his duchy to his brother king William Rufus of England for 10,000 marks which William took from the churchmen of England.¹⁶ In 1239 Baldwin II of Courtenay, the Latin emperor of Constantinople, in his dire need, pledged his county of Namur to Louis IX for 50,000 livres of Paris; he was also to pledge to Venetian merchants his empire's holiest relic, the Crown of Thorns, and even his son and heir, Philip.¹⁷ These are but a few famous instances of the loans by which crusaders perhaps most commonly financed their journeys. They borrowed from kings and princes, from monasteries and bishops, from lay lords and merchants, from whoever had money to lend.¹⁸

The terms of the loans vary. Some were interest-free, like the 70,000 livres of Tours lord Edward of England (the future king Edward I) borrowed from Louis IX in 1269.¹⁹ A recognized form, however, gave the lender the use of the pledged land for a period of years, the income comprising his repayment. Under this *vif gage* the lender took a certain amount of risk. The more common form of loan, consequently, was the *mort gage*, which provided for the lender to have the usufruct of the land as interest, the borrower to repay the principal, usually before he got his property back.²⁰ From the patristic period on, the church had condemned the taking of interest on money loans as usury. The *vif gage* was not held to be usurious, since the lender was expected to regain essentially the principal of his loan. The papacy permitted clerical crusaders to pledge their benefices under these terms. Mortgages, on the other hand, fell under the condemnation of pope Eu-

15. Siedschlag, *English Participation*, appendix A, II:90.

16. On Godfrey's financial arrangements see John C. Andressohn, *The Ancestry and Life of Godfrey of Bouillon* (Bloomington, Ind., 1947), pp. 51-52; on the pawning of Normandy see Charles W. David, *Robert Curthose, Duke of Normandy* (Cambridge, Mass., 1920), pp. 91-92 and appendix D, nos. 22-24, 38, 44.

17. *Layettes du trésor des chartes*, II, no. 2744, and III, nos. 3727, 3954; Robert L. Wolff, "Mortgage and Redemption of an Emperor's Son," *Speculum*, XXIX (1954), 45-84.

18. E.g., *Cartulaire de S. Jean-en-Vallée de Chartres*, ed. Merlet (Chartres, 1906), no. 66; *RHGF*, XII, 94-95; *Calendar of Documents Preserved in France*, ed. John H. Round (London, 1899), pp. 93, 261; Siedschlag, *English Participation*, appendix A, I:21, II:104, III:38, and IV:27; *Close Rolls, Henry III, 1234-1237* (London, 1909), pp. 385, 390, 391.

19. Jean P. Trabut-Cussac, "Le Financement de la croisade anglaise de 1270," *Bibliothèque de l'École des chartes*, CXIX (1961), pp. 113-121.

20. Génestal, *Rôle des monastères*, pp. 1-20.

genius III, and under Alexander III the papacy undertook to enforce its laws against usury. Law-abiding clergy, especially the monasteries, which had found mortgages profitable investments, gave up the business,²¹ but other Christians continued to ignore or evade the prohibition of usury. The merchants of southern France and, above all, of Italy were commonly known as moneylenders. In the thirteenth century their business extended throughout Europe, and even in the Holy Land itself they made loans to needy crusaders. In addition, the Jews provided a source of money at interest, though their role in credit transactions must not be exaggerated.

The privileges of popes and princes for the crusaders reveal the great importance of credit arrangements in financing the crusades. From the First Crusade on the popes took not only the persons of the crusaders and their families but also their property under papal protection. Crusaders who found it difficult to secure the return of pledged lands were able thus to call upon the church for help. Since at the beginning of the crusades a man could not alienate his real property without the consent of his wife and heirs, nor, if it were a fief, without the consent of his lord, and since such consent was not always forthcoming for crusaders who had to borrow money for their pilgrimages, Eugenius III in 1145 conceded to crusaders the privilege of pledging lands, even fiefs, without the consent of relatives or lords, if the latter were not themselves willing to lend the money needed. At the same time Eugenius granted crusaders a moratorium on repayment of debts and sought to free them from the payment of interest on loans while they were under the cross. In 1188 Philip Augustus issued a long and detailed ordinance on crusaders' debts that gave royal authority to the "crusaders' term", as it was called, in France. Innocent III went further and ordered that crusaders should not only have a moratorium on payment of the principal of the debts but be immune from interest; creditors who took interest from crusaders should be forced to make restitution. These privileges led to the abuse of the crusade as a means of avoiding creditors, and from the middle of the thirteenth century contracts commonly included a clause renouncing the crusaders' privilege.²² From the point of view of the crusader, whose responsibility it was to find the wherewithal for his costly expedition, respite of debts and especially prohibition of usury doubt-

21. *Ibid.*, pp. 78-86.

22. Bridrey, *La Condition juridique des croisés*; Edith C. Bramhall, "The Origins of the Temporal Privilege of the Crusaders," *American Journal of Theology*, V (1901), 279-292; Brundage, *Medieval Canon Law and the Crusader*, chap. vi.

less seemed only just. From the point of view of the creditors, these privileges represented a real — and usually involuntary — financial contribution to the crusades.

Finally, family and friends must often have aided the crusaders. The nature of the transactions did not require written documents to record them, and few examples can be cited. John, lord of Joinville, in describing his departure on the crusade, tells of a gift of "a great quantity of fair jewels to myself and the nine knights I had with me" made by the abbot of Saint Urbain.²³ The kings of England from Henry II to Henry III made considerable gifts to various crusaders. Henry III alone gave 500 marks to Philip d'Aubigny, one of his councillors, and more to his half-brother, Guy de Lusignan, besides a number of smaller sums to others.²⁴ One can have little doubt that many crusaders obtained much of their money through similar acts of generosity. Again, the social dimension of the crusades is apparent. Although the crusaders took their vows as individuals and were individually responsible for fulfilling them, the crusades were corporate, or at least collective, enterprises. As crusaders joined together to fight under the leadership of feudal lords, communal officers, national sovereigns, and the church, so they also organized their finances, thus transcending the individual.

From the beginning feudalism offered a device for the command and for the financing of crusades. The crusader who held his land of another crusader must almost automatically have followed his lord on the expedition to the Holy Land. The lord, for his part, desired to take a suitable *mesnie* with him to lend him dignity and power, and he would be willing to accept the company, not only of his vassals, but also of other men in a sort of temporary vassalage for the purposes of the crusade. In return the man might reasonably expect the lord to pay at least part of his expenses. On the First Crusade Bohemond took his followers into his service (*ad Boamundi famulatum*) and presumably paid their way.²⁵ At Acre both Philip Augustus and Richard took

23. John of Joinville, *Histoire de Saint Louis*, ed. Natalis de Wailly (Paris, 1868), p. 44.

24. *Calendar of Liberate Rolls, Henry III, 1226-1240* (London, 1917), pp. 93, 217, 471; for this Guy de Lusignan see Harold S. Snellgrove, *The Lusignans in England, 1247-1258* (Albuquerque, 1950), pp. 36-37.

25. *Gesta Francorum et aliorum Hierosolymitanorum*, ed. Rosalind Hill (London, 1962), pp. 8-9; cf. Steven Runciman, *A History of the Crusades* (3 vols., Cambridge, Eng., 1951-1954), I, 155, where Bohemond is stated to have "raised sufficient money to pay for the expenses of all that came with him", and Frederic Duncalf, "The First Crusade: Clermont to Constantinople," in volume I of the present work, p. 270, "it is not likely that he undertook to provide for any followers, except those in his personal following. . . ."

crusaders into their pay. When Philip left, he gave the command of a body of French crusaders to duke Hugh III of Burgundy along with money to pay them. Of Richard's army it has been said, "At times he was financing not only members of his own household force but mendicant pilgrims, crusaders of all social ranks whose funds had been exhausted, and apparently also knights to whom he wanted to show favors, to say nothing of the ordinary soldier of fortune whose custom it was to fight for pay."²⁶

The relationship between the lord and his companions might be very loose: Geoffrey of Villehardouin condemned certain liegemen of count Baldwin of Flanders because they accepted 500 pounds from the count and then went to the Holy Land by a different way.²⁷ On the other hand, emperor Henry VI in 1195 published an offer to crusaders which approximated mercenary service: to 1,500 knights and the same number of sergeants he promised wages and maintenance if they would enlist in the ports of southern Italy with the masters of a fleet he was sending to the Holy Land for a year; the crusaders would have to obey the imperial commanders, to whom would also revert the *annonae* of any deceased men.²⁸ Henry's army, which left little mark, may have consisted both of voluntary but poor crusaders and of mercenary soldiers. On the Fifth Crusade a large part of the army at Damietta was in the pay of the papal legate Pelagius, and many were frankly mercenaries.²⁹ The line between the mercenary and the true crusader in the company of his lord may sometimes have been drawn fine, but it existed in the minds of the men. In 1249 Joinville was proud that he set out with a decent company of his own, but in Cyprus he was glad to accept the king's pay, and he certainly did not regard himself as a mercenary. In his household accounts king Louis distinguished between "pay of knights at wages" and "gifts and *convenances* of knights serving by the year without wages".³⁰

The communal organization of the "lesser men", the middle classes, revealed itself in their crusades, which took now the character of a huge partnership, now that of a trading company, and now that of a state enterprise. Although the Italians were the most famed participants, they were not the only middle-class crusaders. From the first, expeditions of northern mariners made their way by the Strait of Gi-

26. Siedschlag, *English Participation*, p. 74.

27. Villehardouin, *La Conquête de Constantinople*, I, 36-37.

28. *MGH, Legum*, II (1837), 198.

29. Oliver (Scholasticus), *Die Schriften*, ed. Hermann Hoogeweg, *Bibliothek des litterarischen Vereins in Stuttgart*, CCII (Tübingen, 1894), 250-251, 260.

30. *Histoire de Saint Louis*, pp. 150-157; *RHGF*, XXI, 513-515.

braltar to the Holy Land: men of the British Isles, the Low Countries, Germany, even Scandinavia. The expedition which took Lisbon may be taken as typical of such crusades, although it was largely diverted from its original destination. The crusaders came from both sides of the North Sea and the English Channel, in large part the sailors of those seas, men neither of the chivalry nor of the peasantry. Like a commune, they elected their leaders and made policies in council and assembly. The booty won at Lisbon was shared among the members of the expedition, and presumably the other financial arrangements were similarly collective.³¹

The crusaders from the Italian cities organized their sacred expeditions like trading ventures. To participate in the First Crusade the Genoese nobles and merchants formed a *compagna* on the model of their earlier expeditions against the Moslems. The ships were provided and outfitted by subscription; each man who subscribed or went on the crusade had a certain financial interest in the profits or losses. When the expedition ended after the capture of Caesarea, the booty was divided according to the shares held by the members in the *compagna*.³² The success of this expedition led the Genoese to finance others of a similar character over the succeeding centuries.

In Venice the state was stronger than in Genoa, as may be seen in the Venetian participation in the Fourth Crusade. Villehardouin describes the process by which the Venetians made their bargain with the French crusaders: First, the French envoys spoke to the doge and his council, who, after deliberation, made their offer to the French on the part of the Venetian state. When the envoys accepted the offer, the doge, Enrico Dandolo, had still to persuade the grand council and, finally, to sway the commons at an assembly in Saint Mark's. All Venetians shared in the costs and profits of the expedition as citizens of the state, and all were encouraged by the doge to think of themselves as sharing in the merits of the crusade.³³ The corporate principle could hardly be more completely embodied.

Unlike the centralized Venetian republic, most of the states of medieval Europe were loosely organized principalities. Medieval princes took the cross not as princes but as individuals. The crusade of Robert of Normandy, like the conquest of England by his father William I, was not that of the duchy but of the duke. Not even Louis IX of France

31. Osborn, *De expugnatione Lyxbonensi*, ed. and tr. C. W. David (CURC, 24; New York, 1936), esp. introduction, pp. 12-26.

32. Caffaro di Caschifellone, *Annali Genovesi di Caffaro e de' suoi continuatori*, ed. Luigi T. Belgrano and C. Imperiale di Sant' Angelo (5 vols., Genoa, 1890-1929), I, 5-14.

33. Villehardouin, *La Conquête de Constantinople*, I, 22-31.

could encourage or shame any very large part of his people to follow him on the crusade, much less command them. Yet by the collection of taxes to support the crusades, princes called upon their subjects as sovereigns of their states. Lords who levied the *taille*, or tallage, upon their subjects and took *aides* from their vassals could use these taxes toward financing a crusade if the occasion were accepted as lawful by their people. For his crusade in 1146 Louis VII imposed upon some of his subjects taxes which were probably *aides* and *tailles*. Count Theobald V of Blois in 1190 apparently levied a *taille* for his crusade. During the thirteenth century *aides* for going on the crusade were taken by three kings of France, counts of Champagne, counts of Nevers, a count of Poitiers, and a viscount of Limoges. The collection of the *taille* for the crusade had also become customary in France by the reign of Louis IX.³⁴ In England the crusade was not generally recognized as an occasion for aids and tallages, but they were sometimes asked for crusaders.³⁵ Outside France and England the available evidence is slight. When emperor Frederick II taxed the kingdom of Sicily in 1227-1228 and again in 1231 for his crusade, the basis of the *collecta* was the fief.³⁶ In 1166 the nobles of the kingdom of Jerusalem granted king Amalric an *aide* of a tenth of their movables if they did not serve in his host. In several respects, however, this levy was more like the general tax taken in France and England at the same time than the older feudal *aide*.³⁷

In 1165 pope Alexander III issued a plea to the princes of western Europe for aid to the Holy Land. In response king Louis VII of France promised to give each year for five years a penny in the pound of his revenues and personal property, and the king asked his subjects lay and clerical, great and small, to contribute at the same rate (about 0.4 percent). The levy apparently did not extend to the lands of the great vassals of France unless they chose to accept it, for Henry II imposed it, with the consent of his councils, in his continental possessions as well as in England and at a somewhat higher rate (two pennies the first year and one thereafter). As provided in Henry's ordinance for his French lands, each man assessed himself under oath and deposited

34. For *aides* and *tailles* see Bridrey, *La Condition juridique*, pp. 68-70; Bibl. nat., MS. Moreau 92, f. 9. The tax of 1146 is vaguely described by the chroniclers; see the opposing interpretations of Lunt, *Valuation of Norwich*, pp. 1-2, and Mitchell, *Taxation*, p. 114. Constable, "The Financing of the Crusades," pp. 64-70, has the most recent discussion of the subject.

35. *Patent Rolls, Henry III, 1216-1225* (London, 1901), pp. 284, 318-319.

36. Richard of San Germano, *Chronica*, ed. Carlo A. Garufi (Bologna, 1936-1938), pp. 148-150, 173.

37. William of Tyre, XIX, 13 (*RHC, Occ.*, I, 903); cf. John L. LaMonte, *Feudal Monarchy in the Latin Kingdom of Jerusalem* (Cambridge, Mass., 1932), pp. 179-180.

his tax in a chest in his parish church. The parish priest and two parishioners had keys to the chest and were responsible for the delivery of the monies to the bishop. The bishops were to bring the money together as they and the king would decide. The sanctions for the collection were ecclesiastical: for fraud, excommunication; for scrupulousness, remission of one third of enjoined penance. A "first crude experiment" in compulsory almsgiving, the levy of 1166 begins the history of general taxation for financing the crusades.³⁸

The peril of the Holy Land again evoked an extraordinary levy in 1183, when king Baldwin IV with the consent of a general council imposed a tax on the kingdom of Jerusalem. It was levied at the rate of one bezant on a hundred of movables and debts (and income of mercenary soldiers) and of two bezants on a hundred of the revenues of churches, monasteries, barons, and their vassals. The poor were to pay a hearth tax of one bezant or what they could; the unfree were to be taxed by their lords at the same rate. Four men were chosen in each *civitas* of the realm to assess and collect the tax, but the taxpayer might declare under oath that he was over-assessed and pay according to his own declaration.³⁹ Altogether the levy showed considerable development beyond that of 1166.

The kings of England and France followed the new model in levying another crusade tax on their subjects in 1185. The unit of one hundred was employed, and the annual rate was roughly the same as in Jerusalem, but the levy was taken for three years and so was the heaviest thus far collected. The sanctions remained ecclesiastical, and the tax was still administered by the clergy, though the bishops were replaced as collectors by a Templar and a Hospitaller appointed in each diocese. The exemptions of goods necessary to the taxpayer's profession presaged the Saladin Tithe.⁴⁰

In January 1188 the two kings, Henry II and Philip Augustus, took the cross together. On the urging of the papacy, they provided for the levy of another tax upon all their subjects, clerical and lay, who did not take the cross; this was the famed Saladin Tithe.⁴¹ The most striking feature of the tax was its rate, a tenth for one year of the value of income and movables, excluding the necessities of the taxpayer's

38. Lunt, *Valuation of Norwich*, pp. 2-3.

39. William of Tyre, XXII, 23 (*RHC, Occ.*, I, 1110-1112); LaMonte, *Latin Kingdom*, pp. 180-182.

40. Fred A. Cazel, Jr., "The Tax of 1185 in Aid of the Holy Land," *Speculum*, XXX (1955), 385-392.

41. See the accounts of Mitchell, *Taxation*, pp. 12-14, 64-65, 119-122, 169-171; Lunt, *Valuation of Norwich*, pp. 6-8; Cartellieri, *Philipp II. August*, II, 52-74; Bridrey, *La Condition juridique*, pp. 71-74; Round, "The Saladin Tithe," *English Historical Review*, XXXI (1916), 447-450.

profession such as the arms and horse of a knight or the books of a clerk. The novel severity of the tithe occasioned loud complaint, so much in France that Philip had to promise, for himself and his successors, never to levy such a tax again.

The administration of the tax was regulated by the two monarchs separately, and the ordinances enacted by them in their councils differ greatly. In Henry's dominions, on both sides of the Channel, the parish remained the unit of administration as theretofore, but a more elaborate machinery was established. Each taxpayer assessed himself again, but he paid his tax before committees composed of the parish priest, the rural dean, and the clerk of the baron on the local level, and of a Templar, a Hospitaller, and clerks of the bishop and king on the diocesan level. If the collectors questioned a man's payment, a sworn jury of four or six men of the parish was called to assess him. Philip's ordinance reflected the less centralized government of feudal France as compared with the governments of the Angevin dominions. Each seigneur having *haute justice* was to collect the tithes of his lay tenants. If he were a crusader, he would keep them, and a crusader who was the heir of his father or mother would have their tithes. Churchmen had to collect the tithes of their tenants and subordinates "and give them to whom they ought to give them". The sanctions of the collection were, first, a provision that crusaders might seize the tithes of those who refused to pay them, and second, that clergy and laity, including knights, should pay under oath and under threat of excommunication. But no royal enforcement like that of Henry was provided. Another much longer ordinance regulating the debts of crusaders reflects the relative importance of the two forms of finance in the minds of the French *chevalerie*.

As Philip Augustus promised, neither he nor any of his successors appear to have collected another crusade tax like the Saladin Tithe.⁴² Philip and John of England, meeting in Paris in June 1201, acceded to a request of pope Innocent III to give a fortieth of their revenues for one year for the approaching Fourth Crusade, and they asked their subjects to do likewise. The method of collection in France is not known. In England the fortieth was asked as a charity, but those who refused to pay were ordered to give the king their reasons. The collection was made by counties rather than dioceses, and the sheriffs were responsible for escorting the collectors with their money and records to the

42. A general *collectio* was ordained by the papal legate to France during the Fifth Crusade (Bibl. nat., MS. Moreau 123, fols. 140-142), but apparently this partook more of almsgiving than tax-collecting.

New Temple at London. In this use of secular machinery, the English collection was tantamount to a tax. Both kings reserved the right to send the money to the Holy Land as they saw fit, and John ordered that it be given only to Hospitallers, Templars, and crusaders of the lands where it was collected. Philip in his ordinance specifically denied any right of distraint by the papacy, and John protested an attempt by bishop Odo of Paris to collect the fortieth in Normandy on papal authority. General taxation by the pope and the princes acting together had fallen afoul of political jealousies, which in another generation would prove fatal to this source of financial support for the crusade.⁴³

In the empire hardly an echo is heard of the Saladin Tithe on the departure of Frederick Barbarossa for the Holy Land.⁴⁴ The first general tax known to have been levied in the empire was decreed by Philip of Swabia, who was king of Germany but not emperor. In a great council of the realm held in 1207, Philip ordered a general "almsgiving" for the Holy Land to be paid for five years. Freemen were asked to give as divine grace inspired them, but in the country six pence should be paid on each plow and in the towns two pence on each house. The collection may be called a tax on the non-noble lower classes but not on the freemen or nobles. The bishops were made responsible for the appointment of collectors, the nobles for enforcing the collection. The king sent messengers to collect the whole and to use it for the Holy Land.⁴⁵ Since those were troubled times in the empire and Philip was killed the next year, the universality and effectiveness of his tax are questionable.

At the Fourth Lateran Council in 1215 Innocent III called upon princes and towns to give financial aid to the Holy Land. In 1221, apparently in belated response to this request, the newly crowned emperor Frederick II levied a tax in his kingdom of Sicily for his planned crusade: from the clergy he took a twentieth of their temporal income (the pope had already collected a twentieth of ecclesiastical income) and from the laity a tenth, while the merchants also paid a twentieth of their *lucro* of the preceding year.⁴⁶ At the same time a papal legate,

43. Henri F. Delaborde, "À propos d'une rature dans un registre de Philippe-Auguste," *Bibliothèque de l'École des chartes*, LXIV (1903), 310; Roger of Hoveden, *Chronica*, IV, 164, 187-189; *Rotuli litterarum patentium, 1201-1216*, ed. T. Duffus Hardy (London, 1835), p. 5; cf. Mitchell, *Taxation*, pp. 131-133.

44. Cartellieri, *Philipp II. August*, II, 73-74. Gregory VIII in 1187 granted an indulgence to the citizens of Lucca, not crusaders, who gave a fortieth in aid of the Holy Land: *Regesta Honorii papae III*, ed. Pietro Pressutti (2 vols., Rome, 1888-1895), no. 900.

45. *MGH, Legum*, II, 213-214.

46. Richard of San Germano, *Chronica*, pp. 95, 97-98.

the future Gregory IX, bore the requests of the pope and the emperor for aid to the Holy Land to the cities of northern Italy. In consequence, Siena promised to collect six soldi for every hearth, while Florence promised twenty soldi for every knight's hearth, ten for every foot-soldier's hearth. Milan agreed to send twenty knights fully equipped and supplied for one year; Bologna, Brescia, Mantua, and Treviso each ten; and others fewer.⁴⁷

In the spring of 1222 John of Brienne, regent of Jerusalem, came to England to secure aid for the Holy Land. King Henry III was a minor, but his regents called together a council of the magnates which authorized a general poll tax to be paid on November 1. The tax was levied at the rate of three marks for earls, one mark for barons, one shilling for knights, and one penny for freeholders or landless persons with chattels worth half a mark. The money was to be collected in each village by a Templar and a Hospitaller with the aid of the sheriff. Opposition to the tax appears to have necessitated another writ on November 24 which extended it to all cultivators of the land and ordered the sheriffs to distrain the taxpayers. The yield was evidently small, and arrears were ordered collected as late as January 1224.⁴⁸

The papacy, nonetheless, favored the poll tax. Pope Honorius III in April 1223 sent an encyclical throughout western Christendom in which he asked the princes to ordain in their dominions a tax similar to those of 1207 in Germany and 1222 in England.⁴⁹ The pope asked that every household should pay one penny of Tours or its equivalent each month for three years. The collection was left up to the princes, and no ruler is known to have taken heed of the papal request. Again, in 1235 Gregory IX asked every Christian who had not taken the cross to give a penny a week to support the crusade.⁵⁰ Forty years later, Gregory X still sought to have the princes of Europe levy a universal tax for the crusade he planned.⁵¹ He asked at least a penny a year from every person without exemption. But again the laity appear not to have consented to the levy. Such taxes as the princes of the late thirteenth century might raise, they used for purposes other than the crusades. When princes did lead crusades, they expected to have their expeditions financed largely by the clergy.

47. *Registri dei cardinali Ugolino d'Ostia e Ottaviano degli Ubaldini*, ed. Guido Levi (Rome, 1890), pp. 7, 11-12, 19-24.

48. Mitchell, *Taxation*, pp. 19-20, 35-36, 138-139.

49. *MGH, Epistolae saeculi XIII*, I, nos. 224-226.

50. *Registres de Grégoire IX*, II, no. 2664.

51. Heinrich Finke, *Konzilienstudien zur Geschichte des 13. Jahrhunderts* (Münster, 1891), p. 115.

The crusade appertained peculiarly to the church. Like the laity, individual clerics took the cross and led companies of crusaders, helped other crusaders with gifts and loans, and paid the taxes levied by their princes. But it is rather as a corporation that the church had its unique place in financing the crusades. The privileges of crusaders reveal the early concern of the church with the problem, and it evolved other, more positive methods of supporting its great enterprises.

Through the military orders of warrior-monks, the church provided directly for the defense of the Holy Land. The most important of these orders were the Knights of the Temple and the Brethren of the Hospital of St. John, although for a time the Teutonic Knights added their strength and resources to the common task. The orders formed permanent corps of crusaders stationed in the east with reserves in Europe. Each created an elaborate organization with houses of various ranks throughout Europe as well as Outremer. In the west these houses acted as recruiting stations and managed the resources of the orders locally. Early in the thirteenth century James of Vitry wrote of the orders, "They have been prodigiously increased by vast possessions both on this side of and beyond the sea, for they own villages, cities and towns. . . ."⁵² The records more than bear out his statement. Each house of the orders, as James went on to say, sent "a certain sum every year for the defense of the Holy Land to their grand master", whose seat was in the east. The sum sent by preceptories of the Hospital seems normally to have been a third of their revenues, paid twice a year before the regular spring and autumn passages to the east.⁵³ The financial organization of the orders not only supplied their own needs, but also permitted them, especially the Templars,⁵⁴ to act as bankers for the crusades. Their part in the collection of the general taxes of 1185 and 1188 has already been noted, and they also received clerical taxes in 1201 and 1215. Their regular passages offered facilities for other crusaders to resupply themselves. Deposits with houses in the west could be withdrawn in the east, and money could also be borrowed from them in the Holy Land to be repaid in Europe. They preferred to deal in coin and apparently did not develop credit operations beyond transfers. Yet they remained the crusade bankers *par excellence*, serving the papacy and princes as well as lesser men, while their own resources gave them a prime place in the defense of the Holy Land.

52. James of Vitry, *The History of Jerusalem*, tr. Aubrey Stewart, *PPTS*, XI-2 (London, 1896), pp. 53-54.

53. Edwin J. King, *The Knights Hospitallers in the Holy Land* (London, 1931), p. 277.

54. Delisle, *Opérations financières des Templiers*, pp. 14-31, appendix xiv, xviii-xxi, xxxviii (p. 240); cf. Piquet, *Des Banquiers*.

Around the military orders from an early date grew up confraternities, in which laymen bound themselves together to support the orders financially and otherwise. Although members of the confraternities might eventually take the vows of the orders, the corporation continued as a separate supporting body. The confraternities of the military orders perhaps provided a model for other confraternities which were actually independent crusade fraternities not associated with the older orders. The organization of a *confratria* at Châteaudun, confirmed by pope Innocent IV in 1247, may be taken as an example:⁵⁵ its members took the cross not as individuals but as a group, and they were not held to the ordinary regulations governing performance of crusade vows. They might go to the Holy Land individually, or as a group they might send money or warriors paid from the common purse. These confraternities represented an adaptation for the laity of the older military orders, unlike them in being part-time activities of the members, like them in being permanent corporations organized to support the crusade.

Ultimately the financial support of the military orders and the confraternities derived from the alms and legacies of the faithful. By his gift to one of the orders any Christian could share in the great enterprise and in the spiritual rewards promised to crusaders. As early as 1101 pope Paschal II joined with the patriarch of Jerusalem, Daimbert of Pisa, in offering an indefinite remission of penance to those who gave aid to the Hospital. Innocent II in 1131 promised remission of one seventh of enjoined penance to those who gave of their goods to the Hospital, and the same privilege was soon extended to the Temple. Confraternities also received indulgences and could pass on some of their rewards to those who supported them. Great gifts as well as innumerable small ones were made: in 1134 Alfonso I of Aragon bequeathed a third of his kingdom to the two military orders and the Holy Sepulcher; Béla of Hungary, Byzantine heir-apparent and "duke", in 1163–1169 gave 10,000 gold bezants to the Hospital; and Henry II of England sent 30,000 marks sterling to the Templars and the Hospitallers for the defense of Tyre in 1188.⁵⁶ Until the Third Crusade the Hospital and the Temple were the usual recipients of alms and legacies for the Holy Land. Later, gifts were received by the Teutonic Knights, the kings and patriarchs of Jerusalem, and others. Other crusaders

55. *Les Registres d'Innocent IV*, ed. Élie Berger (4 vols., Paris, 1884–1921), I, no. 2644.

56. *Cartulaire général de l'ordre des Hospitaliers de S. Jean de Jérusalem, 1100–1310*, ed. J. Delaville Le Roulx (4 vols., Paris 1894–1906), I, nos. 6, 91, 136, 309, 356, 360; *Cartulaire général de l'ordre du Temple, 1119?–1150*, ed. Marquis [Guigue] d'Albon (Paris, 1913), p. 381; *Itinerarium . . . regis Ricardi*, p. 26.

doubtless received alms for which the givers were granted spiritual benefits by local clergy, who certainly administered legacies for the crusade along with those for other pious purposes.

The church also developed monetary redemption of vows as a means of financing the crusades. In order that the Holy Land should suffer no loss through the inability of a crusader to fulfill his vow himself, the church early permitted him to send a substitute, both of them being entitled to the crusade indulgence. At first, redemption of vows for money, though similar to substitution in theory, was opposed by a significant body of opinion in the church. A decretal of Alexander III, incorporated in the canon law, provided for redemption by lifetime support of a pauper. On the other hand, as early as 1101 four crusaders gave lands to the Hospital in redemption of their vows. At the departure of the French army on the Second Crusade, bishops Godfrey of Langres and Arnulf of Lisieux redeemed the vows of sick and dying crusaders for money.⁵⁷ The crusaders received their full indulgence, but they were expected to give as much money as it would have cost them to make the crusade. The money was presumably used in aid of the Holy Land by the clergy who received it; much of it probably went to the military orders with the alms and legacies they received.

The loss of Jerusalem in 1187 led the church to make greater use of its penitential system for financing the crusade. Gregory VIII, followed by Clement III, offered larger indulgences to those who gave alms for the Holy Land. The pope left the execution of his mandate to the bishops, who should grant remission of sins according to the "quality of the person and the quantity of the subvention" and disburse the money to needy crusaders.⁵⁸ When archbishop Baldwin of Canterbury preached the crusade, for example, he granted an old man remission of half his enjoined penance in return for a tenth of his estate.⁵⁹ In 1198 the famous preacher Fulk of Neuilly undertook to preach the crusade in France, and he collected much money in alms. What Fulk collected he deposited in the abbey of Cîteaux, whence some of the money was sent to the Holy Land for the repair of the walls of Acre and Tyre, part was distributed to poor crusaders to de-

57. Philipp Jaffé, *Regesta pontificum Romanorum ab condita ecclesia ad annum . . . 1198*, ed. Samuel Loewenfeld et al. (2 vols., Leipzig, 1885-1888), II, nos. 14026, 13916; Delaville Le Roulx, *Cartulaire*, I, no. 6; John of Salisbury, *Historia pontificalis*, ed. and tr. Marjorie Chibnall (London, 1956), pp. 54-55.

58. Giraldus Cambrensis, *De principis instructione*, pp. 236-239, tr. Lunt, *Papal Revenues*, II, no. 529.

59. Giraldus Cambrensis, *Itinerarium Kambriae*, ed. James F. Dimock (Rolls Series, 21-VI), pp. 73-74.

fray the cost of equipment and transportation, and the remainder went to pay the Venetians for the fleet they prepared for the expedition.⁶⁰

To make the collection of alms for the crusade permanent and easy, Innocent III in 1199 ordered a chest placed in every church throughout Latin Christendom, wherein the faithful might deposit their gifts to share in the remission of sins. The chests should have three locks, like those for the general taxes, the keys to be held one by the bishop, one by the priest, one by a layman. The bishops were ordered to associate with themselves a Templar and a Hospitaller as well as laymen to distribute the alms to worthy but poor crusaders who would promise to remain in the service of the cross a year or more and bring back letters attesting their stay in the Holy Land.⁶¹ Although later popes changed these orders on disbursement of alms, the chests became fixtures in the churches of Europe.

The use of legacies and redemptions also increased during the Third and Fourth Crusades. Crusaders came to be expected to provide legacies for the fulfillment of their vows in the event of their premature death. Compacts were made, like that between Richard and Philip on the Third Crusade, that on the death of one crusader, another should receive his property and carry out the crusade for both.⁶² For his crusade Richard was empowered by the pope to redeem the vows of crusaders whom he wanted to stay in England. Although Celestine III preferred substitution by men to redemption by money, Innocent III established the two systems as equal in the law of the church. The dispensation of vows was left to local prelates, but Innocent expected them to be very strict, as he was himself in the cases on which he acted. Celestine had permitted confessors to impose the vow of the cross as penance; the next step was direct absolution upon payment of money for the crusade, and this also Innocent established as a form of redemption.⁶³ Innocent's successors added other monies derived from the penitential system of the church: ill-gotten gains, penalties for offenses such as blasphemy, and indistinct legacies. By ill-gotten gains were meant the monies which were restored by or confiscated from usurers or thieves and which could not be restored to their victims.

60. Milton R. Gutsch, "A Twelfth-Century Preacher—Fulk of Neuilly," . . . *Essays Presented to Dana C. Munro*, pp. 200–205.

61. *PL*, 214, 828–832; cf. Palmer A. Throop, *Criticism of the Crusade* (Amsterdam, 1940), p. 242 and notes.

62. Matthew Paris, *Chronica majora*, II, 368–369; Roger of Hoveden, *Chronica*, III, 31, 264 (cap. xvii); cf. Lunt, *Financial Relations*, pp. 425, 433, 437, 443, 451.

63. *PL*, 206, 1135–1136; 215, 745–746, 1136–1137, 1085; 216, 493; Lunt, *Papal Revenues*, II, no. 556.

In 1237 and 1238 Louis IX of France and Theobald IV of Navarre and Champagne, with papal permission, gave to the aid of the Latin empire of Constantinople monies taken from Jewish usurers. Louis said that his predecessors had used such monies for the crusade, but thenceforth the papacy undertook to collect and control them. Indistinct legacies were those made for pious purposes not clearly specified, and these the papacy permitted to be assigned to the crusade. The income of suppressed religious orders, of some vacant benefices, and of some tithes held illegally by laymen was also ordered given for the crusade.⁶⁴

The thirteenth-century popes concerned themselves largely with regularizing the collection and disbursement of these crusade monies. Under Gregory IX local prelates continued to collect the monies, but they were sometimes given the assistance of, sometimes frankly superseded by, papal legates. In any case, the collectors were ordered to deposit the monies with God-fearing men, report the amounts to the pope, and disburse them only by papal mandate. Thus the pope could make gifts to promising crusaders either in a specific amount or as the whole or part of the collections of an area. Crusaders exerted great pressure to obtain these monies in their own lands or neighborhoods, and the pope made numerous grants of collections in advance. To safeguard such grants, Gregory ordered the collectors to give a crusader only a third of his grant on collection, the remainder to be reserved till he had embarked or actually arrived in the east.⁶⁵ Gregory also began the diversion of these crusade monies from the Holy Land, in which he was followed by his successors. Eventually, Urban IV ordered a collector to deliver crusade monies, along with other papal revenues, to merchants for transfer to the papal camera. Boniface VIII repeated the instruction, and thenceforth papal collectors treated these funds like any others.⁶⁶

Pope Alexander III had inspired the general levy of 1165, and from this beginning the papacy in coöperation with lay rulers had progressed in crusade taxation to the Saladin Tithe. Although the popes appealed thereafter for further general taxes upon lay and cleric alike, the results were disappointing. Taxation of the laity without the consent of

64. *Registres de Grégoire IX*, II, nos. 3899, 4205, 4601, 4641; Matthew Paris, *Chronica majora*, IV, 564–565; Brundage, *Medieval Canon Law*, p. 186; Purcell, *Papal Crusading Policy*, pp. 142–144.

65. *Registres de Grégoire IX*, *passim*. For an example of the working of the system see Sidney Painter, *The Scourge of the Clergy: Peter of Dreux, Duke of Brittany* (Baltimore, 1937), pp. 105–107.

66. Lunt, *Papal Revenues*, introduction, I, 121.

the princes was out of the question, but the clergy were rich beyond compare. From the beginning the clergy had been taxed for the crusades, and probably the largest amount of financial support had come from their treasuries and revenues. For the First Crusade William Rufus had taxed the clergy of England for the money to send Robert of Normandy to the Holy Land, and bishop Otbert of Liège had taken from his clergy the money to give Godfrey of Bouillon for his journey. In 1099 archbishop Anselm of Milan withheld a customary revenue of his clergy to support the Lombard crusade of that year. King Géza II of Hungary levied a tax upon his churchmen to bribe Conrad III to make a peaceful passage through his lands on the Second Crusade.⁶⁷ But general taxation of the Latin clergy by the popes appears only in 1188 when Clement III issued an encyclical commanding the bishops to give aid to the Holy Land and to induce or force their subordinates to contribute. In England and France this separate clerical tax was apparently merged in the general Saladin Tithe; but the letter was also sent to the clergy of Genoa, and a papal legate in Poland "imposed a tenth upon the bishops and all the clergy for the recovery of the Holy Land".⁶⁸ Thus originated papal taxation of the clergy for the crusade.

Innocent III built upon this foundation when in 1199 he levied a fortieth of the ecclesiastical income of every clerk in Latin Christendom.⁶⁹ He directed the archbishops and bishops to deal with the tax in provincial synods and then in diocesan synods to order all the clergy to assess themselves and pay the tax within three months. The bishops should collect the money in a safe place and notify the pope of the amount. The Cistercian, Premonstratensian, Grandmontine, and Car-

67. Orderic Vitalis, *Historia ecclesiastica*, IV, 16; *Chronicon S. Huberti*, in *MGH, SS*, VIII, 615; Landolfo de S. Paolo, *Historia Mediolanensis*, in *RISS*, V-3, p. 5; *The Hungarian Illuminated Chronicle*, ed. Dezső Dercsényi (New York, 1970), facsimile 120.

68. Giralduus Cambrensis, *De principis instructione*, pp. 236-239; Mansi, *Concilia*, XXII, 581-582, 589-590; Julius von Pflugk-Harttung, ed., *Acta pontificum Romanorum inedita (97-1198)* (3 vols., Tübingen, 1881-1888), III, no. 417.

69. The fortieth is commonly considered the first papal tax for the crusades: see Edgar H. McNeal, "The Fourth Crusade," in volume II of the present work, pp. 156-157, and Joseph R. Strayer, "The Political Crusades of the Thirteenth Century," *ibid.*, II, 346. See also Gottlob, *Kreuzzugssteuern*, pp. 18-20, who did not know the letter to Genoa and dismissed the Polish evidence on *a priori* grounds. Alfonso Professione, *Contributo agli studi sulle decime ecclesiastiche e delle crociate* (Turin, 1894), p. 10, however, cited the Polish evidence as "la prima notizia di una tassa ecclesiastica per la crociata . . ." Giuseppe Martini, "Innocenzo III ed il finanziamento delle crociate," *Archivio della R. deputazione romana di storia patria*, LXVII (1944), 314, refers to the letters to Canterbury and Genoa, but does not consider the Polish evidence; he concludes that Innocent III fully taxed the clergy but that Clement III's letters held the "premissa fondamentale". Taking all the evidence together, Clement's tax appears to be as well documented as can be expected for the period, and must take precedence over Innocent's.

thusian orders were exempted from the fortieth, but by special mandates the first two were commanded to pay a fiftieth of their income, which they were to assess and collect themselves. Although Innocent promised to treat the tax as a gift and granted an indulgence of one fourth of enjoined penance to those who paid it faithfully, the clergy protested vigorously, and in England much of the tax remained unpaid six or seven years later. After the Fourth Crusade, which the fortieth was intended to support, was diverted against the papal will, the pope seems to have sent the money to the Holy Land for use by the military orders, the patriarch, Albert, and the king of Jerusalem, Aimery of Lusignan. Meanwhile Innocent's own attention was diverted by the Albigenian heresy, against which he proclaimed a crusade, and in 1209 he laid upon the clergy in southern France another tax, which his legates collected. In 1208 a similar levy had been ordered collected in Lombardy by papal "visitors". Like the fortieth, these lesser taxes were laid by the pope on his own authority and strengthened further the system of papal taxation of the clergy, while they also established a precedent for diversion of clerical taxes from the Holy Land.⁷⁰

In 1215 Innocent convened at Rome a general council of the church, the Fourth Lateran, to provide for the succor of the Holy Land. A long canon of the council was devoted to the organization, regulation, and financing of the proposed expedition. While princes and towns were asked to give aid to the Holy Land, the core of Innocent's financial program for this papal crusade was taxation of the clergy. Promising a tenth from himself and from the cardinals, the pope laid a twentieth on the rest of the clergy for three years.⁷¹

When Innocent died in 1216, the execution of his plans fell to his successor, Honorius III. In each province of Germany, Hungary, and Spain, Honorius appointed as collectors of the tax the local masters of the Temple and the Hospital with two dignitaries of the metropolitan chapter; they in turn were commissioned to appoint as subcollectors in each diocese two or more clerks with a member of each military order. Presumably like the fortieth, the monies were to be held by the military orders until disbursed by papal mandate. Accusations of Roman misappropriation of crusade monies were rife, however; and to avoid further scandal, Honorius determined upon a major revision of his predecessor's plans. In February 1217 he made each bishop respon-

70. Martini, "Innocenzo III ed il finanziamento delle crociate"; Christopher R. Cheney, "Master Philip the Notary and the Fortieth of 1199," *English Historical Review*, LXIII (1948), 342-350; Lunt, *Financial Relations*, pp. 240-242; Lunt, *Valuation of Norwich*, pp. 10-13; Gottlob, *Kreuzzugssteuern*, pp. 20-25, 170-177.

71. Mansi, *Concilia*, XXII, 1058-1067.

sible for the twentieth in his diocese; rendering only an account to the pope, he should send the money directly to the crusading army. The clergy exempt from episcopal authority were directed to collect the tax themselves. Decentralization, however, created other administrative problems. Toward the end of 1218, therefore, Honorius sent papal collectors directly to Spain, Germany, and Hungary, and eventually to northern Italy and to Britain; in France, where king Philip II had demanded half the collections for the Albigensian crusade, two bishops and the abbot of Cîteaux were appointed to collect and divide the tax. Although the ordinaries continued to be chiefly responsible, the papal commissioners could enforce and hasten the collection, and they had powers to deal with the exempt religious. Further, as the pope saw the need, he could direct his commissioners to give money to specified crusaders; to deposit it with the Templars, who transferred certain amounts to the east on papal order; or occasionally to send or bring it to Rome.⁷²

The tax presented many other problems. The canon of the Lateran Council called for a twentieth of all "ecclesiastical revenues", a phrase which concealed grave difficulties of definition. The clergy, however, were left to assess themselves under threat of spiritual penalties, and there can be little doubt that undervaluation was common. Exemptions from the tax fill the papal registers. Besides the orders exempted from the fortieth, many other groups and individuals received exemptions for poverty, debts, or charitable function. Collections tended to be slow and uncertain. The twentieth was still being collected normally in 1221, six years after the Lateran Council. The pope had to empower many legates and prelates to absolve from papal excommunication the clergy who defaulted at the stated terms or attempted to defraud. Even of the collectors appointed directly by the pope, one proved seriously untrustworthy and others disobeyed papal orders. Disbursement was complicated because powerful crusaders received grants of the tax in their lands. Honorius complained that many magnates took the cross, took the twentieth, but neglected to go on the crusade.⁷³

If the problems attendant on the administration of the twentieth were great, so were the collections. Thenceforth papal taxation became a common feature of the life of the clergy of the west, although diversion from its original purpose of supporting the crusade in the Holy Land also became common. Honorius III had diverted monies from the twentieth to the support of the Albigensian Crusade, and in 1226

72. Cf. Lunt, *Financial Relations*, pp. 242-247; Lunt, *Valuation of Norwich*, pp. 13-18; Gottlob, *Kreuzzugssteuern*, pp. 177-184; and the references cited therein.

73. *Regesta Honorii III*, *passim*.

he authorized a tenth for five years from the clergy of France for the same purpose. Gregory IX levied a tenth in 1229, not for the Holy Land, but for his war against the emperor. When he sought a thirtieth for the Holy Land in 1238, he seems to have been unsuccessful, perhaps because the next year he proclaimed a crusade against Frederick and demanded clerical taxes for it. Innocent IV convened a general council at Lyons in 1245, and the canon for the crusade, very nearly the same as that of 1215, included the levy of another twentieth for three years from all the clergy. In France and England this twentieth was superseded by a tenth which the pope granted to the kings as crusaders, and elsewhere the twentieth was directed to the "crusade" against Frederick. Although Innocent and his successors continued to tax the clergy chiefly for other purposes, Urban IV in 1262 collected for the Holy Land a hundredth for five years (the equivalent of a twentieth for one year), and Clement IV levied a tenth for three years from the French clergy when Louis IX took the cross a second time in 1267. With these taxes, the papacy improved and further centralized the administration of clerical taxation.⁷⁴

The pontificate of Gregory X proved the climax in papal taxation of the clergy for the crusade. Although Gregory found little enthusiasm in Europe for another crusade, he nearly succeeded in organizing another great expedition before his death intervened. Like Innocent III and Innocent IV he called together another general council in 1274, and the constitutions of the council for the crusade reveal his indebtedness to his predecessors. Essentially like theirs, his financial program centered on a tenth to be collected from all the clergy for six years. Gregory's administration of the tax, most impressive in its plan and thoroughness, completed the work of his predecessors. *Declarationes dubitationum in negotio decime* were issued to define the bases of assessment. New assessments were made and in England at least proved to be much higher than earlier ones. All the lands subject to the papacy were divided into twenty-six collectorships, over each of which the pope appointed a general collector, who in turn appointed sub-collectors without reference to the ordinaries. Though originally no exemptions were to be allowed, the pressure became too great, and the pope permitted the usual exemptions at the discretion of the collectors. The bitter complaints of the clergy and surviving accounts of the tax reveal the efficiency of the system and the large sums of money

74. The history of these clerical taxes of the thirteenth century is told most completely in Gottlob, *Kreuzzugssteuern*, but his research has been corrected and completed by later studies. Cf. Austin P. Evans, "The Albigensian Crusade," in volume II of the present work, p. 316; Strayer, "Political Crusades," *ibid.*, pp. 349, 352-353, 355-357, 361, 364, 371.

collected. After Gregory's death the money was largely diverted from the Holy Land. Although papal taxation of the clergy long continued, it ceased in the main to be used in support of the crusade to the Holy Land.⁷⁵

Throughout the earlier Middle Ages devout western Christians made pilgrimages to the Holy Land. The pilgrimage unquestionably mothered the crusade: those who took the vow and wore the cross were called pilgrims, their routes to the Holy Land were the pilgrim ways, and they benefitted by the experience of the earlier pilgrims in organizing their expeditions. Yet, if the pilgrimage was mother to the crusade, the child had a lusty father in the chivalry of medieval Europe. A crusade was an armed expedition to reconquer the Holy Land for Christians, and only men with the ability and arms to fight God's battles could be effective crusaders. The simple palmer, though he accompanied the crusading armies, had not the skill or equipment of the warrior-pilgrim who may best be called a crusader. As a pilgrim, each crusader was obliged by his vow to find the means to accomplish it, and the financial basis of the crusades was the individual effort made by the crusader to finance his pilgrimage. On the other hand, the crusader's journey cost more than the palmer's: every warrior had equipment to maintain; the knight, a horse and attendants. The greater needs of crusaders gave rise to collective or corporative financing. This formed the superstructure of the vessel that carried the crusaders over the Mediterranean while individual financing made the bottom.

The First Crusade comprised several groups: the peasant mob of Peter the Hermit and others like them, the companies of knights from France and Norman Sicily, the marine expeditions from Italy and the north. Except for these last, all the evidence points to individual preparation for the crusade. At most the feudal contingents of the princes may have been feudally financed. But lesser men as well as Godfrey of Bouillon and Robert of Normandy alienated their property. The pilgrims plundered the Jews in the Rhineland and the Hungarians and Greeks on their route of march. The eastern emperor Alexius Comnenus gave them rich gifts, while booty was a prime source of con-

75. On the tenth of 1274 see Gottlob, *Kreuzzugssteuern*, pp. 94-166, 255-269; Throop, *Criticism of the Crusade*, pp. 236-286; Lunt, *Valuation of Norwich*, pp. 105-106, 551-559; Lunt, *Financial Relations*, pp. 311-346; *Rationes decimarum Italiae nei secoli XIII e XIV: Tuscia*, ed. Pietro Guidi (Vatican City, 1932); Ludovico Gatto, *Il Pontificato di Gregorio X* (Rome, 1959), chap. vi. For the history of crusade taxation after Gregory X see Ernst Hennig, *Die päpstlichen Zehnten aus Deutschland im Zeitalter des avignonesischen Papsttums und während des grossen Schismas* (Halle, 1909); Bridrey, *La Condition juridique*, p. 77; Paul Riant, *Expéditions et pèlerinages des Scandinaves en Terre Sainte au temps des croisades* (Paris, 1865), pp. 391-409.

tinuing finance. It may be supposed that crusaders received alms like the pilgrims, perhaps went as substitutes for others, but none of the later financial organization of the penitential system yet existed. Only the mariners are known to have used corporative methods of financing their expeditions. Following in the pilgrim's pattern, the crusader of 1096 generally provided for his financial support privately and individually.

During the first half of the twelfth century methods of financing crusades remained essentially the same as at the beginning. Each crusader, like the viscount of Bourges, sold his lands or saved or borrowed or plundered the money he needed to achieve his vow. However, the clergy were already being taxed to support others on the crusade. And the military orders were organized and began to accumulate the endowments which enabled them to become a standing army of crusaders in the Holy Land.

The second great expedition revealed considerable development in crusade finance, at least among the French participants. Louis VII taxed his subjects for his crusade. In his army bishops redeemed crusading vows for money, and there can be little doubt of the prevalence of substitution. The king, and very likely others, employed the financial facilities of the Templars to transport and borrow money. The wealth of both the Temple and the Hospital shows the growth of alms and legacies for the crusade. For this crusade Eugenius III issued his bull *Quantum praedecessores*, setting forth the privileges of crusaders. In all these ways social financing of the crusade had grown since the initial conquest of the land beyond the sea, yet the overwhelming impression remains that each crusader financed his own *peregrinatio* individually.

Moslem victories evoked a new response among western Christians to the problem of financing the crusades. This was universal taxation, which reached its peak with the Saladin Tithe of 1188. Presumably this tax in large part financed the Third Crusade: it was said to have yielded 70,000 pounds sterling in England alone.⁷⁶ But Henry II obtained 60,000 pounds at the same time from the Jews, and Richard I raised substantial sums in addition. The great wealth of Richard gave him a larger command than just the men of his own dominions and perhaps made possible such success as the expedition achieved. The military orders played an increasingly important role, largely supported by the papal development of the collection of alms, legacies, and redemptions of vows. Yet one cannot gainsay the primary importance of individual financing. Many crusaders pledged or sold their prop-

76. Gervase of Canterbury, *Historical Works*, ed. Stubbs (Rolls Series, 73), I, 422.

erty to pay their way. The ordinances of Philip Augustus for the crusade laid much greater emphasis on regulation of debts than on the Saladin Tithe, and Frederick Barbarossa issued an edict that no crusader should set out on the journey without complete equipment and enough money to last two years.⁷⁷

The popes of the thirteenth century undertook to provide a more corporative financial base for the crusade. Innocent III desired a crusade not only called by the papacy, but commanded by a papal legate; in order to ensure command, the papacy had also to control the financing of the crusade. The leaders of the Fourth Crusade refused papal direction and apparently received little or none of the fortieth collected by the pope for the crusade. The legacy of the count of Champagne and the individual financial arrangements of the crusaders supported this as earlier crusades. The leaders contracted with Venice to pay 85,000 marks of Cologne to transport and feed 29,000 men and 4,500 horses for nine months. When only about half that number actually came to Venice, the leaders gave their own treasure and even borrowed what they could to pay off their debt to the Venetian state. Eventually they had to work it off by the capture of Zara, but this was hardly the kind of corporative finance envisioned by the pope.⁷⁸

The Fifth Crusade most nearly embodied the papal plan. Going to Acre, king Andrew II of Hungary financed his expedition in the traditional way, by selling and mortgaging property, by debasing the coinage, and by taking the sacred utensils of the churches.⁷⁹ But the twentieth exacted from the clergy of all Europe provided the legate Pelagius with a sizeable command in Egypt. By July of 1220 the pope

77. *Annales Marbacenses*, in *MGH, SS*, XVII, 164; cf. *Itinerarium . . . regis Ricardi*, p. 43, which says one year.

78. The contract between Venice and the crusade leaders is printed in *Urkunden zur älteren Handels- und Staatsgeschichte der Republik Venedig mit besonderer Beziehung auf Byzanz und die Levante*, ed. Gottlieb L. F. Tafel and Georg M. Thomas (*Fontes rerum austriacarum, Diplomataria et acta*, XII–XIV; 3 vols., Vienna, 1856–1857; repr. Amsterdam, 1964), I, 362–373, no. 92. Villehardouin's manuscripts are curiously at variance on the total sum, though all give the fare as 4 marks per horse and 2 marks per man. Four manuscripts of the thirteenth century have a total of 85,000 marks. But two extant manuscripts of the late fourteenth century and probably two that are now lost, representing a tradition which Faral (Villehardouin, *La Conquête de Constantinople*, I, xlvii–li) believes is better than that of the earlier manuscripts and takes for the base of his text, give 94,000 marks. Faral (I, 215–217, and cf. Donald E. Queller, *The Fourth Crusade* [Philadelphia, 1977], pp. 10–11 and note 13) explains this as a first offer of the Venetians of 4 marks for each horse and knight and 2 marks for each other man, which was reduced before the contract was signed. Robert of Clari has such a story (*La Conquête de Constantinople*, pp. 7–10), but the text of Villehardouin says nothing about such bargaining and a scribal error may be all the explanation required.

79. Reinhold Röhricht, *Studien zur Geschichte des fünften Kreuzzuges* (Innsbruck, 1891), p. 24.

had sent him approximately 100,000 marks,⁸⁰ and in time his position became strong enough to enable him to lead the army to its defeat. Until that last fatal march, however, he had strong competition from other leaders whose finances were largely independent of the papacy: the king of Jerusalem, the masters of the crusading orders, and princes like the duke of Austria, Leopold VI. Oliver of Paderborn took pride in the well-supplied contingent of crusaders from his region of Cologne, and when he speaks of a "common treasury" under the legate's control, this cannot be taken to mean that the crusaders pooled all their resources. The spoils of Damietta, it is certain, were divided among the various leaders of the crusade.⁸¹ The legate's treasury must have been filled for the most part with money from the pope, although other crusaders contributed to it.⁸² Since the legate controlled no more than a fraction of the financial resources of the crusade, the ideal papal crusade failed of realization in its financing as it did in its military goal.

Later popes abandoned the principle of papal command of the crusades. They continued and extended taxation of the clergy and the collection of alms, legacies, and redemptions, but they granted the proceeds of these financial measures to lay crusaders. "Apostolic graces", as the papal grants were called, formed a prized source of support for the later thirteenth-century crusades. For his first crusade in 1248, Louis IX received all the crusade monies derived from alms, legacies, redemptions, usuries, and especially the tenth levied on the clergy of France, Lorraine, and Burgundy — all, that is, which the pope did not specifically grant to other crusaders. The king also collected *aides* from his vassals and *tailles* from his non-noble subjects. He presumably had savings to spend on the crusade plus as much of his annual revenues as he could persuade his mother, regent in his absence, to send to him.⁸³ The king was the greatest and the richest single crusader in the army, but his wealth, even with the backing of the church, was insufficient to finance the crusade entire. The Templars and Hospitalers provided large contingents of troops who represented another part of the corporative financial program of the church. Many crusaders other than the king received money from the church, notably his brothers Alphonse, count of Poitiers, and Robert, count of Artois; of monies

80. *MGH, Epistolae saeculi XIII*, I, no. 124.

81. *AOL*, II-2, 166. William of Chartres was master of the Temple; Garin of Montaigu, of the Hospital.

82. *MGH, Epistolae saeculi XIII*, I, no. 124; Wentworth S. Morris, "A Crusader's Testament," *Speculum*, XXVII (1952), 197: "to the treasury of the Commune of the Army one bezant."

83. Berger, *Saint Louis et Innocent IV* (Paris, 1893), pp. 185-207.

known to have been sent to Alphonse after his departure from France, roughly a fourth came from "graces". Along with the king and his brothers many crusaders probably took *aides* and *tailles*.⁸⁴ The participation of the maritime cities, mercenary though it was for the most part, was presumably financed corporatively. Yet crusaders like Joinville still alienated their property for the expedition, and not a few, among them great nobles, borrowed large sums of money from Italian merchants in Cyprus, Egypt, and Syria.⁸⁵

Other crusades of the thirteenth century followed the same pattern of finance. For his crusade Frederick II took tax after tax from his subjects and especially from the churches of his dominions, and since he took so small an army with him when he finally went, he probably spent in the Holy Land only a fraction of what he collected. But in this as in so many things Frederick was the great exception. Papal taxation of the clergy and other papal monies provided much of the support for Richard of Cornwall in 1240 and for prince Edward of England in 1270. Edward borrowed over 100,000 livres of Tours from merchants of Cahors on the security of a clerical twentieth in England granted in 1272, and a tenth was ordered collected in 1267 to reimburse Edward and his brother Edmund for their crusade expenses. Edward also had a twentieth of movables conceded by the English barons in 1269 that yielded over 125,000 livres. He received over 10,000 li. from the Jews; the royal demesnes were tallaged; and in 1271 he was granted the revenues of all royal wardships and escheats, the regalian rights to the revenues of vacant prelacies, and the royal profits of justice. But he still had to pledge the customs of Bordeaux for four years for an unknown sum and for seven years for a loan of 70,000 li. from Louis IX.⁸⁶ Altogether, Edward may easily have spent more than half a million livres on his crusade. Louis himself raised the money for his second expedition as for the first: a tenth for three years from the French clergy and a twentieth from the French-speaking parts of Lorraine and an aid from the townsmen produced a great part of it. But he tried to recover a large loan he had made to his brother, Charles I of Anjou, and doubtless he scraped up every penny he could. Even

84. Edgard P. Boutaric, *Saint Louis et Alphonse de Poitiers* (Paris, 1870), pp. 69-77, 279-317.

85. *Layettes du trésor des chartes*, III, nos. 3769-3771, 3800, 3811, 3821, 3823, 3827, 3948, 3954, 3960.

86. Trabut-Cussac, "Le Financement de la croisade anglaise," p. 121; Mitchell, *Studies in Taxation under John and Henry III* (New Haven, 1914), 295-299; Frederick M. Powicke, *King Henry III and the Lord Edward*, 2 vols. (Oxford, 1947), II, 561-569; Simon Lloyd, "The Lord Edward's Crusade, 1270-2," in *War and Government in the Middle Ages*, ed. John Gillingham and James C. Holt (Totowa, N.J., 1984), p. 132. The money of Tours, *livres tournois*, is meant wherever li. is used.

if he did not, countless other crusaders continued to sell or pledge their lands or chattels to make the great journey.

Corporative finances remained in the thirteenth century a superstructure reared upon the solid base of individual finances. The reasons for this fact may be sought partly in the nature of the crusade, child of the individual pilgrimage and the individualistic chivalry, but partly also in the cost, which was greater not only than any individual could sustain but than any medieval state or corporation, even the church, was able or willing to afford. The evidence for the whole cost of any of the great expeditions is not forthcoming, but some idea of its magnitude can be obtained for Louis IX's first crusade. A fourteenth-century account of the French government says the crusade cost the king over 1,537,570 li.⁸⁷ It has been estimated that Louis financed between one half and three fifths of the crusaders,⁸⁸ and if this calculation is correct, the whole cost of the crusade might have been between 2,500,000 and 3,000,000 li.⁸⁹ The possibility of error in this figure is great, but it may help to put in perspective the relative value of individual and corporative sources of crusade finance. To begin with the largest corporate sums, the twentieth of their income paid by the clergy for the crusade of 1248 was probably in the neighborhood of 750,000 li. over the whole five-year period.⁹⁰ The alms, legacies, redemptions, and usuries of the church would have added somewhat more to corporative support, as did the Templars and Hospitallers. *Aides* and *tailles* added still more: his towns may have contributed as much as 274,000 li.⁹¹ But when all allowances are made, it seems unlikely that half of the costs of the crusade came from corporative sources. The rest still had to be raised by the individual crusaders from savings, current income, or borrowings.

Something more can be said of the costs of the crusades for the various ranks of participants. For Louis's second crusade in 1270 a document has preserved the gist of the contracts made between the king and a number of crusaders he took into his pay.⁹² The terms var-

87. *RHGF*, XXI, 404.

88. Strayer, "The Crusades of Louis IX," p. 494.

89. Franco Cardini, "I Costi della crociata," in *Studi in Memoria di Federigo Melis*, 5 vols. (Naples, 1978), II, 179-210, concludes that in the first quarter of the fourteenth century a modest crusade would cost more than 360,000 li., one of 40,000-50,000 combatants about 1,200,000 li. per year.

90. Gottlob, *Kreuzzugssteuern*, p. 49, gives 760,000 li.; Strayer, "The Crusades of Louis IX," p. 491, roughly 950,000 li., but I cannot replicate his calculations.

91. See William C. Jordan, *Louis IX and the Challenge of the Crusade* (Princeton, 1979), p. 98.

92. *RHGF*, XX, 305-308; but cf. *ibid.*, XXIII, 732-734.

ied greatly, an indication that many still expected to finance their journeys in part; but the king contributed from 133½ to 400 li. per knight for a year's service, the total being above 100,000 li. for about 500 knights. Most of these barons and knights were also promised their passage, replacement of horses, and meals in the king's palace, the cost of which can hardly have been less than a half of their stipends. The king's brother, Alphonse of Poitiers, about the same time offered to knights who would furnish their own equipment, from 160 to 180 li. a year, representing a maximum stipend of 10 sous a day, while he offered 5 sous a day to mounted bowmen.⁹³ All these wages were apparently supplemented by transportation and maintenance, and Alphonse specifically promised remounts to his bowmen in addition. Light cavalry thus cost half of the stipend of the chevalier and infantry a tenth or more. If Louis employed no more than 200 to 300 light cavalry and 1,600 infantry, as he did in Syria in 1250-1252, these men would have cost him well over 50,000 li. in annual stipends, plus transportation and maintenance. Transportation cost Louis over 100,000 li.,⁹⁴ and maintenance for a year would hardly have cost less. Altogether, Louis might have expected to pay 300,000 li. a year for his second expedition. On the earlier crusade, until Mansurah at least, Louis's army was larger than on the second and his campaign ran for six years. If the later account of his total costs is correct, his costs then would have averaged over 250,000 li. a year, about equal to his average annual royal revenue of 240,000 to 250,000 li. Since Louis's ordinary expenditures amounted to about half the royal revenue,⁹⁵ even with the lion's share of apostolic graces, he might have had to raise 100,000 to 125,000 li. a year from savings, current income, *aides*, and *tailles*.⁹⁶ But that was a royal expense: Henry III of England had only an average ordinary income of about 100,000 li. a year before expenditures.⁹⁷

In the next rank among crusaders were the princes, of whom Alphonse of Poitiers may stand as an example. An extant account of his household provides exact figures from February 2 to December 10,

93. Boutaric, *Saint Louis et Alphonse de Poitiers*, pp. 115-116.

94. Auguste Jal, ed., *Pacta navorum*, in *Documents historiques inédits*, ed. Jacques J. Champollion-Figeac (Collection de documents inédits; 4 vols., Paris, 1841-1848), I, 507-615. This sum is calculated on the assumption that Louis contracted with Marseilles for twenty ships, as he did in 1254, at the price offered.

95. Strayer, "The Crusades of Louis IX," p. 491 and note 6.

96. The financing of Louis IX's first crusade has been described in detail by Jordan, *Louis IX*, ch. 4.

97. James H. Ramsey, *The Dawn of the Constitution* (London, 1908), p. 297, where £30,000 is given as the ordinary revenue, but from this must be subtracted the £10,000 assigned to prince Edward from 1255.

1250, for his costs on Louis's first crusade.⁹⁸ The largest amount, 10,225 li., was spent for the hire and provisioning of ships and galleys and the wages of mariners, presumably for the journey from Damietta to Acre and thence to France. The domestic expenses of the count and countess also came to about 10,000 li. Military costs included 4,605 li. for horses, 2,529 li. for armor, and 180 li. for weapons. For the service of the barons, chevaliers, mounted bowmen, and foot-sergeants who composed his *mesnie*, Alphonse paid only about 3,000 li. The total expenditure amounted to more than 35,000 li. Since Alphonse left France seventeen months before this account began, and his expenditures before the defeat at Mansurah may have been much larger, the complete costs of his crusade must have been several times larger than those here recorded. In 1270 Alphonse raised 100,000 li. for his participation in what was generally a smaller crusade.⁹⁹ Even though Alphonse may have been extravagant, and though his expenses included his losses at Mansurah, yet his were the tastes and risks of crusader princes in the thirteenth century.

Of a baron's cost on this same crusade John of Joinville himself affords the best example. He tells of his financial preparations:

Because I did not wish to take away with me any penny wrongfully gotten, therefore I went to Metz, in Lorraine, and placed in pawn the greater part of my land. And you must know that on the day when I left our country to go to the Holy Land, I did not hold more than one thousand livres a year in land, for my lady mother was still alive; and yet I went, taking with me nine knights and being the first of three knights-banneret. And I bring these things to your notice, so that you may understand that if God, who never yet failed me, had not come to my help, I should hardly have maintained myself for so long a space as the six years that I remained in the Holy Land.¹⁰⁰

God's agent in this help was the king. When the crusaders reached Cyprus, Joinville had only 240 li. left, and the king took the proud young marshal into his pay. In July 1250 Louis again retained him for the duration of his crusade with a company composed of three knights-banneret, each with two knights as companions, making a total of ten knights. The king paid Joinville at the rate of 3,000 li. a year, of which he kept 1,200 li. for the maintenance of the whole company and paid each of the bannerets 600 li. They appear to have made their own terms with their companions, perhaps keeping something like 240 li. and giving the others 180 li. The king's officers thought Joinville asked too

98. *Layettes du trésor des chartes*, III, no. 3910.

99. Strayer, "The Crusades of Louis IX," p. 511.

100. Tr. Frank Marzials, *Memoirs of the Crusades* (London, 1908), p. 164.

much, and he agreed that his terms were high. But he reminded the king that he had lost all his possessions in Egypt including horse and armor, the implication being that he would not ask as much as he was worth if he did not have to.¹⁰¹ It seems reasonable to conclude, then, that a baron could hardly take a company of ten knights on the crusade in 1250 for much less than 3,000 li. a year, and that Joinville had been very rash to attempt it if his land was worth no more than 1,000 li. a year.

For the simple knight and the lower ranks of society the stipends promised by Louis and Alphonse in 1270 afford the best measure of the costs. To knights who took their meals at his table Louis gave 160 li. a year, but to those who undertook to maintain themselves he gave wages of 10 sous a day, or 182½ li. a year. In all cases the king appears to have furnished transportation. It seems fair to say, therefore, that the simple knight in the later thirteenth century needed roughly 200 li. a year to make his pilgrimage. By the same reckoning the light cavalryman and the footsoldier needed about 100 and 20 li. respectively.

If the cost of crusades varied with the rank and wealth of the crusaders, it varied also as western Europe experienced a rise in prices and in the standard of living during the crusading era. In 1195 Henry VI offered to pay his crusaders about 90 li. a year plus their maintenance. A little earlier at Acre Philip Augustus was paying the going rate of about 72 li. a year when Richard, with his usual chivalric magnificence, offered 96 li.¹⁰² These stipends indicate that costs increased two or three times between the Third Crusade and Louis's second expedition. So also Richard spent about 400 to 500 li. each for his ships and their sailors' wages for a year, while Louis a century later paid from 850 to 7,000 li.,¹⁰³ on the average seven to eight times as much, but the ships were probably larger. Earlier than the Third Crusade good evidence on costs fails, and the rate of increase between 1096 and 1191 cannot be stated. That costs rose, however, cannot be doubted. It is probable that the money needed by a common footsoldier with Louis IX would have sufficed a knight with Godfrey of Bouillon.

When costs of a crusade can be compared with the income of crusaders in the same period, the results are illuminating. At the time of the Third Crusade when the two kings were paying 72 and 96 li. a year to knights at Acre, it was held in England that a knight's fee should

101. Joinville, *Histoire de Saint Louis*, pp. 156-157.

102. *MGH, Legum*, II, 198; *Itinerarium . . . regis Ricardi*, pp. 213-214.

103. *Pipe Roll 2 Richard I*, ed. Doris M. Stenton (Pipe Roll Society, n.s., I; London, 1925), pp. 8-9; Jal, *Pacta navorum*, I, 507-615.

be worth roughly 80 li. a year.¹⁰⁴ If a knight had only 80 li. a year income and it cost him about that to maintain himself in the Holy Land, then he had nothing with which to prepare and transport himself as well as to provide for his estate and family in his absence. In other words, current income was insufficient for the simple knight to finance a crusade. For the higher ranks of the feudality the matter is more complex: if a baron had an income of several hundred pounds, he could have gone on a crusade as a simple chevalier and paid the cost from his current income. But such a course of action would have violated the mores of the time; he was expected, in the words of Gregory IX, to take a "decent company" with him.¹⁰⁵ Thus Joinville set out as the leader of a company of ten knights, a number he might have supported for forty days in France, but which required him to pawn his lands and still have no more than a third enough for his crusade. Again, if 3,000 li. was the amount required for a baron to keep ten knights in the Holy Land, only a half a dozen or so of the barons of thirteenth-century England could have supported such an expedition from their current income.¹⁰⁶

The crusade was the most expensive adventure of medieval chivalry, often financially ruinous to the individual crusaders. Collective and corporative methods of financing the crusades were imperative. Burghers, princes, and popes made use of such methods almost from the beginning, their individual resources being insufficient for the kind of expeditions they desired. The general taxation which reached a climax in the Saladin Tithe offered hope that a satisfactory financial structure might be created for the great enterprise. But the Saladin Tithe had no real successors. It was the model for taxation by princes for secular purposes; it was the model for taxation of the clergy by popes who found other uses for their money. The Holy Land continued to depend on armies essentially supported by private means, which were not sufficient, and the failure to develop sufficiently fast and far social methods of financing the crusades must be considered a factor in the loss of the Holy Land.

Like all wars the crusades were unproductive economically but had significant economic effects through their financing. Not only did the crusade taxes provide a model for later taxation on income and wealth, but the borrowing and lending necessary for most of the crusaders

104. Stubbs, *Constitutional History of England*, 6th ed. (3 vols., Oxford, 1903), I, 287-288; Round, *Feudal England* (London, 1895), p. 295: 20 pounds sterling.

105. *Registres de Grégoire IX*, I, no. 1070.

106. Painter, *Studies in the History of the English Feudal Barony* (Baltimore, 1943), pp. 170-175.

stimulated credit formation and the development of credit institutions and instruments. Indeed, the money economy as a whole must have been stimulated by these great enterprises which took so much money. The transformation of gold and silver altar ornaments into coin for crusaders may have helped to heighten the inflation that occurred during the crusades, especially in the later twelfth century. The sale of land to finance crusades most assuredly helped to make the market in real estate which was bringing about a new social order in the age of the crusades. The principal beneficiaries of all these financial transactions were the bourgeoisie, who loaned the money, bought the land, sold the provisions, furnished the transportation, and generally benefitted by the financial activity of the crusaders. The peasantry who went on the crusades may have sacrificed everything but their souls, but as a class they must have gained very materially through the greater demand for their products and the greater supply of land on the market. Those members of the lay nobility who used up their savings, or sold or pledged their lands, may sometimes have been heavy losers because of the crusades, but as a whole the nobility probably lost economic power only relatively to the gains of the burghers and peasants. It was almost certainly the clergy, and especially the monasteries, who were the chief losers, as time and again they were forced to share their wealth with the crusaders either by loans without interest or by direct taxes. In essence the crusades redistributed some of Europe's wealth out of the hands of the clergy and nobles into those of the bourgeoisie and peasantry.